

# RAC-MA Affordable Housing Toolkit

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## Forward: About Us

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The Religious Action Center of Reform Judaism of Massachusetts (RAC-MA) is a locally led movement of Massachusetts Reform Jewish communities organizing across lines of difference to build a more just commonwealth for all. RAC-MA mobilizes the power of 39 congregations encompassing nearly 14,000 households from across the state to represent the voice and conscience of the Reform Jewish movement. We are clergy and lay leaders from MA Reform synagogues who volunteer to coordinate our social justice efforts among congregations, organized by a leadership team and congregational liaisons. This toolkit was developed by the RAC-MA following its inaugural campaign, launched in June 2023, to promote housing justice in the Commonwealth of Massachusetts through passage of the Affordable Homes Act (AHA).

Although our work to pass the AHA was a great start, successfully promoting affordable housing requires advocacy at the local level by people working within their own communities to remove barriers and create opportunities for inclusive housing for all. This toolkit provides what we hope will be a helpful resource to future housing advocates that can be applied to the needs of their specific communities.

As Reform Jews from across the Commonwealth, we recognize the housing crisis in our state as an existential one. Affordable housing is critical to the well-being of our communities. People should be able to live near where they work, and this includes our synagogues, schools, and camps. Judaism identifies having a suitable home as one of the basic prerequisites for leading a healthy, productive, spiritually rewarding life. Deuteronomy 15:8 instructs us to "open our hand and provide whatever is sufficient to meet the need."

Join us in dreaming of a Commonwealth where everyone is housed appropriately and safely, and we fulfill the prophet Micah's vision that one day, "Everyone shall sit under their own vine and fig tree, and no one shall make them afraid" (Micah 4:4).

- Dr. Abby Fisher and Rabbi Joseph Meszler, RAC-MA Co-Chairs

# Introduction: Why and How to Use This Toolkit

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The RAC-MA toolkit was developed to assist advocates in Reform Jewish congregations and other faiths who are inspired to address the housing crisis in the Commonwealth of Massachusetts through advocacy in their local communities. The toolkit was undertaken following a RAC-MA campaign to pass the landmark Affordable Homes Act (AHA) to create new resources for affordable housing in Massachusetts. The legislation authorized expenditure of billions of dollars in funding for rehabilitation of existing housing and creation of new housing.

Although this was an important success, we recognized that it was a mere beginning in efforts to achieve affordable housing goals. Although national and state legislation can create resources and address obstacles to creating new, affordable housing, achieving the goal of accessible, affordable housing for everyone ultimately requires working at the local level.

The governments of our cities and towns control and make the decisions about the issues that make or break housing solutions. These include tasks such as creating the necessary infrastructure for housing, rezoning land to permit development, accessing the necessary funding to make housing development financially feasible, rehabilitating existing housing stock, doing so in ways that ensure that housing is inclusive and environmentally sustainable.

Local advocacy provides opportunities to have a direct and immediate impact on the housing crisis. No special privileges, access, or expertise are required to make a difference. Many strategies described in this toolkit, whether working as an individual or in conjunction with other local stakeholders, can be applied by anyone, regardless of their background and experience. For decades, the residents of Massachusetts relied upon Chapter 40B to enforce the development of affordable housing. In recent years, we have seen more efforts like the MBTA Communities Law and the Affordable Homes Act.

\*We recognize that our efforts occur at a point in time, in a specific economic, political, and social context. Some of the particulars of how and why affordable housing is a crisis in Massachusetts, and specific solutions, will likely change over time and may change rapidly. They also differ considerably among communities. We have therefore tried to develop a resource that is specific enough to be useful for a variety of local housing advocacy objectives. Advocacy toward a particular goal will require further investigation of the local landscape, including assessment of the availability of housing in the community and opportunities, and identification of facilitators of and barriers to developing and subsidizing growth of local housing.

# How is Affordable Housing a Jewish Value?

Source Sheet created on Sefaria by Rabbi Joseph Meszler for RAC-MA  
Gratitude to Honeycomb Changemakers Curriculum at [honeycomb.org](http://honeycomb.org) for collecting the sources listed below.

