The Boston Foundation
BOSTON INDICATORS
BOSTON UNIVERSITY

GREATER BOSTON HOUSING REPORT CARD

2025

About Our Team

THE BOSTON FOUNDATION is one of the first and most influential community foundations in the country. In partnership with community members, donors, the public sector, businesses and nonprofits, we aim to repair past harms and build a more equitable future for our city and region. Supported by the Annual Fund for Civic Leadership, we publish research into the critical issues of our time, convene diverse groups to discuss the city's agenda and the region's trends, and to advocate for public policies that promote equity and opportunity for everyone. The Boston Foundation is also one of the largest grantmakers in New England, providing support to nonprofit organizations in Greater Boston through our endowment and working closely with our donors to support nonprofits locally, nationally and internationally.

BOSTON INDICATORS is the research center at the Boston Foundation, which works to advance a thriving Greater Boston for all residents across all neighborhoods. We do this by analyzing key indicators of well-being and by researching promising ideas for making our city more prosperous, equitable and just. To ensure that our work informs active efforts to improve our city, we work in deep partnership with community groups, civic leaders, and Boston's civic data community to produce special reports and host public convenings.

THE BOSTON UNIVERSITY INITIATIVE ON CITIES (IOC) was created in 2014 as a university-wide hub for urban research, learning, and practice. The Initiative catalyzes research in, on, and with cities, hosts critical conversations, and creates experiential, place-based learning opportunities for students. We marshal the talents and resources of wide-ranging disciplines across Boston University, lead ground-breaking research on mayoral leadership, and forge ties to cities locally, nationally, and globally in pursuit of sustainable, just, and inclusive urban transformation. Learn more at www.bu.edu/ioc.

GREATER BOSTON HOUSING REPORT CARD 2025

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Friends,

For more than two decades, the Boston Foundation's *Greater Boston Housing Report Card* has helped our region understand its housing landscape by translating complex data into clear insights and actionable strategies. The 2025 edition arrives at a pivotal moment. The data confirm what many residents already know from lived experience: Housing costs continue to rise faster than incomes, housing need far exceeds production, and the gap between who can afford to stay in Greater Boston and who cannot continues to widen.

These trends are not inevitable. They reflect choices—policy choices, investment choices, and collective priorities—that we have the power to change.

Like every *Housing Report Card* before it, this year pairs a clear-eyed view of the data with concrete paths forward. Through its Core Metrics section, prepared by Boston Indicators, and its Special Section on the MBTA Communities zoning law developed by scholars from the Initiative on Cities at Boston University, the report reminds us that good data analysis can do more than describe a problem. It can help us solve it. The findings highlight opportunities to streamline permitting and procurement, encourage zoning reforms, align state and municipal policies, and rethink how we finance and support affordable development. Together, these steps can help us to build a housing ecosystem that is more strategic, coordinated, and equitable.

Yet numbers and policy tools alone are not enough. Housing is, at its core, about belonging—about whether the people who make Greater Boston thrive can also afford to build their futures here. The true measure of our community is not found in market data, but in whether teachers, health-care workers, artists, service workers, young families and many others can find a stable, affordable place to call home.

As we look ahead, the question is no longer whether we need more housing—our data make that abundantly clear—but whether we can summon the civic will to act. The *Greater Boston Housing Report Card* will continue to serve as a shared fact base, a platform for convening, and a lever for accountability. The work ahead is substantial, but with the alignment of research, advocacy, and policy, we are better positioned than ever to make a difference for people and communities across Greater Boston.

M. Lee Pelton
President and CEO
The Boston Foundation

Part I

CORE METRICS

Prepared by:
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OVERVIEW AND KEY FINDINGS

At its best, Greater Boston is a welcoming region that draws strength from longtime residents and newcomers alike. To live up to that promise, building a wide range of diverse housing options must be a central goal, ensuring that new families can put down roots and that existing residents are not priced out by rising costs.

That goal is a perennial challenge, and 2025 has brought deep uncertainty. Immigration, long the cornerstone of the region's growth, is weakening under new federal restrictions. Immigrant visa issuances are down, student visas have fallen sharply, H-1B approvals in Massachusetts have dropped by nearly a third, and new refugee resettlement has halted altogether. These shifts threaten the fragile rebound in population growth, which reached 1.2 percent in 2024, the fastest pace in years. They also raise the prospect that Greater Boston could once again slip into population decline. While slower immigration might modestly ease housing demand, that is no substitute for instead simply building more housing. Population stagnation or loss undermines economic growth, reduces the tax base, and hurts overall cultural vibrancy.

At the same time, supply-side pressures are intensifying. Tariffs and elevated material costs, combined with potential shortages of immigrant construction workers, threaten to push production costs even higher and slow development to a crawl. Even before these pressures, regulatory barriers in Massachusetts have made it difficult for homebuilders to keep up with demand, with multifamily permitting falling sharply in recent years and affordability gaps widening as a result. Housing inequality has deepened across the region, with first-time homebuying slipping further out of reach and renters at all income levels facing rising cost burdens.

The "One Big Beautiful Bill" expanded the Low-Income Housing Tax Credit in ways that could support tens of thousands of new affordable homes, yet major proposals to slash Section 8 and public housing funding loom large. If enacted, these cuts would land hardest on the very households already being shut out of the region's uneven housing market. Taken together, these trends show a region squeezed on both sides of the ledger: demand slowed in damaging ways by federal immigration policy, and supply constrained by high costs, long-standing underproduction, and growing uncertainty.

Key findings from this Core Metrics analysis include:

Prices have cooled but remain unaffordable.

Home prices and rents have leveled off in 2025 but remain at historically high levels. The for-sale market has seen a modest uptick in activity, and while rental vacancy rates remain at historically low levels, they may be increasing in some neighborhoods around colleges and universities.

New housing completions are up, but permits for future housing construction are down.

Census Address Counts show Greater Boston added more than 70,000 homes since 2020, reflecting a meaningful increase in completions. But permits, which signal future housing construction, are way down. New permits as of July 2025 are running 44 percent below levels for the same period in 2021.

Homeownership is slipping further out of reach.

In 2021, a household earning about $98,000 could buy a home at the low end of the market. By 2025, the required income had climbed above $162,000. The share of renter households able to afford an entry-level home has been cut in half in just four years, falling from about 30 percent in 2021 to just 15 percent today.

Homelessness remains high even as state shelter caseloads have dropped sharply.

The January 2025 point-in-time homelessness count showed only a modest decline from record highs in 2024, while the number of families in the Emergency Assistance shelter system was cut roughly in half by mid-2025 following new capacity caps, time limits, and eligibility restrictions. It is still unclear how many families found stable housing or relocated elsewhere, versus how many simply lost shelter without securing a permanent home.

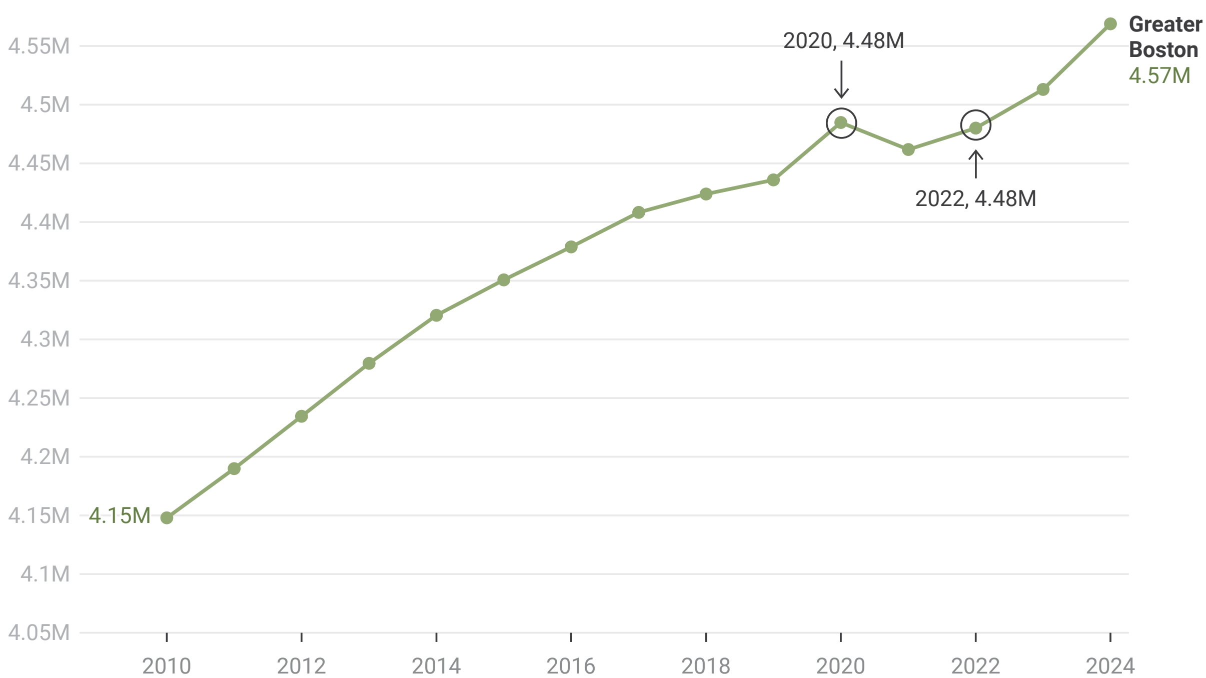
1. DEMOGRAPHICS AND POPULATION CHANGE

We begin this year's report card, as we do each year, by looking at the people who live in Greater Boston and how population trends have shifted over time.

These data paint a somewhat positive picture, with Greater Boston's population rebounding from its 2021 dip during the height of the COVID pandemic. Growth picked up in 2024, rising from 0.7 percent between 2022 and 2023 to 1.2 percent between 2023 and 2024. It's worth noting that each year the Census Bureau revises population estimates back to the most recent decennial census baseline—in this case 2020. These revised data show a faster rebound from the pandemic than initially reported, with both 2023 and 2024 now exceeding 2020 levels.

POPULATION OF GREATER BOSTON

Five-county definition of Greater Boston including Essex, Middlesex, Norfolk, Suffolk, and Plymouth.



Note: Population estimates restart each census year (in 2010 and 2020), and thus should not be viewed as a continuation of the previous 10 year estimates.

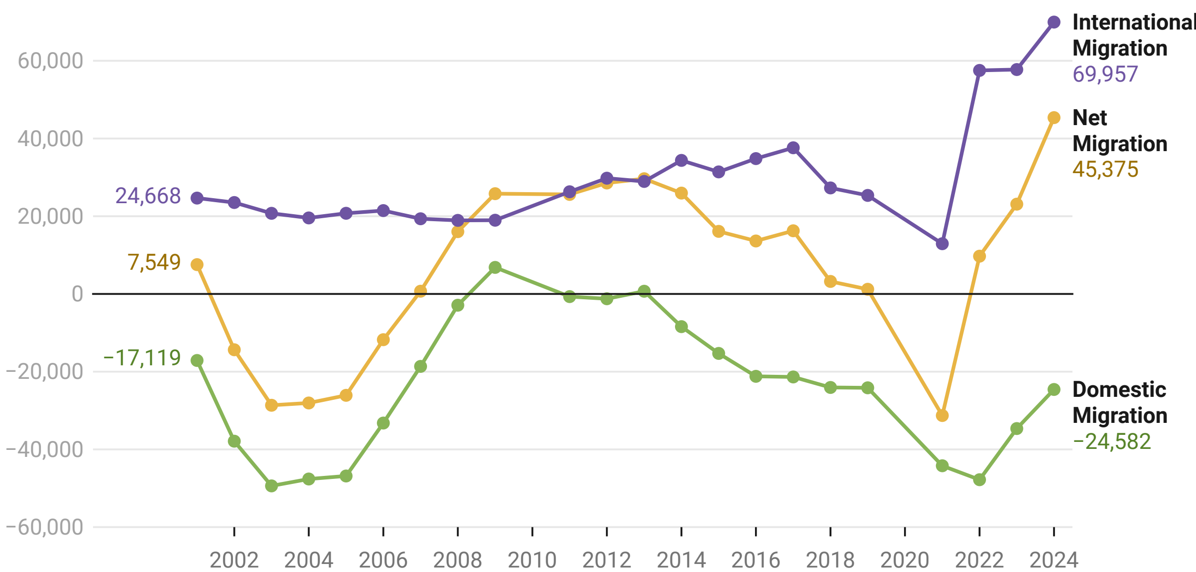
Chart: Boston Indicators • Source: 2010-2024 Population Estimates Program, UMass Donahue Institute • Created with Datawrapper

While tracking population trends is helpful for getting a rough sense of housing demand, truly measuring demand is somewhat more complicated, since people search for housing as households rather than as individuals. And with household sizes shrinking over time, we will need to build even more housing to keep up with these population increases.

International migration has been central to stabilizing and even growing the region's population. The estimates are rough, so we shouldn't draw too much from small changes year to year. But in broad strokes, the data show a pattern that has held for two decades: Residents moving to other parts of the country, especially young families seeking larger and more affordable homes, have been roughly offset by the arrival of new immigrants. Population losses due to domestic migration remain a longstanding concern (the green line in the graph below). Though net outmigration in 2024 was less negative than it was in 2022, more people in 2024 still moved out of Greater Boston to other parts of the country than moved in.

MIGRATION RELATED POPULATION CHANGE

Net migration to Greater Boston. Estimates as of July 1st for the respective year.



Note: Population estimates restart each census year (in 2010 and 2020), and thus should not be viewed as a continuation of the previous 10 year estimates. Five-county definition of Greater Boston includes Essex, Middlesex, Suffolk, Norfolk, and Plymouth Counties.

Chart: Boston Indicators • Source: 2010 - 2024 Population Estimates Program, UMass Donahue Institute. • Created with Datawrapper

The recent resurgence of international immigration has been especially important. The region welcomed nearly 70,000 net new international immigrants in 2024 alone, and the three years prior—2021, 2022, and 2023—marked the highest levels of net international migration in more than 20 years.

Immigration Trends in 2025

While population trends over the past three years look positive, the Census Population Estimates Program we analyze above only runs through 2024. Much is shifting quickly in 2025 under new federal restrictions, and available information for recent months is patchy, particularly at the local level. What follows is our best attempt to piece together the emerging picture during the first several months of 2025.

With birth rates already low and immigration inflows falling rapidly, national demographers warn that the U.S. population could shrink in 2025 for the first time in our nation's history.[1] For our region, where new arrivals have long been the main source of population growth, the effects could be especially severe. Massachusetts welcomed 82,000 international students[2] last year and almost one in five residents is foreign born. Severe drops in international student visas or immigration could weaken housing demand in some areas, leaving landlords without sufficient funds to maintain properties or pay their mortgages. Higher vacancy rates have the effect of moderating prices, but how the rates are raised matters. Far better than tanking demand is to build more housing. Production promotes the benefits of a growing, vibrant region. By contrast, if vacancy rates rise because the economy weakens or population growth is held back, the result is not stability but contraction: a shrinking tax base, disinvestment, and households struggling to afford homes even at discounted prices.

The evidence available so far on immigration in 2025 points clearly in the direction of a decline. The gaps and delays in reporting make it hard to measure the exact scale, but the best estimates suggest a decline in the low tens of thousands for immigration to Greater Boston in 2025.

We look at these trends by distinguishing between three dimensions of international migration:

1. **Pathways to permanent residency and naturalization**, covering immigrant visas and refugee admissions that create opportunities for long-term settlement.
2. **Temporary pathways with no route to citizenship**, covering nonimmigrant visas such as those for students and temporary workers.
3. **Other immigration-related dynamics**, including asylum cases, the undocumented population, and the sharp rise in removal orders issued by federal immigration courts in Massachusetts.

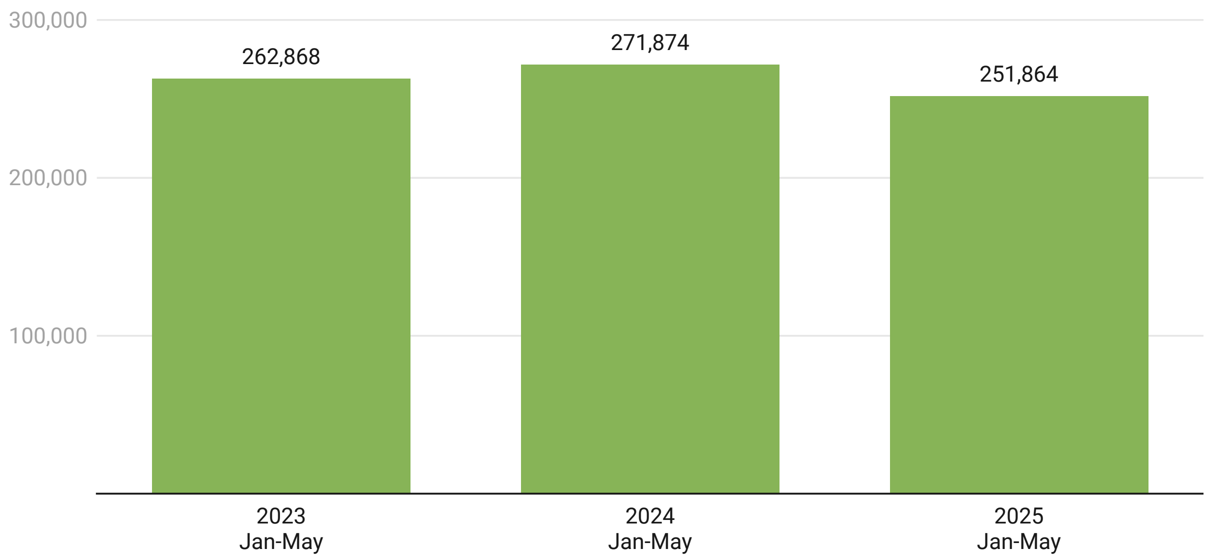
Pathways to Permanent Residency and Naturalization

Most immigrants who ultimately settle in the United States come through immigrant visas, which include family reunification, employment-based categories, and other circumstances that create long-term residency. These numbers do not include students or temporary workers, whose visas are time limited.

After the disruptions of the pandemic, immigrant visa issuances rebounded in 2023 and 2024. But that growth has now reversed. Nationwide, issuances from January through May 2025 are about 20,000 below the same period in 2024, a decline of 7 percent. Unfortunately, we do not have this data at the local level. The drop is consistent throughout the months, not just in a single outlier month, suggesting a broad shift.

YEAR-TO-DATE IMMIGRANT VISA ISSUANCES ARE DOWN COMPARED TO PREVIOUS YEARS.

Total immigrant visa issuances by year, January to May. United States.



Note: Immigrant visas are those issued to family members of U.S. residents living abroad, U.S. government employees and their families abroad, employment related visas and other specialized visas. Does not include refugees.

Chart: Boston Indicators • Source: United States Department of State • Created with Datawrapper

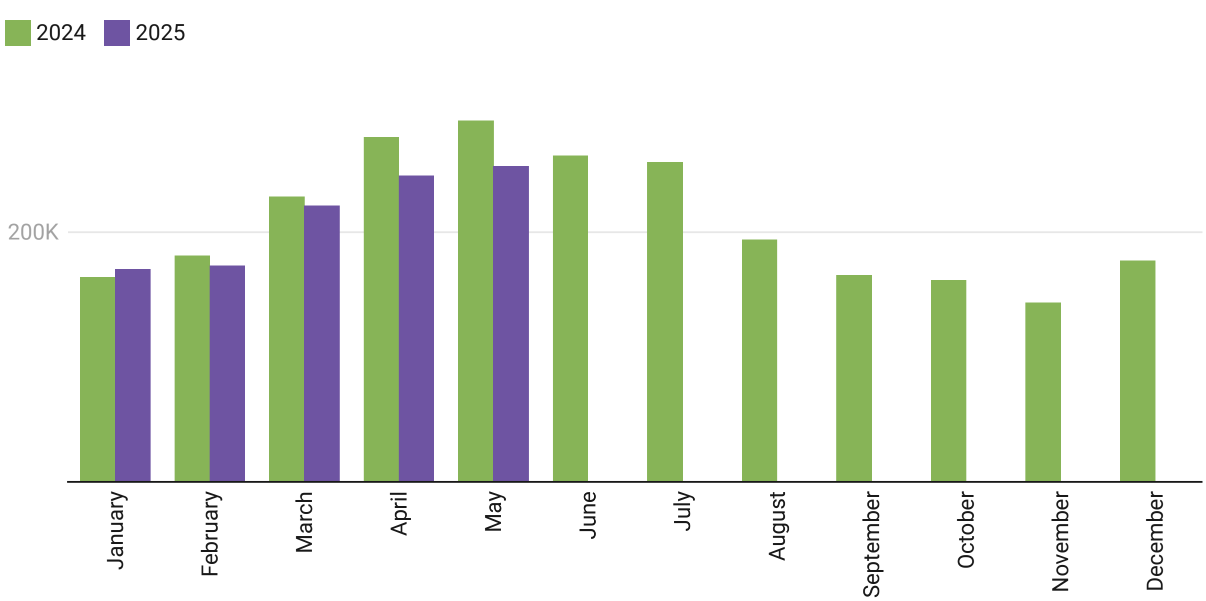
On top of this, a January 2025 executive order indefinitely suspended the U.S. Refugee Admissions Program. As a result, refugee resettlement and new asylum claims in Massachusetts (and nationwide) appear to have effectively stopped in 2025. While the absolute numbers have never been especially large, the humanitarian role has always been important. For context, Massachusetts admitted about 1,600 refugees in 2023 and roughly 2,400 in 2024. In 2025, the number is on track to be close to zero.[3]

Time-Limited Pathways Without Permanent Status

Time-limited visas (often referred to as "nonimmigrant visas") cover a wide range of temporary entries, from tourists to students to short-term workers. Tourist and short-term business visas dominate the category but are excluded here due to their sheer volume and since such visa holders rarely remain in the United States for more than a few months at a time. Among the rest, issuances began to fall in February 2025. By May of 2025, they were 13 percent below May of 2024. Unfortunately, the best available numbers for this category are also national and cannot be broken down for Massachusetts alone.

NONIMMIGRANT VISA ISSUANCES BEGAN TO DIP YEAR-OVER-YEAR IN FEBRUARY.

Month-to-month comparisons. From start of respective year. Jan 2024 through May 2025 only. United States.



Note: Issuances subject to change. Data not final till end of year. Excludes tourism and business visas (B series). Common nonimmigrant visa types include student (F and M series) visas, exchange visitor visas (J series) and worker visas (H series) among others.

Chart: Boston Indicators • Source: United States Department of State • Created with Datawrapper

Student visas (F and M), which are a subset of total visa issuances, saw sharper losses than all nonimmigrant visas this year. Federal interviews required for student visas were paused in late May into June, directly reducing the number of approvals, and the administration's rhetoric appears to be discouraging new applicants. In May 2025, student visa issuances were 22 percent below the previous year. A recent *New York Times* analysis found a similar pattern, with international student arrivals at airports and other ports of entry down about 20 percent for August of 2025 compared to August of 2024, driven largely by steep declines from several Asian countries.[4] This matters especially for Massachusetts, which hosts one of the largest international student populations in the country. Despite these drops in new visas and arrivals, data on current enrollments show a smaller decline, since many international students studying this fall had already been studying in the U.S. during prior years. Over time, though, if the inflow continues to shrink, the overall stock of international students is likely to fall as well.

Temporary worker visas are also falling, and here we do have local data. Through three quarters of FY25, approvals in Massachusetts are down steeply. If current trends continue, the state will end the fiscal year with about 2,000 fewer H visas than in 2024, a 26 percent drop. H-1B visas, the subset most important to the state's technology, education, and health sectors, will be down by about 1,700, or 30 percent. Because the fiscal year runs from October 2024 to September 2025, calendar year 2025 losses could end up even greater.

