



Five-Year Progress Review of the Affordable Housing Overlay

**CITY OF
CAMBRIDGE**

Housing
Department

Contents

Background	03
AHO’s Effectiveness at Increasing Production of Affordable Housing	04
AHO’s Effectiveness at Serving Residents’ Housing Needs	08
Effectiveness of the Advisory Design Consultation Procedure Process	10
Conclusion	19

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October 2025 marked the fifth anniversary of the adoption of the Affordable Housing Overlay (AHO). This landmark zoning provision supports the production of affordable housing. The AHO provides an as-of-right permitting path with more flexible dimensional standards for new 100% affordable housing.

The Affordable Housing Overlay provisions (AHO), Section 11.207 of the Zoning Ordinance, were first adopted in October 2020. The AHO was created to support the development of affordable housing by allowing for incremental increases in density and height and relaxing other zoning requirements for developments that are fully affordable to income-eligible residents.

The AHO also created a new approach to community and advisory review to provide a process for public discussion and comment on proposed AHO developments while allowing AHO developments to obtain building permits without discretionary approvals. Section 11.207.11 (b) states that the Housing Department shall provide a Five-Year Progress Review of the AHO.

Section 11.207.11 (b)

Five (5) years after ordination, the Housing Department shall provide to the City Council, Planning Board and the Affordable Housing Trust, for its review, a report that assesses the effectiveness of the Affordable Housing Overlay in increasing the number of affordable housing units in the city, distributing affordable housing across City neighborhoods, and serving the housing needs of residents. The report shall also assess the effectiveness of the Advisory Design Consultation Procedure in gathering meaningful input from community members and the Planning Board and shaping AHO Projects to be consistent with the stated Design Objectives. The report shall evaluate the success of the Affordable Housing Overlay in balancing the goal of increasing affordable housing with other City planning considerations such as urban form, neighborhood character, environment, and mobility.



49 Sixth Street, East Cambridge, 46 units — Status: under construction.

This report provides an overview of the impact and effectiveness of the AHO on its stated goal of producing affordable housing that is compatible with Cambridge’s affordable housing and urban design objectives. Specifically, this report provides an overview of the AHO’s effectiveness in increasing the number of affordable housing units in the city, distributing affordable housing across city neighborhoods, and serving the needs of Cambridge residents. This report also describes the effectiveness of the advisory design consultation process in “gathering

meaningful input from community members and the Planning Board” and “shaping AHO projects to be consistent” with “stated Design Objectives.”

The AHO provisions adopted in 2020 were updated in October 2023 and again in February 2025. Where useful, notes are made to indicate the impact of the two subsequent amendments to the AHO which both expanded the heights allowed under the AHO and changed aspects of the required review processes.

Background

The adoption of the AHO by the City Council in 2020 followed several years of discussions among City staff, elected officials and community members on how best to increase production of affordable housing in Cambridge.

The AHO addresses major challenges faced by developers. By providing an as-of-right path to developers of affordable housing, many affordable housing developments which once might have taken years to receive permits, or may never have been pursued due to the uncertainty of discretionary permitting approvals, became feasible. In addition to addressing the unpredictability of discretionary permitting processes, the AHO allows greater heights and other flexible development standards to facilitate affordable housing

development. Incentives for fully affordable housing have been expanded with each amendment, first in October 2023 and again in February 2025.

While AHO projects can move forward without discretionary permit approvals, the AHO requires a design review process, which includes multiple opportunities for input from the community and the Planning Board to encourage good design and development outcomes.

“The Affordable Housing Overlay allows HRI to pursue and acquire properties that would otherwise be financially infeasible to develop as affordable housing, because we know the height and density we can build on any given site. In addition, the by-right nature of the zoning gives non-profit, mission-based developers, like HRI, a clear roadmap for the community process and City reviews. This predictability streamlines our design development and financing, and helps our projects move faster. HRI acquired our first AHO project, 4 Mellen, in mid-2022, and we will complete construction by the end of 2026. The AHO makes an accelerated development timeline possible, and reduces the wait time for desperately needed affordable homes.”

— **Sara Barcan**, Executive Director, Homeowners Rehab, Inc.

