

Homes Within Reach

A Practical Plan to Turn New Federal Housing Tools Into Real Homes on the South Shore

Lori Childs for State Representative — 5th Plymouth District (Hanson, Hanover, Norwell, Rockland)

Where Lori Stands

Everyone deserves a safe, stable, affordable place to live. Seniors should be able to stay in the communities they built. Young families should be able to afford their first home. Teachers, nurses, tradespeople, and first responders should be able to live near their jobs.

The South Shore Chamber of Commerce estimates our region needs **44,000 additional homes by 2030** just to sustain modest economic growth. Massachusetts as a whole needs about **222,000 more homes by 2035**. Rents keep climbing. Property taxes keep climbing. Young people keep leaving.

Our towns shouldn't have to choose between beating a state deadline and being told what to build. Beacon Hill should lead with **resources first, mandates last** — and it should make sure the small towns of the South Shore actually benefit from the new federal housing law, not just Boston and the Gateway Cities.

Two principles guide everything in this plan:

- **Anti-displacement + pro-production.** Protecting the people who live here now and building the homes we need are not in conflict.
 - **Local control + state partnership.** Our towns should keep the pen on their own zoning decisions. The state's job is to send help, not orders.
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The Moment: Washington Finally Acted. Now Beacon Hill Has to Answer.

In July 2026, the **21st Century ROAD to Housing Act** became law — the most significant federal housing legislation since 1990. It bundles more than 60 provisions: streamlined federal permitting reviews, an expanded Rental Assistance Demonstration (RAD) cap for public housing, higher FHA loan limits for manufactured homes, new production grants for local governments, and expanded bank capacity to fund affordable housing.

Every Massachusetts housing expert who reviewed the bill — the Massachusetts Housing Partnership, the Metropolitan Area Planning Council, the Pioneer Institute — reached the same conclusion, reported by Commonwealth Beacon: the federal law is a useful toolkit, but on its own it won't close Massachusetts' housing shortage. **The tools only pay off if Beacon Hill picks them up and puts them to work here.**

That's Lori's job as State Representative. Not to override local zoning. Not to tell Hanson, Hanover, Norwell, or Rockland what to build. But to make sure the Commonwealth passes the laws, funds the programs, and does the paperwork so our towns can **cash in** on what's

already on the table — and so working families and seniors here now aren't priced out in the meantime.

The Framework: A Massachusetts Housing Implementation and Alignment Act

Lori will support pulling the housing bills already filed on Beacon Hill — YIGBY, statewide site plan review, YIMBY zoning reforms, and public housing rehab acceleration — into **one named legislative package explicitly designed to implement the federal ROAD Act in Massachusetts**. The goal: make the Commonwealth the national model for actually using the new law, and make sure South Shore towns aren't at the back of the line.

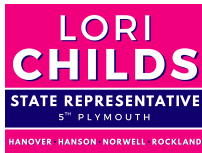
Pillar 1 — Fix the Rules So Housing Can Actually Get Built

Plain language: Right now, even when a town wants to build, state and local rules can drag a good project out for years. Lori will support the reforms already moving on Beacon Hill that make housing predictable to permit, without taking the pen out of our towns' hands.

Our towns should not have to be threatened with grant cuts to plan for housing. Beacon Hill should lead with resources, not mandates.

The Bills Lori Will Support

- **YIGBY ("Yes in God's Backyard").** Already passed the House **148-2** in H.5562, the FY26 economic development bill. Allows faith-based organizations to build multifamily housing by right on land they already own (up to 4 acres, minimum 20% affordable). Now with the Senate. ([CHAPA analysis](#))
- **Statewide site plan review.** Also in H.5562. Standardizes the local permitting process — clear timelines, objective standards, local oversight preserved. Ends the "endless hearings on a compliant project" problem.
- **Mandatory training for planning boards and ZBAs.** Also in H.5562 — a free EOHLC training program covering special permits, subdivision control, fair housing, and variances. Better decisions, fewer lawsuits.
- **Building codes that protect life safety.** On one point Lori parts company with the Governor: she does not support the direction of [Executive Order 651](#) allowing single-stair 5–6 story residential buildings. Lori stands with the [Professional Fire Fighters of Massachusetts](#) and local fire service leaders in opposing that change. Developer cost savings should not come at the expense of resident and firefighter safety.
- **YIMBY zoning reform (Abundant Housing MA's signature bill).** Would eliminate minimum lot sizes and parking minimums, allow 3–5 homes by right depending on water/sewer, and extend MBTA-style zoning to non-MBTA communities. Realistic passage window is 2027–28. Lori will cosponsor and vote yes.



What this means for the 5th Plymouth District: Predictable timelines. Clearer state rules. And — most importantly — real state help and federal dollars for the towns that step up. Local control stays local.

