



Massachusetts is beginning to implement the [MBTA Communities Act](#), the most impactful zoning reform the Commonwealth has seen in modern times. Each city and town that benefits from MBTA service is now mandated to do its part in addressing our statewide housing shortage by creating significant new districts where multi-family housing can be built “as-of-right.” The goal of this new law is to create a more affordable, more livable state for all Massachusetts residents. However, the scope and severity of the housing shortage demands that state and local policymakers continue exploring new initiatives to ease housing production. Housing affordability and lack of supply is not unique to Massachusetts; to find solutions, it is instructive to look at what our peers are doing across the country.

In February 2023, New York Governor Kathy Hochul proposed a comprehensive housing plan to address her state’s housing shortage. Governor Hochul’s plan purportedly would have created 800,000 new units over the next decade and included several components: requirements for cities to set individual housing production targets, statutory changes that would allow developers to bypass local zoning in anti-housing communities, and a “choose your own adventure” policy structure requiring cities and towns to choose from a predetermined list of pro-housing policies to enact locally, to name a few.

These were not wholly original ideas by Hochul. The [New York Times](#) described how Hochul pulled ideas from a variety of states: housing targets from California, statutory side steps from Connecticut, and the “choose your own adventure” from Utah. Looking at the best policies from various states and mirroring the ones that she thought may work best, Hochul put together a comprehensive proposal.

The plan failed to gain traction in the state legislature due to resistance from many suburban legislators who opposed any new housing production mandates for their communities. Nevertheless, the Hochul proposal highlights a common-sense approach to housing policy: **steal ideas from your peers.** In surveying housing policies across the country, state leaders can explore what is working and what isn’t, both politically and on the ground creating new housing.

Housing Forward-MA has created this high-level summary of policies from across the country that we are tracking and believe could be helpful to us here in Massachusetts. Many states are facing similar challenges, low inventory, barriers to production, and high prices. We believe the following proposals could be helpful to Massachusetts leaders considering new policies to address the housing crisis here.

## Florida

### *Live Local Act*

#### **Zoning**

To solve the housing shortage we must go beyond increasing the supply of deeply affordable and low-income housing. Construction of new market-rate housing has also been shown to alleviate [price pressures](#) in neighboring communities. Cities and towns should work on reducing barriers to creating “middle-income housing.” Boston Mayor Michelle Wu did exactly this when she issued an [Executive Order](#) in October 2022 to streamline approvals of housing projects with 60% of units being affordable to

families making less than 100% AMI. In practical terms, this means expedited timelines for constructing new homes for low and middle-income residents.

In March 2023, Governor Ron DeSantis of Florida signed the “[Live Local Act](#)” which took effect that summer. Along with significant financial incentives and property tax exemptions for new affordable units, the Act mandated streamlined approval for multi-family and mixed-use projects in any areas zoned for commercial, residential, and industrial use if the project allocated at least 40% of units to be affordable to families making 120% AMI or less. This law has already been credited with adding many more affordable units to the development pipeline.

Florida municipalities have taken different approaches to implementing the Live Local Act; some have put a moratorium on applications while they determine how to process them, some are waiting to see how others handle the new law, and some are stating they will not comply (not unlike the response to the MBTA Communities Act here in Massachusetts). Live Local will likely be tested in the Florida courts, but it represents a possible model for other states to follow for state-wide solutions that can actually create more low and middle-income housing.

### **Property Tax Exemption**

The Live Local Act also provides a generous property tax exemption to encourage more “missing middle” housing, targeting households making less than 120% AMI. For new multi-family housing constructed within the last five years that provides more than 70 new affordable units and where rents are held below 90% market rent, the property tax will be reduced by either:

- (1) 75% of the assessed value of each affordable unit for households between 80-120% AMI
- (2) 100% of the assessed value of each affordable unit for households below 80% AMI

The bill also provides tax exemptions for land owned by non-profits with a predominant use of affordable housing, as well as an exemption for buildings with deeper affordability targets. For buildings with 50 or more units, and 20% affordability below 60% AMI, the project gets a 75% exemption per unit (boosted to 100% if all units are affordable). These property tax exemptions are generous and create significant financial benefits for developers who build housing at different affordability levels.