AHO's Effectiveness at Increasing Production of Affordable Housing

16 affordable housing developments were proposed under the AHO in its first five years. Additional AHO developments in the pipeline will advance in the coming months and years.

The 16 developments underway will produce more than 1,000 new permanently affordable homes for low- and moderate-income residents. This is a significant increase in affordable housing production activity from prior years. The pipeline of new 100%-affordable housing has never been so deep. For comparison, in 2015, there were two active new affordable housing projects underway. The robust pipeline of new affordable housing is directly attributable to the AHO and City funding dedicated to creating

new affordable housing. The AHO has allowed affordable housing providers to compete with market-rate developers and successfully obtain sites they would not have had access to prior to the AHO.

The size of the AHO projects underway range from a small 4-unit affordable homeownership development to a 278-unit redevelopment of a large public housing complex. The average size of an AHO project, to date, is just over 70 units.

As we report on progress of the first five years of the AHO, one of these developments has been complete and is now occupied, five are in construction, four are preparing for construction, and the remaining six are at various stages of the AHO process, as shown in the table below:

	PB #	AHO Development	Units	Status
1	AHO-1	<u>52 New Street</u>	106	AHO Process complete; under construction
2	AHO-2	<u>Jefferson Park Federal</u>	278	AHO Process complete; under construction
3	AHO-3	<u>Walden Square II</u>	95	AHO Process complete; preparing for construction
4	AHO-4	<u>49 Sixth Street</u>	46	AHO Process complete; under construction
5	AHO-5	<u>116 Norfolk Street</u>	62	Construction complete; property occupied
6	AHO-6	<u>4 Mellen/1627 Mass Ave</u>	29	AHO Process complete; under construction
7	AHO-7	<u>87-101 Blanchard Road</u>	110	AHO Process complete; preparing for construction
8	AHO-8	<u>28-30 Wendell Street</u>	95	AHO Design Consultation complete
9	n/a	<u>35 Cherry Street</u>	10	AHO Process complete; under construction
10	n/a	<u>37 Brookline Street</u>	13	AHO Design Consultation complete
11	AHO-9	<u>2072 Mass Ave</u>	74	AHO Design Consultation complete
12	AHO-10	<u>Corcoran Park – Phase I</u>	67	PB Design Consultation underway
13	TBD	<u>71 Cherry Street*</u>	TBD	AHO community meetings underway
14	AHO-11	<u>Broadway Park</u>	16	PB Design Consultation underway
15	TBD	<u>12-14 Laurel Street</u>	4	AHO community meetings underway
16	TBD	<u>1826-1840 Mass Ave</u>	TBD	AHO community meetings underway
Total Units			1,005	

