

Citizens Petition to Create More Cambridge Affordable Housing

WHEREAS: Cambridge needs to build more equity into its housing policy because:
present rent levels are too high for many Cambridge residents,
most new rental housing in all zones is now too expensive to be affordable,
there are relatively few home owners,
and high land costs and some zoning ordinances make it economically unfeasible to create new rental units,
particularly in our more expensive neighborhoods, and

WHEREAS: Cambridge is a unique historic city, founded in 1630,
and decades of growth and more recent explosive commercial development in East Cambridge
have made Cambridge one of the densest cities per square mile in the U.S.,
Cambridge's diverse neighborhoods include a broad array of architecturally beautiful and historic housing
which most residents feel is essential to preserve,
Cambridge's current population of 110,000 is projected to increase nearly 10% to 120,000 by 2030,
further increasing the demand for housing,
Climate Change makes it imperative to preserve mature trees, green spaces, and open spaces between buildings, and

WHEREAS: Cambridge is a wealthy city with a progressive citizenry committed to helping its needy residents,
but the cost of creating each new unit of tax-funded affordable housing is now extremely high,
the proposed Affordable Housing Overlay (hereinafter "AHO") currently in Ordinance Committee and/or
Planning Board hearings subsidizes low income housing with minimal expenditure of public funds,
only a small amount of affordable housing can be built in the manner currently proposed under the AHO,
Cambridge is one of the only cities in Massachusetts currently meeting state standards for affordable housing,
but the waiting list for affordable housing is extremely long,
and anyone in the U.S. is eligible to apply
so very few individuals will get to live in the proposed new affordable units
and the vast majority of Cambridge residents in need of lower-rent housing will not be helped, and

WHEREAS: Cambridge land is scarce and new construction is very costly,
so it is essential to make the wisest use of Cambridge's existing housing supply
by encouraging a substantial supply of new smaller units within our existing housing infrastructure
in compliance with all applicable zoning and building codes, and

WHEREAS: Many single-family and multi-family homes can be adapted to create a new supply of "micro-units"
such as studios, one-bedrooms, and smaller two-bedroom units,
as well as single-room-occupancy communities with shared living spaces,
all of which would have lower rents because of their smaller size,
and such a substantial increase of new smaller units,
would enable one- and two-person households seeking lower rents to move into them,
thereby bringing their former larger households into the housing market
and increasing the supply of all unit sizes and thereby helping reduce average rents citywide.

THEREFORE: We, the undersigned ten or more Cambridge residents and registered voters, hereby petition the City Council to integrate all zoning amendments specified of this petition as new zoning law and implementing its other recommendations as Policy Orders to the City Manager in order to:

ENACT SPECIFIC NEW ZONING AMENDMENTS TO INCREASE AFFORDABLE HOUSING

APPENDIX A: Amend AHO Currently in City Hearings to Provide Greater Equity and Sustainability

APPENDIX B: Adopt Additional Recommendations to Further Increase Affordable Housing

ENACT SPECIFIC NEW ZONING AMENDMENTS TO INCREASE AFFORDABLE HOUSING

Modify Cambridge Zoning Ordinance Sections 4.31 and 5.31 as follows and incorporate all feasible recommendations of Appendix A and B:

4.31a Current language: Detached dwelling occupied by not more than one family; Res A-1&2 YES.

Insert new footnote as follows:

New Footnote. Provided that in Residence A districts the street-facing exterior design of the structure is not changed, minimal changes are made on the sides, and a maximum of 3 families inhabit the property.

- a) Require that all alterations to create these units be made within the existing building envelope, without altering the exterior appearance, except for essential minor alterations at the building rear and the rear half of the building sides. These alterations include, specifically, new entries/means of egress, window wells, dormers, and similar essential but relatively minor changes. Special permitting will be allowed for other exterior changes.
- b) Short-term rentals shall be governed by applicable city ordinances.
- c) Provide city funding for renovations in which at least 50% of the occupants of such new units earn no more than 150% of AMI with annual recertification and commensurate deed restriction.

Rationale: Increase available housing in the city while preserving building facades and neighborhood character.

4.31b. Current language: Two-family housing Res A-1&2 NO; Res B YES.

Change to: Two family housing. Res A-1&2 YES; Res-B YES.

and insert new footnote as follows:

New Footnote: Provided that in Residence A districts the street facing exterior design of the structure is not changed.

- a) Require that all alterations to create these units be made within the existing building envelope, without altering the exterior appearance, except for essential minor alterations at the building rear and the rear half of the building sides. These alterations include, specifically, new entries/means of egress, window wells, dormers, and similar essential but relatively minor changes. Special permitting will be allowed for other exterior changes.
- b) Short-term rentals shall be governed by applicable city ordinances.
- c) Provide up to 40% of the cost of renovations from the Cambridge Historical Housing Trust for properties in which at least 50% of the occupants of such new units earn no more than 150% of AMI with annual recertification and commensurate deed restriction.