### ***SB 2188 – ADUs in Single-Family Areas***

In 2004, Florida passed [SB 2188](#), which permitted municipalities to allow accessory dwelling units (ADUs) in single-family zoned areas. Each of these ADUs could count towards the local affordable housing obligation.

Many towns in Massachusetts already allow accessory dwelling units. ADUs can be a helpful, progressive housing policy but are insufficient on their own. By requiring cities and towns to allow ADUs in single-family zoning districts, Massachusetts could begin increasing more affordable options in areas that have previously barred new units. Governor Maura Healey included statewide permission for ADUs in her [Housing Bond Bill](#). We urge the Legislature to keep this provision in the final bill as it will help lead to the construction of more affordable housing units in Massachusetts.

## California

California is known for having some of the most unaffordable housing markets in the country. As of 2018, California ranked 49<sup>th</sup> in housing units per capita with 358 units per 1,000 people, beating only Utah. Consequently, California has recently become more receptive to innovative affordable housing policy. The most notable housing advocate in the legislature, State Senator Scott Wiener, has been the sponsor of many housing bills that are changing how California governs local land use. We explore a few of these bills below; many are already in place in some Massachusetts communities but could be expanded.

### *SB 9 – Eliminating Single-Family Zoning*

Single-family zoning allows only one unit on a parcel of land. By artificially limiting the number of homes allowed on a parcel, single-family zoning drives up the costs to build and ultimately the rent or price of the completed home. This contributes to high-cost, low-density, car-dependent neighborhoods that remain inaccessible to many low-income people and contribute to higher emissions.

SB 9, also known as the “California HOME Act,” essentially eliminated single-family zoning in the state<sup>1</sup> in January 2022. Single-family parcels could be split into four parts; allowing for smaller lots and smaller homes would make affordable homeownership and rentals more feasible. The Turner Center at UC Berkeley originally found that SB 9 could create as many as 700,000 new homes and make development feasible on 110,000 new parcels.

More recently, the Turner Center identified that the creation of new homes under the policy has been slow; for example, in the first year, Los Angeles received only 28 split lot applications with zero approved and received 211 applications for SB 9 units. Some of this is attributed to local regulations that still artificially limit the supply of homes, like parking minimums, minimum setbacks, and large mandatory lot sizes.

Massachusetts has taken some steps to eliminate single-family zoning but could still do more. California’s parcel-splitting model can be a starting point, but Massachusetts would also have to address local restrictions that could limit the potential benefits. Other models include Washington’s HB 1110, and Oregon’s Housing Choices Bill, covered later in this document. It is important for Massachusetts to consider eliminating single-family zoning, and other states have provided helpful starting points.

### *SB 35 / SB 423 – Housing Accountability and Affordability Act*

In 2017, California passed SB 35 to help streamline production in communities where affordable housing and housing production were lagging state-issued targets. Every city and town was given a target in the Regional Housing Needs Assessment (RHNA), and SB 35 requires each community to report housing targets by income level. If a community is behind on these goals, projects that meet certain requirements are eligible for streamlined approval. Generally, it must be multi-family housing, otherwise follow local zoning and design standards, be on land zoned for residential use, and have an affordability requirement matching the shortage identified in the RHNA. This was originally supposed to sunset in 2026, but SB 423 extended the rule to January 2036. SB 423 also extended this streamlined, ministerial review to projects in urban infill sites.

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<sup>1</sup> With some exceptions. This does not apply to areas in historic districts, high fire zones, and in cities that contain no urbanized area, according to U.S. Census Bureau.

These laws have not been popular with NIMBYs and local governments in California. Massachusetts has its own version of this law in Chapter 40B; however, 40B only measures the affordable housing inventory in relation to the existing housing stock, not accounting for future needs. While 40B has been a great benefit to Massachusetts, leading to the production of thousands of new homes, it is important for us to look to the future and make sure that our growing population continues to have affordable homes to live in. Adopting a forward-looking production requirement like in California would be a great way for Massachusetts to create more housing at all levels of affordability.

### ***AB 2011 – Affordable Housing on Commercial Land***

Similar to Florida’s Live Local Act, California passed AB 2011 in 2022, allowing by-right permitting of affordable housing on commercially zoned lands (requiring 100% of units to be below market rate). It also allows such approvals on mixed-income housing (typically 15% below market rate) along commercial corridors, if the project meets certain standards. Allowing for more affordable housing production without changing underlying zoning uses.

