

Organizing on Affordable Housing Funding and Rent Stabilization

By Lew Finfer — LewFinfer@gmail.com

Context: Rents have gone way up leading to people being displaced or paying 40% or more for rent. Home prices have gone way up leading to more and more people not being able to buy a home if they have a working-class income and even middle-class income in more and more cases.

Wages have not gone up nearly enough to meet these rents and home prices. The Minimum Wage will reach \$15 an hour in MA 1/1/23 but clearly another campaign to raise it substantially is needed; a minimum wage is not a living wage.

So, we need to build and subsidize much more affordable housing AND protect tenants of absentee landlords from big rent increases by some form of rent control. AND significantly raise the Minimum Wage.

I. Types of housing

- Tenant of an absentee landlord
- Tenant in an owner occupied 2-4 family house
- Tenant in federally or state subsidized housing owned by a non-profit or for-profit landlord (family and elderly buildings) with rents regulated
- Tenant in public housing (family & elderly housing) pay 30% of income for rent
- Tenant with a federal Section 8 or with state MRVP certificate enabling them to rent an apartment and pay 30% of their income as their rent share
- Homeowner...single family or with 1-3 rental units along with their home
- Absentee landlords can own a small, moderate, or huge amount of housing.
- Banks and hedge funds and other corporate formations have a major impact on financing housing speculation leading to big profits and high rents and home prices.

II. Local Policies and laws for Getting and Increasing Affordable Housing Funding

1. **CPA** (Community Preservation Act) State enabling legislation allows communities to adopt CPA within their city or town. Voters must approve it by referendum. 189 communities have adopted this, see list at https://www.communitypreservation.org/cpc-report?report_src=bbzvidkqg%3Fa%3Dq&qid=30&ifv=1. CPA is a small surcharge on property taxes that goes to a city/town fund where 10% must be spent on affordable housing, 10% on historic preservation, 10% on construction of outdoor recreational facilities (e.g., sports fields, tot lots and playgrounds, community gardens) and/or open space preservation. The other 70% can be split amongst these 3 uses or all go to one use.... you can research how much goes to housing and if it's not a substantial overall %, this is something to try to change
2. **CDBG** (Community Development Block Grant) is an annual federal block grant to cities. It can be used for housing, economic development, park and street repair, social services. You can review your city's spending plan and if you feel not enough is going to housing, you can campaign to change that.
 - a. **37 communities in MA, those with over 50,000 populations, get these grants directly from HUD, ex. Lynn, Peabody, etc.**

- b. 11 Mini Entitlement Communities each get \$825,000 from federal CDBG funds going to the state: Amherst, Chelsea, Everett, Gardner, Greenfield, North Adams, Palmer, Wareham, Webster, West Springfield
 - i. Smaller communities can make an individual or joint application to the State for a grant from the State share of Community Development Block Grant funds.
 - c. **Other cities and towns can apply annually for State CDBG funds** for one community or in joint applications with other communities. Around \$29 million is available and next application round is fall 2022 or Winter 2022-2023
3. **Inclusionary Development Program** or Inclusionary Zoning—a city can require a % of new market rate developments to have a percentage of affordable rental or homeownership units OR the developer can make a per unit payment into an affordable housing fund.... Quincy, Boston, Cambridge, Somerville, etc. have this policy and Cambridge and Somerville require 20% affordable units, Boston has 13% but is raising it, Quincy has 10%
4. **LINKAGE**---this is a local policy to require developers of a certain size nonresidential building (in Boston it's currently 100,000 square feet and larger) to pay into a fund for affordable housing. Some Linkage policies also include a separate contribution for job training. The formal name for Linkage is "Development Impact Fee". The legal basis for the housing fee is that new commercial buildings will attract additional low- and moderate-income workers who will want to live nearby. These new workers will compete with current residents for affordable housing. The Linkage fee is designed to offset the cost to the local government of producing additional affordable housing for the incoming workers who will need it. Local governments hire people to do a Nexus Study to quantify the number of new affordable units that would be necessary due to projected new commercial development. The studies also include a "feasibility analysis" that looks at how any Linkage fee or Linkage increase would affect developer profits and the city or town's ability to attract new economic development. The Linkage rate is set by local governments and is a political compromise – much less than would be required to actually offset the impact of the new nonresidential buildings.
5. **American Rescue Plan Act (ARPA)** funds that each city and town got allocation of these federal funds and they may not have allocated all of them. Housing is one of the eligible activities. See amounts for each community at, <https://www.mass.gov/doc/coronavirus-local-fiscal-recovery-fund-clrf-funding-allocations-by-municipality-0/download>
6. **Housing Choices—Multi-Family housing zoning required around MBTA and commuter rail stations.** Local zoning changes to allow for housing development now require majority vote instead of 2/3 vote of the local legislative body. This does not require affordable housing but you can organize for this to be part of any housing proposal. Adopting Inclusionary Development Program ordinance as in #3 above is a way to require a percentage of a market rate housing development have affordable rents or home prices. **175 communities in MA are covered by this law**, all of the North Shore, Merrimack Valley, Greater Boston, South Shore down the Bourne, West of Boston all the way out to Paxton beyond Worcester, Route 2 Corridor to Fitchburg and Leominster. See for more on this policy at <https://www.bostonindicators.org/article-pages/2022/january/mbta-upzoning-guidelines>
7. **HOME** is another federal block grant to cities but just for housing programs and you can review how your city is allocating the funding amongst different housing needs.

