



City of Cambridge

Executive Department

YI-AN HUANG
City Manager

CMA 2025 #209
IN CITY COUNCIL
August 4, 2025

To the Honorable, the City Council:

Per the requirements of Section 11.207.11 of the Cambridge Zoning Ordinance, please find attached, the 2025 Annual Report of the Affordable Housing Overlay (AHO) which provides a summary of affordable housing development activity under the AHO.

Yi-An Huang
City Manager





CITY OF CAMBRIDGE

Housing Department

Christopher Cotter
Director of Housing

MEMORANDUM

To: Yi-An Huang, City Manager

From: Christopher Cotter, Director of Housing

Date: August 4, 2025

Re: 2025 Affordable Housing Overlay Annual Report

Per the requirements of Section 11.207.11 of the Cambridge Zoning Ordinance, we are pleased to submit the 2025 Annual Report of the Affordable Housing Overlay (AHO) which provides a summary of affordable housing development activity under the AHO.

The AHO has continued to be a critical tool in advancing new affordable housing development. It has allowed affordable housing providers to aggressively pursue new development opportunities with a clear understanding of what they can build. In FY25, the AHO led to the successful acquisitions of multiple sites in two packages of properties. With 62 affordable units now completed, more than 850 new affordable units in the development pipeline and more to come as new proposals are developed for recently acquired sites, the combination of the AHO and City funds have created an affordable housing pipeline that has never been more robust.

The Ordinance requires that the annual report includes the following:

1. A list of sites considered for affordable housing development under the AHO, to the extent known by CDD, including:
 - Site location;
 - Actions taken to initiate an AHO Project;
 - Site status.

1. A description of each AHO Project underway or completed, including:
 - Site location;
 - Number of units;
 - Unit types/number of bedrooms;
 - Tenure;
 - Project status;
 - Number of residents served by AHO Project.

As summarized in the attached report, a total of 37 sites were reviewed in FY25 for potential development under the Affordable Housing Overlay, including 29 new sites first assessed in FY25 and 8 sites previously reported which continued to be reviewed in FY25. There were 12 AHO developments underway in FY25 and 2 additional new sites purchased in FY25 that are anticipated to proceed under the provisions of the AHO.

A number of milestones were reached in FY25 including the completion of 116 Norfolk Street, the first AHO project to finish construction. The Cambridge Housing Authority completed the AHO review process for this 62-unit permanent supportive housing (PSH) development in 2022 and started construction in 2023. 116 Norfolk Street involved a combination of historic preservation and new construction to create 62 new affordable studio units of PSH housing in The Port neighborhood. Construction was completed in earlier this year, and 116 Norfolk is now home to 62 formerly homeless individuals who have access to on-site supportive services.

Two AHO developments began construction in FY25 (4 Mellen—formerly known as 1627 Massachusetts Avenue—and 49 Sixth Street). This brings the total number of AHO developments actively under construction to four, including Jefferson Park Federal and 52 New Street which began construction in FY24. Three other developments (37 Brookline Street, 87-101 Blanchard Road, and Walden Square II) are currently in different stages of securing financing needed to begin construction.

Two projects are preparing to begin the AHO Planning Board Advisory Design review process in early FY26 (28-30 Wendell Street and 2072 Massachusetts Avenue). The 28-30 Wendell project involves the construction of a new affordable multi-family rental development in the Baldwin neighborhood that will include a component of affordable senior housing. The 2072 Massachusetts Avenue project involves the construction of a new affordable multi-family rental housing in Porter Square.

The AHO community process has begun for three new AHO developments: 71 Cherry Street, 1 Corcoran Lane (Corcoran Park), and 240 Broadway (Broadway Park). The 71 Cherry Street development involves the construction of a new affordable homeownership building in the Port neighborhood. The site currently serves as the parking lot for the Margaret Fuller Neighborhood House. The Corcoran Park development involves the redevelopment of the CHA's existing housing site in the Strawberry Hill neighborhood. The Broadway Park site is a currently parking lot in the Port neighborhood where a new affordable rental building is being proposed.

