

In Practice

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Providing Affordable Housing Through Historic Preservation in Cambridge, Massachusetts

Opened in July 2021, Frost Terrace Apartments is a 40-unit affordable housing complex in the Porter Square neighborhood of Cambridge, Massachusetts. Located on Massachusetts Avenue — a hub for transit, retail, restaurants, and other amenities — Frost Terrace is helping to close an affordable housing shortage for families in a high-cost area where the market produces primarily studio and one-bedroom units. The nearly 50,000-square-foot complex consists of 3 historic houses renovated to offer 12 apartments and a new 28-unit building between the historic homes. The development team, which included Capstone Communities LLC, Hope Real Estate, and Bruner/Cott Architects, collaborated closely with the city, community residents, and the Cambridge Historical Commission to preserve historic elements of the homes and ensure that the redesign would blend in with the adjacent buildings and [streetscape](#).



Located in a commercial corridor of Cambridge, Massachusetts, Frost Terrace Apartments offers 40 affordable units within 3 restored houses and 1 new building with close access to transit and bike share stations. Photo credit: Robert Benson Photography

Preserving Historic Features

In 2016, the Frost Terrace development team and community residents formed a working group that met for several months to review plans and design concepts that would maintain the neighborhood's historic character. The historic 19th-century North Prospect Congregational Church occupies the parcel north and adjacent to Frost Terrace and now houses the Lesley University Lunder Arts Center. Four-story brick condominiums constructed in 1920 occupy the parcel immediately south of the site. Between these structures was developable land occupied by three historic houses. To achieve various objectives for lower height and density, historic preservation, and the conservation of mature trees on the site, the development team preserved and restored the three historic houses on the [property](#).

The main house at the front of the property, 1791 Massachusetts Avenue, was previously the William Frost House, a family home constructed in the



The development team relocated the historic William Frost House to the front of the lot in line with the former North Prospect Congregational Church and restored the architectural features of the house such as the dormer windows, corbels, trim, copper gutters, and columns. Photo credit: Andy Ryan

late 1800s. In October 2019, the development team collaborated with the Cambridge Historical Commission to move the house closer to the front of the lot to align it with the adjacent church building. The William Frost House created an entry point to the complex and helped open up space for new construction toward the rear of the lot. The development team restored the house with features characteristic of the period, such as columns, trim, dormer windows, corbels, and copper gutters and downspouts. The other two historic buildings, which remained in place, are early 1900s shingle-style cottages in the rear of the property at 1785 and 1787

Massachusetts Avenue. The development team converted the three houses to four apartments each, which required ingenuity to maintain their historic integrity, explained Jason Korb, principal at Capstone Communities LLC. In addition to reconfiguring the floorplates, converting the houses to multifamily units required fire resistance upgrades to the existing wood framing and new sprinkler [systems](#).

A comprehensive permitting process facilitated the development of a modern four- to five-story building at 1789 Massachusetts Avenue behind the William Frost House. The building exceeded the 35-foot zoning height cap by 20 feet. In addition, the complex's three parking spaces, which are reserved for people with disabilities, did not meet the city's standard parking requirement of one off-street parking space per residential unit. The project relied on Massachusetts' Chapter 40B statute, which enabled the development team to acquire a comprehensive permit and bypass local parking and height restrictions provided that at least 25 percent of the project's units maintained long-term affordability. One outcome of the resident meetings was to use two different heights for the new building, which reaches five stories on the north side adjacent to Lesley University and then recedes to four stories on the south side facing the condominiums. Because the developers compromised on the building's height, they constructed a basement that extends from the front of the site to the midpoint of the building's rear side. The development team selected materials that blend into the existing architecture, such as simulated wood siding and brick that complemented the adjacent condominiums, and the new building's curved façade on the south side mirrors the bay windows of the condominiums. Korb indicated that although several neighbors opposed the project during the zoning phase, "the ultimate act that they could take to try to stop the project would [have been] to appeal the permit, and none of the neighbors appealed the permit. I think that was a

testament to a lot of the work that we [did upfront to be] collaborative with the [neighbors](#)."

The Apartments

In contrast to the surrounding area, which mostly offers studios and one-bedroom units for individuals, Frost Terrace fills a need for more affordable family housing. The apartments consist of 13 one-, 13 two-, and 13 three-bedroom units and 1 studio. The modern addition contains a total of 28 units. Each of the houses contains 4 two- and three-bedroom apartments. Most of the units are targeted to households earning less than 60 percent of the area median income (AMI). Four units are reserved for households earning no more than 50 percent of AMI, and four are reserved for households earning less than 30 percent of AMI. Eight of the apartments are set aside for residents with housing choice vouchers administered through the Cambridge Housing Authority. Excluding an \$8.7 million construction loan from Rockland Trust, which was repaid at lease-up, the development cost approximately \$29 million. Funding sources included \$10 million from the Cambridge Affordable Housing Trust, \$9 million in 9 percent low-income housing tax credit equity syndicated by Stratford Capital Group and allocated by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), \$4 million in EOHLC loans, an \$825,000 HOME Investment Partnerships loan from HUD, and a \$5.2 million permanent loan from the Massachusetts Housing [Partnership](#).

The apartments include several amenities for tenants. The new building features an elevator and three fully accessible units. The development team added a wheelchair ramp and improved the sidewalks to improve accessibility. The landscaped grounds also include one of Cambridge's oldest oak trees, which the development team preserved. All units offer energy-efficient appliances and large windows to bring in natural light. A few apartments offer in-unit washers and dryers, but a common laundry room is available in the new building for all residents to [use](#).



The front house and the other two early 1900s shingle-style cottages located to the rear of the property each offer 4 units to accommodate families in two- and three-bedrooms. Photo credit: Robert Benson Photography

The surrounding Porter Square neighborhood offers schools, places of worship, retail outlets, restaurants, and service providers within walking distance of the property and accessible by public transit. Onsite bike storage accommodates up to 44 bikes, and the property is 2 blocks from a commuter rail stop and the Porter Square subway station. In addition, a bikeshare station is in front of the building, and several bus lines have stops on Massachusetts [Avenue](#).

Conclusion

Frost Terrace received more than 900 applications during its initial leasing period and has remained fully occupied ever since, demonstrating the area's high demand for multifamily housing. Frost Terrace transformed an underutilized residential site in a transit-oriented area into high-quality, affordable multifamily housing. By preserving the historic homes on the property and collaborating with neighbors, the project is filling a gap in the local housing market to make affordable housing more accessible to families. The project demonstrates a commitment to environmental sustainability in the restored existing houses and energy-efficient features. The project has received numerous awards, including a 2022 Built Environment Plus Green Building Showcase Equity + Inclusion Award and a 2021 Cambridge Historical Commission Preservation [Award](#).

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