Other Immigration-Related Population Dynamics

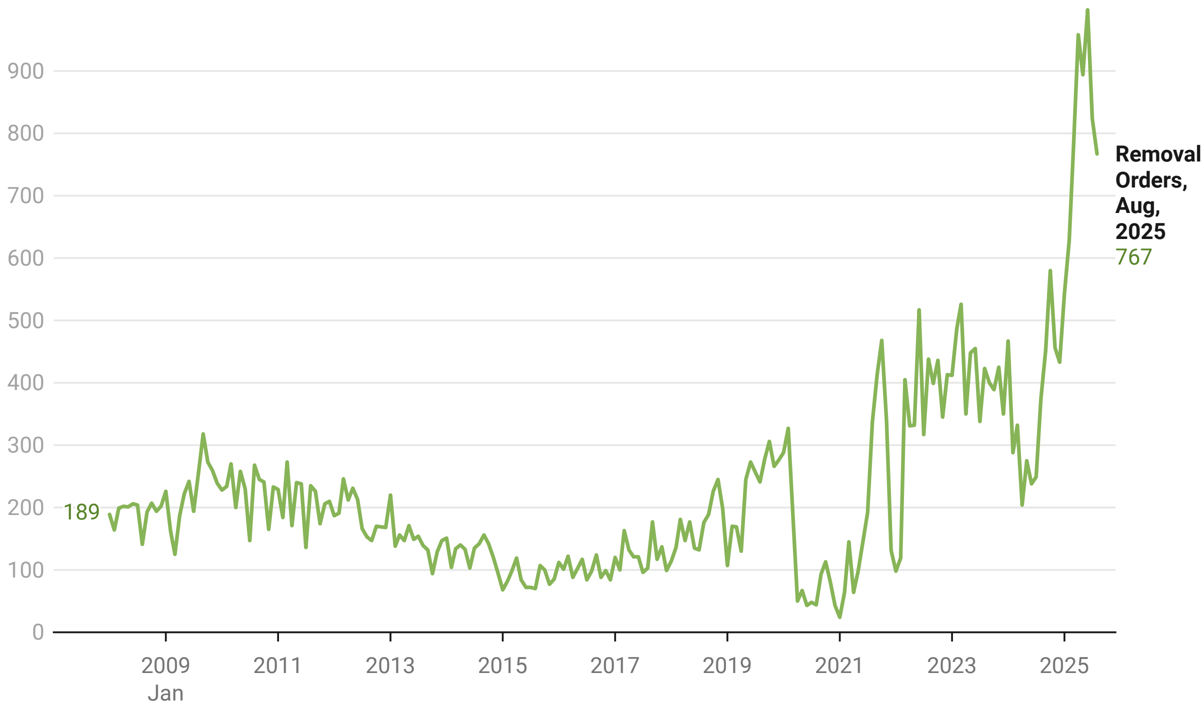
Formal data from visa programs do not capture the full picture, as Massachusetts' immigrant population is also shaped by asylum cases, the undocumented population, and federal enforcement activity.

Asylum seekers who arrive without refugee status can remain while their cases are processed, and they made up a large share of immigration increases during the early 2020s. But border crossings, which at one point during the Biden administration were over 100,000 a month, fell sharply in 2024 and are under 10,000 monthly in 2025.

At the same time, federal immigration enforcement has intensified. Since January 2025, immigration courts in Massachusetts have issued more than 6,300 removal orders. That is 163 percent higher than during the same period in 2024, and already 47 percent higher than all last year combined.

IN THE LAST YEAR MASSACHUSETTS IMMIGRATION COURTS HAVE ORDERED A RECORD NUMBER OF REMOVALS.

Monthly count of court ordered removal orders. Massachusetts. Jan 2008 - Aug 2025.



Note: Most cases brought to immigration court are not criminal, instead relating to 'Entry Without Inspection' or some 'Other Immigration Charge' such as overstaying a visa.

Chart: Boston Indicators • Source: Outcomes of Immigration Court Proceedings: Transactional Records Access Clearinghouse • Created with Datawrapper

Even with appeals, thousands of residents may already have been deported. Historically, only a small share of Massachusetts removal cases (about 4 percent) involved criminal or national security issues. The large majority stemmed from entry without inspection or other civil violations.[5]

Taken together, these shifts show a clear weakening of the immigration flows that have been central to Greater Boston's population growth. While many data points indicate an immigration slowdown in 2025, this is far from a complete halt. Keeping tabs on these trends over the coming months and years will give us a better sense of the true magnitude and lasting impact of these federal changes.

2. SUPPLY

High housing prices and the steady flow of families moving out of Greater Boston to other parts of the country have for years been evidence that we are not building enough housing. Not only should we build enough to comfortably and affordably house everyone who already lives here, but far better would be building enough to support the kind of consistent population growth that other parts of the country have seen.

When the supply of homes falls short, the consequences are widespread: overcrowding, reduced household formation, families moving farther from work and social networks, high prices, and people moving away from the region altogether. By contrast, building sufficient housing to accommodate growth supports cultural vibrancy and innovation, expands social mobility by giving people more choices and opportunities, drives economic growth, and broadens the tax base for public investment.

Traditionally, the Greater Boston Housing Report Card has tracked housing production through building permits issued for new construction. Permits are a useful leading indicator of homes likely to be built in the next couple of years. They are not a perfect proxy for actual production—a point we discuss later in this section—but they provide a time series that allows us to see how Massachusetts has performed over many decades.

Looking at data on permits issued for new construction, we see that statewide housing permitting has settled into a pattern well below the levels achieved in the 1970s and 1980s. Even during the 2010s, when permitting increased somewhat, annual totals were far short of the peaks of the early 1970s and mid-1980s. The past few years have brought another slowdown, with only a modest uptick in 2024.

THE MODEST PERMITTING UPTICK DURING THE 2010S STILL LEAVES MASSACHUSETTS FAR BELOW HISTORIC LEVELS.

New housing units permitted by year. Massachusetts.

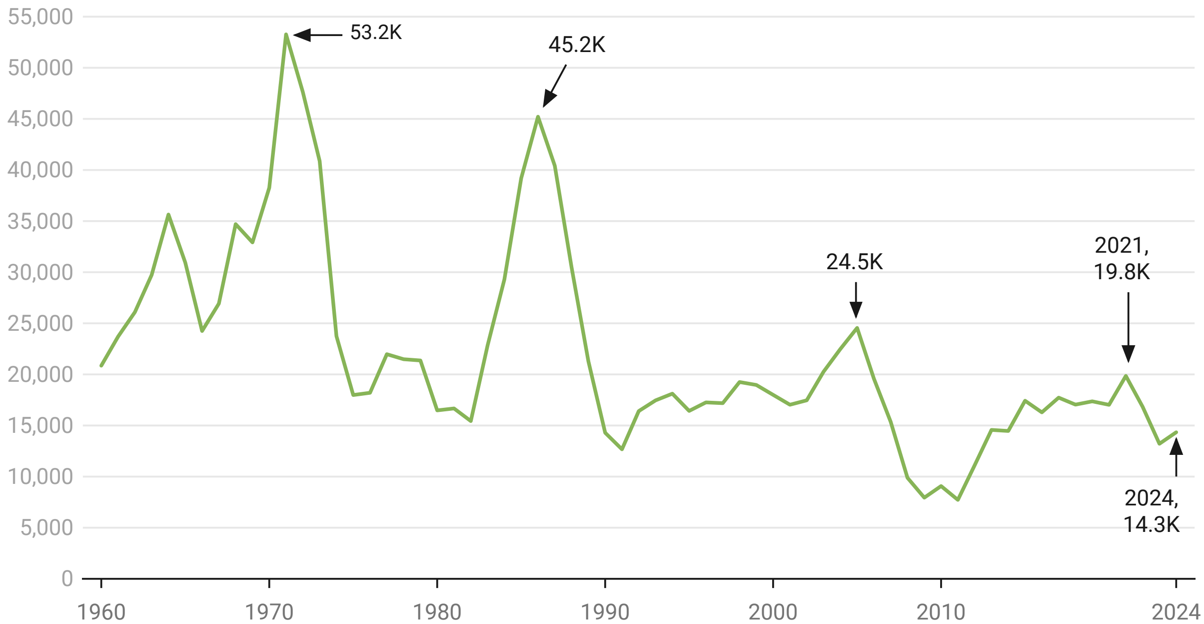


Chart: Updated version of graph appearing in Massachusetts Housing Partnership 2023 Building Momentum Report • Source: U.S. Census Building Permit Survey • Created with Datawrapper

A New Data Source on Housing Completions: The Census Address Count

The Census Bureau's Building Permit Survey (BPS) data, while useful, has serious flaws. These include:

- Local governments sometimes underreport or misreport their permit activity, which leads to incomplete or inaccurate totals. The very nature of this work makes it difficult to provide precise undercount levels, but it appears likely that BPS estimates often undercount true permitting activity.
- Permit data are not a net measure of housing change. If, for example, 10 homes are torn down and replaced with 50 apartments, the BPS simply reports permits for 50 new units without subtracting the 10 that were lost.
- The data exclude adaptive reuse projects, so the thousands of units created in converted mills across Massachusetts do not appear.
- Permits do not guarantee actual construction, and this distinction has grown more important in recent years as high interest rates and rising construction costs have delayed or canceled many projects.

Fortunately, the Census Bureau has started administering a promising alternative data product for tracking new housing completions: the Census Address Count File. This dataset is derived from the U.S. Census's Master Address File, a comprehensive list of addresses that underpins the decennial census, drawing from the U.S. Postal Service's Delivery Sequence File, among other sources. It provides total counts of housing units at the census block level and is now released every six months, beginning with 2023 data. Importantly, it allows comparisons back to the April 2020 decennial census baseline, making it possible to track changes over time.

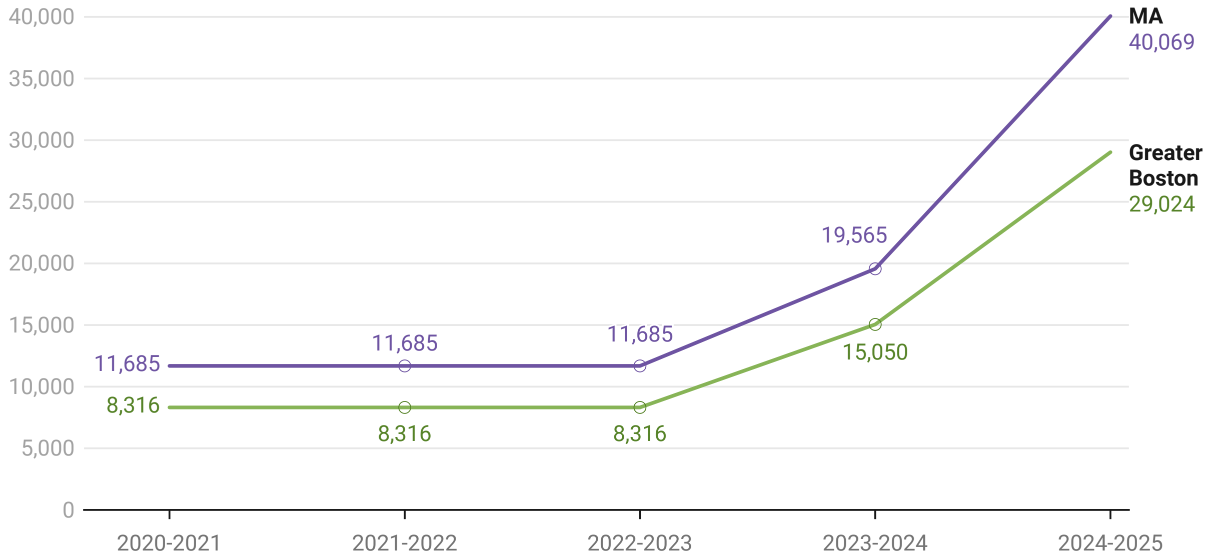
Address counts give us a more complete picture of the housing stock as it actually exists, not just what has been permitted. Comparing these counts over time also allows for better estimation of net changes in the count of housing units, automatically accounting for demolitions that are not tracked when simply counting newly permitted units.

There are some important caveats, however. Conceptually, address counts and building permits measure different things. Permits remain useful because they signal future production activity. This can be especially important for projecting multifamily construction as it often takes years from permitting to completion for these larger residential projects. Additionally, the very nature of the Census Address Count being a new product should lead us to analyze it with caution. Housing researchers are just beginning to explore it, and so far, the Census Bureau has released very little documentation on the methods behind the estimates. We may learn over time about shortcomings or quirks in how the numbers are produced.

Bearing these cautions in mind, the early data appear quite useful, showing steady increases in the number of homes added to the housing stock since 2020. Statewide, the housing stock increased by 97,656 units from April 2020 to July 2025. In Greater Boston, the five-year increase was 71,135.

NEW HOUSING COMPLETIONS HAVE INCREASED IN RECENT YEARS.

Annual net new units. 2020-2025.



Note: Net new units by municipality using Census Address Counts. Dates covered are from April 2020, July 2023, July 2024, and July 2025. Due to missing years, 2021-2023 data reflect the average annual increase in units over the three year period. Census documentation notes that 2020 and 2025 address counts include transitional housing units, while the 2023 and 2024 counts do not. The most consistent comparison is therefore between 2020 and 2025. Year-to-year comps that mix these periods may be slightly biased because of the inconsistent inclusion of transitional housing.

Chart: Boston Indicators • Source: U.S. Census Address Count Listing Files • Created with Datawrapper

Comparing New Addresses and Building Permits: Two Different Stories

Simply looking at the new Census Address Count data on recent housing completions risks giving the impression that we are finally producing homes at a good clip and starting to make a real dent in our long-term housing shortage. The problem is that even with these recent increases, vacancies remain low, and prices remain elevated across Greater Boston, as we show in later sections of this report. Clearly, we need far more housing than we currently have. Further, although completions have gone up over the past couple of years, the best rough data we have on permits suggest a significant slowdown in future production.

The good news about recent completions is therefore paired with real warning signs for the rate of future production. New permits in Greater Boston hovered around 13,000 units annually during the 2010s. They jumped to 15,000 in 2021 but have dropped sharply since. By 2024, Boston proper had fallen from typically permitting 3,000 to 4,000 units annually between 2015 and 2022 to far less than 3,000 annually during the last two years, with 2,219 permitted in 2024. In Boston, years 2023 and 2024 were the lowest counts of new permits since 2012.[6] Nationally, permitting peaked in 2022 before turning downward.[7]

PERMITS FOR FUTURE HOUSING CONSTRUCTION ARE DOWN.

Annual housing units permitted. Greater Boston.

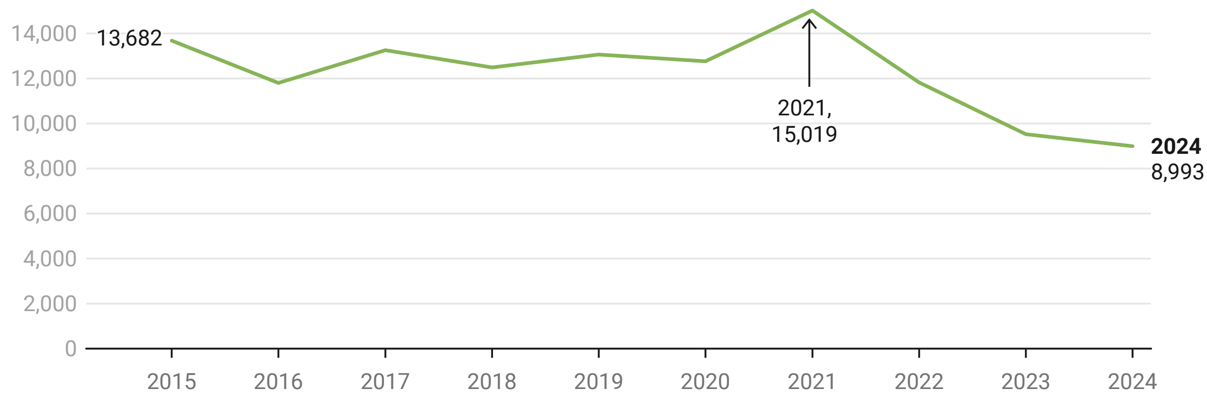
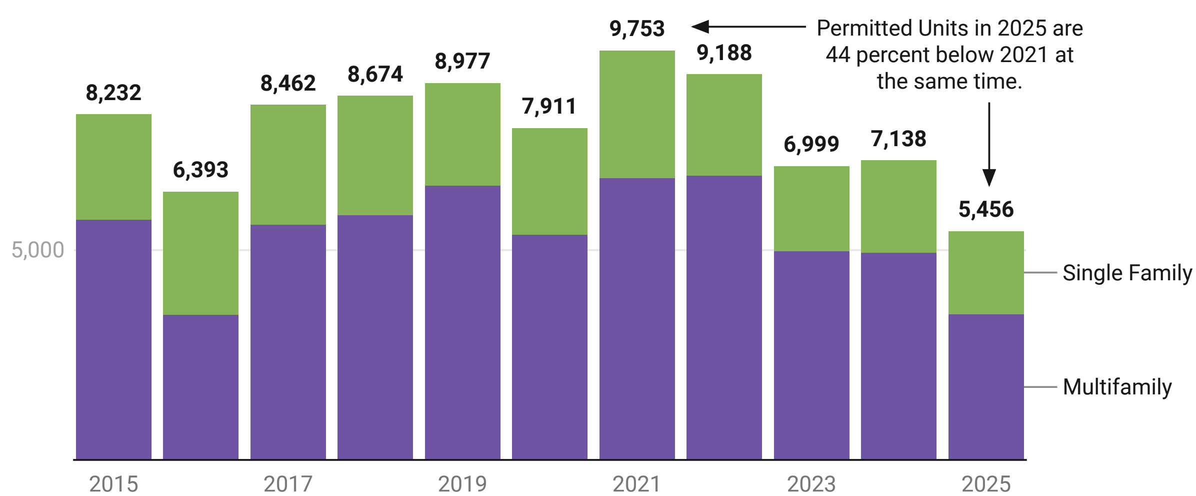


Chart: Boston Indicators • Source: U.S. Census Building Permit Survey • Created with Datawrapper

Early data for 2025 show a continued slowdown. While the above graph shows annual totals, the graph below compares year-to-date permits in the Boston Metropolitan Statistical Area from January through July 2025 with permit counts during the same months in each year going back to 2015. Year-to-date permitting in 2025 is down sharply from the late 2010s and early 2020s, with 2025 levels 44 percent below 2021. Much of the growth in the 2010s had come from large multifamily projects, and it's this type of permitting that has seen the steepest decline over the past three to four years.

YEAR-TO-DATE PERMITS FOR NEW HOUSING CONSTRUCTION ARE DOWN SIGNIFICANTLY IN 2025.

Permitted units from Jan-July of each year. Boston Metropolitan Statistical Area.



Note: 'Multifamily Units' include all units in 2, 3, 4, and 5+ unit structures.

Chart: Boston Indicators • Source: U.S. Census Building Permit Survey • Created with Datawrapper

Macro-level causes explain much of the slowdown. Elevated construction costs and higher interest rates have made financing projects more difficult. Nationwide, construction materials remain expensive compared to pre-COVID levels, with costs in May 2025 roughly 40 percent higher than in March 2020.[8] Recent upticks in material prices, layered on top of Trump-era tariffs that still apply to key inputs like lumber, add further pressure. Restrictions on immigration enacted in 2025 may also raise labor costs, since a large share of workers in several homebuilding trades are foreign-born. All of these recent headwinds compound longstanding local barriers such as restrictive zoning, costly building code requirements, and lengthy approval processes.

Another warning sign is the high number of units that have been permitted but have not yet started construction. As fewer units are newly permitted, this backlog has shrunk since its peak in mid-2024, but it is still elevated, reflecting just how difficult it has become to bring new housing from paper to completion.[9]

Placing Completions and Permits in Context of the State's Production Target

So, what does this all mean in terms of tracking progress toward official housing production goals? The Affordable Homes Act, passed in August 2024, was followed by a new state housing plan that set an official state construction target of 220,000 additional homes between 2025 and 2035. This represents about 7 percent of the state's 2020 housing stock. For Greater Boston, EOHLC's Housing Needs Assessment forecasts even higher need, calling for 7.5 to 10 percent growth, or roughly 140,000 to 180,000 new units over the decade.[10]

The Executive Office of Housing and Livable Communities (EOHLC) reports that "90,400 homes have been completed, started construction, or proposed since the beginning of the Healey-Driscoll administration" in 2023, based on a mix of Census Address Count data, reporting of new units funded by state grant programs, and recent permitting activity.[11] On its face, this figure risks giving the impression that Massachusetts is already nearly halfway toward its goal. But the new goal is for homes constructed starting in 2025, and most of the 90,400 homes being touted by EOHLC were built or permitted during prior years.

If the pace of completions seen in 2023–2025 could be sustained, Massachusetts would be on track to meet the 220,000 target by 2035. This is encouraging because it suggests that our local construction industry has the scale capable of building at pace. But there are distinct reasons for concern. Much of the recent surge in completions reflected pent-up projects delayed by the pandemic, many of which were financed with historically low interest rates in the late 2010s and early 2020s.

Since multifamily projects often take two or more years to move from permit to completion, the high completion counts in 2023–2025 likely trace back to permits issued before financing conditions tightened. Today's higher borrowing costs, tariffs on key building materials, and persistent construction workforce challenges make it far harder for new projects to pencil out financially.

So, while the good news is that thousands of new homes have recently come online, Massachusetts is likely entering a period of far slower completions. At current permitting levels, we are unlikely to come close to building 220,000 new units statewide between 2025 and 2035.

Municipal Trends in New Housing Completions

We close this section on supply with estimates of net new housing completions by municipality, using the new Census Address Count File. Because the first release after the 2020 Census did not arrive until mid-2023, we present changes in two ways: annualized growth for the April 2020 to July 2023 period and direct year-to-year changes from July 2023 through July 2025. The table below shows the 15 Greater Boston municipalities with the largest net increase in housing units from 2020 to 2025. Data for all Greater Boston municipalities appear in the report appendix.

It is important to interpret these estimates cautiously. As noted earlier, this is a new data product, and we are still learning about its strengths and limitations. Some of the swings in the early years may reflect coding adjustments rather than true changes in the housing stock. For instance, college dorms may have initially been coded as individual housing units before being corrected to group quarters, which are not counted as housing units for production purposes.

The top producers here were Boston, Cambridge, Quincy, and Somerville, all bringing online an increase of around 5 percent of their 2020 housing stock. By comparison, regionwide, the net increase of new units over these five years was 3.8 percent of the total housing stock.

Because larger cities naturally generate more units, we also present the data as the share of pre-existing housing stock that was added between 2020 and 2025. This framing highlights smaller communities that grew quickly relative to their base. Millis stands out, expanding its housing stock by almost 14 percent over five years. Woburn, Hanover, Maynard, Bridgewater, Revere, and Saugus also grew by more than 7 percent during the same period.

ESTIMATED NET CHANGE IN HOUSING UNITS FROM 2020 TO 2025.

Top 15 Greater Boston municipalities by estimated net increase in housing units, 2020-2025, using Census Address Counts. Dates are from April 2020, July 2023, July 2024, and July 2025. Due to missing years, '20-'23 column reflects avg. annual increase over the three year period.

Municipality	2020-23 (annualized)	2023-2024	2024-2025	'20-'25 Total Increase	'20-'25 Increase as % of 2020 Total Units
Boston	2,125	4,512	5,906	17,324	5.7%
Cambridge	570	−157	999	2,694	5.0%
Quincy	78	977	1,224	2,456	5.2%
Somerville	412	399	309	2,046	5.6%
Revere	380	40	611	1,886	7.7%
Plymouth	90	713	821	1,827	6.5%
Weymouth	101	826	494	1,648	6.5%
Woburn	282	80	630	1,626	9.3%
Lawrence	256	374	412	1,618	5.4%
Haverhill	124	480	508	1,390	5.0%
Lynn	198	131	509	1,283	3.5%
Waltham	130	193	554	1,169	4.4%
Framingham	99	205	532	1,058	3.6%
Salem	81	104	671	1,039	5.1%
Everett	87	542	178	1,003	5.5%

Note: Census documentation notes that 2020 and 2025 address counts include transitional housing units, while the 2023 and 2024 counts do not. The most consistent comparison is therefore between 2020 and 2025. Year-to-year comps that mix these periods may be slightly biased because of the inconsistent inclusion of transitional housing. See: Appendix for a list of all Greater Boston municipalities.

Table: Boston Indicators • Source: U.S. Census Address Count Listing Files • Created with Datawrapper

Finally, to show how different types of communities have contributed, we summarize completions by community type using MAPC's classification. Consistent with earlier Report Cards, Metro Core Communities have been producing substantially more housing than other types, even after adjusting for their pre-existing stock. Between 2020 and 2025, Metro Core Communities added about 26,382 net new units, compared to 44,724 units across all other community types combined. Metro Core Communities top the list whether measured by total new units or by growth as a share of their 2020 housing stock: They expanded by 5.5 percent under the latter measure, while no other community type exceeded 4 percent.

METRO CORE COMMUNITIES HAVE ADDED THE MOST NET NEW HOUSING.

Net new housing units built between 2020-2025 as a percent of 2020 housing stock. Greater Boston.