III. Tenants Rights re trying to pass rent control/rent stabilization AND current laws on Rent Increase, Evictions, and Getting Rental Assistance

A. Rent Control/Rent Stabilization—

Pending in the Legislature is a bill to give communities the local option to pass rent control. Individual communities can pass a Home Rule Petition for rent control and then it goes to the Legislature as a bill. Rent control can limit the amount of rent increase an owner can do AND make evictions have to be done for a defined “Just Cause”.

B. Current Laws—

Evictions—14 Day Notice to Quit give if behind on rent, 30 Day Notice of eviction for any other reason, Summary Process court hearing on the eviction, Filing an ANSWER, **Rent Increases** with a 30 day notice or at time of lease renewal
Rent withholding when there’s code violations are documented by the Board of Health
Legal Rights for Tenants <https://www.masslegalhelp.org/legal-tactics>
Eviction Diversion Initiative <https://www.mass.gov/info-details/eviction-diversion-initiative-service-organization-trainings#eviction-diversion-initiative-training>

C. Rental Assistance —

Apply for RAFT and ERMA to help pay rent or mortgage owed because of unemployment or loss of wages due to COVID...apply at NeighborWorks Housing Solutions go to <https://nhsmass.org/raft-program/> or call (781) 422-4204

MRVP (Mobile Rental Voucher Program) state rent subsidy certificates, Section 8’s is federal rent subsidy certificates, RAFT (Residential Assistance for Families in Transition) and ERMA (Emergency Rental Assistance Program) to pay back rent and mortgage payments owed. Apply for rent subsidies at the local Housing Authority and at certain regional non-profits that administer them too

Legal Services to help with threatened evictions, foreclosures, utility shut offs; South Coastal Counties Legal Services; in Fall River at (508) 676-6265 and in New Bedford at (508) 979-7150

IV. Homeowner rights and preventing foreclosures

1. Homeownership Assistance Program

There is a new foreclosure prevention program to give grants to homeowners who are 3 or more months behind on their mortgage and lost income after 1/1/20 due to the Pandemic (if approved the funding goes to the mortgage servicer to pay the mortgage amounts owed). **PHONE NUMBER at (833)-270-2953.**

2. Forbearance to put payments owed until the end of the mortgage; various federal regulations require most banks to offer these in increments that can go up 18 months....about 2/3 of mortgages insured by Fannie Mae, Freddie Mac, FHA, VA, Agriculture allow homeowners to apply through June 30. About 1/3 of mortgages are private security mortgage or portfolio loans and can include forbearance but probably for not as long as the other types of mortgages.
3. Emergency assistance on mortgage payments owed...under RAFT and ERMA programs;

