



City of Cambridge

POR 2026-30
FIRST IN COUNCIL
February 9, 2026

VICE MAYOR AZEEM
COUNCILLOR MCGOVERN
COUNCILLOR SOBRINHO-WHEELER
COUNCILLOR SIMMONS

WHEREAS: The City of Cambridge maintains an inclusionary housing program intended to ensure that a portion of new residential development remains affordable to low- and moderate-income residents; and

WHEREAS: Current eligibility guidelines generally require that qualifying households earn no more than eighty percent (80%) of Area Median Income (AMI), which for the Boston-Cambridge-Quincy area is approximately \$92,650 for a one-person household, \$105,850 for a two-person household, \$119,100 for a three-person household, and \$132,300 for a four-person household; and

WHEREAS: Although units at the 80% AMI tier are categorized as “affordable,” the rents are typically set to one-third of gross monthly income, which may still be financially out of reach for certain individuals who qualify; and

WHEREAS: Though the City administers rental assistance vouchers and related subsidy programs intended to provide additional financial relief to eligible households, the number of vouchers is limited; and

WHEREAS: Some otherwise qualified applicants for inclusionary housing units may have informal financial support from family or other third parties; and

WHEREAS: Permitting qualified guarantors or co-signers in limited circumstances may expand access to Inclusionary Housing opportunities without increasing direct public expenditure, provided appropriate safeguards are in place; now therefore be it

ORDERED: That the City Manager be and hereby is requested to direct the Community Development Department (CDD) to examine the feasibility, legal considerations, and administrative requirements of permitting qualified third-party guarantors or co-signers for applicants to Inclusionary Housing units and provide recommendations as to whether such a policy could responsibly expand access to these units; and be it further

ORDERED: That the City Manager be and hereby is requested to report back to the City Council on CDD’s findings as soon as practicable.

In City Council February 9, 2026.

Adopted by a yea and nay vote:-

Yeas 8; Nays 0; Present 1; Absent 0.

Attest:- Paula M. Crane, Interim City Clerk

A true copy;

A handwritten signature in cursive script, reading "Paula M. Crane".

ATTEST:-

Paula M. Crane
Interim City Clerk