

City of Cambridge
Community Development Department

Multifamily Housing Citywide

Housing Committee Discussion
May 8, 2024



What we've heard

Issues highlighted in POR-2024-37:

- End “exclusionary zoning” in Cambridge
- Promote more multi-family housing, including income-restricted affordable housing, throughout the city
- Make multifamily housing more conforming and easier to build





What solutions can be advanced quickly?

End “exclusionary zoning” in Cambridge

1. Change restrictive use regulations
2. Change minimum lot sizes
3. Change minimum unit density

Promote more multi-family housing, including income-restricted affordable housing

1. Increase inclusionary bonus to promote more market-rate and affordable homes

Make multifamily housing easier to build

1. Remove formula-based setbacks
2. Remove mixed-use limitations
3. Remove townhouse limitations
4. Reform “Private Open Space” standards



Ending Exclusionary Zoning

What makes zoning exclusionary?

Typical “exclusionary” requirements:

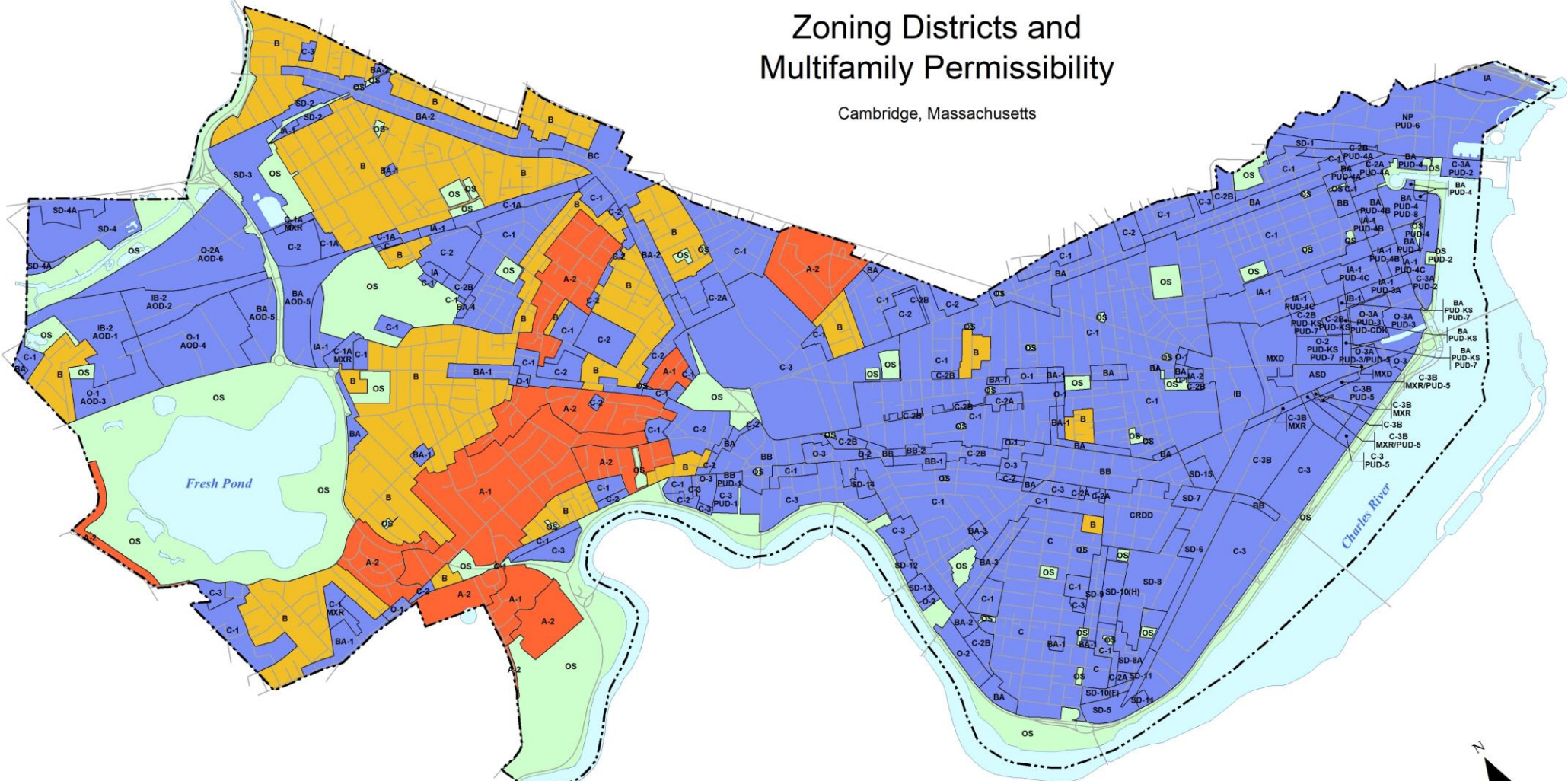
1. **Use Regulations:** Districts that allow only 1 or 2-family homes create fewer large, expensive homes.
2. **Minimum Lot Sizes:** More land per home makes each home more expensive and limits the total number of homes.
3. **Density Limits:** Related to 1 and 2, fewer homes on more land leads to fewer, larger, more expensive homes.



1. Use Regulations

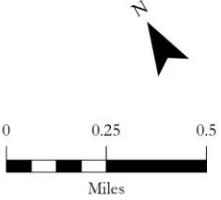
Zoning Districts and Multifamily Permissibility

Cambridge, Massachusetts



Zoning Districts by Multifamily Permissibility

- Only single-family allowed
- Only single-family, two-family, and townhouse allowed
- Multifamily allowed
- Open Space zoning districts



Changing Exclusionary Use Regulations

Solution: Allow multifamily, townhouse, and two-family citywide

Use Type	Res. A-1	Res. A-2	Res. B	Res. C
Single-Family	Yes	Yes	Yes	Yes
Two-Family	No	No	Yes	Yes
Townhouse	No	No	Yes	Yes
Multifamily	No	No	No	Yes
Elderly Housing	PB	PB	PB	Yes
Lodging House	No	No	No	Yes



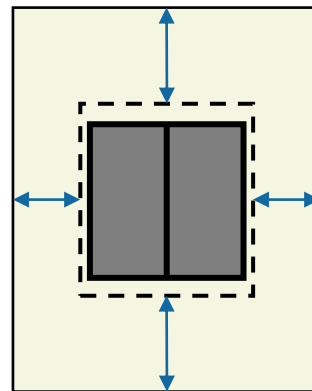
Extra Considerations

- Lodging Houses?
- Elderly-Oriented Congregate Housing?