Pillar 2 — Bring the Federal Money Home

Plain language: The new federal law has real money attached — production grants, planning grants, pattern-book design grants, HOME infrastructure flexibilities. Small towns like ours can miss out simply because we don't have a full-time grants team. Lori will fight to make sure that doesn't happen.

What Lori Will File and Support

- **A Massachusetts Housing Innovation & Alignment Office at EOHLC.** A single team that tracks every federal housing grant, pilot, and flexibility; provides shared grant-writing consultants to small towns and Gateway Cities; and helps our four towns actually compete for federal production and pattern-book funds. EOHLC only got \$16 million in the FY26 budget — nowhere near enough for this job. Lori will fight to fund it.
- **A state match — a "super bonus" — for federal wins.** When a Massachusetts town wins a HUD production or planning grant, the state should automatically match it with MassWorks or HousingWorks dollars. Reward local action; don't punish it.
- **Aggressive federal streamlining.** Update MEPA (state environmental review) coordination so state and federal reviews run **in parallel, not in sequence**. Adopt HUD's forthcoming housing supply framework as state guidance. Make sure Massachusetts is first in line for HUD's new special-projects delegation authority.

Honest note on scale. Massachusetts housing experts have publicly cautioned that the federal law is a "small boost," not a transformation. Our federal share will be meaningful but modest. **Leaving that money on the table, though, has a real cost — and we can't afford to.**

Pillar 3 — Rehab the Public Housing We Already Have

Plain language: The fastest, cheapest home you can create is a home that already exists but sits vacant or unsafe. Massachusetts has roughly 43,000 units of state-aided public housing and 30,000 federally-funded units — much of it in poor condition. About 10,000 units sit vacant while people wait years on wait lists. That's a moral failure and a policy failure.

What Lori Will Support

- **A Massachusetts Public Housing Rehab Acceleration program** that pairs the 2024 Affordable Homes Act's public housing dollars with the ROAD Act's expanded RAD authority (100,000 additional units nationally) and its expanded HOME flexibilities. Speaker Mariano personally pushed **\$2 billion** for public housing in the 2024 bond bill — this pillar builds on his stated priority.

- **Bring the 10,000 vacant units back online.** Full funding for state-aided public housing rehab, with clear reporting on how many units come back on the rolls each year.
- **Maximize new bank capital.** The ROAD Act raised the cap on bank public welfare investments from 15% to 20% of assets — projected to generate \$4–4.5 billion nationally per year in new Low Income Housing Tax Credit and New Markets Tax Credit demand. MassHousing, CEDAC, and MHIC should be first in line.
- **Strong tenant protections attached to acceleration dollars.** Right to return. No net loss of affordable units. Meaningful resident involvement in redevelopment decisions.

What this means for the district: Seniors, veterans, and disabled residents living in state-aided public housing here on the South Shore get safer, better-maintained homes — without displacement.

Pillar 4 — Modernize Manufactured and Modular Housing (Bipartisan)

Plain language: A well-built manufactured or modular home today looks nothing like a "trailer." It can be indistinguishable from a stick-built home. The federal law just eliminated a rule that added roughly \$10,000–\$13,000 to the cost of every manufactured home, sharply raised the FHA loan limits, and reauthorized grants to preserve existing manufactured home communities. **But Massachusetts has to update its own laws to keep the state eligible.**

This is real bipartisan common ground. Rep. David DeCoste has filed [H.1313](#) to expand the state's definition of affordable housing to include manufactured homes. Lori supports the direction of that bill and will work with anyone — Democrat or Republican — to get it done.

What Lori Will Support

- **Bring Massachusetts law and building code into alignment** with the new federal manufactured housing standards (chassis-free HUD-code homes).
 - **Expand DeCoste's H.1313 direction** to include the federal FHA loan limit changes so Massachusetts homebuyers can actually access the higher financing.
 - **State investment layered on top of federal PRICE grants** to protect residents of existing manufactured home communities — many of them seniors and fixed-income homeowners.
 - **Senior-friendly ADUs and universal design standards** so seniors here can age in place without being forced out by cost.
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Pillar 5 — Protect Tenants and Homebuyers Without Choking Off Supply

Plain language: New homes take time to build. In the meantime, we have to protect people who live here now — but we should do it in ways that make the housing market work better, not worse.

