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## The Affordable Housing Problem in Massachusetts Might Be Even Worse Than We Thought

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Before the MBTA Communities Act was ever created, the headlines on affordable housing in Massachusetts were focused on another piece of state law, Chapter 40B, and its measuring stick — the Subsidized Housing Inventory.

The SHI is the state's primary count of affordable housing units, and the Chapter 40B law uses it to ease housing production by allowing developers to bypass local zoning regulations restricting density in communities where less than 10 percent of housing stock is counted as affordable by the SHI.

On the surface, it seems straightforward. The SHI counts affordable housing units, and 40B makes it easier to build with greater density in communities where affordable housing is most needed. Earlier this year, however, Housing Navigator Massachusetts, which operates an online tool to help tenants find affordable housing options, and Boston Indicators presented new data that show the SHI overcounted the number of truly affordable units in the state by nearly 34,000.