V. Programs for affordable Homeownership

1. MassHousing, our state housing finance agency, has a mortgage program. [.https://www.masshousing.com/home-ownership](https://www.masshousing.com/home-ownership). Generally the most affordable option for households with incomes of 101%-135% of Area Median Income (AMI). Down payment assistance available.
2. One Mortgage homeownership program, lower interest rate mortgage, no points, no private mortgage insurance...go to <https://www.mhp.net/one-mortgage>. This was first negotiated in 1990 by MA Affordable Housing Alliance/MAHA and is administered by MA Housing Partnership). This is the most affordable mortgage for households with incomes less than 100% AMI. Down payment assistance available in many communities. Soon to be available statewide. First time homebuyer classes offered by: MAHA, NeighborWorks Housing Solutions, many other providers. Find a list at Chapa.org
3. STASH for first generation homebuyers (those whose parents have not owned a home in the United States, or whose parents owned a home and lost it to foreclosure.) This is a matched savings program combined with workshops and individual coaching over the course of a year. 96% of participants to date are BIPOC households. More funding is needed for homebuyers outside Boston. <https://mahahome.org/STASH>
4. NACA runs a program for first time homebuyer classes and then has an affordable mortgage product.

VI. Non-profit housing development groups

Non-profit housing development groups that development affordable housing and may be groups to meet with to see if they will develop such housing in the community you are working on...you organizing to get some funding for this as in Section II above is important as \$300,000+ in subsidy money is needed to make each unit affordable. See this list of some of the housing non-profits around the state at <https://www.macdc.org/members>

VII. Community Land Trusts (CLT)

Vehicles to keep housing affordable. CLT's can own a building and land. They can include homeownership units with deed restrictions to limit equity growth so the home is still affordable if its sold.

Community land trusts (CLTs) are nonprofit organizations governed by a board of CLT residents, community residents and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities. CLTs develop rural and urban agriculture projects, commercial spaces to serve local communities, affordable rental and cooperative housing projects, and conserve land or urban green spaces. However, the heart of their work is the creation homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families. There are 225 community land trusts in the US.

VIII. State Housing Legislative Campaigns on Funding and/or Tenant Protections

Real Estate Transfer Tax for fund affordable housing (S.868 / H.1377): An Act empowering cities and towns to support affordable housing with a fee on certain real estate transactions (Comerford - Connolly), which would enables cities and towns to assess a fee of 0.5-2% on residential and commercial real estate transactions, with the funds allocated to affordable housing trust funds.

Tenant Protection Act (S.886 / H.1378): An Act enabling local options for tenant protections [rent control] (Gomez - Connolly/Elugardo), which would enable cities and towns to pass tenant protections such as rent stabilization laws, just cause eviction, limitations on condo conversions, etc.

Tenant Opportunity to Purchase (TOPA) (S.890 / H.1426): An Act to guarantee a tenant's first right of refusal (Jehlen - Livingstone/Consalvo), which would provide tenants of small, medium, and large multifamily properties with right of first refusal when the owner plans to put a building on the market.

Right to Counsel (S.874 / H.1436): An Act promoting housing stability and homelessness prevention in Massachusetts (DiDomenico - Day / Rogers), which would provide legal representation for low-income tenants and owner-occupants in eviction proceedings.

**See also <https://www.chapa.org/housing-policy>
On legislative and budget priorities of Citizens Housing&Planning Association (CHAPA)**

State budget programs for housing like funding level increase for MRVP, state rent subsidies to low-income tenants.

See Citizens Housing and Planning Association CHAPA.org and click on Housing Policy,
https://www.chapa.org/sites/default/files/chapa-priorities-items-2022/Table_C
See MA Association of Community Development Corporations (MACDC)
<https://www.macdc.org/2021-advocacy-agenda>

IX. Homelessness

Legislative and budget agenda at the state level on helping current homeless people and preventing homelessness- of MA Coalition for the Homeless; <https://mahomeless.org/public-policy/> and also the MA Housing Shelter Alliance

X. Solutions Framework; need both...

\$ from local, state, federal government needed to make rent levels and homeownership cost affordable AND a rent control/rent regulation law to limit rent gouging and arbitrary evictions.... requires passage by the Legislature and Governor

XI. Accessory or “Mother-in-law” apartments

Changing zoning to allow homeowners to add small apartments on their property without having to seek permission from neighbors and local government. These could be attached to the main home or adapted in out buildings like barns and garages.