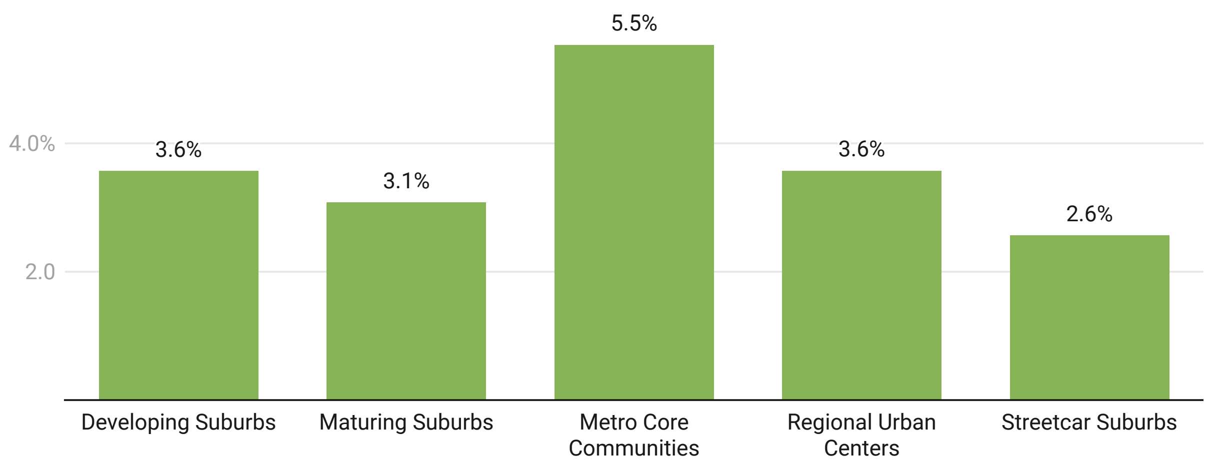


Chart: Boston Indicators • Source: U.S. Census Address Count Listing Files • Created with Datawrapper

Updates on Subsidized Housing Production

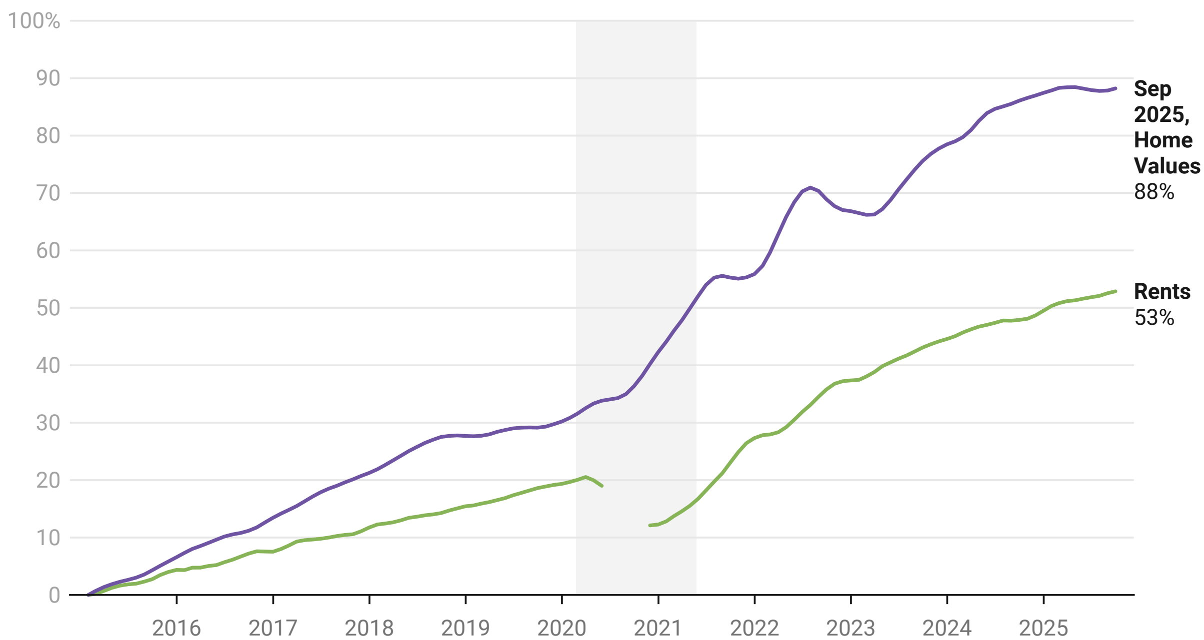
Finally, in recent years, the *Greater Boston Housing Report Card* has included a full section on subsidized housing, recognizing the importance of tracking not just market-rate supply but also units affordable to lower-income families. Because these figures change only gradually, we are shifting to a biannual approach, with this edition offering a shorter update. Greater Boston added about 1,800 new income-restricted rental units in 2024, according to Housing Navigator MA, with Metro Core Communities and Regional Urban Centers continuing to produce far more than suburban community types, even after adjusting for the existing size of their housing stock. Separately we looked at permits for new construction of subsidized units for the 15 Metro Mayors Coalition communities supported by the Metropolitan Area Planning Council (MAPC). These data show that between 2015 and 2024 they permitted over 13,000 subsidized units. Arlington, Brookline, Boston, and Chelsea led the way, with between 23 and 31 percent of their permitted units deed restricted as affordable, while Quincy, Malden, and Revere trailed at around 1 to 2 percent.

3. HOMEOWNERSHIP

Since the pandemic, both home values and rents have climbed steadily, making housing less affordable for all. Mortgage interest rates rose from a historic low of 2.7 percent in 2021 to a peak of 7.8 percent in 2023, but that increase did little to soften the housing market.[12] Instead, the sharp rise in home values between 2021 and 2023 likely reflected other factors: record-low inventory as many owners with lower fixed-rate mortgages chose not to sell, strong demand from higher-income households able to compete in a tight market, and pandemic-era shifts in preferences that increased demand for more space. Prices reached their peak in that period before showing some signs of leveling off in 2024 and into the first half of 2025.[13] Rents, by contrast, actually declined during the height of the pandemic but have increased steadily since.[14] Rents show some signs of slowed growth in recent months, and sale prices appear to have actually declined slightly since the beginning of 2025. We analyze the rental market more closely in the next section of this report.

HOME VALUES HAVE INCREASED FASTER THAN RENTS, ALTHOUGH THEY HAVE LEVELED OFF IN 2025.

Percent change in the Zillow Housing Value Index (ZHVI) and Zillow Observed Rent Index (ZORI) since January 2015. Boston MSA.



Note: COVID State of Emergency from March 2020 - May 2021.

Chart: Boston Indicators • Source: Zillow.com • Created with Datawrapper

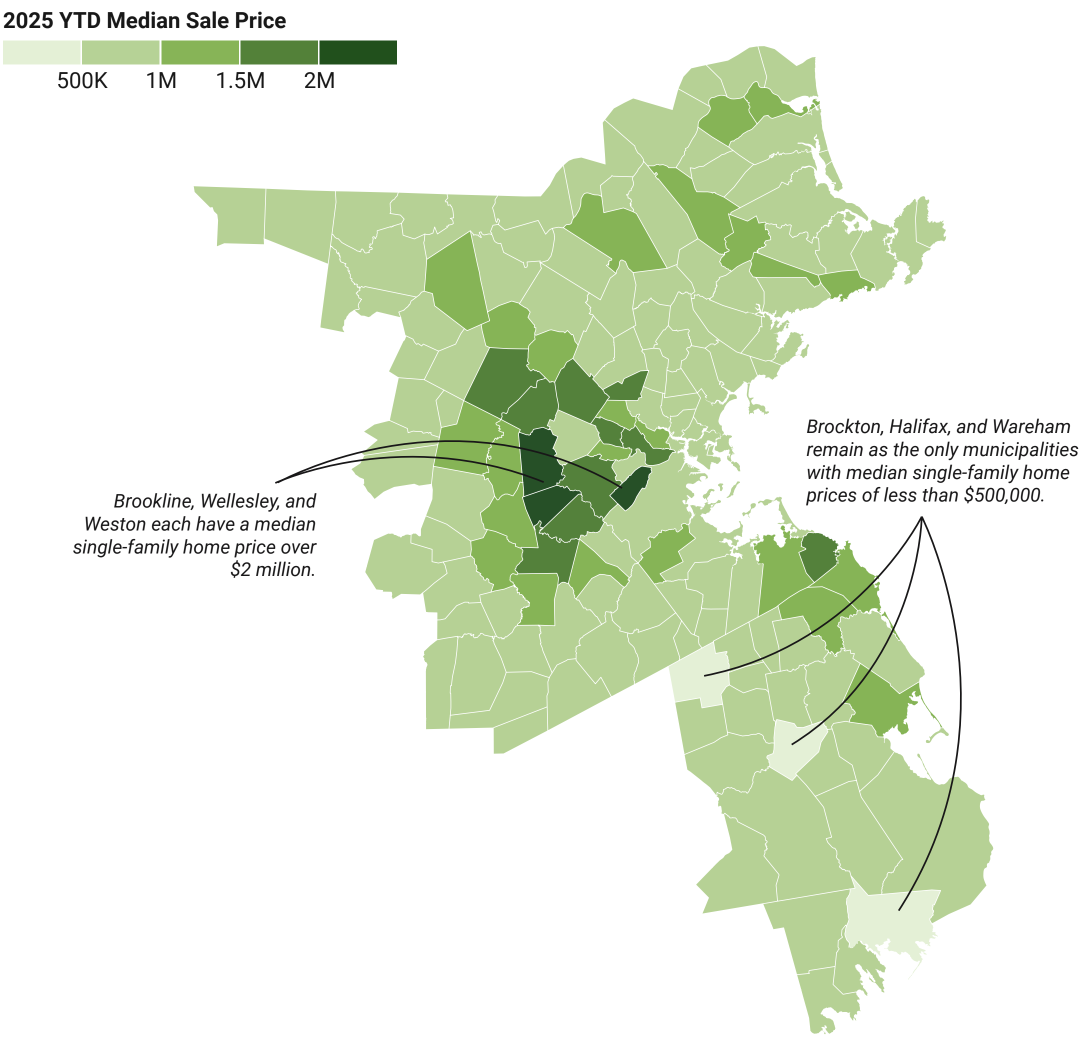
Recent Home Sales

Turning from estimated values for all housing in Greater Boston to a focus on recent sales, we find that for January through June 2025, the median single-family sale price was $741,738 regionwide and the median condo price was $721,852.[15] Some recent press coverage has reported much higher median sale prices, but those estimates usually define Greater Boston more narrowly, focusing on the inner core. Our analysis uses a broader five-county definition that extends north to the New Hampshire border.

Median single-family sale prices have now reached over $1 million in 36 municipalities. And three municipalities have reached median single-family prices of more than $2 million.

36 GREATER BOSTON MUNICIPALITIES HAVE MEDIAN SINGLE-FAMILY HOME PRICES ABOVE $1 MILLION.

Median sale price for single-family homes. YTD through June 2025.



Map: Boston Indicators • Source: The Warren Group • Map data: MassGIS • Created with Datawrapper

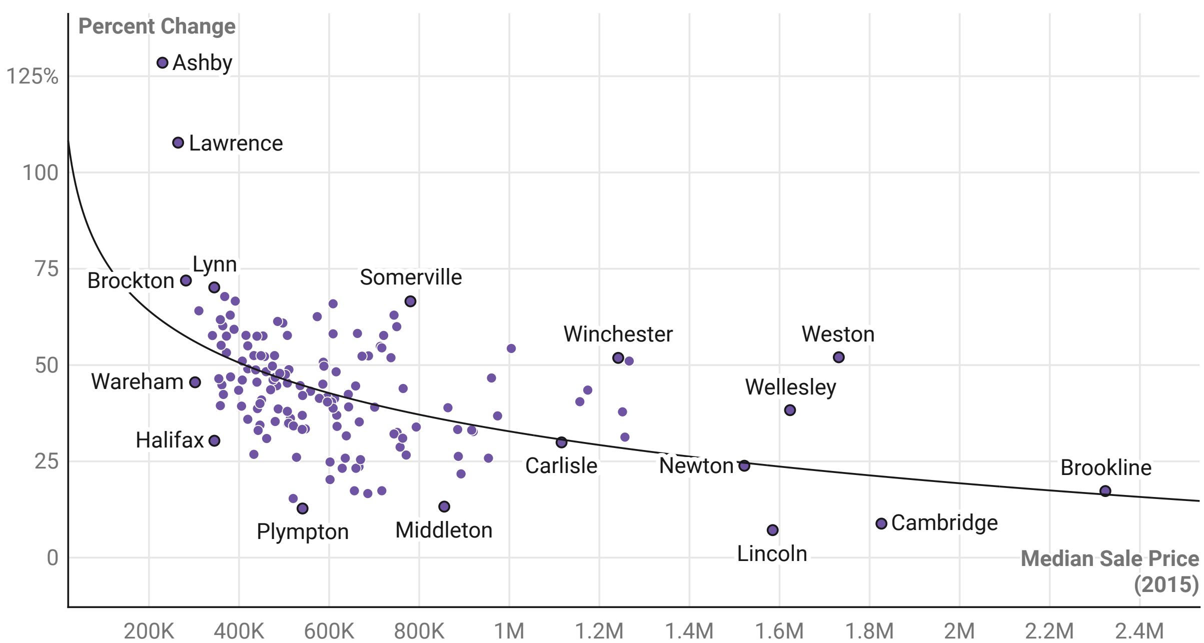
While these 2025 numbers largely resemble last year's, there were a few localized swings. Chelsea, for instance, saw a price increase of about 28 percent from 2024 to 2025. Essex, Rochester, and Plympton also experienced steep one-year increases, with growth of 30 percent or more. In Boston, the median single-family price ticked up slightly, from $795,000 in 2024 to $837,287 in 2025.

Prices have also risen dramatically at the bottom end of the distribution. As of 2025 only three municipalities had median single-family sale prices under $500,000: Brockton, Wareham, and Halifax. In inflation adjusted terms, 57 communities were below $500,000 in 2015.

The plot below compares median single-family sale prices in 2015 with percent change in prices from 2015 to 2025. There's a good deal of variation, but one rough pattern is that homes in lower-cost towns tended to experience faster price growth compared to places that already had high prices in 2015. Ashby, Lawrence, Brockton, and Lynn, for instance, had the largest increases in median home prices between 2015 and 2025, each experiencing more than 70 percent growth. On the other end, we see that towns like Brookline, Cambridge, and Newton, which had higher median sale prices in 2015, saw more modest price growth (although absolute prices remain quite high).

OVER THE PAST DECADE, MUNICIPALITIES WITH LOWER 2015 HOME PRICES SAW GREATER PRICE GROWTH THAN WEALTHIER TOWNS.

Percent change in median single-family prices from June 2015 and June 2025 compared to the median sale price in 2015 (adjusted for inflation).



Note: Median home prices in 2015 are adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

Chart: Boston Indicators • Source: The Warren Group • Created with Datawrapper

While price growth was prominent in lower-cost areas in 2025, there were some outliers. For instance, Somerville, Westford, and Norwell all saw steep price increases, with current home prices exceeding $1 million, each with a growth of over 60 percent. In the two tables below, we list municipalities with the top 10 fastest and 10 slowest percent changes in single-family prices over the last decade. We sort these tables based on single-family price growth but also present data on their condo markets. Please see the appendix for similar detail on all Greater Boston municipalities.

TEN GREATER BOSTON MUNICIPALITIES WITH THE FASTEST MEDIAN SALE PRICE GROWTH FOR SINGLE-FAMILY HOMES (2015-2025)

Muncipalities	Median Sale Price, Single-family 2015 (adj.)	Median Sale Price, Single-family (2025)	Percent Change, Single-family (2015-2025)	Median Sale Price, Condos 2015 (adj.)	Median Sale Price, Condos (2025)	Percent Change, Condos (2015-2025)
Ashby	$229,974	$525,500	129%	NA	NA	NA
Lawrence	$264,741	$550,000	108%	$117,693	$300,000	155%
Brockton	$282,057	$484,998	72%	$146,101	$275,600	89%
Lynn	$344,961	$587,000	70%	$230,989	$295,000	28%
Methuen	$368,146	$617,725	68%	$258,383	$410,000	59%
Revere	$391,633	$652,500	67%	$351,725	$457,000	30%
Somerville	$780,560	$1,300,000	67%	$703,451	$900,000	28%
Westford	$608,755	$1,010,000	66%	$432,216	$605,000	40%
Lowell	$310,803	$510,000	64%	$219,152	$335,000	53%
Norwell	$744,049	$1,212,500	63%	$506,620	$944,500	86%

Note: Median home prices in 2015 are adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

Table: Boston Indicators • Source: The Warren Group • Created with Datawrapper

TEN GREATER BOSTON MUNICIPALITIES WITH THE SLOWEST MEDIAN SALE PRICE GROWTH FOR SINGLE-FAMILY HOMES (2015-2025)

Muncipalities	Median Sale Price, Single-family 2015 (adj.)	Median Sale Price, Single-family (2025)	Percent Change, Single-family (2015-2025)	Median Sale Price, Condo 2015 (adj.)	Median Sale Price, Condo 2025	Percent Change, Condo (2015-2025)
Lincoln	$1,584,793	$1,698,000	7%	$614,843	$810,000	32%
Cambridge	$1,826,266	$1,987,500	9%	$801,528	$989,000	23%
Plympton	$540,981	$610,000	13%	$405,837	$519,999	28%
Middleton	$855,640	$969,000	13%	$434,246	$612,500	41%
Marion	$520,148	$600,000	15%	NA	NA	NA
Walpole	$685,865	$800,000	17%	$375,332	$533,750	42%
Brookline	$2,323,417	$2,725,000	17%	$892,841	$1,020,000	14%
Stow	$656,103	$770,000	17%	$568,172	$577,500	2%
Nahant	$716,979	$841,500	17%	$305,731	$579,900	90%
Hanover	$601,992	$724,000	20%	$574,936	$736,250	28%

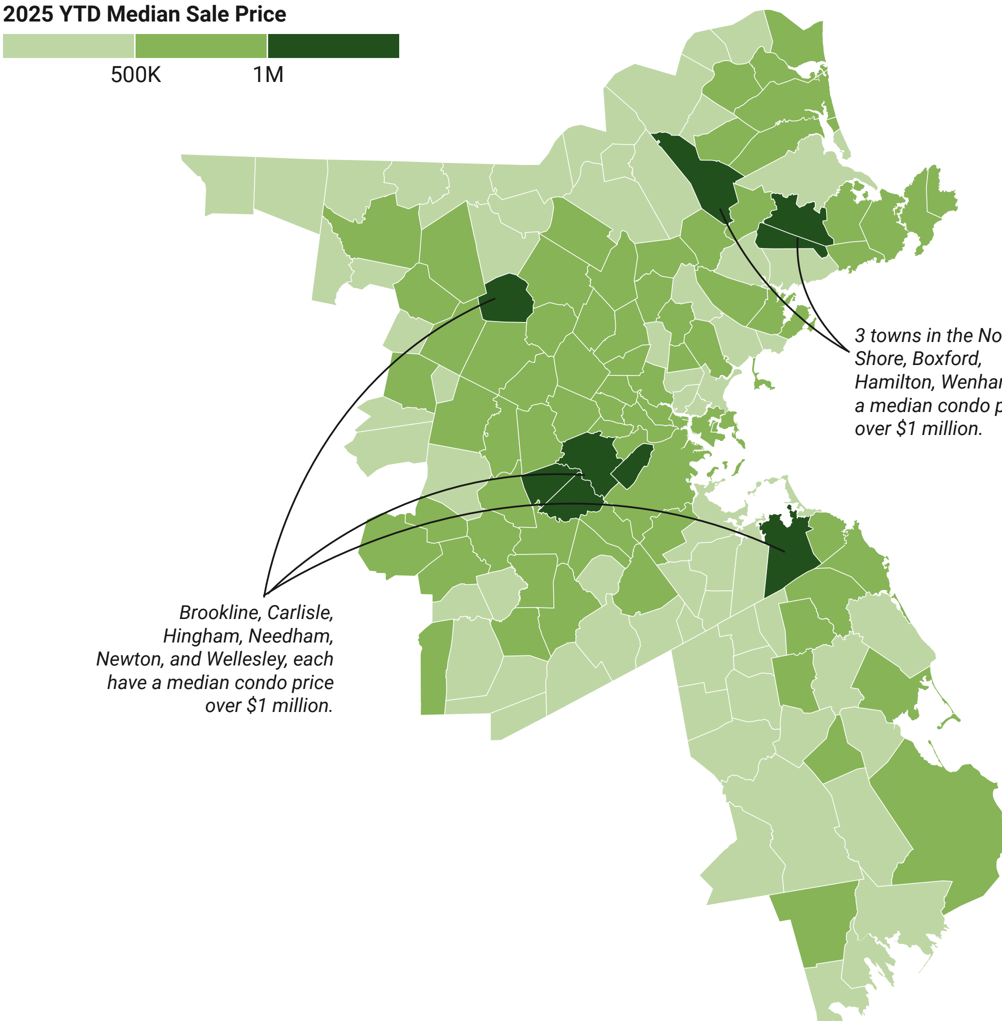
Note: Median home prices in 2015 are adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

Table: Boston Indicators • Source: The Warren Group • Created with Datawrapper

Prices are typically lower for condos than for single-family homes, but the broad trend is similar, with quite high levels regionwide. In 2025, nine municipalities had median condo prices over $1 million; that is up from last year's count of six. This year, Brookline, Hamilton, and Needham joined the group with median condo sale prices of over $1 million. Marshfield, Needham, Saugus, and Concord all saw a median condo price growth of more than 30 percent. In Boston, however, median condo prices have remained essentially unchanged from 2024 to 2025 at $837,287.

NINE GREATER BOSTON MUNICIPALITIES HAVE MEDIAN CONDO PRICES ABOVE $1 MILLION.

Median sale price for condos. YTD through June 2025.



Map: Boston Indicators • Source: The Warren Group • Map data: MassGIS • Created with Datawrapper

For-Sale Market Activity

Part of why prices have risen in recent years, even though mortgage rates have been elevated, is that fewer homes have gone on the market for sale, thereby reducing supply. A central cause of this is the phenomenon of mortgage rate lock, where existing homeowners who secured far lower rates a few years ago, often in the 2.5 to 3 percent range, are reluctant to sell because doing so would mean giving up their current mortgage and taking on a new loan at 6 or 7 percent. This dynamic has kept many potential sellers on the sidelines, limiting turnover in the market and pushing prices up despite weaker affordability for new buyers.

A useful measure of market activity is simply tracking the number of homes listed for sale at a given point in time. And the data show that listings remain well below pre-pandemic levels, suggesting that supply has not fully recovered. Average days on market also remain lower than before the pandemic, further pointing to a market that is moving relatively quickly.

Nationally, active inventory in 2025 continues to lag pre-pandemic levels but has risen by 17 percent between September 2024 and September 2025 with much of that growth coming in Sun Belt and Mountain West states.[16] In Greater Boston, active listings have risen a bit over the past couple of years, showing that while still tight, the market may have softened somewhat over the past year. Nonetheless, active listings through September of 2025 remained well below pre-pandemic levels.

ACTIVE LISTINGS IN EARLY 2025 HAVE RISEN, BUT THEY REMAIN BELOW PRE-PANDEMIC NUMBERS.

Number of active listings for sale by month. Boston Metropolitan Statistical Area.

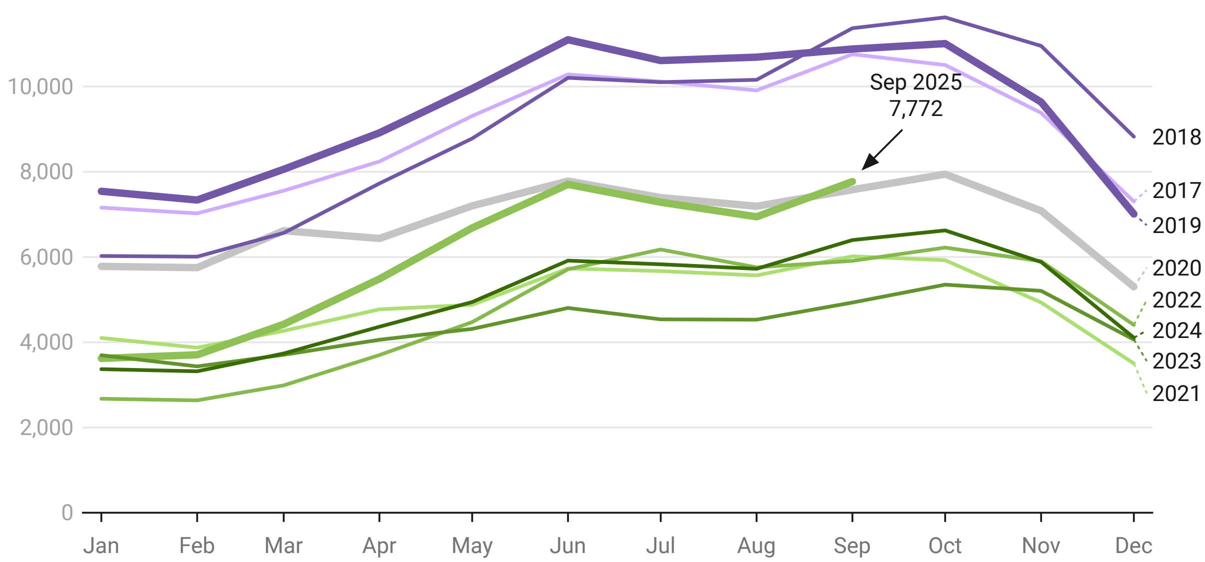


Chart: Boston Indicators • Source: Realtor.com • Created with Datawrapper

Entry-Level Homeowner Affordability

To assess what these market trends mean for families hoping to jump from renting to owning, we estimate what income a renter would need to cover all monthly homeownership costs for buying a starter home in Greater Boston. Our simulation follows the model used by Harvard's Joint Center for Housing Studies, estimating total carrying costs (mortgage principal and interest, taxes, insurance) under typical underwriting standards, and adding realistic assumptions about down payments and closing costs.[17]

Zillow's Home Value Index (ZHVI) provides estimated home values across three tiers: the bottom tier (5th to 35th percentile of home values), middle tier (35th to 65th percentile), and top tier (65th to 95th percentile). And so, for this analysis we focus on homes in the bottom tier as a proxy for purchasing an entry-level starter home. These are the kinds of homes that first-time buyers are most likely to purchase, including those in less expensive neighborhoods or smaller homes.