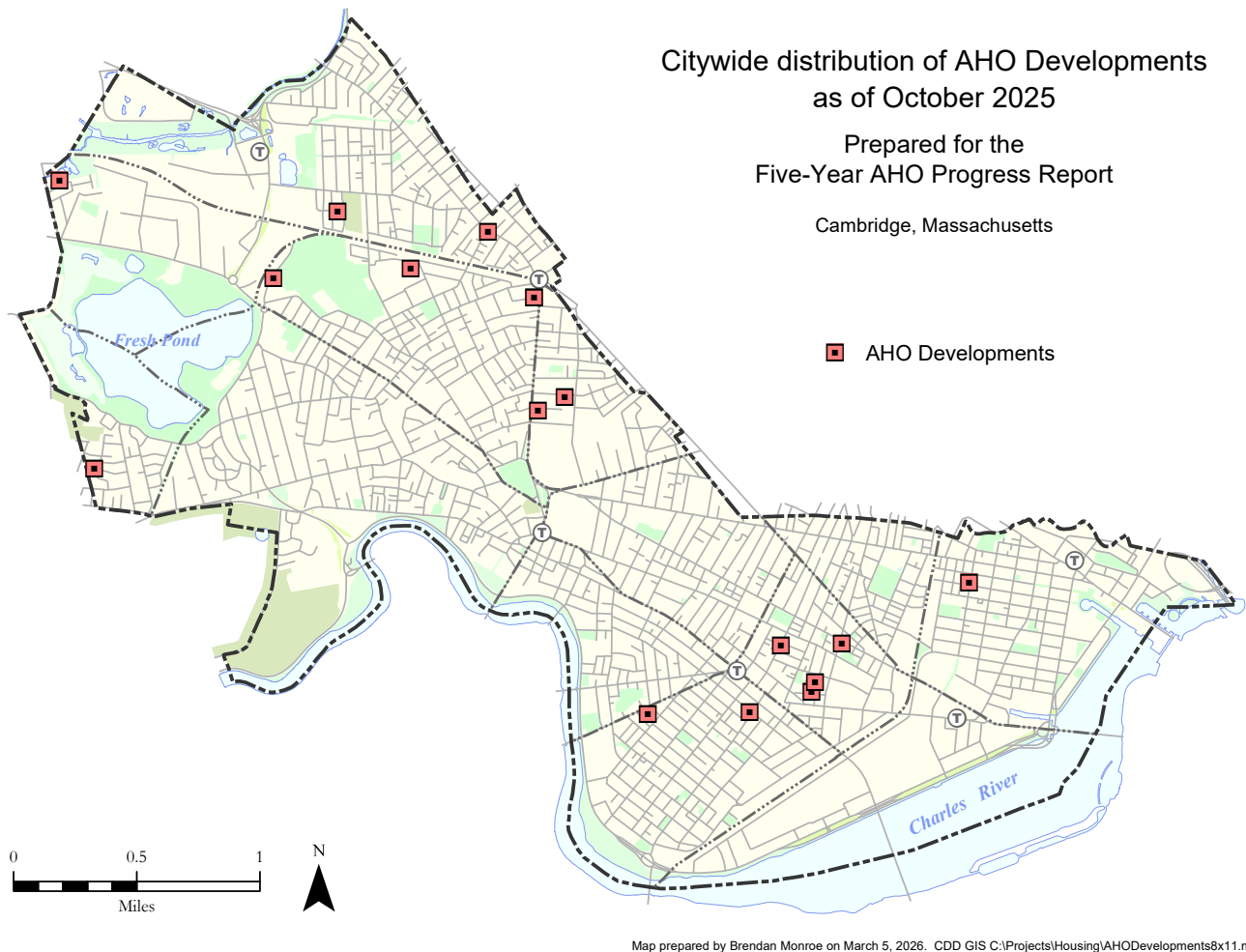
*began AHO process but may not proceed under AHO

AHO developments are located throughout Cambridge, in eight of the city's thirteen neighborhoods, from Cambridge Highlands to East Cambridge. The AHO has been successful in bolstering opportunities for development in areas of the city where there have historically been fewer affordable housing opportunities. For example, the AHO has unlocked opportunities in Strawberry Hill, Cambridge Highlands, and the Baldwin neighborhoods where there are now four AHO projects actively underway with additional AHO developments anticipated in the coming years. In addition to the neighborhoods where there are AHO projects actively moving forward, affordable housing developers have evaluated sites in all neighborhoods of the city for potential AHO development, with the sole exception of the Area 2/MIT neighborhood.

The following table provides information on the tenure, type, and neighborhood distribution of affordable housing under the AHO to date:

AHO Development	Units	Tenure	Type	Neighborhood
116 Norfolk Street	62	Rental	PSH/Homeless	The Port
52 New Street	106	Rental	Family	Neighborhood 9
Jefferson Park Federal	278	Rental	Family	North Cambridge
Walden Square II	95	Rental	Family	Neighborhood 9
49 Sixth Street	46	Rental	Family	East Cambridge
4/Mellen/1627 Mass Ave	29	Rental	Family	Baldwin
87-101 Blanchard Road	110	Rental	Older Adult	Cambridge Highlands
28-30 Wendell Street	95	Rental	Family/Older Adult	Baldwin
35 Cherry Street	10	Ownership	Family	The Port
37 Brookline Street	14	Rental	Family	Cambridgeport
2072 Mass Ave	74	Rental	Family	Neighborhood 9
Corcoran Park – Phase I	67	Rental	Family	Strawberry Hill
71 Cherry Street*	TBD	TBD	TBD	The Port
Broadway Park	16	Rental	Family	The Port
12-14 Laurel Street	4	Ownership	Family	Cambridgeport
1826-1840 Mass Ave	TBD	Rental	TBD	Neighborhood 9
Total Units	1,005			

