100% Affordable Housing Zoning Overlay
Why It’s Needed & What It Will Do

Housing in Cambridge is getting less affordable.

A family must make $101,844 per year to afford a 3-bedroom home at market rate.

Affordable Housing helps:
- Teachers • Healthcare workers
- Senior citizens • Social workers
- Small business owners
- Non-profit staff
- Maintenance workers

How Affordable Housing Is Built

Affordable Housing Partners (Just-A-Start, Homeowner’s Rehab Inc, Cambridge Housing Authority) + City Funding & Funding from Other Sources + Available Land & Buildings

= Affordable Housing for the Cambridge Community

Current Challenges

- Cuts in federal funds for affordable housing
- Rising prices of land & buildings
- Competition between affordable housing developers & market-rate developers (who can afford to pay more)
- Multi-family housing cannot be built in all areas of the city, limiting the supply of affordable units
- Many residents are forced to leave Cambridge as rents continue to rise

The Idea: 100% Affordable Housing Overlay

Create new standards & design requirements that ensure community input and Planning Board review

Allow affordable housing to be built in bigger buildings than market-rate housing

Create a faster approval process for new affordable housing for Cambridge residents

This will allow 100% affordable housing development to compete with market-rate development, creating opportunities to build affordable housing in Cambridge.

Community discussion continues. Following a public process, zoning will be written in 2019.
For details & updates, visit CambridgeMA.gov/AffordableHousingOverlay