One new development (35 Cherry Street) is no longer proceeding under the provisions of the AHO and is instead now moving forward as an as-of-right project under the new Multi-Family Housing (MFH) zoning adopted in February 2025.

The attached report lists the sites which have been assessed as potential AHO developments, to the extent known by Housing staff. The AHO report does not include other sites, such as existing multi-family buildings, which were assessed during this time period as potential opportunities to create affordable housing through means other than the AHO zoning provisions.

We are pleased that there are currently 12 active AHO developments underway in FY25 which

together will create more than 850 affordable units, and that there are at least 2 other new sites where additional new affordable housing will be proposed. Housing Staff will continue to work with affordable housing providers to advance existing AHO developments and to identify, assess, and secure additional sites for development under the AHO provisions.

Affordable Housing Overlay (AHO) Annual Report

New Sites Evaluated as Potential AHO Developments (July 1, 2024 - June 30, 2025):

Developer Name	Address of Potential AHO Development	Neighborhood	Fiscal Year (FY) First Evaluated	Steps Taken To Pursue Site as AHO:	Site Status:
HRI & JAS	Bishop Allen Drive, 84 & 96	Mid-Cambridge	FY25	HRI: Site visit, feasibility analysis JAS: Site visit, feasibility analysis	City-owned lots
JAS	Broadway, 240	The Port	FY25	Feasibility analysis	JAS-owned site; AHO proposal anticipated in FY26
JAS	Broadway, 253	The Port	FY25	Feasibility analysis	Sold to another developer
CHA	Cambridge Street, 655	East Cambridge	FY25	Feasibility analysis	CHA-owned site; under continued review
JAS	Cherry Street, 45	Mid-Cambridge	FY25	Feasibility analysis	Decided not to pursue
CRA	Cherry Street, 71	Mid-Cambridge	FY25	Site visit, feasibility analysis	Active AHO project
HRI & JAS	Concord Avenue, 483-489	Neighborhood Nine	FY25	HRI: Feasibility analysis JAS: Site visit, feasibility analysis, offer made	HRI: Under continued review JAS: Offer rejected
HRI	Fresh Pond area (address confidential)	Cambridge Highlands	FY25	Site visit, feasibility analysis, offer made	Offer pending
JAS	Fern Street, 8-42 & Birch Street, 38	Neighborhood Nine	FY25	Feasibility analysis	Under continued review
HRI	First Street (address confidential)	East Cambridge	FY25	Feasibility analysis	Decided not to pursue
JAS	Green Street, 454	Riverside	FY25	Feasibility analysis	Decided not to pursue
CHA	Jackson Street, 124	North Cambridge	FY25	Feasibility analysis, offer made	Offer rejected
HRI	Kinnaird Street (address confidential)	Riverside	FY25	Feasibility analysis	Decided not to pursue
HRI	Massachusetts Avenue, 930-934	Mid-Cambridge	FY25	Site visit, feasibility analysis	Under continued review
HRI & JAS	Massachusetts Avenue, 938-940	Mid-Cambridge	FY25	HRI: Site visit, feasibility analysis JAS: Feasibility analysis	HRI: Under continued review JAS: Decided not to pursue
JAS	Massachusetts Avenue, 847	Mid-Cambridge	FY25	Feasibility analysis	Under continued review
CHA	Mellen Street, 31-37	Baldwin	FY25	Feasibility analysis	Under continued review
HRI	Porter Street, 16-26	East Cambridge	FY25	Feasibility analysis	Under continued review
HRI	Prospect Street, 74	The Port	FY25	Site visit, feasibility analysis	Under continued review
Private	Rindge Avenue (address confidential)	Neighborhood Nine	FY25	Site visit, feasibility analysis, offer made	Offer pending
CHA	Roosevelt Towers Mid-Rise, 14	Wellington-Harrington	FY25	Feasibility analysis	CHA-owned site; under continued review
JAS	Spring Street (address confidential)	East Cambridge	FY25	Site visit, feasibility analysis	Under continued review
HRI & JAS	Third Street, 231-235	East Cambridge	FY25	HRI: Site visit, feasibility analysis, offer made JAS: Feasibility analysis	HRI: Offer rejected JAS: Decided not to pursue
JAS	Thorndike Street, 21	East Cambridge	FY25	Feasibility analysis	Under continued review
CHA	Washington Street, 390	The Port	FY25	Site visit, feasibility analysis, offer made	Offer rejected
CHA	West Cambridge area (address confidential)	West Cambridge	FY25	Site visit, feasibility analysis	Under continued review
CHA	Western Avenue, 205	Riverside	FY25	Feasibility analysis	City-owned site; under continued review
JAS	Winter Street, 8	East Cambridge	FY25	Feasibility analysis	Sold to another developer; Inclusionary project
CHA	Whittemore Avenue, 125-127	North Cambridge	FY25	Feasibility analysis	CHA-owned site; under continued review

