

# Attachment A

## **Agenda For July 9, 2014 Housing Committee Meeting**

831 Massachusetts Avenue, Basement Conference Room

5:30 pm – 7:30 pm

This meeting will ask the Community Development Department to discuss their policies, practices, and the urgent items on their agenda that the City Council will soon be dealing with, including:

- Inclusionary Zoning Issues
- Preservation of Expiring Use Buildings
- Nexus Study Discussion
- Discussion around Linkage
- The City Needs To Make Choices Of How To Best Spend/Invest
- Discussion of residency requirements for inclusionary units. What constitutes a “Cambridge” citizen? Can we, and *should* we, discuss changing the definition to include those who were born and raised here, moved out of the city for a TBD period of time, and wish to move back?

Committee members: you will be handed paper at start of this meeting to write down any questions that may arise during the meeting. Please submit these to Councilor Simmons at the end of the meeting, and she will either have these questions addressed at a future hearing, or she will ask the CDD to answer these in writing.

DRAFT

## Affordable Housing Glossary

- 40B:** State law that allows developers to build by obtaining zoning approval through one comprehensive permit if a community has less than 10% affordable housing and the project contains a minimum percentage of affordable units.
- 40T:** State law enacted in 2009 to assist in the preservation of affordable housing. The statute contains notification provisions; a right of first offer for DHCD or its designee; and tenant protections for projects where affordability restrictions terminate.
- Affordable:** Housing where the costs do not burden a household. Usually defined as no more than 30% of gross income for housing costs.
- Affordable Housing:** Housing with a legal restriction limiting the occupancy or ownership to households earning at or below a specified income level.
- AMI:** Area Median Income. This is the midpoint household gross income for a specified geographic area. Determined by the US Department of Housing and Urban Development (HUD).
- CAHT:** Cambridge Affordable Housing Trust. Chaired by the City Manager, the Trust is a nine-member board acting as both a policy advisory board and a loan committee. The Trust meets monthly to review funding requests and discuss City housing policy.
- CDBG:** Community Development Block Grant. These are federal funds provided to the City and can be used for certain affordable housing activities, among other uses.
- CEDAC:** Community Economic Development Assistance Corporation. CEDAC is a state quasi-public community development finance agency. CEDAC is a key partner in the preservation of expiring use housing.
- CHA:** Cambridge Housing Authority. The CHA is an independent public authority funded directly by the Federal government. The CHA receives no operating funds from the City. The CHA owns and operates all public housing in Cambridge and administers the Housing Choice Voucher (Section 8) program.
- Deed Restriction:** A recorded legal document that outlines the affordability requirements for a property. Also called an Affordable Housing Agreement or Affordable Housing Covenant.
- DHCD:** Commonwealth of Massachusetts Department of Housing and Community Development. Part of the Executive Office of Housing and Economic Development, DHCD provides a variety of funding for creation and preservation of affordable rental and ownership housing, including expiring use projects.