Rationale: Increase available housing in the city while preserving building facades and neighborhood character.

4.31c. Existing one-family detached dwelling converted for two families Res A-1&2 YES.

Insert new footnote as follows:

New Footnote: Provided that in Res. A-1&2 districts the building’s street facing exterior design is not changed and that a maximum of 3 families inhabit the property.

- a) Require that all alterations to create these units be made within the existing building envelope, without altering the exterior appearance, except for essential minor alterations at the building rear and the rear half of the building sides. These alterations include, specifically, new entries/means of egress, window wells, dormers, and similar essential but relatively minor changes. Special permitting will be allowed for other exterior changes.
- b) Short-term rentals shall be governed by applicable city ordinances.

- c) Provide city funding for renovations in which at least 50% of the occupants of such new units earn no more than 150% of AMI with annual recertification and commensurate deed restriction.

Rationale: Increase available housing in the city while preserving building facades and neighborhood character.

4.31h. Current language: Existing dwelling converted for more than two families. Res A-1&2 NO; Res B YES

Change to: Existing dwelling converted for more than two families. Res A-1&2 YES; Res B YES.

and insert new footnote as follows:

New Footnote: Provided the exterior design is not changed and a maximum of 3 families inhabit the property.

- a) Require that all needed alterations to create these units be made within the existing building envelope, without altering the exterior appearance, except for essential minor alterations at the building rear and the rear half of the building sides. These alterations include, specifically, new entries/means of egress, window wells, dormers, and similar essential but relatively minor changes. Special permitting will be allowed for other exterior changes.
- b) Short-term rentals shall be governed by applicable city ordinances.
- c) Provide up to 40% of the cost of renovations from the Cambridge Historical Housing Trust for properties in which at least 50% of the occupants of such new units earn no more than 150% of AMI with annual recertification and commensurate deed restriction.

Rationale: Increase available housing in the city while preserving building facades and neighborhood character.

5.31.3 Residential District Dimensional Regulations: Min Lot Area for Each D.U [Dwelling Unit]

Current language. Res. A-1: 6,000 sq. ft.

insert new footnote as follows:

New Footnote : Reduce Min. Lot Area to 4500 SF if all alterations are within the existing building envelope. Provide up to 40% of the cost of renovations from the Cambridge Historical Housing Trust for properties in which at least 50% of the occupants of such new units earn no more than 150% of AMI with annual recertification and commensurate deed restriction.

Rationale: Make dwelling units easier to create, add to the available housing in the city, bring Res A-1&2 into conformity with each other.

5.31.7 Min. Ratio of Private Op [open space] to Lot Area

Current language: Res. A-1&2: 50%

Change language to: Res. A-1&2: 45%

Rationale: to make additional dwelling units easier to create and add to the available housing in the city. This would bring Res A-1&2 in closer conformity with the 40% currently specified for Res-B.

APPENDIX A: Amend AHO Currently in City Hearings to Provide Greater Equity and Sustainability

- 1) Retain current design and review processes with the Planning Board in its advisory and oversight roles, but create a new Design Review Board (similar to those in Boston and other cities) for use in cases of appeal. This Board would meet on an Ad Hoc basis and would be comprised of 3 members each of the Cambridge Historic Commission, the Planning Board, and the BZA, chaired on a rotating basis by the CHC and BZA delegate. At least 3 members of this committee should be architects or urban designers. Limit the criteria for

this appeal to issues of context only (environmental impact and consistency with nearby architecture) and limit the time in which such appeals can be made to 30 days.

- 2) To assure environmental viability, “affordable” housing developments built in current residential zones shall conform with the following:
 - a) affordable Housing using the Overlay must follow the Tree Protection Ordinance preventing removal of larger trees until the Tree Protection Ordinance is revised.
 - b) in projects with *above-ground* open space (porches, decks etc.), such areas shall not exceed 15% of total property open space.
 - c) in residential districts currently zoned additionally for commercial activities, developers shall include active ground-floor uses such as small businesses benefiting the neighborhood with non-opaque windows on the street.
 - d) To enhance greater equity city-wide, require that every AHO project include a minimum of 20% home ownership. One example where this dual use works well is 303 third street.
- 3) Enhance the AHO Design Review Criteria with the following: In order to improve procedures and facilitate neighborhood engagement when creating affordable housing projects, the City shall create a means for timely citizen review and evaluation of affordable housing developers and projects (current and past) with respect to design questions, building process, building and site maintenance and other issues, and make the results available to the public. Tie results to future funding sources.
- 4) To ensure complementarity with existing neighborhood settings, require that new affordable housing projects maintain a maximum of 1.5 times the height of adjacent residences up to 4 stories and a maximum FAR of double the current district’s FAR with a maximum of 1.5 FAR. The proposed 2.0 FAR for the AHO is *FIVE TIMES* larger than the 0.4 FAR that a large number of A-1, A-2 and B residences currently have. This is a massive scale increase, one that will dramatically transform any neighborhood where proposed projects are built, creating structures (even if limited to 4 or 5 stories) far larger than the smaller one- and two-story houses nearby (see below).

