City of Cambridge Community Development Department

Citywide Multifamily Housing Zoning Petition

Public Information Session October 24, 2024













Meeting Purpose

- Explain the multifamily housing zoning petition
- Outline the zoning amendment process
- Answer questions about the proposal and process
- Hear your comments, and forward them to the Planning Board and City Council

Participation

Q&A

- Use the Q&A tool in Zoom to ask questions about the proposal
- Q&A will be open throughout the meeting
- Staff will answer questions during the meeting and release responses to FAQ after the meeting

Comments

- Online Feedback Form at: www.cambridgema.gov/MultifamilyZoning
- Breakout rooms to collect feedback and comments
- Staff will send comments to Planning Board and City Council

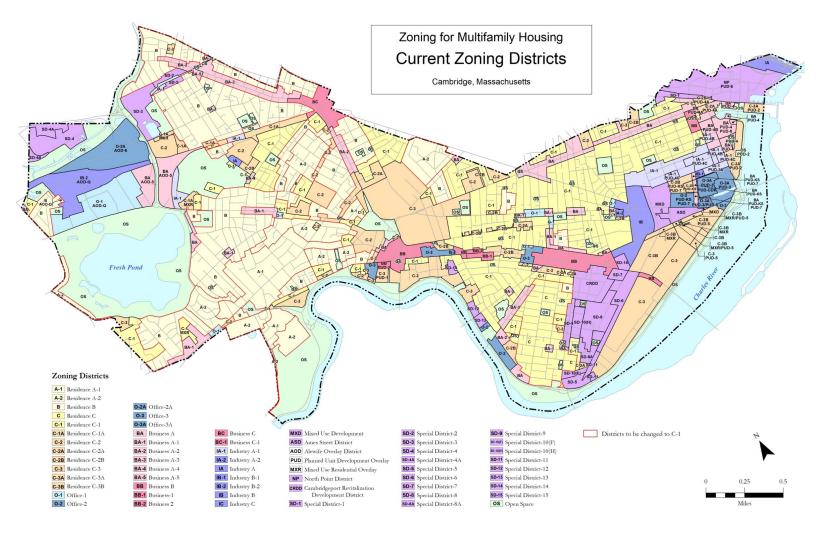
For more information www.cambridgema.gov/MultifamilyZoning

Meeting Agenda

- 1. Presentation
 - What is Multifamily Housing and Why Do We Want More?
 - Process So Far
 - Proposed Zoning Changes
 - Future Process
- 2. Q&A
- 3. Comments in Breakout Rooms
- 4. Wrap Up and Next Steps

What's Happening?

What is zoning?

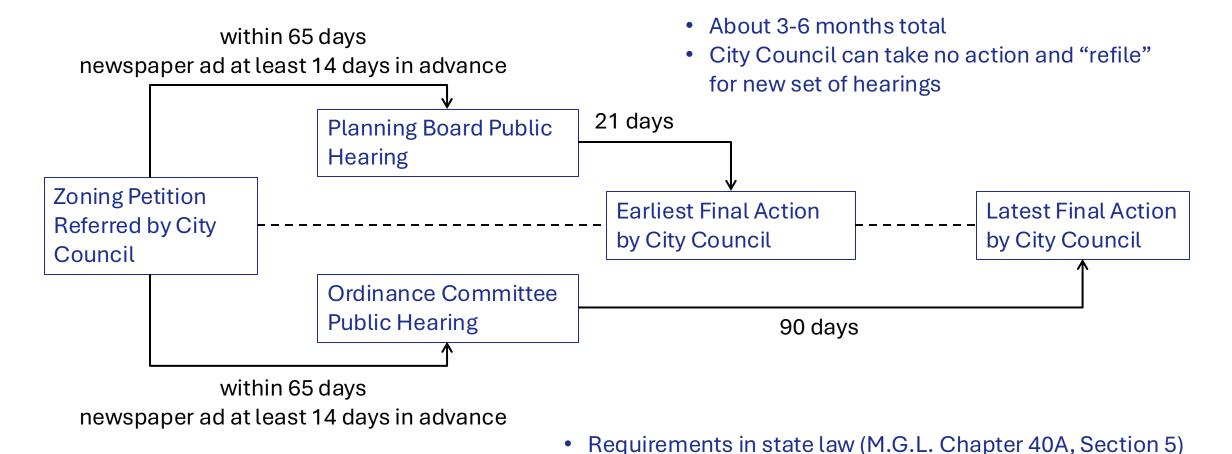


Local set of rules for what's **allowed** to be built in different parts of the city

How does zoning get changed?

- Only City Council can amend zoning
- State law sets some rules
- Community Development Department (CDD) role:
 - Advice to Council
 - Technical support e.g., drafting, analysis
 - Information to the public

Zoning Amendment Process

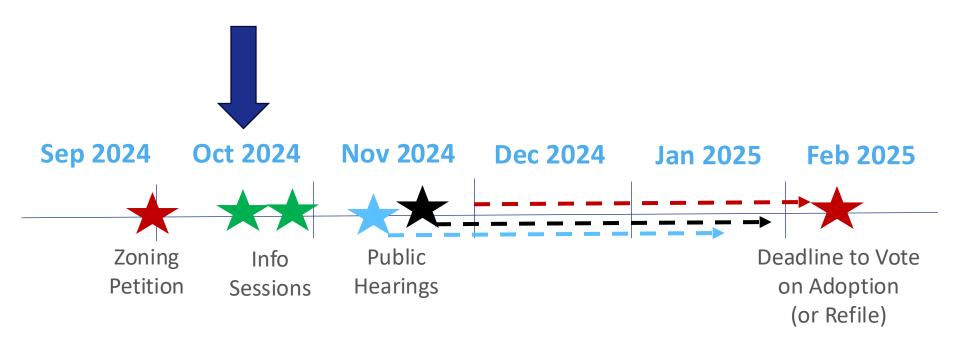


OCTOBER 24, 2024 CITY OF CAMBRIDGE | COMMUNITY DEVELOPMENT DEPARTMENT

City Council can amend the petition throughout the hearing

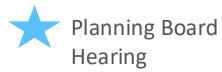
process, but cannot change the "fundamental character"

Process Timeline



HOUSING CITY ORDINANCE COMMITTEE & CITY
COMMITTEE COUNCIL PLANNING BOARD COUNCIL









Multifamily Housing

Regional Housing Challenges

"Three persistent challenges have faced the region for decades: insufficient housing supply, lack of housing affordability, and inequity in access to housing. These interrelated issues call for a variety of policy solutions, offering several areas of opportunity for improving the region's housing market."

