

# City of Cambridge Community Development Department Zoning Reforms for Housing

REBA Panel Webinar  
September 10, 2025



**CITY OF CAMBRIDGE**  
Community Development  
Department



# The Quick Takes

- Housing at all income levels is a longstanding Cambridge policy goal
- 35+ year history of funding affordable housing through Affordable Housing Trust
- Zoning before 2020 focused on housing in mixed-use areas and creating affordable housing through inclusionary zoning
- **Citywide zoning reform in recent years:**
  - **Affordable Housing Overlay (2020 and 2023)**
  - **Elimination of Minimum Parking Requirements (2022)**
  - **Citywide Multifamily Zoning Amendments (2025)**



**Background**

# Housing Policy in Cambridge

Top priority of residents & elected officials

Strong local commitment to affordable housing in order to:

- preserve socio-economic diversity
- prevent/reverse displacement
- maintain family households, particularly those with school age children
- protect vulnerable residents, including those at risk of homelessness

# Purpose of Zoning

“... to encourage housing for persons of all income levels ...”

Massachusetts Zoning Act (1975) and Cambridge Zoning Ordinance (1977)

# Housing/Zoning Policy Timeline

1988: Cambridge Affordable Housing Trust / Incentive Zoning (linkage)

- 1988 – \$3.00/sq.ft. non-residential (CPI-adjusted)
- 2015 – \$12.00/sq.ft. non-residential (CPI-adjusted)
- 2020 – \$20.10/sq.ft. non-residential (CPI-adjusted)
- 2023 – \$33.34/sq.ft. non-residential (CPI-adjusted)
- Current -- \$36.36/sq.ft.

*1995: End of Rent Control*

1998: Inclusionary Housing

- 1998 – 15% requirement (resulting in ~11.5-15% affordable components after 30% density bonus)
- 2017 – 20% requirement (with 30% density bonus)

2001: Citywide Rezoning to support housing in mixed-use districts

2001-2023: Major area rezonings in East Cambridge, Kendall, Alewife

---

# More Cambridge Zoning History

“Zoning Centennial” in 2024

- Panel Discussion (video on YouTube)
- StoryMaps of Cambridge Zoning in 1924, 1943, 1961, 1977

[www.cambridgema.gov/zoning100](http://www.cambridgema.gov/zoning100)

# Issues pre-2020

- Special permits and variances often needed for housing development – both large and small
- Uncertainty and appeals from permitting process especially burdensome on City-supported affordable housing
- Neighborhoods and some corridors still zoned restrictively, allowing little to no growth in housing units (but growth in housing prices)
- Some neighborhoods zoned more restrictively than others – e.g., only allowing single-family homes – and have little to no affordable housing



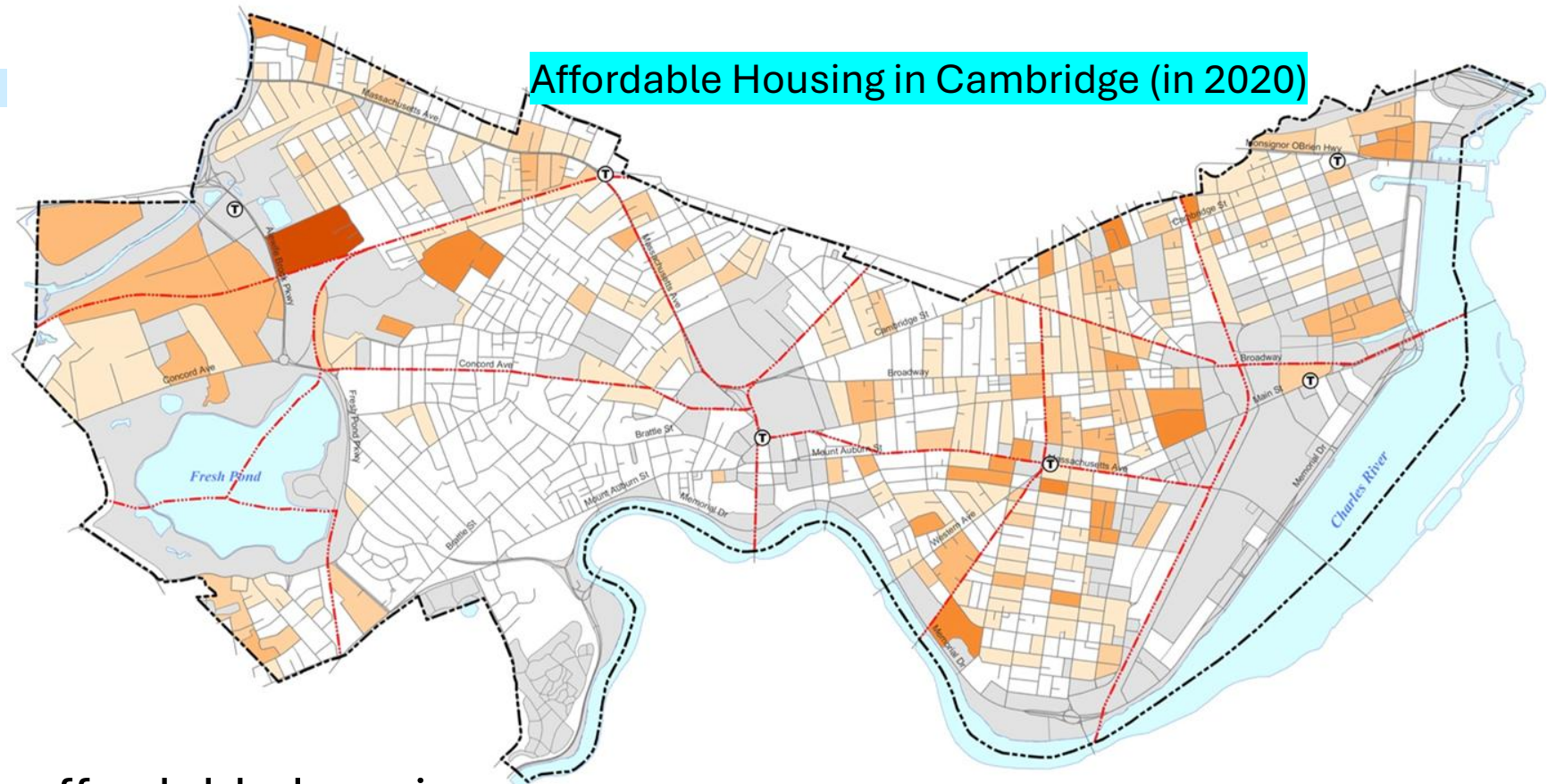
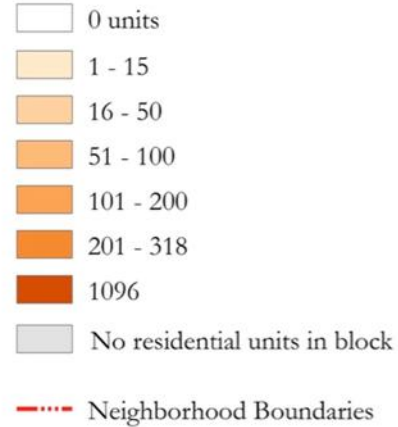




