

MBTA Multifamily Zoning Requirements (Section 3A)



Informational Session

Tuesday April 25th, 2023

Agenda

- Zoning 101
 - What is zoning?
 - Why does it matter?
 - What impact does zoning have on our communities?
- Why was Section 3A passed?
- What are the requirements for Norwood?
- What will this look like in Norwood?
- What are the benefits of multifamily housing?
- How can you be involved?

What is zoning?

A code that regulates how we can use land. Includes:

- Shape (height and size) of buildings
- Distance between buildings and other land uses
- What the land can be used for
 - Residential - single or multifamily
 - Commercial
 - Industrial
 - Open Space
- Can also include requirements for things like parking, affordability, and design standards



Zoning Matters: How Land-Use Policies Shape Our Lives
Urban Institute

Why does zoning matter?

- Zoning codes are moral documents. Rules for what can be built and where determine who can live, work, and play in our communities.
- If done correctly, it is one of the most powerful tools we have to meet our goals for housing, transportation, climate, and diversity.
- Many Massachusetts communities have stringent and inflexible zoning that has made it illegal or impossible to build anything other than a single-family home.
- This pushes out people who can't afford a single-family home as well as people who *want* to live in multifamily housing.

How did our zoning become this way?

- Zoning of cities and towns for specific land uses began in Germany in the late 19th Century and was widely adopted in the United States in the early 20th Century for a variety of reasons, including public health
- While there were some good intentions, a lot of zoning was put in place at the same time that Jim Crow laws were being enacted in the South.
- In 1921, the National Advisory Committee on Zoning published a national manual on model zoning law. This committee was dominated by segregationists, including Frederick Law Olmsted, Jr., a Massachusetts resident and noted landscape architect and urban planner who wrote:

"In any housing developments which are to succeed...racial divisions have to be taken into account...if you try to force the mingling of people who are not ready to mingle and don't want to mingle, a development cannot succeed economically"

How did our zoning become this way?

- Opposition to multifamily housing was often on racial grounds
- When it became illegal to overtly ban non-white people from a neighborhood, people turned to less overt means of obstruction
- People with low incomes and people of color were more likely to live in multifamily housing, so opposing it became a way to keep neighborhoods segregated
- Industrial uses were pushed into lower income neighborhoods, creating serious health hazards for residents

Neighborhood Defenders

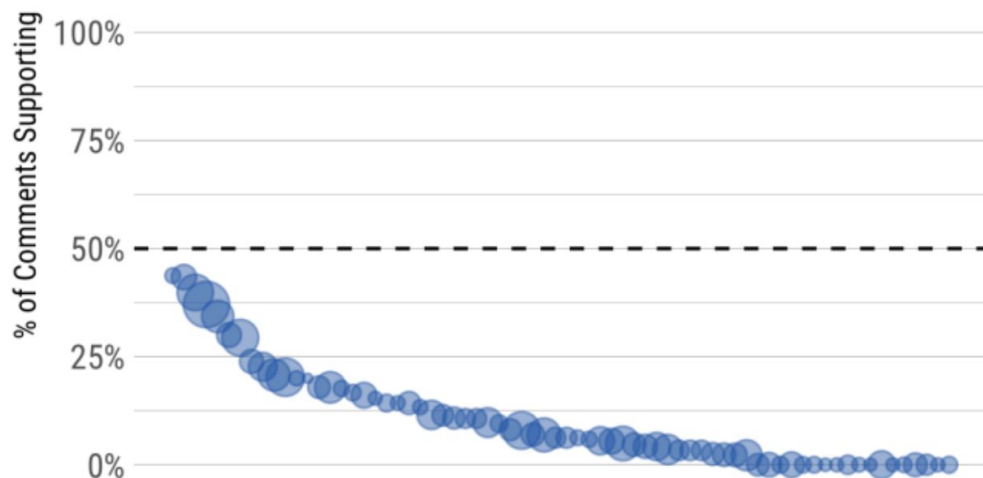
Research by Katherine Einstein, David Glick and Maxwell Palmer