- Dukakis Center, 2019 Greater Boston Housing Report Card

Envision Cambridge set aggressive housing targets

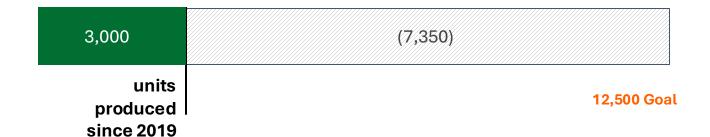
+12,500

+3,175

units by 2030

affordable units

What has been built since Envision?



The proposed multifamily zoning is projected to add 1,630 units by 2030.

What is "multifamily housing"?

- 3 or more units in a building
- Many different sizes, types, styles, ages
- Historically, provides diverse housing options in an urban environment









Cambridge has many different types of housing



"Detached" (Single-Family)



Two-family







Townhouses/Rowhous



50+ units



3 units



6 units



12+ units

Multifamily

Most Cambridge residents live in multifamily homes

• 35% of residential buildings, 80% of housing units

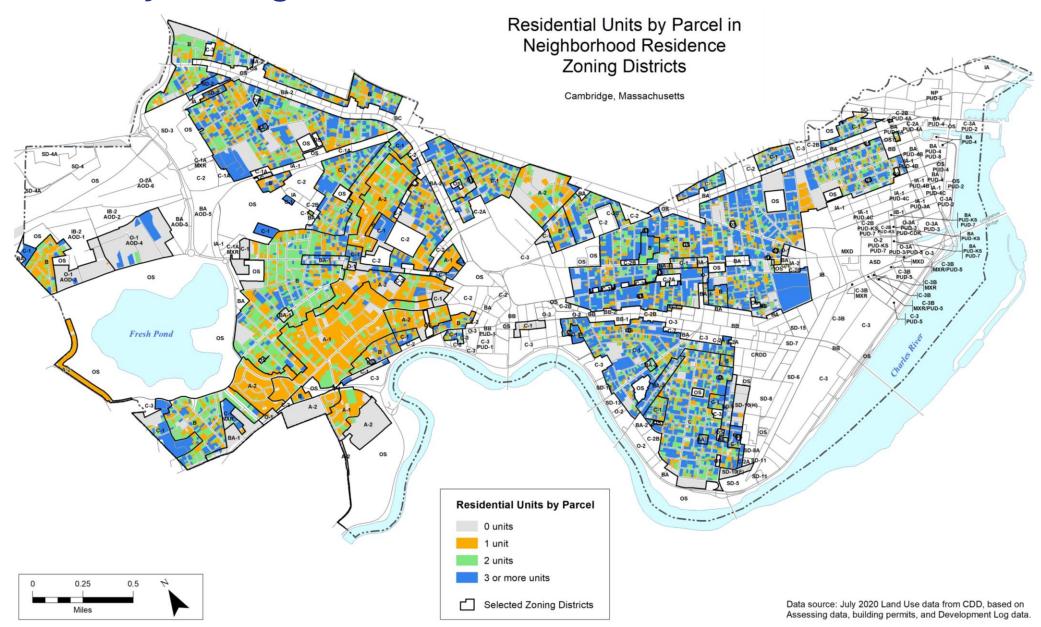
INVENTORY: STRUCTURES & UNITS

TABLE 1.01: Housing Stock Inventory: 2016

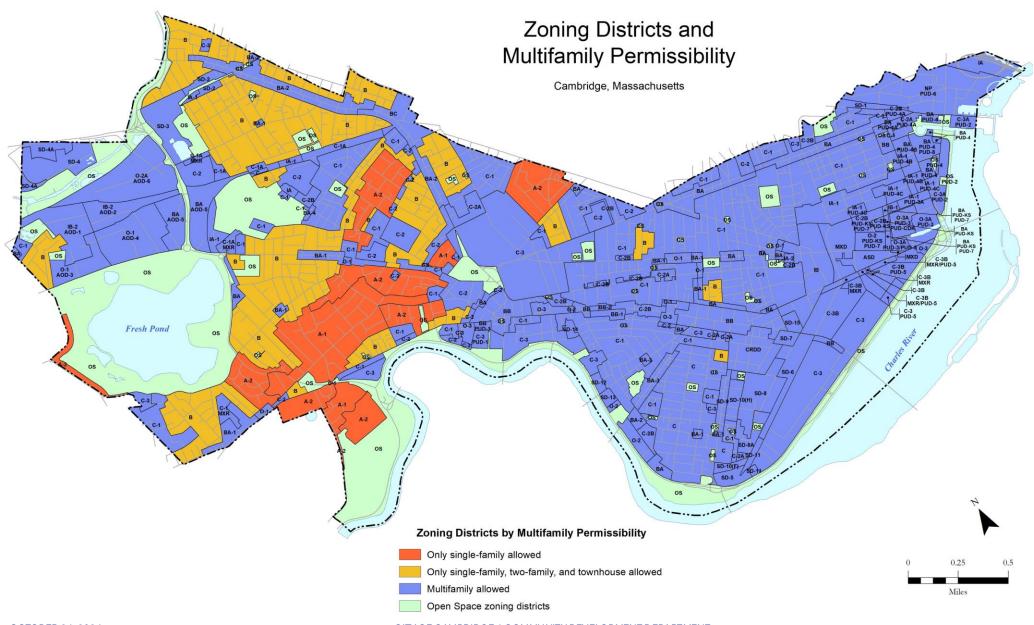
_		ALL UNITS		ALL PROPERTIES		
Type of Housing ¹	Count	Percent of Total	Count	Percent of Total		
Single Family	3,780	7.2%	3,780	34.0%		
Two Family	6,976	13.2%	3,488	31.3%		
Three Family	6,216	11.8%	2,072	18.6%		
4 to 6 Units	5,019	9.5%	1,014	9.1%		
7 to 25 Units	6,259	11.8%	513	4.6%		
26 to 50 Units	3,995	7.6%	114	1.0%		
51 to 100 Units	5,659	10.7%	83	0.7%		
Over 100 Units	14,918	28.2%	69	0.6%		
Total Units	52,822	100%	11,133	100%		
Mixed Use ²	6,219	11.8%	369	3.3%		

Source: CDD, Cambridge Housing Profile 2016

Multifamily housing exists across all neighborhoods



Multifamily housing is not allowed everywhere by zoning



Multifamily Zoning Reform

- Minneapolis became the first city to allow multifamily citywide in 2019
- State-level zoning reform initiatives to promote multifamily housing have been adopted in states such as California, Oregon, and Montana
- Massachusetts' "MBTA
 Communities" Law (2021) requires
 cities with transit access to zone for
 multifamily housing

In Cambridge

- City Council discussed in 2021
- Several community-led zoning petitions, none adopted
- Planning Board discussed in 2022 and made a report to City Council
- City Council passed Policy Order in 2024 for Housing Committee and staff to create a zoning proposal

City Council Goals

Issues in Policy Order (May, 2024):

- End "exclusionary zoning" in Cambridge
- Promote more multi-family housing, including income-restricted affordable housing (through inclusionary program), throughout the city
- Make multifamily housing more conforming and easier to build by removing barriers that add cost







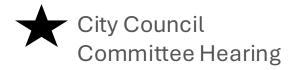
Housing Committee Process



HOUSING

COMMITTEE

Referring a Zoning Petition starts a process to talk about a proposed zoning change and get public input before the City Council can consider adopting the change.