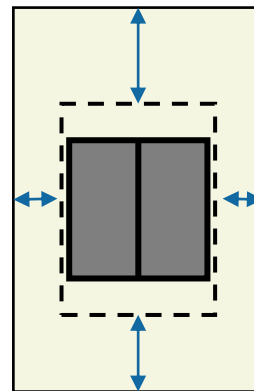
Use Type	Res. A-1	Res. A-2	Res. B	Res. C
Single-Family	Yes	Yes	Yes	Yes
Two-Family	Yes	Yes	Yes	Yes
Townhouse	Yes	Yes	Yes	Yes
Multifamily	Yes	Yes	Yes	Yes
Elderly Housing	?	?	?	Yes
Lodging House	?	?	?	Yes

2. Minimum Lot Sizes

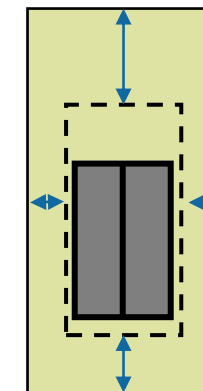
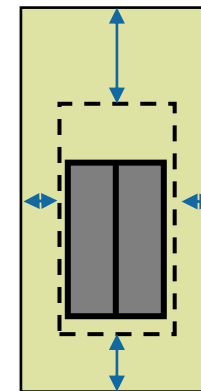
District	A-1	A-2	B	C	C-1
Min. Lot Area	8,000 SF	6,000 SF	5,000 SF	5,000 SF	5,000 SF
Min. Lot Width	80 feet	65 feet	50 feet	50 feet	50 feet



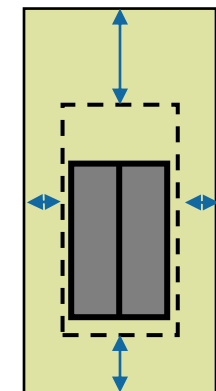
1 building per lot



1 or more buildings
per lot
(special permit if
additional building more
than 75 feet from street)



1 or more buildings
per lot



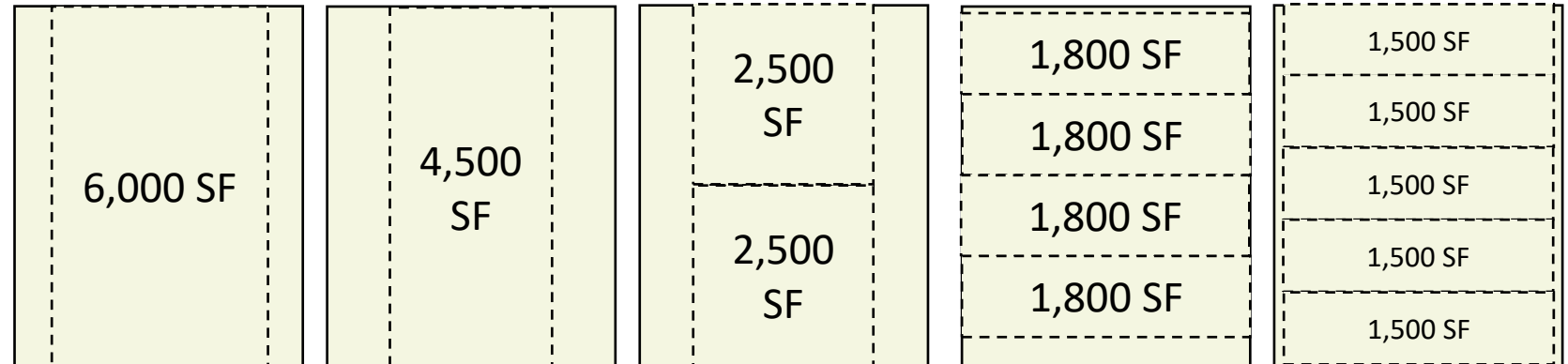
Changing Exclusionary Minimum Lot Sizes

Solutions	Outcomes
Set the same minimum lot area and width in all districts	<ul style="list-style-type: none">• Equity across all districts
Reduce minimum lot area to a more typical citywide figure (e.g., 3,000 SF)	<ul style="list-style-type: none">• More existing lots become conforming• Some larger lots could be further subdivided
Remove all minimum lot area and width	<ul style="list-style-type: none">• Most existing lots become conforming• More lots could potentially be subdivided• 20 feet of frontage would be required (current citywide standard)

3. Unit Density Limitations

District	A-1	A-2	B	C	C-1
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

EXAMPLE: 8,000 SF lot



*2,500 SF lot area /unit and 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
4,000 SF GFA



