

**Housing Working Group
Draft Indicators & Targets**

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The below matrix summarizes the consultant team and working group’s recommended indicators for inclusion in the Envision Cambridge plan. The recommended indicators were developed to cover as many as possible of the Envision Cambridge housing goals:

- A. **Housing Diversity:** Provide a broad spectrum of housing options for individuals and families at different socioeconomic levels and life stages and with diverse needs, including those requiring supportive services.
- B. **Increased Overall Supply:** Mitigate further increases in housing prices by increasing the overall housing supply in Cambridge, encouraging additional regional supply, and continuing to leverage new supply in Cambridge to produce dedicated affordable units in all neighborhoods.
- C. **Affordable Housing:** Maintain and expand affordable rental and homeownership opportunities to enable Cambridge to thrive as a mixed-income community, inclusive of very low, low-, moderate-, and middle-income individuals and families.
- D. **Housing Stability:** Support the ability of current Cambridge residents and families to remain in Cambridge and contribute to the community.
- E. **Livable and Sustainable Communities:** Support high-quality housing that is healthy, climate-resilient, and energy-efficient without enhancing the cost burden for low- and moderate- income individuals and families.
- F. **Neighborhoods of Opportunity:** Focus on opening up communities of opportunity to individuals and families that bring them close to public transit, places of employment, and social services.

Indicator	Category	Potential Source	Additional Required Resources	Recommendation	Potential Target	Trend
Share of new dedicated affordable units as part of new housing supply	Production and maintenance of affordable housing	City of Cambridge Community Development Department	None	Recommended: This indicator provides insight into the total effect of the City’s actions to produce and preserve affordable housing. Data is only available for dedicated affordable units and does not include naturally occurring affordable housing. This indicator effectively measures holistic efforts to promote dedicated affordable housing subject to rent or sales price limits and income restrictions.	<ul style="list-style-type: none"> • Target a goal of 25% of new housing production to be affordable, with at least 3,175 new affordable units by 2030. *16.5% share of dedicated affordable units as part of overall housing supply	<ul style="list-style-type: none"> • In 2018 dedicated affordable units were 14.8% of total housing units (8,117 dedicated affordable units out of 54,713 estimated total units).
Total new housing units produced	Increased housing supply	City of Cambridge Community Development Department	None	Recommended: This is a straightforward indicator that tracks Cambridge’s ability to accommodate new residential development. This capacity is important to increasing overall housing supply and helping to mitigate cost increases. In addition, this indicator can be readily gathered and enables comparison to peer communities.	<ul style="list-style-type: none"> • Increase the housing supply by 12,500 new units by 2030. 	<ul style="list-style-type: none"> • The number of housing units in Cambridge has grown each of the last five years for a total of 4,393 new housing starts from 2013 to 2017.
Total investments in affordable housing production and preservation	Resources available for affordable housing opportunities	Annual City Budget; CDBG, HOME, and ESG Consolidated Annual Performance Evaluation	None	Recommended: This is a straightforward indicator that demonstrates the City’s commitment to providing necessary resources for affordable housing within an increasingly constrained and uncertain federal funding environment. It can be benchmarked with other communities and	<ul style="list-style-type: none"> • Increase annual investments in affordable housing initiatives from current or new City sources to at least \$20 million each year through 2030 	<ul style="list-style-type: none"> • City funds committed for housing production & preservation for FY2019 are expected to total \$13.4 million, an increase of 4% over FY2018, and an increase of 36% from FY2017.

