

Envision Cambridge Advisory Committee Meeting #16

August 15, 2018

Committee Attendees:

Alexandra Offiong, Ruth Ryals, Tom Stohlman, Jon Alvarez, Robert Winters, Josh Gerber

Other Attendees

Staff: Melissa Peters, Chris Cotter, Gary Chan

Utile: John McCartin

Approximately 15 members of the public.

Presentation Summary:

Utile presented findings from one component of a citywide affordable housing overlay analysis being developed with staff. The provision of affordable housing is unevenly distributed throughout the city, with fewer affordable units in the Residence A and B zoning districts. The intent of this analysis is to model a 100% affordable housing project that could be feasible in a Residence A or B zoning district and to show how it might relate to existing zoning and existing urban form in these neighborhoods. A test-fit analysis was conducted at three different representative parcel sizes in three hypothetical areas that show existing scale of development.

The overlay was a recommendation from the Housing Working Group and is one of multiple approaches being studied as strategies to increase the supply of affordable housing across the city.

The presentation is available online at: <http://envision.cambridgema.gov/wp-content/uploads/2018/07/2018-08-15-ECAC-16-Presentation-Final.pdf>

Committee Discussion

- Committee members noted that most existing structures in the Residential A and B districts could not be built today under current zoning.
- One committee member stated that a better place to start is to look at what the prevailing densities are and change zoning to allow for that density. Under this scenario, if the owner of a non-conforming building wants to make a small improvement, they would need to go through a long approval process—whereas an affordable developer would be able to bypass that process. Zoning should apply uniformly. If you want to allow certain density or height, then you should be zoning for those things across the board, not just for affordable housing. We should make it easier to make small improvements to existing buildings.
- One committee member wants to push back against the goal of preserving existing patterns of use. We should be encouraging mixed use. Not sure highly residential character is necessarily something that should be maintained.
- One committee member pointed out that this analysis did not have Residence C-1, C-2 districts, even though the allowable FAR in those is below 2.

- Response: this was the first part of a broader analysis of different approaches in different zoning districts, and the overlay will apply citywide.
- Committee member notes that parcel size is a critical factor in overall look and feel. If you look at the examples of the smaller parcels, the rhythm of buildings and setbacks is a more human scale. The Residence A district example test-fit it is not at human scale, is inappropriate, and has a negative urban form impact.
- One committee member asked how the city assures that affordable units remain affordable forever.
 - Response: Deed restrictions and City's enforcement of zoning
- One committee member asked if financial modeling was done to ensure viability.
 - Response: Yes, that was done to determine what density is needed for a 100% affordable housing development to be financially feasible.
- One committee member stated that the point of zoning is to encourage uses that we want. They understand the frustration with current zoning being out of step with existing buildings and character—but see that as a separate issue. They agree that that needs to be fixed as well—but that can be done separately.
- One committee members stated that affordable housing tends to be clustered in certain areas—which is not great for housing, and not good for neighborhoods. We want mixed neighborhoods.
- One committee member wondered what neighbors' reactions would be to, not just size of buildings, but number of residents and number of youth in new buildings. Sense is an FAR of 2.0 is a notch too far.
- One committee member noted that some large existing houses are not fully used. Lots of people that do need that much space and could benefit from adding or modifying space to accommodate e.g., an in-law space, or space for a caretaker in old age. We don't want to be too permissive—but there needs to be some loosening of what people would be allowed to do. Could gain lots more living space if some rules were loosened on existing zoning.
- Committee member agrees that to some extent there's some unfairness to this—but also doesn't think they are different conversations. Are there ways to encourage creating additional units with minor modifications?
 - Response: we are looking at multiple strategies, e.g., allowing multi-family use in Res A and B without changing structure
- Committee member would like to see general relaxation of single-family restriction to allow more multi-family use. What is the opposition to allowing more than one family in Res A?
- Committee member comments that they like that this is a means of getting to all parts of the city. It's interesting that historically downzoning was driven by homeowners, but that hurts homeowners by making it difficult to adapt their homes to their own needs. E.g., small addition to support room for a child.
- Committee member would like to see that it applies to not just new construction, but also, e.g., retrofit of existing large buildings. How would these projects be reviewed?
- Committee member asks, is this a teardown scenario? There are not many vacant lots in these districts.
 - Response: A teardown and rebuild is not the general intent; maintaining the footprint of an existing structure while adding units could be.

