

2017-05-18

Housing Working Group #1

Committee Attendees

Leonardi Aray, Mark Boyes-Watson, Kelley Brown, Kathryn Carlson, Lauren Curry, Lee Farris, Bob Flack, Esther Hanig, Sean Hope, Monique King, Eva Martin Blythe, Margaret Moran, Deborah Morse, Cheryl-Ann Pizza-Zeoli, Zuleka Queen Postel, Susan Schlesinger, Ellen Shachter, Robert Winters.

Staff / Consultant Present

Staff: Gary Chan, Wendell Joseph, Chris Cotter, Cassie Arnaud, Cliff Cook

Utile: Tim Love, Meera Deean, Nupoor Monani

HR&A: Kyle Vangel

Committee Members Absent

Steve Cohen, Anthony Galluccio, Jesse Kanson-Benanav, Tom Lorello

Three members of the public present.

Meeting overview

Gary Chan provided a process overview followed by Kyle Vangel presenting a summary of existing conditions, issues and opportunities, and goals related to housing in Cambridge. The presentation is available [here](#).

Committee Discussion

Existing conditions and issues

- Members requested a high resolution image of the population distribution by race map.
- Slide 17: Members asked if this measures the relative value or cost of houses to household incomes. Consultant team responded it is value and not cost.
- Slide 34: Members asked what the historic trend in cost burdened households by income level has been. Consultant team responds that this is hard to ascertain since the data is not available going too far back.
- One member remarked that the issues presented make clear that there is an economic diversity in Cambridge but it is important to point out that also a racial and ethnic diversity. The city's racial distribution has not remained stable -- percentage of white population has largely remained the same but not African Americans and Asians. This should be noted going forward with the plan.
- Another member chimed in to say socioeconomic diversity is as important as racial diversity and therefore it is essential to focus housing affordability for families below 80% Area Median Income (AMI.)
- A member observed that Section 8 housing tenants are being displaced and this is a huge issue in the city, they further note that families also move in and out of these AMI income brackets, therefore the City should think about the affordability issue separately for short term and long term groups that belong to the low- and moderate-income households.
- One member noted it would be interesting to see additional analysis about whether multi-family homes are a prime source of affordable housing in the city's existing stock. They play an important role for a working class person to get their foot in the door in the housing market.
- Slide 37: A member asked what qualifies as "affordable housing" and whether housing has to be necessarily assisted, regulated by the government to be called as such. They ask where naturally

occurring affordable housing appears in the chart. The consultant team responds that the 15% share only accounts for assisted or regulated affordable housing and not naturally that occurring housing.

- One member asked how residents have been engaging with public schools in the past few years. They remarked that families with vouchers are getting pushed out of the city and the impact of this is being felt on schools, whereby they are becoming less diverse. They further noted that federal and state assistance for housing has gone down over the past few decades. Looking forward, the City has to think innovatively about funding given the current political regime.
- One member noted that it is important to look at the planning process critically, examine who has a say in it and who is left out.
- Another member noted that Cambridge is at a risk of losing its diversity to surrounding communities. The City should study what surrounding communities are doing to provide affordable housing.

Goals discussion

- Members noted that Cambridge is $\frac{2}{3}$ renters and $\frac{1}{3}$ owners. They wanted to see how many students live off campus and what portion of the $\frac{2}{3}$ renters are students. They would like the plan to address homeownership and not let the proportion of homeowners go lower than present day.
- Another member offered a differing opinion -- they want to see the plan provide more rental housing.
- One member felt overwhelmed by the fact that the discussion was only focused on housing economics and affordability. They would like the plan to reinforce place-based strategies and see a goal which deal with planning the housing goes. For example, they suggested the team focus on TOD in one of the goals and ask what the right strategies are that can support a housing plan, where the housing should be located, what is the character in different locations, how the City regulates this. City team responds that these issues of design and place-based development are being conducted in the Advisory Committee meetings and strategies will be discussed in meetings 2 and 3.
- Another member chimed in to say that the quality of design relates to the acceptance of new housing and felt it was politically naive not to include that as a part of the goals. He noted that the Alewife planning process in some measure has been initiated because of bad design.
- Members would like the goals to get more specific, and for the planning team to put numbers to the goals. City staff responds that this will be the content of meetings 2 and 3.
- Some members would like to see preservation of affordable housing as a goal of the plan. They suggested that zoning be used as a tool to realize this.
- Some members would also like to see the goals expressly address “involuntary displacement” Planning team agreed that this comment reflects many points made that emphasized the need to preserve housing for people that live in the city today, rather than only focusing on future residents. Another member remarked that homeownership is one way of staying in place and preserving affordability.
- Some members would like to see language about stakeholder outreach, for example, “Create a methodology to engage public school families”
- One member noted that homeowners participate and contribute to the community more than renters. Cost burdening among homeowners has led to a higher turnover among this group in recent years. The consultant team explains that in case of owner occupied houses, people make a choice to be cost burdened based on expected returns if not long term residents. But the fact remains that renter-occupied homes turnover more frequently than owner-occupied. The median homeowner has lived in Cambridge since 2002, while the median renter has lived here since 2011.