Jewish values are based upon traditional texts from the Torah and the Rabbis. The values protecting the vulnerable and ensuring all people have access to meet their basic needs are rooted in our 3,500-year-old heritage. Here is a sample of some passages from Jewish tradition relating to housing and dignity.

ויקרא כ"ה:ל"ה

וְכִי־יִמּוֹךְ אֲחִיךָ וּמָטָה יָדוֹ עִמָּךְ וְהִחַזְקֵתָּ בּוֹ גֵר וְתוֹשֵׁב וְחִי עִמָּךְ:

## Leviticus 25:35

If your kin, being in straits, comes under your authority, and are held by you as though a resident alien, let them live by your side.

- The person “in straits” is called both “kin” and a “resident alien.” Why or how can someone be both?
- What kind of “authority” do you have that someone might need your help?
- How do you understand “let them live by your side”? How might you apply this commandment for today?

איוב ל"א:ל"ב

בְּחוּץ לְאֵילִין גַּר דָּלְתִי לְאֶרֶץ אֲפֹתָח:

## Job 31:32

No sojourner spent the night in the open; I opened my doors to the road.

- A “sojourner” is someone who is transient in some way. Who was a “sojourner” in ancient times, and who might be one today?
- How well are we reaching the ideal that no sojourner spends the night outside? Why?

רד"ק על בראשית כ"א:ל"ג

ויטע אשל, נטע שם נטיעה סמוך לבאר שהיה לו לעדות כי נשארה הבאר לו בלא מחלוקת... ור"ל דרשו נוטריקון אכילה שתיה לוייה, ר"ל שהנהיג אנשי באר שבע להכניס אורחים ושחייב אדם לעשות לאורח הבא עליו שלשה דברים, אכילה שתיה לוייה.

## Radak on Genesis 21:33

He [Abraham] planted some saplings (*eshel*) there to serve as proof that the well nearby was now his undisputed property... Our Sages understand the word *eshel* (אשל) as an acronym for “eating (אכילה), drinking (שתייה) and staying overnight (לינה).” In other words, Avraham established a shelter there to serve people passing that region. He taught the people around Be'er Sheva to practice the art of welcoming strangers. In order to fulfill that virtue one must provide the three ingredients represented by the three letters in the word *eshel* (אשל).

- In the plain meaning of the verse from Genesis, the Torah says Abraham marked his property by planting trees. In the metaphorical interpretation of the passage, Rabbi David Kimchi (12th cent. France) teaches that Abraham actually built adequate shelters “to serve people passing that region.” The Hebrew word *eshel* is an acronym for food, drink and lodging. Who do you think might have used these shelters back then?
- According to this teaching, what was Abraham’s ultimate goal in establishing these places? How might this relate to hotels, motels, and shelters today? Starter homes? Additional apartments or “accessible dwelling units”?



## משנה בבא מציעא ח'ו'

המשכיר בית לחברו, בימות הגשמים, אינו יכול להוציאו מן החג ועד הפסח, בימות החמה, שלשים יום. ובכרכים, אחד ימות החמה ואחד ימות הגשמים, שנים עשר חדש.

### Mishnah Bava Metzia 8:6

If you lease a house to another in the rainy season, you cannot make them leave it from Sukkot to Pesach. In the summer, [you must give] thirty days [warning]. And in large cities, whether it is during the rainy season or the summer [you must give] twelve months [warning].

- According to this passage (written in 200 CC in the Land of Israel), who has more power, the landlord or the renter? Why?
- Why would the Rabbis restrict you from evicting someone during the rainy season (Sukkot to Pesach)? Why would larger, more crowded cities have stricter rules regarding eviction?
- What are some of the restrictions on evictions today, and why do they exist?

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## ויקרא כ"ג:מ"ב-מ"ג

(מב) בַּסֻּכֹּת תִּשְׁבּוּ שִׁבְעַת יָמִים כָּל־הָאֶזְרָח בְּיִשְׂרָאֵל יֵשְׁבוּ בַּסֻּכֹּת: (מג) לְמַעַן יֵדְעוּ דִּרְתִּיכֶם כִּי בַּסֻּכֹּת הוֹשַׁבְתִּי אֶת־בְּנֵי יִשְׂרָאֵל בְּהוֹצִיאִי אוֹתָם מֵאֶרֶץ מִצְרַיִם אֲנִי ה' אֱלֹהֵיכֶם:

### Leviticus 23:42-43

You shall live in huts (*sukkot*) for seven days; all citizens in Israel shall live in huts, in order that future generations may know that I made the Israelite people live in huts when I brought them out of the land of Egypt, I the Eternal your God.