## DRAFT

- MassHousing:** MassHousing is a state quasi-public housing finance agency. They provide financing for affordable housing projects and homebuyer mortgage products.
- MHP:** Massachusetts Housing Partnership. MHP is a state quasi-public housing finance agency that provides financing for affordable housing projects. MHP also offers the One Mortgage, a first-time homebuyer mortgage product utilized by the majority of Cambridge affordable homeowners.
- MBHP:** Metropolitan Boston Housing Partnership. Regional provider of housing assistance, with a focus on rental subsidy including mobile rental vouchers. They also provide stabilization and homelessness prevention services.
- Middle Income:** While there is no standard federal definition of middle-income, it is generally defined as households earning between 80% and 120% of Area Median Income (AMI) for household size.
- Mobile voucher:** Rental subsidy provided to an individual, also known as the Housing Choice Voucher. These vouchers can be used for any housing unit meeting quality standards, regardless of the location. Mobile vouchers can be issued by the CHA, DHCD, MBHP or other municipal housing authority.
- Moderate Income:** Earning between 60% and 80% Area Median Income (AMI) for household size. Sometimes defined as up to 95% AMI.
- MRVP:** Mass Rental Voucher Program. State funded rental subsidy program that provides both mobile and project-based vouchers, allocated by the State through DHCD to local housing authorities or directly to affordable housing projects.
- OneMortgage/Soft Second:** Mortgage product available statewide to income-eligible first time homebuyers. This product provides financing for up to 97% of a purchase price at a below-market interest rate with no mortgage insurance required.
- PBV:** Project Based Voucher. These are rental subsidies allocated by the Cambridge Housing Authority or DHCD. These subsidies are committed to a specific unit, not a specific tenant.
- Section 8:** Commonly used name for the Housing Choice Voucher rental subsidy voucher program. Section 8 is a reference to the authorizing federal act from 1937. Section 8 can refer to both mobile and project-based subsidies under the Housing Choice Voucher program.
- SRO:** Single-room occupancy. This housing type has individual bedrooms with shared common facilities, such as bathrooms and kitchens.
- Very Low Income:** Defined by HUD as earning at or below 50% of Area Median Income (AMI) for household size.

Housing Committee  
July 9, 2014

The City of Cambridge has a long-standing commitment to supporting high-quality housing that is well integrated into the community and that will remain affordable for future generations.

It is the City's policy to preserve the diversity of the community by offering a wide range of housing programs to meet the needs of very low, low, moderate, and middle-income residents. Wherever possible such rental and homeownership housing is made permanently affordable, built in areas throughout the city, with particular emphasis on production of units of appropriate size for families with children.

**City Council Goals:**

*Preserve and create affordable housing for low, moderate and middle-income families and other residents across the city.*

*Value and support the racial, socioeconomic, cultural and religious diversity of our city.*

## Current Context: What is the need for affordable housing?

Housing in Cambridge has never been more expensive than it is right now:

- In 2013, the median sales price of a two-bedroom condo was \$539,500.
- The median price for a 3-bedroom condo was \$749,000.
- To afford condos at these prices, a family would need to annually earn \$128,500 and \$168,000, respectively.

### 2013 Median Sales Prices\*

|               |             |
|---------------|-------------|
| Condos        | \$510,000   |
| Single Family | \$858,300   |
| Two Family    | \$895,000   |
| Three Family  | \$1,165,000 |

*\*not including affordable FTHB units or non-arms length transactions.*

- According to our most recent rent survey, the median asking rent for a market-rate two-bedroom is \$3,000.
- The median asking rent for a 3-bedroom is \$3,200.
- To reasonably afford rents at these levels, a family would need to annually earn \$120,000 or more.
- Two workers earning Cambridge's living wage of \$14.71/hr would each need to work 78.5 hours per week to afford a median-priced market 2-bedroom apartment

### 2013 Median Asking Rents\*

|     |         |
|-----|---------|
| 1BR | \$2,385 |
| 2BR | \$3,000 |
| 3BR | \$3,200 |

*\*CDD data from Craigslist & Boston.com posting, Sept 2013 survey*

Meanwhile, demand for affordable housing remains as high as ever:

- There are more than 850 households in City's applicant waiting pool for affordable rental units; 314 of these households are Cambridge residents
- There are more than 189 households in City's applicant waiting pool for affordable homeownership resale units; 146 of these households are Cambridge residents
- There are more than 9,315 distinct applicant households on the CHA's waiting lists for housing

## Current Context:

### What is affordable housing and who is eligible?

What is affordable housing?

- Affordable housing is generally considered housing that costs no more than 30% of a household's gross monthly income. For instance, affordable housing for a family earning \$48,000 per year would be housing that costs about \$1,200 per month.

Who is eligible for affordable housing and assistance?

- Most housing programs have income-eligibility requirements in the form of income limits. However, some City programs and services – such as first-time homebuyer education classes and counseling - are open to everyone at all income levels.

What are income limits?

- HUD annually publishes data on median incomes throughout the country. Income limits in Cambridge are based on the Boston Area Median Income. The 2014 median income for this area is \$94,100. This figure is adjusted for household size.

