



MBTA Communities Advocacy Toolkit

Table of Contents

OUR MASSACHUSETTS COALITION	03
MBTA COMMUNITIES: MULTI-FAMILY ZONING	04
HOUSING AND SCHOOL ENROLLMENT	06
BACKGROUND	07
HOW TO ADVOCATE -- TAKE ACTION	08
TALKING POINTS / EXAMPLES	09
MESSAGING TIPS FOR LOCAL OUTREACH	11
WHAT'S NEXT?	12
RESOURCES	13
SOCIAL MEDIA TEMPLATES	14



200,000 NEW HOMES BY 2030



OUR MASSACHUSETTS
HOMES FOR A THRIVING COMMONWEALTH

THE COALITION

Our Massachusetts is a state-wide coalition of business, civic, non-profit, education, faith-based, and community leaders with a common goal: build **200,000** homes throughout the Commonwealth for people across income levels by **2030**.

Together, we're speaking out about what is at risk if we don't create the homes that Massachusetts needs. Our housing shortage hurts people, the Commonwealth, and our economy. The good news? We have what it takes to secure a brighter future for all residents.

Everyone should have access to a safe, healthy, and affordable home in a community that they choose. A prosperous future for everyone means making significant investments now to meet the demand by **2030**.

WHY PRIORITIZE HOUSING?

As one of the most expensive states in the nation, high housing costs and lack of supply are impacting every corner of the Commonwealth. As the third most expensive state to rent a home and fifth to purchase a home, affordable housing remains out of reach for Massachusetts residents at all income and education levels.

The high cost of housing has people packing up and leaving our great state altogether. Between 2020 and 2022, over 110,000 residents left Massachusetts for more affordable homes and a better quality of life - the highest outmigration in thirty years. If we fail to act, we will continue to lose the glue that holds our communities together and helps our economy thrive - people. It will be impossible for Massachusetts to maintain its competitive edge with our talent fleeing to more affordable states. Those who stay will face higher financial burdens and increased barriers to economic mobility, perpetuating racial and economic divisions.

HOW CAN WE BUILD THE HOUSING MA NEEDS?

The momentum around housing, especially affordable housing, has been increasing dramatically in recent years as more people experience housing challenges firsthand. Still, more work remains.

To build the housing Massachusetts needs, we will need to flex the muscle of pro-housing leaders at both the state and local levels. The fight for more housing, the fight for the future of our economy, and the fight for a more equitable Massachusetts is being waged not just at the State House - it's also in city and town halls across the Commonwealth.

This coalition, led by the Citizens' Planning and Housing Association (CHAPA), brings together a broad cross-section of leaders from every corner of Massachusetts to take action before state and local leaders, in our communities, and in the media, so that shovels are in the ground to **build 200,000 new homes by 2030**.



WHY 200,000 BY 2030?

Massachusetts needs **200,000** more homes by **2030** in order to stabilize home prices and rents. To tackle this challenge, we'll need a diverse mix of homes in all 351 cities and towns across the state. Specifically, **40,000** for residents with low and moderate incomes and **20,000** with extremely low-incomes.

By reaching this goal, we can make great strides in solidifying a more equitable, accessible and affordable Massachusetts.

MBTA Communities: Multi-family Zoning



OUR MASSACHUSETTS

HOMES FOR A THRIVING COMMONWEALTH

In 2020, the State Legislature almost unanimously passed an Economic Development Bill, which Governor Baker signed into law in 2021. Included in the bill was language to add “multi-family zoning as-of-right in MBTA Communities” (Section 3A) to the state’s Zoning Act. Section 3A requires that every MBTA community have at least one zoning district in which multi-family housing is allowed as-of-right, and which is located near a transit station, if applicable. This new law removes barriers in local zoning to allow for more transit-oriented multi-family housing in the years ahead.

What is an “MBTA Community”?

A municipality served by the MBTA in one of the following categories:

1. Rapid Transit
2. Commuter Rail
3. Adjacent Community
4. Adjacent Small Town

There are 177 MBTA Communities.

WHY WAS SECTION 3A PASSED?