Looking at the numbers demonstrates how much harder this shift into homeownership has become over just a few years. In 2021, a household needed an annual income of about $98,000 to afford an entry-level home under those assumptions. By 2025, that threshold had jumped by about $64,000 meaning a household now needs over $160,000 to afford something "entry level." For something in the mid-tier of the market, the bar climbs even higher, now upwards of $245,000 a year.

PRICE INCREASES PAIRED WITH HIGH INTEREST RATES HAVE ERODED HOME BUYING AFFORDABILITY, EVEN FOR ENTRY-LEVEL HOMES.

Estimated annual income needed to afford a home in Greater Boston (as of September 2025).

	2021	2022	2023	2024	2025	Difference (2021-2025)
Sale Price	$399,554	$441,915	$466,411	$496,611	$505,319	**+$105,765**
Closing Costs & Down Payment	$25,971	$28,724	$30,317	$32,280	$32,846	**+$6,875**
Interest Rate	3.01%	6.70%	7.31%	6.08%	6.30%	**+3.29%**
Total Monthly Payment by Homeowner	$2,530	$3,348	$3,872	$4,050	$4,191	**+$1,661**
Yearly Income Needed	$97,941	$129,590	$149,865	$156,781	$162,224	**+$64,283**

Note: Estimates assume a 3.5% down payment on a 30-year fixed rate loan with zero points, 0.3% property insurance, 1.15% property taxes, 3% closing costs, credit score between 680-699, and a maximum 31% debt-to-income ratio. Low-end homes have values in the 5th to 35th percentile of all homes in the Boston Metropolitan Statistical Area for the month of September for each year. Total monthly owner costs include monthly mortgage payments, property taxes, homeowners' insurance, and private mortgage insurance.

Table: Boston Indicators • Source: Boston Indicators tabulations on Freddie Mac, Primary Mortgage Market Surveys, Zillow ZHVI • Created with Datawrapper

This analysis assumes a relatively small 3.5 percent down payment, reflecting the fact that many moderate-income renter households don't have enough savings to make a larger down payment. But this analysis helps demonstrate how advantageous making a larger down payment can be: If instead of 3.5 percent, a family were able to make a 20 percent down payment ($101,000) on a $505,000 starter home in 2025, that would bring monthly homeowner costs down to about $3,600, as a result of needing a smaller mortgage.

That jump reflects multiple compounding pressures. First, home prices have risen sharply. And second, mortgage interest rates have increased substantially, which raises monthly payments even where the purchase price is stable. Together these push the cost of entry beyond many prospective buyers. For example, in Greater Boston as of late 2025, even a low-end home (in the bottom third of values) was selling for over $505,000, and to buy it one would need not only the down payment but also tens of thousands of dollars in closing costs. Mortgage rates more than doubled in that period, and monthly payments rose by over $1,600, once you include taxes and insurance.

One option for taking the first step into ownership is through a condo purchase, which can often be less expensive than buying a single-family home. The low-end home price we use in this analysis is a blended estimate that already includes condo sales, but in practice families may be able to find condos priced below our $505,000 benchmark, especially outside the region's inner core. In those cases, monthly ownership costs could come in lower than what our model suggests. At the same time, condos can bring added costs. Monthly condo fees, which often cover building insurance, shared maintenance, snow removal, or security, can add hundreds of dollars to carrying costs and offset some of the savings from a lower purchase price. Our affordability simulation already accounts for some of these typical expenses, such as insurance and property taxes, but many condo fees go further, covering services that single-family homeowners may handle themselves or forgo entirely. Because these fees vary so widely, the net effect is difficult to generalize, but in some instances, condos could be a more affordable route into ownership.

The consequence of these cost increases is that far fewer renter households can make the leap to owning without stretching their budgets severely. Using data from the 2023 American Community Survey, we estimate that only 15 percent of renter households (about 114,000 households) earned enough (roughly $162,224) in 2025 to afford an entry-level home. That is down by about half from 30 percent (about 213,000 households) in 2021. The decline is steepest among Latino, and Other, which includes mixed-race renters, though all groups have seen significant drops in potential affordability. Even if home values begin to moderate, many renters will be starting from much further away than they were just a few years ago.

COST INCREASES SINCE 2021 HAVE SIGNIFICANTLY REDUCED THE POOL OF POTENTIAL HOMEBUYERS IN GREATER BOSTON.

Estimated number of renters by race and ethnicity with incomes high enough to afford a home in Greater Boston (i.e., spend no more than 30% of income on housing costs).

Race & Ethnicity	2021	2022	2023	2025	Change (2021-2025)
Annual Income Needed	***$97,941***	***$129,590***	***$149,865***	***$162,224***	***+$64,283***
AAPI	23,750	18,445	16,209	12,403	-47.8%
Black	13,336	7,812	9,798	8,161	-38.8%
Latino	22,011	17,894	15,748	12,927	-53.1%
Other	11,657	8,614	6,308	5,404	-53.6%
White	142,376	102,945	88,896	75,107	-47.3%
Total	**213,130**	**155,710**	**136,959**	**114,002**	**-46.5%**

Note: Estimates assume a 3.5% down payment on a 30-year fixed rate loan with zero points, 0.85% mortgage insurance, 0.35% property insurance, 1.15% property taxes, 3% closing costs, and a maximum 31% debt to income ratio. Low-End homes have values in the 5th to 35 percentile of all homes in the Boston Metropolitan Statistical Area for the month of September for each year. Values for 2025 are calculated using 2023 population estimates.

Table: Boston Indicators • Source: Boston Indicators tabulations on Freddie Mac, Primary Mortgage Market Surveys, Zillow ZHVI, American Community Survey • Created with Datawrapper

This homeownership affordability squeeze is hitting young families especially hard. Looking at the traditional homeownership rate shows a multi-decade decline among young adults aged 25 to 34, but the true drop is likely even sharper. In last year's Greater Boston Housing Report Card, we used 2023 data to apply an alternative method developed by Census Bureau economist John Voorheis that counts all spouses and partners toward the homeownership rate, not just household heads. Because of the federal shutdown, updated data for 2024 weren't available at the time of publication, but our analysis last year showed that homeownership rates were about 11 percentage points lower for young adults than the standard measure suggests. The generational gap has also widened dramatically, from just 3 percentage points between all adults and young adults 25–34 years old in 1960 to more than 25 by 2023. This growing gap reflects how rising prices, scarce starter homes, and high mortgage rates have made it far harder for young adults in Greater Boston to buy homes.

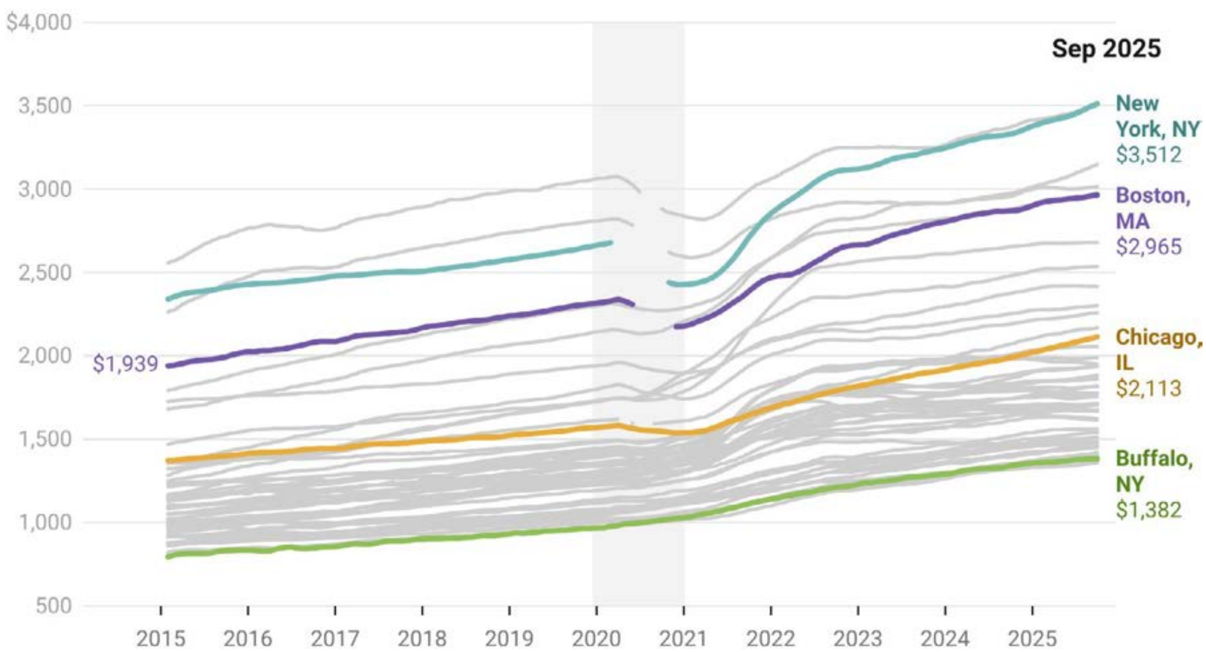
4. RENTAL HOUSING

Like the for-sale market, Greater Boston's rental market has grown far more expensive over the past decade. Rents dipped at the height of the pandemic, but the decline was short-lived. They rebounded quickly and have set new records for several years in a row. Only in the past few months has there been modest softening, and it remains to be seen whether that becomes a lasting trend. For now, rents remain at historically high levels.

The graph below shows the latest regionwide rent levels from the Zillow Observed Rent Index (ZORI), which tracks changes in market rents across housing types. Zillow estimates put the Boston Metropolitan Statistical Area (MSA) as the fifth most expensive rental market in the country, behind New York, San Jose, San Francisco, and San Diego. In September 2025, the ZORI benchmark for Boston's MSA was nearly $3,000 per month in rent alone, not including associated housing costs such as heat, electricity, and water.

GREATER BOSTON HAS THE FIFTH HIGHEST MARKET RATE RENTAL PRICES.

Zillow Observed Rent Index (ZORI) for all single-family and multifamily rentals, seasonally adjusted. Metropolitan Statistical Area, January 2015 - September 2025.



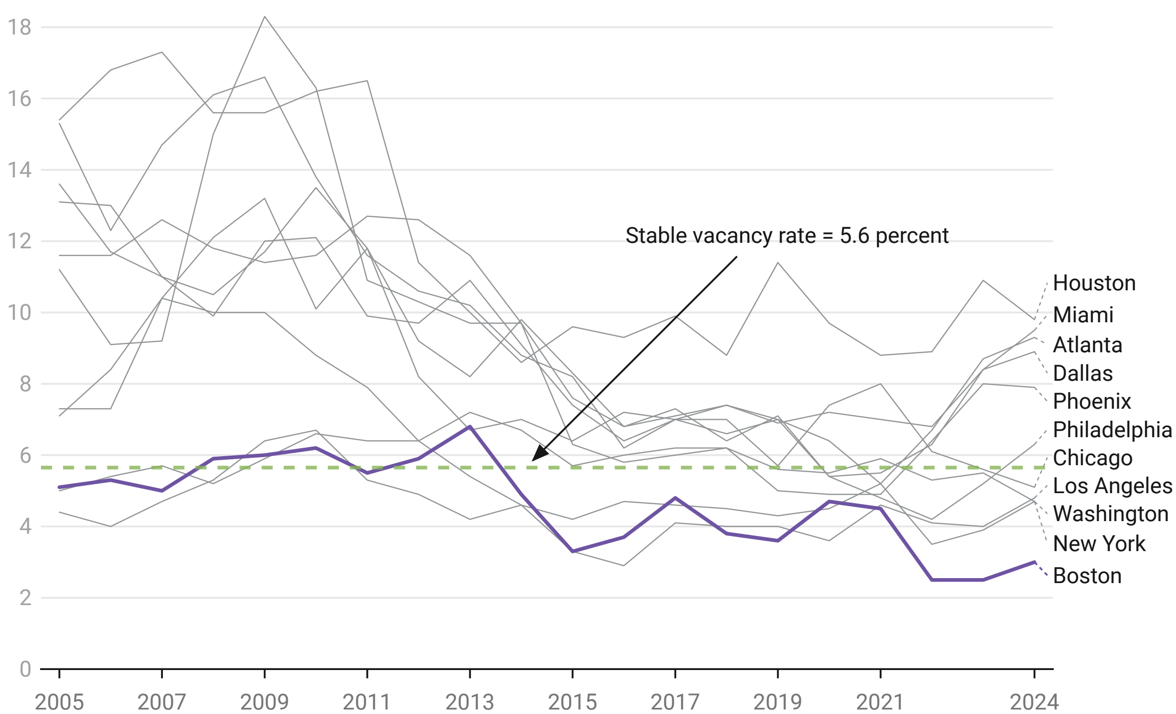
Note: COVID State of Emergency from March 2020 - May 2021.

Chart: Boston Indicators • Source: Zillow.com • Created with Datawrapper

One of the core reasons for these high prices is a shortage of available units. Rental vacancy rates offer the clearest measure of this scarcity, and they have been falling across most major U.S. metros over the past two decades. Greater Boston's vacancy rate is especially tight, at just under 3 percent in 2024. The Joint Center for Housing Studies has suggested that a "stable" vacancy rate is one that allows rents to rise in line with incomes and construction costs rather than faster. Following this logic, and using Boston's 1994 vacancy rate as a benchmark, today's levels point to a significant undersupply of rental housing in the region.[18]

RENTAL VACANCY RATES REMAIN EXTREMELY LOW.

Rental vacancy rates. Metropolitan Statistical Areas.



Note: Stable vacancy rate is defined as the 1994 vacancy rate in Boston MSA's rental market.

Chart: Boston Indicators • Source: Census Bureau Current Population Survey/Housing Vacancy Survey • Created with Datawrapper

Low vacancy rates matter because they mean prospective renters have fewer options to choose from. Low vacancies also give landlords more market power to push up rents and create the conditions for greater discrimination. Section 8 voucher holders, for instance, have a much harder time finding rental opportunities in tight rental markets.

There is one caveat to this story, with early evidence suggesting that vacancy rates may be rising in some student-heavy neighborhoods of Boston, likely tied to a drop in international student arrivals under the Trump administration's immigration policies. The *Boston Globe* has reported vacancies near Northeastern University and in Mission Hill roughly doubling between August 2024 and August 2025.[19] NBC Boston similarly reported more than a doubling in vacancies around Northeastern.[20] We don't yet have good uniform data on vacancy rates for the fall of 2025, so these trends are something worth keeping an eye on as we learn more about the student enrollment impacts of new immigration policies.

Current Rents by Neighborhood

Rents have risen in nearly every neighborhood, with especially steep increases between 2022 and 2024. By 2025, growth slowed somewhat in certain areas, most notably in Cambridge and Boston neighborhoods closely tied to local universities. But prices still remain above pre-pandemic levels.

The sharpest increases have been in Boston's downtown areas, parts of Dorchester, the South End, and Roxbury, which now have average rents of almost $3,500 a month.

Rental Cost Burdens

For more than a decade, roughly half of all renters in Greater Boston have been cost-burdened, meaning they spend more than 30 percent of their income on housing. Further, more than one quarter are *severely* cost-burdened, paying over half of their income toward rent and utilities.

One important caveat to these estimates, which rely on American Community Survey data, comes from State Senator Will Brownsberger's multi-part analysis of "unsustainably rent-burdened" households in Massachusetts.[21] By linking ACS data with other sources, he shows that standard cost-burden measures can be misleading and may overstate how many households are truly struggling. A key reason is confusion among low-income households in subsidized housing. Many live in units where rent is capped as a share of income, yet when surveyed they often report the full contract rent (i.e., the amount charged by the landlord) rather than their lower "Total Tenant Payment" after subsidy. Given that the ACS questionnaire does not spell out which figure to use, it is understandable that many respondents default to contract rent. The result, however, is that the measured burden for subsidized households can be artificially inflated, especially for very low-income families, complicating efforts to assess who is genuinely at risk.

RENTS HAVE INCREASED ACROSS ALL NEIGHBORHOODS WITHIN METRO CORE COMMUNITIES SINCE 2022, ALTHOUGH INCREASES HAVE SLOWED IN SOME PLACES SINCE 2024.

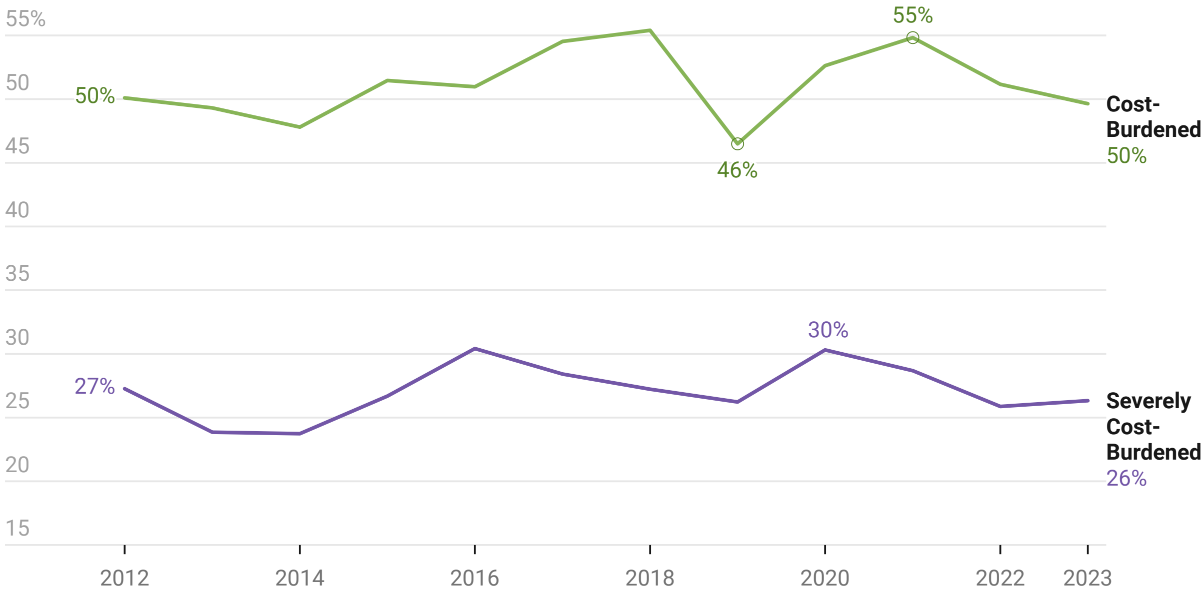
Zillow Observed Rent Index (ZORI) for Metro Core Community ZIP codes. Other Greater Boston ZIP codes in appendix. Sep. '21 - Sep. '25

Note: ZORI estimates are pulled for September of each year. Zillow has limited coverage in ZORI values across all years. We show all values for ZIP codes where there are at least two observations.

Chart: Boston Indicators • Source: Zillow.com • Created with Datawrapper

MORE THAN HALF OF RENTING HOUSEHOLDS ARE COST-BURDENED, WITH MORE THAN ONE-QUARTER SEVERELY COST-BURDENED.

Share of households by cost burden status. Greater Boston.



Note: Cost-burdened is defined as paying more than 30% on housing costs. Severely cost-burdened is defined as paying more than 50% on housing costs.

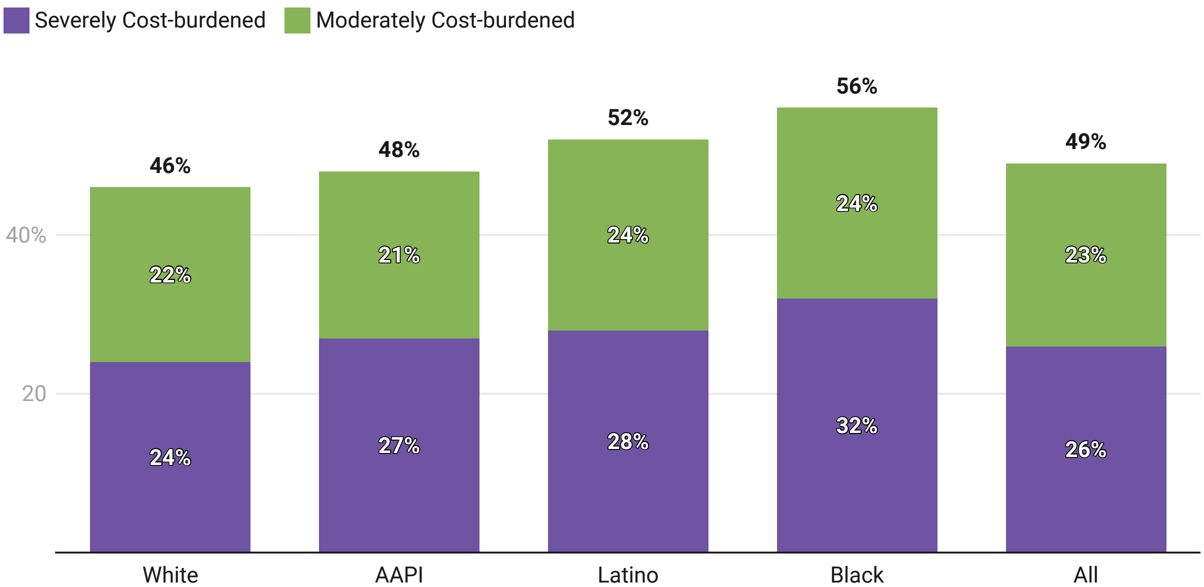
Chart: Boston Indicators • Source: 2012-2024 1-Yr American Community Survey • Created with Datawrapper

Even allowing for this overstatement, large segments of the region face real affordability pressures. Roughly a quarter of White renters are severely cost-burdened, and the shares are even higher for Black and Latino renters, who are more likely than any other groups to spend unsustainable portions of their income on housing. These disparities reflect deeper inequities in income, wealth, and access to affordable housing.

Patterns by income are also stark. Renters in the lowest quintile face the highest rates of both moderate and severe cost burdens. The strain does not stop there, as those in the second quintile remain heavily affected, and in the third quintile (roughly middle-class households earning up to $96,000 annually) more than 60 percent still spend over 30 percent of their income on housing. In the fourth quintile, more than one-fifth of renters remain cost-burdened. Only in the highest quintile does the share fall sharply.

NEARLY HALF OF ALL RENTING HOUSEHOLDS ARE COST-BURDENED, WITH RENTERS OF COLOR COST-BURDENED AT EVEN HIGHER LEVELS.

Share of renting households by race/ethnicity and cost-burden status. Greater Boston. 2024.

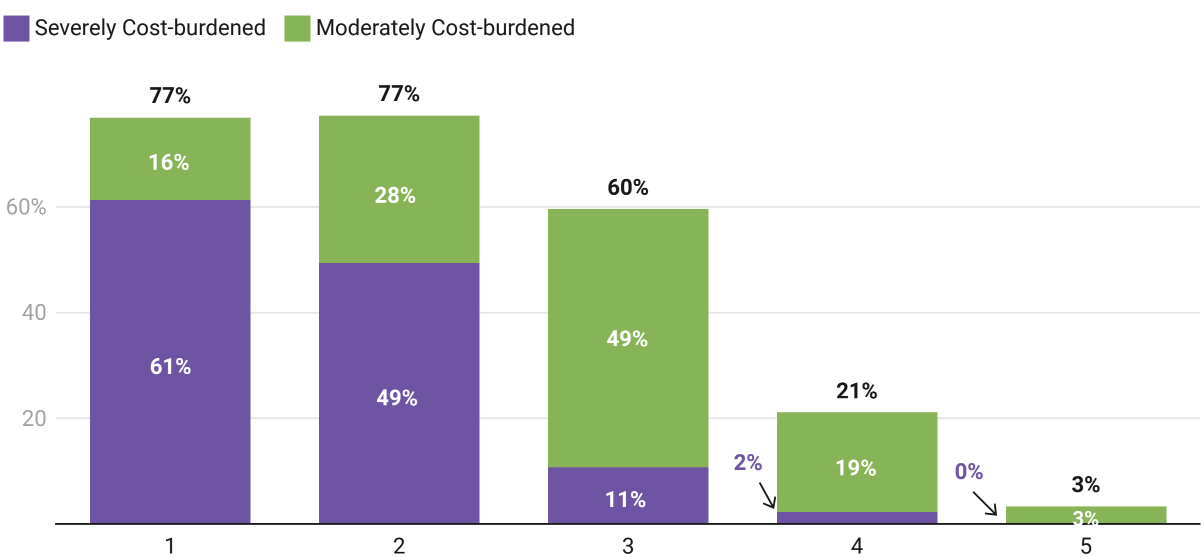


Note: Moderately cost-burdened is defined as renters who spent between 30% and 50% of their monthly income on housing costs. Severely cost-burdened is defined as renters who spent more than 50% on housing costs.

Chart: Boston Indicators • Source: 2024 1-Yr American Community Survey • Created with Datawrapper

LOW- AND MIDDLE-INCOME RENTING HOUSEHOLDS WERE FAR MORE LIKELY TO BE COST-BURDENED.

Share of renting households by income quintiles and cost-burden status. Greater Boston. 2024.



Note: Moderately cost-burdened is defined as renters who spent between 30% and 50% of their monthly income on housing costs. Severely cost-burdened is defined as renters who spent more than 50% on housing costs.