# Affordable Housing Overlay

## Affordable Housing in Cambridge (in 2020)

### Number of Affordable Units



## Challenges to building affordable housing:

- High land costs and competition from market-rate developers
- Appeal of discretionary approvals can add significant cost, long delays, and significant risk to affordable housing developers.
- More difficult to build affordable housing in some areas of the city given zoning limitations

# Goals of Affordable Housing Overlay (AHO)



Trolley Square: new construction of 40 affordable units in mixed-use development on former City-owned property; created prior to AHO

- Help affordable housing providers have more success in purchasing sites to create new affordable housing;
- Foster equitable distribution of affordable housing citywide by expanding the viability of affordable housing in areas where there are fewer affordable units;
- Create opportunities in all neighborhoods for residents of all incomes;
- Make it easier to permit 100% affordable housing developments so that affordable housing developers can build needed housing more quickly; and
- Help reduce costs of building new affordable housing to accomplish more City with affordable housing funds.



# AHO Zoning Approach

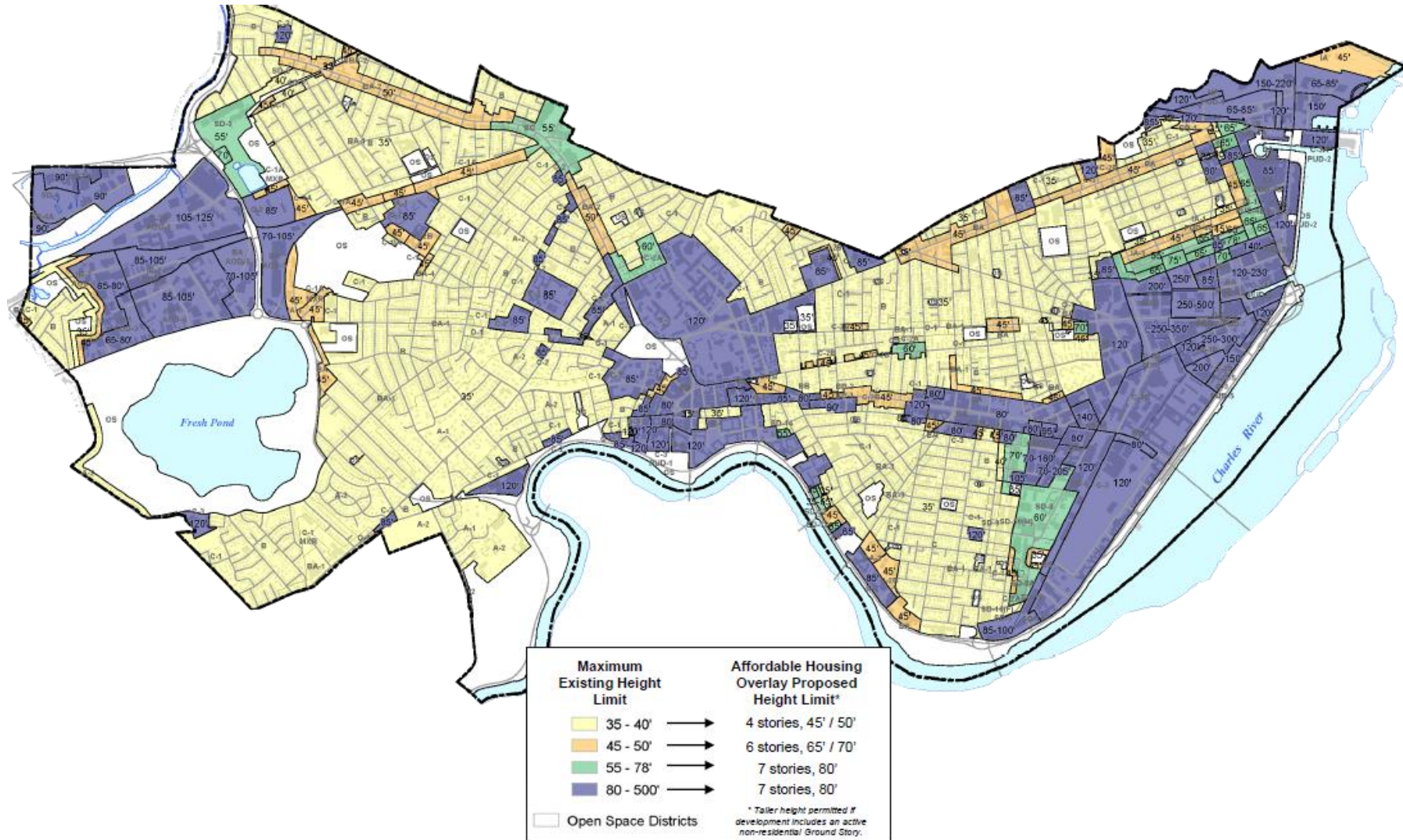


Temple Place: the comprehensive permit for this 40-unit affordable development was appealed, delaying the project for almost 3 years, and forcing a re-design of the building which resulted in the reduction of family-size units and the loss of 2 units