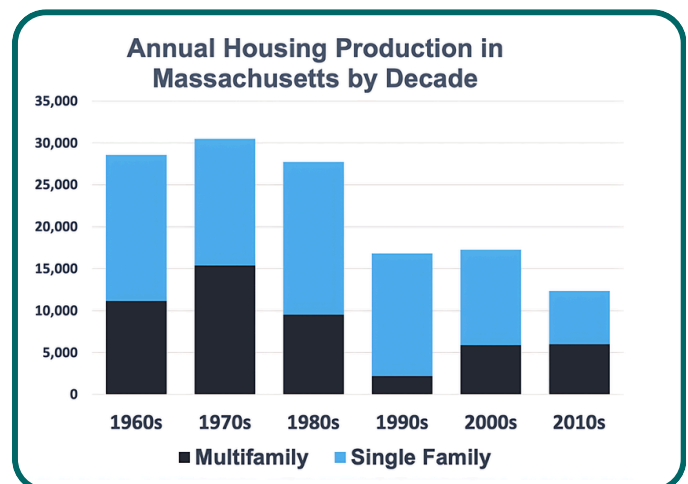
Decades of under-producing housing across the Commonwealth, in every municipality, has created a serious housing shortage. High home prices are pushing out college graduates, young families, older adults and even people with moderate incomes - posing a serious threat to our economy. Growing a healthy and sustainable regional economy requires providing housing options at a variety of scales, and a wide range of price points, so the state stepped in to course correct and take a more holistic approach to zoning.

WHAT IS ZONING?

Zoning is a rulebook for how land is used. Every municipality has its own zoning code, which determines allowable uses, shape/scale of buildings, distance between uses, and sometimes other requirements, such as parking, open space, etc. Zoning codes are moral documents that determine who can live, work and play in our communities.

WHY DOES ZONING MATTER?

It is one of the most powerful tools we have to meet our goals for housing, transportation, economic development, climate and diversity. Zoning is particularly important today because many Massachusetts communities have stringent and inflexible zoning that has made it illegal or impossible to build anything other than a single-family home. This is often referred to as “exclusionary zoning.” As a result, this pushes out people who either can’t afford a single-family home or who want to live in multi-family housing, including older adults looking to downsize, teachers, firefighters, small business owners and their employees, single adults, adults with disabilities, and working families. Exclusionary zoning negatively impacts the economy and environment, creates traffic congestion and contributes to skyrocketing home prices.



GOALS OF SECTION 3A

- Remove zoning barriers to encourage development of multi-family housing
- Encourage development of “Missing Middle Housing”
- Build transit-oriented communities

BENEFITS OF MULTI-FAMILY HOUSING NEAR TRANSIT

- 1 Housing affordability**
More housing = more options for local employees, young couples, older adults, etc.
- 2 Financial benefits**
More residents = increased tax revenue
- 3 Creating more sustainable, walkable communities**



Businesses in walkable communities generate 80% more in sales on average than businesses in car-dependent neighborhoods



Households in walkable communities spend 50% less on transportation (on average)

ADDRESSING COMMON CONCERNS

How will this impact schools?

Recent studies, including [this one from MAPC](#), have found little to no relationship between housing production and school enrollment. School enrollment has decreased most significantly in the suburbs.

Do we have water capacity to support more residents?

The majority of water usage in most towns is non-essential (pools and large lawns). Multi Family homes are much less likely to contain these water-intensive features, and offer a more sustainable housing option to residents.

How will this impact traffic?

This is why putting new housing near transit and local jobs is so vital. Residents in multi-family housing are less likely to own cars than residents in single-family homes.

Will this actually make housing more affordable?

Prices may not stabilize immediately, but we need to significantly increase production (200,000 new homes by 2030) in order to meet our housing needs. Zoning reform is a critical first step. It doesn't stop here, but it needs to start here.

What are the fiscal impacts of adding more residents?

Multi-family housing is almost universally fiscally net positive - talk to your local planner to get more specific data.

Should communities wait for the results of the Milton lawsuit before taking action?

No, the Milton lawsuit concerns the attorney general's ability to enforce penalties over and above the loss of state grant funding for noncompliance. It also questions whether the guidelines for compliance should have been written as regulations. It is critical to know that **this lawsuit could not overturn the law**. While a rewriting of the guidelines could make rezoning requirements **more or less** strict, the requirement for all MBTA Communities to create a multi-family district of reasonable size will not go away. Regardless of the results of the lawsuit, communities that do not create a multifamily district of reasonable size by their deadline will face significant losses in state grant funding.

