

# CAMBRIDGE MULTIFAMILY HOUSING ZONING PETITIONS FREQUENTLY ASKED QUESTIONS

## Table of Contents

General.....	2
Use and District Changes .....	4
Building Heights .....	6
Setbacks .....	7
Open Space .....	8
Applicability of Zoning .....	9
Affordable Housing (Inclusionary and AHO) .....	10
Housing Development Economics .....	12
Growth/Development Projections.....	13
Housing Impacts Citywide.....	15
Impacts on City Services & Taxes.....	19
Environmental Impacts .....	20
Project Review .....	21
Transportation .....	22
Historic Preservation.....	22
Design.....	23
Other Regulations .....	24
Other Planning Efforts .....	24
Legal .....	24

## Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

This document is an attempt to consolidate responses to frequently asked questions related to the multifamily housing zoning petitions currently under consideration at the Cambridge City Council. These questions are gathered from community meetings, public hearings, and comments emailed to City Councillors and the Community Development Department. We have attempted to organize the questions into categories and questions that are similar have been consolidated to avoid repetition.

Additional information on the zoning petitions, presentation slides and videos, public process dates including community meetings and public hearings, and a link to sign up for email updates are available at [www.cambridgema.gov/multifamilyzoning](http://www.cambridgema.gov/multifamilyzoning).

### General

<p>1. Why is this proposal being considered? Who put this forward?</p>	<p>For several years, the City Council has been discussing ways to try and solve the housing crisis and to remove historic inequities in the Cambridge Zoning Ordinance. In 2020, the City Council adopted the Affordable Housing Overlay (amended in 2023) to encourage the development of 100% affordable housing buildings. This Council term, the City Council’s Housing Committee took up the work to develop ideas to increase housing supply of both market rate and affordable homes and end exclusionary zoning by allowing multifamily housing buildings to be built throughout Cambridge, including areas where they are currently not permitted to be built.</p> <p>In March 2024, the City Council adopted a Policy Order requesting that CDD staff work with the Housing Committee to convert the committee’s recommendations to zoning text. The Housing Committee voted to forward these zoning changes to the full City Council in August. In September, the City Council voted to forward these recommended changes as City Council zoning petitions, which started the public hearing process.</p>
<p>2. Are these zoning laws going to be implemented or are they just being explored?</p>	<p>The City Council is now considering these changes as “zoning petitions,” which means that they could vote to adopt the changes on or before February 2025, after going through the process of public hearings and deliberation, which is currently underway. The zoning petitions contain proposed text amendments that would be incorporated into the Zoning Ordinance if adopted.</p>
<p>3. What is the timeline for zoning petitions?</p>	<p>State law requires at least two public hearings before adopting any zoning petition, one by the Planning Board and one by the City Council (in Cambridge this happens at the Ordinance Committee, which includes all City Councillors). The purpose of these hearings is to make advisory recommendations to the</p>

	<p>full City Council. The City Council can vote on the amendments at least 21 days after the Planning Board hearing (or sooner if the Council receives a recommendation) and no more than 90 days after the Ordinance Committee hearing. If the Council does not act within that time period, no change would be adopted, but the City Council could “refile” the petition and the public hearing cycle would begin again. Typically, the process lasts about 3-5 months from referral of a zoning petition to final action, or longer if the petition is refiled.</p> <h2 style="text-align: center;">Zoning Amendment Process</h2> <ul style="list-style-type: none"> <li>• About 3-6 months total</li> <li>• City Council can take no action and “refile” for new set of hearings</li> <li>• Requirements in state law (M.G.L. Chapter 40A, Section 5)</li> <li>• City Council can amend the petition throughout the hearing process, but cannot change the “fundamental character”</li> </ul>
<p>4. When does this go before Council for a final vote?</p>	<p>Given the current hearing schedule, the City Council would need to take action on or before February 17, 2025. If no action is taken by then and the petition is refiled, the Council could act after another round of public hearings.</p>
<p>5. If passed, when will the new zoning take effect?</p>	<p>Zoning amendments take effect immediately upon adoption, unless the City Council sets a future effective date. Zoning amendments apply to any new development or changes of land use going forward in time, so buildings that are already built or have received permits will not be required to make changes. Any new development or alterations based on newly adopted zoning would still need review and permitting for compliance with applicable codes and regulations.</p>

## Use and District Changes

<p>6. Will this zoning ban single-family housing?</p>	<p>No. Single family homes will not be banned. Existing single-family homes can remain and new ones may be built. The proposed zoning would allow all types of housing as-of-right in all districts (except for Open Space, where uses are limited to public open space and civic uses). This would include detached single-family homes, two-family homes, townhouses, and homes in multifamily buildings.</p>
<p>7. What impact would the proposed zoning have on previously prohibited uses in Res A &amp; B zones that would now be allowed under Res C-1 zoning, such as SROs, hotels, fraternities or sororities, hospitals?</p>	<p>The zoning petitions propose rezoning all districts currently zoned Residence A or B, which do not allow multifamily housing, to Residence C-1, which does. Uses that are not allowed in Res. A and B districts but would be allowed in Res. C-1 include “lodging houses” (sometimes referred to as “SROs” or “single-room occupancy”) and “tourist houses” (such as “bed and breakfasts” or “inns” where the operator lives on the premises and rents rooms to guests). Hotels are not allowed in Res. C-1 and are not proposed to be allowed. Fraternities, sororities, and hospitals are regulated under the city’s Institutional Use Regulations (IURs) and are restricted in Res. A, B, and C-1 districts except in special cases.</p> <p>The proposed change in zoning would make Cambridge subject to a provision in state law (which applies throughout the state, but for which Cambridge has a special legislative exemption) that prevents cities from restricting religious uses and public or non-profit educational uses. However, the proposed zoning would retain current dimensional limitations (including height, FAR, and setbacks) for any non-residential uses in Residence districts.</p>
<p>8. How much of the city is currently zoned Residence A or B and would be changed to C-1?</p>	<p>Res. A-1 and A-2 districts (which allow only detached single-family dwellings) cover about 9% of the city’s land area and contain less than 2% of the city’s housing units. Residence B districts cover about 15% of the city’s land area and contain about 16% of the city’s housing units. Current Residence C and C-1 districts cover about 20% of the city’s land area and contain about 33% of the city’s housing units.</p>