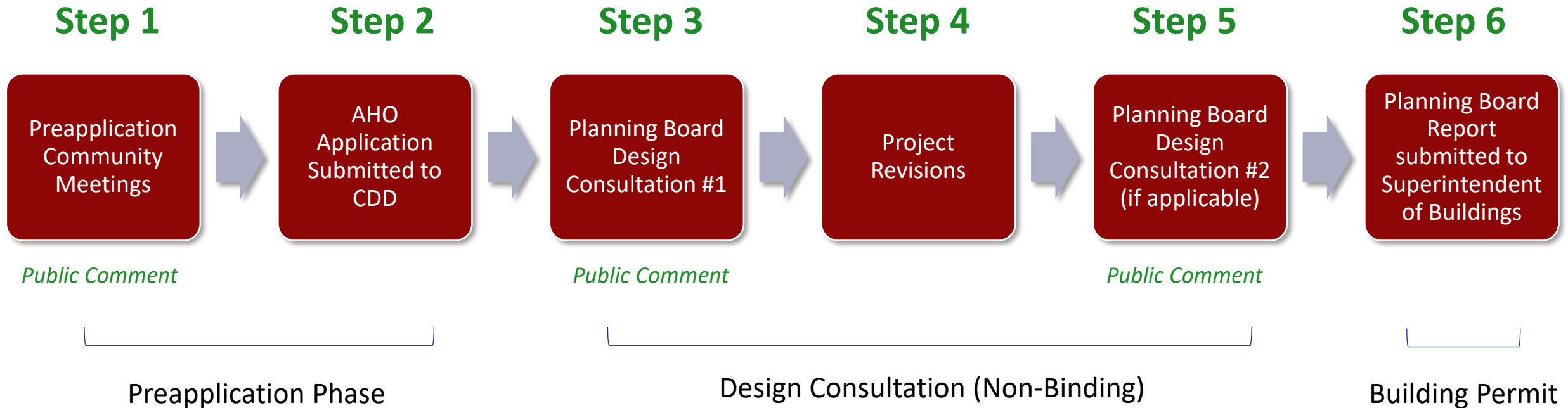
**The intent of an Affordable Housing Overlay is to create clear and predictable requirements for affordable housing projects as an alternative to the comprehensive permit (40B) or special permit approvals.**

- Less restrictive standards to enable 100%-affordable housing projects to be competitive with market housing
- More predictable review and permitting process
- Standards applied citywide to enable affordable housing in areas where it has not been created in the past

# Increased Height and Density (2020)



# Advisory Review Procedure (as-of-right)





# Design Guidelines

- AHO design guidelines were created to supplement design requirements in AHO zoning.
- Guidelines used as a reference tool for Applicants and Planning Board during Advisory Design Consultation process.
- Includes elements such as open space, circulation, utilities and services, outdoor lighting, massing, façades, architectural details, materials, and color
- (AHO Design guidelines have since been expanded to apply to all Multi-Family)

## 3. ARCHITECTURAL DETAILS, MATERIALS, COLOR, AND FINISHES

### OBJECTIVE

Use materials that are warm, inviting, and compatible with surrounding existing buildings and the neighborhood context. Develop building facades of high-quality, durable materials and with colors, finishes, and textures appropriate to building contexts.

### GUIDELINES

- 3.1 While it is not required that materials match those of adjacent buildings, select their general color and scale in response to the neighborhood character.
- 3.2 Use high-quality and durable construction materials with proven records of long life-cycle and low environmental impacts.

### MATERIALS, COLORS, AND DETAILS - RELATING TO NEIGHBORHOOD BUILDINGS

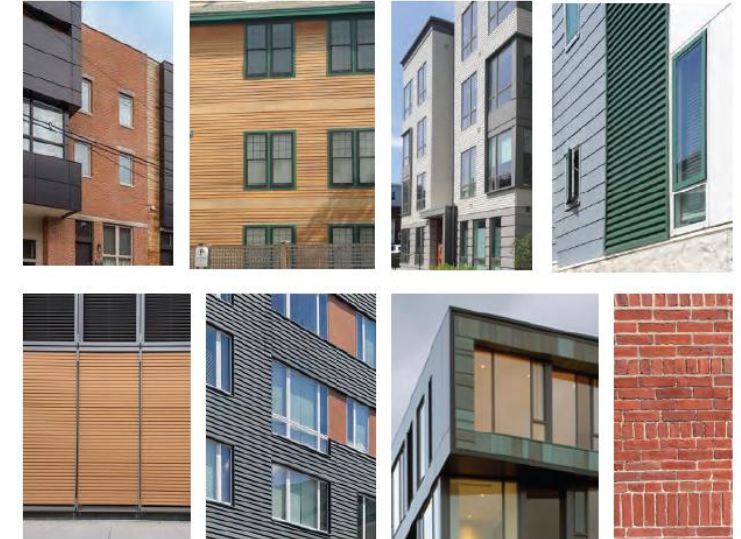


36 28 July 2020

DESIGN GUIDELINES - AFFORDABLE HOUSING OVERLAY

- 3.3 Natural and durable materials such as brick, concrete masonry, and stone are preferred. Other optional materials include pre-manufactured panels of cementitious, concrete, or composite materials.
- 3.4 Use materials with colors appropriate to the immediate context and that are commonly used in the area. Avoid the use of garish colors that are not relevant to the architectural vocabulary found in the neighborhood context.
- 3.5 Avoid reflective facade materials.
- 3.6 Glass should be transparent, untinted, and have low reflectivity.
- 3.7 For residential units, strive for divided light or multiple pane windows. Avoid plate glass and single light windows.
- 3.8 Consider vegetated facade systems.