TAKE ACTION: WWW.THRIVINGMASSACHUSETTS.ORG/JOIN



Join Our Massachusetts—lend your name to the list of coalition members and sign-on statement



Meet with legislators



Assist with identifying and/or recruiting coalition members



Testify at state and local hearings



Submit op-eds or letters to the editor



Speak with reporters

Find more data about school enrollment in your community on [DataTown!](#)

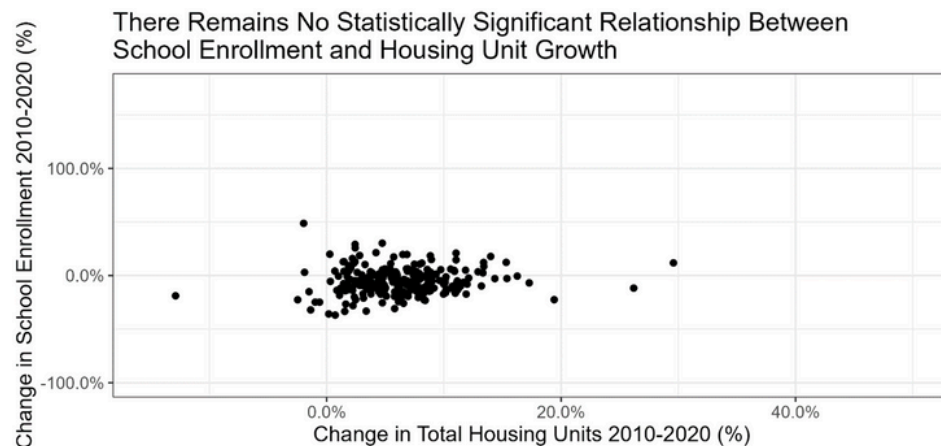
Housing and School Enrollment



Every child deserves a high-quality education and a safe, stable place to live. If we want to be a community where people from all backgrounds can thrive, we have an opportunity to be part of creating that future.

Recent studies, including [this one from MAPC](#), have found **little to no relationship between housing production and school enrollment**. School enrollment is driven by turnover in the existing housing stock which typically follows demographic trends. Millennials, who represent the majority of first time homebuyers, are not having nearly as many children as previous generations. Additionally, modest-sized multi-family homes add more affordable options to our communities that serve all types of households, including but not limited to families, young couples, and older adults.

Multi-family housing for purposes of the MBTA Communities Law:
1 building with 3+ homes or
2+ buildings on the same lot,
each with 2+ homes



Source: MA DESE; 2010 Decennial Census Table H003; 2020 Decennial Census Table H1

image source: Metropolitan Area Planning Council

School enrollment is down in many communities across the state, even as the population has increased or remained steady. School enrollment has decreased most significantly in the suburbs.

Every home you have ever lived in required members of your community to say **YES!** Now it is our turn to do the same for **future generations**.

Concerned that you don't know enough about local meetings and housing? The good news is that you do not need to be a planning or housing expert in order to contribute to shaping the future of your town. By knowing the basics and what you value, you have a place at the table and in the community. Your voice matters to those in leadership positions and speaking up, in a way that works for you, can impact housing decisions.

Background

What is a “Town Meeting”? Town Meeting is both an event and an entity. As an event, it is a gathering of a town's eligible voters, and is referred to as “the Town Meeting.” As an entity, it is the legislative body for towns in Massachusetts, and is referred to simply as “Town Meeting.”

Each town has a different way of running its Town Meeting, depending on its bylaws or charter. Sometimes the customs and traditions are written down; sometimes they are not.

What's an open Town Meeting? An open Town Meeting means that all of the town's voters may vote on all matters.

What's a representative Town Meeting? In a representative Town Meeting, also called a limited Town Meeting, all of the town's voters may vote for what are called Town Meeting Members. After the voters elect the Town Meeting Members, the Town Meeting Members conduct and vote on the rest of the Town Meeting's business.