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## רשב"ם על ויקרא כ"ג:מ"ג

למען תזכרו - כי בסוכות הושבתי את בני ישראל במדבר ארבעים שנה - בלא יישוב ובלא נחלה ומתוך כך תתנו הודאה למי שנתן לכם נחלה ובתים מלאים כל טוב

### Rashbam on Leviticus 23:43

This is to be done in order that you will remember that the Israelites lived in huts in the desert for a period of 40 years when they neither owned land nor found themselves in a cultivated part of the earth. Remembering all this you will have ample reason to be grateful to the One Who has provided you with all of your present wealth and comfort.

- The passage from Leviticus in the Torah refers to when the Israelites were homeless and lived in temporary shelters they had to make for themselves. Why do you think the Torah instructs us to perform the ritual of dwelling in the *sukkah* (hut) to remember this?
- What other passages from the Torah can you think of that instructs to remember the Israelites' history and therefore to have empathy for others today?
- What does Rashbam (Rabbi Shmuel ben Meir, 12th cent. France) add in this comment about how dwelling in a *sukkah* is supposed to make you feel?

# Affordable Housing Crisis in Massachusetts

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Across Massachusetts, there is a shortage of rental homes [that are] affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions. - [National Low Income Housing Coalition, 2024](#)



Massachusetts is experiencing a housing crisis decades in the making. Skyrocketing housing costs have put growing financial pressure on most middle- and low-income families. This crisis was exacerbated by the COVID-19 pandemic, which caused widespread job loss for many with low-paying jobs, particularly in the hospitality, entertainment, and restaurant industries... Access to affordable housing is a fundamental driver of positive health outcomes. Housing stability promotes well-being, fosters stable employment and contributes to long-term family and social connections. - [Massachusetts Public Health Association, 2024](#)

Throughout the pandemic, labor shortages and supply chain issues bedeviled Massachusetts businesses. But business leaders say the housing crisis in Massachusetts is now the major existential threat to the state's competitiveness. "Companies have cited the cost of living as the dominant factor in their decisions about expanding and reducing their presence here," said JD Chesloff, president and CEO of the Massachusetts Business Roundtable, at an event announcing a new coalition pushing for the state to increase its housing production. - "Business Leaders Say Housing Shortage Is Top Concern," [CommonWealth Beacon, Jennifer Smith, May 29, 2024](#)

# Organizing Your Congregation: Four Questions

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01

## Why do you care? Tell your story.

Ask yourselves why you want to work on the issue of affordable housing.

**What motivates you personally?** You do not have to be an expert on zoning or construction to advocate for affordable housing. You just have to be willing to tell your story that is part of your “why.” Have you ever been housing insecure? What is your experience with the unhoused? What do you worry about for families or individuals looking for homes? People rarely remember statistics, but they do remember stories.

**What’s your story? Practice telling it.**

02

## Who do you know? Personally reach out.

Sending out emails, printing bulletin articles, and social media posts open up the possibility of people in your community joining your group. In addition, **a personal request is the most effective** form of outreach. Asking friends who also care about this issue to work with you will make recruitment easier and more fun. Try to find someone who works in this field to give you the inside scoop on housing issues in your community. Would they be willing to meet with you to give you direction? Pick up the phone and meet for coffee.

03

## What do we want to accomplish, where, and by when?

Local organizing efforts are most effective when they have well-defined goals.

**Pick advocacy goals that are as specific and time-bound as possible.**

Perhaps use the template of SMART - Specific, Measurable, Achievable, Relevant, and Timebound. Every community will face different challenges and opportunities. Talk to members of your local planning board and ask them what your community specifically needs, then identify goals to address these needs. Instead of, “we need more starter homes in our town,” try to be as focused as, “Our town has a specific building in the city center that could be used for affordable housing, and the planning board has to decide what to do with it by a certain date. How do we get affordable housing on the agenda for that project?”