2 units allowed*
3,550 SF GFA



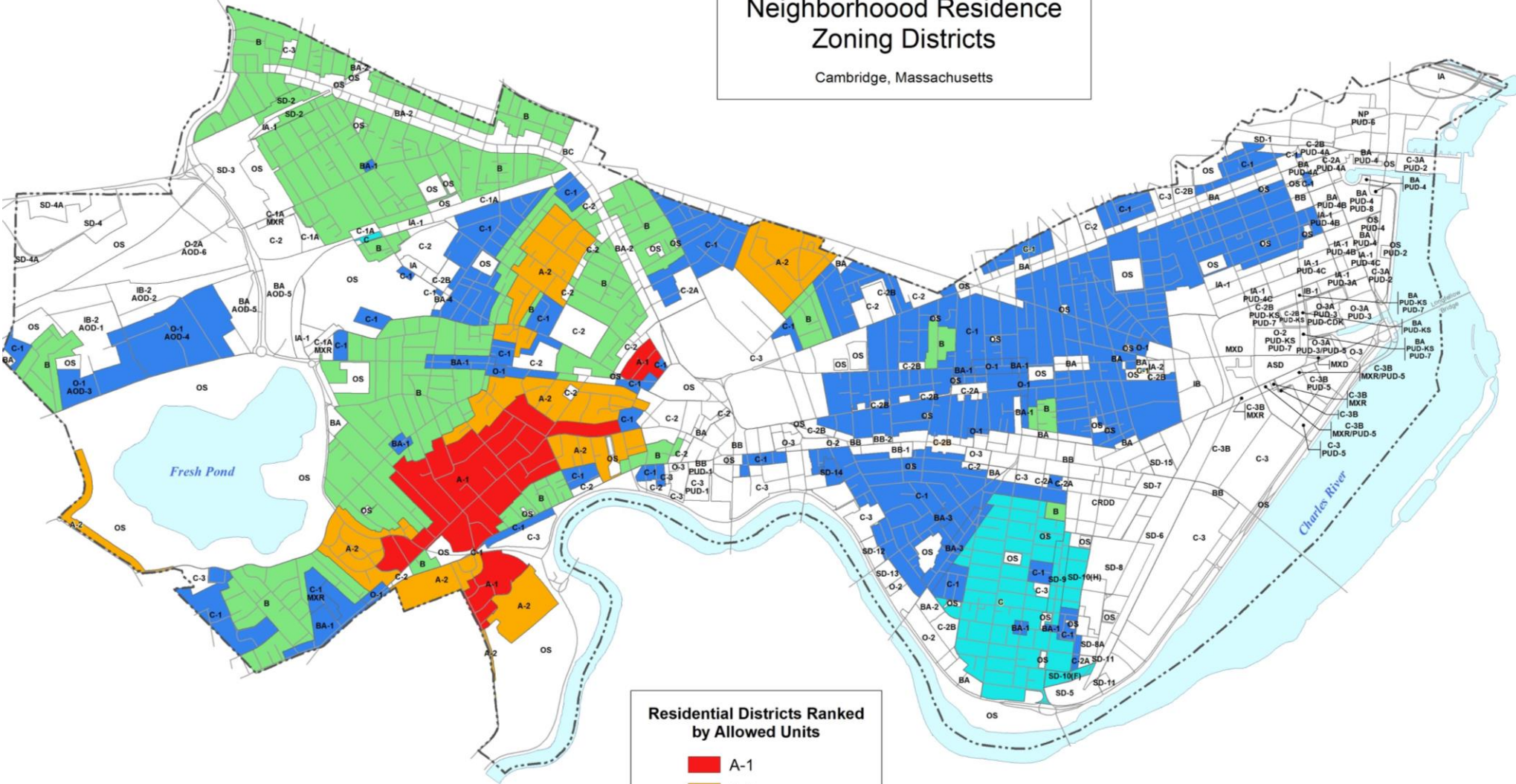
4 units allowed
4,800 SF GFA



5 units allowed
6,000 SF GFA

Neighborhood Residence Districts by Density

Neighborhood Residence
Zoning Districts
Cambridge, Massachusetts



Residential Districts Ranked by Allowed Units

- A-1
- A-2
- B or similar
- C or similar
- C-1 or similar

Includes Office, Business, and Special Districts in which residential uses follow the regulations of Neighborhood Residence Zoning Districts.





Equity Considerations

- Remove bias toward larger unit sizes in Res. A and B
- Allow equal density in neighborhoods of western and eastern Cambridge
- NOTE: Allowing more than 15 units per acre makes districts compliant with MBTA Communities Law
- **CAUTION: Institutional Use Regulations, which limit institutional use in residential districts, can only apply in districts that require 1,200+ square feet lot area per unit (special state legislation for Cambridge)**

Existing conditions and possible changes to base density (for discussion)

District	Median FAR	Possible Max. FAR	Median Lot Area Per Dwelling Unit	Possible Min. Lot Area Per Dwelling Unit
A-1	0.41	1.00	10,141 SF	1,200 SF
A-2	0.46	1.00	6,183 SF	1,200 SF
B	0.67	1.00	2,367 SF	1,200 SF
C	0.89	1.00	1,658 SF	1,200 SF
C-1	1.03	1.00	1,353 SF	1,200 SF

Source: Cambridge Assessing Department and Cambridge GIS. **ALL FIGURES APPROXIMATE**
Figures for residential sites only.

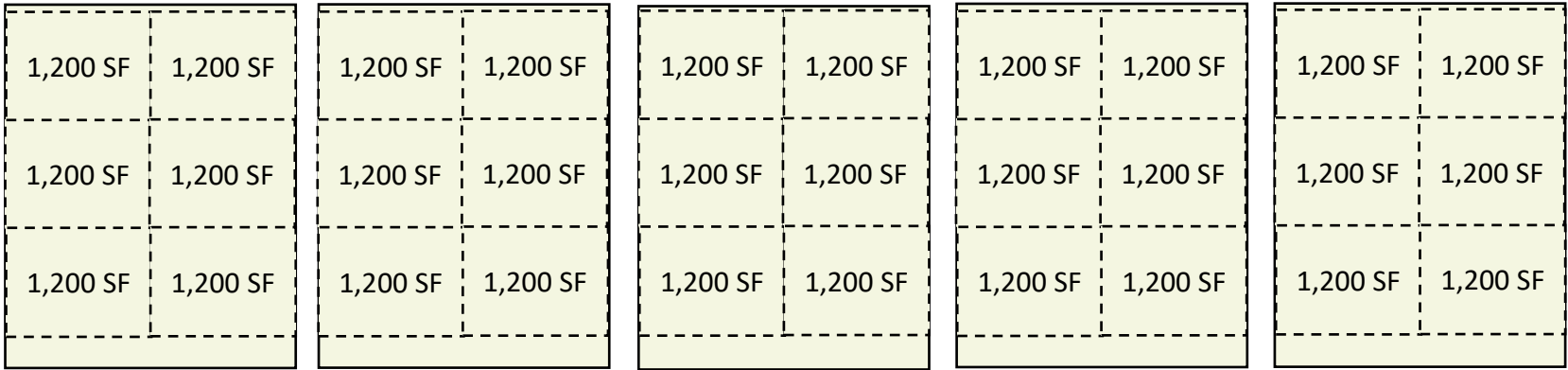
Outcomes:

- More sites are conforming in all districts
- Most potential for new multifamily in Res. A and B (mainly western Cambridge)
- Less new development potential in Res. C and C-1 (mainly eastern Cambridge)
- All districts should meet MBTA Communities threshold

Possible Density Limitations (for discussion)

District	A-1 → C-1	A-2 → C-1	B → C-1	C → C-1	C-1
Min. Lot Area / D.U.	6,000 → 1,200 SF	4,500 → 1,200 SF	2,500* → 1,200 SF	1,800 → 1,200 SF	1,500 → 1,200 SF
Max. FAR	0.50 → 1.00	0.50 → 1.00	0.50 → 1.00	0.60 → 1.00	0.75 → 1.00

EXAMPLE: 8,000 SF lot



*2,500 SF lot area /unit and 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





Promote More Multifamily Housing, Including Income- Restricted Affordable Housing

What can happen when bigger buildings are allowed?

Current Zoning



Current Zoning x2



**Larger homes
(more expensive)**



**Added homes
(infill)**



**Replacement
with more homes**



**Increased
property values**

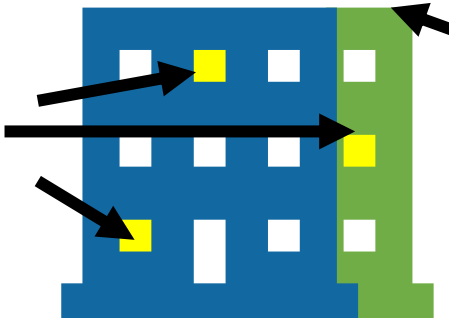
How does zoning promote affordable housing?