More from [“A Citizen's Guide to Town Meeting” published by the Secretary of the Commonwealth.](#)

How to Advocate

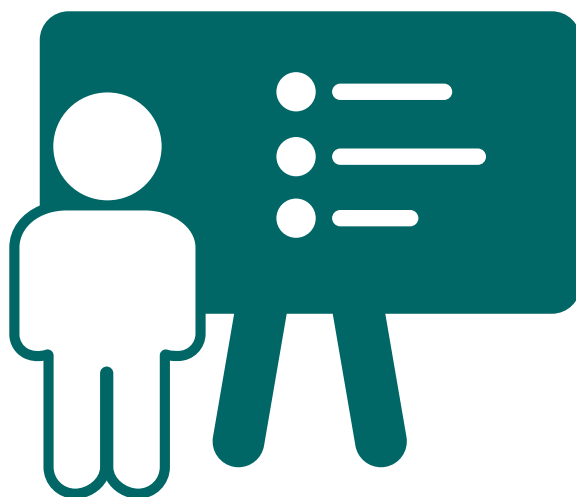
1. Be a housing advocate in your community. Tell your friends and neighbors to attend Town Meeting to vote for the MBTA Communities Act. Hand out flyers, post on social media, and write letters to your local paper. Everything helps!
2. If you have an Open Town Meeting coming up, attend to offer a public comment and vote on the MBTA Communities Multi-Family Zoning proposal. If you have a Representative Town Meeting, visit your community's website to find contact information for your Town Meeting Members and offer you input on the upcoming vote.
 - A **YES** vote will approve the MBTA Communities Multi-Family Zoning proposal. This would mean the areas included in the final proposal would be zoned for multi-family development(s).
 - A **NO** vote will not create multi-family zoning districts and your city/town will not be in compliance with the MBTA Communities Law. If the city/town is not in compliance with the law, there will be consequences, including the loss of state funding from grant programs.



Talking Points

The below messaging guidelines apply if you're in person, on the phone, or sending an email.

- Introduce yourself. If at a Town Meeting, the moderator may ask you to share your name and address.
- Share if you're a homeowner/renter/business owner, how long you've lived in the town, and if you have a partner, family, kids, etc. Include anything that anchors you to the town.
- Share your story. The more personal, the better. You should be brief.
- State your position on the MBTA Communities Zoning Districts proposal and what you hope they will prioritize.
- Share your story by naming 1-2 community benefits that the zoning changes will offer to your community.
 - Community benefits (*Note: you can find more information in messaging tips below*):
 - Housing affordability
 - Sustainability
 - Strengthen Municipal Resources
 - Economic Development
- Restate your support.
- Say thank you for the opportunity to comment.



Examples:

- “Hi, my name is [x] and I live on [X] Avenue with my [partner/family/dog/cat, etc.]. I have [owned/rented] my home for [#] years.
- I am here to share my support for passing the MBTA Communities Zoning Districts proposal, which would allow for and encourage new multi-family homes in town.
- I support these zoning changes as it could diversify our housing options and make our community more welcoming to first-time home buyers and older adults who would like to downsize, but still want to call our town home.
- We moved here because we love the rural, farmland feel, while also having access to retail, restaurants, and more. New housing isn’t mutually exclusive to losing our charm and character. Let’s view this proposal as a way to allow others to embrace what is so wonderful about our town.
- I support passing the zoning district proposal. Thank you for the opportunity to comment.”

- “Hi, my name is [X] and I live on [X] Street with my [partner/family/dog/cat, etc.]. I have [rented/owned] my home for [#] years.
- I’d like to share my support for the zoning proposal to comply with the MBTA Communities Act by the end of the year.
- Similar to many places, home prices have been on the rise in town for some time. We’d love for our children to be able to return here and raise their families here, but we’re not sure if it will be possible based on current housing options. And it’s not just about our children, it’s about investing in providing a range of housing options so seniors can downsize, and our teachers, police officers, firefighters, and more can afford to live here.
- This proposal allows us to protect the farmland, and the rural charm of our town, while also planning for the future. I’d like to live close to my grandchildren and for them to grow up in a community that protects the town we’ve always known while embracing the opportunities of the new, including housing.
- I support passing the zoning district proposal. Thank you for the opportunity to comment.”

Outreach Messaging Tips

Anchor comments around your values and goals, not numbers.

Why should our community want to do this? What do we want our community to look like in 10-20 years? Do we want to be a place where families can live? Will new housing threaten the charm of our community? Note all of the below messaging tips might not be appropriate for your town specifically, but give you an understanding of the benefits of MBTA Communities zoning changes as a whole.