04

## How do we speak from our Jewish values?

What distinguishes your synagogue or community from all other advocacy groups is that you speak from Jewish values. Legislators and leaders listen to people of faith.

**Invoking your Jewish identity carries moral weight.** Always include a Jewish teaching in your communication, meetings, and requests. Do not be afraid to boldly quote our Jewish sources, such as “Let them live by your side” (Lev. 23:42), “Love your neighbor as yourself (Lev. 19:18), “Love the stranger as yourself” (Lev. 19:34), “Everyone shall sit under their own vine and fig tree, and no one shall make them afraid” (Micah 4:4), and invoking the value of tikkun olam - the repair of the world. Consult your clergy for help.



# Organizing Your Campaign

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This section describes ways of working toward achieving your housing advocacy goals. The questions that follow are designed to provide guidance for your efforts. Making progress on any social advocacy issue requires that a variety of concerned people exercise leadership initiative, not just “experts.” Leadership does not mean going it alone. The “Partners” section of the Resource List at the end of this guide includes contact information for organizations that have worked with RAC-MA on our statewide affordable housing campaign. You can start with us! <https://rac.org/take-action/rac-your-state/rac-ma>

01

## **How do we educate ourselves? Understanding the landscape.**

Please consult the Glossary for basic terminology and the Resource List for websites with a variety of affordable housing informational resources and tools. Contact your local planning board or housing authority to identify pending development efforts or other affordable housing initiatives. An excellent resource for quickly gathering information on housing information is the Housing MA [Housing Data Portal](#), which provides data on housing needs in each community (e.g., “affordable” and “deeply affordable” housing inventories) and information on your municipality’s land use and development plan.

02

## **Who should we work with?**

### **Finding local experts and partners.**

This is a crucial step for those with limited prior experience with affordable housing advocacy. Who in your congregation and community work in housing? You may even have experts in your own congregation! There are a variety of local and state organizations engaged in affordable housing efforts. Some focus specifically on building the capacity of local leaders, such as [Abundant Housing Massachusetts](#). Another potential resource are Local Housing Trusts – groups in local communities, often falling under the umbrella of town or municipal governments, that fund affordable housing projects through the Massachusetts [Affordable Housing Trust Fund](#) program (see the “Local Housing Trust” entry in the Glossary).



# Organizing Your Campaign

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03

## **What is the impact we would like to make? Identifying campaign goals.**

Goals can involve a particular change in local policy, accessing funding to support affordable housing, advocating for new development with affordable housing requirements, etc. The easiest route for identifying a feasible near-term housing advocacy goal is identifying an existing local housing advocacy initiative. If you are reading this guide, you may already have identified such a goal. Some basic types:

- Converting existing public buildings or land (see [Case Study #2](#) for an example)
- Supporting new housing development
- Establishing local [inclusionary housing programs](#)
- Advocating with local officials to apply for state housing grants such as [MassWorks](#) and [HousingWorks](#) or grants through the [Affordable Homes Act](#) or the [Chapter 40B law](#).
- Property tax exemptions or property tax surcharges to fund new housing such as those supported by the [Community Preservation Act](#)

This is not an exhaustive list! In sorting through the many opportunities available, work with your local planning or housing authorities or local or state nonprofits that support housing advocacy (see Resource List). You can also follow the examples of local advocacy groups in the state (a list is available [here](#)).

04

## **How do we achieve our goals? Identifying tactics.**

Tactics for housing campaigns range widely. Work with your group members and local partners to identify which best suit your goals and local landscape.

- *Identify what has worked and what hasn't.* Often, success in achieving an affordable housing goal is the product of multiple attempts over months or years. Rather than reinventing the wheel, you can review past campaigns and tactics that worked and didn't and any key resources or barriers involved.
- *Establish relationships with decision makers.* Local officials are frequently open to meeting with community groups. There may also be important players outside of local government. Consider using a [Power Map](#) to determine key individuals who can “make or break” your campaign.
- *Show up.* Participating in established community forums (e.g., local planning or housing boards) can make a big difference. These meetings are often sparsely attended, so those who do participate can have outsized influence.
- *Increase visibility.* There are a range of ways to bring your cause to a wider local audience and in so doing, build your organization and demonstrate public sentiment to local power brokers. Developing websites, writing [Guest Columns and Editorials](#), [tabling](#) in public places or events, and posting on social media.