XII. Current State and Federal Housing Program subsidies and tax credits to enable building affordable housing—see more detail in this 2021

document on Funding Availability <https://www.mass.gov/doc/nofa-winter-2021-affordable-housing-competition-for-rental-projects/download>

- Federal Low Income Housing Tax Credits (LIHTC)
- MA State Low Income Housing Tax Credits
- HOME Investment Partnership Program (HOME) monies in combination with Low Income Housing Tax Credits or as funding source without tax credits.
- Affordable Housing Trust Fund (AHTF) monies in combination with Low Income Housing Tax Credits or as a funding sources without tax credits.
- Housing stabilization and Investment Trust Fund (HSF) monies in combination with Low Income Housing Tax Credits or as funding source without tax credits.

- Capital Improvement & Preservation Trust Fund (CIPF0 monies in combination with Low Income Housing Tax Credits unless the sponsor intends to provide homeless units in conjunction with appropriate supportive services.
- Facilities Consolidated Fund (FCF) monies in combination with Low Income Housing Tax Credits or a funding source without tax credits. Although these monies are available on a rolling basis, developers also may submit applications for FCF during a funding round.
- Community-Based Housing (CBH) monies in combination with Low Income Housing Tax Credits or as a funding source without tax credits. The regulations and guidelines for this program are available on DHCD's website at: <http://www.mass.gov/hed/docs/dhcd/hd/cbh/proguidelines.pdf>
- Commercial Area Transit Node Housing Program (CATNHP/TOD) monies in combination with Low Income Housing Tax Credits or as funding sources without tax credits.
- Affordable Housing Preservation and Development Fund (AHPD) to projects funded with Davis-Bacon prevailing wages.
- Project based Section 8 rent subsidies
- Project-based MA Rental Voucher Program (MRVP)
- Housing Development Incentive Program—tax credits to develop market rate housing in Gateway Cities. No more than 20% can be affordable units.

XIII. Multi-Family Zoning Requirements in for MBTA Communities

Enacted as part of the [economic development bill](#) in January 2021, new Section 3A of M.G.L. c. 40A (the Zoning Act) requires that an MBTA community shall have at least one zoning district of reasonable size in which multi-family housing is permitted as of right and meets other criteria set forth in the statute:

- Minimum gross density of 15 units per acre
- Not more than ½ miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable.
- No age restrictions
- Suitable for families with children.

See for more information: <https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities>

A pending bill, H1448, S871 would further strengthen this law by requiring some of the housing to be affordable and other measures.

XIV. Strip Malls can be redeveloped to include housing

Strip Malls can be redeveloped to include housing on the site or built on floors above current stores. Many are within the areas allowing multi-family housing under the state's new Housing Choices law for that near MBTA transit stations and bus lines. See this report and considering inventorying malls in your communities that could be possible sites.

<https://www.mapc.org/planning101/are-strip-malls-key-to-solving-greater-bostons-housing-woes/>