Community benefits you can think about or share:

1. **Housing affordability:** The MBTA Communities Law supports the creation of a variety of housing types so that seniors can downsize and stay in their communities, first-time homebuyers can find starter homes, and people who work here can afford to live here.
 - a. By streamlining the zoning and permitting process we will be able to create a wider range of housing, stabilize housing prices, and make our community more affordable.
2. **Sustainability:** Building housing near transit has a broad range of community benefits, especially when combined with efforts to increase commercial development and design safer streetscapes. It can reduce traffic congestion and encourage (or build on) walkable, sustainable communities.
 - a. 1 in 5 car trips are under a mile – these are trips that could easily be converted to walking, biking, or taking public transit if housing is built close to jobs, retail, and services.
 - b. As we think about reducing our carbon footprint, our community plays a role in the Commonwealth's future, and multi-family housing can contribute to some of those larger goals.

3. **Strengthens Municipal Resources:**

- a. More residents = more tax revenue
- b. New residents are likely to pay higher taxes because they are purchasing at a much higher price than those who purchased decades ago.
- c. Reduced per capita cost for municipal services.

4. **A Stronger Local Economy:**

- a. Housing = job creation and benefits to local businesses
- b. New residents provide increased revenue for existing businesses, enabling them to expand and hire more employees.
- c. Restaurants and small shops' success depends on foot traffic from customers who live nearby and these businesses add to the character, desirability, and quality of our community.
- d. Businesses in walkable communities generate 80% more in sales on average than businesses in car-dependent neighborhoods.
- e. Medium and large-sized businesses make decisions about where to locate based on the available workforce. They provide tax revenue, which supports schools, police, fire, roads, and other local services. Many local businesses also donate to local nonprofits, youth leagues and cultural institutions, etc.

WHAT IS NEXT?

- If you haven't already, join [Our Massachusetts](#) coalition - lend your name to the list of coalition members and [sign-on statement](#) (your name will never be used publicly without your permission) in order to stay up-to-date on all things housing and how we get 200k new homes statewide by 2030.
- Continue to show up at public meetings to offer comments in support of housing.
- Become a housing ambassador within your town by sharing with your friends, family, colleagues, neighbors, etc. why it's important to support new housing in your community. Ask local businesses that you frequent about the impact that the high cost of housing has on their day-to-day operations. Are they having trouble finding and retaining employees? Use this intel when talking to your community.

RESOURCES



- [Mass General Laws: Chapter 40A, Section 3A](#)
- [MA's Executive Office of Housing and Livable Communities: Multi-Family Zoning Requirement for MBTA Communities](#)
- Massachusetts Housing Partnership (MHP):
 - [MBTA Zoning & Complete Neighborhoods](#)
 - [Why MBTA multi-family zoning law makes sense for Massachusetts](#)
 - [DataTown](#) – Select your town and view specific data on demographics, jobs, school enrollment, and more
 - [Residency](#) – Data about residential housing density and land use patterns.
- Metropolitan Area Planning Council (MAPC):
 - [“Housing Production’s Effect on Public School Enrollment”](#)
 - [”Myth-Busting the MBTA Communities Law”](#)
- Urban Land Institute Boston’s series exploring the housing shortage:
 - [The Problems with Housing](#)
 - [We Are Not Who We Used to Be](#)
 - [What Does Community Character Mean Anyways](#)
 - [Why Multiple, Parallel Regulatory Authorities Makes Housing Really Hard](#)
 - [Why Data Matters](#)



The following pages feature social media templates to showcase your support for Our Massachusetts and affordable housing initiatives in your neighborhood!



I SUPPORT HOUSING



IN MA

BECAUSE
IT'S VITAL
FOR YOUNG
FAMILIES

I SUPPORT



HOUSING

IN MA

BECAUSE IT
DRIVES A
THRIVING
ECONOMY

I SUPPORT



HOUSING

IN MA

BECAUSE
EVERYONE
DESERVES
A SAFE PLACE
TO CALL HOME

I SUPPORT



HOUSING

IN MA

BECAUSE IT
FOSTERS
COMMUNITY
GROWTH AND
DIVERSITY

I SUPPORT



HOUSING

IN MA

BECAUSE OUR
WORKFORCE
NEEDS
AFFORDABLE
OPTIONS

I SUPPORT



HOUSING

IN MA

BECAUSE I
PRIORITIZE
EQUITY
IN MY
COMMUNITY