### MATERIALS, COLORS, AND DETAILS - RELATING TO NEIGHBORHOOD BUILDINGS

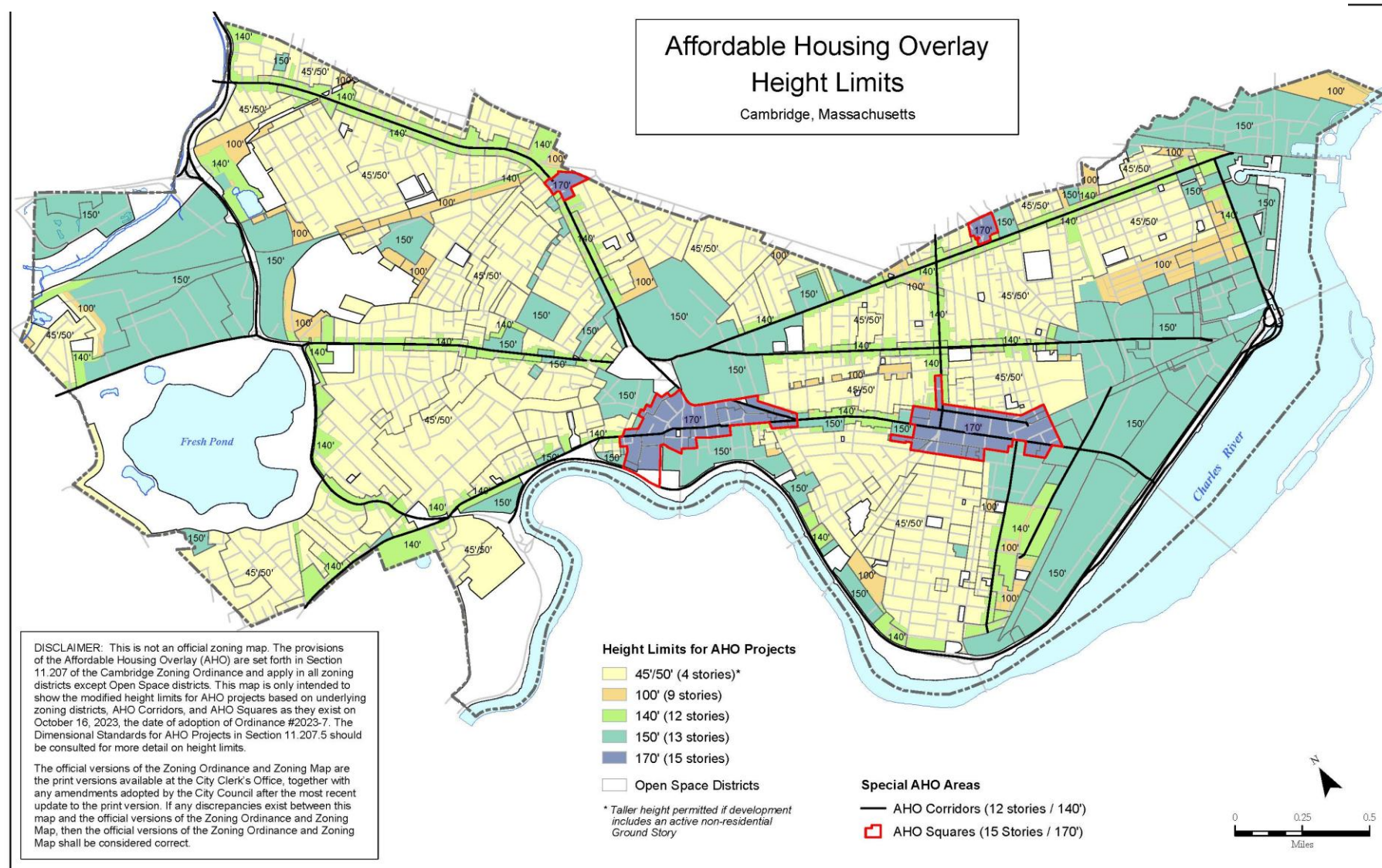


BUILDING DESIGN

37



# Further Increased Height and Density (2023)





# AHO Pipeline (2020-2025)

Address	Affordable Housing Units	Status
116 Norfolk Street	62	Completed + Occupied
52 New Street	106	In Construction
Jefferson Park (CHA-Federal)	278	In Construction
49 Sixth Street	46	In Construction
4 Mellen St / 1627 Massachusetts Ave	29	In Construction
Walden Square II	95	Review Completed
87-101 Blanchard Road	110	Review Completed
35 Cherry Street	10	Review Completed
37 Brookline Street	13	Review in progress
240 Broadway (Broadway Park)	~16	Review in progress
2072 Massachusetts Avenue	~73	Review in progress
28-30 Wendell	~95	Review in progress
71 Cherry Street	tbd	Review in progress
Corcoran Park	~295	Review in progress
12-14 Laurel St	tbd	Review in progress
<b>TOTALS</b>	<b>~1,228 Units</b>	