COUNCIL

Proposed Zoning Concept

- Allow all residential use types everywhere
- Remove minimum lot sizes
- Regulate based on "stories above grade" and open space, remove density limits for residential use (FAR, lot area per dwelling unit)
- Allow up to 6 stories as the lowest residential height limit citywide
- Reduce/remove setback requirements
- Reduce/remove special permit requirements
- Continue to support all-affordable development





Proposed Zoning Changes

What's Not Changing?

Requirement	What it does		
Inclusionary Housing	10+ housing units or 10,000+ square feet requires 20% affordable to low-moderate income households		
Climate Resilience	All new buildings must protect to future long-term flooding and mitigate heat through trees, plantings, and site design		
Green Building Requirements	25,000+ square feet (all uses) must be designed to Green Building standards and install Green Roof		
Historic Regulations	Rules for historic districts and buildings (Demolition Delay, Conservation District Commission review) are separate from zoning and don't change		
Building Codes, Other Requirements	Fire safety codes, state sanitary code, stretch energy code, fossil-fuel-free pilot, tree protection ordinance, &c., are separate from zoning and don't change		

Main Zoning Changes

- 1. Map/district changes (Article 3.000 and throughout)
- 2. Deletion of lot size and residential density standards (Article 5.000 and throughout)
- 3. Residential height limits (Article 5.000 and throughout)
- 4. Setbacks and open space (Article 5.000 and throughout)
- 5. Special permits / project review (Articles 10.000 and 19.000)
- 6. Special cases nonconformance (Article 8.000), split lots (Article 3.000)
- 7. Consistency updates to Affordable Housing Overlay (11.207)