*began AHO process but may not proceed under AHO



“The AHO has enabled Just A Start to successfully compete for sites with market-rate developers. There are at least 3 sites, on which we will develop nearly 200 affordable apartments, that we were able to secure thanks to the AHO. Our 106-unit New Street project, which will open soon, probably would have taken 2 years longer to permit and finance and would have had 50% fewer apartments if not for the AHO. The community process and Planning Board oversight built into the AHO have assured that you can have both an expedited process and good, community-influenced design.”

— **Carl Nagy-Koechlin**, Executive Director, Just A Start

AHO's Effectiveness at Serving Residents' Housing Needs

Affordable housing projects advanced under the AHO serve a range of resident needs and will offer a range of housing types.

Of the sixteen AHO developments actively underway or completed, eleven are designed as “family housing” where a majority of the units will have multiple bedrooms and features designed to accommodate the needs of larger households, particularly families with children. Three AHO developments will include components which serve special populations, such as the development at 28-30 Wendell Street which will include housing for older adults as well as for

families, the development at 87-101 Blanchard Road, which will be fully for older adults, and the development at 116 Norfolk Street, which is now occupied and providing “permanently supportive housing” serving formerly unhoused residents. In addition to serving a range of populations, AHO developments also include a mix of tenures, including two proposed affordable condominium developments for first-time homebuyers.



Jefferson Park Federal, North Cambridge,
278 units — Status: under construction.



Rendering of 87-101 Blanchard Road,
Cambridge Highlands, 110 units — Status: AHO
Process complete, preparing for construction.



35 Cherry Street, The Port, 10 units —
Status: under construction.

“With the help of the Affordable Housing Overlay, we are in a position to develop a state-of-the-art, fully electric new residential community [in Cambridge] that addresses the growing demand for affordable housing among low and very low income seniors, allowing residents to age with dignity in their community through the provision of a service-enriched program.”

— **Susan Gittelman**, Executive Director, B’nai B’rith Housing

Effectiveness of the Advisory Design Consultation Procedure Process

The AHO was designed to balance the goal of moving affordable housing developments into construction efficiently through a process that provides meaningful input so that AHO buildings are built reflecting City's standards for urban design.

A primary objective of the AHO was to remove discretionary review and approval processes to provide affordable housing developers with a clearer and more predictable path to move affordable housing developments into construction. Prior to the adoption of the AHO, most affordable housing developments were permitted under the state's Chapter 40B statute, which allows developers to seek a "comprehensive permit" when developing certain eligible affordable housing. Comprehensive permit projects require

approval from the Board of Zoning Appeals (BZA) and are subject to appeal. The review and approval process for comprehensive permit "40B" projects includes opportunities for review by the community and the Planning Board before going to the BZA for consideration. While many projects were successfully permitted in this manner, the discretionary nature of the approval process added time, complexity, and unpredictability. In the years before the AHO, we saw several developments approved with comprehensive permits be

tied up in litigation for years, resulting in costly delays. There were also cases where developers were compelled to reduce the number of affordable units, including family-sized units, in order to attain BZA approval.

When drafting the original 2020 AHO zoning provisions, care was taken to find ways to retain the benefits of design input from the community and the Planning Board, while not impeding the ability of affordable housing providers to advance

“ The AHO was an important tool in enabling the adaptive reuse and conversion of the historic Sacred Heart rectory and school in East Cambridge as 46 units of affordable family housing. Without the AHO’s streamlined process and its flexibility for zoning requirements, construction would likely not have happened for this project. Thanks to the AHO, 46 families will have permanently affordable homes in the heart of Cambridge, and a historic landmark will be revitalized in a thoughtful way that honors its architectural significance and reimagines its future.”

