



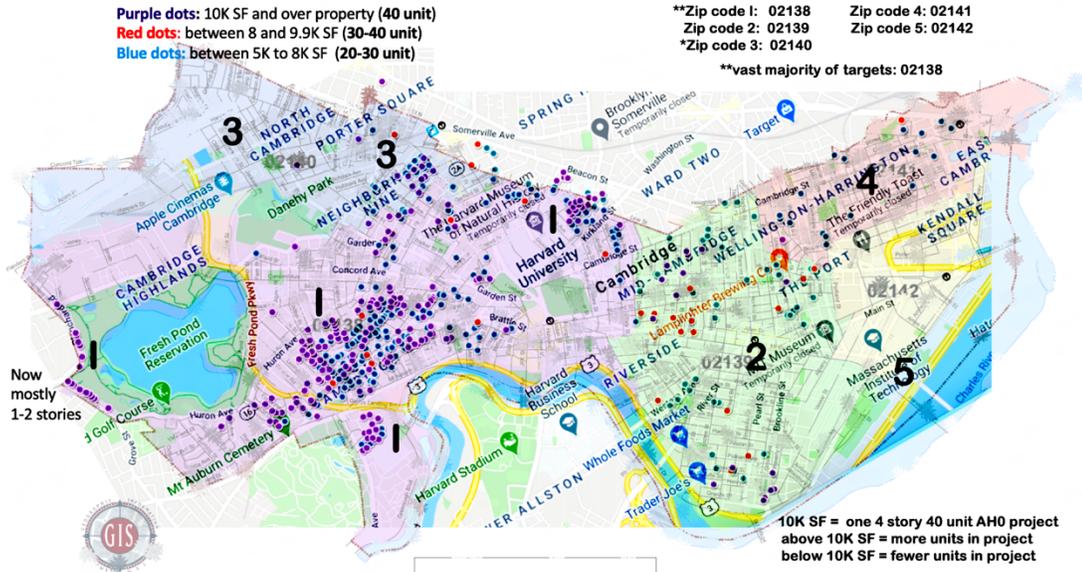
ONE SIZE DOES NOT FITS ALL:
Cambridge Affordable Housing Development

In the Cambridge’s proposed Affordable Housing Overlay (AHO) the increased height and Floor Area Ratio (FAR) called for will impact neighborhoods in strikingly different ways. For example, up to 94% of buildings in zip code 02138 are **two to five times smaller** than the proposed 2.0 FAR and **1 to 3 stories shorter** than the proposed height limit.ⁱ This will ultimately make such properties, previously considered as homes for working class and middle-income families, attractive development targets. The scale of buildings can be categorized into five different groups based on FAR and lot coverage. The below graphic succinctly illustrates the scale of each level of development intensity, as well as the potential negative impacts of unrestrained development “as of right” in every neighborhood, without normal rights of legal appeal.

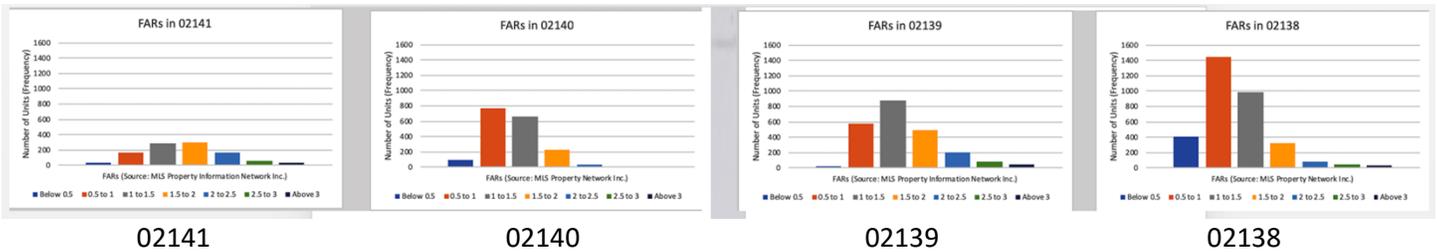


Map Below: Targeted sites in each zip code for 40 unit, 4 story tall AHO projects comprise very property over 10,000 SF. Properties between 5,000 SF and 9.99 K SF could be combined or used as is for 4 story projects with fewer units.
FAR of 2.0 Impacts: Using Cambridge examples from the 02138zip code, the largest of Cambridge’s five zip codes with 3318 structures, reveals how changes to FAR limits can impact neighborhood density dramatically.