<https://storymaps.arcgis.com/stories/cb9bec551f9d48599f267f4ff6282906>

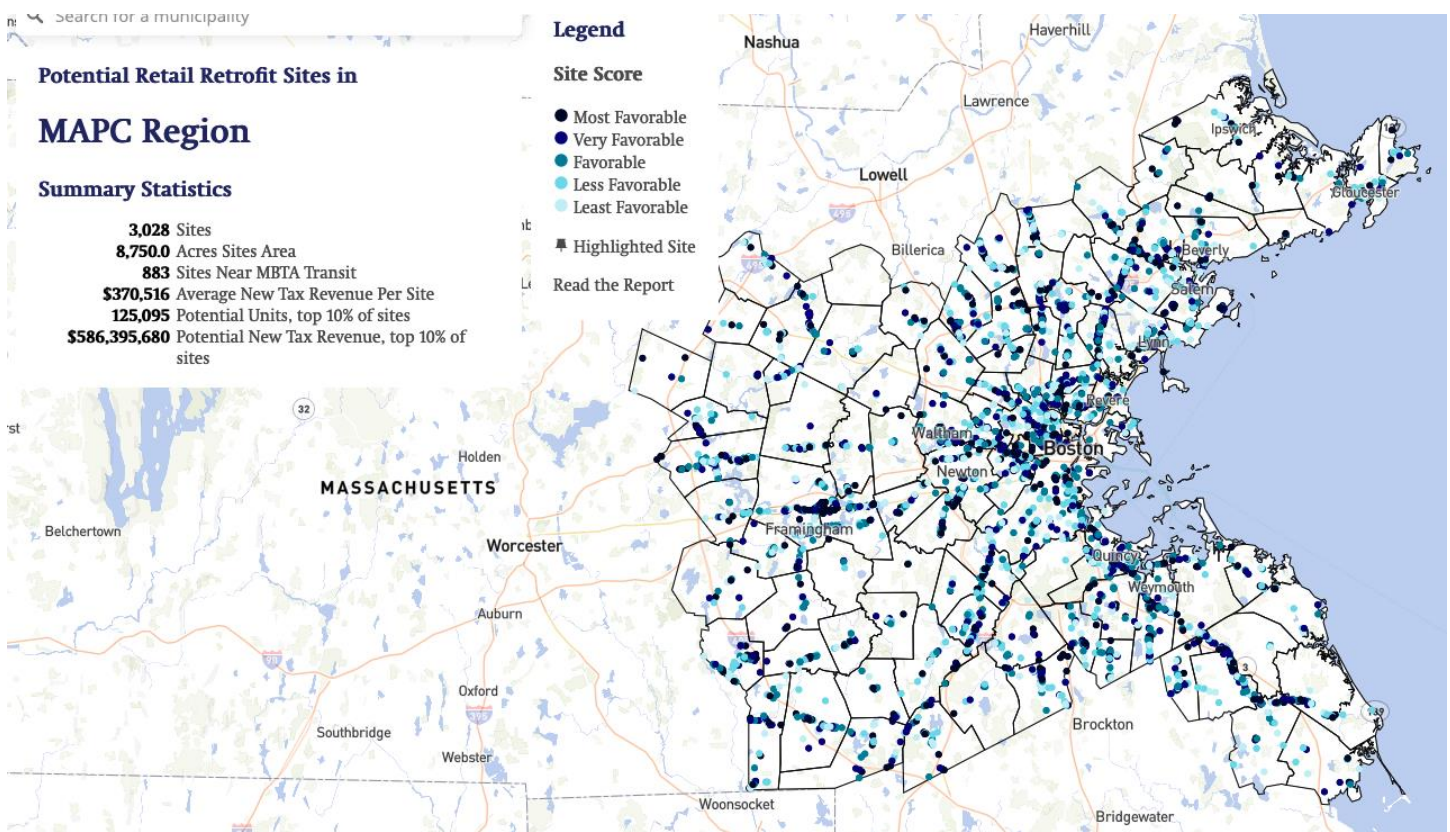
Community Reinvestment Act (CRA) campaigns: Local, statewide, and national organizations can organize using leverage provided by the Community Reinvestment Act to negotiate agreements with banks and some other types of lenders. The CRA says these lenders must meet the credit needs of residents – including low- and moderate-income residents - within defined “Assessment Areas”.

There is currently no explicit mention of race in the law, but it has been widely used to win campaigns for compensatory action in communities impacted by race discrimination and redlining. Organizations sign agreements with lenders for investments in low cost home mortgages, lower cost financing for rental housing development, small business lending, and more.

For more information, contact MA Communities Action Network (MCAN), LewFinfer@gmail.com, (617) 470-2912

Are Strip Malls Key to Solving Greater Boston's Housing Woes?

Posted on January 14, 2022 at 3:16 pm. Written by [Elise Harmon](#)



[Click to view interactive map](#)

Could the humble strip mall hold the keys to unlocking a thriving economic future for the suburbs of Greater Boston?