## Building Heights

<p>9. Why 75 feet for 6 stories? Couldn't a developer build 7 stories in 75 feet? Would this mean the first floor could be 25 feet (10 feet for one story, plus another 15 feet bonus)?</p>	<p>Buildings with the same number of stories above grade can have varying heights depending on the use, construction type, building code requirements, and other factors. Newly constructed 6-story residential buildings tend to have heights around or just under 70 feet above grade. Residential stories tend to be around 11 feet tall (measured from one floor to the floor above). Ground stories tend to be taller if they contain non-residential spaces, or if they are elevated to provide privacy to first-story residents and/or to protect against flood risk. Buildings more than 70 feet above grade need to follow enhanced building code requirements for "high-rise" development.</p> <p>The proposed zoning sets the height limit for 6 stories at 75 feet above grade, in order to provide some flexibility for variation from the typical 70-foot height. But even if more than 6 stories could "fit" within 75 feet of height, more than 6 stories above grade would not be allowed.</p>
<p>10. How would this change affect height limits under the Affordable Housing Overlay? If the proposed height limits were different how would the Affordable Housing Overlay change?</p>	<p>The Affordable Housing Overlay (AHO), adopted in 2020 and amended in 2023, is a special set of zoning rules that apply to housing that is subject to restrictions that make it entirely and permanently affordable to below-median-income households. The AHO allows greater height compared to the base limits. As currently written, the AHO allows 100% affordable housing to be up to 4 stories above grade where the base height limit is 40 feet or less, up to 9 stories above grade where the base height limit is more than 40 feet but not more than 65 feet, and up to 13 stories above grade where the base height limit is more than 65 feet. Affordable housing on lots within an "AHO Corridor," which includes several main roads through the city, is allowed up to 12 stories if less would otherwise be allowed. Affordable housing in "AHO Squares," which includes the city's main mixed-use squares, is allowed up to 15 stories. Because the current proposal would set a base height limit of more than 65 feet for housing throughout the city, the AHO would allow up to 13 stories for all-affordable housing developments as a result. AHO Squares would continue to allow 100% affordable housing up to 15 stories.</p>
<p>11. Does the height limit include rooftop mechanicals?</p>	<p>Under current and proposed zoning, height is measured from ground level to the roofline. Equipment that sits above the roof and is essential to the functioning of the building, such as chimneys, HVAC systems, elevator bulkheads, and solar energy systems, are not counted as part of the building height. In residential buildings, these systems tend not to be as high above the roof as is the case for commercial buildings.</p>

## Setbacks

<p>12. Which housing types and areas of the city will no longer require setbacks?</p>	<p>Under the proposed zoning, most residential districts would have a required 10-foot front setback, which is the uniform minimum standard under current zoning in Res. C-1, C-1A, C-2, and C-2B districts. This would be a reduction from the setbacks currently required in the more restrictive Res. A-1, A-2, and B districts, which range from 15 to 25 feet. The proposed zoning would remove “formula-based” setbacks that apply in many districts and can be much more restrictive, especially on smaller sites.</p> <p>The proposed zoning would not require side or rear setbacks for housing in any districts. This is not generally the case in current zoning, although many mixed-use districts do not require side or rear yard setbacks for non-residential uses.</p>
<p>13. Are side and rear setbacks needed for fire and building safety, such as for fire escape routes?</p>	<p>Building code requirements, which deal primarily with safety, are controlled by the State and are not impacted by changes to Cambridge zoning. The Building Code does not set uniform setback requirements the way zoning does. In practice, there are a few ways in which building codes tend to result in residential buildings being set back. There are standards that require progressively stricter fire ratings the closer a building is to a property line or to another building, which adds to construction cost and limits the number of window openings (which are necessary in residential buildings to provide natural light to bedrooms and, in some cases, emergency egress). Multifamily residential buildings also typically require two means of egress for fire safety, with a direct and unobstructed route to a public street.</p> <p>Removing side and rear yard setbacks in zoning would provide additional flexibility in site design, though building code and fire safety requirements would still apply. The Cambridge Fire Department would continue to review all building permits for fire safety. The result is that most residential buildings would likely still be set back, but the size and location of setbacks might be more variable based on specific site conditions, and less uniform than if standards were set in zoning.</p>
<p>14. Are front setbacks measured from the street?</p>	<p>The front setbacks are measured from the property boundary to the front façade of the building. Usually, the property boundary is the back edge of the sidewalk. The proposed zoning would delete “formula-based” setback requirements which are often measured from the street centerline and apply in addition to the uniform setbacks measured from the street edge. The current and proposed zoning also allow limited projections, like porches and bay windows, to be built into the required setback.</p>
<p>15. Why does the proposal maintain front setbacks?</p>	<p>Front yards provide a transition between buildings and the public realm, and so their design can have important effects on the public experience. For example, the Urban Forest Master Plan found that public</p>

	<p>street trees in residential neighborhoods (which typically have narrower sidewalks) are much more likely to survive where buildings are set back at least 10 feet. Front setbacks also provide opportunities for trees and plantings on private property, which provide aesthetic and environmental benefits to the public, and allow for front steps and porches that activate sidewalks and can be necessary when buildings are elevated for privacy and flood protection.</p>
--	---