The 2014 Area Median Income (AMI) Limits for Cambridge are:

| HUD 50%<br>(Very low Income) | HUD 80%<br>(Low Income -<br>for state/HUD<br>units) | City 80%<br>(Low Income -<br>for City-assisted<br>FTHB + IZ units) | HUD 100%<br>(Middle-Income) | HUD 120%<br>(Middle-Income) |
|------------------------------|---|--|-----------------------------|-----------------------------|
| \$32,950                     | \$47,450  | \$52,720   | \$65,900                    | \$79,080                    |
| \$37,650                     | \$54,200  | \$60,240   | \$75,300                    | \$90,360                    |
| \$47,050                     | \$67,750  | \$75,280   | \$94,100                    | \$112,920                   |

- Different programs are subject to different income limits. For instance, public housing is targeted at very low income households earning under 50% AMI. Many federal and state-funded programs are eligible to low and moderate income households earning up to the HUD 80% AMI, which is limited by a national benchmark which is less than the calculated 80% of AMI. The City's Inclusionary housing program is available to households earning the actual calculated 80% of AMI. City-assisted homeownership units have a variety of income limits depending on unit and/or program (eg 80%, 100%, 120% AMI).

How many affordable units are there in Cambridge?

- There are approximately 7,500 housing units which are restricted as affordable housing in Cambridge. This figure includes roughly 100 cooperative units, more than 500 homeownership units (including scattered-site condominiums, City-funded housing built by non-profits, and Inclusionary homeownership units) and approximately 6,900 (public housing, private-owned rental developments, Inclusionary rental units, City-funded non-profit affordable housing).

# Strategies:

## Preservation of Existing Affordable Housing

### PRIVATELY-OWNED EXPIRING-USE PROPERTIES

Many privately-owned affordable housing developments were built in the 1960s, 70s, and 80s with affordability restrictions which ran for 30-50 years. Without intervention, the affordable units at these properties are at risk of market-rate conversion when restrictions expire.

Since 2009, the City has helped preserve 7 properties containing more than 424 affordable units. Examples include:

- Cambridge Court Apartments (92+ affordable units, 122 total)
- Bishop Allen/Norstin Apartments (32 units)
- Putnam Square/2 Mt Auburn St Apartments (94 units)



Chapman Arms



View from Putnam Square Community Room



Cambridge Court Apartments



Bishop Allen Apartments

### RECAPITALIZATION OF EXISTING AFFORDABLE HOUSING DEVELOPMENTS

The City also assists in the recapitalization and rehab or revitalization of existing affordable housing when needed to ensure the long-term successful viability of the City's housing resources. Examples include:

- Cambridge YWCA (103 SRO units)
- Lincoln Way/Jackson Apartments (115 rental units)
- Central House YMCA (128 SRO units)
- Jefferson Park State (100+ units)



Central House YMCA



Lincoln Way



Cambridge YWCA

# Strategies: Affordable Housing Development

The City assists in the creation of new affordable ownership and rental housing that is protected by long-term deed restrictions. Strategies for creating new affordable housing include new construction, conversion of non-residential structures to affordable housing, and acquisition of market-rate housing.

## NEW CONSTRUCTION

Examples include:

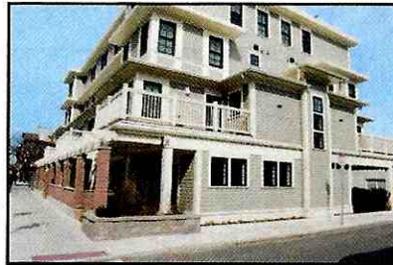
- Port Landing (20 rental units)
- Temple Place Apartments (40 rental units)
- Main Street Condominiums (10 homeownership units)