# Organizing Your Campaign

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05

## **How do we organize our efforts? Designing your campaign and timeline.**

With your goal determined and tactics considered, your group can establish a campaign plan. Here are some essential questions to answer:

- *Do we have a deadline?* Housing advocacy campaigns are often initiated in response to a specific opportunity, such as a proposal for a planning board or town meeting, etc. When does the opportunity come up for consideration, vote, or board approval? If there is not a specific date, what is the most likely timeline based on meeting schedules, planning cycles, etc?
- *What are the steps involved?* What specific actions will your group take? What information needs to be gathered? Who should be contacted? Will you speak at a town hall, participate in a planning meeting, hold a forum for local leaders, generate publicity to mobilize concerned others in the community, etc.? What preparation is needed for your members to take these steps?
- *Who needs to be involved and how?* Hopefully, once you've answered the "Who do you know?" question from the prior section, you have identified a group of at least 4 or 5 leaders. You may need to involve others. Who else may have the connections, skills, interests, stories, etc. that will help to make your efforts effective? How do you coordinate their activities with the larger group?

### **Finalizing the plan.**

Having answered the questions above, you now have all of the building blocks you need to finalize your plan and timeline. Be realistic. What do you need to do to make an impact? Without identifying the essential steps, your group can bog down and become overwhelmed. Rely on expert partners to steer the group away from actions that may be ineffective. Document your plan so that everyone is aware of their roles and responsibilities.

Celebrating your achievements. Think broadly. "Achievements" are not limited to achieving your campaign goal. Often, achieving an affordable housing goal requires multiple attempts, each of which is a step closer to the desired accomplishment. It is important to thank everyone who has been involved in your work. Along the way, as your group completes each step or action, be liberal with thanks and praise. Take and share photos (e.g. in your congregational bulletin, social media, website).

# Case Study #1, Congregational Organizing:

## Temple Sinai of Sharon, MA

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On Sunday morning October 22, 2023, about fifty members of Temple Sinai of Sharon, MA gathered for bagels and coffee in the social hall to discuss “The Affordable Housing Crisis and our Jewish Community: Challenges and Opportunities.” Members of other faith and community groups from greater Sharon also attended. The group was divided into small tables of eight, and everyone was given name tags. Everyone also signed in for follow-up contact. A member of the Temple social justice committee welcomed everyone, and the tables were given time to discuss two questions: “What does ‘home’ mean to you?” and “How has your housing situation changed over time?” Participants broke into groups to share their stories, and then some shared their stories with the larger group.

A panel was then introduced, including a member of the town of Sharon’s planning board (who was also a Temple member), the local Representative to the State House, and the local State Senator. Each member of the panel was asked about the issue of affordable housing in the community and what they would do to help solve the problem. They discussed the newly introduced Affordable Homes Act (AHA) in the state legislature, and the panel also discussed what was happening in Sharon, what other towns were doing that was working or not working, and what the congregation could do to ease the housing crisis. The local politicians were delighted to be able to have this forum with constituents, and they also brought staff with them. The moderator ended the panel discussion by assuring the state legislators that their constituents would have their backs as they demonstrated support for the AHA. Rabbi Joseph Meszler concluded the morning by offering a Jewish teaching on the connection between the Jewish holiday of Sukkot (which had just taken place) and the need for shelter and housing. Handouts were provided with texts from the Torah to ground the discussion in Jewish values. Many people lingered afterwards to ask specific questions of their representatives.

On Sunday, April 28, 2024, after the Affordable Homes Act had passed, Temple Sinai held a second event, a Housing Teach-In, to discuss the MBTA Communities Act, which every town in Massachusetts with a commuter rail station needs to pass to facilitate the building of more housing.

Specifically, a town meeting was coming up to vote on the action plan to comply with the Act, and that law needed to be explained in detail. Congregants as well as other community members were again invited to attend. A member of the social justice committee moderated the discussion with time for questions and answers. The congregant who was also a member of the Sharon Planning Board was the guest discussant.