As with Florida’s Live Local Act, Massachusetts would benefit from similar legislation. Not only could Massachusetts bolster mixed-income housing along commercial corridors, but it could simultaneously increase by-right affordable housing with minimal impact on neighbors.

### ***AB 2097 – Eliminate Parking Mandates near Transit***

Mandating parking for residential units is expensive, adding at least \$40,000 per parking spot. California’s AB 2097 eliminates parking mandates for residential units with nearby mass transit. This measure will reduce construction costs and emissions.

In Massachusetts, Cambridge has abolished all parking minimums; Somerville and Boston have ended them for large areas and affordable projects, respectively. However, there are still many municipalities around the state that maintain unnecessary parking mandates in their zoning codes. Eliminating the mandate, especially in transit-rich areas, would reduce carbon emissions and ultimately the cost of housing.

### ***SB 10 – Upzoning Near Transit***

The MBTA Communities Act has been lauded by housing advocates; upzoning near transit not only helps create more affordable housing, but it helps produce healthier commercial areas and reduces emissions. California’s SB 10 performs a similar role. Local governments may upzone for up to 10 homes per parcel near transit without requiring a state environmental review thereby retaining local control. Communities are given the tool to upzone and reduce regulatory hurdles near transit by eliminating the demands of a CEQA (California Environmental Quality Act) review. Making construction less expensive and near transit gives more low-income communities access to said services and helps reduce the costs associated with car dependency and large parcels.

# Oregon

## *Housing Choices Bill*

Similar to California's SB 9 and Washington's HB 1110, Oregon in 2019 passed the Housing Choices Bill ([HB 2001](#)). The bill required cities to allow denser construction and eliminate single-family zoning. For cities with at least 10,000 people, duplexes are now allowed in all residential zones; in cities with 25,000 people or in the Portland Metropolitan area with populations greater than 1,000, the zoning codes must be updated to allow "missing middle housing," which includes triplexes, fourplexes, cottage clusters, and townhouses. If towns did not update their codes by 2022, they would be required to use a state-created model code.

We have already seen positive results, although the deadline for the changes was less than a year ago, limiting the available data. So far, data [show](#) small increases in duplexes for smaller cities, as well as 5-plexes and overall housing units in larger cities.

Similar to California's SB 9, this is another state that mandated thoughtful, gentle zoning updates for cities and towns. Allowing duplexes and triplexes across the Greater Boston region would be a natural extension to the MBTA Communities Act, providing more affordable and climate friendly "missing middle housing" without overwhelming existing neighborhoods.

## *Oregon Housing Needs Analysis*

Another strategy that is becoming more popular is setting housing production targets for smaller geographic areas. Within California's SB 35, described above, each municipality is required to have a General Plan that contains a Housing Element, stating specific housing-related targets and policy goals, which is approved by the state's Department of Housing and Community Development. If a municipality fails to create a compliant housing element, they are subject to corrective measures, including the "Builder's Remedy," which overrides local government's ability to reject new housing projects (see [Santa Monica](#) in 2022). New York City, covered later in this document, has divided up housing production targets by neighborhood, to avoid concentrating production in low-income neighborhoods which can cause displacement.

In 2023, Oregon passed [HB 2001](#), the "Oregon Housing Needs Analysis." The law requires that all municipalities with populations of 10,000 or more be assigned housing production targets from the Oregon Department of Administrative Services (ODAS). There are two target categories: total housing and housing affordable to households at 80% AMI or lower. The targets are based on the share of the state's total population in each community and apply for the next six to eight years.

The most significant difference between Oregon's housing production allocation and California's is enforcement. California's remedy removes local control, similar to our 40B, allowing streamlined production. Oregon, in contrast, has a tiered approach to enforcement. Failure to comply with the state-mandated targets triggers the "Housing Acceleration Program," where local policies, land-use regulations, etc. are audited to determine why production is slow. After the audit, ODAS and the city enter into a "Housing Acceleration Agreement," where the state offers funding and technical assistance, and the city identifies how to fix any issues found by the audit. If this agreement is violated and housing still lags production targets, ODAS may then take more assertive actions, including clawing back public funds, waiving local ordinances, or imposing new model ordinances to speed housing production.