Both **inclusionary housing** (mixed market rate and affordable) and the **affordable housing overlay** (all affordable) use the idea of **bigger buildings** to support **more affordable units**



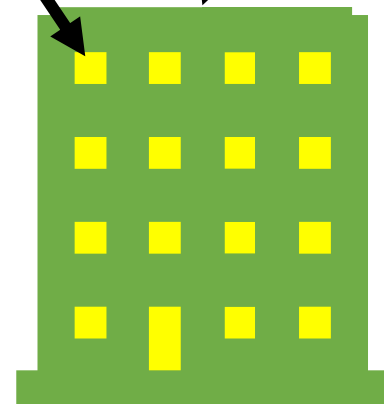
Base Zoning

20% affordable distributed across project (including bonus)



Inclusionary Housing

30% overall density bonus (no additional height)



Affordable Housing Overlay

100% affordable
Additional density and height

When does inclusionary housing apply?

REQUIRED	VOLUNTARY
<ul style="list-style-type: none">Projects of 10+ units or 10,000+ SF must be 20% affordable (and receive 30% bonus)	<ul style="list-style-type: none">Any residential project can apply 30% bonus if it is 20% affordableAffordable Housing Overlay allows more height and density for projects that are 100% affordable

- Bonus not enough to encourage “voluntary” inclusionary
- Requiring inclusionary for fewer than 10 units needs a study proving direct relationship (“nexus”) between impact and requirement
- More than 20% affordable also needs nexus study, could affect compliance with MBTA Communities Law

How can we promote more market-rate and affordable housing?

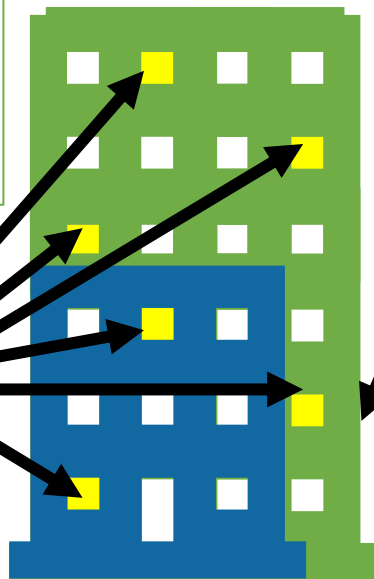
Allow more height and density for **inclusionary similar to AHO**

Suggestion from Housing Committee Chairs – allow up to 6 stories with required affordability



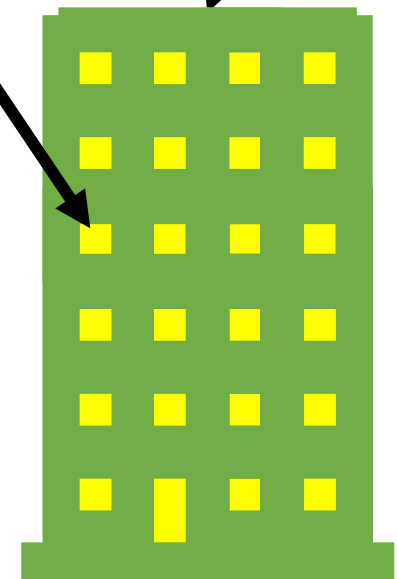
Base Zoning

20% affordable distributed across project (including bonus GFA)



Inclusionary Housing

100% affordable
Additional height, no density limit

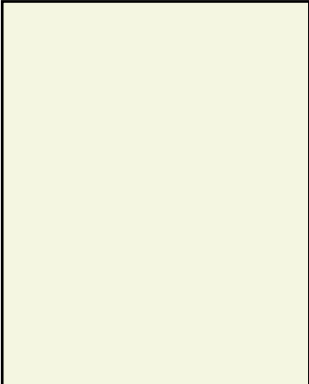


Affordable Housing Overlay







Additional height, no density limit

How many units could this create?

**B → C-1
DISTRICT**



**EXAMPLE:
8,000 SF lot**

Scenario	All-Market-Rate Option	Inclusionary Option	Likely Outcome
Current Base Zoning	 2 market-rate units Avg. 1,775 SF per unit	 1 market-rate + 1 affordable Avg. 3,692 (943) SF per unit	Redevelopment less likely No incentive for inclusionary
New Base Zoning with current inclusionary bonus	 6 market-rate units Avg. 1,333 SF per unit	 7 market-rate + 1 affordable Avg. 1,188 (2,080) SF per unit	Redevelopment more likely Virtually no incentive for inclusionary
New Base Zoning with inclusionary bonus to 6 stories	 6 market-rate units Avg. 1,333 SF GFA per unit	 16 market-rate + 4 affordable Avg. 1,200 SF GFA per unit	Redevelopment more likely High incentive for inclusionary



What would this do?

- Allow new construction and alterations under base zoning at a scale similar to existing conditions in eastern Cambridge neighborhoods
- Allow extra height and density for mixed-income housing with permanently affordable inclusionary units



Considerations

- How will the value of homes be affected?
 - Increase in property value will be mitigated by the requirement for affordable units
- How will development under the AHO be impacted?
 - AHO can allow the same height and density, but would have as-of-right permitting
 - Should the multifamily special permit (12+ units) also be removed for market-rate/inclusionary development?
 - Should other AHO adjustments be considered in these areas?



Make Multifamily Housing Easier to Build



Impediments to multifamily housing in zoning

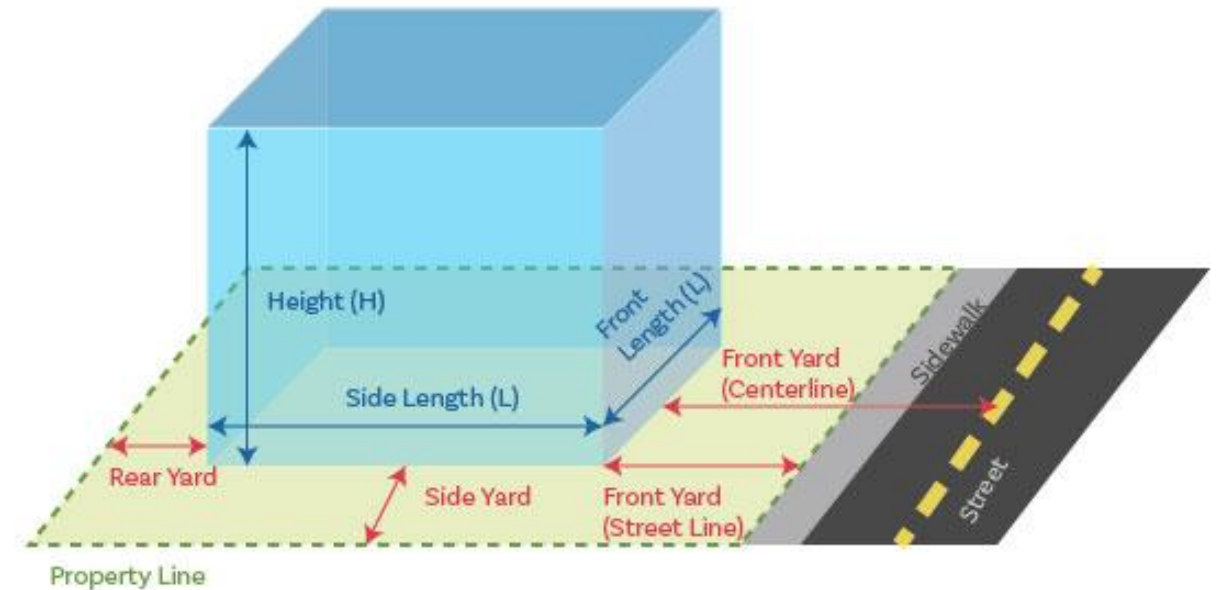
150+ general requirements in the Zoning Ordinance affect housing, in addition to district-specific standards.