Attendees were then asked if they would be willing to speak at the upcoming town meeting. If they said “yes,” their names were recorded. The Rabbi closed out the event with a final charge. In the weeks that followed, people were organized to speak at the upcoming town meeting, asking for the passage of the new zoning law. Talking points about the Act were emailed to those who attended and other interested congregants.

At the Town Meeting, several congregants, including the moderator from the teach-in, spoke in favor of the Act. Speeches included points such as, “Why is this issue important to our town and Commonwealth? Why is this important to me as a Jewish American? What is my story about this issue, and why do I care?” Speeches also debunked many of the myths about the Act. Sharon passed its housing plan under the MBTA Communities Act by an overwhelming margin.

## Case Study #2, Building on past efforts in the community: Doug Mishkin, Egremont, MA

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Doug Mishkin, a member of the Reform congregation Hevreh of Southern Berkshire, was an active participant in RAC-MA's housing justice campaign, helping to organize one of our legislative listening sessions and consulting on this toolkit. Doug shared his experiences advocating for affordable housing and what these taught him about how people can become involved and play important roles in advancing the cause.

Doug resides in Egremont, a small town in rural Western Massachusetts. Small towns and rural areas may not face the same level of competition for housing evident in urban centers; however, the dearth of affordable housing supply in many of these communities still places homes beyond the reach of many working people. This problem can be so severe that it harms local institutions, to the extent that valued businesses and services often cannot be sustained.

For example, a popular restaurant in Egremont was forced to close because it was no longer able to attract staff to the community. This was despite the extensive efforts of the proprietor to address the problem, including purchasing housing for some staff. The local hospital, the nearest access to emergency medical care and a major employer in town, has struggled to remain open because of lack of access to staff able to afford costs of living in the town.

Doug emphasizes that meaningful advocacy for housing is within reach of anyone, whether through an advocacy group or even as an individual:

I couldn't have known how much what I said mattered; I preach this to people . . . And it begins with collecting stories, because it's not just about standing up in a town meeting. It's when you're sitting around with your friends, right? Everybody can tell those stories to their friends, to town officials, ... to elected officials.

Just “showing up” at local forums can be important:

You know, if your town has a housing committee or a Housing Trust, that's different from a housing committee. Who shows up at those meetings, it's generally, you know, the people doing the work on the committee or on the trust, and then the people who are worried about what's going to happen. Are they going to put an affordable house next to my house? . . . so we need people from the community to be showing up at meetings saying, Yeah, we support what you're doing or you're not doing enough. ... It's all about advocacy.

The efforts of advocates in Egremont resulted in several significant victories for the community. First, an Affordable Housing Property Tax Exemption was approved, granting a tax break for properties that are long-term leased lower income tenants. Such incentives are critical in making construction and maintenance of affordable housing financially feasible. A Community Preservation Act (CPA) referendum was also passed, allowing the town to place a small surcharge on property taxes to support affordable housing and other community improvements. Finally, in cooperation with a local nonprofit, the Community Development Corporation of South Berkshire, advocates succeeded in developing two affordable condominium duplexes on public land. In addition to providing a small number of workforce affordable units, this development was designed to serve as a model for additional development projects in the community.



# Glossary

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**“Affordable housing” and “deeply affordable housing”** - These terms reference the level at which home prices are considered affordable; housing is considered “affordable” if it costs less than 50% of the Area Median Income (AMI) and “deeply affordable” if less than 30% of AMI (also see *cost burdened* and *severely cost burdened*).

**Area Median Income (AMI)** is the median (i.e., midpoint) of all yearly incomes in a specific area such as a city, town, or census tract. AMIs based on a four person household – sometimes referred to as MFI or “Median Family Income” are calculated annually by the Department of Housing and Urban Development. In affordable housing development, AMIs are used to determine the affordability or burdensomeness of housing costs (see *affordable housing* and *deeply affordable housing*; *cost burdened* and *severely cost burdened*). Fannie May provides an **Area Median Income Lookup Tool** for quickly determining the AMI for your area.

