



## LWVM Affordable Housing Study: Part 1 Why Affordable Housing?

By Jane Nash, LWVM Affordable Housing Study Committee co-chair

The purpose of the Massachusetts League's study of affordable housing is to learn about major Massachusetts legislation that encourages and enables communities to provide affordable housing for residents. The LWVM Affordable Housing Study Committee has a wealth of research to share. For the next six months, through your local League Bulletin, the Committee will share its findings in an abridged form for easy reading. We urge you to keep these articles in preparation for the consensus meetings starting in September 2007. Sources will be provided at the end of each article and on the LWVM website ([www.lwvma.org](http://www.lwvma.org)) for further study.

Along with these Bulletin articles, information will be available in the *Massachusetts Voter*, the monthly League Leaders Update, and with the packet of our findings to be distributed to each League in June 2007. In fall 2007, the Committee will hold regional forums to prepare for local League consensus.

### **Affordable housing needs in Massachusetts**

Few deny the need for more affordable housing in Massachusetts. Housing is the largest single expense low and moderate income households face. Most people agree that affordable housing for those with very low incomes and for the disabled is in very short supply here. Some claim that even those of moderate means are unable to find housing without cutting back on other necessities.

Economists define the maximum households can "afford" to spend on housing as the total household income less the amount needed to cover basic needs (food, clothing, transportation and medical care). The federal government (HUD) calls housing affordable if it costs no more than 30% of a household's income.

In reality, because the cost of meeting basic needs is relatively fixed, most very-low-income households can afford to spend even less than 30%. Using HUD's definition, 21.5% of Massachusetts households had housing affordability problems in 1999.

In August 2006 the State House News Service reported that Massachusetts is adding new housing at one of the slowest rates in the nation. According to them, "Massachusetts added 15,953 units of housing between July 1, 2004 and July 1, 2005 or a 0.6 in-

crease as compared to the 1.5 percent increase of overall growth in the nation." When one subtracts the housing lost through demolition or "expiring use" there has been a net loss of affordable housing state-wide.

### **Why affordable housing matters to all citizens**

Diverse communities are described as those that include people of all income levels and skills. Such communities are seen by many as healthy communities. Some see diversity as a social need allowing citizens to live in a community more like the world at large.

In addition, others see a diverse community as a practical necessity. Several recent news articles claim that the lack of affordable housing is causing skilled workers and seniors to look for housing out of the state. News articles and Gov. Romney claim that the loss of skilled workers is having a negative effect on Massachusetts' ability to compete economically. Employees who work in many suburban communities often cannot afford to live where they work.

Consequently, more towns are becoming less diverse. The hometown of the past where peoples of all economic levels and skills lived within the same community is becoming obsolete.

Since 1969 and the enactment of Chapter 774, Massachusetts has recognized the necessity of affordable housing in every city and town. There is agreement on the need and advantages of affordable housing, but the methods of providing it are contested. The articles that will follow this one will address the laws for and the challenges to increasing affordable housing.

---

**Websites:** [www.chapa.org](http://www.chapa.org); [www.nlihc.org](http://www.nlihc.org);  
[www.macdc.org](http://www.macdc.org); [www.mass.gov/dhcd](http://www.mass.gov/dhcd);  
[www.mhp.net](http://www.mhp.net)

**Sources:** Scott, Janny and Randal C. Archibold. "Across Nation, Housing Costs Rise as Burden." *New York Times*, October 3, 2006.

Norton, Michael P. and Kyle Cheney. "Mass Adds Housing Units at One of Slowest Rates in Nation, Census Data Shows." *State House News Service*, August 2006. <[www.statehousenews.com](http://www.statehousenews.com)>

Greenberger, Scott S. "Romney Targets Housing Shortage." *Boston Globe*, January 7, 2004.