## Open Space

<p>16. What are the proposed open space requirements in the C-1 district?</p>	<p>Residence C-1 currently has a “private” open space requirement equaling at least 30% of the lot area. As an exception to the normal requirements, only half of the requirement (15%) needs to meet the standards for “private” open space (which requires a minimum dimension and can include a limited amount of upper-story usable open space like balconies and decks) and half of the requirement (15%) needs to meet the standards for “permeable” open space. The proposed zoning would retain this approach of requiring total open space equaling at least 30%, private open space equaling at least 15%, and permeable open space equaling at least 15%. It would make the standards for what counts as private open space more flexible, but also impose minimum dimensional standards on spaces like balconies and decks to be counted.</p>
<p>17. How is open space defined? Does it include non-permeable space like balconies?</p>	<p>In current zoning, there are different types of open space defined in different ways. One type is “permeable open space,” which is required by current zoning in some districts but not others (see above) . Non-permeable space might count as “private open space,” which is intended to be available for the use and enjoyment of residents. Private open space can include balconies and decks, but with limitations that are written in a way that can be complicated and difficult to meet, which can disincentivize the inclusion of those spaces into new multifamily housing. The proposed zoning would set simpler standards for what spaces can be considered private open space either at grade level or above grade in balconies and decks. There is also “publicly beneficial open space,” which is like “private open space” but serves a more public function, like a plaza in front of a commercial building, and is only required in some special districts. Under the proposed zoning, publicly beneficial open space would also contribute to meeting total open space requirements.</p>
<p>18. Does parking count as open space?</p>	<p>No. Parking, driveways, and other areas for use by motor vehicles are not considered open space under zoning. Walkways and areas used by pedestrians or bicycles can be considered open space.</p>



## Applicability of Zoning

<p>19. Would the zoning changes only apply when new units are created or will it allow an increase in the size of existing units? Will single- and two-family homes be able to take advantage of the increased height limits and reduced setbacks?</p>	<p>The proposed dimensional standards in zoning would apply to all residential uses, without any limit (maximum or minimum) on the number of units. The result is that many single-family, two-family, and multifamily buildings that do not currently conform to zoning would likely become more conforming, and could be expanded if there is room on the lot (while meeting open space and front yard setback requirements). However, current state law and the Zoning Ordinance already allow non-conforming single-family and two-family homes to be expanded without a variance in many cases. Single-family, two-family, and townhouse dwellings tend not to exceed three stories because that is the limit for construction under the International Residential Code (as opposed to the International Building Code, which applies to multifamily dwellings and larger buildings).</p>
<p>20. Would the zoning changes apply to additions or modifications to existing buildings?</p>	<p>Yes. The proposed zoning would set new standards for height limits and setbacks and would change open space standards in districts that are proposed to be rezoned. Additions and modifications to existing buildings would be allowed if they conform to the new standards.</p>
<p>21. Do these changes affect current multifamily buildings being turned into single-family homes or buildings with fewer family units?</p>	<p>Many existing buildings have more housing units than are allowed under current zoning, making them “non-conforming” even though they meet other zoning requirements. Although non-conforming buildings can be maintained, over time these zoning restrictions encourage fewer, larger units. The proposed zoning removes these restrictions by eliminating the limits on the number of housing units. However, as currently proposed, single-family and two-family housing would still be allowed and there would be no minimum standard for the number of units.</p>
<p>22. Is zoning applied differently to buildings that have two street addresses?</p>	<p>Zoning is applied to a “lot,” which is a developable parcel of land that is under common ownership or control. A lot in some cases might have multiple street addresses, but that does not change how zoning is applied.</p>

## Affordable Housing (Inclusionary and AHO)

<p>23. How will this proposal improve the prospects for affordable housing in Cambridge?</p>	<p>The intent of the petition is to allow the creation of new market-rate housing to alleviate overall demand for housing, and to build multifamily housing that will be required to create permanently affordable housing units under the Inclusionary Housing zoning requirements. Both the current and proposed zoning require that developments of at least 10 new housing units or 10,000 square feet of residential floor area need to include permanently affordable units for low- and moderate-income households comprising 20% of the development’s floor area.</p>
<p>24. Can the 20% affordable requirement under Inclusionary Housing be changed?</p>	<p>Setting an inclusionary housing requirement requires a study to establish the rationale and assess the impacts to show that it is not a regulatory taking (discussed further below). The current 20% requirement for development of 10+ units or 10,000+ square feet was adopted following a study in 2016. An updated study would be needed to support a change to the requirement.</p>
<p>25. Would increasing or decreasing the Inclusionary Housing requirements affect compliance with the MBTA Communities Law?</p>	<p>The proposed zoning would not change inclusionary housing requirements as described above. Cambridge provided a report on its inclusionary housing requirements and was certified to be in compliance with the MBTA Communities Law in October, 2024.</p>
<p>26. How is the city modeling the effects of inclusionary zoning requirements on housing production under the proposed rezoning?</p>	<p>The housing growth projections provided to the Ordinance Committee (see below) accounted for the likelihood that some developments under the new zoning would be subject to inclusionary housing requirements and others would not. Some sites would likely still not be able to practically accommodate development of 10,000 square feet of floor area. Based on experience with the current zoning, sites that would accommodate just over 10,000 square feet would likely also opt to stay below the 10,000 square-foot threshold. Larger sites would be more likely to support inclusionary units and less likely to reduce the project size. The results estimate that over half of anticipated projects would be inclusionary housing projects and about 19% of projected units created would be affordable, since the inclusionary projects would be larger and would provide the majority of total units.</p>
<p>27. Will there be an ongoing re-evaluation of the inclusionary program in order to ensure that it is creating the desired</p>	<p>A major part of the rationale study described above is determining the impacts on financial feasibility. The 2016 study concluded that housing development was generally feasible with the 20% affordable requirement. A 2023 Economic Feasibility Analysis provided for MBTA Communities Law compliance found that while current macroeconomic conditions are straining the feasibility of multifamily housing,</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>affordable units and not depressing construction?</p>	<p>inclusionary housing requirements are not solely causing projects to be infeasible and inclusionary projects could be more likely to move forward when conditions improve. The rationale study is updated periodically and would continue to address this issue.</p>
<p>28. What is the income of voucher holders who currently reside in inclusionary housing units in Cambridge?</p>	<p>To be eligible for a mobile voucher, residents must generally earn at or below 50% of the areawide median income (AMI), as determined by the housing authority issuing the voucher. As a result, the incomes of voucher-holders in IZ units will vary but be within that eligible income range.</p>
<p>29. What is the rationale for allowing 6 stories and triggering inclusionary at 10 units? Why not 7 stories? Would 7 stories trigger more inclusionary?</p>	<p>Under the proposed zoning (as in current zoning), there is no change in the height limit for development that is subject to inclusionary housing requirements. Current zoning allows an increase in density for inclusionary projects, but that would no longer apply in the proposed zoning because density standards are proposed to be removed.</p> <p>Increasing the height limit would likely increase the amount of affordable housing created, both because allowing larger buildings would result in more projects meeting the 10,000 square-foot threshold to require inclusionary housing, and because larger inclusionary projects would contain more affordable units based on the 20% requirement. As requested by the City Council, City staff have studied alternative zoning scenarios where additional height would be tied to meeting inclusionary housing requirements. In those cases, a higher proportion of developments would be inclusionary projects, but the overall number of projects might decrease because some projects would not proceed if they would need to meet inclusionary requirements.</p>
<p>30. What effect will this proposal have on the Affordable Housing Overlay? Will it eliminate the incentives?</p>	<p>The Affordable Housing Overlay (AHO), adopted in 2020 and amended in 2023, is a special set of zoning rules that apply to housing that is entirely and permanently affordable to below-median-income households. The AHO has been a great tool for creating a deep pipeline of new affordable housing developments.</p> <p>The proposed zoning would provide some of the same flexibility currently in the AHO to all housing under the base zoning, including removing FAR and unit density limitations, reducing setbacks, and removing some special permit requirements. However, the AHO would still allow increased heights (up to 13 stories in districts where the base zoning would allow up to 6 stories, as described above) and would waive all special permit requirements, while other housing development of at least 75,000 square feet would</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