[New research released this week](#) by MAPC tackled this very question, with eye-opening results.

Ubiquitous and evocative of a bygone era, suburban strip malls today are often outdated, plagued by vacancies, and filled with unmet potential. In a new report, [“Rethinking the Retail Strip,”](#) MAPC analyzed more than 3,000 strip malls and similar shopping centers across Greater Boston, then set

out to understand the potential impacts of redeveloping them into walkable, mixed-use neighborhoods. Could they help close gaps in access to affordable housing, transportation, and more?

MAPC launched the report and data a webinar on Tuesday, Jan. 11. The event included an overview of the research, a case study on the Woburn Village development presented by David Gillespie, and guest remarks by June Williamson, suburban retrofitting expert and author of "[Case Studies in Retrofitting Suburbia: Urban Design Strategies for Urgent Challenges.](#)"

MAPC’s analysis shows that the Greater Boston region has thousands of acres of strip malls and similar commercial properties: more than 13.7 square miles. (That’s larger than the land area of Woburn.) Many of these are underutilized, underperforming, or obsolete. These sites—especially those that sit unused—offer the space and infrastructure to build the mixed-use and multifamily housing that the region needs.

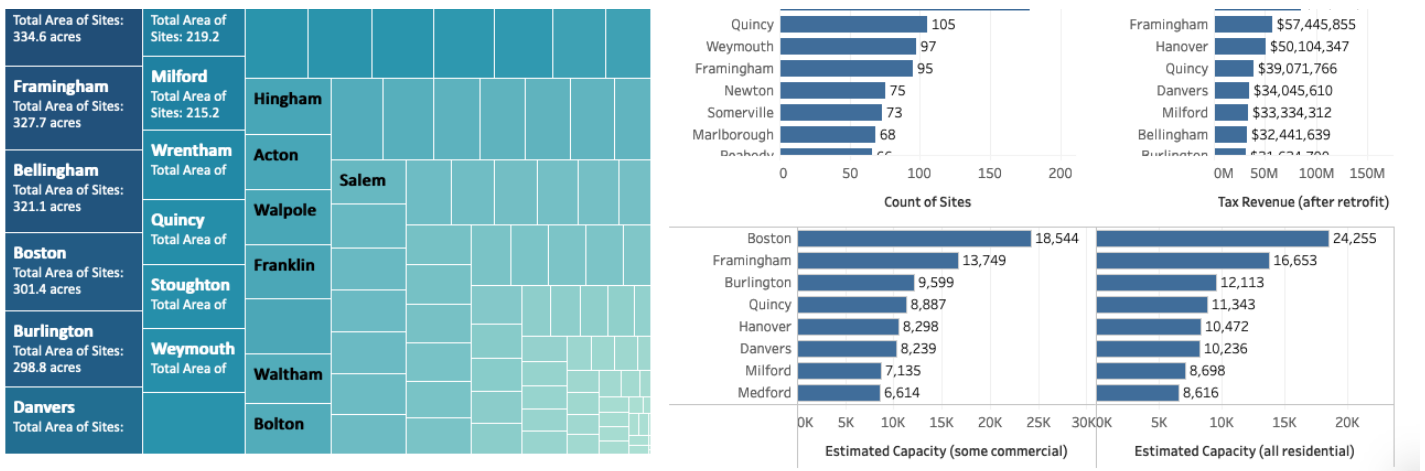
The report found that if just 10% were redeveloped into mixed-use projects, 124,000 homes could be created, increasing building values to the tune of \$479 million in extra tax revenue for host communities. What’s more, if new developments are built using the state’s 40R smart growth zoning bylaw, municipalities could be eligible for payments totaling \$1.2 billion upon rezoning, an average of \$3.2 million per site.

And because nearly 30 percent of sites studied were within a half mile of transit, rezoning them could also help communities meet [strict new state regulations requiring multifamily zoning within the MBTA region.](#)

In order to help focus attention on sites with the greatest potential, MAPC evaluated all three thousand sites to identify the ones that appear most promising based on the information we have available. We looked at current building value, rents, developable area, and proximity to important assets such as shops and services, transit, wastewater infrastructure, and schools.