Based on experience, some requirements more than others tend to frustrate multifamily housing development with little direct benefit:

- 1. Formula-based setbacks**
- 2. Mixed-use limitations**
- 3. Restrictions on townhouse development**
- 4. “Private” open space standards**

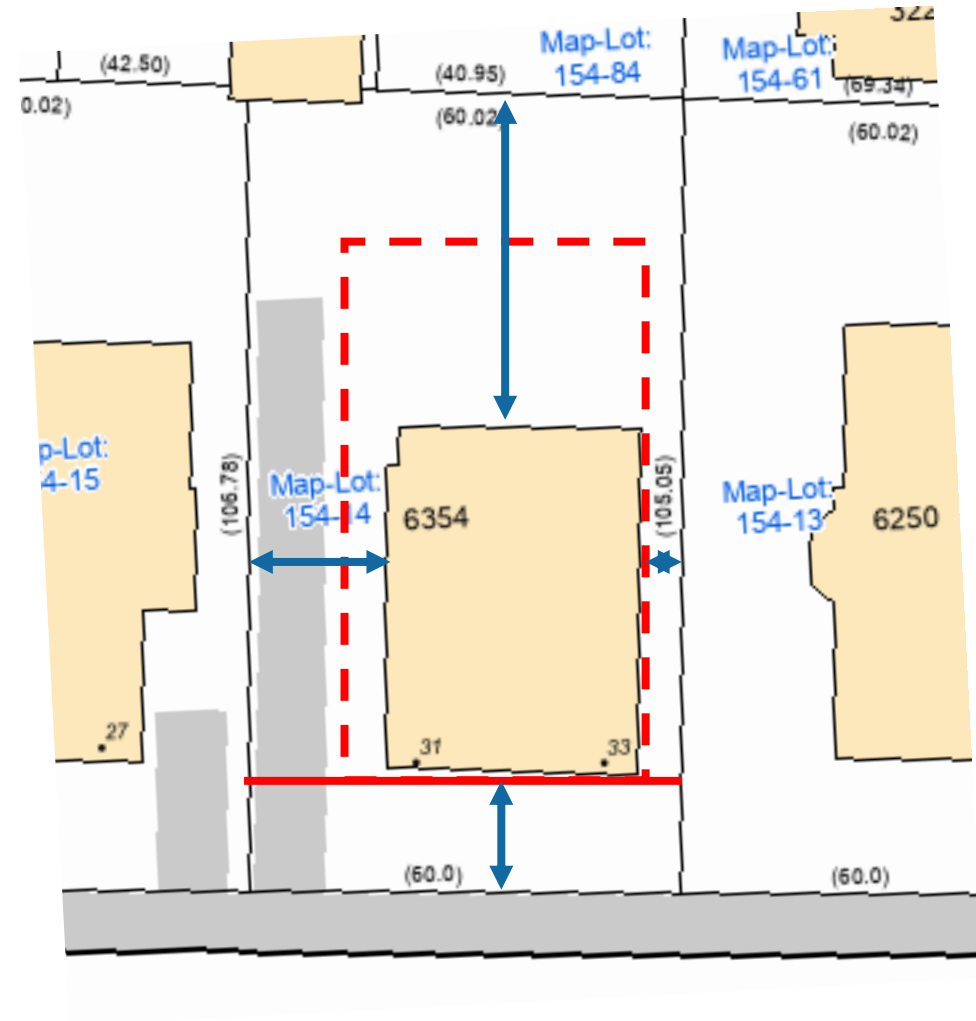
1. Formula Setbacks

- In theory, encourages more height with greater open space – but not if there are height limits
- Breaks consistent street pattern by pushing buildings further from the street
- Can't set allowable building envelope – must design building first, then see if it complies
- Adjustments to conform on one side create nonconformance on another