Rendering of Port Landing



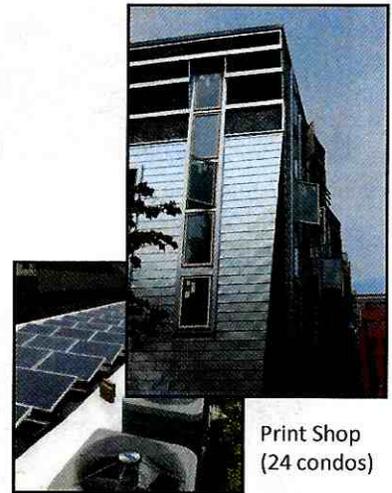
Temple Place  
Apartments



Main St  
Condos



Trolley Square (32 rental, 8 condos)



Print Shop  
(24 condos)

## ADAPTIVE REUSE OF NON-RESIDENTIAL STRUCTURES & ACQUISITION OF EXISTING HOUSING

Examples include:

- Webster Five Condos (9 ownership units)
- Porter Road: (26 rental units)
- Squirrel Brand Apartment (20 rental units)



Webster Five Condos  
(Former North Cambridge  
VFW)



Porter Rd (former  
market-rate building)



Squirrel  
Brand Apts  
(former  
candy  
factory)



Pine Street (12 rental units)

# Strategies:

## Zoning-based Programs: Inclusionary and Incentive

### INCLUSIONARY ZONING ORDINANCE

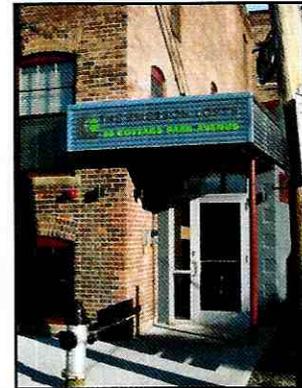
- Established in 1998, Section 11.200 of the Cambridge Zoning Ordinance
- applies to residential developments of 10 units or greater and/or 10,000 SF or greater
- requires developers to set aside affordable units
- 55 IZ developments built or are under construction (10 more are in the pipeline)
- 767 affordable units (573 rental and 194 homeownership) created under IZ and similar zoning requirements



Interior, Watermark II (17 rental units)



Third Street (56 rental units)



Cottage Park (2 condos)



Wheeler Street (8 condos)



North Point, Sierra + Tango (38 condos)

### INCENTIVE ZONING ORDINANCE

- Established in 1988, Section 11.200 of the Cambridge Zoning Ordinance
- applies to commercial developments of 30,000 SF or greater seeking certain types of special permits for increased density and intensity of use
- requires developers to provide a per/SF payment (Incentive Contribution) to offset the impact of increased housing costs attributable to new commercial development
- Incentive funds raised support housing programs
- Current Incentive Contribution rate is \$4.58/SF
- Has raised approximately \$4.3 million since inception
- new Nexus Study underway to evaluate and update rate

# Programs and Services for Homebuyers and Homeowners:

The Housing Division administers a wide variety of City programs for first time homebuyers before, during and after their purchase.

In addition to offering affordable homes for sale through a variety of City programs, the Housing Division provides homebuyer classes; one-on-one counseling; home improvement assistance; and connection to a wide variety of housing resources to help families buy in Cambridge and stay in Cambridge.

- In the past five years, more than 130 families have purchased an affordable home through City programs.
- Homeownership units created through non-profit development; inclusionary zoning; and units purchased on the market using the Financial Assistance Program are offered to new buyers through a resale applicant pool to match eligible buyers to affordable units available when the current owner sells.
- The First Time Homebuyer class is offered ten times each year. Free and open to the public, this class helps more than 500 participants each year learn about the homebuying process and prepare for homeownership. In addition, more than 120 residents receive individual homebuying counseling each year.
- Several special classes are offered each year, with topics including credit, multi-family ownership, and post-purchase education.
- Downpayment assistance is available to income-eligible buyers who qualify. Assistance can be used to assist with downpayment and closing costs for purchasing a home in Cambridge.
- The Home Improvement Program provides low-cost financial and technical assistance for owners of one to four unit owner-occupied buildings to assist with home repair, rehab, and stabilization.
- In addition to deed-restricted ownership units, there are also several limited-equity cooperatives in Cambridge. The City works with most of these coops to assist in the marketing and transfer of available units, and to provide technical and financial assistance when necessary.