	<p>require a Project Review Special Permit. Some current standards in the AHO are also proposed to be amended or removed if they would be more limiting than the base zoning.</p> <p>In addition to the benefits provided by zoning, all AHO developments to-date have required funding from the City's Affordable Housing Trust to be feasible. Future AHO developments are also expected to require this funding. The AHO will continue to provide an advantage to affordable housing builders who will continue to compete in the market with private developers. With continued funding from the City it will continue to encourage the building of additional all-affordable housing.</p>
<p>31. If a home is built under this zoning proposal, were it to be sold, would it become part of Cambridge Affordable Housing pool?</p>	<p>The are no affordability restrictions on market-rate units created under this zoning petition. If affordable housing is created under Inclusionary Housing requirements (or the Affordable Housing Overlay (AHO)), it becomes permanently affordable by way of a covenant that is attached to the property deed. In the case of rental housing, if the building is sold to another owner, the affordability restrictions still apply to units being rented by the new owner. If it is owner-occupied housing, then the seller of the unit would be required to sell to another income-qualifying homebuyer. The City’s Housing Department staff monitor the tenanting and homebuying processes for these permanently affordable housing units.</p>
<p>32. How can you keep the affordable units at affordable rates?</p>	<p>Units that are required to be affordable through the City's Inclusionary Housing requirements and the Affordable Housing Overlay, as well as affordable housing created through other City programs, are subject to deed restrictions as well as oversight by City staff who ensure that units are used in compliance with affordability requirements.</p>
<p>33. What is the plan for follow-up in the next few years about net new units that are affordable?</p>	<p>The City tracks the annual production of affordable housing and can explore ways to track housing that is produced as a result of the specific zoning change, if it is adopted.</p>

Housing Development Economics

<p>34. What makes it cheaper to build a single-family home or a duplex than multifamily?</p>	<p>Construction costs depend on many factors, including construction types and materials, site conditions, land costs, and interest rates, which can be highly variable across different sites and can change over time. Some of these factors are affected by regulations while others are more driven by market conditions. One regulatory factor is that single-family, two-family, and townhouse dwellings of up to three stories can follow the International Residential Code (IRC), which has less stringent requirements than</p>
--	---

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

	<p>multifamily buildings which follow the International Building Code (IBC). However, there can be economies of scale when more units are in the same building, which could bring down the overall per unit or per square foot cost.</p>
<p>35. A lot of recent development in Res. C-1 districts is very large, very expensive units. What can be done to incentivize more, smaller units than a few large units?</p>	<p>Although current standards in Res. C-1 allow multifamily housing, they also set a minimum lot area per dwelling unit of 1,500 square feet. On a 4,000 square-foot lot (which is typical in Res. C-1), only one or two units are allowed with a total Gross Floor Area of 3,000 square feet. In that scenario, a developer might find there is a better value-to-cost ratio to build one 3,000 square-foot home than two 1,500 square-foot units. The proposed zoning would remove density limitations, so that if it is financially feasible to build a multifamily building with more housing units, it is more likely to be built. Like with current zoning, the actual outcomes will depend on economic factors and will vary site-by-site, but the proposed zoning would remove a constraint that discourages smaller homes. In districts that currently have fewer restrictions on the number of dwelling units, multifamily buildings are more common.</p>
<p>36. Why is six stories a sweet spot for housing construction costs?</p>	<p>Building codes require different construction types for “high rise” development, which includes development that is more than six stories and taller than 70 feet above grade. The building code requirements can result in more expensive and complicated construction at those greater heights, which can increase the per-square-foot cost of development. As a result, many new residential buildings remain at a height of 6 stories or less, even if slightly taller heights are allowed. Because the building code requirements would be similar for multifamily developments of 4, 5, and 6 stories, building to 6 stories can often provide the greatest economies of scale. However, the feasibility of development on a particular site will depend on site-specific factors as well.</p>

Growth/Development Projections

<p>37. Could you explain how much more housing availability this might mean for Cambridge / in different neighborhoods? How much of a change is this to Cambridge's current</p>	<p>City staff have worked with planning consultants to project how much housing might be created in residential zoning districts after the proposed zoning change. The proposed zoning is projected to enable the construction of around 1,630 net new housing units on around 90 sites by 2030. By comparison, current zoning is projected to result in fewer than 100 net new housing units by 2030, because current zoning does not allow more housing than typically exists in neighborhoods and in some cases allows less than what currently exists. The model is not site-specific, so it does not determine what parcels will redevelop.</p>
---	--