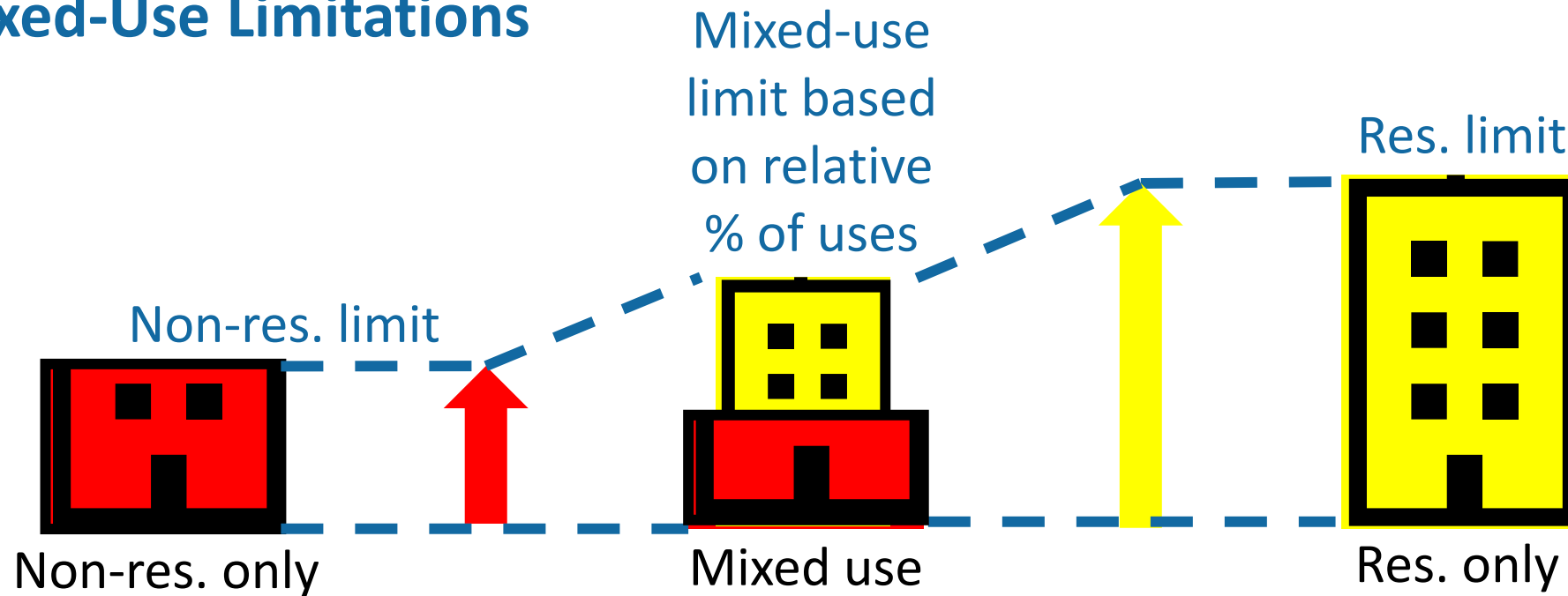


Solution: Simplified Setbacks

- Delete formulas
- Keep fixed front, side, and rear yard setbacks typical of neighborhood conditions
- Keep open space requirements that can be applied more flexibly
- Could further reduce or eliminate setback requirements



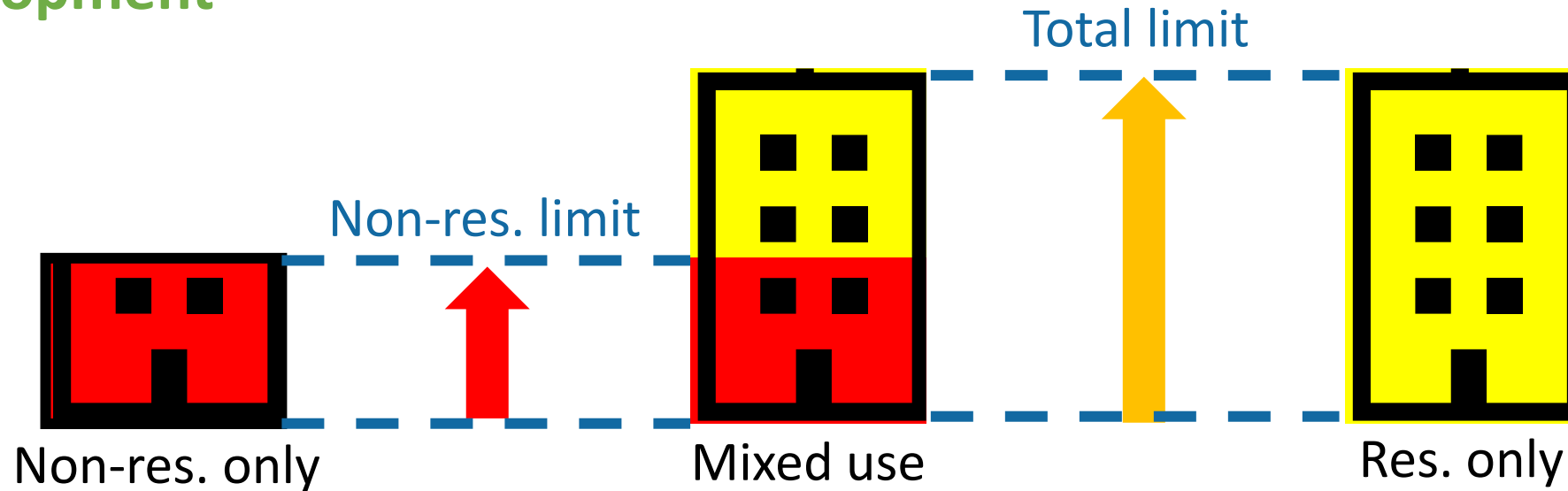
2. Mixed-Use Limitations



Housing in mixed-use districts is difficult because:

- Mixed-use districts have different FAR and height for residential and non-residential use
- Setback and open space requirements apply to residential uses but not non-residential

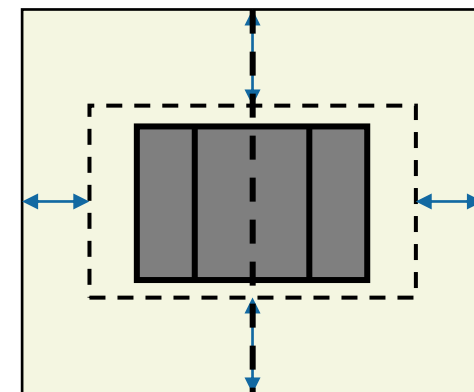
Solution: Consistent standards for multifamily and mixed-use development



- More flexibility for mixed-use buildings
- Easier to convert non-residential space to residential use

3. Townhouses/Rowhouses

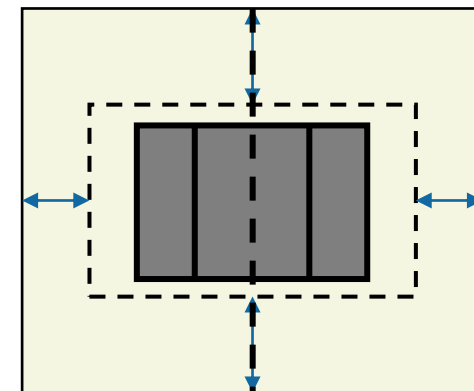
- Defined in zoning as any arrangement of 1- or 2-family dwellings with common vertical party walls, where each dwelling has 2+ exposed sides
- Any townhouse development must follow the provisions of Section 11.10
- Definition/requirements apply regardless of whether the lot is subdivided
- 11.10 was created to incentivize townhouses, but projects now avoid “townhouse” definition because of additional rules



Townhouse subdivision

Solution: Delete additional requirements for townhouses

- Make townhouse standards “on par” with apartments and other uses in a district
- Waive side yard setbacks for adjoining buildings to make “party wall subdivision” possible



Townhouse subdivision

Townhouse development can be a good way to build “missing middle” housing because it follows the building code standards of 1,2-family dwellings (IRC instead of IBC) up to 3 stories