There are more than 500 deed-restricted homeownership units in Cambridge

## Programs and Services for Renters:

The Housing Division administers all rental units created through the Inclusionary Zoning Ordinance, as well as providing tenant assistance and referrals.

Staff ensure continued compliance with Inclusionary program requirements, approve applicant and tenant eligibility, work with owners and managers to make units available, determine affordable rents, and support tenants and owners.

- The Rental Applicant Pool (RAP) accepts applications on a rolling basis, and is open to households earning between 50% and 80% of Area Median Income (AMI), or with a rental subsidy voucher.
- In the past four years, more than 200 households have been housed through the Rental Applicant Pool. There are currently more than 850 applicants waiting for housing.
- All tenants undergo annual recertification to ensure that they are paying an affordable rent of 30% of their monthly gross income.
- Affordable rental units throughout the city are subject to regular monitoring for condition to ensure that tenants have decent, safe housing. This monitoring includes inclusionary and other City-assisted affordable units.
- The Housing Division works with partners throughout the city to assist tenants having conflicts with landlords, economic hardship, or other issue impacting the stability of their housing.
- Tenants are informed of educational opportunities such as credit and budgeting classes to assist those households who would like to prepare for homeownership or just improve their finances.

There are more than 570 rental units completed or now under development created under Inclusionary and other similar measures administered by the Housing Division.

### **HOUSING DIVISION, CAMBRIDGE COMMUNITY DEVELOPMENT DEPARTMENT**

344 Broadway, Cambridge MA 02139

Phone: 617/349-4600 FAX: 617/349-4669 TTY: 617/349-4621

[www.cambridgema.gov/CDD/HOUSING](http://www.cambridgema.gov/CDD/HOUSING)

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**249 Garden Street, #16  
Cambridge, MA 02138  
617-491-4071**

July 7, 2014

City of Cambridge  
Cambridge City Council  
Cambridge City Hall  
795 Massachusetts Avenue  
Cambridge, MA 02139

**RE: POLICY ORDER RESOLUTION (June 30, 2014): BRISTON ARMS, LLC**

Dear Honorable Councilor Denise Simmons, Chair  
Members of the Housing Committee of the City Council

I am writing in reference to the potential sale of the property at 239 – 255 Garden Street, known as Briston Arms, owned by John Briston Sullivan and family, and managed by Briston Arms Management Co., LLC, and others. I would like to take this opportunity to thank the Housing Committee of the City Council and the City Manager for addressing this matter, and for demonstrating concern for the on-going maintenance of affordable housing at Briston Arms and the City of Cambridge for current residents and future residents.

I am a long-time resident of Briston Arms of some thirty-four years. Many of my neighbors are elderly, disabled or handicapped persons, single parent families, immigrants, low-to-moderate income earners, and persons living on fixed income. Many of residents have resided at Briston Arms since its inception some 40+ years ago. They have been devote, reliable, consistent tenants of the owner, John B. Sullivan, who himself was born and raised in Cambridge. Cambridge has been very good to Mr. Sullivan and his family, where he was able to prosper off of the backs of these tenants to now only abandon them through the sale of the property to developers who are interested in changing the affordability paradigm Cambridge and the tenants of Briston Arms have come to expect, to suddenly not know where they will live next year.

Many of the tenants, including myself, are very concerned and anxious about our future living arrangements, particularly in the next year and beyond, and not being able to afford to continue to live at Briston Arms if the property is sold to a developer. For the past four or so years, tactics used by the current management, Briston Arms, LLC to rid of its tenants who are poor, low income, handicapped, disabled, immigrants or persons of color have been very unpleasant and on discriminatory.