— **Vita Shklovsky**, Senior Project Manager, Preservation of Affordable Housing

AHO projects in a predictable and timely way. To accomplish this, the AHO process includes multiple requirements aimed at addressing this concern including: specific design-related requirements in the zoning itself; required public meetings for community review and input; review by City staff throughout the process; design consultations by the Planning Board; and the development of written design guidelines to help shape AHO plans and guide advisory design review processes. A final required step, transmittal of the Planning Board’s “Final Report of AHO Design Consultation” to the Cambridge Affordable Housing Trust, provides an additional opportunity for review of each AHO development by the City board that provides much of the subsidy funding for new AHO developments. The Cambridge Affordable Housing Trust has made review and acceptance of the Planning Board advisory design reports a condition of its funding for AHO developments.

The AHO zoning includes specific design-related requirements which must be met in order for an AHO project to receive a building permit. Examples of these design requirements include setting standards for the amount of glazing to encourage good window to wall ratios, orienting buildings so that front entrances are visible from the street, and incorporating architectural features, such as vertical projections or recesses to visually break up long facades. Over

the first five years since its adoption, the design requirements of the AHO have been updated but continue to provide the intended certainty that AHO projects will meet these design thresholds.

As a companion to the mandatory design requirements, a set of design guidelines was developed by City staff to supplement the fixed requirements in the AHO. The Affordable Housing Overlay Design Guidelines were developed as a resource for affordable housing developers as they designed their AHO projects, as well as a guide for the design review conducted by City staff and the Planning Board. These guidelines have been an effective tool in helping ensure that new buildings created under the AHO provisions are designed in ways which are compatible with and reflect the City's urban design objectives. In 2025, following the City's adoption of the Multi-Family Housing (MFH) zoning amendments, the AHO design guidelines were updated to apply more broadly as "Design Guidelines for Multi-Family Housing" as a resource for all multi-family residential development in the city.

The AHO procedures include an advisory design review process. The AHO provisions, as originally adopted in 2020, required at least two community meetings to discuss and receive input from the public on proposed AHO developments followed by two advisory design consultations at the Planning Board. In

2025, the AHO design review process was updated to align with the new review process for other multi-family residential development, as discussed in more detail below.

The mandated community engagement process under the AHO has been taken seriously by affordable housing developers. To date, most AHO developers have chosen to exceed the minimum of two AHO community meetings to ensure that the design and development plans they are pursuing have been thoroughly reviewed by the community before advancing to the Planning Board for advisory design review.



52 New Street, Neighborhood Nine, 106 units — complete; lease-up underway.

“

The AHO is a critical tool for preserving and expanding access to affordable homes in Cambridge. Over the last five years, the CHA has used the AHO to start construction on 340 deeply-affordable homes for families and individuals exiting homelessness. Of the 340 homes, 128 are new, deeply-affordable homes added to Cambridge’s affordable housing stock. It’s safe to say that many of these units would not be under construction without the AHO. As a long-term landlord in Cambridge (we are celebrating our 90th anniversary this year!), the CHA especially appreciates how the AHO balances the need for high quality design and meaningful community engagement with an as-of-right permitting process. These elements are critical for the success of buildings, residents and neighbors, and the Cambridge community at large.”

— **Michael J. Johnston**, Former Executive Director,
Cambridge Housing Authority

Many AHO developers have also hosted multiple other community engagement opportunities in addition to the formally-noticed AHO public meetings.

Prior to the MFH zoning amendments in February 2025, all AHO projects were required to complete two Planning Board Advisory Design Consultations. The purpose of these meetings was for the Planning Board to provide feedback on the designs presented, consider input provided by City staff in memos describing the degree to which the proposals were consistent with the AHO Design Guidelines with respect to urban form and neighborhood character, as well as consistency with other urban design objectives including sustainability,

mobility, accessibility, landscape design, and open space. The staff memos also described the proposals’ compliance with AHO zoning requirements, as well as the other requirements AHO projects must meet, including Article 22 Green Building Review and Green Factor scoring.