## *HB 3395 – Residential Uses on Commercial Lands*

Similar to the Live Local Act and California’s AB 2011, Oregon allows affordable housing in commercial (but not industrial) zones. To be eligible, all units must be affordable to households at or below 60% AMI. Mixed-use is also allowed, where the ground floor is commercial and the residential units meet affordability requirements.

This Oregon law requires deeper affordability than the Live Local Act in Florida; rather than allowing up to 120% AMI, this bill sets a 60% AMI affordability level. Since both regimes are new, it will be instructive to monitor the effects of each of these programs, and see how/if they could be applicable here in Massachusetts.

## *Oregon Rent Control*

In 2019, Oregon became the first and still only state with statewide rent control. Initially, the rent cap was set at 7% plus CPI and exempts homes built within the last 15 years. After the high inflation of the past few years brought this 7% plus CPI number well into double digits, Oregon recently passed SB 611 limiting the rent increases to either 7% plus CPI or 10%, whichever is lower.

Housing Forward-MA is hesitant to support statewide rent control policies; we view these policies as a band-aid at best, which disincentivizes new development and housing production. This itself would be an undesirable outcome since high rents are caused by the failure to produce enough housing to keep up with increasing demand.

# Minnesota

## *Minneapolis 2040*

In October 2019, the Minneapolis City Council and Mayor approved the “Minneapolis 2040” Comprehensive Plan, which took effect on January 1, 2020. The national media focused on how the plan eliminated single-family zoning; the city now allows duplexes and triplexes on previously single-family lots. The plan also contained other important reforms: (1) increasing the density near transit to allow for 3-to-6 story buildings, (2) eliminating off-street parking minimums, (3) requiring a 10% inclusionary zoning provision for moderate-income households, and (4) more than doubling city affordable housing funds from \$15 million to \$40 million.

Minneapolis was one of the first major US cities to eliminate single-family zoning and was motivated by affordability, environmental, and equity considerations. Former HUD Secretary Ben Carson, in an effort to study and address exclusionary zoning in major cities, stated he hopes other cities will follow Minneapolis’ example. HFMA believes that the Minneapolis 2040 plan is a good example of simple steps that cities and towns can take to advance housing affordability and equity.

## *Housing Appropriations*

In May 2023, Minnesota passed a law dedicating \$1.065 billion to state housing programs, representing an increase of \$950 million from the base budget and an 850% increase to the Minnesota Housing Finance Agency’s budget. The Omnibus bill raises the state sales tax by 0.25%, which is estimated to bring in \$353 million over two years and create a more permanent funding source for housing programs.

Other aspects of the bill include more infrastructure funding, rehabilitation of low-income housing, the Family Homeless Prevention and Assistance Program, and downpayment assistance programs.

This increase is a dramatic and powerful statement of the state's priorities. Public funds are necessary on a number of fronts in Massachusetts to not only help address the housing shortage but provide a safety net for those experiencing housing instability or unaffordable housing costs. The increased funding proposed in Governor Healey's Housing Bond Bill is a great step towards achieving these goals for Massachusetts.

### *Housing Constitutional Amendment*

Minnesota legislators have also discussed a constitutional amendment to increase investments in housing. Hoping to place the measure on the ballot for a statewide vote in 2024, the draft ballot language states:

“Shall the Minnesota Constitution be amended to remove barriers to homeownership, to make our rental housing safe and affordable, and to protect our vulnerable households and communities from displacement and homelessness by increasing the sales and use tax rate beginning July 1, 2025, by three-eighths of one percent on taxable sales until the year 2050?”

The amendment would fund: (1) the Household and Community Stability Fund, to support those facing housing instability and homelessness, (2) the Home Ownership Opportunity Fund, to increase homeownership rates and eliminate racial disparities in homeownership rates, and (3) the Rental Opportunity Fund, to provide rent support and fund the creation of more rental homes.

### *4d Affordable Housing Incentive*

In 2018, Minneapolis piloted the 4d Affordable Housing Incentive Program, which provides property tax relief to preserve naturally occurring affordable housing. By making 20% of a building's units affordable to households making 60% AMI for ten years, owners receive property tax relief of 40% for each dedicated unit (e.g. 8% relief on total property if 20% of units are affordable; 40% relief if all units are affordable). The restrictions are for ten years; during this period, rent increases are limited to 6% annually (unless there is tenant turnover), and affordable housing requirements follow the building in case of sale. In addition, a tiering system decreases the marginal tax rate above valuation of \$150,000 per unit; thus, these tax benefits have larger impacts on properties with larger per-unit bills, such as duplexes rather than larger apartment buildings.