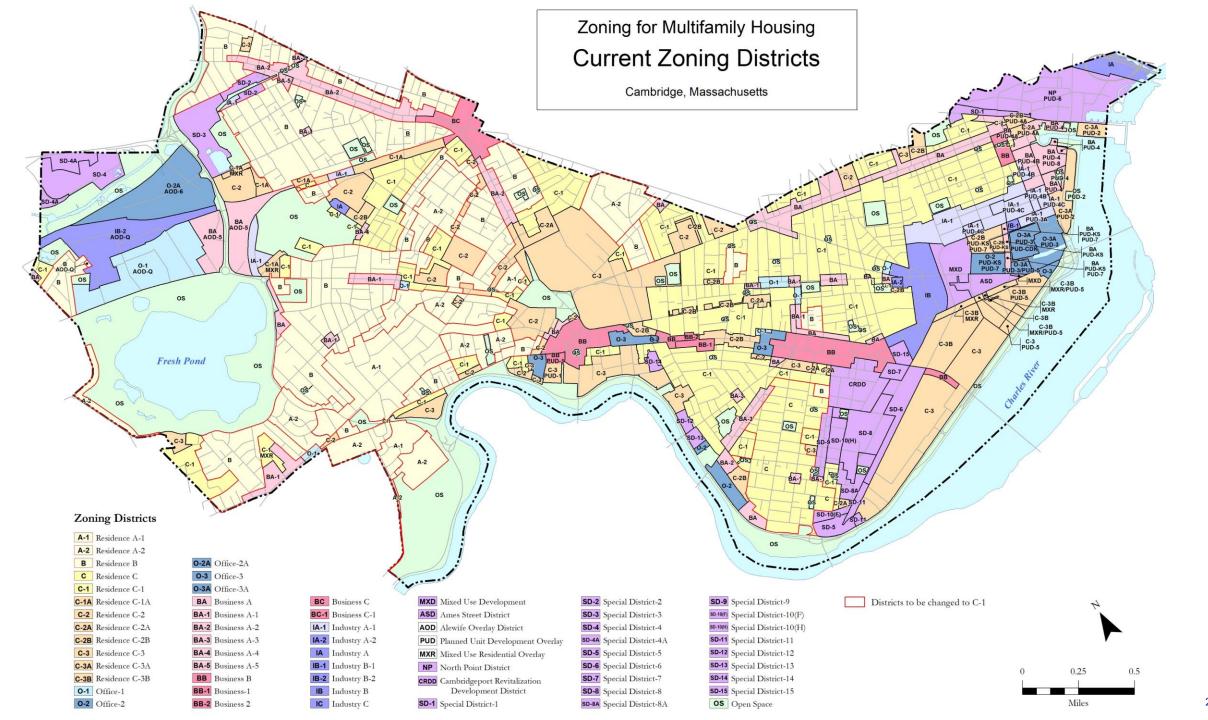
Changes to Zoning Map

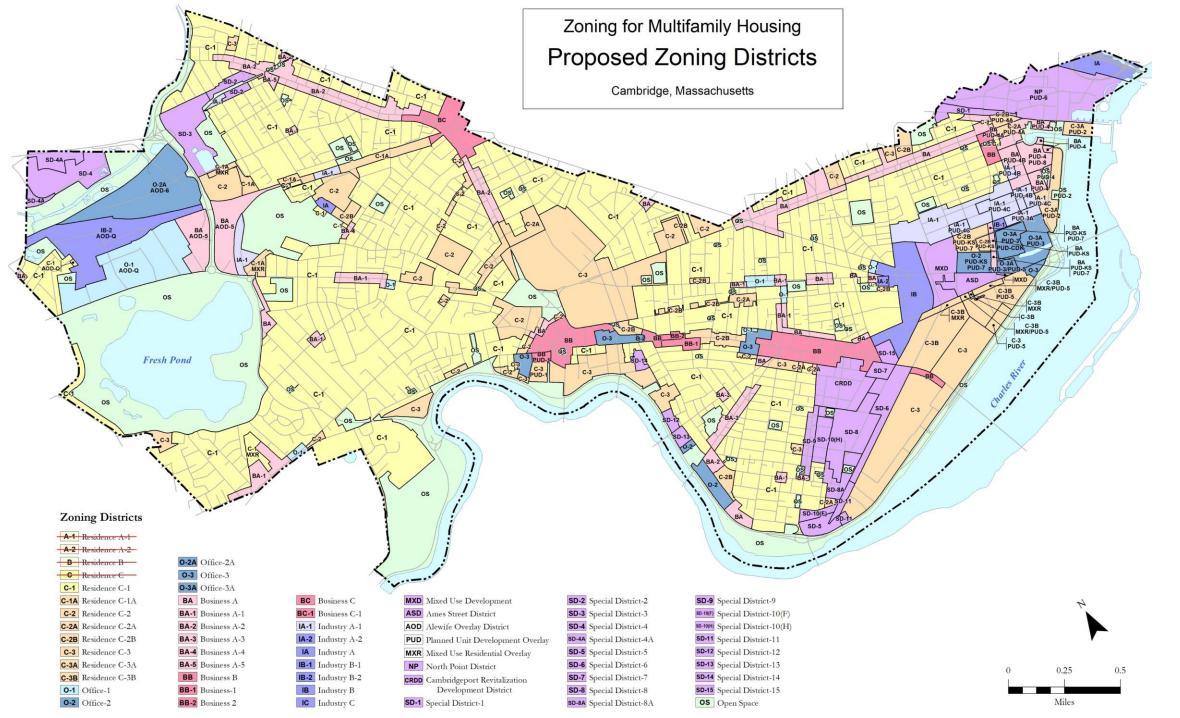
Current Zoning

- Res. A-1 and A-2 districts intended for "Single-family dwellings"
- Res. B districts intended for "Twofamily and semi-detached dwellings"
- All other districts allow multifamily housing (Res. C and C-1 are the most limiting)

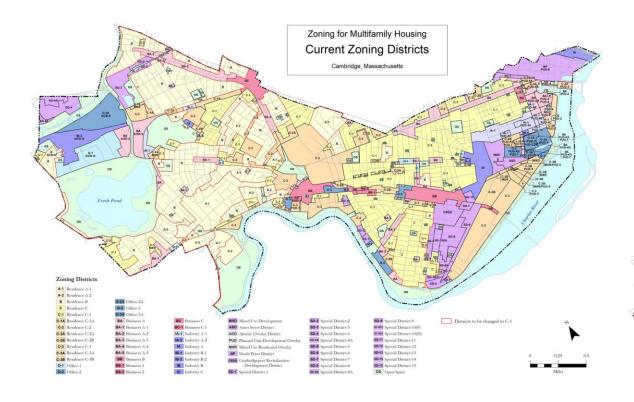
Proposed Zoning

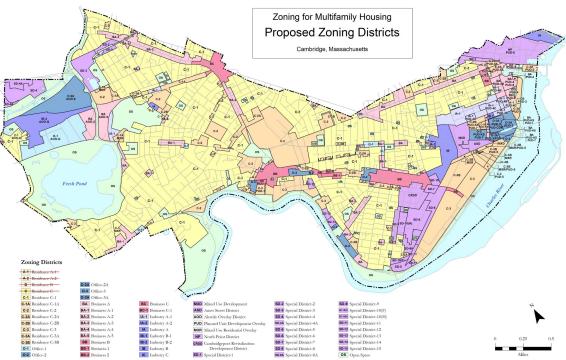
- Delete Res. A-1, A-2, B, and C
- All of the above are changed to Res. C-1





Map Changes





What does this change do?

- Make multifamily housing an allowed use citywide
- Promote equity and consistency by applying the same zoning rules to residential neighborhoods in all parts of the city
- Reduce the number of zoning districts to simplify the code

Deletion of Lot Size and Res. Density Standards

Current Zoning Proposed Zoning Min. lot area 5,000-8,000 square No min. lot area or width feet, min. lot width 50-80 feet All buildable lots must have min. 20 Many commercial districts have no feet of street frontage (current) minimum lot size No min. lot area per dwelling unit Min. "lot area per dwelling unit" No max. FAR for residential use limits number of homes on a lot Non-residential use still subject to Max. "floor area ratio" (FAR) limits current FAR limits total floor area on a lot

Current Density Limits

District	A-1	A-2	В	С	C-1
Min. Lot Area/Width	8,000 SF/80'	6,000 SF/65'	5,000 SF/50'	5,000 SF/50'	5,000 SF/50'
Min. Lot Area/ Unit	6,000 SF	4,500 SF	2,500 SF*	1,800 SF	1,500 SF
Max. FAR	0.50	0.50	0.50*	0.60	0.75
	6,000 SF	4,500 SF	2,500 SF	1,800 SF	1,500 SF
			2,500 SF	1,800 SF	1,500 SF
*2,500 SF lot area /unit and 0.50 FAR for the first 5.000					

0.50 FAR for the first 5,000 SF of lot area, 4,000 SF lot area/unit and 0.35 FAR for lot area over 5,000 SF



1 unit allowed 4,000 SF GFA



1 unit allowed 3,000 SF GFA



2 units allowed 2,500 SF GFA



2 units allowed 3,000 SF GFA



3 units allowed 3,750 SF GFA

In Cambridge Neighborhoods

- Most lots don't conform to minimum lot size
 - Citywide median roughly 4,000 SF
- Most lots in Res. B, C, and C-1 districts don't conform to minimum lot area per dwelling unit
- Most lots in Res. B, C, and C-1 districts don't conform to maximum FAR limitations
- When a lot is rebuilt, in most cases no increase in units would be allowed; in some cases fewer units can be built than what exists

What does this change do?