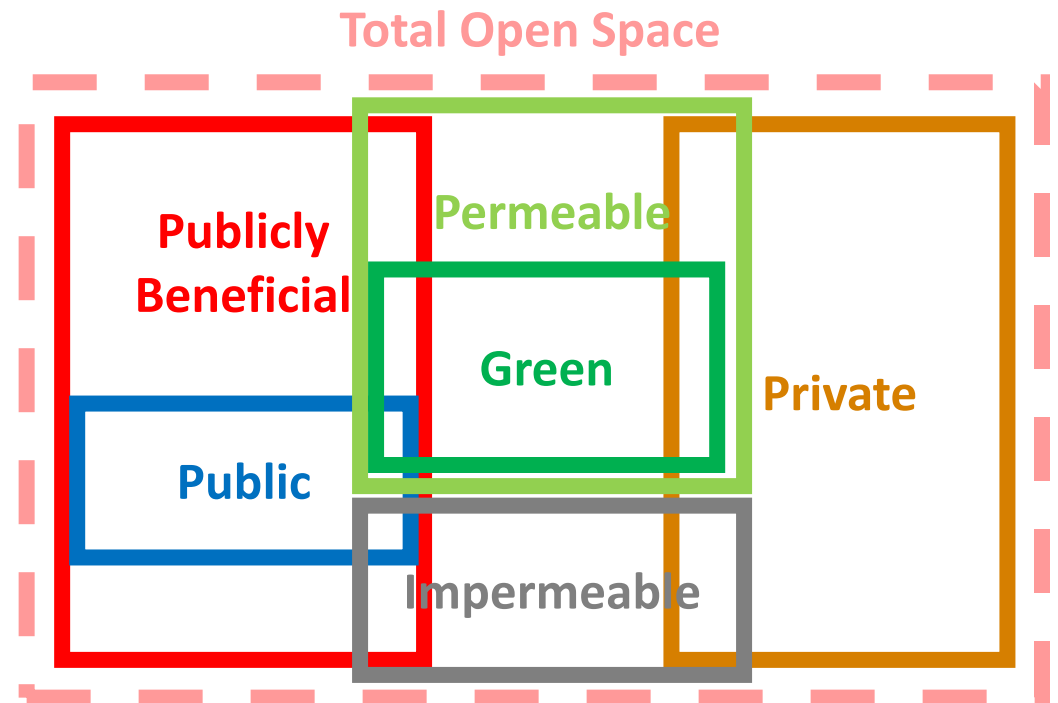
4. Private Open Space

- Current zoning has several types of open space, no concept of **total open space**
- Complicated and inconsistent standards can be an impediment, even when open space is met

Types of Open Space	Issues
Private	<ul style="list-style-type: none">• Required in most but not all districts, but only for residential use• Must have a minimum 15' dimension• Confusing and vague wording about whether balconies and decks can be included
Permeable	<ul style="list-style-type: none">• Requirements inconsistent across districts• Confusingly defined as a subset of “green area” (which is more narrowly defined)
Public and Publicly Beneficial	<ul style="list-style-type: none">• Required as a public benefit in some PUD development in areas like Kendall, Alewife

Solution: Define and set requirements based on Total Open Space

- Require Total Open Space % for all uses and districts
- Require Permeable Open Space as a component of Total Open Space
- Allow Private (residential) Open Space to include balconies and decks
- **Clearer system of regulations would make housing easier**





Solutions Summary

End “exclusionary zoning” in Cambridge

1. Allow multifamily and townhouse citywide
2. Standardize minimum lot dimensions
3. Allow density across all 3-story residential districts per conditions in eastern Cambridge neighborhoods

Promote more multi-family housing, including income-restricted affordable housing

1. Increase inclusionary bonus to allow 6-story development citywide if affordable units are included

Make multifamily housing easier to build

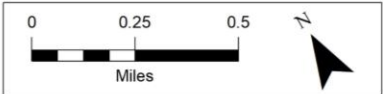
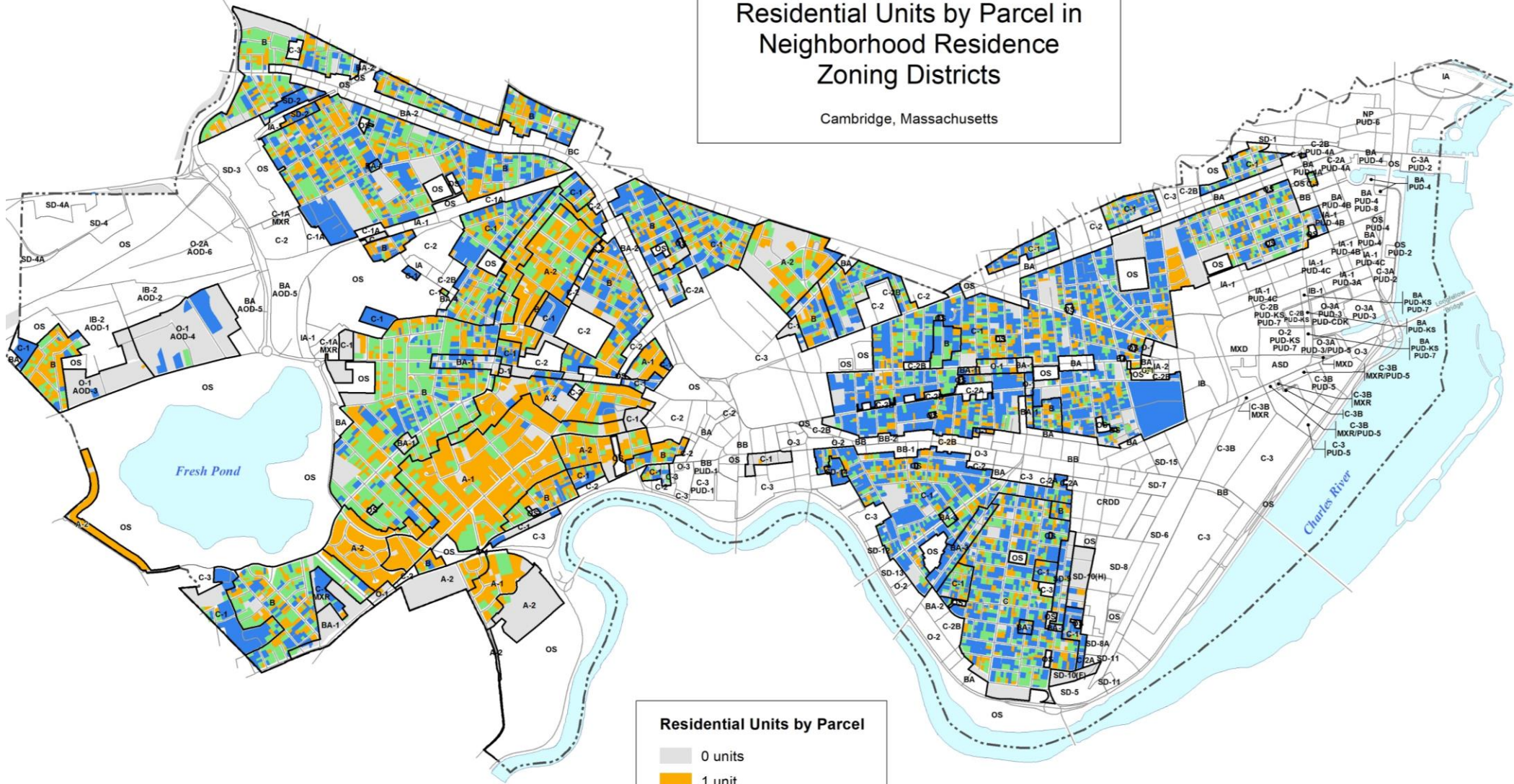
1. Remove formula-based setbacks
2. Remove mixed-use limitations
3. Remove townhouse limitations
4. Shift to “Total Open Space” requirement and reform “Private Open Space”