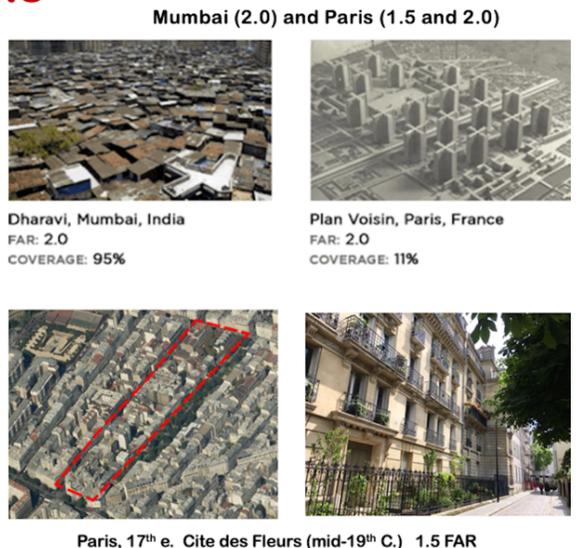
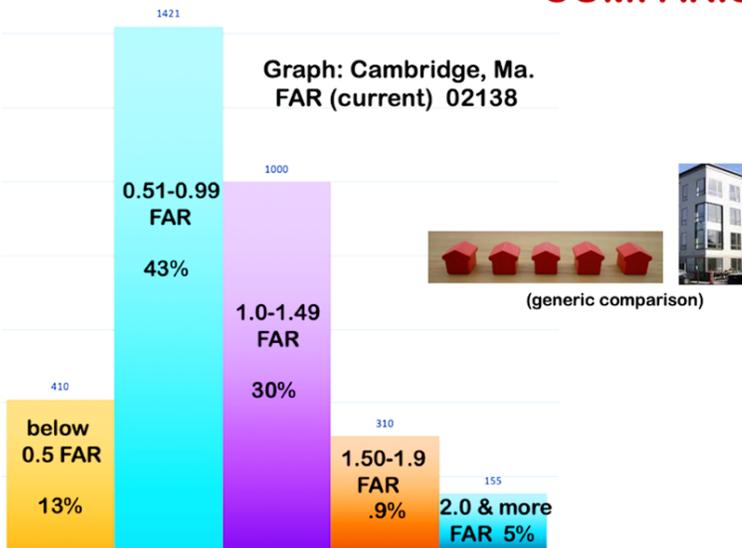
Targeted AHO properties: Vast majority in 02138, secondly in 02141



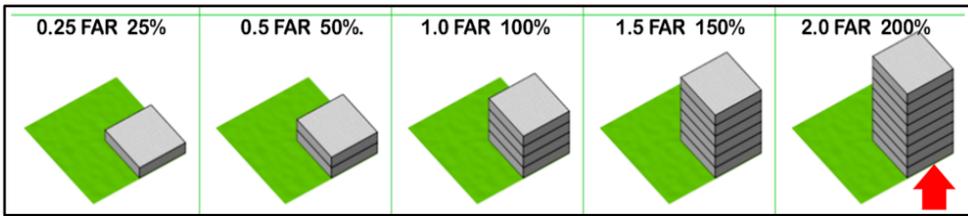
Comparative citywide FAR for residential zoning 2.0 impacts on housing stock. Many of these properties have historic homes and in 02138 the impacts will be massively disproportionate as shown in the tables below.



COMPARISONS



FAR of 2.0 worldwide is intended for dense urban areas – student dorms, large and tall apartment complexes, and office buildings. Key parts of residential Cambridge do not meet the criteria for 2.0 FAR found in other places like New York city, Mumbai, or outlying areas of Paris (not historic central Paris which, as shown above, in the lower left and right is 1.5 FAR).



Below: Specific Neighborhood Impacts in 02138



Group 1 (above): 0.20 to 0.49 FAR (410 structures) = **12% of buildings** in 02138. These are primarily small 1 and 2 story structures on streets where the proposed **2.0 FAR** for affordable housing up-zoning can be **4 to 10 times larger than the massing of current structures**, with up to 40 new units replacing existing smaller homes.



Group 2 (above): 0.49 to .99 FAR (1421 structures) = **43% of buildings** in 02138. Mostly 1, 2, and some 3 story, single & two-family residences where a 2.0 FAR will mean 4 story structures (often double the height) and **2 to 4 times the massing of current structures**.

Increasing FAR allowances for Groups 1 & 2 to 2.00 FAR, allowing 4-story heights, and permitting 40-unit capacities would be a massive increase in density and height for most residential streets in 02138, radically transforming these areas, whether it be for market rate or affordable housing.



Group 3 (above): 1.0 to 1.49 FAR (1000 structures) = **33% of buildings** in 02138. Mostly two- and three-family residences, triple-deckers, row houses, and apartment buildings with 4 to 9 units. These already represent **very dense streets**, and permitting 40-unit structures that are 4 stories tall and have FAR of up to 2.0 would change these streets significantly.



Group 4 (above): 1.5 to 1.99 FAR (300 structures) = **9% of buildings** in 02138. Mostly three- and four-story multi-family units, and apartment buildings with 4-9+ units, as well as commercial, medical, office, restaurant, and warehouse uses.



Group 5 (above): 2.00- 2.99 FAR (circa. 122 structures) = **4% of buildings** in 02138. Selected above are 4 story affordable housing developments similar to those being proposed city wide. Most FAR 2.0 buildings in 02138 are 3-5 story, 9+ unit apartment buildings in very dense settings, largely reserved for commercial or institutional uses.

Group 5 (2.0 FAR) is 4-10 times larger in FAR than Group 1. Nothing in the proposed Affordable Housing Overlay would prevent these two building scales from existing side-by-side with each other. Indeed, the relative affordability of smaller, single-family homes on a cost-per-unit basis makes them a prime target for affordable housing developers.

CONCLUSIONS While 2.0 FARs and 4- and 5-story heights might be manageable in some Cambridge areas that already have 1.5 FAR or higher, particularly on major corridors, other neighborhoods (notably those characterized by Groups 1 and 2), will likely experience massive impacts. Sensible limits on both FAR and height can help moderate such impacts, while still allowing room for new growth and development.

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ⁱ Cambridge properties assessed at over \$2.5 million were excluded from the 02138 overview because of financial constraints for affordable housing developers in purchasing properties valued at the higher levels. The impacts in 02138 will likely be felt on largely middle class owners rather than the very wealthy.