This program also comes with additional financial benefits, including grants, priority for City funding for energy efficiency improvements, and for other health and safety improvements.

## Washington

### *HB 1220 – Growth Management Act*

Similar to California’s Housing Element and Oregon’s Housing Needs Analysis, Washington state requires local governments to plan for future housing needs. The Growth Management Act, passed in 2021, additionally requires cities and towns to identify any policies that are causing negative housing outcomes (such as racially disparate impacts or displacement) and enact policies to mitigate those outcomes. Municipalities are also required to make supportive housing—such as transitional housing, permanent supportive housing, or emergency shelters—more accessible.

The Washington law is similar to others discussed above: it identifies housing needs in smaller jurisdictional units and requires reevaluation of zoning codes with specific reforms in mind. By requiring these changes at the local level, the state allows local governments to take the lead while requiring statewide reform.

### *SB 5287 – Multifamily Housing Tax Exemption (MFTE) Program Extension*

In 1995, Washington passed the Multifamily Housing Tax Exemption (MFTE) Program, which allowed local governments to offer property tax exemptions for the value of newly constructed housing. These exemptions were allowed for 8-to-12 year periods; a 12-year exemption required that at least 20% of units built were affordable to low- and moderate-income households. In 2021, SB 5287 was passed to extend the MFTE benefits. Some of these include:

- (1) Extending exemptions for an additional 12 years, requiring 20% affordability for low-income households (below 80% AMI)
- (2) After 12-year extension expires, requiring owners to provide tenants of affordable units with notice and relocation assistance
- (3) Creating a new 20-year exemption if 20% of units are affordable to low-income households for 99 years or if 25% of units are sold to a nonprofit or government agency\

Property taxes hold a more important role in Massachusetts local finances than in some other states, so a similar program could be difficult here. However, high property taxes remain one of the major expenses in construction and maintenance of housing; determining ways to reduce that burden, either in constructing new housing or reducing property taxes to increase affordability, would help lower the overall cost of housing for all residents.

### *HB 1110*

In 2023, Washington passed a law to reduce single-family zoning. Towns with at least 25,000 people are now required to allow at least two housing units on all residential lots, and cities with at least 75,000 people must allow four housing units. These density bonuses increase near major transit stops and for affordable housing. Municipalities are only allowed to perform reasonable design review, and are forbidden from making any regulations stricter than for other residential lots.

This does not ban single-family homes by any means, but it does prevent cities from mandating single-family only neighborhoods.



## New York City

### *“City of Yes”*

New York City Mayor Eric Adams recently announced his “City of Yes for Housing Opportunity” that he says will build 100,000 new homes in NYC over the next 15 years. It is a multi-faceted plan that is intended to add “a little more housing to every neighborhood.” The plan contains the following:

- (1) **Universal Affordability Preference:** Allow 20% more housing in newly constructed buildings, if that housing is affordable
- (2) **Office to Residential Conversions:** Update regulations to allow commercial spaces constructed after 1961 to be converted for residential uses as of right
- (3) **Town Center Zoning:** Zone for construction of 2-4 story additions above first-floor commercial use, such as bodegas
- (4) **Parking Mandates:** Eliminate parking requirements
- (5) **Shared Living:** Allow for smaller units with shared bathrooms and shared kitchens, reducing the per-unit cost
- (6) **Transit-Oriented Development:** Allow apartment buildings between 3-5 stories near transit stops

### *“Get Stuff Built”*

Another set of plans announced in December 2022 targeted streamlining policies and regulations that have slowed construction. Mayor Adams believes they can reduce project timelines by 50%, drastically decreasing the costs. The plan outlines changes in three categories:

- (1) **City Environmental Review Process (CEQR):** reduce the burden and scope where a full environmental review may be duplicative or unnecessary: small housing projects do not usually need a complete CEQR. They also hope to create a public-facing tool to help make assumptions about the project and reduce unexpected delays.
- (2) **Land Use Approval Process:** pre-application approval, before formal public review, has no mandated timeline and can last for almost two years. This plan will prioritize faster review for smaller projects, in part by rearranging staffing with city departments and allowing earlier filing with Community Boards.
- (3) **Department of Buildings’ Permitting Process:** overall, consolidating reviews to speed up permitting time. Preventing duplicative work based on multi-department reviews