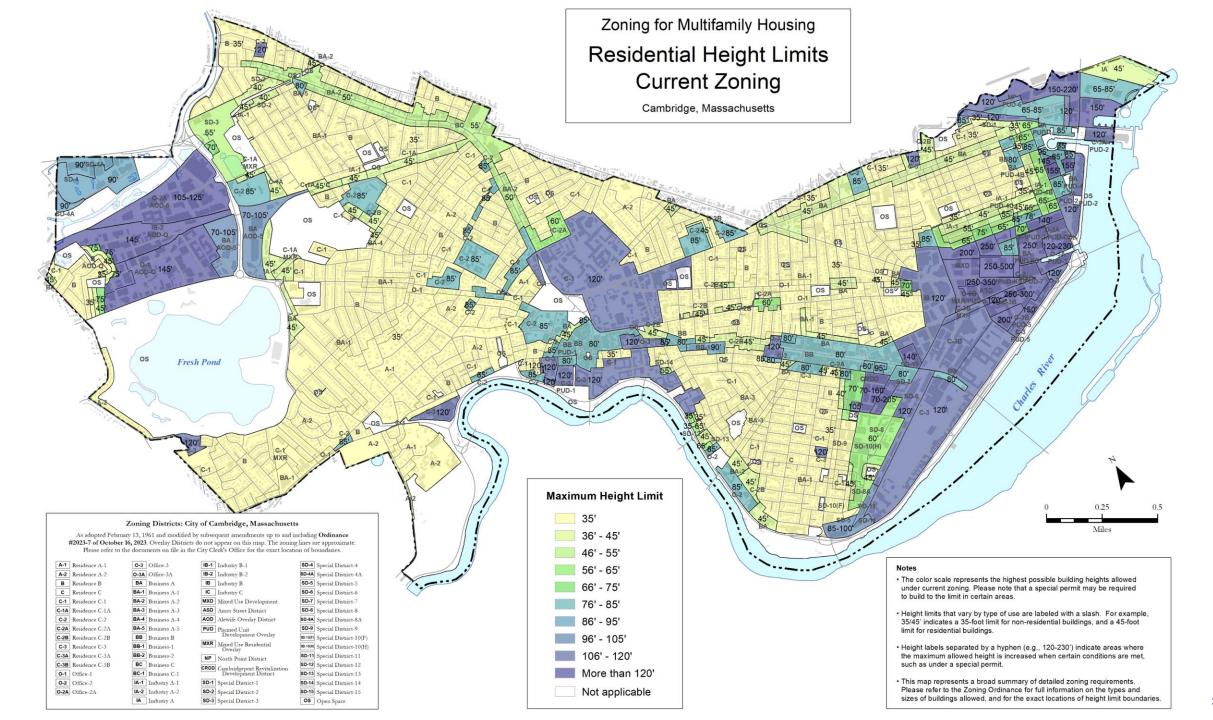
- Make more existing housing conforming to zoning
- Allow for more units when sites are redeveloped
- Remove standards that can be "exclusionary" because they limit development to fewer, larger, more expensive homes
- Shift focus away from limits on housing density and towards dimensional standards like height and open space
- Retain limits on non-residential floor area

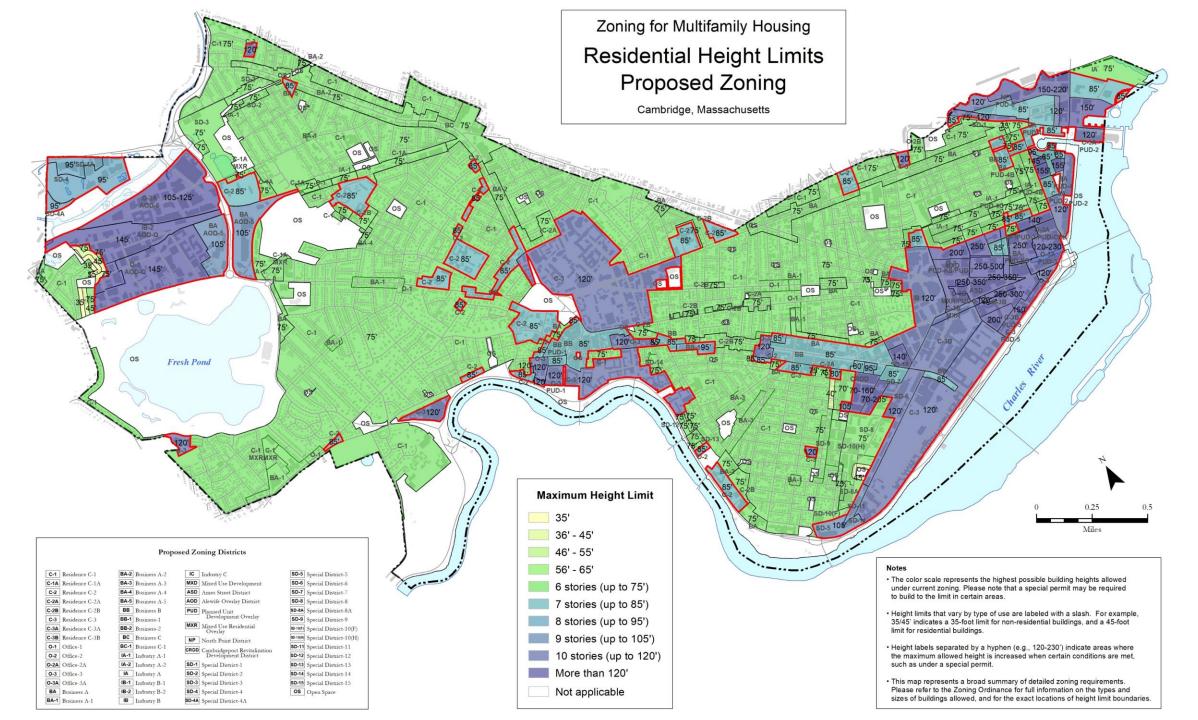
Changes to Residential Height Limits

Current Zoning Proposed Zoning Res. height limits range 35-60 feet in Res. height limits based primarily on most Res. districts number of stories above grade Some districts allow 70+-foot res. Also height limit in feet to accommodate that number of stories heights without excessive height Mixed-use districts often allow taller residential than non-residential Up to six stories above grade allowed where currently <75' res. limit Stories match current height limits in taller districts Non-res. height limits unchanged

Changes to Residential Height Limits

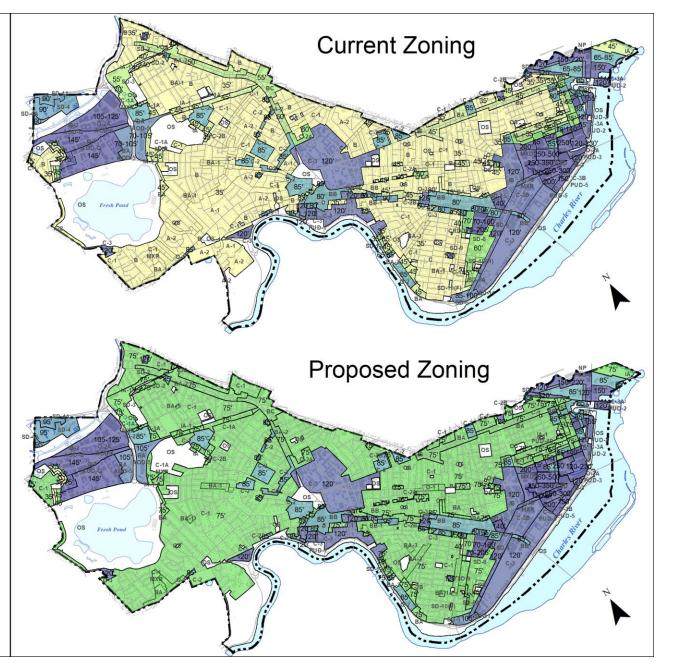






Zoning for Multifamily Housing: Residential Height Limits

Current Maximum Height Limit	Proposed Maximum Height Limit
35'	35'
36' - 45'	36' - 45'
46' - 55'	46' - 55'
56' - 65'	56' - 65'
66' - 75'	6 stories (up to 75')
76' - 85'	7 stories (up to 85')
86' - 95'	8 stories (up to 95')
96' - 105'	9 stories (up to 105')
105' - 120'	10 stories (up to 120')
More than 120'	More than 120'
Not applicable	Not applicable



