

# 100% Affordable Housing Zoning Overlay

## Why It's Needed & What It Will Do

### Housing in Cambridge is getting less affordable.

A family must earn over \$125,000 per year to afford to rent a 3-bedroom home at market rate.

Affordable Housing helps:  
Teachers • Healthcare workers  
Senior citizens • Social workers  
Small business owners  
Non-profit staff  
Maintenance workers



### How Affordable Housing Is Built

**Affordable Housing Partners**  
(Just-A-Start, Homeowner's Rehab Inc, Cambridge Housing Authority)



**City Funding & Funding from Other Sources**



**Available Land & Buildings**



**Affordable Housing for the Cambridge Community**

### Current Challenges



Cuts in federal funds for affordable housing



Rising prices of land & buildings



Competition between affordable housing developers & market-rate developers (who can afford to pay more)

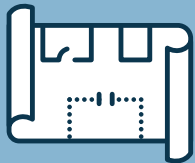


Multi-family housing cannot be built in all areas of the city, limiting the supply of affordable units



Many residents are forced to leave Cambridge as rents continue to rise

### The Idea: 100% Affordable Housing Overlay



Create new standards & design requirements that ensure community input and Planning Board review



Allow affordable housing to be built in bigger buildings than market-rate housing



Create a faster approval process for new affordable housing for Cambridge residents

This will allow 100% affordable housing development to compete with market-rate development, creating opportunities to build affordable housing in Cambridge.

Community discussion continues. Following a public process, zoning will be written in 2019.  
For details & updates, visit [CambridgeMA.gov/AffordableHousingOverlay](http://CambridgeMA.gov/AffordableHousingOverlay)