### *421-a Tax Incentive*

The 421-a Tax Incentive Program is a property tax exemption for multi-family housing developments in New York City. It provides tax relief to projects that create new affordable housing. In its latest versions, implemented for projects that commenced construction between January 1, 2016 and June 15, 2022, the project was granted a 100% property tax exemption during up to 3 years of construction, for 25 years after construction was completed, and then a scaled back exemption for the following 10 years equivalent to the percentage of affordable units in the building. Rental projects are required to choose one of three affordability pathways (homeownership projects have similar options):

- (1) 25% total affordability: 10% affordable at 40% AMI, 10% at 60% AMI, and 5% at 130% AMI. No other government subsidies, other than tax-exempt bonds and 4% tax credits.
- (2) 30% total affordability: 10% affordable at 70% AMI, and 20% at 130% AMI.
- (3) 30% total affordability at 130% AMI, but the project cannot be located south of 96<sup>th</sup> Street in Manhattan. No other government subsidies.

Owners also have the option to extend these benefits for an additional 10-15 years, by maintaining the affordability requirements.

The 421-a program is a controversial program; the New York Times reports that the program costs roughly \$1.77 billion annually, and many critics say the subsidies are outsized for the benefits that low-income New Yorkers receive. The program expired for new housing in June 2022 and has not been renewed – developers predict a slowing of new construction, as building market-rate housing will become more challenging without this subsidy.

Research from the Furman Center at NYU shows the impact of 421-a on construction in the city. Between 2010 and 2020, the program created about 117,000 units on 3,000 properties, and 68% of residential properties with four or more units built in New York City relied upon the 421-a program. Under 421-a(16) between 2016-2021, a version called “Affordable New York,” the city created 13,700 units, with 2018 producing the largest annual gains of about 4,000 units.

There is no doubt that 421-a has contributed to an increase in housing in New York City, but it has a steep cost. The question for further expansion into other localities includes program specifics, such as affordability levels, rate of tax exemption, and duration of exemption. Data from Florida’s Live Local Act, which includes some of the same components, may be informative to see how effective similar programs can be.

## Other Notable Policies

### *Utah SB 34 – Affordable Housing Modifications*

A common complaint about pro-housing legislation is that state zoning or land-use requirements remove local control. Utah’s 2019 law, SB 34, attempts to strike a balance by requiring cities to enact at least three pro- housing policies, but allows them to pick from a list of 23 options. In their “Moderate Income Element,” larger municipalities are supposed to identify the policies they will recommend to help meet the housing needs of residents at various income levels.

These options range from rezoning for more density, rehabilitating existing uninhabitable housing stock, transit-oriented development, reducing impact fees, participating in community land trust programs, and more. Many of these programs are common in other states, but Utah’s strategy of allowing a broader menu of policies is a somewhat novel approach, the results of which have yet to be seen.

### *Maine LD 2003 – Upzone Affordable Multi-Family Housing*

The state of Maine enacted LD 2003, which took effect in July 2023. Maine requires municipalities to allow more development on single-family zoned lots, allowing for at least one ADU and two-to-four housing units per residential lot, by statute. Additionally, in certain designated growth areas, municipalities must allow density to increase by 2.5 times, when the developments have mostly affordable units.

### *Austin, TX – Streamlined Review*

Austin, Texas implemented its own version of the streamlined development review. Previously, single-family homes and duplexes were eligible for a quicker site review plan for construction. In December 2022, the City Council approved legislation aiming to speed up site review for larger projects: triplexes and fourplexes were given the same review process as 1-2 unit homes, and 5-16 unit structures were given a new “site plan lite” review. These changes were designed to speed the rate at which these structures were being constructed, reducing costs and getting more units built.

This bill does not bypass review for larger projects like the Florida Live Local Act, it shows a smaller scale option. This might be a more palatable “first step” for communities worried about losing local control.



Housing Forward-MA is a nonprofit research and education organization focused on developing and disseminating accurate data related to housing creation in Massachusetts and the broader economic impacts of housing supply and demand. By providing training, education, and model policy proposals our organization will support organizing and advocacy efforts for affordable, workforce housing across the state. For more information, please visit our website: [www.housingforwardma.org](http://www.housingforwardma.org).