		Report (CAPER), Incentive Zoning		used as a communication tool to maintain and increase funding.																														
Share of households with children under 18 in Cambridge	Housing stability for families	American Community Survey	None	Recommended: This indicator provides insight into the success of actions to make Cambridge a city for families. It is an easily understood measure of the City's ability to attract and retain family households. It uses publicly available data that is available annually.	<ul style="list-style-type: none"> • Increase the share of households with children under 18 to at least 20% by 2030. 	<ul style="list-style-type: none"> • In 2016, 17.7% of Cambridge households contained a child under 18, compared to 17.6% in 2011. 																												
Share of low-income (<50% AMI), moderate/middle-income (50%-100% AMI), and all other households (>100% AMI) in Cambridge	Income diversity and inclusive growth	HUD Comprehensive Housing Affordability Strategy Data	None	Recommended: This indicator measures the share of low, moderate, and middle-income households relative to the total city population. Reaching plan targets will indicate the City's success in ensuring an inclusive and diverse community. This data does have a lag of approximately four years, however.	<ul style="list-style-type: none"> • 30% of households earning less than 50% AMI • 20% of households earning between 50-100% AMI • 50% of households earning over 100% AMI 	<ul style="list-style-type: none"> • The share of households earning less than 50% of AMI fell from 31% to 29% from 2010 to 2014 • The share of households earning between 50%–100% AMI fell from 19% to 17% from 2010 to 2014 																												
Change of racial/ethnic composition over time as measured by the Gini-Simpson Diversity index, a measure of diversity.	Access to opportunity / racial justice	American Community Survey Decennial Census ACS HUD CHAS data	None	Recommended: Ensures our community remains diverse and that all people, regardless of race or ethnicity, can remain in or move to Cambridge.	<p>We evaluate diversity by comparing:</p> <ul style="list-style-type: none"> ○ Non-Hispanic Whites and all other persons ○ Black and all other persons ○ Splitting the population into four groups – Blacks, Asians, Whites, and All Others <table border="1"> <thead> <tr> <th>Year</th> <th>Non-Hispanic Whites and all other persons</th> <th>Black and all other persons</th> <th>Blacks, Asians, Whites, and All Others</th> </tr> </thead> <tbody> <tr> <td>1980</td> <td>32.6%</td> <td>19.5%</td> <td>30.8%</td> </tr> <tr> <td>1990</td> <td>40.7%</td> <td>23.4%</td> <td>40.7%</td> </tr> <tr> <td>2000</td> <td>45.8%</td> <td>21%</td> <td>50.1%</td> </tr> <tr> <td>2010</td> <td>47.1%</td> <td>20.6%</td> <td>51.6%</td> </tr> <tr> <td>2012-16</td> <td>47.1%</td> <td>19.1%</td> <td>51%</td> </tr> <tr> <td>2030 Target</td> <td>47%</td> <td>20%</td> <td>50%</td> </tr> </tbody> </table> <p>*The higher the value the more likely that two people picked at random belong to different groups.</p>		Year	Non-Hispanic Whites and all other persons	Black and all other persons	Blacks, Asians, Whites, and All Others	1980	32.6%	19.5%	30.8%	1990	40.7%	23.4%	40.7%	2000	45.8%	21%	50.1%	2010	47.1%	20.6%	51.6%	2012-16	47.1%	19.1%	51%	2030 Target	47%	20%	50%
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Considered but Not Recommended

Indicator	Category	Potential Source	Additional Resources Required	Recommendation
Number of evictions in Cambridge	Housing Stability	Housing Court, Eastern Division	Continued data collection by Cambridge Department of Community Development	Not Recommended: We do not recommend using data on evictions as an indicator. The more we analyze available data, the more we find that there is no reliable metric in eviction data that would be a meaningful measure of or proxy for displacement. While the number of actions and judgments will be tracked, it is not a sufficient metric of housing displacement, and information about the number of judgements that result in displacement is not reliable. Further, many residents may be displaced without eviction actions being filed.
Median length of tenure of non-student head of household for owners and renters separately to assess how long people are staying in their homes	Access to opportunity	American Community Survey PUMS	None	Not Recommended: There are many challenges with this indicator as a proxy for displacement; therefore, we do not recommend including this indicator. Challenges include: 1) not all decreases in tenure are negative (i.e. addition of new housing stock, inner city moves for rightsizing or homeownership; and 2) not all increases in tenure are positive (i.e. households remaining in units where they are over-housed/under-housed). Importantly, we cannot expand the housing supply by as much as is called for and not have a decline in the average length of tenure.