Previous Sites Evaluated as Potential AHO Developments which continued to be reviewed in FY25:

Developer Name	Address of Potential AHO Development	Neighborhood	Fiscal Year (FY) First Evaluated	Steps Taken To Pursue Site as AHO:	Site Status:
Capstone/Hope/MPZ	1, 3, 5 Frost Street & 20, 22, 28 Roseland Street	Baldwin	FY24	Site visit, feasibility analysis, offer made	Purchased in FY25; upcoming AHO project
CHA	Clifton Street, 81	North Cambridge	FY24	Feasibility analysis	CHA-owned site; under continued review
CHA	Columbus Avenue, 8-10	West Cambridge	FY24	Feasibility analysis	CHA-owned site; under continued review
JAS	Hampshire Street, 115-119	Wellington-Harrington	FY24	Feasibility analysis	Decided not to pursue
CHA	Jackson Street, 115-117	West Cambridge	FY24	Feasibility analysis	CHA-owned site; under continued review
JAS	Laurel Street, 12-14	Cambridgeport	FY24	Site visit, feasibility analysis, offer made	Upcoming acquisition; affordable housing development to be proposed
JAS	Massachusetts Avenue, 1826 & 1840	Neighborhood Nine	FY24	Site visit, feasibility analysis, offer made	Purchased in FY25; upcoming AHO project
CHA	Valentine Street, 19	Cambridgeport	FY24	Feasibility analysis	CHA-owned site; under continued review

Walden Square 2	102 Sherman Street (AHO-3)	Neighborhood Nine	95	OBRs: 0 1BRs: 33 2BRs: 33 3BRs: 23 4+BRs: 6	<p>AHO Process Complete. AHO Community meetings held on 3/23/21, 4/13/21, 5/27/21, 2/23/22, 8/1/23, and 9/14/23.</p> <p>Submission for first Planning Board advisory design consultation was withdrawn by developer on 11/16/21; process restarted with new designs in 2022.</p> <p>Planning Board advisory design meetings held 3/12/24 and 7/2/24. Final Planning Board report issued 7/22/24 and was transmitted to the Trust in its 8/1/24 briefing materials.</p> <p>Assembling funding needed to begin construction.</p>	288	Rental
Preservation of Affordable Housing	49 6th Street (AHO-4)	East Cambridge	46	OBRs: 0 1BRs: 14 2BRs: 20 3BRs: 11 4+BRs: 1	<p>AHO Process Complete. AHO Community meetings held on 7/27/21 and 11/3/21.</p> <p>Planning Board advisory design consultation meeting held 4/5/22 and 6/28/22. Final Planning Board report issued 7/14/22 and transmitted to the Trust in its 8/4/2022 briefing materials.</p> <p>Closed 6/2025; currently under construction.</p>	137	Rental
Homeowners Rehab Inc	4 Mellen Street / 1627 Massachusetts Avenue (AHO-6)	Baldwin	29	OBRs: 0 1BRs: 10 2BRs: 12 3BRs: 7 4+BRs: 0	<p>AHO Process Complete. AHO community meetings held 9/15/22 and 3/15/23.</p> <p>Planning Board advisory design consultation meetings were held on 7/18/23 and 12/5/23. Final Planning Board report issued on 12/20/23 and transmitted to the Trust in its 1/25/24 briefing materials.</p> <p>Closed 5/2025; currently under construction.</p>	83	Rental
B'nai B'rith Housing	87-101 Blanchard Road (AHO-7)	Cambridge Highlands	110	OBRs: 0 1BRs: 110 2BRs: 0 3BRs: 0 4+BRs: 0	<p>AHO Process Complete. AHO community meetings held 10/4/23 and 11/9/23.</p> <p>The Planning Board advisory design meetings held 1/30/24 and 6/4/24. Final Planning Board report issued on 6/18/24 and transmitted to the Trust in its 6/27/24 briefing materials.</p> <p>Assembling remaining funding needed to begin construction.</p>	165	Rental