- Observed 1000s of hours of public meetings on housing in MA
- Attendees do not represent the community as a whole
- Overwhelmingly older, white, male homeowners there to oppose new developments
- Trends persist in both high and low-cost cities
- Opposition in wealthier neighborhoods pushes development into lower-income neighborhoods, exacerbating gentrification and displacement
- housingpolitics.com

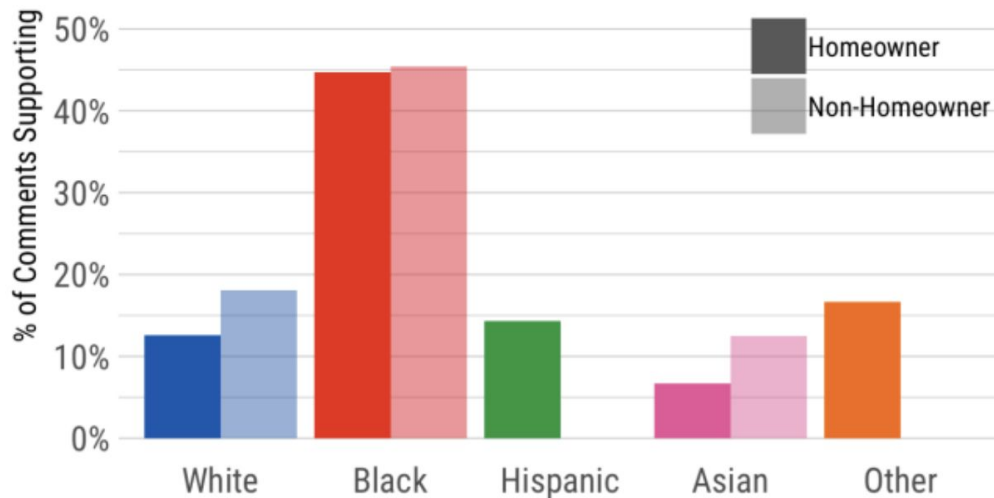
Differences Between Commenters & Voters

	Commenters	Voters	Diff.
Women	43.3%	51.3%	-8.0%
Whites	95.0%	86.7%	+8.2%
Age > 50	75.0%	52.6%	+22.4%
Homeowners	73.4%	45.6%	+27.8%

Majorities Oppose Multifamily Housing in Every Town



Differences in Support by Race and Homeownership



What is the impact of restrictive zoning?

High Home Prices

- Restrictive zoning creates excessive barriers to addressing our housing shortage, and when there is only so much housing to go around, prices will naturally skyrocket.
- As of 2022, a typical home in the Boston metro area now costs \$652,000
- Only [1 in 12 residents](#) in the Boston metro area has the annual income needed to buy a typical home.
- Racial Wealth Gap: 70% of White households in Greater Boston own their home, compared to 37% of Black households and 31% of Hispanic households.

What is the impact of restrictive zoning?

Environmental Impact

- Residents seeking more affordable housing options are forced to move further away from their jobs, causing them to spend more time driving.
- 2022 INRIX study: Boston ranks 2nd in the country and 4th in the world for the worst traffic
- Drivers spend an average of 134 hours stuck in congestion every year
- Transportation is the greatest source of CO2 emissions in the United States, making up 27% of overall emissions
- Building housing near transit makes it possible for future residents to live without a car, which could save them upwards of \$10k a year, according to AAA Northeast

Why was Section 3A passed?

- Growing a healthy and sustainable regional economy requires providing housing options at a variety of scales and a wide range of price points
- Decades of under-producing housing across *every* municipality has created a serious housing shortage
- High home prices are pushing out college graduates, young families, older adults, and even people with moderate incomes
- This poses a serious threat to our economy as working families are squeezed out, and many residents are leaving the state

Why was Section 3A passed?

