

## Housing Working Group Draft Recommendations

### Housing Goals

- **Housing Diversity:** Provide a variety of housing options for individuals and families at different socioeconomic levels, life stages, and physical needs (including those requiring supportive services).
- **Housing Supply:** Increase the overall housing supply in Cambridge and encourage additional regional supply to manage housing costs, lessen future housing price increases, and continue policies that result in new affordable housing.
- **Affordable Housing:** Maintain and expand affordable rental and homeownership opportunities to enable Cambridge to thrive as a mixed-income community that includes very low-, low-, moderate, and middle-income individuals and families.
- **Housing Stability:** Support the ability for current Cambridge residents and families to remain in Cambridge and contribute to the community.
- **Livable and Sustainable Communities:** Support high-quality housing that is healthy, climate-resilient, and energy-efficient without increasing costs for low- and moderate- income individuals and families.
- **Neighborhoods of Opportunity:** Focus on fostering communities of opportunity by providing housing that is close to public transit, places of employment, and social services.

### Housing Strategies & Actions

**Strategy: Increase overall housing production.**

Actions	Priority	Status	Notes
<b>Ongoing actions</b>			
Require the creation of significant new housing in areas that are being rezoned.	High	Expanded	Rezoning required.
<b>Near-term actions (&lt; 5 years)</b>			
Change zoning to enable more housing, including affordable housing, to be built along major corridors and in other areas that have the capacity to accommodate growth and are well-served by transit.	High	New	Rezoning required.

**Strategy: Encourage affordable housing production through regulatory and zoning incentives.**

<b>Actions</b>	<b>Priority</b>	<b>Status</b>	<b>Notes</b>
<b>Ongoing</b>			
Continue ongoing monitoring of impacts of the Inclusionary Housing program to ensure program is calibrated to maximize the production of inclusionary units.	High	Existing	
<b>Near-term actions (&lt; 5 years)</b>			
Offer density bonuses and relief from other dimensional regulations for fully affordable housing developments through a citywide affordable housing overlay or other regulatory mechanism.	High	New	Rezoning required.
Modify the development approval process for fully affordable housing projects to require design review instead of a discretionary approval.	High	New	Rezoning required.

**Strategy: Encourage homeownership and assist income-eligible populations in home purchase**

<b>Actions</b>	<b>Priority</b>	<b>Status</b>	<b>Notes</b>
<b>Ongoing actions</b>			
Provide funding to income-eligible households to purchase their first home in exchange for permanent affordability restrictions that keep the home attainable for income-eligible households in the future.	High	Existing	Capital funding.
Provide low-cost financing to homeowners to make needed home repairs and improvements	High	Existing	Capital funding.
Provide free workshops, counseling, and advanced classes for first-time homebuyers and homeowners on the homebuying process.	High	Existing	
Provide a residential tax exemption for all homeowners whose primary residence is in Cambridge that removes a set value from the total assessed value of the property and offers property tax relief to specific groups authorized by state statute: elderly persons, blind persons,	High	Existing	

disabled veterans, surviving spouses or orphaned minor children, and persons suffering extreme hardship.			
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**Strategy: Expand resources for affordable housing production and preservation.**

<b>Actions</b>	<b>Priority</b>	<b>Status</b>	<b>Notes</b>
<b>Ongoing actions</b>			
Provide funding support (low-cost predevelopment, acquisition, construction, and permanent financing) to enable local housing development organizations to create new affordable housing units.	High	Existing	Capital funding.
Increase existing City funds and explore options for new revenue sources and support for dedicated affordable housing ( <i>Combined with action to establish new funding sources</i> )	High	Modified	Capital funding.
Prioritize City and other public property that is available for disposition to develop affordable housing.	High	Modified	Capital funding.
<b>Near-term actions (&lt; 5 years)</b>			
Establish or expand the use of taxes that provide dedicated revenue for affordable housing including a local real estate transfer tax (supplemental to state stamp tax), a speculative owner tax, and lodging tax on short-term rentals.	High	New	State legislation required.
Institute an incentive for owners of multifamily buildings who construct more affordable units than required by the Inclusionary Housing Program.	Medium	Modified	Type of incentive would determine if it requires funding, rezoning, or change in tax law.

