



## **Bedford Housing Partnership Urge Support for Proposed Bylaw to Comply with State MBTA Communities Act**

The Bedford Housing Partnership ([Housing Partnership | Bedford, MA \(bedfordma.gov\)](https://www.bedfordma.gov/housing-partnership)), at its meeting in January 16, 2024, urged support for the proposed bylaw that will be presented to voters at the Bedford Town Meeting on March 25<sup>th</sup>. Passage of the bylaw is needed to comply with the new Massachusetts MBTA Communities Act known generally as the Multifamily Zoning Law.

This law requires that each of the 177 MBTA communities in Eastern Massachusetts designate an area or areas in their community where multi-family housing is allowed by-right. The Town must designate at least 50 acres where multi-family housing is allowed by-right and allow a housing density of 15 units per acre in the designated area. There cannot be age or other restrictions that would make units unsuitable for families with children. Failure to comply with this law would lead to severe financial consequences including the loss of future state grant opportunities as well as possibly being sued by the Massachusetts Office of the Attorney General.

Led by the Bedford Planning Board, the Town is working diligently to come into compliance with the new law. This process included a number of public meetings, surveys and public hearings. The Planning Board is now finishing the selection of two housing overlay districts. One centers on the Depot Park/Railroad Ave area continuing down Loomis Street to a section of Great Road. The second overlay district called Shawsheen West covers the commercial area of Alfred Circle and Roberts Drive to Great Road. Together the two districts total 55 acres and have a unit capacity of 759 units.

### **Why**

There has been a shortage of housing construction for the last many decades in the Commonwealth which is a major reason housing costs keep increasing. The problem compounds itself which is why the median prices for a standard single-family home has increased in Bedford from \$375,000 in 2000 to \$949,950 in 2022 or 153% and from \$698,000 in 2017 or an increase of 36% in just 5 years.<sup>1</sup>

The fact remains that Eastern Massachusetts of which Bedford is a part, has been and remains in a housing crisis. Not only are housing of all types becoming more expensive, there is not enough housing of all types being built, particularly affordable housing.

- 31% of Bedford renters are cost-burdened meaning they are paying more than 30% of their income toward rent.<sup>2</sup>

<sup>1</sup> Warren Group, available for subscribers at <https://bankerandtradesman.com/real-estate-transactions/town-stats/>

<sup>2</sup> HUD CHAS Data for 2015-2019, available at <https://www.huduser.gov/portal/datasets/cp.html>

- Fewer than 50% of household can afford the median rent for 2 or 3BR units in 2022 without being cost burdened. In 2023 an income of \$142,800 is needed to afford the median 2BR rent of \$3,570 a month and \$160,000 is needed to afford the median 3BR rent of \$4,000 a month.<sup>3</sup>
- The burden is even greater on Seniors. 30% of households headed by someone 65+ have an income of \$50,000 or less while only 8% of households headed by someone under 65 years of age have an income of \$50,000 or less.<sup>4</sup>
- Buying a house is too expensive for many current residents. Median sales price of a house in 2022 is \$949,950.<sup>5</sup> A household would need an income of \$248,306 to afford this. Yet the median income in Bedford is \$140,467 which affords a home of \$504,700.<sup>6</sup>
- Massachusetts ranks 42<sup>nd</sup> out of 50 in the number of housing permits approved per capita. This is half of the average housing permit rate.<sup>7</sup>

### **Benefits**

There are a number of benefits that will come from complying with this law allowing multi-family housing by-right. These include:

- Provide people who are employed in Bedford or who grew up in Bedford greater opportunities to live in town including our public-school teachers and municipal workers. Greater densities and smaller units are expected to be lower in cost.
- Provide downsizing options for seniors.
- Support first time homebuyers and young families.
- Provide additional affordable housing opportunities, and broader missing middle housing designs. Ultimately, the goal is to provide adequate housing that is inclusive of all household types.

The Bedford Housing Partnership urges the public to participate fully in this process and support compliance with the new law. The time to discuss and provide input on options is now.

To stay updated and participate further, please click on link from the Bedford Planning Board here: [MBTA Communities Multifamily Zoning Requirement | Bedford, MA \(bedfordma.gov\)](https://www.bedfordma.gov/MBTA-Communities-Multifamily-Zoning-Requirement).

A public hearing will be continued to the evening of February 27 at 7pm to finalize the map and bylaw language. Please use the time before and including the Planning Board hearing on February 27th to get questions answered and express your views before the article language to be presented and voted on at Town Meeting is finalized.

For general information on the new law go to state website: [Multi-Family Zoning Requirement for MBTA Communities | Mass.gov](https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities)

---

<sup>3</sup> Median Income from 2021 American Community Survey (Table S1901), Median Rents (July 2023) from Zillow Observed Rent Index; income needed to afford units calculated based on median rent as 30% of household income

<sup>4</sup> 2021 American Community Survey (Table B19037)

<sup>5</sup> Warren Group

<sup>6</sup> Median Income from 2021 ACS (Table S1901), Executive Office of Housing and Livable Communities' standard affordability calculator (with 20% down payment and 7.5% mortgage interest)

<sup>7</sup> Greater Boston Housing Report Card 2023, page 23