# Minimum Parking Requirements

# Process

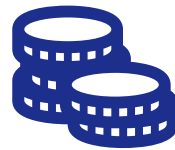
- CDD conducted Parking Engagement Study in 2021-2022
- Recommendations included using existing parking better and supporting more equitable mobility policies for all types of transportation
- City Council took initiative to eliminate all minimum parking requirements for all uses in 2022 – adopted unanimously

# How does this support housing?

**Eliminating parking minimums promotes increased development intensity by...**



**Creating more space** for other uses, like housing, on the site



**Reducing development costs** by eliminating need to build expensive parking structures



**Impacting upstream decision-making** from project stakeholders, like financiers and lenders

# Housing/Parking Proposals Since Adoption

Address	Proposed Residential Units	Proposed Off-Street Accessory Parking Spaces
75 First Street	90	0*
231-235 Third Street	19	0
2400 Massachusetts Avenue	56	67
745 Concord Avenue	236	15
16-26 Porter Street	6	6
8 Winter Street	19	0
2161 Massachusetts Avenue	8	6
18 Pleasant Street	6	4
27-29 Mellen Street	9	12
48-50 Bishop Allen Drive	22	0
<b>TOTALS</b>	<b>471</b>	<b>110</b>



# Multifamily Zoning Amendments

# City Council Goals

Policy Order (May, 2024):

- End “exclusionary zoning” in Cambridge
- Promote more multi-family housing, including income-restricted affordable housing (through inclusionary program), throughout the city
- Make multifamily housing more conforming and easier to build by removing barriers that add cost



# Big Structural Changes

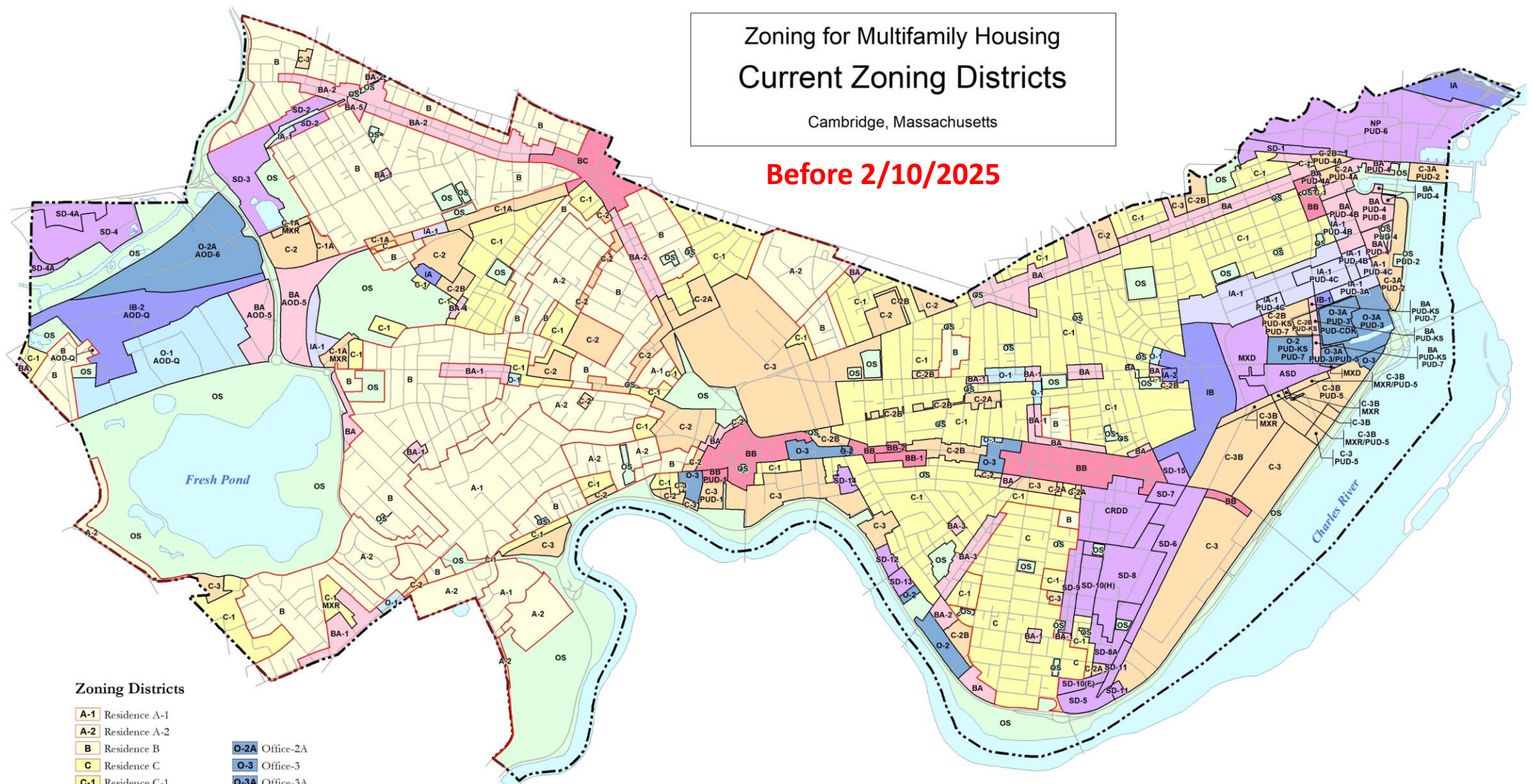
- New Zoning Map: Removes districts that were exclusively single-family or two-family
- New Table of Dimensional Requirements: Simplified development controls for housing