Examples of Mid-Rise Buildings



Putnam Ave



Chauncy St



Massachusetts Ave



Rogers St



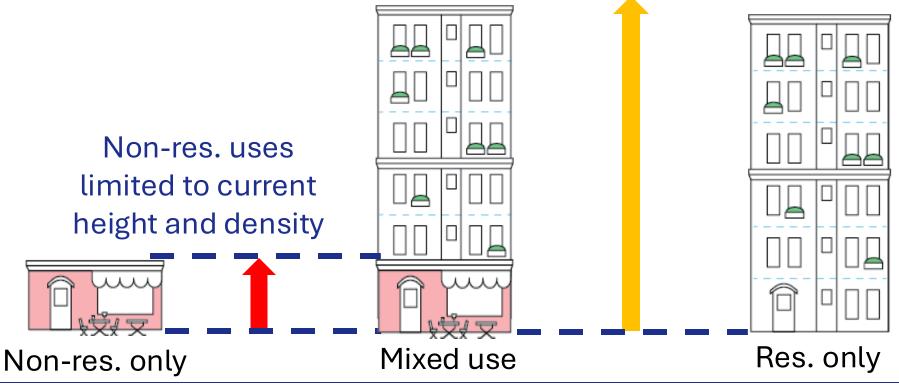
Everett St



Hancock St

Mixed-Use Districts

Residential and mixed-use buildings allowed up to res. story/height limit



- Proposed standards only apply to residential uses
- Non-residential uses stay within current height and FAR limits
- Remove "mixed-use formula" that discourages mixed-use development

Affordable Housing Overlay Comparison

- Based on current AHO text (11.207.5.2.1), all districts would permit AHO projects of at least 13 stories
- Up to 15 stories would be permitted for AHO projects in "AHO Squares" (Harvard, Central, Porter, Cambridge/Webster)

What does this change do?

- Create a more predictable limit on stories above grade, with flexibility in exact height to account for different construction types
- Allow a range of "mid-rise" housing throughout the city
- Make mixed-use development easier where commercial use is allowed
- Where 6-story development is proposed (likely not every site), it will allow for more units and more likely have affordable units through inclusionary
- Continue to allow all-affordable development at taller heights

Changes to Setback and Open Space Standards

Current Zoning

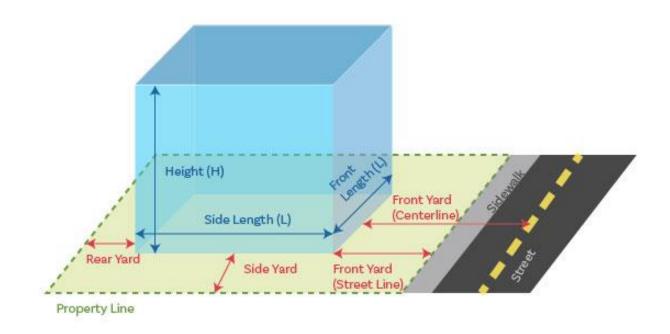
- Varied front, side, rear yard setbacks for res. buildings (often "height-pluslength" formula)
- 10%-50% "private open space" requirements for res. buildings
- Non-res. buildings tend to have little to no setback or open space requirements
- "Green Factor" requires a minimum score based on trees, plantings, and other site design features (no change)

Proposed Zoning

- 10' min. front yard setback in most res. districts, 5' where currently allowed
- Side or rear setbacks not required
- Open space includes "permeable" and "publicly beneficial" as well as "private"
- 30% min. open space in most res. districts, 10-15% where currently allowed
- Same requirements for res. and nonres. (i.e., no min. setback or open space in most mixed-use districts)

Current Setback Standards

- "Formula" setback regulations introduced in 1960s when the goal was to encourage tall buildings isolated in space
- Very difficult and unpredictable to apply, especially to pre-existing buildings and smaller sites
- Frequently requires variances for multifamily buildings (even if they otherwise conform)



Front Yards

- Space that provides public benefit
- Trees (including street tree root systems), other plantings, and shade
- More sidewalk/usable space
- Elevated stairs/ramps and porches promote flood resilience
- Allowing projections into the front setback avoids flat façades
- Setbacks may be reduced to align with existing street pattern



Side/Rear Yards

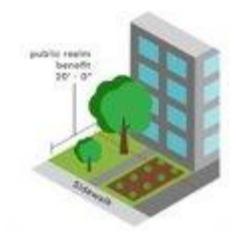




- Without zoning requirements, building and fire codes would control – e.g., separation between residential walls with windows
- Flexibility can allow for more side-by-side "rowhouse" style development
- Open space standards can be a more flexible way to require usable open space
- Vast majority of residential buildings have non-conforming side or rear setbacks

Total Open Space

- Loss of open space is a frequent concern
- Min. open space ratios don't change, but combine
 Permeable, Private, and Publicly Beneficial Open Space
- In C-1, half of required open space is permeable and half is private (retained in proposed zoning)
- New "Green Factor" standard requires trees, landscaping, other site design features
- Parking is NOT open space



High-SRI paving

- +Turf
- +Planting area
- +Medium tree
- +Large tree

1.02

What does this change do?

- Provide more design flexibility while keeping front yard and open space standards, which align with planning goals
- Apply the same rules for residential and non-residential buildings in mixed-use areas
- Simplify complicated requirements based on different types of open space in favor of a broader concept more consistent with planning goals

Changes to Special Permit/Project Review Requirements

Current Zoning

- Special permit required for many multifamily or townhouse projects (6+/12+ units) in Res. B, C, C-1, C-1A
- Special permit required for 20,000+ square feet in some mixed-use districts, 50,000+ square feet in others
- Affordable Housing Overlay projects and smaller projects in "special" areas only need advisory review

Proposed Zoning

- Special permit review for housing only required at 75,000+ square feet
- Advisory review required for 50,000+ square feet and others per current zoning
- Special permit thresholds for nonresidential use remain unchanged

Project Review Changes

Special Permits

- Normally granted if requirements are met, but risk of appeal
- Time, cost, unpredictability are burdens on medium-scale housing
- Conditions are key to mitigate impacts of larger-scale development
- Proposal: Citywide threshold of 75,000+ square feet with Transportation Impact Study (TIS)

Design Review

- Prescriptive standards for 25,000+ square feet (Section 19.50)
- Proposal: Design review for smaller projects through advisory process

Planning Board Advisory Consultation

Like AHO advisory review, intent is to apply City's design objectives holistically through a public process, but without the legal burden of a special permit and risk of appeal.