**Chapter 40B** is a state statute, which enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions.

**“Cost burdened” and “Severely Cost Burdened”** - According to the United Census Bureau, “Households are considered cost-burdened when they spend more than 30% of their income on rent, mortgage payments, and other housing costs, according to the U.S. Department of Housing and Urban Development (HUD). Households spending more than 50% of their income on housing costs are considered severely cost-burdened.”

**Executive Office of Housing and Livable Communities (EOHLC)** - “The Executive Office of Housing and Livable Communities (EOHLC) was established in 2023 to create more homes and lower housing costs for Massachusetts residents. EOHLC also distributes funding to municipalities, oversees the state-aided public housing portfolio, and operates the state's Emergency Family Shelter (EA) program.”

**Housing Authority** - Using state and federal funds, housing authorities coordinate affordable housing programs in local communities including public housing and rental assistance programs. Here is a list of local housing authorities in MA.

**Inclusionary Housing/Zoning** - “Inclusionary housing programs tie the creation of affordable, below-market-rate units to the construction of new market-rate development. In its simplest form, an inclusionary housing program might require developers to sell or rent 10 to 20 percent of new residential units to lower-income residents at prices they can afford.”

**Local Housing Trust** - Housing trusts are municipal entities focused on creating and preserving affordable housing through a housing trust fund. These funds, which can draw from a variety of state funding sources, have been established in over a 100 communities in Massachusetts.

**Planning Board** - A planning board is a local government group which reviews development proposals to a community. They often create a Master Plan, ensure development follows Zoning Bylaws, and look out for local safety and the public interest.

**Subsidized Housing** - Subsidized housing means that rent is being “subsidized” (the government pays for part of the rent or mortgage). Subsidized housing is not owned by the government. There are many different types of subsidized housing.

# Resource List

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## Legislative summaries:

### *The MBTA Communities Law*

In January 2021, the Massachusetts Legislature adopted an Economic Development Bond Bill (H5250) that made long-overdue changes to the state's Zoning Act (MGL Chapter 40A). The "Housing Choices" sections of the bill made it easier for municipalities to adopt pro-housing zoning changes, discourage meritless anti-housing lawsuits, and require each of the 177 communities in the MBTA service district to zone for multifamily housing "by right" (i.e., without additional permitting) near transit and other smart growth locations. The law created a new section of the Zoning Act—Section 3A—and authorized the Executive Office of Housing & Livable Communities (EOHLC) to develop guidelines for implementation of the requirements. It requires all MBTA Communities to have at least one zoning district of reasonable size that allows multifamily housing development without a discretionary permitting process. For more resources about this law, [please click here](#).

### *The Affordable Homes Act*

On August 6, 2024, Governor Maura Healey signed the Affordable Homes Act into law (Chapter 150 of the Acts of 2024). The legislation authorizes \$5.16 billion in spending over five years along with nearly 50 policy initiatives to counter rising housing costs caused by high demand and limited supply. These authorizations will provide critical investment in the repair and improvement of state-run public housing, support the construction of new affordable units, facilitate restoration and sustainability upgrades for existing units, provide funding for programs to improve access to affordable rentals, and more. We are proud to say that the bill signed into law includes people-centered policies supported by RAC-MA such as eviction record sealing and accessory dwelling units (ADUs) by-right. For a summary of the Affordable Homes Act, [please click here](#).

### *Community Preservation Act*

Passed on September 14, 2000, was signed into law. The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. CPA also helps strengthen the state and local economies by expanding housing opportunities and construction jobs for the Commonwealth's workforce, and by supporting the tourism industry through preservation of the Commonwealth's historic and natural resources.

### *Chapter 40B Law*

Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to help address the state-wide shortage of affordable housing by reducing barriers created by local zoning and other restrictions. Its goal is to encourage the production of affordable housing in all communities throughout the Commonwealth.

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# Resource List

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## Partners:

Over the course of our campaign, Reform Jews of Massachusetts advocated together under the direction of the national RAC. We also built partnerships with groups across the state including Citizen's Housing and Planning Association (CHAPA), the Western Massachusetts Housing Coalition (including Way Finders), the Greater Boston Interfaith Organization (GBIO), and the Jewish Alliance for Law & Social Action (JALSA). We owe a debt of gratitude to these partners for their leadership in advocating for housing justice in MA and pushing this landmark legislation across the finish line.