- We leave our most important housing policy decisions to local governments, but these local governments aren't elected to think *regionally*
- Local resistance has prevented 1000s of new homes
- State leadership stepped in to course correct
- MBTA Multifamily Zoning Requirements (Section 3A) signed into law by Charlie Baker in 2021



Why MBTA multifamily zoning law makes sense for Massachusetts
MassHousing Partnership

What does 3A do?

- Legalize multifamily housing near transit “as of right”
- Impacts all 177 MBTA Communities
 - Rapid Transit
 - Commuter Rail
 - Adjacent Community
 - Adjacent Small Town
- Minimum allowance of 15 units/acre by right
- Zone must be of “reasonable size”
- No age restrictions, must be suitable for families
- Certain % must be within 0.5 miles of transit station, if applicable

What are the benefits of multifamily housing?

- More housing options = more access + greater affordability
 - Older adults can downsize
 - College kids can come home and rent their first apartment
 - Young couples can become homeowners
 - Low income families can find housing stability
 - Middle income families have greater mobility
 - Small businesses can retain employees
 - Grandparents can stay close to their grandchildren
 - We all benefit!

What are the benefits of multifamily housing near transit?

Climate benefits:

- Every year, Americans take over 22 billion driving trips that are *under a mile*
- Switching even half of these to walking trips would be the equivalent of taking 1 million cars off the road entirely

Wealth:

- Neighborhood walkability and proximity to transit is positively correlated with higher home values. Walkable communities economically out-perform car-centric communities
- Households in walkable communities spend 50% less on transportation, on average

Health:

- Walkable communities lead to fewer traffic deaths and reduced illness from pollution
- People who live in walkable neighborhoods are less likely to be obese, even considering other socio-economic factors such as age, gender, and income

What are the benefits of multifamily housing near transit?

Equity:

- Walkable and transit accessible communities provide opportunities more equitably, for those who don't or can't drive, and provide autonomy for kids and older adults
- Children raised in walkable communities have greater upward economic mobility, regardless of race or class

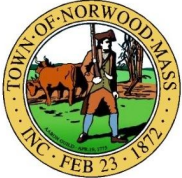
Community:

- Walkable communities build social capital
- Research has shown that residents on streets with lower traffic are more likely to know their neighbors
- Walkable communities are positively associated with higher rates of civic engagement through voting and volunteering

Multifamily Housing can take many forms!



Missing Middle Housing = modest, gentle density housing options intended for those who are not eligible for income-restricted affordable housing but who cannot afford current market prices



Norwood's Existing Conditions: Housing Units & Demographics

- Tenure: Nearly half of all households are rentals, higher than state average
- Type: Just over half of all housing units are single family homes, less than state average
- Age: Approximately 20% of housing built after 1980, less than 10% since 2000
- Overall residential density is higher than adjacent communities
- Public school enrollment roughly equal to 1985
- Population is aging, average household size is decreasing
- Housing is less affordable: 44% of households are cost burdened and severely cost burdened. This affects greater percentages of lower income, rental, younger, and elderly households



Norwood's Existing Conditions: Zoning

- Many housing units precede zoning and are pre-existing nonconforming
- Housing stock is more dense than currently allowed
- Multifamily is allowed by special permit in these districts: Multifamily, General Business, Central Business, Boston Providence Highway, Limited Business, and the Norwood Space Center Overlay.
- Three mixed use overlay districts allow for multifamily by special permit
- Two family homes allowed by right in these districts: General Residential, Multifamily, General Business, Central Business, and Limited Business
- Much of Norwood is considered “built out” which constrains growth to redevelopment projects

What does 15 units per acre look like in Norwood?