Chart: Boston Indicators • Source: 2024 1-Yr American Community Survey • Created with Datawrapper

5. HOMELESSNESS AND HOUSING INSTABILITY

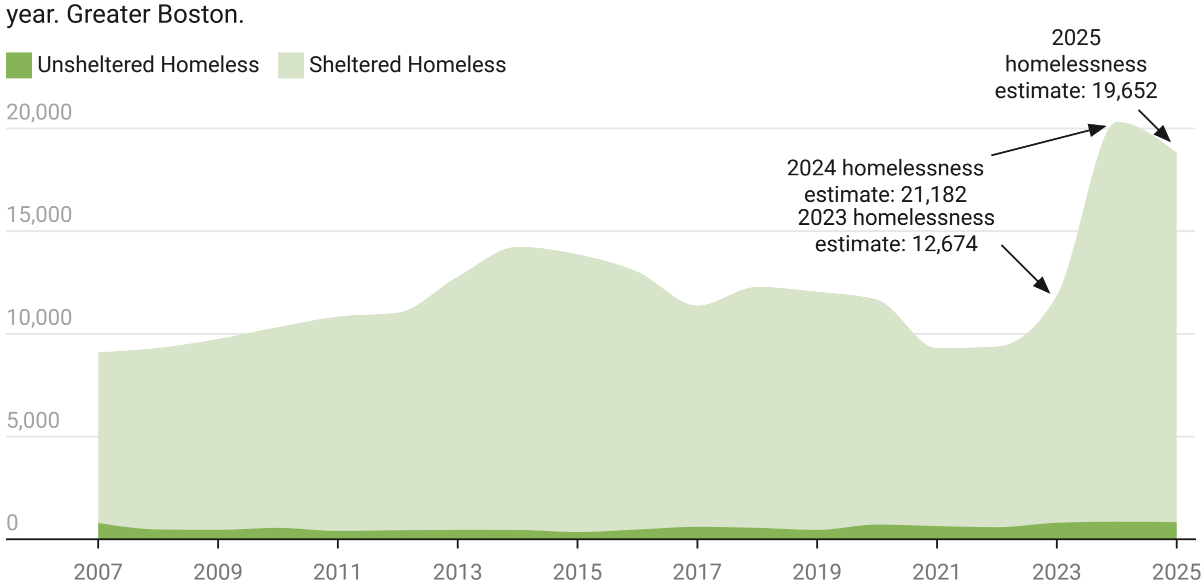
With the state scaling back shelter options and arrivals of international migrants tapering off under the new federal administration, conditions have shifted rapidly in 2025 for many of the most unstably housed families in Greater Boston. So, this section summarizes the best available data through 2024 and into early 2025, where possible.

Homelessness is measured primarily through Point-in-Time (PIT) counts conducted by local Continuums of Care around the country on a single night each January. The most recent data is from January 29, 2025, about a week after the second Trump administration took office.

These counts showed homelessness hitting record highs in early 2024, then ticking down slightly by early 2025, but remaining elevated. Because the 2025 count was taken so early in the year, it may not reflect more recent shifts, such as whether homelessness has continued its decline because of reduced immigration flows easing pressure on the shelter system.

HOMELESSNESS REMAINED ELEVATED AS OF JANUARY 2025.

Point-In-Time counts of people experiencing homelessness, as of a night in January in each respective year. Greater Boston.



Note: Two of Greater Boston's Continuums of Care performed only partial counts in 2021, potentially leading to lower counts overall.

Chart: Boston Indicators • Source: Massachusetts Housing Partnership, Executive Office of Housing and Livable Communities, U.S. Department of Housing and Urban Development, Point-in-Time Counts • Created with Datawrapper

The overall rise in homelessness between 2022 and 2024 was concentrated among Black and Latino populations, largely reflecting new migrant arrivals from the Caribbean and Latin America, while rates for White and Asian residents remained largely unchanged. As of January 2024, the homelessness rate for Black and Latino populations were 366 per 10,000 and 105 per 10,000, respectively. For White and Asian populations rates were 21 and 4.9 per 10,000.[22]

Consistent with prior research of ours, homelessness in Greater Boston is high compared to other U.S. metro areas.[23] Yet a large share of affected families is at least living in some form of shelter. While any level of homelessness should be unacceptable, the region's unsheltered population remains comparatively low.

State Shelter Policies and Caseloads

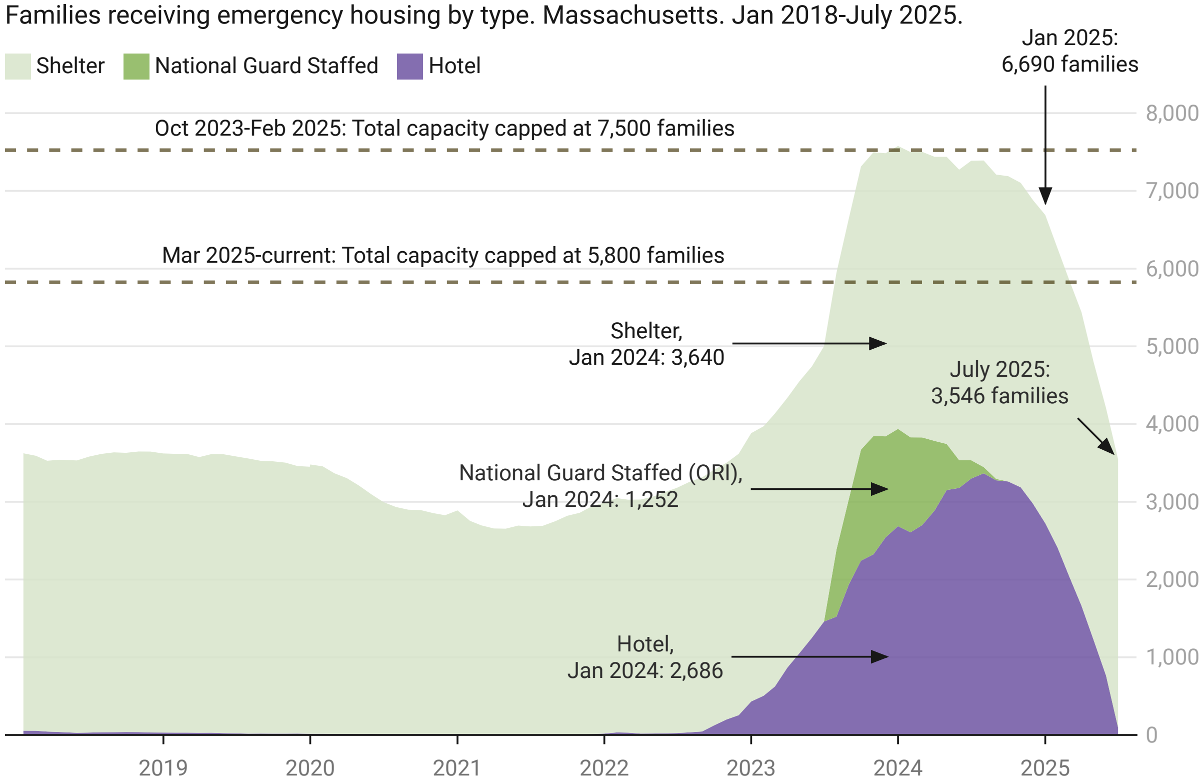
From late 2023 to 2024, Massachusetts saw historically high caseloads in its Emergency Assistance (EA) family shelter system, which provides shelter for families experiencing homelessness. This spike was mainly driven by the large number of international migrants who arrived in short succession, often without legal work authorization. In response to this growth in shelter caseloads, the state took actions to reduce the risk of homelessness for these populations, facilitating rapid work authorization, job placement assistance, and case management services to help families find stable housing among other services. But the state also took several steps to limit access to emergency shelter as the fiscal capacity to meet ever growing shelter needs became increasingly difficult. In October 2023 it capped total shelter capacity at 7,500 families, even though an August 1, 2024 press release[24] from the Executive Office of Housing and Livable Communities projected that without such a cap as many as 13,000 families would have been in EA shelter by that summer. In April 2024, the state introduced a nine-month time limit for families in the EA system and reduced overall EA system capacity to 5,800 families. In February 2025, the time limit was further shortened to six months, and the state's "Right to Shelter" law was also amended to require proof of Massachusetts residency and lawful immigration status for all family members, with only limited exemptions. Finally in July 2025, the state declared a new cap of 4,000 families in the shelter system, which will take effect December 31, 2025 and will remain the EA shelter system's cap at least through the end of 2026.

On August 1, 2025, the Governor ended the state of emergency first declared in August 2023 and has closed all remaining hotel shelters. At its peak in November 2023, the state was funding the operation of 100 hotel shelters.

These measures produced a steep drop in caseloads. By July 2025, the number of families in the EA system had fallen to roughly half the level recorded in January, when caseloads were at 6,690 families. At the same time, the scale-back reduced costs. Housing stability programs are a major budget item, with about three-quarters of all housing-related spending in FY25 going to rental or emergency assistance, equal to about 1.5 percent of the state's overall budget.[25]

EMERGENCY ASSISTANCE SHELTER CASELOADS HAVE DECLINED DRAMATICALLY IN 2025.

Families receiving emergency housing by type. Massachusetts. Jan 2018-July 2025.



Note: Official EA system capacity will be reduced to 4,000 families by December 31, 2025 and the cap will remain at 4,000 through 2026.

Chart: Boston Indicators • Source: Executive Office of Housing and Livable Communities. • Created with Datawrapper

The sharp reduction in families within the EA system raises the question of what happened to those who exited the system. If many secured permanent housing, then the decline in caseloads represents progress. Some international migrants may also have returned to their home countries in response to the federal immigration crackdown. But it is also possible that some share of families simply reached their nine-month (or six-month) limits and fell back into homelessness once their eligibility ended. At this stage, the data do not allow us to distinguish between these outcomes. Comparing PIT counts with shelter caseloads reinforces this uncertainty. The drop in families in the EA system may reflect limits on shelter capacity rather than a genuine decline in demand. And while a rapid reduction in caseloads could suggest more families are now unsheltered, it is also possible that the system has simply settled back into its prior equilibrium of roughly 3,500 families in shelter at any given time. The sharp inflow of new families a year or two ago may have subsided, leaving the stock closer to its long-term norm.

The balance between sheltered and unsheltered homelessness will be an important indicator to watch. For now, the split between the two appears largely unchanged between January 2024 and January 2025. Over the next two years, tracking whether families can continue to access shelter or are left unsheltered will be central to assessing the region's capacity to meet the needs of unhoused residents.

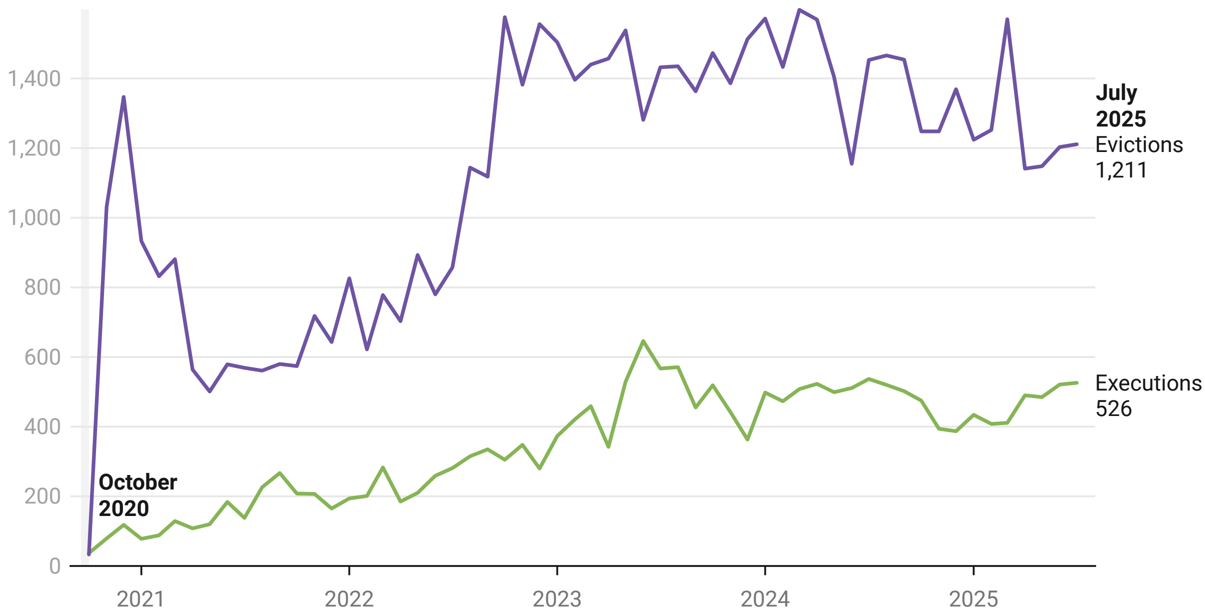
And a few recent developments could point to progress. Several new permanent supportive housing projects opened in Boston over the past year, with more underway. And according to the state's Rehousing Data Collective Public Dashboard, which tracks administrative data from local Continuums of Care, fewer people entered homelessness for the first time in the first half of 2025 compared with 2024.[26] These figures are preliminary, however, and it is too soon to know whether they signal a lasting shift.

Evictions and Foreclosures

We close by looking at the latest data on eviction filings and foreclosures. Massachusetts continues to have relatively low eviction filing rates compared with much of the country. As of early 2025, the rate stood at 18 filings per 10,000 renter households, lower than any state tracked by Princeton's Eviction Lab.[27] Still, filings have been elevated since 2022, when the state reinstated the "Notice to Quit" requirement for RAFT applications, which may have induced more households to seek eviction filing in cases of housing instability in order to apply for assistance.[28] The end of the federally funded Emergency Rental Assistance Program (ERAP) that spring likely added further pressure.[29]

EVICTIONS HAVE REMAINED RELATIVELY STABLE IN THE REGION FOR THE LAST COUPLE OF YEARS.

Nonpayment eviction filings and executions by month. Greater Boston.



Note: Evictions filed or executed for reasons other than nonpayment of rent are not generally not included in these totals, except a small proportion of cases from Boston Municipal and District Courts. The state moratorium on evictions expired Oct. 17, 2020 and the federal moratorium was struck down in late Aug. 2021. Data pulled on August 19, 2025.

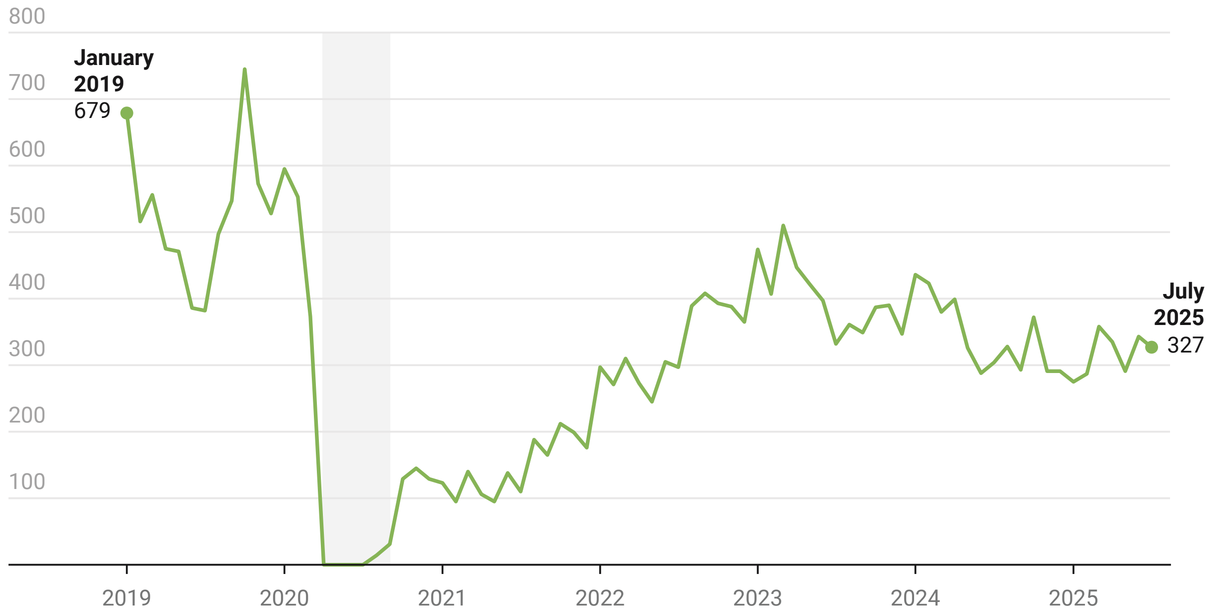
Chart: Boston Indicators • Source: Massachusetts Trial Court • Created with Datawrapper

Eviction filings have remained fairly stable in recent years, but executions ticked up in mid-2023 and have followed a slight upward trend since the pandemic. While filings provide only a partial picture, as they omit informal or illegal evictions, they remain one of the best indicators of housing instability. Rates are highest in Framingham, Lowell, Norwood, and Randolph. The recent changes to the Emergency Assistance system could leave tenants facing eviction in an even more precarious position.

Foreclosures among homeowners are far less common than evictions among renters. In terms of the most recent trends, after a brief spike in early 2023, new foreclosures appear to be easing. The number peaked at 510 in March 2023, at around the same time eviction activity leveled off, and has trended downward since.

PETITIONS TO FORECLOSE HAVE BEEN FALLING SLIGHTLY SINCE 2023.

Petitions to foreclose, by month. Massachusetts.



Note: The federal foreclosure moratorium was extended for federally insured loans through the end of September 2021. A foreclosure petition is a written complaint provided to a homeowner by a lender that lays out the claims of a foreclosure suit. It is distinct from a foreclosure deed, which is a legal agreement in which a property is transfered from borrow (homeowner) to lender. The state moratorium on foreclosures expired Oct. 17, 2020 and the federal moratorium was struck down in August 2021.

Chart: Boston Indicators • Source: Massachusetts Housing Partnership and the Warren Group • Created with Datawrapper

Part II

LESSONS FROM MBTA-C ZONING

Prepared by:

Initiative on Cities at Boston University

Katherine Levine Einstein and Maxwell Palmer

INTRODUCTION

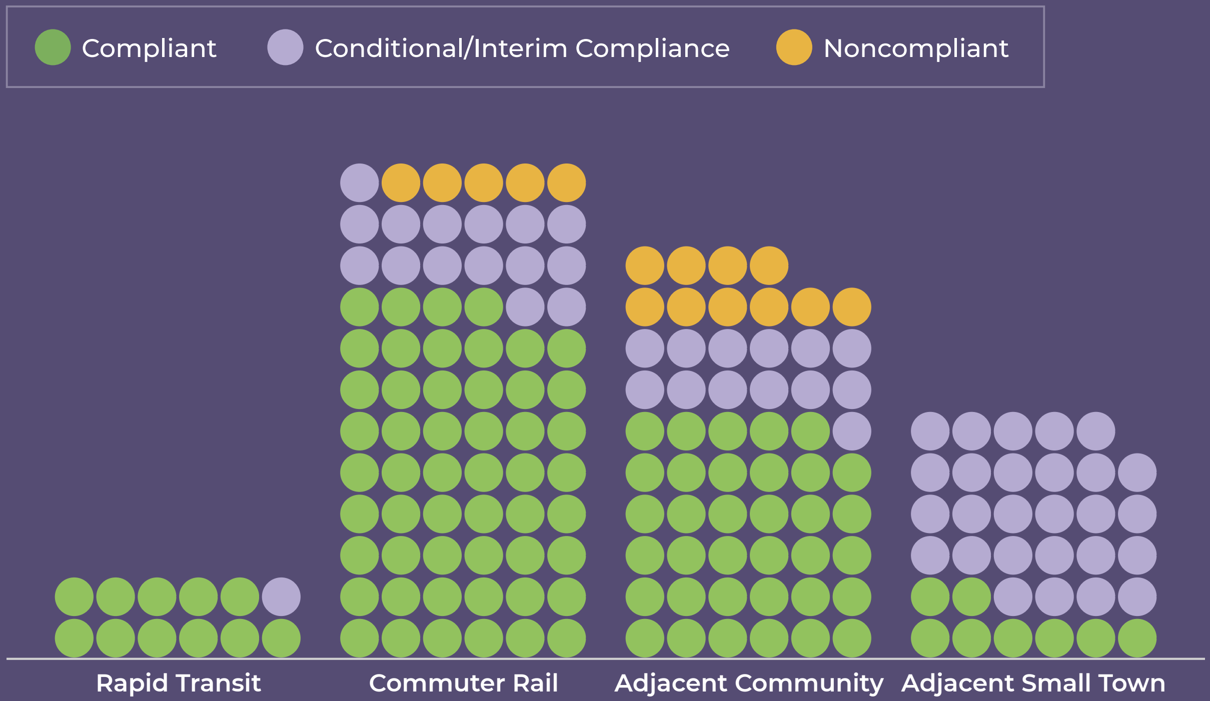
In 2021, then-Governor Charlie Baker signed a landmark housing bill, MBTA Communities (MBTA-C) into law. This law required 177 communities to change their zoning and land use policies to *allow* for the construction of more housing; importantly, the law did not mandate that any of this housing actually get built.

But, lawmakers' aims were clear: They hoped that requiring zoning changes would produce more housing. When a Needham journalist asked Baker after he left office why he prioritized housing through policies like MBTA-C, Baker said, "For Massachusetts to succeed in the future, we've got to build more housing. And a lot of it's gotta be in places where people can afford it."[30] State Senator Andy Vargas, a lead sponsor of MBTA-C, described the legislation as a "massive opportunity...for cities and towns to actually have dense areas where the foot traffic can support small businesses."[31]

Four years after the law's passage, the Executive Office of Housing and Livable Communities has approved plans for 106 municipalities. An additional 56 communities are in conditional or interim compliance; their processes are proceeding or their submissions are under review.[32] Fifteen communities, all with deadlines in July 2025, are currently noncompliant as of September 5, and 27 communities have deadlines in December 2025. Among the 12 rapid transit communities with the earliest deadlines, only Everett has not received full approval (it is in conditional/interim compliance).

Approval, however, does not guarantee more housing. Zoning expert Amy Dain noted in Boston Indicators' *Upzone Update*: "Dozens of towns are passing MBTA-C plans. But how strong are they?" She breaks down her analysis of the law into two questions: (1) "Are municipalities complying?" and (2) "What does all this add up to?"[33] This report builds on these important questions and asks what lessons we can learn from the passage of the state's most ambitious recent land use and zoning reforms. The law consumed countless hours of time for housing advocates, state and local elected officials, and local planners. Was this time used effectively? What lessons collectively can different stakeholders draw from this experience that can inform future housing reforms?

STATUS OF MBTA-C PLANS BY COMMUNITY CATEGORY.



Note: Community types are defined by the Commonwealth and represent different levels of transit service, which, combined with municipality size, yield specific MBTA-C zoning requirements. This charts shows compliance status as of September 5, 2025. (See page 96 in the Appendix for a table of all municipalities.)

This research is forward-looking. We hope that local and national housing advocates, including nonprofits, policymakers, and planners, can use these insights as they continue to promulgate new and ambitious zoning reforms in Massachusetts and nationwide. We analyze approval documents from all communities provided by the state Executive Office of Housing and Livable Communities (EOHLC) and conduct detailed case studies of three communities: Lexington, Needham, and Wellesley. We asked:

- How did local politicians, planners, and advocates make decisions about the design and implementation of their plans? What processes did they use? Did they choose to use the law as a catalyst for housing production, or did they simply focus on compliance?
- What challenges did MBTA-C implementers encounter? How might these challenges be mitigated in future efforts to reform zoning policy in Massachusetts and beyond?

Key Findings

The varied processes we uncovered hold a number of insights for local and state policymakers and advocates, both for implementing existing housing laws and designing new ones.

How community engagement processes are structured may shape whose voices are heard.

Some communities struggled with extraordinarily contentious processes, sometimes requiring police involvement. Holding meetings online and structuring them so that commenters must discuss the narrow zoning matter at hand may help to keep community dialogue more constructive and allow a wider variety of voices to be heard.

Municipalities might weaponize state policies to block new housing.

School funding formulas and Chapter 40B were both cited by housing opponents as justifications for not pursuing ambitious zoning plans that produce significant amounts of new housing. For example, they raised fears that new housing might increase school enrollments beyond current capacities; the state's school-building funding rules do not consider future enrollment growth. State program reform and community education might address some of these issues by helping communities understand how planning for future growth is essential.

Local governments should be encouraged to zone ambitiously for housing production.

The state has seen housing production in places, like Lexington, that zoned aggressively for more housing. In contrast, more gradual approaches, as in Wellesley and Needham, have thus far yielded little additional housing. Communities that overshoot, and generate more permitting applications than their infrastructure can support, can always scale back if needed.

State housing reform must take into account the potentially obstructionary role that local ballot referendums can play.

Off-cycle elections are often low turnout affairs that disproportionately amplify the voices of older homeowners with intense preferences about housing policy. MBTA-C plans have struggled with this electorate. Moreover, even in communities where ballot referendums did not happen, the threat of these elections shaped how far cities and towns were willing to go in putting forward ambitious zoning plans. State and local leaders should be organizationally prepared for the possibility of these referendums.