A FAR of 2.0 in Cambridge (and most other places) is typically reserved for commercial and office districts or institutional dorm residences. 1.5 is already high and is the **maximum** recommended FAR for residential districts proposed by carfree cities (carfree.com) who identify 1.5 as “quite high” and “not unusual” and distinguishes “4-story buildings with modest...courts.” In an already dense historic city like Cambridge, double the current FAR or a 1.5 FAR should be the upper limit for residential districts not on a main corridor. A citywide 2.0 FAR impacts city neighborhoods disproportionately, with 02138, 02139, and 02140 residential properties impacted more than others.
- 5) Prioritize denser and taller housing that would exceed current residential zoning to be built only along main corridors, along public transit (bus) routes, and within one-half mile of subway stations. This allows the residents to access nearby amenities such as grocery stores, etc and will encourage pedestrian, bicycle, and public transit uses. Keeping new denser, taller structures only in these designated areas will maintain the feel of neighborhoods.
- 6) Affordable housing projects shall be excluded from discussions of site or neighborhood “context” in future building design discussions before city commissions since AHO projects are intended as anomalous in scale.

APPENDIX B: Adopt Additional Recommendations to Further Increase Affordable Housing

Since land acquisition costs constitute a significant barrier to more affordable housing construction, require that the City designate City-owned properties for building or repurposing as low-, moderate-, and middle-income

(“affordable”) housing; set goals for yearly property designation/acquisition; and report back yearly to Council on the progress, with an average goal of 50 housing units per year and 500 units completed by 2030.

- 1) Cambridge Institutions with large land holdings now zoned for housing should be encouraged to develop these sites at higher densities to increase the inventory of affordable housing for students, faculty and staff. (MIT has housing at FAR 3.0 now. Much of their land is below that number and MIT can produce over 2500 housing units equal to their off campus students). Encourage commercial companies and corporations (Google, Novartis, Microsoft, Biotechs etc.) to fund affordable housing.
- 2) The city shall initiate a program to recruit local Institutions and to invest in an affordable housing mortgage fund to be administered by the Housing Trust; contributing institutions shall have representation on the Affordable Housing Trust.
- 3) Require all new housing developments of 20 units or more contribute to a public open space fund to assure adequate open space for the city's citizens. Involve neighborhood association and report back to City Council each year with specific projects, time lines, impact analysis, and programming.
- 4) To further increase affordability, establish financial resources for qualified households (elderly, disabled, lower-income) to help them rent private rental units, similar to section-8 vouchers but city-funded. Eligibility could include public service employees, low-salaried occupations such as artists, social workers, teachers, clergy, child-care workers, and similar occupations.
- 5) Provide city-funded, lower-than-commercial-rate second mortgages to enable a larger percentage of stable homeownership in this city. These down-payment-assistance mortgages would be structured as financially self-sustaining (after the initial setup costs) with careful credit checks and appropriate interest rates charged, allowing occasional foreclosure costs. Unlike rents, fixed-rate 1st and 2nd mortgage payments never increase.
- 6) Make accessible without fee for first time home buyers seeking to own a home in Cambridge any required application materials for federally ensured mortgages and down payments assistance.
- 7) Allow Community Land Trusts set up for affordable housing to have the same City benefits as affordable housing developers are allowed. **Rationale:** such land trusts furnish the same kinds of affordable housing benefits.
- 8) Remove hotels from current city classification as residential uses and reclassify them under commercial uses. **Rationale** Commercial use is how they are classified in most cities. Too often property owners with buildings that hold tenants, terminate these leases and reuse them as hotels with the added “pump ups” that the city allows to residential properties, even though they no longer serve residential purposes.
- 9) Revise governing rules of Cambridge Affordable Housing Trust membership to 1) exclude individuals who do business with the City of Cambridge, 2) include at least one representative from each of the major Cambridge neighborhoods, and 3) limit members’ terms of service to a maximum of three three-year terms.

PETITIONERS:

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