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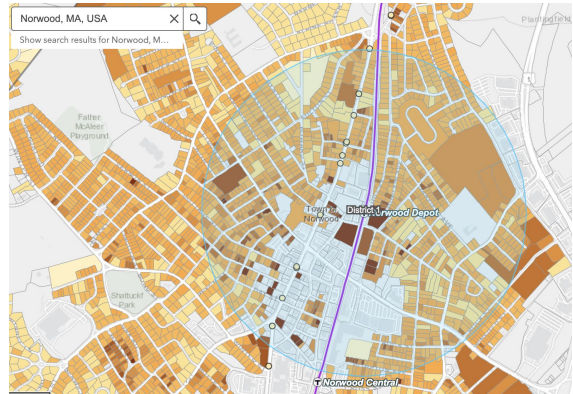


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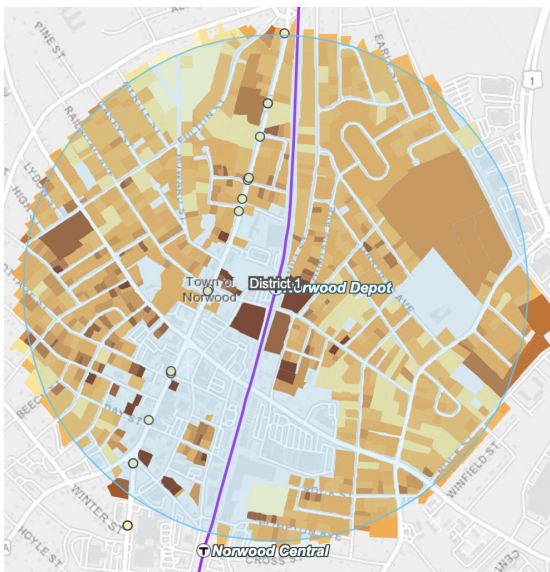


What are the requirements for Norwood?

- Commuter Rail Community
- Deadline: December 31st, 2024
- Current housing units: 13,634
- Minimum Land Area: 50 acres
- Developable Station Area: 861
- Multifamily Zone Capacity: 2,045
- % of District to be located in Station Area: 90%



Existing Density - Norwood Depot

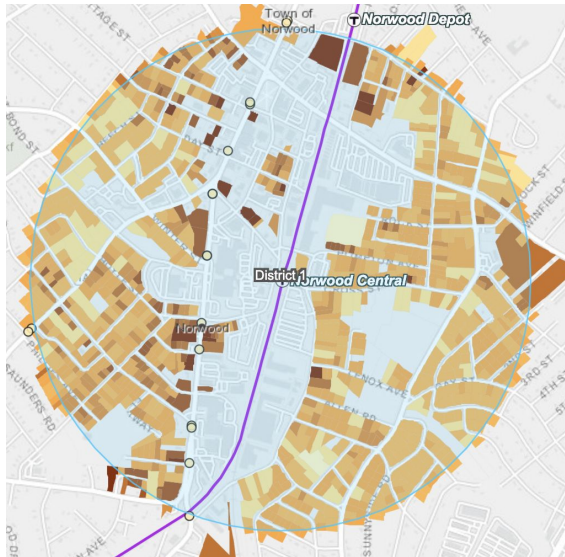


Total Residential Units: 2,663

Neighborhood Area: 501.74

Neighborhood Density: 5.31 units/acre

Existing Density - Norwood Central



Total Residential Units: 2,303

Neighborhood Area: 501.74

Neighborhood Density: 4.59 units/acre



Norwood Task Force

Now is the time that Norwood gets to shape what the MBTA Communities Multifamily Zoning Law looks like in our town.

The Task Force comprises local elected officials, town staff, and citizen volunteers and is responsible for working with the Town Planning Department in ensuring the community is engaged as the Town meets its legal requirements.



Task Force Process

Norwood is in interim compliance with the state law and has until December 31, 2024 to come into full compliance.

The next several months will focus on community engagement:

- Information session and materials
- Community goal development and value setting
- Identification of zoning district(s) and requirements

The effort will culminate in final approval at Town Meeting.