- Developer does community outreach before submitting plans
- Conceptual plans reviewed by Planning Board, with public comment
- Second meeting to review more detailed design and respond to comments from the first review

Housing Review - Current Zoning

Project Size	All Housing	AHO
< 25,000 SF	 Small/Large Project Advisory Consultation (special districts) Planning Board special permit (some districts) 	• Design standards applied (11, 207, 7)
25,000- 50,000 SF	 Design standards applied (19.50) Planning Board special permit (some districts) 	 Design standards applied (11.207.7) Public/Planning Board advisory review (at least 2 community meetings, at least 2 Planning Board
50,000- 75,000 SF	 Planning Board special permit (w/TIS) 	reviews)
75,000+ SF	 Planning Board special permit (w/TIS) 	

Housing Review – Proposed Zoning

Project Size	All Housing	AHO
< 25,000 SF	 Small/Large Project Advisory Consultation (special districts) 	 Small/Large Project Advisory Consultation (special districts) Planning Board Advisory Consultation if above base zoning (1 meeting)
25,000- 50,000 SF	• Design standards applied (19.50)	 Design standards applied (11.207.7) Planning Board Advisory Consultation if above base zoning (1 meeting)
50,000- 75,000 SF	 Design standards applied (19.50) Planning Board Advisory Consultation (2 meetings) 	 Design standards applied (11.207.7) Planning Board Advisory Consultation (2 meetings)
75,000+ SF	Planning Board special permit	 Design standards applied (11.207.7) Planning Board Advisory Consultation (2 meetings)

What does this change do?

- Remove special permit for smaller residential developments, which adds to time and cost and carries a risk of appeal which can delay a project for years
- Rely more on prescriptive design standards and advisory review procedures to guide the design of smaller residential projects
- Retain special permit requirement for larger residential development, which provides a greater opportunity for review of impacts (including transportation impact) and mitigation through special permit conditions

Other Changes – Non-Conformance

Current Zoning	Proposed Zoning
Section 8.22: Conforming additions to non-conforming buildings are allowed if they don't exceed the existing by 10% (or 25% by special permit) in area or volume	Conforming residential additions are allowed as-of-right without limits on area or volume
Section 5.28.2: Conversion of a non-residential structure to residential use is allowed by Planning Board special permit (in place of any other use or dimensional relief that is needed)	A Planning Board special permit is only needed if it increases an existing non-conforming condition – e.g., a decrease in non-conforming open space or increase in stories above grade beyond what is allowed

Other Changes - Split Lots

Current Zoning	Proposed Zoning
Section 3.32: On a lot in two or more districts, the dimensional requirements of the less restrictive district can extend 25 feet into the more restrictive district by BZA special permit	For residential uses, the extension of the less restrictive requirement 25 feet into the more restrictive district is allowed asof-right
Section 5.27: On a lot in two or more districts, allowable units and floor area can be transferred from the portion in one district to another, with limitations	This now only applies to allowable non- residential FAR, because there are no limits on dwelling units or residential FAR

Why such a long petition?

- Main changes (esp. Articles 3 and 5) affect districts and standards that are referenced throughout the Zoning Ordinance (such as special districts and overlay districts), which needs changes for consistency
- Some long sections are proposed to be wholly or partly deleted –
 MARKUP version shows all these deletions to be transparent

Why two petitions?

- Per Chapter 40A, Section 5 of Massachusetts General Laws, most zoning amendments need a two-thirds vote of City Council
- The "Housing Choice" legislation adopted by Massachusetts in 2021 provides that specific zoning amendments which allow or increase capacity for multifamily housing need a simple majority vote
- The proposed changes are separated into those that the City believes would require a simple majority vote and those that would require a two-thirds majority vote per Chapter 40A, Section 5

General Q&A Session

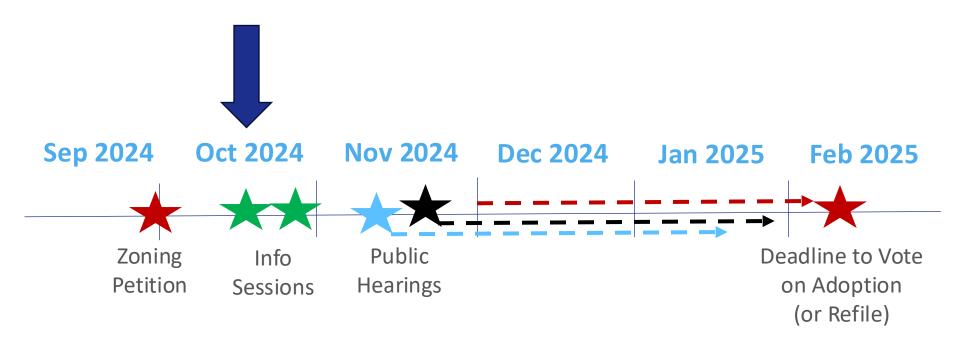
Breakout Rooms: Questions and Comments

Guidelines

- Questions and comments
- Keep comments brief so everyone has a chance to speak
- Be respectful and kind
- Avoid debates and interruptions, one person speaks at a time
- Embrace different opinions and points of view
- Listen to understand, not respond

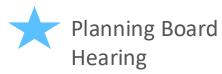
What's Happening Next?