The highest scores were assigned to sites with low building value and low rents; those close to transit or existing centers; and those with the largest amount of redevelopment potential.

The table below shows the results of the suitability analysis, highlighting the most suitable sites in each municipality—those that scored in the top 10 percent in the city or town—based on location, site conditions, and development potential.



[Click to view interactive data table](#)

Mixed-use redevelopment can provide a type of housing and living environment already in short supply in many suburbs and likely to get shorter. But, despite challenges, there are many actions that cities and towns can take to facilitate retrofits of shopping plazas, including:

- Reviewing MAPC's retail strip inventory and conducting public engagement about potential development solutions
- Conducting planning efforts around redeveloping retail sites
- Adopting zoning to enable retail retrofits
- Adopting policies to promote smaller local businesses rather than chains
- Enacting transportation demand management strategies
- Investing in infrastructure to support development.

More work at the community level – to find, plan for, and permit transformative redevelopment – is necessary to achieve the vision outlined here. If done well, once-shabby retail strips may become both a powerful symbol of the suburbs' past, and the key to their bright future. Learn more at rethinking-the-retail-strip.mapc.org

Housing Can Be Built in MBTA Communities Upzoning Guidelines, Explained

By Luc Schuster and Anne Calef
January 23, 2022

As our regional economy grows, we need more housing at a wider range of price points. But the state has left most housing policy decisions up to local governments that are not elected to meet our state or region's shared needs. This mismatch of interests has led many communities with valuable transit access to adopt single-family-exclusive zoning rules that ban the construction of modest, diverse housing options like townhomes, duplexes and triple-deckers. In addition to rising housing costs, this has contributed to persistent residential segregation by race and income and higher CO₂ emissions from car-centric development patterns. We have an intensifying housing shortage with costs rising as a result.

To work on these challenges, the state legislature passed a law in January of 2021 requiring that all "MBTA communities" develop at least one zoning district within a ½ mile of transit that legalizes multi-family housing construction. While it leaves significant latitude to individual city and town governments, this law represents an important shift, with the state taking action to ensure that most eastern Massachusetts cities and town contribute to addressing our regional housing shortage.

This brief is organized into two parts, which you can explore by scrolling down or clicking on the buttons below.

Part 1: THE BASICS

Key provisions of the original Section 3A law that passed in January of 2021

A [January 2021 economic development bill](#) added a new Section 3A to the state's zoning laws requiring that all "MBTA communities" adopt a zoning district with these features:

- The district must be of “reasonable size.”
- Multi-family housing must be allowed at a minimum gross density of 15 units per acre.
- This multi-family housing must be allowed “as-of-right.”
- The zone must be no more than ½ mile from a commuter rail station, subway station, ferry terminal or bus station.
- Allowable housing must be suitable for families with children and have no age restrictions.

This economic development bill included other provisions to help facilitate home building in Massachusetts, including the elimination of the 2/3 majority requirement for passing certain local zoning changes related to housing production (often referred to as “housing choice” legislation) and the creation of procedures to discourage meritless legal challenges to proposed housing construction. This explainer focuses on the MBTA zoning requirement, although these reforms are all part of a combined effort by the legislature and the Baker Administration to facilitate more multi-family housing production regionwide.

As with many laws, the specific language that passed provided a broad framework, but did not on its own have sufficient detail to direct on-the-ground implementation. Therefore, DHCD was tasked with writing such guidelines. The agency spent roughly the past year drafting them and released detailed draft guidelines on December 15, 2021. DHCD is [soliciting feedback](#) on the draft through March 31, 2022 and will then finalize the guidelines in the summer of 2022.