**Strategy: Develop a broader coalition of public and private entities and residents to support housing production, especially affordable housing, in Cambridge and the region.**

<b>Actions</b>	<b>Priority</b>	<b>Status</b>	<b>Notes</b>
<b>Ongoing actions</b>			
Identify opportunities to require local academic institutions to use their assets, especially their land, to build more housing and explore new housing partnerships and models that can better serve university-affiliated populations and the community.	High	Modified	
Play an active role in regional and state advocacy efforts to facilitate increased affordable housing production, including the development of strategies for zoning reform.	Medium	Modified	

**Strategy: Maintain a range of housing options to enable households to transition to the units best-suited to them as their housing needs change.**

<b>Actions</b>	<b>Priority</b>	<b>Status</b>	<b>Notes</b>
<b>Ongoing actions</b>			
Engage housing and service providers to produce quality permanent supportive housing for the homeless and other vulnerable populations.	High	Expanded	Capital funding.
Ensure issues of fair housing are considered in housing program and policy decisions, and regularly assess housing patterns and practices for adverse impacts on protected classes	High	Existing	
<b>Near-term actions (&lt; 5 years)</b>			
Change base zoning to require that developers of multi-family projects of at least 10 units provide a certain number of family-sized units (i.e. units with at least 3-bedrooms).	Medium	New	Rezoning required.
Establish a set of family-oriented services and amenities to be encouraged in new development.	High	New	Rezoning required.

**Strategy: Expand tools and resources to prevent displacement and housing insecurity and address homelessness.**

<b>Actions</b>	<b>Priority</b>	<b>Status</b>	<b>Notes</b>
<b>Ongoing actions</b>			
Evaluate gaps in supportive housing services and assistance provided by the City, increase capacity and funds to address identified gaps, and increase awareness of available services	High	Expanded	Operating budget.
Expand homelessness prevention services, including emergency resources and support, legal and mediation services, housing search, foreclosure prevention counseling, and education on tenants' rights.	High	Expanded	Operating budget.
Support rapid rehousing programming to quickly move persons experiencing homelessness into stable housing and support sustainable tenancies	High	Existing	

**Actions considered but not recommended for implementation**

<b>Actions</b>	<b>Notes</b>
Expand tax and other incentives to encourage continued below-market rents	State legislative approval required. Amount of incentive is likely to be out of scale given difference between market and affordable rents.
Educate the public, through current and future planning efforts, on the benefits of how higher density development can support housing affordability, sustainability, and other community benefits.	City's role is in consensus-building and not advocacy.
Establish new City funding sources such as the regular issuance of bonds and using tax increment financing to support affordable housing at the project or district scale.	Combined with action to increase existing City funds and explore options for new revenue sources and support for dedicated affordable housing.

<p>Work with local lenders to develop financial products that support alternative housing models, such as community land trusts and limited equity cooperatives.</p>	<p>Specialized products for housing cooperatives do exist, and the city plays a role similar to a community land trust in affordable homeownership. Therefore, focusing resources on other actions will have a more significant impact.</p>
<p>Expand existing financial support to match rising costs associated with efforts to develop affordable housing or purchase multifamily residential buildings where tenants are at risk of being displaced.</p>	<p>Combined with action to increase existing City funds and explore options for new revenue sources and support for dedicated affordable housing.</p>
<p>Provide time-limited gap financing (vouchers) for tenants facing displacement.</p>	<p>Requires a significant amount of resources to be done at a scale that would widely assist residents. Investment or city funds in creating long-term affordability was the priority for city funds.</p>