According to the findings of the City of Cambridge Health Assessment (2013), Cambridge Public Health Department, the lack of affordable housing in the city is one of the major issues that negatively impact the health and well-being of the residents. Given the extensive findings

from the important assessment, I urge the City Council and the City Manager to please consider having the property become either city owned and operated or tenant owned and operated in order to maintain affordability. Over the last three years rents have increased tremendously each year; and, the cost of heat, the responsibility of tenants, have doubled in cost, making rents even higher.

In closing, I would once again like to take this opportunity to thank you for all the work you have done in this matter thus far.

Thank you.

Beverly C. Sealey

CC: House Committee Members:  
Honorable Dennis Benzan, Vice Mayor  
Honorable Craig Kelley, Councilor  
Honorable Mark McGovern, Councilor  
Honorable Nadeem Mazen, Councilor

**Crane, Paula**

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**From:** Tenants@earthlink.net  
**Sent:** Tuesday, July 08, 2014 11:06 AM  
**To:** pcrane@cambridge.gov  
**Subject:** Housing

I will like to see more housing for low income family in Cambridge. And not high market rent it's not good for family with kids.

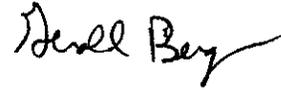
Thanks  
Fred

ACT Office  
135 Prospect Street Cambridge  
617-499-7031

Alliance of Cambridge Tenants  
Alianza de Inquilinos de Cambridge  
Alyans de Lokatè de Cambridge

Communication: Cambridge City Council Housing Committee Hearing - July 9, 2014

From: Gerald Bergman, 82 Elm Street, 617-354-2648



The City Council, on behalf of residents of the city, should adopt certain principles that would maximize the affordability of housing in Cambridge.

- 1) Cambridge should continue to use **80%** of the Community Preservation Act (CPA) for affordable housing.
- 2) Cambridge should commit itself to **maintaining all expiring use buildings** for affordable housing as well as other types of buildings that are now providing affordable housing for Cambridge residents. Briston Arms in West Cambridge and the Close Building in the Port are just the latest examples of threatened buildings that must be maintained as affordable housing.
- 3) Cambridge should move **immediately** to adopt the recommendation of the 2002 nexus study which recommended that the affordable housing contribution be set at \$7.83 in 2002 dollars (approximately \$10.00 in 2014 dollars) for every square foot of applicable gross floor area. The fee could be collected on commercial development above 20,000 square feet instead of the current 30,000 square feet. Cambridge must study the impact of a growing number of commercial projects whose special permits do not trigger the Incentive Zoning Ordinance and should look carefully at negotiated benefits that impact the development of affordable housing. The new nexus study should move ahead as quickly as possible now that bids for the study have been submitted.
- 4) Cambridge should explore initiating a **jobs linkage fee** such as exists in Boston and is being considered in Somerville. A jobs linkage fee would address employment barriers and occupational skill gaps in the city's labor force and ensure that Cambridge residents fully benefit from job opportunities in the future development projects. Housing affordability is dependent on residents having decent jobs at decent pay.
- 5) Cambridge can incentivize housing for the middle class, but it **cannot** come at the expense of any inclusionary zoning units for low and moderate-income persons and families. Thousands of people below **80%** median income are on the waiting list for housing. Current programs, which are under attack at the Federal level and are woefully inadequate to meet the need, are now aimed primarily at the working poor, especially those without the assets and choices of the middle class.
- 6) Cambridge must be more creative and aggressive in its inclusionary zoning proposals. We **must dramatically raise the current requirement of 15% affordability** (in reality this results in about 11% affordability for the final development) citywide. The Metropolitan Area Planning Council (MAPC), in their recent study of the impact of the Green Line Extension in Somerville, determined that **35%** of new units would be needed for low-income housing. Some persons and organizations in Cambridge have

called for inclusionary zoning of **25%**. Somerville calls for inclusionary zoning for developments **8 units and above**, while in Cambridge we begin at 10 units. Developers could be required to build more family-size units (three bedroom). Inclusionary zoning requirements could be related to geographic areas of the city, with greater requirements in Transportation Oriented Districts, such as Central Square.