See the whole article at

<https://www.bostonindicators.org/article-pages/2022/january/mbta-upzoning-guidelines>

Huge upside to new MBTA upzoning guidelines

Lee Pelton

Sunday, January 30, 2022

In the [2021 Greater Boston Housing Report Card](#), the Boston Foundation highlighted how the pandemic has amplified what was already one of Greater Boston's most pressing needs - adequate housing supply in smart, sustainable, transit-accessible locations. Even before the pandemic, construction failed to keep pace with affordable housing goals set just a few years earlier. As post-pandemic home prices continue to rise, building on innovations in zoning and transit-oriented housing is essential for housing equity.

To that end, we and other housing advocates were delighted that the Legislature passed and Gov. Charlie Baker signed legislation that not only allows local zoning laws to be changed by a simple majority, rather than the supermajority requirements that stalled so many projects, but also includes an upzoning requirement for communities that contain or are adjacent to MBTA stations.

These zoning changes could spur the development of new housing near mass transit, resulting in thousands of new housing units across the region with access to jobs and economic centers, while addressing the lack of supply that has driven housing unaffordability across the region, with the most significant impact felt by communities of color in the urban core.

While the law itself has great weight, much of its implementation and impact on local zoning are being shaped by the Commonwealth's Department of Housing and Economic Development. The agency's draft guidelines lay out the housing unit capacity for each municipality's multifamily zoning district. Taken together, the zoning change could yield tens of thousands of new multifamily housing units.

While the guidelines do not include any requirements for affordability in the new housing in these districts, we expect that affordable housing developers will participate in new housing production and that many of the units built will be modest-sized new homes suitable for families with rental vouchers and for first-time and first-generation homebuyers.

[Learn more about the new guidelines from Boston Indicators](#)

This is a remarkable first step. But even as we work to shape the new guidelines, we should do more to amplify their impact. In a high-cost state like Massachusetts, we will almost certainly require additional subsidies to reach affordability for lower-income renters and homebuyers. The state should look to increase funding for housing programs through the state housing bond bill to support the production of more new affordable housing units in these new locations. In addition, the state should increase funding for the Massachusetts Rental Voucher Program, the Alternative Housing Voucher Program, and other renter supports to bridge the affordability gap for low-income households.

The potential impact of this law could also be undone if municipalities simply choose not to comply with it. For those that do not comply, the state will withhold state grant money from three programs -- the Housing Choice Initiative, the Local Capital Projects Fund, and the MassWorks infrastructure program. Wealthier communities that do not rely on these state programs may vote to forego state funding.

These are some of the same communities that have historically blocked affordable and multifamily housing production near transit. Each community must step up and do their fair share and earn the benefits they have extracted through exclusionary zoning practices.

Too often, just and equitable housing policy has been stymied by small but vocal and engaged groups. Research by Boston University's Katherine Einstein, David Glick, and Max Palmer, published in their book *Neighborhood Defenders: Participatory Politics and America's Housing Crisis*, shows that land use institutions and policies, from local zoning boards to the courts, have historically amplified the voices of unrepresentative groups of community residents, who are able to block new housing in places that need it. It is incumbent on all of us who supported this new law in the Legislature to ensure that its provisions avoid this trap and are enacted by our local communities.

In the Boston Foundation's 2019 Housing Report Card, we explored the relationship between housing production and segregation. We found that communities that increased multifamily housing production saw greater reductions in segregation.

There is also a strong link between housing policy and the racial wealth gap. Generations of institutionalized racism have entrenched segregation and—even though the law prevents outright discrimination—established patterns and home rule have served to maintain the status quo. The legislation passed last year provides the tools to counter this history. Cities and towns

have the capacity to play a crucial role in solving our housing problem, and we as citizens need to keep the pressure on them to do so.

Many of us recently recognized the birthday of Dr. Martin Luther King, Jr. He poignantly said, “We must come to see that human progress never rolls in on wheels of inevitability. It comes through the tireless efforts and persistent work of men willing to be coworkers with God, and without this hard work time itself becomes an ally of the forces of social stagnation.”

That hard work toward progress in housing takes many forms – and happens, often in sparsely attended but critically important committee meetings in cities and towns across the Commonwealth. These upzoning provisions lessen that burden by creating a path toward more affordable housing. It is up to all of us to ensure that we use it.

M. Lee Pelton is the president and CEO of the Boston Foundation.