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>housing supply? It is hard to put into context.</p>	<p>For context, the residential districts that cover most of the city (Residence A-1, A-2, B, C, and C-1) collectively include roughly 10,000 residential lots and 29,000 housing units, about half of the city’s total housing unit stock (the other half are in higher-density or mixed-use zoning districts). So the projected growth under proposed zoning is about 5-6% over the next 5 years, as opposed to &lt;1% under current zoning. The change might be greater in areas that have larger lots without multifamily housing, which are predominantly in Res. A and B districts in the western neighborhoods of Cambridge.</p>
<p>38. Are there examples of towns that have implemented similar zoning updates?</p>	<p>Differences in housing stock and housing markets make it difficult to compare Cambridge to other cities. In 2019 Minneapolis, MN became the first city to allow multifamily housing citywide. Other cities that have reformed their zoning to allow for more multifamily housing include Alexandria, VA; Grand Rapids, MI; and Anchorage, AK. State-level zoning reform initiatives to promote multifamily housing have been adopted in states such as California, Oregon, and Montana. These initiatives are relatively new; therefore, it is hard to determine long-term trends.</p>
<p>39. What are the assumptions that led to the estimates of housing?</p>	<p>The model is based primarily on Cambridge housing starts and property data. Assumptions were developed by a cross-disciplinary team and based on knowledge of the existing Cambridge housing stock and the Cambridge real estate market. For details on the model and resulting projections, please see: <a href="#">CDD Multifamily Presentation</a></p>
<p>40. Can the estimates for expected housing along corridors and squares be released now, so we can review it?</p>	<p>A presentation was made to the Ordinance Committee on November 19, 2024 with additional estimates of new housing creation in residential districts under the proposed zoning and alternative scenarios, as well as alternative scenarios for zoning in corridors and squares. The presentation from November 19 can be viewed from the <a href="#">Cambridge Public Video Link</a> (under Available Archives, Ordinance Committee) or the multifamily zoning petition page at <a href="http://www.cambridgema.gov/multifamilyzoning">www.cambridgema.gov/multifamilyzoning</a>.</p>
<p>41. How many of the expected units will be inclusionary? We have heard that the existing inclusionary is too restrictive and has led to fewer units of housing.</p>	<p>The projections estimate around 310 new permanently affordable housing units created by 2030 and around 920 affordable units by 2040 through inclusionary zoning, around 19% of the total projected growth. The projections assume that many developments would be small enough to not meet the threshold for inclusionary housing requirements, but those developments would account for a smaller proportion of total units. They also assume that nearly all units replaced in any redevelopment would be market-rate and would not have permanent affordability requirements. Inclusionary housing can impact the financial feasibility of development, and was evaluated in the 2016 study that led to the current 20% affordability requirement. A 2023 feasibility study conducted for MBTA Communities Law compliance found that larger economic changes in recent years, including high construction costs and interest rates, have made multifamily housing development less feasible overall. Inclusionary housing requirements are</p>

	a part of the cost, but not the only factor impacting feasibility, and inclusionary development would be more feasible when economic conditions improve.
--	--

## Housing Impacts Citywide

42. How many housing units are there in the city?	CDD’s most recent analysis of the city’s housing stock estimates 58,170 housing units, 8,931 of which are affordable. This count includes all housing units that are completed or under construction as of 6/30/24.
43. Will this proposal lead to teardowns of existing housing and the displacement of existing residents?	<p>Zoning only regulates new buildings and modifications to existing buildings; it does not make rules for what can be demolished. (See below for information about Cambridge Historical Commission jurisdiction over demolition.) Zoning also does not regulate occupancy or housing prices, except where inclusionary housing requirements apply (see below).</p> <p>A review of economic conditions with the Housing Committee showed that due to the current high cost of construction and interest rates, the proposed zoning might not make a site much more attractive for redevelopment if it has value under its existing use. However, the proposed zoning could allow a site that is already attractive for redevelopment to be rebuilt to a greater size and with more housing units. Under current zoning, a redevelopment might take the form of rehabilitation or modest enlargements, and usually would not be allowed to add more housing units. The proposed zoning would allow more units, which could lead to demolition and reconstruction of a greater number of units more often than rehabilitation.</p> <p>Demolition is not the same as displacement from Cambridge (see question 45), though demolition of buildings may cause displacement of residents from those buildings. Residents can be displaced from their homes and/or the city due to increasing market rents or other economic conditions not regulated by zoning. It is hard to say if demolition and reconstruction to create more units will lead to greater displacement than rehabilitation and/or enlargement that occurs under current zoning, which also makes the housing more expensive and drives displacement. The counterbalancing effect is that the proposed zoning would allow more housing units to be built, which leads to greater housing supply overall and could result in new permanently affordable units when inclusionary housing applies.</p> <p>Residents whose housing is at risk or who are facing displacement can get assistance from City staff to assist them in stabilizing their housing and/or accessing affordable housing.</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>44. What sorts of properties would be demolished?</p>	<p>Regardless of the zoning, buildings that are smaller, in worse condition, or designed in a way that does not meet current market demands are the types that are more likely to be demolished and replaced. These are also buildings where extensive renovations under current zoning are more likely. Buildings that are occupied and in good condition are less likely to be financially advantageous to tear down and rebuild given the high cost of constructing new buildings. Because of the authority of the Historical Commission to review demolitions, buildings with value as potential historic landmarks may also be less likely to be demolished if they are suited to adaptive reuse.</p>
<p>45. How much displacement has taken place over the last ten years?</p>	<p>Displacement can be hard to measure as residents move from Cambridge for many reasons which are not always known and some residents may choose to move from Cambridge. However, strong demand for housing makes costs unaffordable for many and especially difficult for lower income residents to remain in the city unless they are in affordable housing. City staff regularly assist residents who are at risk of being displaced. Data suggest that the share of households with incomes over 120% AMI has increased. However, more analysis would be needed to fully estimate the changes in the income profile of the community.</p>
<p>46. What effect could this proposal have on the market value of properties that would be upzoned by it?</p>	<p>It is hard to model the specific impact a change in zoning might have on property values. In discussions with the Housing Committee, CDD engaged its development economics consultant to study how the proposed rezoning might affect the potential value of properties that were redeveloped. The general finding was that multifamily housing is difficult to finance under any scenario given current market conditions, including high construction costs and cost of capital (debt and equity), so rezoning is not anticipated to have an immediate effect on a broad scale. However, specific sites that might already be opportunities for redevelopment due to their size and condition might see a change in value if they could be redeveloped as a building with more units instead of a smaller building with a more limited number of units under current zoning.</p>
<p>47. Will this zoning create an incentive for developers to demolish and redevelop existing buildings into expensive housing?</p>	<p>The economic profile of Cambridge residents has been changing in recent decades as housing costs have increased. The existing housing stock has been undergoing investment as it has been rehabilitated, enlarged, or reconstructed, and rented or sold at higher prices. The proposed zoning would allow more housing units than current zoning when sites are developed, which counterbalances the effect of existing buildings being renovated to be rented or sold at higher prices.</p> <p>The projected effects of the proposed zoning change (see discussion further below) would be to enable the creation of around 1,630 net new housing units on around 90 sites in residential neighborhoods by 2030, compared to current zoning which is projected to lead to less than 100 net new housing units in</p>



Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

	<p>those areas. Because of inclusionary housing requirements, development under proposed zoning would result in around 310 new permanently affordable units. These are broad projections, but they illustrate how the impact of redevelopment of current sites (which occurs under both current and proposed zoning) can be counterbalanced by an increased number of units and the creation of protected affordable units where they don't currently exist.</p>
<p>48. How could this proposal affect currently existing naturally occurring affordable housing?</p>	<p>Naturally occurring affordable housing is a term many people use for market-rate housing where rents are affordable to residents with a broad range of incomes without any affordability requirements. This housing is often found in smaller buildings and/or buildings that have not seen renovation or reinvestment in some time. Those properties will eventually turn over, and high housing costs provide an incentive for developers and investors to renovate and reposition this housing at market rates without affordability protections. Naturally occurring affordable housing within the market that is affordable to low- and moderate-income residents has continued to decline in Cambridge over the years. This pressure will continue in the market as long as there is value to be obtained by bringing this housing up to current market rates.</p>
<p>49. Does increasing the supply of housing decrease the cost of housing?</p>	<p>The persistent issue raised by policymakers and economic experts in Massachusetts and many other states is that housing availability has not increased at the same pace as economic growth in recent decades. Economic growth increases employment and in turn increases competition for available housing. This is one factor that drives up housing costs, which in the Boston area are among the highest in the country. Recent studies on this topic show that adding housing supply helps address demand and alleviate upward pressure on housing prices overall.  <a href="https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4629628">https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4629628</a></p> <p>Cambridge has been part of a regional effort that has set a goal of creating 185,000 more units of housing across 17 communities by 2030 (<a href="https://housingtaskforce.mapc.org">housingtaskforce.mapc.org</a>).</p>
<p>50. How will lower-income residents be affected? Will this rezoning cause gentrification?</p>	<p>Changes in the income profile of Cambridge (e.g., gentrification) are continual and show growth in higher income residents over the past several decades. These changes are driven by the desirability of living in Cambridge and are likely to continue with or without new housing as existing properties are renovated and offered as higher cost housing. Currently, it is very difficult for lower-income residents to remain in Cambridge unless they participate in a subsidized affordable housing program or are cost-burdened, meaning they pay more than 30% of their income on rent. The proposed zoning is intended to encourage the creation of both more market-rate and inclusionary housing that is affordable to low and moderate-income residents.</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>51. What income will people need to have to rent new market-rate units produced with this zoning? What will be the impact on median rents overall?</p>	<p>Market-rate units are rented at market rates which will fluctuate. Income needed to rent these units will also vary based on rent rates and what portion of their income residents choose to pay for housing. Generally, rents in newer buildings tend to be higher than rents in buildings that are in older or are in worse condition, but as those buildings get older rents may moderate if new housing continues to be built. Rents in high rise buildings are also often higher than rents in smaller multi-family buildings, especially for units on higher floors.</p> <p>New buildings that are larger than 10 units or 10,000 sq feet trigger the City's Inclusionary Housing requirements and will be required to create affordable units with income and affordability restrictions, which is not the case for most existing housing.</p>
<p>52. What impact has the recent lack of housing construction had on rents?</p>	<p>How and when construction impacts rents can be complicated and take time to manifest and analyze. Not building enough housing in the region relative to changes in population, decreases in household size, and economic growth over the past several decades is seen as a root cause of the housing affordability challenges we now see in the region, as discussed above.</p>
<p>53. What are average home values in A zones? In B zones?</p>	<p>The City's Assessing Department reports the median assessed single-family home values in FY24 are as follows:</p> <p>Residence A-1: \$5,482,800                  Residence A-2: \$3,478,800                  Residence B: \$1,663,950</p>
<p>54. How many housing units in Res A and B zones have been lost to multifamily down-conversions?</p>	<p>In the past ten years, there have been 56 projects where the number of housing units has been reduced, resulting in a net loss of 66 housing units. Of these, 39 were conversions of two-unit buildings to single units, and 50 involved the loss of one unit.</p>
<p>55. How many market-rate homes have completed construction in 2024, and how many homes are currently permitted but have not yet been built?</p>	<p>Building permits for 856 new housing units were issued in FY24, which represent a net increase of 679 units in these projects (note that 175 units are replaced through one 278-unit project so are not counted as new). 209 of these units are in fully-affordable AHO projects, and 439 units are included in one project comprised of 337 market and 102 affordable units. In FY23, building permits for 112 new housing units were issued, representing a net increase of 70 units in these projects.</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>56. How much housing in Cambridge is owned by Asset Management Companies or other investors? Will this proposal result in more housing being owned by investors?</p>	<p>There is no mechanism through which ownership of market-rate housing can be controlled or limited to certain types of owners. 66% of housing units are occupied by renters.</p>
<p>57. How likely is West Cambridge to redevelop to multifamily?</p>	<p>Much of West Cambridge is currently in Res. A or B zoning districts where new multifamily housing is not permitted; this petition would make multifamily housing a permitted use throughout West Cambridge, increasing the likelihood that there would be new multifamily housing built there.</p>
<p>58. There are two city owned [parking] lots on Prospect, is there potential for this to be developed as affordable housing?</p>	<p>The large parking lots on Prospect St are not owned by the City; the City owns parking lots on Bishop Allen Drive and is engaged in a process to look at how two of those lots could be developed to meet City goals including building new affordable housing.</p>

