

## **David Mendels\* responds to a common argument against building more homes in Brookline:**

“Those who assert that more housing in Brookline, whatever the price, will drive down housing costs overall are right. But that decline will be felt in places like Methuen, or maybe Holden, not Brookline. The demand for “luxury” housing in Brookline will far exceed availability, without respect to what we do. So, if we want to preserve and expand the opportunity for people who cannot afford million-dollar homes, then we need to figure out how to provide for that segment of the market.”

I want to respond to the argument that even if more housing supply reduces housing costs overall, the benefit will mostly be felt somewhere else — in places like Methuen or Holden — because demand for Brookline will always exceed availability, especially at the high end.

**TLDR: The argument gets one thing right but draws the wrong conclusion.** Yes, housing markets are regional. But that does not mean Brookline is exempt from supply and demand, or that new housing here only helps people somewhere else. The better reading of the evidence is that new housing has effects at multiple levels: very local, townwide, and regional. More homes in Brookline will not make Brookline cheap overnight. No one should promise that. But more homes can make Brookline less expensive than it otherwise would be, reduce bidding pressure on older housing, create income-restricted affordable units through inclusionary requirements, support our small businesses, lower per-capita emissions, broaden our tax base, and help Brookline take responsibility for its place in the broader Metro Boston housing market.

**Put differently:** if affluent demand for Brookline is intense, that is not an argument for building less housing. It is an argument for building more housing, so that demand does not simply spill into the existing housing stock and push everyone else down or out. Housing markets are not morality plays in which an expensive new unit is either virtuous or bad. They are systems. The question is how the system behaves when demand keeps rising and supply is artificially constrained.

### **In more detail:**

#### **First, the argument concedes the most important point: housing supply matters.**

The argument starts from an important admission: more housing supply does reduce housing costs overall. Thank You. Many opponents of new housing deny even that basic point. But the evidence is quite clear: Housing scarcity raises prices. Adding housing relieves pressure.

So, our disagreement is really about where the benefits show up.

The claim being made is that the benefits of new housing in Brookline will mostly appear somewhere else — perhaps in Methuen or Holden — while Brookline itself remains unaffordable because demand here is too strong.

The evidence does not support that. New housing affects the market through several channels at once. Some effects are regional, because people move across municipal boundaries. But some effects are also very local, because new units absorb households who would otherwise compete for nearby existing units. And some effects are townwide, because every additional home creates one more alternative to bidding up the scarce stock we already have.

This is especially important in a place like Brookline. The alternative to new “luxury” units is not that wealthy households disappear or decide they no longer want to live here. The alternative is that they compete harder for older apartments, condos, two-families, and single-family homes. They renovate, combine, convert, or simply outbid. That is not better for affordability. It is worse.

**Second, “Brookline demand is high” is not an argument against supply. It is the reason supply matters.**

It is obviously true that Brookline is desirable (schools, location, etc). Demand is not going away.

But saying “demand will always exceed availability” does not tell us that new housing is futile. It tells us that the status quo is a recipe for permanent scarcity.

If 100 households want to live in Brookline and there are only 20 available homes, prices will be brutal. If there are 30, 40, or 50 available homes, Brookline may still be expensive, but the competition is less severe than it otherwise would have been. That “otherwise” is the key word. The right question is not whether new housing makes Brookline inexpensive in some absolute sense. The right question is whether it makes Brookline more affordable than it would be under continued shortage.

No one should claim that a few new buildings will turn Brookline into a low-cost community. That would be silly. But it is equally silly to claim that additional homes have no meaningful affordability effect here merely because demand is strong. Strong demand plus fixed supply is exactly how you get runaway prices.

**Third, the “luxury housing” framing is misleading.**

The term “luxury housing” is in vogue--and it does resonate: New construction is expensive. New apartments often have higher rents than older apartments. Developers market them with irritating language. The buildings sometimes look generic. All of that is real.

But the key policy question is not whether new units are expensive on day one. The key question is what happens if we do not build them.

High-income households who want to live in Brookline still need somewhere to go. If there are no new units, they do not vanish. They bid up older units. They turn relatively modest homes into luxury homes. They compete with middle-income families, young families, seniors who want to downsize, teachers, municipal employees, medical workers, graduate students, and everyone else who would like access to Brookline.

In other words, new “luxury” housing can help protect older housing from becoming luxury housing through bidding wars.

This is one of the least intuitive but most important points in the whole debate. The existing housing stock is not naturally affordable. It only remains relatively more affordable when people with much higher incomes have other options. When they do not, older housing becomes the pressure valve.

**Fourth, local effects and regional effects are not mutually exclusive.**

The argument says: maybe supply helps the region, but not Brookline.

The better answer is: it helps both, through different mechanisms.

There is now a substantial body of research showing that new market-rate housing can reduce nearby rent pressure, even when the new units themselves are expensive. The mechanism is straightforward: new buildings absorb households who would otherwise compete for existing homes. There is also evidence that new housing creates moving chains — someone moves into a new unit, someone else moves into the unit they left, and so on — and those chains reach older and less expensive housing faster than many people assume.

At the same time, it is also true that housing is regional. Brookline is not an island. We are part of the Boston metro labor market, the Boston metro transportation network, and the Boston metro housing market.

But that cuts in favor of action, not inaction.

If Brookline refuses to build, the demand that would have been accommodated here gets displaced somewhere else. That may mean nearby communities. It may mean farther-out suburbs. It may mean longer commutes, more traffic, higher emissions, and more pressure on communities with fewer resources. It may mean that people who work in or near the urban core are pushed farther away from it.