# Zoning for Multifamily Housing Current Zoning Districts

Cambridge, Massachusetts

**Before 2/10/2025**



## Zoning Districts

- A-1 Residence A-1
- A-2 Residence A-2
- B Residence B
- C Residence C
- C-1 Residence C-1
- C-1A Residence C-1A
- C-2 Residence C-2
- C-2A Residence C-2A
- C-2B Residence C-2B
- C-3 Residence C-3
- C-3A Residence C-3A
- C-3B Residence C-3B
- O-1 Office-1
- O-2 Office-2
- O-2A Office-2A
- O-3 Office-3
- O-3A Office-3A

- BA Business A
- BA-1 Business A-1
- BA-2 Business A-2
- BA-3 Business A-3
- BA-4 Business A-4
- BA-5 Business A-5
- BB Business B
- BB-1 Business-1
- BB-2 Business 2

- BC Business C
- BC-1 Business C-1
- IA-1 Industry A-1
- IA-2 Industry A-2
- IB-1 Industry B-1
- IB-2 Industry B-2
- IB Industry B
- IC Industry C

- MXD Mixed Use Development
- ASD Ames Street District
- AOD Alewife Overlay District
- PUD Planned Unit Development Overlay
- MXR Mixed Use Residential Overlay
- NP North Point District
- CRDD Cambridgeport Revitalization Development District
- SD-1 Special District-1

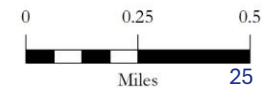
- SD-2 Special District-2
- SD-3 Special District-3
- SD-4 Special District-4
- SD-4A Special District-4A
- SD-5 Special District-5
- SD-6 Special District-6
- SD-7 Special District-7
- SD-8 Special District-8
- SD-9 Special District-9

- SD-10(F) Special District-10(F)
- SD-10(H) Special District-10(H)
- SD-11 Special District-11
- SD-12 Special District-12
- SD-13 Special District-13
- SD-14 Special District-14
- SD-15 Special District-15
- OS Open Space

Districts to be changed to C-1

September 10, 2025

CITY OF CAMBRIDGE | COMMUNITY DEVELOPMENT DEPARTMENT

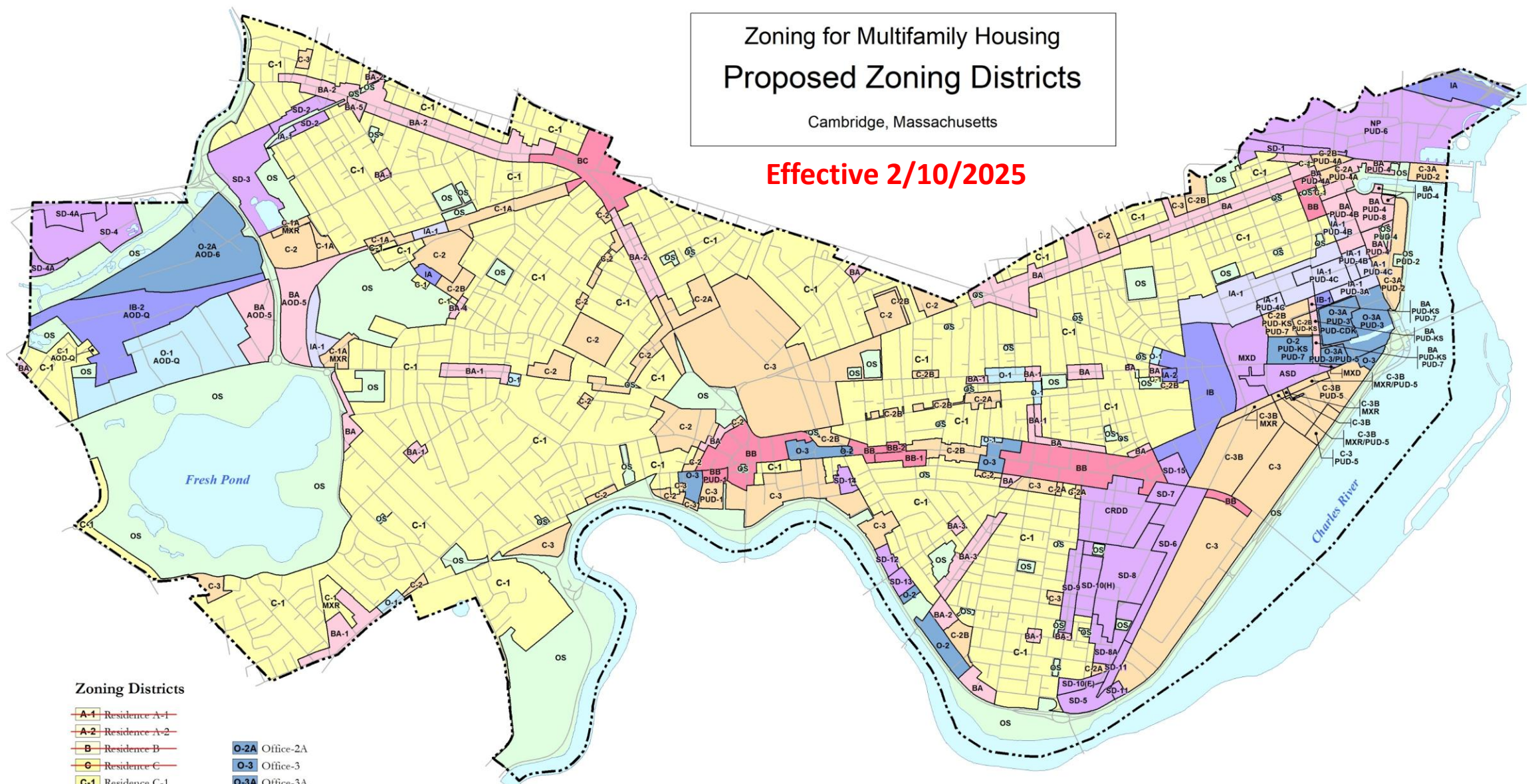




# Zoning for Multifamily Housing Proposed Zoning Districts

Cambridge, Massachusetts

Effective 2/10/2025



## Zoning Districts

- A-1** Residence A-1
- A-2** Residence A-2
- B** Residence B
- C** Residence C
- C-1** Residence C-1
- C-1A** Residence C-1A
- C-2** Residence C-2
- C-2A** Residence C-2A
- C-2B** Residence C-2B
- C-3** Residence C-3
- C-3A** Residence C-3A
- C-3B** Residence C-3B
- O-1** Office-1
- O-2** Office-2