Impacts on City Services & Taxes

<p>59. How could this proposal impact residential taxes?</p>	<p>On October 31, City experts discussed the topic of overall impacts of increased housing supply with the City Council’s Economic Development and University Relations Committee. The presentation and meeting video are at <a href="http://www.cambridgema.gov/multifamilyzoning">www.cambridgema.gov/multifamilyzoning</a>.</p> <p>As reflected in the growth projections, the proposed zoning change is expected to lead to moderate housing growth in Cambridge neighborhoods over many years. Current zoning is expected to lead to little or no growth in those areas. It is impossible to predict the long-term impact on taxes since assessed values of properties, and therefore taxes, are based on actual real estate sales data. Tax revenue would depend in part on the relative impact of growth plus price appreciation in both residential and commercial sectors, and in part on residential valuations, which would only be assessed based on market transactions.</p>
--	---

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>60. Will the city’s infrastructure be able to keep up with the growth expected if these changes are adopted?</p>	<p>On October 31, City experts discussed the topic of overall impacts of increased housing supply with the City Council’s Economic Development and University Relations Committee. The presentation and meeting video are at <a href="http://www.cambridgema.gov/multifamilyzoning">www.cambridgema.gov/multifamilyzoning</a>.</p> <p>The City’s Department of Public Works and Water Department actively plan for future conditions to maintain an acceptable level of service. Increasing the supply of housing has been a City goal for many years. Anticipated population growth from the proposed rezoning can generally be supported by City and MWRA infrastructure. However, localized capacity constraints could arise depending on the age, condition, and size of existing infrastructure, making it important to continue to review proposals for new development through formal permitting processes.</p>
---	--

Environmental Impacts

<p>61. How will the impact on neighboring homes with solar panels be addressed if taller buildings are built next to homes with solar panels?</p>	<p>The Cambridge Zoning Ordinance does not provide protection for solar access except to require that the Board of Zoning Appeal or Planning Board when considering an application for a variance or special permit shall take into consideration the impact on solar energy systems that are registered with the city and located no less than 5 feet below the district height limit. New buildings built to the taller height limits under the proposed zoning could impact existing solar energy systems. New buildings would be permitted to install solar energy systems, which can be installed above the roofline and can exceed the height limit.</p>
<p>62. How will this proposal address shadow impacts on neighboring properties?</p>	<p>Under the proposed zoning, shadow studies would be provided if a project is at least 50,000 square feet in floor area and subject to a Planning Board Advisory Consultation or a Project Review Special Permit, and shadow impacts would be considered as part of the design review process.</p>
<p>63. How will tree canopy be preserved? Will developers need to get permission to cut down trees?</p>	<p>Tree protection is not regulated under zoning, but Cambridge has a Tree Protection Ordinance that requires a permit for removal of any tree that is at least 6 inches in diameter at 4.5 feet above the ground. Such removal may require mitigation in the form of replacement planting or payment into a City fund. Zoning does encourage tree preservation and planting through the newly adopted “Green Factor” requirement, which requires sites to meet a “Cool Score” with site design features to reduce urban heat effects. Tree preservation and tree planting are the two most highly weighted components of the Cool Score calculation.</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>64. What effect will the proposed new buildings at greater heights and fewer zoning requirements, such as setbacks, have on open space, tree canopy and other greenery?</p>	<p>As noted above, most residential areas would require a minimum of 30% of the lot area to be open space, of which at least half is required to be permeable (this is the current standard in Residence C-1 districts; Residence A and B districts currently require 50% and 40%, respectively). Any new construction would also be subject to the newly adopted Green Factor requirement described above which requires the site design to incorporate features such as trees (preserved and newly planted) and various types of greenery in addition to green roofs, shading, and the use of high solar-reflectivity paving in site design. As part of the Green Factor requirement, plantings must meet guidelines meant to ensure their long-term viability.</p>
<p>65. What role will Environmental Impact restrictions play in future development under this zoning proposal?</p>	<p>Environmental standards remain unchanged by the proposed zoning. Any new buildings will be subject to the newly adopted Flood Resilience standards, which require protection from anticipated long-term flooding predicted through climate change models, and the Green Factor standard described above. The Green Building Requirements (which require designing to LEED, Passive House, or Enterprise Green Communities standards) and Green Roof Requirements (which require planted and/or solar roofs) will apply to development of 25,000 square feet or more. Other non-zoning standards will also apply, including the specialized stretch energy code, fossil fuel-free demonstration ordinance, the Building Energy Use Disclosure Ordinance, and state environmental regulations.</p>

Project Review

<p>66. Will this proposal reduce the need for variances in residential districts?</p>	<p>Most of the city’s older housing does not conform to current zoning standards such as minimum lot sizes, minimum lot area per dwelling unit, FAR limits, and setback requirements. This is the reason why many alterations tend to need variances, and new construction (unless it seeks a variance) is likely to be smaller and contain fewer units than housing that is typical in the surrounding neighborhood. The proposed zoning removes many of those standards and makes others more permissive, such as height limits and setbacks, so it is less likely that residential developments (alterations or new construction) will need variances.</p>
<p>67. How will the proposed zoning change how the BZA works?</p>	<p>Although housing proposals are less likely to need variances under the proposed zoning, no changes are proposed to the variance procedures or to the Board of Zoning Appeal (BZA) in general. Those procedures are described in Article 10.000 of the Zoning Ordinance and follow requirements in state law.</p>