I do not think Brookline should say, in effect: we will keep the benefits of our location, transit access, schools, amenities, and property values, but other communities can absorb the households.

That is not regional planning. It is regional burden-shifting.

**Fifth, because regional effects matter, we should support regional pro-housing work — not use regionalism as an excuse for local inaction.**

This is where I think the argument has a useful insight, even though I disagree with its conclusion.

Yes, the regional dimension matters enormously. Brookline cannot solve the Metro Boston housing shortage alone. Even if Brookline did everything right, we would still need Newton, Cambridge, Boston, Somerville, Watertown, Medford, Arlington, Waltham, Quincy, Malden, and many other communities to do their part. We need more housing near jobs, transit, schools, and existing infrastructure across the region.

That is why local efforts like Brookline for Everyone and statewide or regional efforts like Abundant Housing Massachusetts are complementary. I support both.

Brookline should allow smart, incremental growth here. And we should support advocates working to make it easier to build homes across Massachusetts, especially in places with good transit access, walkability, and job proximity. If Brookline succeeds but the region fails,

the impact will be limited. If the region succeeds but Brookline opts out, we are free-riding. The strongest outcome is for Brookline to do its part and for our neighbors to do the same. That is how we get the biggest impact on affordability, economic dynamism, climate, and opportunity.

**Sixth, the “it only helps Methuen or Holden” argument is also morally backwards.**

Even if the claim were partly true — even if some of the benefit of housing in Brookline were felt elsewhere — that would not be a reason to oppose it.

If building more homes in Brookline helps reduce displacement pressure in other Massachusetts communities, that is a good thing. We should care about that. Brookline is not merely a collection of current property owners optimizing for local scarcity. It is part of a larger commonwealth.

And in practice, the benefits are not so neatly separable. A family priced out of Brookline may move to Newton. A family priced out of Newton may move to Waltham. A family priced out of Waltham may move farther out. Regional displacement is a chain. When exclusionary communities close their doors, they do not stop demand; they pass pressure down the line.

I do not think Brookline should be proud of that.

**Seventh, supply is not the only affordability strategy — but it is a necessary one.**

Another mistake in this debate is treating market-rate housing and affordable housing as if they are opposing strategies.

We need subsidized housing. We need income-restricted housing. We need public and nonprofit housing. We need preservation of existing affordable units. We need housing for seniors. We need family-sized units. We need accessible units. We need tools that serve people the private market will not serve.

But none of that eliminates the need for more total homes.

In a severely supply-constrained market, subsidized affordable housing is swimming upstream against rising land costs, rising rents, and rising competition. Scarcity makes every affordability tool harder and more expensive. More market-rate and mixed-income housing does not solve everything, but it makes the rest of the affordability agenda more plausible.

In Brookline specifically, new multifamily development can also produce income-restricted affordable homes through our inclusionary zoning. That is not theoretical. If we block the underlying housing, we also block the affordable units that would come with it.

So the right formulation is not “market-rate or affordable.” It is “market-rate, mixed-income, subsidized, nonprofit, public, and preservation.” We need the whole toolkit.

**Eighth, Brookline for Everyone and similar advocates are not making a one-dimensional supply argument.**

Affordability is a central goal, but it is not the only one.

Moderately denser housing (and mixed-use development), especially near transit and in walkable mixed-use areas, has a series of benefits that are often treated as secondary but are actually central to Brookline’s future.

It means more customers for local small businesses. More residents nearby to visit our cafés, restaurants, pharmacies, bookstores, grocers, childcare services, and the kinds of small businesses people say they want to preserve. If we want vibrant commercial districts, we need enough people living near them.

It means lower per-capita emissions. Brookline is exactly the kind of place where additional housing will reduce climate pollution: near transit, near jobs, near services, and with our existing adoption of the Opt-in Specialized Stretch Code and Fossil Fuel Free new construction. A household living in a compact, all-electric building near transit will have a much lower emissions profile than the same household pushed into a larger home farther from the urban core with longer car commutes.

It means more somewhat more diversity and more equity, making our town more vibrant.

It means a broader tax base. Market rate housing and mixed-use development can expand our tax base and mitigate the need for future overrides.

And it means a more resilient civic community. A town with more young families, renters, seniors who can downsize, workers, immigrants, students, and middle-income households is a healthier town than one that slowly becomes accessible only to the very wealthy or those who bought in decades ago.

### **Ninth, the status quo is not neutral.**

Doing too little is a choice. And it has consequences.

The status quo means rising prices. It means more exclusion. It means more competition for fewer homes. It means more pressure on renters. It means fewer young families. It means seniors with limited options to downsize. It means workers commuting from farther away. It means more climate pollution than necessary. It means small businesses with too few nearby customers. It means more fiscal pressure on existing residents.

### **Summary:**

I would not argue that more housing will make Brookline broadly affordable in the near term. It will not. Brookline is too desirable, and the regional shortage is too deep.

We should also reject the view that because Brookline is desirable, nothing we do matters. That view is not supported by the research, and it leads to a politics of paralysis.

A more honest position is this:

More housing in Brookline will not solve the housing crisis by itself. But it will help. It will help locally by reducing competition for existing homes. It will help townwide by creating more options and more inclusionary units. It will help regionally by allowing Brookline to absorb some of the demand that our location and amenities create. And it will help advance other goals we claim to care about: climate, equity, small businesses, fiscal resilience, and a more diverse civic life.

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