Each Planning Board consultation begins with a presentation of the proposed designs by the development team, followed by public comment, and then Planning Board discussion. While some public comments on AHO developments have been intended to share the commenter’s general support or opposition to the proposed affordable project, many comments and questions have focused on specific aspects of

the proposed designs and site plans, ranging from comments around height and scale to locations for drop off spaces and procedures for trash operations. The bulk of comments have focused on massing, site layout, open space designs, façade treatments, and parking. Questions and recommendations shared at the first Planning Board Advisory Design Consultation were expected to be addressed at the second meeting.

Following the second meeting, the Planning Board issues a Final Report of AHO Design Consultation report, which summarizes the discussion at the meeting and may include suggestions for continued design review with City

staff as the development moves forward. Affordable housing developers will often continue to meet with City staff following the end of the formal design review process to discuss their final plans and, prior to applying for a building permit, will walk through how they have responded to any remaining design recommendations.

In February 2025, the City adopted the MFH zoning amendments which now allow multi-family housing to be created in all areas of the city. The new MFH zoning extended many of the features of the AHO provisions, including as-of-right development and advisory review procedures, more broadly to all new multi-family housing. The AHO review process



2072 Mass Ave, Neighborhood Nine, 74 units — Status: Planning Board Design Consultation complete.

was also then updated and aligned with the new process for other multi-family development, reducing the required number of community meetings from two to one and raising the project size threshold for projects needing advisory review at the Planning Board.

As of April 2026, nine AHO projects have completed the Advisory Design Consultation process at the Planning Board. Two AHO projects (35 Cherry Street and 37 Brookline Street) became exempt from the Planning Board Advisory Design Consultation as they fall below the threshold for this review following the 2025 zoning amendments. To date, all AHO projects which were in process during and after the 2025 zoning changes have continued to hold at least two community meetings, notwithstanding the change, on a voluntary basis.

The AHO advisory design review process has operated as intended and has been successful in gathering input from the community, City staff, and the Planning Board. The fact that many of the elements of the AHO provisions, including the advisory design review processes, were extended to all residential development demonstrates the effectiveness of the AHO processes in balancing Cambridge's goals for advancing housing production while ensuring a predictable process so that the buildings created are consistent with Cambridge's urban design objectives.



Rendering of 35 Cherry Street, The Port, 10 units — Status: under construction.



Rendering of Broadway Park, The Port, 16 units — Status: Design Consultation underway.



Rendering of Corcoran Park – Phase I, Strawberry Hill, 67 units — Status: Planning Board Design Consultation underway.



116 Norfolk Street, The Port, 62 units —
Status: complete and occupied.

116 Norfolk Street

In the case of 116 Norfolk Street, the Cambridge Housing Authority (CHA) wanted to expand one of their affordable developments by adding a significant addition to the existing historic property on Norfolk Street while converting a historic building that had provided affordable single-room occupancy (SRO) units to larger units with in-unit kitchen and bathrooms. Prior to beginning the formal AHO community process, the CHA conducted engagement with the residents living at 116 Norfolk Street, as well as nearby neighbors to introduce their plans and to solicit questions, concerns, and ideas from those who would be most impacted by the change. The CHA reported that this early community engagement activity directly informed the designs they developed for size and location of the building addition, as both residents and neighbors shared that one of their top priorities was the preservation of as many of the existing mature trees on the site as possible. The discussions with residents also informed interior upgrades pursued. The CHA also met individually with an abutter who did not support building the new addition in open yard areas and had specific concerns regarding the location of the proposed addition and its impact on one of the existing trees. The CHA tried to mitigate the impact by modifying their plans to shift the footprint of the addition away from the impacted neighbor and to retain the tree. The CHA's redevelopment plan did not include parking for residents but, in response to comments from both the public and the Planning Board during their advisory design consultation, the CHA agreed to explore ways to address the potential parking needs of staff and service-providers. CHA offered enhanced PTDM benefits to residents and to make off-site parking at a nearby CHA property available to full-time staff, supportive service providers, and other caregivers. The building is now complete and occupied.



Rendering of 21 Walden Road (Walden Square II), Neighborhood Nine, 95 units
— Status: preparing for construction.