What Lori Will Support

- **Statewide right to counsel for low-income tenants facing eviction.** The FY26 budget put only \$2.5 million into "access to counsel." That is a down payment. A statewide right-to-counsel program pays for itself in reduced shelter and homelessness costs.
- **Expand community land trusts and shared-equity homeownership.** The federal HOME rules now explicitly recognize shared-equity models as long-term affordability tools. Massachusetts should scale up state authority and funding to match — this is how starter homes stay starter homes for the next family.
- **Stronger enforcement of existing fair housing law.** The House already added an amendment (Rep. Madaro, #544) to H.5562 that requires the Massachusetts Commission Against Discrimination to refer findings of housing discrimination to the licensing board and mandates license suspensions. Lori supports it.
- **Better data on institutional ownership of rental properties in Massachusetts.** MAPC has flagged that the real Massachusetts investor problem isn't the single-family homes the federal law targets — it's large investors buying **rental buildings** and hiking rents. We need public data before we can craft the right response.

The test for every housing proposal: Does it protect people who live here now while helping build the homes we need? If the answer is no, it needs to be improved.

Pillar 6 — Housing as Workforce and Economic Policy

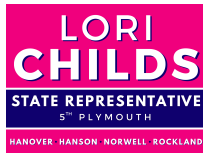
Plain language: Housing isn't just a housing issue. When workers can't afford to live near jobs, businesses can't hire, commutes get worse, traffic gets worse, and communities lose their young people.

What Lori Will Support

- **Prevailing wage protections and safe worksites** on state-funded and state-supported housing projects.
 - **Project Labor Agreements where appropriate.**
 - **Workforce housing partnerships** with local employers, hospitals, and school districts.
 - **Fair competition for small and mid-sized local builders** — not just national mega-developers.
 - **Voluntary modular construction** where it reduces cost and delay, now backed by expanded FHA financing.
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Pillar 7 — Accountability the Public Can See

Plain language: If we're going to spend state and federal money on housing, taxpayers deserve to see what it's buying.



What Lori Will Fight For

- **A public dashboard** showing every Massachusetts community's progress toward the 222,000-home 2035 target — and a South Shore regional dashboard tracking progress compared to the 44,000-home 2030 target.
 - **An annual district-level housing pipeline report** for the 5th Plymouth — how many units permitted, how many built, how many affordable, how much state and federal money came into our four towns. Lori will publish this each year, in plain English, whether the state does or not.
 - **Oversight hearings for EOHL, MassHousing, and MassDevelopment** on ROAD Act implementation.
 - **Transparent, published criteria for all state housing grants and federal pass-through dollars.**
 - **Strong ethics and conflict-of-interest standards** for every housing investment.
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What This Realistically Delivers

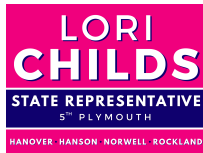
Lori will not overpromise. Here is the honest range of what this platform delivers if the legislative package passes:

- **Within 12 months:** Statewide site plan review and YIGBY become law (already 148-2 out of the House). Predictable permitting begins.
 - **Within 24 months:** Manufactured housing modernization law enacted. Housing Innovation & Alignment Office operational. First tranche of federal ROAD Act grants flowing into Massachusetts, with a real shot at some coming into our district.
 - **Within 5 years:** Meaningful public housing rehab progress. Realistic estimate for the 5th Plymouth District: **hundreds of additional permitted units** — from ADU build-out, YIGBY sites at faith-based institutions, Hanover Crossing overlay, manufactured housing preservation, and adaptive reuse of underused commercial sites. Meaningful, not transformative. Honest, not overpromised.
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The Contrast

Rep. David DeCoste was **1 of only 2 votes against H.5562** — the same House economic development bill that contains YIGBY, statewide site plan review, mandatory training for local boards, and \$120 million in housing grants. He voted **against** every major state housing effort of the current session — including votes to delay MBTA Communities enforcement and to strip the state's ability to condition public safety grants on compliance.

The 5th Plymouth District doesn't need a representative who votes no on the housing bills that could bring resources home. It needs a representative who works with the House



majority and the Governor to make sure the South Shore is at the front of the line — and who reaches across the aisle when there's real common ground, like on manufactured housing.

That's what Lori will do.

The Bottom Line

Housing affordability is an economic issue, a workforce issue, a transportation issue, a quality-of-life issue, and a moral issue.

For the first time in decades, the federal government has re-engaged on housing. Massachusetts has passed the MBTA Communities Law, the Affordable Homes Act, statewide ADU legalization, and — pending Senate action — YIGBY and statewide site plan review. The tools are finally on the table.

The question is whether Beacon Hill picks them up and whether small South Shore towns like ours actually get our share.

That is what Lori will fight for as State Representative. Bringing federal dollars into our district. Fixing broken processes. Protecting working families, seniors, and veterans from displacement. Making sure the people who make our communities work can afford to stay in them.

Because people who work hard should be able to afford to stay in the communities they love.

Sources

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- [Rep. David DeCoste Voting Record,](#) Progressive Mass 2025-2026 Scorecard
- [Hanson Settles for "Polished Turd" in Approving MBTA Zoning,](#) South Shore News
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