Process Timeline



HOUSING CITY ORDINANCE COMMITTEE & CITY
COMMITTEE COUNCIL PLANNING BOARD COUNCIL









Upcoming Events

- Tuesday, October 29, 5:30-7:30 PM
 Information Open House Citywide Senior Center
 806 Massachusetts Ave
- Tuesday, November 12, 6:30 PM
 Planning Board Hearing (Virtual)

 www.cambridgema.gov/planningboard
- Tuesday, November 19, 2:00 PM
 Ordinance Committee Hearing (Hybrid)
 City Hall, 795 Massachusetts Ave, Second Floor
 www.cambridgema.gov/Departments/citycouncil

www.cambridgema.gov/multifamilyzoning

- Sign up for e-mails
- Ongoing updates on meetings/events
- Zoning text, maps, other materials
- Recording of today's presentation
- Give your questions and comments
- Will post more responses to questions

APPENDIX

District	All Uses	Residential	Residential Uses			Non-Reside	sidential Uses			
	1. Min. Total Open Space Ratio (5.22)	2. Max. Stories Above Grade (5.23)	3. Max. Building Height in feet (5.23)	4. Min. Front Yard Setback (5.24)	5. Min. Side or Rear Yard Setback (5.24)	6. Max. Building Height in feet (5.23)	7. Min. Front Yard Setback (5.24)	8. Min. Side Yard Setback (5.24)	9. Min. Rear Yard Setback (5.24)	10. Max. FAR (5.25)
5.31 Reside	ence Distric	ts								
Res. C-1	30%*	6	35 -75	10	none	35	Formula*	Formula*	Formula*	0.75
Res. C-1A	15%	6	45 -75	10	none	45	10	Formula*	Formula*	1.25
Res. C-2B	15%	6	45 -75	10	none	45	Formula*	Formula*	Formula*	1.75
Res. C-2A	10%*	6	60 -75	5	none	60	Formula*	Formula*	Formula*	2.5
Res. C-2	15%	7	85	10	none	85	Formula*	Formula*	Formula*	1.75
Res. C-3	10%	10	120	5	none	120	Formula*	Formula*	Formula*	3.0
Res. C-3A	10%	10	120	5	none	120	Formula*	Formula*	Formula*	3.0*
Res. C-3B	10%	10	120	10	none	120	10	none	none	3.0*

^{*} With applicable footnotes

District	All Uses	Residenti	al Uses			Non-Resi	dential Us	es		
	1. Min. Total Open Space Ratio (5.22)	2. Max. Stories Above Grade (5.23)	3. Max. Building Height in feet (5.23)	4. Min. Front Yard Setback (5.24)		6. Max. Building Height in feet (5.23)	7. Min. Front Yard Setback (5.24)	8. Min. Side Yard Setback (5.24)	9. Min. Rear Yard Setback (5.24)	10. Max. FAR (5.25)
5.32 Offic	e Districts									
Office 1	15%	6	35 75	10	none	35	Formula*	Formula*	Formula*	0.75
Office 2A	15%	6	70 -75	10	none	60	Formula*	Formula*	Formula*	1.25
Office 2	15%	7	85	10	none	70*	Formula*	Formula*	Formula*	1.50
Office 3	10%	10	120	5	none	90	Formula*	Formula*	Formula*	2.0
Office 3A	10%	10	120	5	none	90	Formula*	Formula*	Formula*	2.0

^{*} With applicable footnotes

					•		•	_		
District	All Uses	Residenti	al Uses			Non-Resi	dential Us	es		
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5.33 Busii	ness Distri	cts								
Bus. A	none	6	45 -75	none	none	35	none*	none*	Formula*	1.0
Bus. A-1	none	6	35 75	none	none	35	none*	none*	Formula*	1.0
Bus. A-2	none	6	45 75	5*	none	45*	5*	10*	20*	1.0
Bus. A-3	30%	6	35 75	10	none	35	Formula*	Formula*	Formula*	0.75*
Bus. A-4	none	6	35-44 75	10*	none	35*	Formula*	Formula*	Formula*	1.0*
Bus. A-5	none	7*	80 -85*	none	none	80*	none*	none*	none*	1.0*
Bus. B	none	7	80 85	none	none	80	none*	none*	none*	2.75
Bus. B-1	See note*	8	90 95*	none	none	55*	none*	none*	none*	1.50
Bus. B-2	See note*	6	45 75	none	none	45	none*	none*	none*	1.50
Bus. C	none	6	55* 75	none	none	55*	none*	none*	20*	1.25

^{*} With applicable footnotes

District	All Uses	Residential Uses			Non-Resi	esidential Uses				
	1. Min. Total Open Space Ratio (5.22)	2. Max. Stories Above Grade (5.23)	3. Max. Building Height in feet (5.23)	4. Min. Front Yard Setback (5.24)	5. Min. Side or Rear Yard Setback (5.24)	6. Max. Building Height in feet (5.23)	7. Min. Front Yard Setback (5.24)	8. Min. Side Yard Setback (5.24)	9. Min. Rear Yard Setback (5.24)	10. Max. FAR (5.25)
5.34 Indus	strial Distr	icts								
Ind. A-1	none	6	45 75	none	none	45	none*	none*	none*	1.25
Ind. A-2	none	6	70 -75	none	none	70	none*	none*	none*	2.75
Ind. A	none	6	45 75	none	none	45*	none*	none*	none*	1.25
Ind. B-1	none	6	70 -75	none	none	60	none*	none*	none*	1.5
Ind.B-2	none	6	35 75	10	none	35	15*	none*	none*	0.75
Ind. B	none	10	120	none	none	120	none*	none*	none*	2.75*
5.35 Oper	n Space Di	stricts								
os	60%	N/A	N/A	N/A	N/A	35	25	15	25	0.25

^{*} With applicable footnotes

Inclusionary Housing

Inclusionary Rental Housing

- Eligible Applicants
 - earn between 50% and 80% AMI, or
 - have rental housing vouchers (for those earning less than 50% AMI)
- Residents
 - Annual income recertification
 - Incomes vary over time for residents with and without vouchers
 - Income eligibility limit for recertifying residents is 100% AMI

2024 Inclusionary Housing Program Income Limits						
<u>Household</u> <u>Size</u>	50% AMI	80% AMI	<u>100% AMI</u>			
One	\$52,100	\$91,200	\$104,200			
Two	\$59,550	\$104,200	\$119,100			
Three	\$67,000	\$117,250	\$134,000			
Four	\$74,450	\$130,250	\$148,900			

Inclusionary Homeownership

- Eligible Applicants
 - earn less than 100% AMI
- Residents
 - No ongoing income review

Inclusionary Housing

Inclusionary Rental Housing

- Residents with Vouchers
 - ~42% of residents have a rental housing voucher in a recent snapshot of more than 1000 units
 - Vouchers from Public Housing Authorities (PHAs): Cambridge, Metro Boston, Boston, Somerville, Arlington, Quincy, Brockton, Sandwich, etc.
 - Ratio fluctuates
 - as residents move in and move out
 - as PHAs make available new vouchers

Household Size	50% AMI (2023)	'Minimum Housing Payment' (rent and utilities)
One	\$51,950	\$1,039
Two	\$59,400	\$1,188
Three	\$66,800	\$1,336
Four	\$74,200	\$1,484

Residents earning less than 50% AMI

- More than 50% of residents have incomes less than 50% AMI (2023)
- Voucher holders: housing payment set by PHA for (typ. @ 30% of income)
- Non-voucher holders: housing payment for set at higher of 30% of income or Inclusionary Minimum Rent (Housing Payment) @ 30% of 40% AMI