Walden Square II

In the case of Walden Square II (also known as 21 Walden Road), Winn Companies wanted to add roughly 100 new affordable units to their existing Walden Square I development. In their initial design, all 100 units were located in a single building on the site. Following mixed reaction from the community during the AHO community process, Winn decided to revise their initial plan and designed a two-building scheme before coming to the Planning Board for an advisory design consultation. The two-building design was better received by both Walden Square I residents, as well as the broader community. Overall, Winn held a total of seven official AHO community meetings, as well as conducted additional engagement with residents and close neighbors, before bringing their proposal to the Planning Board for advisory design review. While the Planning Board expressed its support for creating affordable housing at this location, the proposal received significant design feedback, including questions regarding site layout, façade treatments, and landscape design. At the second meeting, Planning Board members acknowledged that Winn had made positive changes between the first Planning Board meeting and the second Planning Board meeting, but felt that the project could benefit from continued design consultation with the Community Development Department (CDD) and other City staff about certain aspects of the proposed development with regard to circulation through the site, particularly by pedestrians and cyclists, as well as continued refinement to the exterior facades and landscape designs. Following the issuance of the Planning Board's Final Report of AHO Advisory Design Consultation for Walden Square II, Winn's development team continued to work in collaboration with City staff from CDD, Housing, Public Works, and Transportation to further refine their design and development plans to address the recommendations outlined in the Planning Board's report. The Affordable Housing Trust also delayed its acceptance and approval of the Planning Board's final report to be sure that Winn refined their proposed design with City staff to address Planning Board comments. Winn's updated designs reflect changes made in response to the recommendations and comments made by the Planning Board in its final design report.



Rendering of 28-30 Wendell Street, Baldwin, 95 units — Status: preparing for construction.

28-30 Wendell Street

In another example, 28-30 Wendell Street, sponsored by Homeowners Rehab., Inc (HRI), HRI began a community process following their purchase of 30 Wendell Street, a former tennis court. After their separate purchase of the adjoining property at 28 Wendell Street, the next year HRI restarted the community process. In addition to the formal AHO community meetings, HRI hosted several informal “meet and greet” opportunities with neighbors, including a neighborhood walking tour led by HRI staff and their design team to engage neighbors in conversations about various landscape, streetscape, and architectural elements. HRI initially proposed a nine-story 110-unit building in their early AHO community meetings with the neighborhood. In response to opposition from several neighborhood residents, HRI revised its proposal to reduce the height of the building to eight floors, reducing the number of units proposed to 95 new units. Prior to finalizing what would be submitted to the Planning Board for their advisory design review, HRI hosted a third official AHO community meeting in an open-house fashion, allowing participants to provide feedback on the proposed building design, potential programming, and landscape, including a review of materials and exterior colors. While the community process took more than a year to complete, the project was well-received by the Planning Board who commended HRI for the “thorough and responsive community process.” The Planning Board shared additional comments at its first meeting, including suggestions for changes to the open space design and ways to improve the façade, which HRI addressed at the second Planning Board meeting. The final report issued by the Planning Board following the second meeting noted that HRI’s revised designs were responsive to the Board comments and recommended that HRI continue to work with CDD staff on some final refinements to the design including the treatment of the ground floor exterior and landscape design.

Conclusion

First Five Years of the Affordable Housing Overlay

When the AHO was adopted in 2020, it was a new idea to allow 100% affordable housing developments to take advantage of relaxed density standards and allow affordable housing developers to obtain a building permit by-right after following a prescribed review process. While the goal was clear, it was not certain whether this novel approach to assist affordable housing developments would be successful in bolstering the production of new affordable housing.

Five years later, with more than 1,000 units in the pipeline, the AHO has become an essential tool for affordable housing providers in their work with the City to create new affordable housing. The AHO is facilitating the production of affordable housing built throughout the city to meet a range of needs in the community. The advisory design consultation review process has been effective in collecting meaningful input from the community, the Planning Board, and City staff, which has been incorporated into designs for new affordable housing developed under the AHO.

We look forward to seeing the continued impact of the AHO as more new affordable units are completed, including more than 300 new affordable units expected to be completed in 2026, and other new AHO proposals come together in the coming months and years. The AHO will remain a key strategy in advancing the City's affordable housing goals and that it will continue to facilitate a robust pipeline of new affordable housing.