Housing advocates should strive to assemble broad-based coalitions (ideally from both political parties), including business leaders, schools, and young people, and assemble them at key meetings.

Support from state-level elected and appointed officials, business leaders, and the local school committee were all pivotal in leading to successful and ambitious MBTA Community votes. These voices help to head off common concerns about new housing, such as additional school costs, and illustrate the economic and social benefits of building additional housing from a variety of perspectives. The advocacy of young people was especially prominent in Needham and Lexington, which both passed ambitious MBTA Communities plans.

ANALYSIS OF EOHLC DOCUMENTS

With 177 communities following 177 different processes to potentially adopt 177 different MBTA Communities zoning plans, it is difficult to see the big picture of MBTA-C compliance across the region. To analyze the adopted plans as a whole, we requested the documents that each municipality was required to submit to the Executive Office of Housing and Livable Communities (EOHLC) for the state to review for compliance with the law.[34] Each municipality's submission included two key components: a compliance model and mapping data of the MBTA-C zones. The compliance model includes details on each MBTA-C zone, a list of the individual parcels included in each zone, and calculations by the EOHLC of the estimated zoned capacity of each parcel. This data allowed us to see how many zones were created, the zoned capacity of each zone, and the current land use of each parcel.

Overall, across the 104 municipalities for which we have compliance data, cities and towns created 362 different MBTA-C districts covering 12,456 acres with a total multifamily zoned capacity of 487,150 units. Sixty-two percent of these units are within a half mile of a transit station.

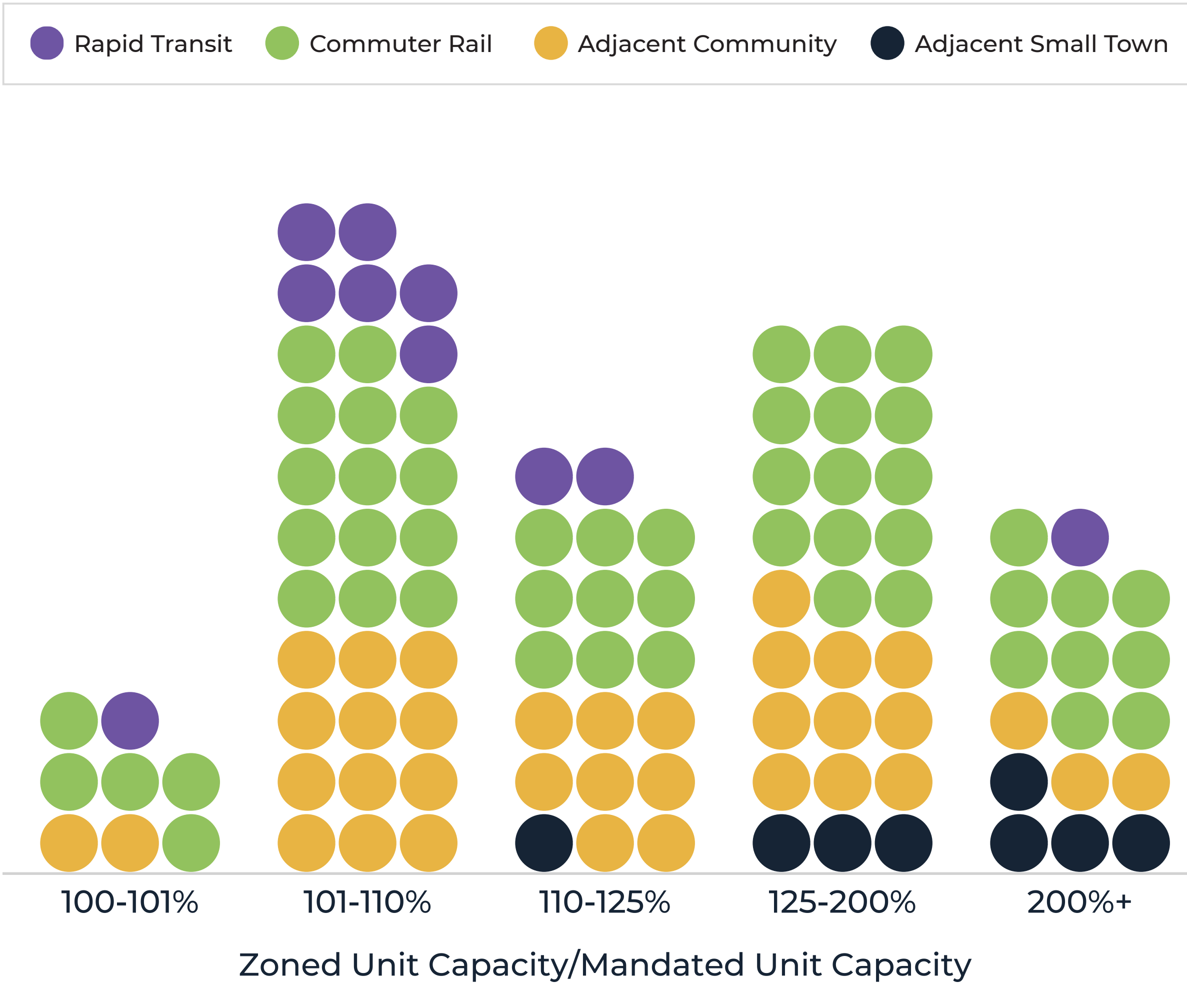
The municipalities with approved plans used very different approaches to complying with the MBTA Communities law. At one extreme, most of Cambridge was already zoned to comply with MBTA-C, and the city's compliance plan required little more than consolidating some existing districts. Under the EOHLC's compliance model, the existing zoning in Cambridge could allow for more than 14,000 units. While this is a huge number of units, it is also in line with the MBTA-C mandated units formula, which required 13,477 units. Lexington, as discussed below, aggressively upzoned in its MBTA-C districts, and saw a large increase in development. At the other end, Fitchburg, Malden, Leominster, and Hingham (among others) drew zones that allowed for the minimum number of new units, with zoned capacities that exceeded the mandated capacity by less than five units. The figure below shows the ratio of the zoned capacity to the required units. On the left, there are a cluster of towns that achieved true minimum compliance, and on the right towns that zoned for more than twice as many units as required.

62% of MBTA-C zoned units in Massachusetts are within a half mile of a transit station.

(See page 55)

RATIO OF ZONED UNIT CAPACITY TO MANDATED UNIT CAPACITY.

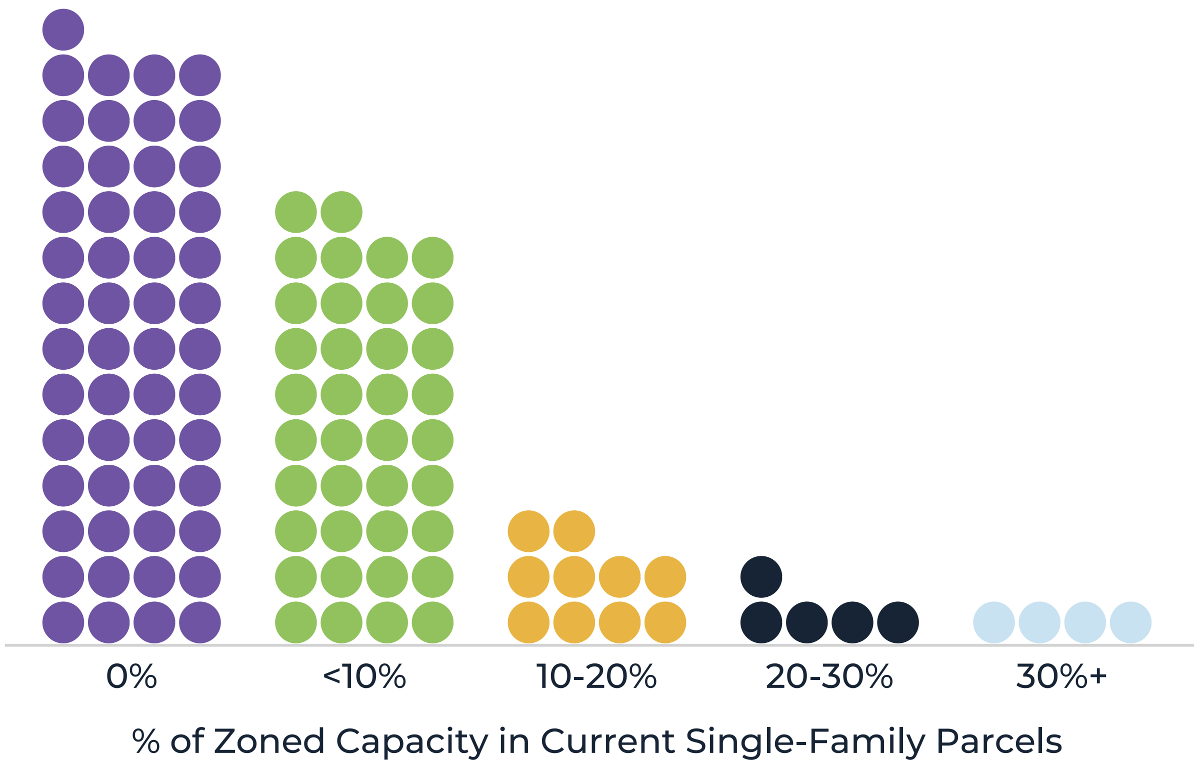
Municipalities with approved plans as of September 5, 2025.



Source: Executive Office of Housing and Livable Communities

The law itself only mandates that local governments change their zoning. It does not require the actual production of housing. Consequently, local governments were left with a choice. They could use the change in state law as an opportunity to meaningfully encourage an increase in the number of new homes built in their communities. Or, they could enact zoning districts that comply with the requirements of the law but are strategically framed to yield a minimum of new development.

ZONED UNIT CAPACITY IN PARCELS CURRENTLY USED FOR SINGLE FAMILY HOUSING.



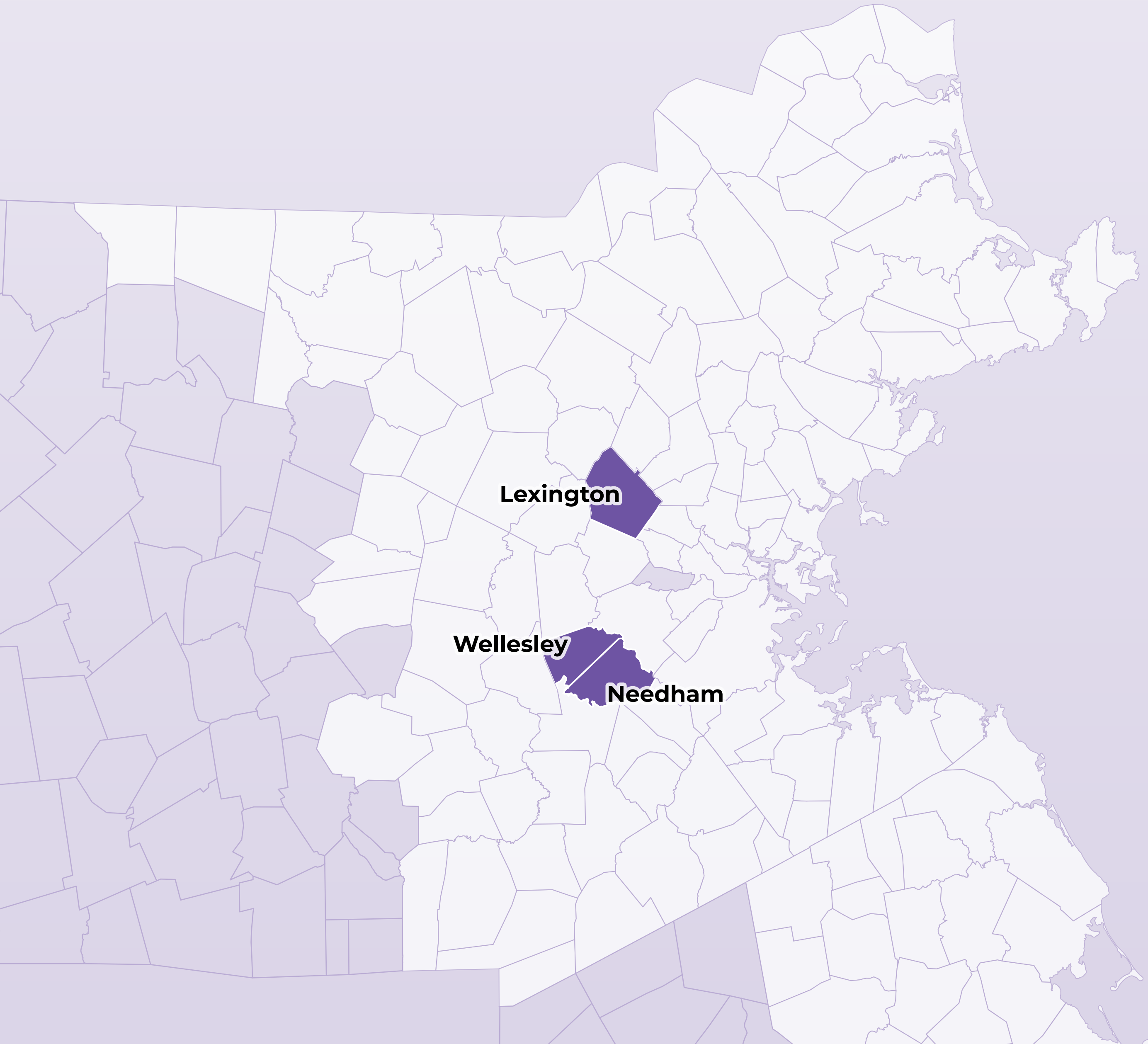
Source: Executive Office of Housing and Livable Communities

When developing their MBTA Communities plans and zoning, municipalities faced many different choices, and there were countless ways to develop compliant plans. At the simplest level, municipalities could upzone commercial or industrial zones, existing multifamily zones, or allow multifamily housing in single-family zones. The availability of these options varied by municipality; some municipalities could concentrate all of their MBTA-C zones in commercial and industrial areas (Wayland, for example, did not upzone any residential parcels), while others chose to upzone residential areas. The figure above shows the percentage of zoned capacity in single-family parcels. Fifty-three municipalities did not allow any MBTA-C zoning in single-family areas, and in 38 municipalities less than 10 percent of the zoned capacity was in single-family parcels. Overall, 61 percent of all zoned capacity is in industrial and commercial areas, 35 percent in multifamily areas, and less than 5 percent in single-family areas.

CASE STUDIES

Each community had its own approach to MBTA-C zoning, with different constraints due to its existing zoning and land use, location of transit, and, most critically, its local politics. The aggregate data alone is not enough to understand how communities constructed their plans (and what challenges they encountered).

This report explores which path three demographically similar cities and towns, Lexington, Needham, and Wellesley, pursued during the rollout of MBTA Communities.



DEMOGRAPHICS OF CASE STUDY TOWNS

	LEXINGTON	NEEDHAM	WELLESLEY
Population	34,085	32,059	29,906
% White	56.1%	80.9%	71.7%
Median Household Income	$219,402	$212,241	$250,001
Median Housing Price	$1,147,900	$1,146,000	$1,513,400
Median Gross Rent	$2,816	$2,412	$2,849
Housing Units	12,672	11,754	9,428
% SHI Units	10.8%	11.9%	10.7%
% Renter Occupied	19%	15.70%	16%
% Owner Occupied	81%	84.3%	84%

Source: 2023 American Community Survey; Massachusetts Subsidized Housing Inventory

We reviewed hundreds of pages of city and town documents and meeting minutes, read transcripts of Town Meeting debates, and interviewed key stakeholders. Some communities took advantage of the political opportunity created by the new state law to change their zoning in a way that would meaningfully increase housing production. Others aimed for bare minimum compliance that would not produce any or much more new housing. Lexington pursued an ambitious plan that will lead to the construction of hundreds of new units of housing–but it has recently changed its zoning and scaled back the amount of housing allowed as a consequence of rapid construction. Needham's Town Meeting also passed an expansive plan, only to have town voters overturn it in a referendum. The town has since passed a plan that complies with the state law without allowing for much new housing. Wellesley's town officials anticipated heated opposition to new housing, and from the start pushed a plan that complied with the law primarily by avoiding single-family neighborhoods, counting already in-progress development toward the units requirement, and only upzoning commercial and industrial zones.

SUMMARY OF CASE STUDY TOWNS' MBTA-C COMPLIANCE

	LEXINGTON	NEEDHAM	WELLESLEY
MBTA Community Type	Adjacent Community	Commuter Rail	Commuter Rail
Transit	None	Needham Line • Needham Heights • Needham Center • Needham Junction • Hersey	Green Line (D) • Waban Framingham/ Worcester Line • Wellesley Farms • Wellesley Hills • Wellesley Square
# Zones	4	6	3
Required Zoned Capacity	1,231	1,784	1,392
Zoned Units	12,546 (original) 1,314 (revised)	1,870 (Base Compliance Plan) 3,296 (Neighborhood Plan)	1,628
% Total Zoned Units in Single-Family Parcels	16%	0%	0%

Source: Municipality MBTA-C Submissions

1. LEXINGTON

We start with Lexington, touted by many advocates as a (perhaps *the)* success story of MBTA Communities. Lexington was one of the first two communities (along with Salem) to have an MBTA-C plan approved by the state in 2023.[35] Its plan was ambitious, going well above the state-mandated minimum for units allowed: While the state mandated new zoning allowing for the construction of 1,231 units, Lexington's initial MBTA-C plan created zoning capacity for as many as 12,000 new homes.[36] Importantly, its plan targeted neighborhoods where new housing could be built, including some single-family neighborhoods (16 percent of total zoned units); indeed, following the state's approval of the plan, Lexington experienced a surge of housing development proposals in its MBTA-C zones, with over 1,000 new homes in the pipeline.[37] This new development influx spurred a backlash. A 2025 Special Town Meeting scaled back the town's MBTA-C zoning, with a new capacity of 1,314 units.[38] Still, the initially ambitious plan combined with rapid developer response promises to generate Lexington's most rapid growth since at least the 1980s.[39]

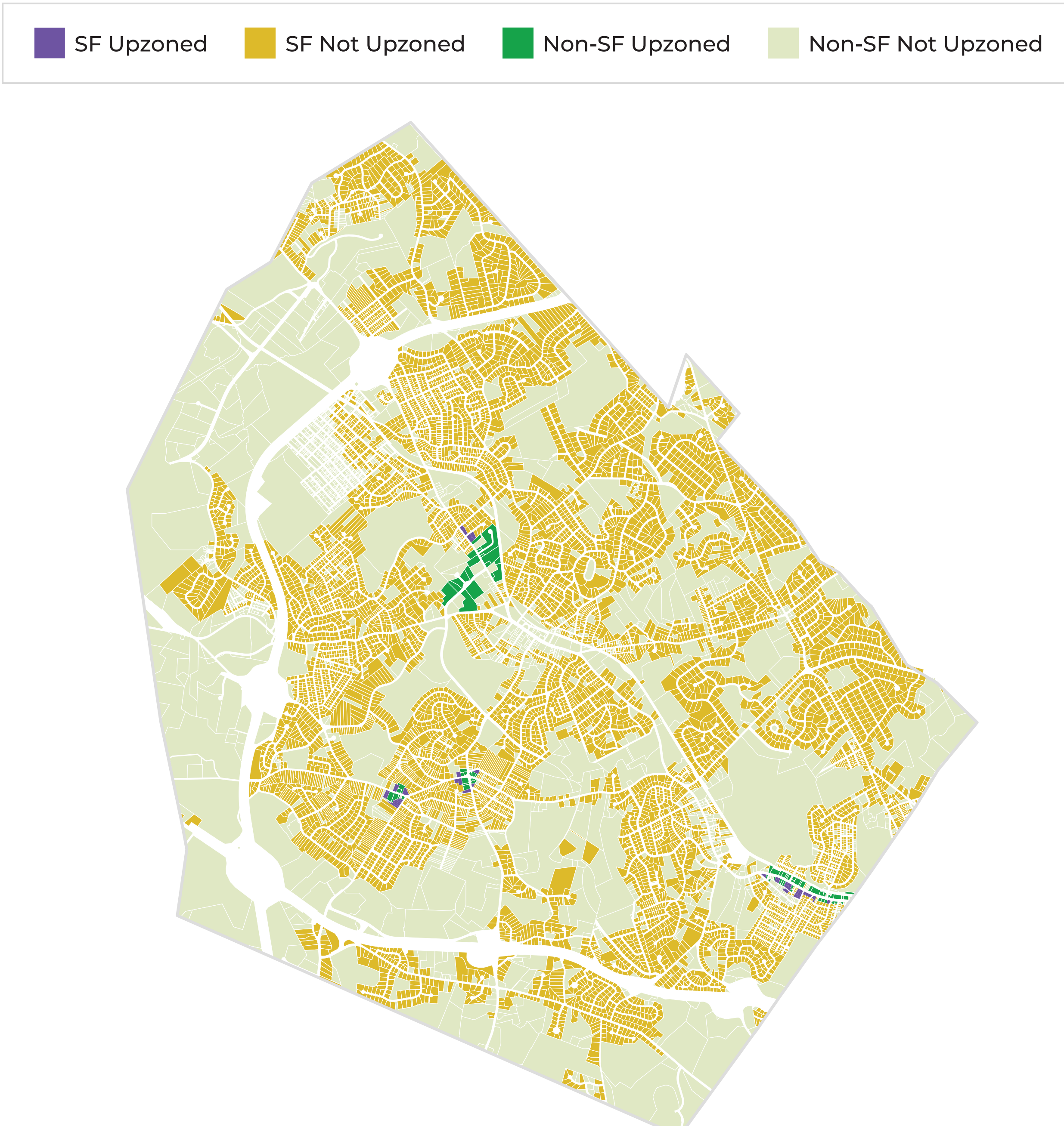
What were the ingredients to Lexington's success? Our analysis reveals four important factors:

- A comprehensive planning process that laid the groundwork for MBTA-C
- The Planning Board's inclusive and effective public outreach process
- Endorsement from virtually all local officials and prominent state officials who live in Lexington
- Strong ground-level activism

Comprehensive Planning Process

In 2022, Lexington published a Comprehensive Plan that advocated for more diverse, affordable housing. The very first goal in the plan's housing section was to "promote a wide range of housing options that respond to the needs of households, regardless of the income and life stage."[40] The overarching theme connecting all of the documents' housing proposals is that Lexington's housing stock needed to change. The document pushed in multiple places for the production of additional housing, and endorsed a variety of zoning and land use policies that would facilitate the development of more housing[41]–consistent with the aims of MBTA-C supporters just one year later. These policies included allowing "missing middle" housing in existing communities, reducing parking minimums, and facilitating transit-oriented development.[42]

MAP OF LEXINGTON PROPERTIES, SHADED BY INCLUSION IN THE TOWN'S MBTA-C ZONES.



Community Type: Adjacent Community

Multifamily Unit Capacity Required: 1,231

Multifamily Unit Capacity Upzoned: 12,546

Multifamily Unit Capacity Revised in 2025: 1,314

This pro-housing bent stemmed from strong support for more housing at community meetings. Chris Herbert, the co-chair of the resident advisory committee for the Comprehensive Plan (and Managing Director of the Harvard Joint Center for Housing Studies), said that feedback from the community was "pretty uniformly anti-teardown mansionization. People felt like [their] kids can't afford to live in town and all we're getting is $2.5 million mansions." The Planning Board was likewise receptive to a document that forcefully advocated for the construction of more housing.

The Planning Board frequently cited this document at multiple meetings throughout 2022 and 2023 as members argued in favor of a plan that went well above minimum compliance. For example, in February 2023, the Planning Board meeting minutes noted, "[Planning Board member] Mr. Peters said that the zoning proposal addresses the housing goals identified by the Comprehensive Plan, for a diverse population and to address the housing crisis." At the 2023 Special Town Meeting, state representative (and Lexington resident) Michelle Cicollo cited the Comprehensive Plan in expressing her support for the town's MBTA-C plan: "As far as I can remember (and I've lived...in town my whole life), we've been trying to rezone Lexington Center for decades. The Master [Plan], the Comprehensive Plan–which was a five year or more planning process–expressly designated the Center for an area of revitalization and multifamily homes.... The Planning Board did a wonderful process of over 18 months and 24 meetings, doing its best to reach out to the public to get input, and I think they've done a marvelous job. It's not perfect. We can continue to improve upon it and iterate it more at future town meetings, but I think the time is now to pass this article." Planning Board Chair Michael Schanbacher highlighted the Comprehensive Plan at Special Town Meeting, noting that much of the zoning in MBTA Communities was as "the Comprehensive Plan requested."

Public Outreach Process

Lexington officials also highlighted the structure of their public outreach process for creating a constructive and inclusive dialogue about MBTA-C. In particular, the Planning Board opted to hold meetings via Zoom, rather than in person, to avoid vocal and sometimes intimidating crowd dynamics. Planning Director Abby McCabe explains, "I wanted the Planning Board members to feel comfortable making decisions based on what they're hearing and not only on the loudest voices in the room. The remote meeting format allowed a wide variety of people to attend to voice their opinions and provided an opportunity for more people to attend and speak."