- Committee member asks: are there ways of maintaining urban form while adding housing capacity—e.g., building additions to the rear of a building?
- Committee members would like to see examples the financial analysis and assumptions.
 - Response: Staff will prepare a memo and send to the committee.
- A committee member noted that these are all subsidized projects. Shows they are not being subsidized to a great enough degree.
 - Response: If the city increases the amount it pays per unit, less affordable units will be built overall. Also, if creating units is costlier in certain areas it is hard to justify costs to funders over less costly alternatives.
- Committee member asks, has the City explored allowing people to live out the last part of their life in their house e.g., without paying taxes or annuity, and have it subsequently transfer to the City for affordable housing?
 - The City has had people approach it with such requests in the past. Typically, we would work with non-profits on this.

Public Comment:

- Don't do an affordable housing overlay. There was a downzoning in 2001, what was the original intent of that? The community does not want dense housing.
- Thanks for looking to other cities for inspiration. Suggest looking at co-housing, and effort around compact living in Boston, which is trying to create affordable housing without subsidy, by utilizing shared spaces and kitchens. Could also look at other models, e.g., SRO.
- If there are underutilized spaces, it would be good to look at how to leverage that. My neighborhood fought for even lower density and would not want something like this coming into the neighborhood. It would bring down property values of surrounding houses. Maybe instead, the City can work with property owners to add units, contract with property owners, pay for conversion? Property owner would have incentive to participate as the contract would expire after a certain period.
- Buildings seem bulky. Why not go into specific parts of city to see what people want to see? Concerned about thinking about this as teardowns. Lots of other ways to provide housing, e.g., universities housing students.
- FAR of 2 is too large for context. It is the result of number crunching, but you cannot erase context of neighborhood just to fit FAR of 2. This would need good design review.
- Prefab construction would be economical, but neighbors would probably be shocked. Houses and land are often passed down across generations. Needs to fit into existing context.
- Are there economies of scale with regard to maintenance?
 - Response: There are economies of scale in maintaining a larger multifamily building.
- It is not only the case that you will not find affordable housing in certain parts of the city, but housing in Cambridge is racially segregated. Creating an affordable housing overlay will address that issue. Zoning is used in exclusionary way. Provision of affordable housing is incredibly challenging, and even more so due a great deal of uncertainty and new challenges due to changes at the Federal level.
- Committee member asks, how does Cambridge compare other with cities?

- Response: Cambridge has one of the highest percentages of affordable housing in Massachusetts behind Boston. Historically, Boston has always had a higher percentage of regulated affordable housing.
- Concerned that the community is not included as part of discussion
 - Response: This is the first of several places where this will be discussed, including several community meetings and outreach events.
- What kind of city do we want to live in? I value diversity as part of the city. Because prices are not affordable, we need to use all the tools available. Envision is taking a long view about what kind of city we want Cambridge to be.
- Property taxes are incredibly low. There may be some slack to work with there as well to further support affordable housing.
- Land costs are very high. Cambridge is unique in that it can afford to do lots with low taxes. Needs to expand use of free cash for affordable housing. Part of reason Boston percentage is higher is that it has relied on general revenue for affordable housing over the decades. Significant part of it should be pegged to reducing land cost—which could mean you don't need as large a building to make affordable housing development feasible.
- Very supportive of an affordable housing overlay. For presentation, you should show existing buildings in city that people love and that already exist at these scales in these districts. We have historical precedent, but current zoning precludes it from being built today. Use Cambridge to illustrate Cambridge.
- If size is one way to create new affordability in previously exclusive neighborhoods, and this is not the best scheme, what other way is there? There will be resistance, people will be alarmed by these many people/children. Recommendation that every neighborhood in the city to allow multi-family housing would be a first step.
- Does Cambridge have land trusts?
 - Response: The City holds affordability restrictions on many units which are functionally similar to land trusts.
- How many projects is this expected to result in? There may be a difference in perception if this results in a large number of projects, versus just a small amount.
 - There typically just a few affordable housing projects awarded each year. While that may increase a bit, any projects in these areas would still likely still need to assemble funding from a variety of sources, and proponents would have to weigh whether it makes sense to put resources toward these projects versus other affordable projects.