Goal 1: Increased Housing Supply

- One member said that it is hard to look at this from a single-city point of view since it is a regional issue. For example, if Belmont does not add to its housing supply Cambridge's market is strained. They asked to consider the impact of housing in Union Square on Cambridge's market.
- Another member noted that this should be looked at in the context of livability. Cambridge residents are used to living in a certain kind of scale and density and it is important not to lose this.
- Members agreed with this goal but would like to consider who needs more housing the most? They proposed that income brackets be mentioned in goal 1 such as "Increase... particularly in the 30-80% AMI range."
- One member felt that this goal was vague. They would like to reconsider it after understanding the dynamic between new supply and existing stock. For example, if the City allowed a greater number of one-bedrooms over time, would it free up all of the 3-bedroom non-family apartments for families?

Goal 2: Increased Housing Diversity

- A few members noted that special populations are a very important demographic to consider. The plan must be accommodating of people with disabilities and special needs. They would like to see a clear mention of this in goal 2.
- The committee wondered if this goal adequately captures households of need and suggest adding "risk of displacement" to the language.
- Some participants would like to see a strong reference to mixed-income housing in this goal. Another member suggested that this be combined with goal 2.

Goal 3: Affordability for Individuals and Families

- Members would like this goal to be sharper than it is currently, focusing on the need for housing families below 80% AMI. They would like the language to be more specific and include "Increase housing... while linking supply with adequate affordable housing."
- Another member remarks that 80% AMI for a family of four in Cambridge is about \$80,000 - \$100,000 which is not substantial. Middle-income may not be considered most vulnerable but there is a great problem with keeping these families in the city. They note that the income bracket which is declining the most is 50-80% AMI.
- One member notes that tensions in the middle-income bracket arise from the notion that the City has limited resources. But Cambridge has plenty of resources and shouldn't have to make a choice. They can provide for affordable housing across the spectrum while prioritizing low- and moderate-income families. They also note that assisted or regulated affordable housing is a way to become upwardly mobile.
- Another member also asked how the City could create guidelines and processes to allow for more dynamic housing choices. They would like to see a goal about rent-to-own housing.

Goal 4: Healthy and Resilient Housing

- One member observed that there is a tension between energy efficiency and affordability. This is a great goal, but it should emphasize affordability aspect.

Goal 5.Reduced Income Insecurity

- Members wondered why this is separate from other goals about inclusivity. They suggested moving the mention of homelessness to goal 2 and make goal 5 about housing preservation and stability.

Goal 6. Mixed-Income Neighborhoods of Opportunity

- Members thought the phrase “communities of opportunity” was vague and asked for a definition. Another member suggested changing it to “.. create communities.”

Additional comments from attendees and absentee members

- Phrases to consider for revised goals:
- Require Cambridge universities and colleges to increase the amount of undergraduate, graduate faculty housing
- Revise zoning to include a City wide affordable housing overlay district to facilitate the production of affordable housing
- Preserve existing affordable housing, both publicly assisted affordable housing and naturally occurring affordable housing.
- Promote housing stability, and prevent the displacement of lower income residents from Cambridge.

Goal 1:

- “Add to the supply of housing in Cambridge to increase the housing choices of renter and owner households.”

Goal 2:

- “Provide a diversity of housing types to ensure that residents at all income levels, household sizes, and stages of life are able to live in Cambridge.”

Goal 3:

- “Expand housing affordability for low- and moderate income individuals and families to maintain and increase the socioeconomic diversity of Cambridge.”

Goal 5:

- “Prevent and reduce homelessness, and reduce the length of time that people experience homelessness.”

Goal 6:

- “Increase the availability of high quality affordable housing which is connected to public transit, education, jobs, and social services in all of Cambridge’s neighborhoods.”
- A member noted that all of Cambridge is a high-opportunity area, and asked if this needs to be specifically included as a goal of the citywide plan. Further, they remarked that a low concentration of affordable housing is a characteristic of a “high opportunity” neighborhood and noted that this goes against the goals of making housing more affordable and increasing equity.
- One member shared a news article titled [“We need to make room for everyone in DC”](#) referencing the phrase “growing inclusively” in DC’s Comprehensive Plan.
- A member requested that the planning team provide data about incomes and poverty rates broken down by neighborhood. They asked if while talking about housing in Cambridge “race” is often used as a proxy for “income.”
- One member asked the working group to have an explicit conversation about the role of density in achieving housing goals. They noted that creating higher density housing seems to be implicit

in most of the goals but without exploring ways in which higher density housing a) increases housing opportunity across family need and income levels, and b) addresses Cambridge's broader environmental sustainability goals, the community would lose sight and remain opposed such development. They stated that that failure to increase density in areas like Kendall Sq, Central Sq, Alewife, or the Mass Ave corridor will limit the City's ability to achieve social integration and environmental sustainability goals.

- They would also like to see an explicit mention of the importance of creating new market rate housing which they believe is also critical to expand housing opportunities for all. They note that failure to create new market rate housing for the demographic groups that are moving to the city will put additional pressure on triple-deckers limiting options for "naturally occurring affordable housing." They further noted that market rate housing development is key to robust affordable housing production under inclusionary zoning.
- A member pointed out that it's extremely difficult to create substantial new affordable housing because of the rising competition for limited state/federal resources, and the cost of land, labor, and materials. They mentioned that sometimes community support for 100% affordable housing sometimes becomes the reason to oppose mixed-income or market-rate developments without considering that the net effect of these developments is more affordable housing units built in a shorter time frame with no public subsidy. They strongly feel that the non-profit affordable housing developers have an important role to play in addressing housing production needs but it is not reasonable for the City to expect low-income housing needs to be solved by the affordable housing developers alone. They see the Housing Working group is a great opportunity to further explore this reality.