Zoom meetings may not significantly change the demographics or overall turnout at public meetings; indeed, previous research has found that Zoom meetings about housing developments attract similarly unrepresentative (and privileged) swaths of the population.[43] But, they may change the tenor of meetings and diminish hostility and even intimidation. Worries about these types of meeting dynamics were unfortunately warranted. In neighboring Arlington, the police had to be called during one particularly unruly public meeting about the town's MBTA-C plan.[44] Moreover, later discussions in Lexington over rolling back MBTA-C (more details on this below) lamented the growing divisiveness over whether or not to allow more housing. During a 2025 Special Town Meeting, Schanbacher said:

> "Over the course of the last few months, we have seen personal attacks by a handful of individuals aimed at both our volunteer board members and our world-class staff... During public hearings, I have been using a line from Lincoln's first inaugural address. 'We are not enemies, but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection.' The changes required of the MBTA Community zoning have caused other communities to cast off their better angels. I request that not continue to occur in Lexington."

Hostile language not only impacts board members and staff; it likely shapes the willingness of all community members to ask questions or speak up about housing issues.

Our review of Planning Board meeting minutes also suggests a highly organized public outreach process. At many meetings, Planning Board members carefully discussed portions of the MBTA-C plan by segment, focusing on particular neighborhoods and zones. Community members were then invited to comment on these narrowly tailored sections. This structure allowed for robust and substantive discussions of the specific policy matter at hand, rather than broad-based screeds against the legitimacy of MBTA-C.

Strong Support from Local Public Officials and Ground Level Activism

Lexington's appointed and elected officials offered their full-throated support for the town's ambitious MBTA-C plan. From the start of the process, Planning Board members wanted to use MBTA-C as an opportunity to build more housing; *they saw it as a housing production plan rather than a tool for reforming zoning.* McCabe noted that the Planning Board was uniformly and enthusiastically in favor of an ambitious MBTA-C plan, not just a compliant one: "The Planning Board wanted to start work on MBTA Communities once the final guidelines were issued by EOHLC [Executive Office of Housing and Livable Communities] and meet the spirit of the law."

State politicians were also important advocates at the 2023 Special Town Meeting where the MBTA-C plan was passed. As noted earlier, State Representative Ciccolo endorsed the town's MBTA-C plan. Mike Kennealy, the Secretary of Housing and Economic Development during Governor Charlie Baker's administration, is a Lexington resident, and similarly spoke at Town Meeting in support of the plan:

> "We're in a housing crisis in Massachusetts, and there are a number of reasons why I like this proposal. One, it has the prospect over time of adding more housing units…. It provides a prospect of more diversity and more affordability in our housing in Lexington, and we need that. Governor Baker and I worked for years to achieve very meaningful zoning reform, to take a big whack at exclusionary zoning, which has plagued our state and our nation for so long…. This is a step to get rid of that, to open up our housing stock, add more diversity, add more affordability, and make our state more welcoming to others."

The Select Board and other town officials were similarly supportive. In short, there was little division among public officials.

This uniform support among public officials is perhaps unsurprising given the overall strong endorsement of the MBTA-C plan among members of the public attending initial public meetings about the plan. Indeed, both Planning Board meetings and Town Meeting featured multiple full-throated endorsements of an ambitious MBTA-C plan from members of the public. This robust public support is a combination of public leadership and strong, on-the-ground organization from local housing, civic, and religious organizations. At Planning Board meetings, questions and comments were generally supportive of the MBTA-C plan. Many commenters noted Lexington's potential role as a leader in the Greater Boston area. Town Meeting member Salvador Jaramillo said, “Our vote here tonight is being carefully watched. We will set an important precedent for communities across the Greater Boston area to follow. We have a chance to live up to our reputation.” The plan passed the Town Meeting by a sizable margin: 107-63.

Pitfalls of Being a Housing Leader

Lexington’s leadership on MBTA-C was lauded by housing advocates and the media.[45] Developers also took notice almost immediately. The town received nine new housing development applications, most of which were approved at the time of this report’s writing. These projects in the pipeline will likely yield over 1,000 new housing units–an impressive amount of growth in a town of 33,000.[46] McCabe said, “It was more applications than the Planning Board was expecting this quickly. We could understand the concerns, especially the finance committee’s concerns about town services.”

A citizen-led petition pushed for a rollback of the MBTA-C zoning. A small group of the petitioners ultimately worked with the Planning Board on an article for a 2025 Special Town Meeting that would reduce the amount of housing allowed while still complying with MBTA-C zoning requirements. This article passed by a resounding margin (164-9), with unanimous support from the Planning Board and Select Board.

McCabe noted that some Lexington residents questioned the Planning Board and Planning Department’s approach to MBTA-C: “People think we should have done the opposite, and started smaller, and go bigger later on.” While such a gradual approach may not have provoked as much of a political backlash, it is unlikely to have produced anywhere near as much housing. From a housing production standpoint, Lexington’s implementation of MBTA-C is a striking success, even with the significant rollback. Lexington produced little additional housing over the past two decades. One thousand new units will present an important infusion of new housing opportunities for Lexington residents and members of the broader Greater Boston community.

2. NEEDHAM

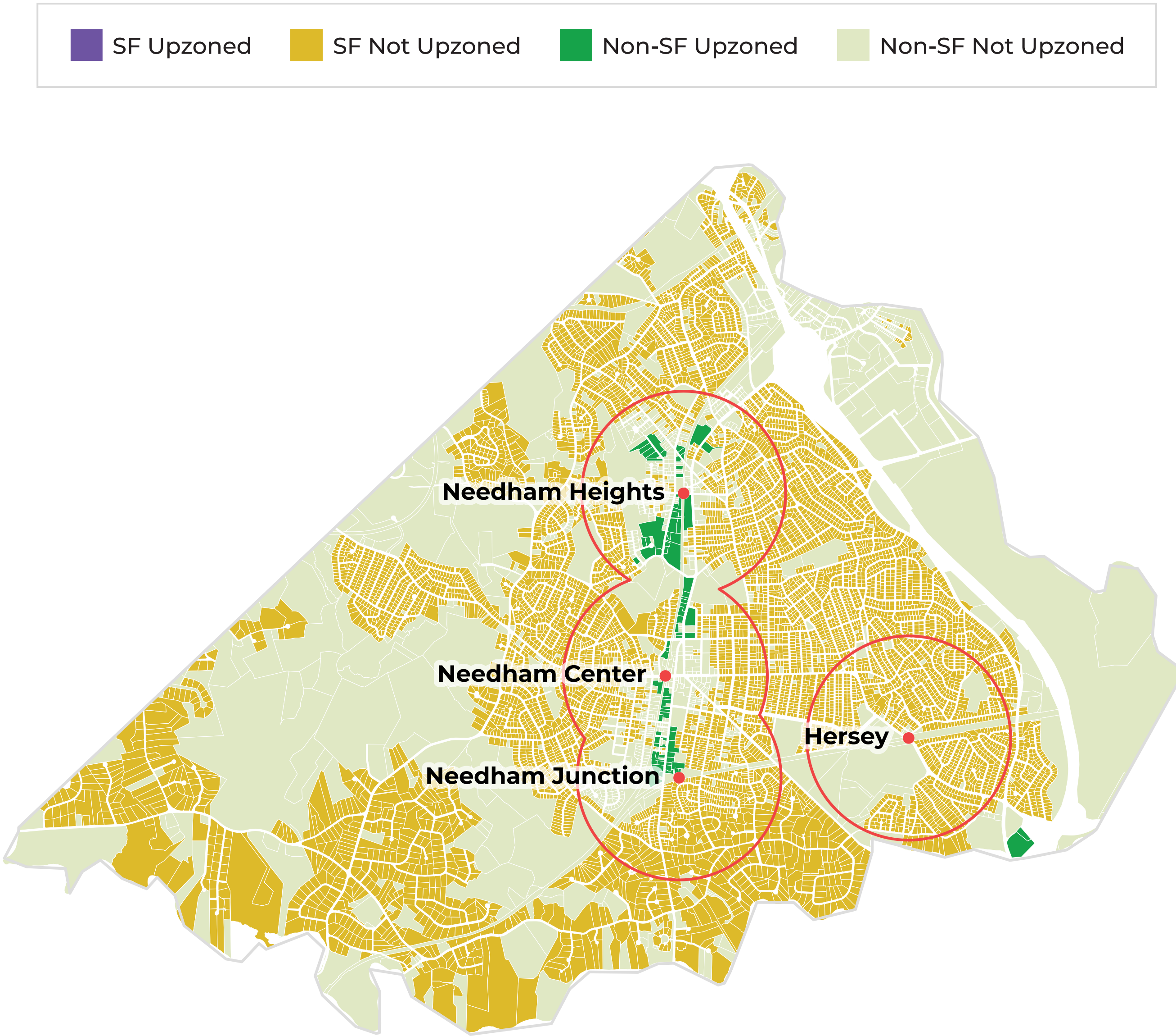
Most media coverage of Needham's MBTA-C process has focused on a ballot referendum that overturned the town's approved plan. But, Needham, like Lexington, actually began as an MBTA-C success story, passing a plan in 2024 that went significantly over its minimum required number of units. While the state only mandated that the town allow for 1,784 units,[47] its plan approved by Town Meeting 118-90 in 2024 allowed for 3,296 units.[48] Importantly, the plan did not target single-family neighborhoods. Heidi Frail, a Select Board member and co-chair of the committee that drafted the town's MBTA-C plan, said of the town's process for drawing maps, "MBTA-C could be a real solution [to the town's housing crisis] so long as we can structure it so that we don't threaten the single-family neighborhood. That's not a conversation we are having in Needham. We can stimulate growth in our town center and town corridor."

Unlike Lexington, however, the town's rollback of the approved MBTA-C Plan came swiftly and forcefully, before it could meaningfully increase the housing supply. In 2025, the plan was overturned by a ballot referendum by a solid majority of voters (58%-42%). While some communities, like Marblehead and Holden, have rejected the validity of MBTA Communities, Needham residents largely accepted the law, and strongly supported a base compliance plan; they simply did not want to go above bare minimum compliance.

What allowed Needham to initially pass an ambitious plan? And, what ultimately led to backlash? Our analysis reveals three important factors:

- The town's housing production goals were bolstered by strong support from Needham officials for building more housing coupled with a town-led robust public outreach process.
- Organized and well-resourced public opposition was able to effectively take advantage of an off-cycle election to win the ballot referendum and roll back the town's ambitious plan.
- State funding policies, especially those related to school construction, introduced important fiscal and political challenges for Needham's pro-housing advocates.

MAP OF NEEDHAM PROPERTIES, SHADED BY INCLUSION IN THE TOWN'S MBTA-C ZONES.



Community Type: Commuter Rail

Multifamily Unit Capacity Required: 1,784

Multifamily Unit Capacity Upzoned: 1,870

PARCELS NEAR MBTA STATIONS IN NEEDHAM, SHADED BY INCLUSION IN THE TOWN'S MBTA-C ZONES.

Red circle indicates half-mile distance from transit station. No properties were included in the MBTA-C zones near the Hersey station.

Needham Heights

Needham Center

Needham Junction

Hersey

SF Upzoned | SF Not Upzoned | Non-SF Upzoned | Non-SF Not Upzoned

Strong Public Outreach and Leadership

In 2023, Needham began the process of drafting its compliant MBTA-C plan. The Housing Needham (HONE) Advisory Group, co-chaired by Select Board Member Heidi Frail and Planning Board Chair Natasha Espasada, drafted multiple plans, with two ultimately reviewed by Town Meeting after approval by the Planning Board: the Neighborhood Plan and the Base Compliance Plan.

Heidi Frail told us, "From day one, Needham's government looked at MBTA-C as a tool for us to achieve our objectives. Everybody knows in Needham that only a few can afford to buy in. This is everybody's story. We knew there was a housing problem. We had just done the housing plan, which showed there was a much more serious problem than what our anecdotes would suggest." The Neighborhood Plan represented an aggressive approach to addressing that problem. Like Lexington's initial MBTA-C plan, this proposal promised to go beyond the state's required minimum. The Base Compliance plan, as the name suggests, only proposed zoning changes up to the minimum required level by the state.

The Neighborhood Plan received strong support from many corners of the Needham community. Several students attended a March 2024 community meeting about the town's two proposed MBTA-C plans to express their strong support. According to meeting minutes, one said:

> "She'd like to return to Needham after college but acknowledged current housing prices are too high. She advocated for more diverse housing options like condos and duplexes. The Social and Political Action Club is working with the Housing Coalition to improve real estate availability."

Another student, the president of the Social and Political Action Club, attended Housing Coalition meetings for months, and was quoted: "The Neighborhood Housing Plan is a significant step in the right direction and should be supported now. There has been community apathy towards this important, long-standing issue."

This youth advocacy was bolstered by strong support from the business community for the more ambitious Neighborhood Plan. John Fogarty, the president of Beth Israel Deaconess Medical Center, attended the March 2024 community meeting to strongly support more housing in Needham. According to meeting minutes:

> "He advocates for the Neighborhood Housing Plan for the reason that adequate housing is crucial for a stable health-care workforce, especially since many senior staff retired during the pandemic. Only 7 percent of the hospital's 1,000 employees live in Needham, only 18 percent live in the surrounding area, and 80 percent of our nurses are under 30 years of age. The two high school students that spoke may be your future nurse, your doctor, or your pharmacist, but not if they can't afford to live in town."

Brian Phillips from Bigbelly Solar echoed the sentiment: "Every year it gets a little tougher to retain people who live in the area. There has to be a path for residents to live and work where they want to be."

While the Neighborhood Housing Plan was ambitious in its housing production, this plan, like Wellesley's (discussed more in detail below), did not propose upzoning *any* single-family neighborhoods. One commuter rail stop, Hersey, which is largely surrounded by single-family housing, was not included at all in either MBTA-C plan. This political choice may have allowed Needham's initial plan to attract stronger support than it would have had it incorporated those single-family communities.

Unlike in Lexington, public sentiment was somewhat more divided at these community meetings, previewing a more organized referendum campaign against the Neighborhood Plan. A number of commenters worried about cost to schools and the broader town, with one resident saying, "The projected number of students is off with only half a student per household." The meeting minutes noted that another resident, a Town Meeting member, "has concern that the new state law could take away town authority.... Who will this plan benefit? There has been no discussion of trees, transit options for seniors, and there will be a lack of parking. The cost of raising class sizes in schools would be too high. We want to develop housing options for people to be able to stay in town."

These fiscal concerns would feature prominently in the referendum campaign. And, indeed, the Select Board Finance Committee only endorsed the Base Compliance plan, not the Neighborhood Plan. At the 2024 Town Meeting, Select Board member John Connelly spoke on behalf of the Finance Committee at this meeting in support of Base Compliance: "We have more than enough on our hands dealing with the many challenges that the passage of the Base Compliance plan brings us."

Nonetheless, the Neighborhood Plan prevailed at Town Meeting with 57 percent of the vote (the Base Compliance Plan passed easily on a voice vote).[49] Frail attributes the initial passage of the Neighborhood Plan to strong support among most public officials and intense organizing prior to Town Meeting. She met with each Town Meeting precinct individually in volunteers' homes to answer questions and talk about plans as impartially as possible. Frail noted that she "made it clear I was a proponent of the larger plan," while also presenting information about both the Neighborhood and Base Compliance Plans.

Organized Public Opposition and a Ballot Referendum

In Lexington, robust opposition to MBTA-C did not gain traction until after more than 1,000 units of housing were in the pipeline. Needham, on the other hand, showed signs of discontent over MBTA-C from the moment the Neighborhood Plan passed Town Meeting. Indeed, as noted earlier, the Selectboard Finance Committee opposed the Neighborhood Plan at the 2024 Town Meeting, citing many of the same concerns of town finances that opponents had raised in earlier community meetings.

This unhappiness over the Neighborhood Plan was channeled by Needham Residents for Thoughtful Zoning (NRTZ), who formed their own Political Action Committee (PAC) to fund a campaign against the Neighborhood Plan. The NRTZ collected more than 4,000 signatures to force a single-issue repeal election in January, 2025–mere months after the passage of the Neighborhood Plan.[50] The group coupled its signature-gathering efforts with door-knocking and mailers. Frail said the town struggled to counteract NRTZ's messaging: "Busy people lose interest in conversations about zoning. Deep education efforts were absolutely not effective at all." Ultimately, the Neighborhood Plan was repealed with the support of 59 percent of Needham voters, an almost identical margin to the proportion that supported the Neighborhood Plan at Town Meeting.

Frail says that she and other housing advocates wish that they had gotten ahead of the opposition more, too. In Needham, she says that, in retrospect, financial arguments may have prevailed over some of the human-centered data points advocates used: "If I had to do it over again, my approach would have been economic because I think economic uncertainty was a major cause of voting against the plan. Dollars and cents. Less about people."

State Policy

Finally, housing opponents in Needham and other MBTA-C localities cited state policies as justification for fighting additional density. For example, Needham was in the process of building a new school during MBTA-C debates; housing opponents argued that the school's current capacity would become overwhelmed if new housing development brought in new students. After funding a slew of recent school building projects, and with new ones on the horizon, some Needham residents worried that new housing would add to the already significant financial commitments the town had made to the school system.

The best data available suggest that new housing does not contribute to higher school enrollments and costs.[51] But, it is unambiguously the case that school funding is regularly used as an argument against building more housing. The state government may want to consider addressing these perceptions head on in order to encourage the construction of more housing (we include more detailed proposals below).

In addition, Chapter 40B thresholds were used as justifications against more ambitious zoning for market rate housing. Chapter 40B allows developers to bypass some local zoning and land use regulations if: (1) They propose a development in which more than 25 percent of the housing is subsidized and (2) Less than 10 percent of the housing in the city/town is subsidized. All three towns we studied were just over their 10 percent thresholds. Crossing the 10 percent threshold is politically attractive; Chapter 40B projects tend to be quite unpopular because they place multifamily housing in communities that are hostile to it.

Chapter 40B is an enormous policy success. It has contributed to thousands of new units of subsidized housing in Massachusetts that otherwise would not have been built. But, towns may use the threshold as an excuse not to build additional market rate housing. A town that is at, say, 10.5 percent affordable might be reluctant to allow even a modest-sized market-rate development; a town's percent affordable is calculated by simply dividing the total number of affordable units by the total number of housing units. The new infusion of housing might place that community below the 10 percent threshold by increasing the denominator.

3. WELLESLEY

The politics of Wellesley's MBTA-C plan looked quite different than in Lexington and Needham. There was little contentious debate, and no repeals or referendums. From the start, town officials said they would comply with the law. Eric Arbeene, Wellesley's Planning Director who helped author the plan, said, "Our perspective was that it's the law. That's how we treated it with Town Meeting. It's the law, we have to pass it." The town drafted a plan that allowed for 1,727 units of housing, only slightly more than the state requirement of 1,392.[52] Like Needham's Base Compliance plan, Wellesley's plan complied with state law without proposing significant additional housing production. The plan easily passed Town Meeting with a 169-15 margin in 2024.[53]

Like Needham (and in contrast with Lexington), Wellesley's plan did not touch the town's single-family neighborhoods, including Wellesley Farms, which has a commuter rail stop. Moreover, as we will discuss in greater detail below, the town was able to count an existing Chapter 40R development toward its MBTA-C requirements, ensuring that it would have to allow for little additional housing in its zoning plan. Consequently, the town was largely (though not entirely) able to comply with the law by removing a special permit requirement in some of its commercial and industrial zones.

Why did Wellesley's plan elicit relatively little opposition? Here, the story is straightforward:

- Town officials responded to local public opinion and proposed a compliant plan that would produce very little housing.
- Town officials were able to take advantage of an existing large housing development featuring hundreds of units when drawing its MBTA-C zoning districts to ensure that even base compliance would yield relatively little new housing.

MAP OF WELLESLEY PROPERTIES, SHADED BY INCLUSION IN THE TOWN'S MBTA-C ZONES.

SF Upzoned | SF Not Upzoned | Non-SF Upzoned | Non-SF Not Upzoned

Red circle indicates half-mile distance from transit station. No properties were included in the MBTA-C zones near the Wellesley Farms station. The Waban station is located in Newton.

Community Type: Commuter Rail

Multifamily Unit Capacity Required: 1,392

Multifamily Unit Capacity Upzoned: 1,628

Anti-Housing Public Opinion

In the years leading up to the passage of MBTA-C, Wellesley had received what one local media outlet described as an "onslaught of 40Bs."[54] Members of the public were strongly opposed to many of these projects, particularly those in single-family neighborhoods. Wellesley's 2018 housing production plan[55] noted, "Wellesley suddenly found itself with plans for several Chapter 40B developments all within a matter of weeks. What would have been hard for a peaceful town to manage became very challenging for Wellesley officials, staff, and residents."[56] One organization, Our Affordable Wellesley, said it opposed 40Bs on single-family lots because they "do nothing to enhance the character of the community or make future residents feel like part of it."[57] The Housing Production Plan noted that a key barrier to new housing was the "tension between the desire to avoid isolated large developments, preserve the character of existing single-family neighborhoods, and accommodate 400+ additional Chapter 40B units into those neighborhoods without scale and density."[58]

Indeed, opposition was so potent to 40Bs in Wellesley that, in one instance, the town purchased land in order to block one.[59] This unpopularity made achieving so-called "safe harbor" status from 40B developments a major goal for the town; by 2023, the town's subsidized housing (10.7 percent of the town's housing stock) put it above the 40B threshold.[60]

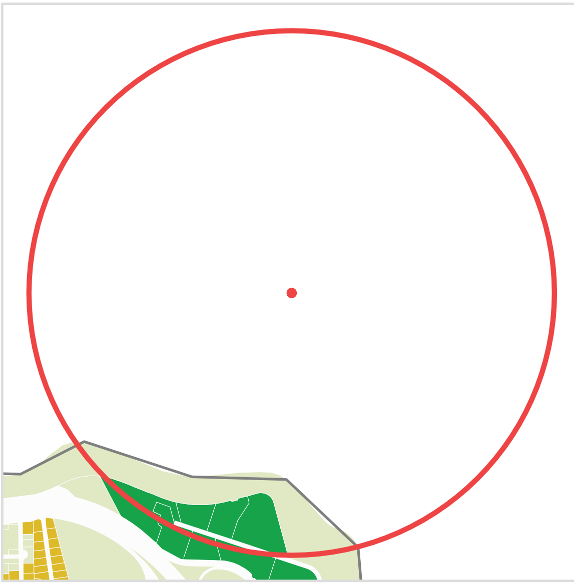
Opposition to multifamily housing was not restricted to Chapter 40Bs. For example, a Chapter 40R project on Cliff Road and Route 9 proposed building 60 condominium units in a single-family neighborhood. In January 2024, the Select Board rejected the project, sending the developer back to the drawing board. The most recent proposal consists entirely of single-family homes.[61]

Town documents, including the comprehensive plan and the housing production plan, reflect this strong public attachment to single-family housing generally. These documents differ starkly from Lexington's recent housing plan, which emphasized the production of diverse housing options, including multifamily housing, as a primary goal. The first goal listed in Wellesley's comprehensive plan's housing selection was to "maintain and preserve the character of single-family streets" and "maintain the predominantly single-family character of established single-family neighborhoods."[62] The town's housing production plan also similarly listed "protect the character of established neighborhoods" as its first goal.[63] A new draft Strategic Housing Plan, released in summer 2025 for public comment, emphasized "protecting existing character" as a key finding: "Many residents value Wellesley's character as a predominantly single-family home community. Concerns that multifamily developments might alter this legacy reflect broader community apprehension that new housing types could affect the built fabric of Wellesley and its neighborhoods. Community support exists for using existing structures for multifamily housing, as the rehabilitation of existing buildings limits the presence of modern building form to the existing landscape."[64]

PARCELS NEAR MBTA STATIONS IN WELLESLEY

Shaded by inclusion in the town's MBTA-C zones.

Waban



Wellesley Hills

Wellesley Farms

Wellesley Square

SF Upzoned | SF Not Upzoned | Non-SF Upzoned | Non-SF Not Upzoned

In its comprehensive plan, the town did support some policies aimed at increasing housing production, including Accessory Dwelling Units, adaptive reuse of larger homes for multiple dwellings, and a community land trust model. Multifamily housing, however, belonged in "appropriate locations:" "Diverse housing types such as townhouses, rental apartments, and condos, exist in commercial villages, office park areas, at locations on arterial roads, and through redevelopment of existing housing."[65] Wellesley's housing production plan also suggests siting "more densely developed housing in and near the business districts, e.g., mixed use buildings or multifamily buildings adjacent to commercial buildings."[66]

These places were perceived as appropriate for higher density, in part, because they were often separate from the rest of the community. One of the town's planned actions was to "rezone office, business, and industrial districts in the eastern part of Wellesley near I-95." The town justified this area as an appealing place to locate higher density uses, including multifamily housing:

> "In many cases, the office districts were developed in the 1980s or earlier. **Because of their location, they have little impact on the residential community** *[emphasis added]*. Their proximity to major regional transportation routes and to the urban core helps keep them competitive. Allowing more height and density, along with a mixture of uses, would encourage redevelopment that meets 21st-century needs, provide the Town with more tax revenue, and support efforts to meet other goals, such as the creation of mixed-income housing."