- 7) City owned lots, while remaining city owned, should **maximize** the potential for affordable low and moderate income housing while achieving a balance with other free and accessible urban amenities such as open space, community squares, farmers markets, art installations etc. while **eliminating** their use as surface parking lots.
- 8) Universities and colleges must house their students on campus. The failure of the City Council to tie mandatory development of student housing to upzoning proposals brought to the City by universities and colleges has resulted in vastly increased rents and the displacement of hundreds of low, moderate and middle-income families.
- 9) Housing is considered unaffordable because families cannot afford high rents and the high cost of purchasing homes given wages that are too low to meet those high costs. Cambridge must do more to enact a minimum wage citywide that is equivalent to that set by the Living Wage Commission for city contracted jobs, and this living wage must be extended to **all workers without exception**.

## NEXUS

The new nexus study will establish the basis for requiring contribution from commercial developments as set forth in the Incentive Zoning Provisions. The new study will ask that housing affordability for middle-income households be considered. This study should only increase available funds for affordable housing and should not diminish opportunities for low and moderate-income persons and families as we seek to define the middle class and respond to their needs in relation to the needs of low and moderate-income families.

In May an order was unanimously endorsed by the City Council which ordered that the City Manager be and hereby is requested to work to prepare draft language that would enable the City Council to implement the 2002 nexus study recommendations as an interim measure pending the completion of the new nexus study. This order was referred to the housing and finance committees for a joint hearing. The Manager was to report back by May 19<sup>th</sup>. To my knowledge, the report was not made and no joint hearing date has been set.

The fact that the nexus base contribution has not been raised since 2002 is inexcusable. The failure of the City Council to not raise the base contribution rate since 2002, which has cost affordable housing programs hundreds of thousands of dollars, is inexcusable. Councilors should speak to this inaction.

Rapid office and commercial development has generated increased rental housing prices caused by extra demand from new resident employees. This development, when added to

the effects of the loss of rent control, has devastated low and moderate income neighborhoods, has severely impacted the economic diversity of its residents and has increased the gap between the rich and poor in Cambridge.

Jobs linkage awards should consider the job-training provider's past performance, employer relationships and partnerships to recruit targeted Cambridge residents. A Cambridge jobs linkage fee is an appropriate policy response to fund services that expand resident access to employment at new development projects and mitigate the potential for these projects to disproportionately benefit workers from outside Cambridge.

The new nexus study should include job linkage. We can learn from Boston's twenty-five year history with the Neighborhood Jobs Trust, as well as from Somerville's inclusion of a jobs linkage in their recent nexus study.

## **INCLUSIONARY ZONING**

Inclusionary zoning, set at a percentage of at least 25%, would help Cambridge create and maintain economically diverse neighborhoods at little or no direct financial cost. Affordable units can be integrated into the development of the overall community. Inclusionary zoning should make possible the integration of populations that traditional zoning and special development programs segregate – young families, retired and elder households, single adults, female/male heads of households, minority persons and households of all types. We could maintain and build income-integrated communities at a time when the gap between rich and poor is widening.

It will also have to be recognized that Cambridge is a city, and that density limitations need to be rationally increased in order to provide more housing for low and moderate-income families.

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Decisions about affordability and equity are often decisions about priorities. We cannot prioritize the profits of developers and universities over the affordable housing needs of Cambridge residents. We must do more to meet the need for decent jobs at decent pay for Cambridge residents. We have an affordable housing crisis that does not need to be further documented. It is time for action, not words.

*"What to the Slave is the Fourth July?" by Frederick Douglass is not only a brilliant work of oratory. It speaks to our every frustration spurred by the gap between the ideals of the United States and the reality we witness every day. Even though his were words that spoke directly to his moment in history, they still ring with an unsettling power. As Douglass says, "Had I the ability, and could I reach the nation's ear, I would today pour out a fiery stream of biting ridicule, blasting reproach, withering sarcasm, and stern rebuke. For it is not light that is needed, but fire; it is not the gentle shower, but thunder. We need the storm, the whirlwind, and the earthquake." —Dave Zirin*