- O-2A** Office-2A
- O-3** Office-3
- O-3A** Office-3A
- BA** Business A
- BA-1** Business A-1
- BA-2** Business A-2
- BA-3** Business A-3
- BA-4** Business A-4
- BA-5** Business A-5
- BB** Business B
- BB-1** Business-1
- BB-2** Business 2

- BC** Business C
- BC-1** Business C-1
- IA-1** Industry A-1
- IA-2** Industry A-2
- IB-1** Industry B-1
- IB-2** Industry B-2
- IB** Industry B
- IC** Industry C

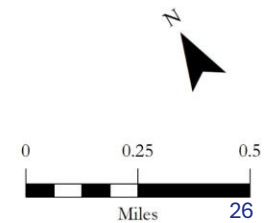
- MXD** Mixed Use Development
- ASD** Ames Street District
- AOD** Alewife Overlay District
- PUD** Planned Unit Development Overlay
- MXR** Mixed Use Residential Overlay
- NP** North Point District
- CRDD** Cambridgeport Revitalization Development District
- SD-1** Special District-1

- SD-2** Special District-2
- SD-3** Special District-3
- SD-4** Special District-4
- SD-4A** Special District-4A
- SD-5** Special District-5
- SD-6** Special District-6
- SD-7** Special District-7
- SD-8** Special District-8
- SD-9** Special District-9

- SD-9** Special District-9
- SD-10(F)** Special District-10(F)
- SD-10(H)** Special District-10(H)
- SD-11** Special District-11
- SD-12** Special District-12
- SD-13** Special District-13
- SD-14** Special District-14
- SD-15** Special District-15
- OS** Open Space