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>68. Will there be any neighborhood input under these new zoning proposals?</p>	<p>The proposed zoning would apply the city’s Project Review standards in Article 19.000 citywide. It would also increase the threshold for a Project Review Special Permit from 50,000 to 75,000 square feet for residential use, and create a new Planning Board Advisory Consultation process for residential development of 50,000 square feet or more. Both of those processes would require community engagement and public comment would be a part of the process at the Planning Board.</p> <p>Under the current zoning, the applicable review standards in lower-scale residential districts are the multifamily and townhouse special permits, which require a Planning Board special permit for development of at 12 units in Res. C-1 districts and at least 6 units in Res. B districts. In Res. A-1 and A-2 zoning districts development of that scale would not be allowed at all.</p>
<p>69. Will there be possibility of appeal?</p>	<p>The granting or denial of special permits and variances can be appealed to the Massachusetts Superior Court or Land Court by abutting property owners in accordance with state law. Such appeals often result in lengthy litigation that can delay construction of a residential project for months or years, whether or not the appeal is upheld. That risk can discourage any development that would need a special permit or variance if an appeal is likely. The proposed zoning is intended to result in fewer special permits or variances for new housing development, and therefore fewer appeals. The granting or denial of a building permit can also be appealed to the Board of Zoning Appeal.</p>

Transportation

<p>70. How is parking being addressed in the proposed zoning?</p>	<p>The City Council adopted a change to the Zoning Ordinance in 2022 that eliminated minimum accessory parking requirements for all uses. Accessory parking is allowed but the amount of accessory parking on a site would be determined by the property owner. The proposed multifamily zoning does not make any changes to these existing parking regulations, except to remove some residual text in special districts referring to minimum parking requirements that are no longer in effect.</p>
---	---

Historic Preservation

<p>71. What role will Historic Conservation regulations play</p>	<p>The jurisdiction of the Historical Commission (regulated by Chapter 2.78 of the Municipal Code) is separate from zoning and will not be changed by this proposal. The Historical Commission has review</p>
--	---

Frequently Asked Questions – Cambridge Multifamily Housing Zoning Petitions

<p>in future development under this zoning proposal?</p>	<p>over demolition permits of buildings at least 50 years old to consider if they should be designated protected landmarks. There are also Neighborhood Conservation Districts which have been designated by the City Council, in which certain changes to building exteriors are reviewed by a commission that evaluates its appropriateness with the objectives for which the district was established. The review might be binding or advisory, depending on the district and the type of development.</p>
<p>72. Will historic districts be able to veto any zoning changes or prevent housing development?</p>	<p>The Historical Commission does not have the authority to change zoning requirements, only the City Council can change zoning and only the Board of Zoning Appeal can grant variances.</p> <p>When reviewing a proposal for appropriateness, the Historical Commission or a Neighborhood Conservation District Commission considers “the historic and architectural value and significance of the site or structure, the general design, arrangement, texture and material of the features involved, and the relation of such features to similar features of structures in the surrounding area” but does not consider the “size and shape” of new buildings or additions and cannot impose dimensional standards in addition to those required by zoning.</p>

Design

<p>73. What will ensure that new buildings are well designed and built?</p>	<p>The purpose of zoning is to set uniform use and dimensional requirements for development across a district. It can apply certain standards and review requirements that are informed by principles of good design, but its ability to affect the general quality of design is limited by needing to apply clear, objective criteria.</p> <p>The proposed zoning would retain and apply citywide the current design standards (called “Building and Site Plan Requirements”) in Section 19.50 of the Zoning Ordinance, which impose requirements on development of 25,000 square feet or more that go beyond the typical dimensional requirements such as height, setbacks, and open space. The proposed zoning would add some design standards to Section 19.50 that were created for development under the Affordable Housing Overlay, including articulation of building facades and minimum window area facing a public street.</p>
<p>74. Will there be specific design criteria for new multifamily development, similar to the Affordable Housing Overlay?</p>	<p>As noted above, some design standards created for the Affordable Housing Overlay are proposed to be incorporated into the citywide standards for all development in Section 19.50.</p>

## Other Regulations

<p>75. How will the changes impact accessibility for people with disabilities?</p>	<p>Accessibility is regulated not by zoning but by the Massachusetts Architectural Access Board (MAAB), which issues regulations for compliance with the federal Americans with Disabilities Act (ADA). Although different standards apply to projects at different scales, multifamily buildings are more likely to have required accessibility features (including ramps and elevators) than single-family or two-family buildings or the overall existing Cambridge housing stock.</p>
<p>76. Have we looked at banning AirB&amp;B and other platform that takes units off the market for residents?</p>	<p>Cambridge has a Short-Term Rental Ordinance (Section 4.60 of the Zoning Ordinance), which limits how housing units can be offered as short-term rentals. The City Council is considering amendments to that ordinance through a separate process.</p>

## Other Planning Efforts

<p>77. How will this proposal interact with the ongoing Mass Ave and Central Square rezoning public processes?</p>	<p>The current proposal is a citywide rezoning that sets new “baseline” rules for housing in all zoning districts. The processes underway for Central Square and Massachusetts Avenue, which will continue, are area-specific planning studies covering a broad range of topics. Those areas will be affected by the proposed citywide multifamily zoning if it is adopted, but the studies may recommend greater allowances for housing and other zoning changes that serve the planning objectives for those areas beyond residential uses.</p>
--	---

## Legal

<p>78. Can zoning be tantamount to “a taking” under law?</p>	<p>A regulation becomes a taking in cases where the government requires an owner to suffer a permanent physical invasion of the owner’s property or where it completely deprives an owner of all economically beneficial use of its property. <u>Lingle v. Chevron U.S.A. Inc.</u>, 544 U.S. 528, 539 (2005). Outside these narrow categories, regulatory taking challenges are governed by the standards set forth under <u>Penn Central Transportation Co. v. City of New York</u>, 438 U.S. 104 (1978). When assessing whether a</p>
--	---



	<p>compensable taking has occurred, courts must assess (1) the economic impact of the regulation on the claimant; (2) the extent to which the regulation has interfered with distinct investment-backed expectations; and (3) the character of the governmental action. <u>Id.</u> at 124. A property owner bears the burden of proving a zoning regulation does not substantially advance legitimate State interests and it has deprived the owner’s land of its economically beneficial use. <u>Grenier v. Zoning Board of Appeals of Chatham</u>, 62 Mass.App.Ct. 62 (2004). “A land-use regulation ‘may deprive an owner of a beneficial property use—even the most beneficial such use—without rendering the regulation an unconstitutional taking.’” <u>Id.</u> Therefore, it is highly unlikely that a court would find that zoning regulations that allow for increased development on a property in order to create more housing constitute a taking.</p>
--	--