Appendix – Existing Conditions Data (Approximate)

Existing Use

Residential Units by Parcel in
Neighborhood Residence
Zoning Districts
Cambridge, Massachusetts



Residential Units by Parcel

- 0 units
- 1 unit
- 2 units
- 3 or more units
- Selected Zoning Districts

Data source: July 2020 Land Use data from CDD, based on Assessing data, building permits, and Development Log data.

Existing Lot Sizes

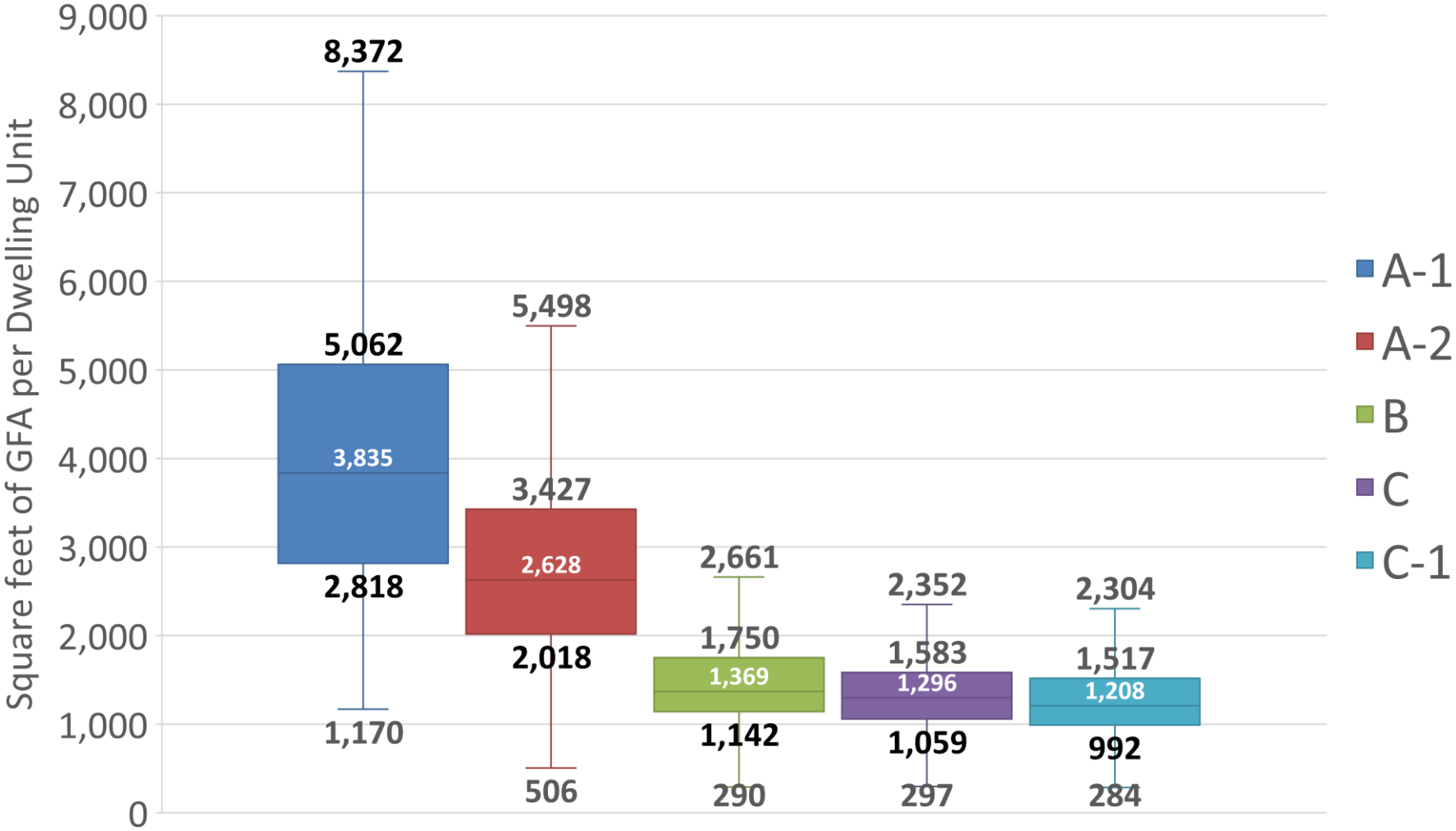
District	Required Lot Area	25 th Percentile Lot Area	Median Lot Area	75 th Percentile Lot Area
Citywide	0-5,000 SF	2,730 SF	4,163 SF	6,461 SF
A-1	8,000 SF	8,284 SF	11,504 SF	16,319 SF
A-2	6,000 SF	5,379 SF	8,134 SF	11,030 SF
B	5,000 SF	3,317 SF	4,374 SF	5,775 SF
C	5,000 SF	2,599 SF	3,919 SF	5,134 SF
C-1	5,000 SF	2,192 SF	3,205 SF	4,759 SF

Source: Cambridge Assessing Department. **ALL FIGURES APPROXIMATE**

Existing Floor Area-Per-Unit Ratios

Source: Cambridge
Assessing
Department

**NOTE: ALL FIGURES
APPROXIMATE**



Existing open space on residential sites in residence districts

District	Median Building Coverage %	Median Paved Vehicle Area %	Median Total Open Space %	Required Open Space %
A-1	22%	8%	70%	50%
A-2	26%	7%	67%	50%
B	36%	13%	51%	40%
C	43%	11%	46%	36%
C-1	46%	12%	42%	30%
C-1A	42%	18%	40%	15%
C-2B	51%	17%	32%	15%
C-2A	61%	5%	34%	10%
C-2	50%	11%	39%	15%
C-3	43%	12%	45%	10%

*Source: Cambridge GIS. Total open space includes all unbuilt and unpaved area. **ALL FIGURES APPROXIMATE** Figures for residential sites only. C-3A and C-3B Districts removed because they contain very few residential sites.*