



Policy Position: Zoning Updates to Increase Multi-Family Housing

The Needham Council on Aging’s Board of Directors supports updating the Town’s Zoning By-laws to allow for additional multi-family housing and to assure compliance with the MBTA Communities Act.¹ Improving access to affordable, accessible, right-sized housing for Needham seniors has long been a priority for the Council on Aging. The ability for seniors to age safely within the community is wholly consistent with the Council on Aging’s mission “to respond to its older residents’ needs by providing a welcoming, inclusive, and secure environment where individuals and families benefit from programs, services, and resources that enhance their quality of life, and provide opportunities for growth and knowledge”.²

One of the key contributors to good health as we age is social connection. The lack of social connection as one ages leads to senior isolation and depression, which the federal Centers for Disease Control & Prevention (CDC) characterizes as “serious public health risk”.³ Giving seniors the opportunity to stay in their community, maintain and expand their social networks and stay in familiar surroundings through the availability of appropriate housing can be a key strategy in healthy aging and public health. The addition of multi-family housing in Needham would be a welcome support for seniors who have been “over-housed” (i.e. unable to down-size) due to lack of local options.

Issue Background

The MBTA Communities Act was enacted in 2021 and requires cities and towns served by the MBTA to update their zoning laws to encourage more multi-family housing in close proximity to the commuter rail. The law does not require the Town of Needham to build any housing, only to update the zoning regulations to allow for denser transit-oriented housing by-right rather than by variance.

¹ [MGL c.40A Section 3A](#)

² <https://www.needhamma.gov/525/Who-We-Are>

³ [Loneliness and Social Isolation Linked to Serious Health Conditions](#)

In 2023, [Housing Needham \(HONE\) Advisory Group](#) was established to lead a community engagement process to inform a Needham-centered multi-family housing zoning plan compliant with the MBTA Communities Act. The HONE Advisory Group consisted of nine Needham residents who have utilized their individual expertise, feedback from the public and group deliberations to shape a proposal that meets the legal requirements of the MBTA Communities Act and takes into account the recommendations from the Town's [2022 Housing Plan](#).

Demand in Needham

According to the [Massachusetts Community Health Assessment](#), more than 18 percent of Needham residents are age 65 or older, and more than 70 percent of individuals living with a disability in Needham are in this age range. As Needham residents age, many no longer have the desire and/or ability to maintain their family homes. Unfortunately, the Town's high homeownership and rental costs and less than 1 percent residential vacancy rate⁴ leaves Needham's seniors without adequate options should they want to right-size their home and stay in the community.

The [Needham Health Aging Assessment](#) identified "the soaring cost of housing, along with limited supply of homes suitable for an aging population, as the greatest challenge older adults face in Needham." Many seniors are living in too-large homes that fail to meet needs associated with mobility limitations and challenges. Surveys of the larger Needham community echo these concerns, showing persistent concerns regarding the availability of affordable quality housing and the variety of housing options in Needham.^{5,6}

Needham Proposal Specifics

The HONE Advisory Group's recommendation to the Select and Planning Boards consists of two proposals, a Base Compliance Plan and a Neighborhood Housing Plan.⁷

- Base Compliance Plan - This scenario is very similar to Needham's current zoning law and meets the minimum requirements of the MBTA communities Act. It encourages multi-family residential development to occur without requiring a special permit to do so.
- Neighborhood Housing Plan - This scenario increases the number of units that can be built and the (mostly vertical) dimensional space that can be utilized. It

⁴ [Massachusetts Community Health Assessment, Needham](#)

⁵ Needham Community Survey, [2022](#), [2024](#)

⁶ [Massachusetts Community Health Assessment, Needham](#)

⁷ [HONE: MBTA Communities Act Frequently Asked Questions](#)

encourages more housing production and seizes upon the opportunity to meet the goals in Needham's Housing Plan.

Both plans require 12.5 percent of all new units in building with six or more units be deed-restricted as affordable housing for households at or below 80 percent of the Area Median Income (AMI). This aligns with Needham's existing requirements and state thresholds.

Council on Aging Urges Action

The Needham Council on Aging's Board of Directors supports the HONE Advisory Group's proposal to meet the growing need for multi-family housing in our community and to comply with the MBTA Communities Act. The Board hopes that Fall 2024 Special Town Meeting will consider the critical role that housing plays in overall health and will adopt zoning by-laws which expand the affordability and accessibility of housing options available to Needham's seniors.