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Can MBTA Communities Law help solve our housing crisis?

by Greg Reibman

When it comes to addressing our housing needs, Massachusetts has been kicking the can down the road for decades.

It's why our housing prices are shattering records.

It's why a new report out this week says Greater Boston rents may soon surpass San Francisco - the poster child for expensive places to live.

It's why our suburban communities aren't as diverse as they should be.

It's a huge reason why, even before the pandemic, it's been hard to fill jobs locally.

And -- as workers are forced to move further away from jobs -- it's why our traffic is so horrid.

"From 1960 to 1990, Massachusetts permitted about 900,000 new homes. From 1990 to today, it's been about half that," Mike Kennealy, the state's Secretary of Housing and Economic Development said recently.

"In a single generation, while our economy has grown, our population has grown, and our workforce has grown, our level of housing production has been cut in half. We estimate today we're short by about 200,000 housing units."

But a new state law may be part of the answer

There's no one solution that will fix our housing crisis. It's just too big, too complex.

But (along with changes made to how housing projects are approved) another part of a state law signed by Gov. Charlie Baker last year could be part of the answer.

The new MBTA Communities Law requires 175 cities and towns in the MBTA's service area (including the four communities served by the Charles River Regional Chamber) to loosen their zoning rules to allow multifamily housing in proximity to subway, bus or commuter rail stops.

Cities and towns with subway and rapid transit (including Newton and Wellesley) will need to allow a minimum of 25% multifamily units as a percentage of overall total housing stock. Communities designated as MBTA bus communities (including Needham and Watertown) will need a minimum of 20% multifamily units.

On paper, that could lead to the creation of thousands of new, smaller, housing units: 8,330 units in Newton; 2,378 in Needham; 3,402 in Watertown; and 2,321 in Wellesley.

But this next part is important

Yep, that would be a lot of new housing.

But this next part is important: The law doesn't mandate the building of new housing. It only requires changing the zoning. It only removes one of the biggest obstacles that has stood in the way for years if -- and when -- a property owner chooses to do so.

It doesn't force anyone to build anything on their property.

And it could be years -- or decades -- before anything close to the number of allowable units were built. If ever.

Also important: We're not talking about massive apartment towers either. The law is designed to make it easier to build townhouses, duplexes, triple-deckers, carriage houses, etc. next to T-stops, instead of McMansions.

There's still a lot to be learned about how the MBTA Communities Law will be implemented (the regulations are just a draft now). But the penalty for a municipality failing to change its zoning would be the loss of access to state grants that can be used for things like fixing local roads, building protected bike lanes or walkways, or underwriting affordable housing.

For a really detailed explanation, the Boston Foundation's Boston Indicators has produced this excellent white paper.

Slate also had an interesting take on this, as did this Globe oped.

And I'll have more to say about the local reaction in tomorrow's newsletter.