Homeowners Rehab Inc	28-30 Wendell Street	Baldwin	95	OBRs: 0 1BRs: 44 2BRs: 25 3BRs: 26 4+BRs: 0	AHO Process Underway. AHO community meeting held 2/14/24 for 30 Wendell; AHO community process restarted to include 28 Wendell, with community meeting on combined site on 6/20/24, 11/14/24, and 3/6/25. Preparing for the first Planning Board advisory design review.	258	Rental
Just A Start	37 Brookline Street	Cambridgeport	13	OBRs: 0 1BRs: 9 2BRs: 4 3BRs: 0 4+BRs: 0	AHO Process Complete. AHO community meeting held 7/10/24 and 9/11/2024. Assembling remaining funding needed to begin construction.	27	Rental
Cambridge Redevelopment Authority	71 Cherry Street	The Port	TBD	TBD	AHO Process Underway. First AHO community meeting held on 2/19/25.	TBD	Homeownership
Cambridge Housing Authority	1 Corcoran Lane (Corcoran Park)	Strawberry Hills	TBD	TBD	AHO Process Underway. First AHO community meeting held on 2/13/25.	TBD	Rental
Capstone/Hope/MPZ	2072 Massachusetts Avenue	Neighborhood Nine	~73	OBRs: 2 1BRs: 19 2BRs: 41 3BRs: 11 4+BRs: 0	AHO Process Underway. AHO community meetings held 10/9/24, 10/30/24, and 5/29/25.	TBD	Rental
Just A Start	Broadway Park	The Port	TBD	TBD	AHO Process Underway. First AHO community meeting held 7/24/25.	TBD	Rental
Just A Start	1826 & 1840 Massachusetts Avenue	Neighborhood Nine	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental

Capstone/Hope/MPZ	1, 3, 5 Frost Street & 20, 22, 28 Roseland Street (Frost Terrace II)	Baldwin	TBD	TBD	Development anticipated to proceed under the provisions of the AHO.	TBD	Rental
Just A Start	35 Cherry Street	The Port	10	OBRs: 0 1BRs: 0 2BRs: 6 3BRs: 4 4+BRs: 0	No Longer AHO Project. AHO community meetings held 5/15/24, 6/26/24, and 8/21/24. Project no longer AHO and is proceeding under new multi-family zoning as of right.	36	Homeownership

12 AHO developments underway
2 developments anticipated to be advanced in FY26

Unit Count: 855 units +*

OBRs: 2
1BRs: 298
2BRs: 314
3BRs: 215
4+BRs: 26

Estimated Number of Residents To Be Served: 2,314+

*Includes 35 Cherry Street, which was previously an AHO project