



OFFICE OF THE MAYOR

Sumbul Siddiqui
Mayor (2020-21, 2022-23, 2026-27)

To: Cambridge City Council
From: Sumbul Siddiqui, Mayor
Ayah Al-Zubi, City Councillor
Jivan Sobrinho-Wheeler, City Councillor
Date: September 10, 2026
Subject: Social Housing Task Force Update

To the Honorable, the City Council:

On May 18, 2026, the Cambridge Social Housing Task Force was formally established and its members appointed. Since then, the Task Force has begun its work, and I am pleased to provide an updated summary of its first three meetings and the road ahead.

Meeting 1: Kickoff and History of Social Housing (June 24, 2026)

The Task Force's [inaugural meeting](#) set the foundation for our work by outlining key objectives: assessing operational needs, financial feasibility, governance structures, and alignment with Cambridge's broader housing goals. The Task Force will ultimately develop recommendations for a viable social housing model and identify a potential pilot project, including its unit mix and financing approach. Meetings will be scheduled through April 2027 and address a variety of topics including financing and capital strategy, affordability and community need, public ownership and investment, tenant governance and democratic control, and barriers to public development.

For this first meeting, we were joined by Claudia Aiken of NYU's Furman Center Housing Solutions Lab (HSL) who provided an introductory overview of social housing in the United States. HSL will continue serving as a subject-matter expert and research resource to the Task Force, drawing on their experience partnering with other cities, housing authorities, and housing providers to study innovative solutions and develop evidence-based, equitable housing policy.

The meeting included a review of the history of U.S. public housing, including the decline following inadequate funding and discriminatory policies, and the subsequent reliance on programs such as the Low-Income Housing Tax Credit (LIHTC) to produce new affordable housing. HSL identified four core elements of social housing: public backing, affordability, market insulation, and community control. The Task Force also examined emerging models, including mixed-income, public housing conversions, and idiosyncratic models.



This meeting highlighted several challenges that will shape future discussions including determining appropriate income mixes, strengthening tenant governance and voice, defining the role of public investment and financing, defining the role of a public developer, and exploring the differences between U.S. income-based affordability and international cost-rent frameworks.

Meeting 2: City of Cambridge's Existing Housing Programs and Impact (August 5, 2026)

The [second meeting](#) focused on building a shared understanding of Cambridge's existing housing landscape and strategies. Cambridge is a renter-majority city with a diverse income mix, however, rising rents and home prices have increased housing pressures. Today, roughly one-third of households experiencing housing cost burden, and households with lower incomes are disproportionately affected.

Community Development Department (CDD) staff presented the City's significant ongoing investments, to create and preserve affordable housing, including more than \$40 million in FY27 alone. Since 2005, the City has supported the creation and preservation of more than 4,500 affordable units.

CDD staff also reviewed current housing production and preservation tools including 100% Affordable Rental and Ownership Housing, Inclusionary Zoning, conversion of existing rental housing, HomeBridge, limited-equity cooperatives, community land trusts, expiring-use preservation, recapitalization, and affordable homeownership resale. This discussion was particularly interesting as we discussed our current housing programs but through the lens of five social housing principles: public backing, affordability, market insulation, community control, and mixed-income housing.

Cambridge has a robust landscape of housing strategies and assets and it is important to ensure that a social housing program fills gaps rather than competing with existing strategies. This generated discussion about how different approaches align with social housing principles and identified several key questions, including but not limited to:

- How should we define and achieve meaningful mixed-income housing and tenant control?
- How can social housing be built at scale and maintain long-term affordability?
- How can funding opportunities support social housing without competing with existing programs?

Meeting 3: Goals, Eligibility, and Rent-Setting for Cambridge's Social Housing (August 26, 2026)

The [third meeting](#) began shaping the framework for future discussions, focusing on the goals social housing should advance, who it should serve, and at what cost.

During this meeting, members discussed gaps in Cambridge's current affordable housing system that social housing could potentially address—including opportunities for fully mixed-income housing, additional below-market housing supply, and stronger structures for tenant governance. Participants also highlighted potential benefits of social housing, such as fostering intentional mixed-income communities,



supporting long-term housing stability, and leveraging acquisition opportunities. At the same time, members recognized that social housing alone would not resolve broader economic conditions or eliminate the need for subsidies, but could serve as a meaningful proof of concept for the City.

Small group discussions explored eligibility and rent-setting approaches. Discussions varied, but recurring themes included the need for universities to produce student housing, creating mixed-income rental housing, accommodating families and other household types, and considering preferences for residents displaced from Cambridge. Rent-setting approaches discussed included income-based, flat, market-based, and cost-based, and hybrid models that balance affordability with financial sustainability.

The meeting concluded with several shared areas of interest among Task Force members, including support for mixed-income housing with income tiers, an emphasis on rental housing rather than homeownership, and consideration of a hybrid rent model incorporating cost-based rents with adjustments for lower- and higher-income households. These ideas will help inform the Task Force's upcoming discussions, while leaving space for continued exploration of the full range of approaches discussed thus far.

Looking Ahead

The next meeting will be held on Wednesday, October 7, when the Task Force will discuss tenant governance. This will also be the first meeting that includes public comment. The following meeting is scheduled for Wednesday, October 28, at which we anticipate bringing a financial consultant on board to assist with upcoming analysis.

For more information about the Social Housing Task Force, including meeting agendas, materials, minutes, and recordings, please visit the [Social Housing Task Force site](#) on the Mayor's Office webpage.

Please do not hesitate to reach out with any questions or requests for additional information.

Sincerely,

Sumbul Siddiqui
Mayor of Cambridge (2020-21, 2022-23, 2026-27)



A stylized, handwritten signature in black ink, consisting of a large, looped 'A' followed by a horizontal line.

Ayah A. Al-Zubi
City Councillor
Co-Chair, Cambridge Social Housing Task Force

A handwritten signature in black ink, written in a cursive style, reading "Jivan Sobrinho-Wheeler".

Jivan Sobrinho-Wheeler
City Councillor
Co-Chair, Cambridge Social Housing Task Force