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- North Shore REALTORS®
- REALTOR® Association of Central MA
- REALTOR® Association of Pioneer Valley
- REALTOR® Association of Southeastern MA
- REALTORS® Commercial Alliance of MA
- South Shore REALTORS®

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2023 LEGISLATIVE AGENDA

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FROM YOUR 2023 MAR PRESIDENT:

Welcome to the 2023 REALTOR® Day on Beacon Hill. I feel so fortunate to be serving as your President for the in-person return of this event. Thank you so much for joining me on this important day.

You’re here because you understand the importance of advocacy. It’s part of what sets REALTORS® apart and gives our association direction. We aren’t content to settle for the status quo. Instead, we think critically about our state and search for ways to improve it.

Housing drives community and REALTORS® drive housing. We’re our client’s ultimate resource—a confidant, a trusted advisor, and above all, a friend. We take immense pride in finding people not just a place to live, but a place to call home and an investment in their future. Your professional skills transfer to advocacy. We’re here today to educate legislators about our industry and listen to their concerns to achieve a mutual goal—a better state of housing for all.

Change does not happen overnight, solutions require a long-term commitment. Decades of underdevelopment created today’s crisis. Short-sighted quick-fixes like raising taxes or adding regulations will set us back further. Instead, we support a disciplined commitment to zoning relief and increasing resources for homeowners.

Our voice is strong. It’s so important that we use it today.

David McCarthy
2023 Massachusetts Association of REALTORS® President
Housing Production

- Zoning relief is key to addressing the state’s longstanding housing crisis. H.233 would increase the availability of by-right multifamily and open space residential development as well as accessory dwelling units (ADUs).
- Expands the simple-majority voting threshold from the Housing Choice law to apply to variances and special permits, rather than the current two-thirds requirement.
- Uniform site plan review standards will help alleviate the confusing local patchwork of site plan review processes, making development easier and more cost-effective. This uniformity will assist communities that lack resources to create their own standards.

First-Time Homebuyer Savings Accounts

- First-time homebuyer challenges:
  - Record high prices: Massachusetts is decades into a housing affordability crisis, ranking 47th nationally in affordability.
  - Student loan debt: Many potential first-time homebuyers already owe record amounts of debt from student loans.
- Help accessing the American dream:
  - Student loan debt: Many potential first-time homebuyers already owe record amounts of debt from student loans.
- Community benefits:
  - Homeownership contributes to community responsibility; civic, economic, business and employment stability; family security and well-being.

Transfer Taxes

- Stifle diversity and inclusivity by raising the price to get into already expensive towns and discriminating against those looking to enter in favor of those who are already there.
- Worsen Massachusetts’ longstanding housing affordability crisis by increasing the price of homeownership, often by thousands of dollars. Every $1,000 increase in the price of a home, prices out 1,727 MA residents. Rentals are also impacted, as increased tax costs will be passed along to tenants.
- Communities can increase affordability by amending their longstanding burdensome and exclusionary zoning to permit more housing. Affordability can also be attained by using ample available state funding to subsidize development, including from the Community Preservation Act.
**REALTORS® SUPPORT**

The Massachusetts Association of REALTORS® supports H.265/S.166, requiring fair housing and diversity education for all real estate licensees.

**Fair Housing & Diversity Education**
- Fair housing law touches every transaction. Fair housing training is a mandatory component of REALTOR® membership. However, it is essential that all real estate licensees know and understand how fair housing law works.
- Hours requirements. The bill requires 4 of 40 licensing course hours and 2 of 12 biannual continuing education hours be completed in fair housing law or diversity and inclusion in real estate.
- Technical cleanup. In addition to removing decades-old effective dates, the bill also alleviates misalignment with licensing provisions to incentivize new licensees to take continuing education courses earlier in their first renewal cycle.

**REALTORS® SUPPORT**

The Massachusetts Association of REALTORS® supports H.233, requiring uniform site plan review standards.

**Uniform Site Plan Review Standards**
- Expands the simple majority voting threshold from the Housing Choice law to apply as well as accessory dwelling units (ADUs).
- Hours requirements. The bill requires 4 of 40 licensing course hours and 2 of 12 biannual continuing education hours be completed in fair housing law or diversity and inclusion in real estate.
- Technical cleanup. In addition to removing decades-old effective dates, the bill also alleviates misalignment with licensing provisions to incentivize new licensees to take continuing education courses earlier in their first renewal cycle.

**REALTORS® SUPPORT**

The Massachusetts Association of REALTORS® supports S.495 and S.2242, helping homeowners and communities address crumbling concrete foundations.

**Homeowners Afflicted With Crumbling Concrete Foundations**
- Homes are at risk. Concrete foundations in many Massachusetts homes in Hampden, Hampshire, and Worcester counties, are at risk of crumbling due to the presence of pyrrhotite, a naturally occurring mineral.
- Homeowners need help. Many are reluctant to test their homes or address their foundation problems without state assistance in place because of the negative impacts:
  - Affected homes require foundation replacement, which costs hundreds of thousands of dollars and is not covered by insurance.
  - Significantly decreases homes and decreases municipal revenues.
  - Places homeowners at risk of their house collapsing and communities at risk of blight.
- S. 495 takes important steps:
  - Information – Educate homebuyers, sellers, and the general public through home inspections and a devoted relief agency.
  - Prevention – Create standards for quarry testing and licensing (S.2242 standalone).
  - Assistance – Have tax-exempt grants available for impacted homeowners.

**REALTORS® SUPPORT**

The Massachusetts Association of REALTORS® opposes rent control in all forms.

**Rent Control**
- Massachusetts has a housing crisis caused by:
  - Significant shortfall in supply due to stagnant housing production. This also results in rent and thus expensive to maintain, housing stock.
  - Wages falling behind consumer goods prices, especially at lower-income levels.
- Rent control worsens the housing crisis by further disincentivizing production and maintenance of multifamily housing.
- The state’s housing crisis worsens largely from decades of municipal NIMBYism, which put up roadblocks to multifamily housing production.
- Solutions:
  - Stop discrimination against multifamily housing production.
  - Increase funding for voucher programs to help those in need.
**Housing Production (H.233)**
Dramatically increasing housing production will help address many challenges facing Massachusetts that go far beyond housing affordability and stability. Zoning relief is the key to unlocking this door.

**First-Time Homebuyer Savings Accounts (H.2727/S.1787)**
The cost of living in Massachusetts has never been higher. We need to give first-time homebuyers new tools to help them save to access the American dream.

**Fair Housing & Diversity Education (H.265/S.166)**
Fair housing is one of the few issues that touches every transaction. It is essential that all real estate licensees understand their duties under the law.

**Homeowners Afflicted with Crumbling Concrete Foundations (S.495 and S.2242)**
Homeowners across central Massachusetts are facing a new and unprecedented challenge — one that is causing foundations to deteriorate and homes to potentially collapse. Action is needed to help protect homeowners and their communities.

**Transfer Taxes**
Adding a tax on homes will increase already historically high prices and perpetuate exclusionary housing practices in many Massachusetts cities and towns.

**Rent Control**
Government regulation of rents raises the cost of housing by removing current housing from the market, inhibiting development of desperately needed new multifamily housing, and incentivizing rent increases to the maximum allowable level.

**REALTORS’ SUPPORT**

**REALTORS’ OPPOSE**
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