September 10, 2025

CITY OF CAMBRIDGE | COMMUNITY DEVELOPMENT DEPARTMENT

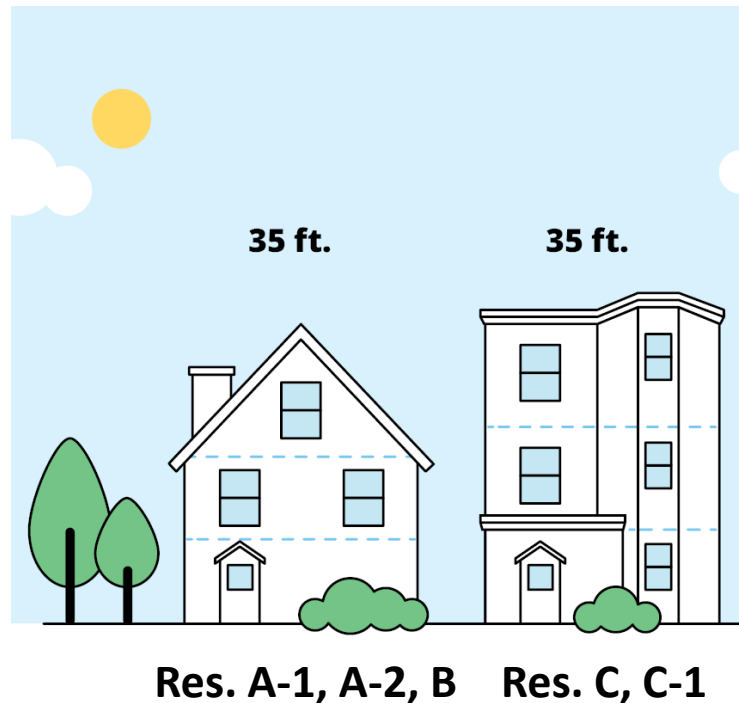


# What is regulated for housing and what isn't?

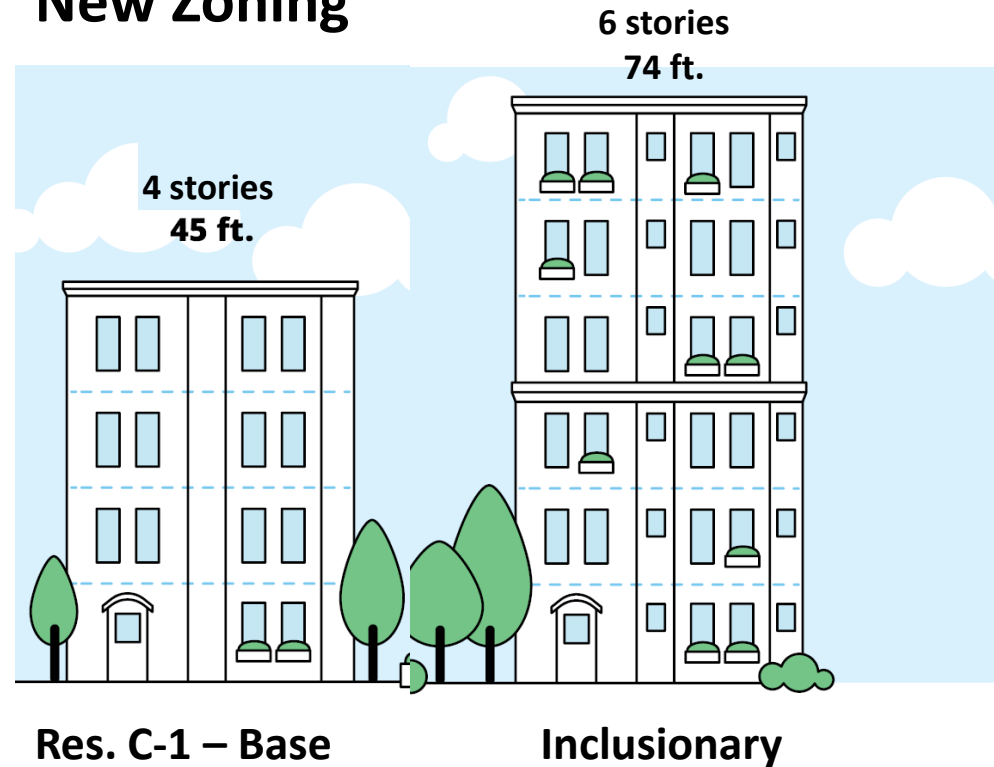
Housing controlled by	No longer controlled
<ul style="list-style-type: none"><li>• Height – in stories above grade and in feet above grade</li><li>• Total Open Space - % ratio that combines Permeable, Private, and Publicly Beneficial Open Space</li><li>• Setbacks – some districts only, measured in feet and not by formula</li></ul>	<ul style="list-style-type: none"><li>• Type of housing (single-family, two-family, townhouse, multifamily)</li><li>• Lot area or width (except for maintaining minimum 20-foot frontage)</li><li>• Number of buildings on a lot</li><li>• Lot area per dwelling unit</li><li>• Residential FAR</li><li>• Distance between buildings</li></ul>

# Height Limits - Residential Neighborhoods

## Old Zoning



## New Zoning



# Incentives for Affordable Housing

District	Stories	Feet	AHO
Res. C-1	4*	45*	9 stories (12, 15 in corridors, squares)
Other Districts	6-10	75-120	13 stories (15 in squares)

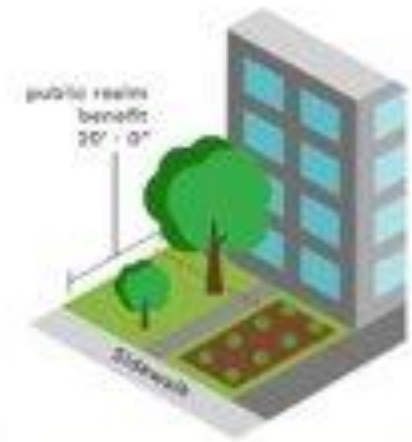
\* Height can be increased to 6 stories and 74 feet if:

- Building meets inclusionary requirements
- Lot size at least 5,000 SF



# Total Open Space

- Open space requirements now uniform in a district – not different for residential and non-residential use
- Min. open space requirement combines Permeable, Private, and Publicly Beneficial Open Space
- New standards for private open space – can be at any level, but must meet minimum dimensions
- Green Factor still applies



High-SRI paving  
+Turf  
+Planting area  
+Medium tree  
+Large tree

**1.02**

# Special Zoning Standards (Unchanged)

Requirement	Triggered by	Requires
<b>Climate Resilience</b>	All new buildings and substantial footprint enlargements	Flood protection (DPW), Green Factor (CDD)
<b>Inclusionary Housing (11.203)</b>	10+ housing units or 10,000+ square feet	20% affordable to low-moderate income households (Housing)
<b>Green Building / Site Plan Review (19.50/22.20)</b>	25,000+ square feet (all uses)	Special design standards (CDD)
<b>Incentive Zoning (11.202)</b>	30,000+ square feet non-residential	Contribution to Affordable Housing Trust (Housing)

# More Advisory Review, Fewer Special Permits

Project Size	All Housing	AHO
< 25,000 SF	<ul style="list-style-type: none"> <li>Small/Large Project Advisory Consultation (special districts)</li> </ul>	<ul style="list-style-type: none"> <li>Small/Large Project Advisory Consultation (special districts)</li> <li><i>Planning Board Advisory Consultation if above base zoning (1 meeting)</i></li> </ul>
25,000-50,000 SF	<ul style="list-style-type: none"> <li>Design standards applied (19.50)</li> </ul>	<ul style="list-style-type: none"> <li>Design standards applied (11.207.7)</li> <li><i>Planning Board Advisory Consultation if above base zoning (1 meeting)</i></li> </ul>
50,000-75,000 SF	<ul style="list-style-type: none"> <li>Design standards applied (19.50)</li> <li>Planning Board Advisory Consultation (2 meetings)</li> </ul>	<ul style="list-style-type: none"> <li>Design standards applied (11.207.7)</li> <li>Planning Board Advisory Consultation (2 meetings)</li> </ul>
75,000+ SF	<ul style="list-style-type: none"> <li>Planning Board special permit</li> </ul>	<ul style="list-style-type: none"> <li>Design standards applied (11.207.7)</li> <li>Planning Board Advisory Consultation (2 meetings)</li> </ul>



# What Can We Expect?

- Older, pre-zoning buildings no longer “presumed nonconforming”
- Fewer cases needing BZA relief
- More activity on underdeveloped sites in mixed-use areas with 6-story height limit and simplified rules
- Activity on longtime “zoning constrained” sites
- Possible increase in permit applications – not all might lead to actual housing development
- **Continued rezoning for more housing in mixed-use districts (squares and corridors)**



---

**Any Questions?**