- [Abundant Housing Massachusetts \(AHMA\)](#). AHMA works with communities throughout Massachusetts to promote availability of housing for all across the racial/ethnic groups and socio-economic spectrum. At the state and local levels, AHMA seeks to influence legislation and policy. AHMA also works to help develop and increase capacity of local, grassroots advocacy efforts, helping to establish pro-housing groups in many Massachusetts communities.
- [Citizens' Housing and Planning Association \(CHAPA\)](#). CHAPA is a 501(c)(3) nonprofit whose mission is to encourage the production and preservation of housing that is affordable to low and moderate-income families and individuals and to foster diverse and sustainable communities through planning and community development.
- [Greater Boston Interfaith Organization \(GBIO\)](#), founded in 1998, GBIO is a broad-based organization that works for the public good by coalescing, training, and organizing people across religious, racial, ethnic, class, and neighborhood lines. Membership consists of 60 dues-paying member organizations in Greater Boston representing more than 107,000 individuals. GBIO organizes people and institutions at neighborhood, city, and state levels.
- [Jewish Alliance for Law & Social Action \(JALSA\)](#). JALSA is a membership-based organization that engages communities in promoting civil rights, protecting civil liberties, and achieving social, economic, and environmental justice based on Jewish values.
- [Religious Action Center of Reform Judaism \(RAC\)](#). The RAC has worked to educate, inspire, and mobilize the Reform Jewish community to advocate for social justice. We mobilize around federal, state, provincial, and local legislation on more than 70 pressing socioeconomic issues, including gun violence prevention, immigration, reproductive rights, and criminal justice reform. As a joint instrumentality of the [Union for Reform Judaism](#) and the [Central Conference of American Rabbis](#), we represent the values of the largest and most diverse Jewish Movement in North America to governments at all levels.
- [Western Massachusetts Housing Coalition \(WMHC\)](#). WMHC was launched in 2022 as a way for public and private housing developers, cities and towns, regional organizations, and housing advocates to collaborate around one critical issue: create more safe, affordable housing in our region. One of its partner organizations is Way Finders. [Way Finders](#) is an affordable housing organization dedicated to bringing home stability to people across Western Massachusetts since 1972. They work to strengthen housing stability and economic mobility, and to build thriving neighborhoods in communities throughout Western Massachusetts.

## Websites:

[Area Median Income \(AMI\) Lookup Tool](#) - an online resource for quickly determining the AMI for your locality, which is used to determine housing affordability (see Glossary)

[Center for Housing Data - Massachusetts Housing Partnership](#) provides a variety of excellent tools for quickly learning the basics about the housing crisis in your local and surrounding communities.

The [Community Tool Box](#) provides many resources for advocacy of all kinds, pitched at a basic level for beginning advocates and organizers. The resources are organized intuitively into sections and chapters and are also searchable. The site even provides a free "ask an advisor" service where you can get answers to specific questions as well as access other training resources.

## Further Readings and Resources:

- [The RAC's Sources on Economic Justice](#)
- [Why is this Right Different?: City of Grants Pass, Oregon v. Johnson and the Passover Call to Action](#)
- [RAC-IL's Victory for Shomer Shelter](#)
- [RAC-NJ and the Fair Chance At Housing Act](#)

# Please support RAC-MA!

Together, We Can Create a World of Compassion, Justice, and Wholeness

We are excited RAC-MA brings together the Reform Jewish congregations and communities of Massachusetts to organize powerfully across lines of race, class, and faith.

In nine states across the country, the RAC is organizing Reform Jewish communities. Each statewide RAC project includes professional staff, a statewide leadership team and congregational social justice teams. Together, the RAC state projects, along with our national and D.C.-based advocacy work, move us toward a more just and compassionate country.

Thanks to your generous, tax-deductible donation, RAC-MA will build local power, mobilize our diverse Jewish communities around social justice, and empower synagogues and individuals to partner with diverse communities to impact local, state and national legislation. Your donation will help enable us to launch this important initiative.

To donate and support our work, [please click here](#).

## Contact Us!

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If you would like further guidance on this toolkit, have questions, or want to get involved in RAC-MA, [please reach out](#).