This is consistent with a broader strategy employed by many Boston-area suburbs to site multifamily housing on isolated parcels, rather than in town centers where they might elicit more community opposition.[68]

Both plans reflected community sentiment. When asked in the community feedback process, "What does the phrase 'neighborhood character' mean to you," the first bullet point listed in the Comprehensive Plan was "It means 'status quo'–keep Wellesley character as it is."[69]

It is with this backdrop that Wellesley town officials drafted a plan that could follow the law while getting through the town's legislative process. Planning Board Chair Eric Arbeene noted, "It's got to pass town meeting." Consequently, Wellesley's plan entirely focuses on commercial and industrial areas near two of the town's three commuter rail stops, Wellesley Square and Wellesley Hills. These zones include a small number of condominiums and mixed-use buildings, but no single-family homes. Notably, the plan made no zoning changes around the Wellesley Farms commuter rail stop. Arbeene said, "It's totally residential, single-family around it.

That was that, we weren't going to do that." Andrew Mikula, a Senior Fellow on Housing at the Pioneer Institute, was a Wellesley resident at the time of the MBTA-C rollout. He agreed that "multifamily would just be a non-starter in those [single-family] communities."

The other consequential choice town officials made was to include an existing 40R development. This development, the Nines, located near Route 9, featured 850 units–more than 60 percent of the total Wellesley needed in order to comply with MBTA-C.[70] Arbeene said it was a "straightforward process" to get this development included in the MBTA-C plan: "We reached out to the state and got a quick response back saying 'it's OK.'" In order to ensure that the underlying zoning at Wellesley Park Smart Growth Overlay District (which includes the Nines) complied with MBTA-C requirements, the town had to remove cumulative height and density caps to ensure that multifamily housing could be developed "as of right," without necessitating a special permit. (The Nines was, it turns out, a very productive development for Wellesley. Arbeene told us, "The Town surpassed the [40B] 10 percent threshold with the development of The Nines 40R project on William Street.")

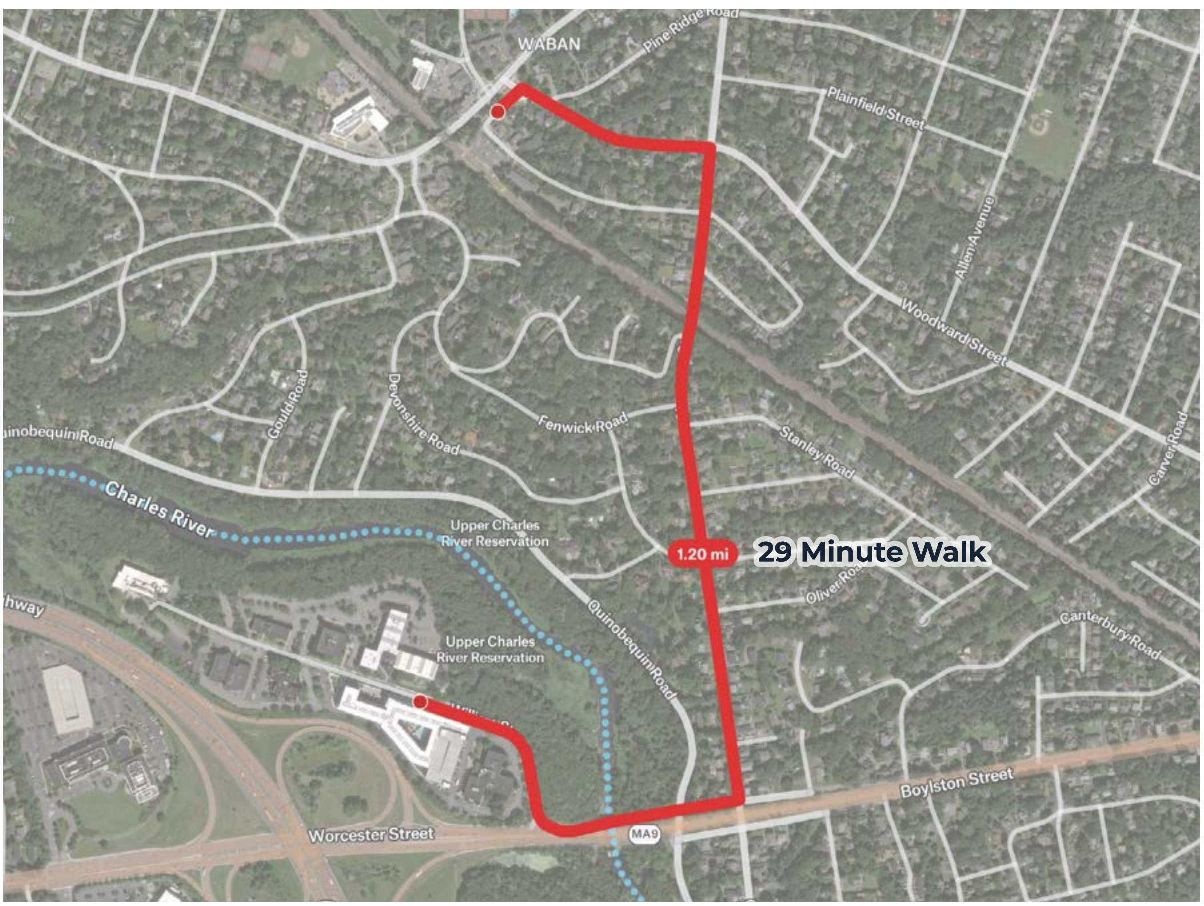
The Nines allowed Wellesley to comply with MBTA-C without having to allow much additional new housing. Mikula said, "I attended public meetings. I'd say there wasn't a ton of process. My perspective is that the town handled this in a very technocratic way. There was very little resistance [to the MBTA-C plan]. Some unelected officials felt they knew exactly what the town needed to do to comply with it, and they drafted the plans and announced 'This is what we're doing.' They basically removed the special permit for the commercial/industrial zones and the 40R district down by the river, and that gets you to the threshold. It was just a matter of selling the public on it."

At a March 2024 community meeting, Greg Reibman, the President and CEO of the Charles River Regional Chamber, challenged the town's plan as doing too little to alleviate the region's housing crisis and essentially producing no housing. "If you're really afraid that MBTA [Communities] is going to add a lot of housing to Wellesley, you don't have to be, because there is no housing that's really added under this changing zoning. On the other hand, if you're someone who really wants a lot more housing in town, for all the different reasons that you might favor that, you should be disappointed that there's not more housing added.... Am I summarizing that right?" Meghan Jop, the town's Executive Director, who helped to draft and roll out Wellesley's MBTA-C plan, replied: "I guess, potentially." She emphasized that the town was building other units, though, to which Reibman replied, "But MBTA Communities does not bring any new units. No, the densities would remain the same. We're changing the process." Mikula observed, "I think people realized pretty quickly that this plan isn't changing that much, and it's not worth the fuss. The density and allowable building isn't really changing."

Reibman expanded on his critique of Wellesley's MBTA-C plan in multiple op-eds in which he termed Wellesley's proposal "paper compliance." In particular, he expressed frustration at the inclusion of The Nines, which was already largely built, toward the town's total MBTA-C units. He argued that, on top of failing to meet state goals for producing additional housing, the inclusion of The Nines did not make sense from the perspective of creating more transit-oriented development: "As the crow flies, the multifamily development called The Nines at the intersection of Route 9 and I-95 in Wellesley is a half mile from the Waban MBTA Green Line station in Newton. But, the massive apartment complex was built for humans, not crows. If you're a human living at The Nines, you'd have to swim across the Charles River and then trudge up the hills of Waban to reach the T station in a more-or-less straight line."[71]

In short, Wellesley had the easiest process politically of the three communities. It achieved this streamlined approval by emphasizing following the letter of the law and receiving a favorable decision from the state rather than using the legislation as an opportunity to ameliorate the local housing crisis.

WALK TIME FROM THE NINES TO WABAN MBTA.



Note: The Nines is within a half-mile of the Waban MBTA station, but the actual walking distance is more than a mile.

POLICY RECOMMENDATIONS

Below, we outline policy recommendations stemming from these analyses for a variety of key housing policy stakeholders: municipal officials, housing advocates, and state officials.

1 Municipalities: Community Engagement Process

Community engagement processes for housing development have long been biased. Their participants are disproportionately older homeowners overwhelmingly opposed to the construction of new housing. These meetings have also in recent years become highly contentious. Frequent attendees of housing meetings have all encountered the loud hissing, boos, and claps–and occasionally more overt threats–that can intimidate town officials and residents alike.

Meeting structure can help mitigate these dynamics. Some communities have found success moving meetings online and/or keeping meetings highly structured so that commenters are forced to stay focused on the narrow zoning issues under discussion, and not broader complaints. While changing the locus of meetings will not change the representativeness, it can diminish the impact of the most hostile voices.

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2 Municipalities and Housing Advocates: Politically Prepare for Voter Backlash

Needham (and Marblehead and Milton, among others) show that housing production is vulnerable when it is the sole issue on the ballot. State and local policymakers need to be attentive to the possibility of a referendum. While the actual number of referendums was small, many towns likely adjusted their plans to ward off the possibility of their MBTA-C plans being challenged by voters. Should communities find themselves facing a referendum about housing, they should deploy many of the strategies that worked well for towns in successfully passing MBTA-C through Town Meeting. Community education in precinct meetings and broad-based coalitional support, for example, may help cities and towns to weather anti-housing ballot referendums.

3 State Officials: Undercut Housing Opponents Who Use State Policies to Fight New Housing

Housing opponents frequently cite increased school costs and capacity issues as reasons to block additional new housing. There is no social scientific evidence that additional housing increases school costs. But, the Commonwealth could mitigate some of these political concerns and incentivize communities to significantly increase the supply of new housing by providing additional school funding to communities that plan and permit for growth. While Massachusetts already offers bonus points in its school construction funding to communities with overlay zoning (40R or 40S),[72] the Commonwealth could add other bonuses for actual housing production in the pipeline or thoughtful planning for substantial future growth to further encourage communities to build–and to head off opponents who fight housing on fiscal grounds.

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4 Municipalities and Housing Advocates: Overshoot and Scale Back

By ambitiously upzoning, and then scaling back when the pace of housing construction exceeded expectations and short-term goals, Lexington offers a different model for successful housing reform. When communities upzone to a target density, they ensure that such a density will not actually be realized because most parcels will not be redeveloped. If communities opt to zone for a far higher average density across a larger area of the municipality, there will be more significant development. Communities are then able to scale back their zoning as needed to accommodate existing infrastructure.

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5 Housing Advocates: Bring Together Broad Pro-Housing Coalitions

Finally, durable and effective reform happens with the support of a broad coalition. Town officials, environmental groups, businesses, senior advocates, and young people are all potential partners in pro-housing reform. Places that were successful in passing ambitious MBTA-C plans had active support from a wide variety of stakeholders at community meetings.

MUNICIPAL DATA APPENDIX

Estimated Net Change in Housing Units, 2020–2025

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Abington	36	5	21	142	2.1%
Acton	56	69	368	618	6.7%
Acushnet	7	1	7	32	0.7%
Adams	3	6	14	30	0.7%
Agawam	9	11	65	105	0.8%
Alford	0	2	8	11	3.3%
Amesbury	17	44	78	178	2.3%
Amherst	49	174	220	553	5.1%
Andover	21	15	105	189	1.4%
Aquinnah	2	3	4	13	2.7%
Arlington	55	131	26	337	1.6%
Ashburnham	14	33	37	116	4.2%
Ashby	6	5	3	29	2.3%
Ashfield	4	0	9	22	2.5%
Ashland	13	2	243	286	3.8%
Athol	22	22	33	128	2.4%
Attleboro	71	159	168	558	2.9%
Auburn	46	8	18	175	2.5%
Avon	3	3	40	54	2.9%
Ayer	11	17	35	89	2.3%
Barnstable	77	98	379	728	2.7%
Barre	6	2	15	38	1.7%
Becket	3	6	13	28	1.7%
Bedford	22	136	157	363	6.7%
Belchertown	26	57	32	175	2.8%
Bellingham	6	301	20	339	5.0%
Belmont	13	1	27	71	0.7%
Berkley	7	8	6	38	1.6%
Berlin	9	1	280	311	23.6%
Bernardston	3	2	16	28	2.9%
Beverly	91	120	172	588	3.3%
Billerica	142	34	108	604	3.9%
Blackstone	9	24	16	68	1.8%
Blandford	0	1	0	1	0.2%
Bolton	6	13	12	45	2.3%
Boston	2,125	4,512	5,906	17,324	5.7%
Bourne	36	42	185	345	3.1%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Boxborough	1	11	34	47	2.0%
Boxford	2	7	4	16	0.6%
Boylston	8	89	86	200	10.2%
Braintree	8	14	34	74	0.5%
Brewster	29	19	33	147	1.8%
Bridgewater	63	127	391	723	7.7%
Brimfield	6	7	26	54	3.2%
Brockton	90	186	131	610	1.6%
Brookfield	6	5	15	40	2.6%
Brookline	38	16	604	745	2.7%
Buckland	3	-1	3	12	1.3%
Burlington	-9	37	25	34	0.3%
Cambridge	570	-157	999	2,694	5.0%
Canton	-11	44	267	275	2.8%
Carlisle	4	4	15	31	1.6%
Carver	5	16	68	100	2.1%
Charlemont	1	0	30	33	5.1%
Charlton	33	19	43	168	3.2%
Chatham	42	21	43	201	2.7%
Chelmsford	31	25	93	218	1.5%
Chelsea	51	332	344	841	5.8%
Cheshire	7	7	2	32	2.1%
Chester	1	3	9	15	2.4%
Chesterfield	0	0	6	6	1.0%
Chicopee	43	29	64	232	0.9%
Chilmark	2	1	10	18	1.1%
Clarksburg	1	2	-2	4	0.5%
Clinton	28	55	51	198	2.9%
Cohasset	15	34	12	96	2.9%
Colrain	2	1	4	12	1.5%
Concord	14	11	38	96	1.3%
Conway	2	1	3	12	1.5%
Cummington	2	3	3	11	2.3%
Dalton	3	6	2	17	0.6%
Danvers	8	19	67	111	0.9%
Dartmouth	24	58	102	239	1.8%
Dedham	38	47	192	361	3.5%
Deerfield	4	1	44	58	2.5%
Dennis	40	24	94	247	1.6%
Dighton	17	25	27	106	3.6%
Douglas	27	64	77	229	6.5%
Dover	2	4	39	51	2.5%
Dracut	68	79	44	345	2.8%
Dudley	12	19	31	88	1.9%
Dunstable	3	8	8	25	2.1%
Duxbury	14	53	13	113	1.8%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
East Bridgewater	25	30	18	128	2.5%
East Brookfield	7	3	8	33	3.4%
East Longmeadow	9	14	46	88	1.4%
Eastham	11	15	45	97	1.6%
Easthampton	20	1	16	83	1.1%
Easton	28	25	108	223	2.4%
Edgartown	13	19	73	134	2.6%
Egremont	4	1	11	24	2.6%
Erving	-1	2	4	4	0.6%
Essex	7	11	15	49	2.9%
Everett	87	542	178	1,003	5.5%
Fairhaven	19	7	32	101	1.3%
Fall River	185	169	325	1,096	2.5%
Falmouth	95	103	389	800	3.5%
Fitchburg	65	130	144	485	2.8%
Florida	1	3	16	23	6.4%
Foxborough	-3	98	62	151	2.0%
Framingham	99	205	532	1,058	3.6%
Franklin	64	68	16	293	2.3%
Freetown	8	7	23	56	1.6%
Gardner	20	45	63	172	1.8%
Georgetown	8	23	7	55	1.7%
Gill	3	2	5	16	2.3%
Gloucester	88	37	341	664	4.4%
Goshen	0	1	0	2	0.3%
Gosnold	-1	-1	1	-3	-1.4%
Grafton	16	88	87	227	2.9%
Granby	8	9	9	45	1.8%
Granville	3	0	6	16	2.4%
Great Barrington	7	52	101	175	4.7%
Greenfield	11	2	25	64	0.7%
Groton	15	13	33	94	2.3%
Groveland	7	19	12	53	2.0%
Hadley	11	17	17	69	3.0%
Halifax	9	10	14	53	1.7%
Hamilton	7	-3	45	65	2.2%
Hampden	3	8	6	24	1.2%
Hancock	1	0	6	8	0.8%
Hanover	30	301	43	440	8.4%
Hanson	25	12	41	133	3.4%
Hardwick	-3	-1	3	-7	-0.6%
Harvard	32	7	48	159	7.1%
Harwich	20	43	86	194	1.9%
Hatfield	2	14	14	36	2.2%
Haverhill	124	480	508	1,390	5.0%
Hawley	2	0	1	6	3.2%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Heath	1	2	21	26	4.5%
Hingham	2	15	52	72	0.7%
Hinsdale	2	0	3	8	0.7%
Holbrook	7	79	3	104	2.4%
Holden	19	75	60	196	2.6%
Holland	4	9	14	37	2.6%
Holliston	17	22	81	157	2.8%
Holyoke	26	3	133	221	1.3%
Hopedale	2	1	7	16	0.7%
Hopkinton	25	7	293	381	5.7%
Hubbardston	11	18	14	68	3.9%
Hudson	38	36	18	178	2.1%
Hull	7	15	61	98	1.7%
Huntington	2	0	9	17	1.7%
Ipswich	29	71	42	206	3.2%
Kingston	10	21	287	341	6.4%
Lakeville	23	6	219	300	6.5%
Lancaster	14	1	54	101	3.6%
Lanesborough	18	3	11	73	4.9%
Lawrence	256	374	412	1,618	5.4%
Lee	4	8	14	36	1.1%
Leicester	13	14	21	76	1.7%
Lenox	2	7	107	121	3.8%
Leominster	26	85	261	429	2.3%
Leverett	3	3	2	14	1.7%
Lexington	7	10	278	312	2.5%
Leyden	1	0	-2	2	0.6%
Lincoln	22	-2	29	98	3.5%
Littleton	18	36	65	158	4.1%
Longmeadow	1	-3	12	12	0.2%
Lowell	44	88	448	680	1.6%
Ludlow	22	122	85	280	3.2%
Lunenburg	35	16	67	198	4.1%
Lynn	198	131	509	1,283	3.5%
Lynnfield	29	34	6	135	2.8%
Malden	119	45	155	588	2.1%
Manchester	5	-1	12	26	1.1%
Mansfield	38	146	23	291	3.1%
Marblehead	34	9	13	132	1.5%
Marion	5	0	7	22	0.8%
Marlborough	38	38	378	539	3.1%
Marshfield	12	31	317	386	3.3%
Mashpee	17	106	302	464	4.3%
Mattapoisett	31	27	35	164	4.7%
Maynard	93	7	61	369	7.8%
Medfield	12	2	111	153	3.4%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Medford	73	115	406	757	2.9%
Medway	10	31	121	186	3.9%
Melrose	66	6	63	285	2.3%
Mendon	8	19	33	78	3.5%
Merrimac	6	7	79	105	3.8%
Methuen	23	45	394	514	2.5%
Middleborough	43	69	133	343	3.5%
Middlefield	-1	0	6	4	1.9%
Middleton	6	8	83	109	3.2%
Milford	28	28	456	574	4.8%
Millbury	12	69	28	137	2.3%
Millis	16	143	278	474	13.9%
Millville	1	2	8	12	1.0%
Milton	5	2	76	94	1.0%
Monroe	1	0	0	2	2.5%
Monson	10	12	23	67	1.9%
Montague	7	10	8	42	1.0%
Monterey	0	0	4	4	0.5%
Montgomery	2	1	-1	5	1.4%
Mount Washington	5	1	3	20	11.6%
Nahant	1	2	2	6	0.4%
Nantucket	85	186	85	548	4.5%
Natick	13	61	139	243	1.5%
Needham	10	9	80	122	1.0%
New Ashford	1	2	-1	4	3.2%
New Bedford	62	3	131	334	0.7%
New Braintree	1	4	4	11	2.8%
New Marlborough	2	8	15	31	3.1%
New Salem	3	2	3	16	3.5%
Newbury	5	12	30	59	1.9%
Newburyport	52	95	73	336	3.9%
Newton	112	194	132	690	2.1%
Norfolk	6	53	63	136	3.8%
North Adams	7	2	7	31	0.5%
North Andover	109	48	57	458	3.8%
North Attleborough	84	67	40	379	3.0%
North Brookfield	10	5	15	54	2.5%
North Reading	5	20	274	311	5.3%
Northampton	45	-8	86	224	1.6%
Northborough	10	12	19	65	1.1%
Northbridge	25	24	53	159	2.4%
Northfield	3	2	9	20	1.4%
Norton	17	11	121	187	2.7%
Norwell	6	9	82	110	2.9%
Norwood	2	5	134	146	1.1%
Oak Bluffs	30	10	42	151	3.4%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Oakham	8	2	2	29	3.9%
Orange	15	7	15	71	2.0%
Orleans	14	21	19	87	1.6%
Otis	-1	1	0	-1	-0.1%
Oxford	7	29	22	73	1.3%
Palmer	5	4	13	33	0.6%
Paxton	4	0	4	18	1.1%
Peabody	-82	57	249	39	0.2%
Pelham	1	1	0	3	0.5%
Pembroke	10	45	26	104	1.5%
Pepperell	24	20	46	143	3.1%
Peru	2	0	0	5	1.2%
Petersham	5	1	5	22	3.9%
Phillipston	6	1	10	31	3.8%
Pittsfield	38	10	36	171	0.8%
Plainfield	1	1	3	7	2.1%
Plainville	7	15	7	46	1.0%
Plymouth	90	713	821	1,827	6.5%
Plympton	5	2	1	19	1.8%
Princeton	8	12	24	61	4.4%
Provincetown	17	45	108	208	4.2%
Quincy	78	977	1,224	2,456	5.2%
Randolph	-16	179	44	172	1.3%
Raynham	35	52	97	263	4.6%
Reading	46	9	49	207	2.1%
Rehoboth	10	170	132	333	7.2%
Revere	380	40	611	1,886	7.7%
Richmond	0	1	3	5	0.6%
Rochester	18	8	24	89	4.2%
Rockland	22	27	7	104	1.4%
Rockport	7	26	30	79	1.8%
Rowe	0	0	2	3	1.2%
Rowley	4	13	57	82	3.4%
Royalston	3	3	2	16	2.5%
Russell	0	-2	1	0	0.0%
Rutland	31	41	108	250	7.4%
Salem	81	104	671	1,039	5.1%
Salisbury	25	26	46	154	2.9%
Sandisfield	5	22	6	45	6.8%
Sandwich	21	43	90	202	2.1%
Saugus	66	308	281	802	7.1%
Savoy	3	1	5	17	4.9%
Scituate	50	94	192	447	5.4%
Seekonk	9	21	65	116	1.9%
Sharon	63	5	23	232	3.5%
Sheffield	7	9	9	41	2.3%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Shelburne	7	4	10	37	3.7%
Sherborn	1	0	35	39	2.5%
Shirley	6	3	25	49	1.9%
Shrewsbury	-11	20	459	443	3.0%
Shutesbury	1	0	2	6	0.7%
Somerset	9	22	5	55	0.7%
Somerville	412	399	309	2,046	5.6%
South Hadley	9	2	25	56	0.8%
Southampton	12	11	16	66	2.6%
Southborough	5	10	41	66	1.8%
Southbridge	32	10	74	189	2.4%
Southwick	8	6	79	111	2.7%
Spencer	18	8	28	96	1.7%
Springfield	94	141	80	526	0.8%
Sterling	15	3	63	116	3.7%
Stockbridge	-2	-7	3	-11	-0.7%
Stoneham	8	5	399	429	4.2%
Stoughton	13	44	119	206	1.8%
Stow	6	11	8	37	1.3%
Sturbridge	19	22	26	111	2.6%
Sudbury	27	-8	351	430	6.6%
Sunderland	48	33	1	191	10.8%
Sutton	22	22	50	145	4.0%
Swampscott	30	11	127	235	3.7%
Swansea	18	45	44	146	2.1%
Taunton	60	130	207	531	2.1%
Templeton	32	17	39	161	4.9%
Tewksbury	28	108	77	277	2.3%
Tisbury	21	15	24	106	3.3%
Tolland	1	3	5	11	2.2%
Topsfield	3	4	4	17	0.7%
Townsend	6	5	25	50	1.4%
Truro	-6	9	5	-7	-0.2%
Tyngsborough	7	13	88	125	2.7%
Tyringham	1	0	1	5	1.7%
Upton	23	20	135	229	7.6%
Uxbridge	21	67	119	253	4.4%
Wakefield	98	169	200	687	6.1%
Wales	2	4	32	42	4.7%
Walpole	14	17	275	337	3.4%
Waltham	130	193	554	1,169	4.4%
Ware	14	15	93	154	3.2%
Wareham	54	31	229	436	3.4%
Warren	2	2	11	19	0.9%
Warwick	1	4	1	8	2.0%
Washington	1	2	1	7	2.6%

Municipality	2020-23 (annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2020 Total Units
Watertown	69	26	309	560	3.3%
Wayland	3	9	109	127	2.4%
Webster	24	30	73	181	2.1%
Wellesley	122	11	84	493	5.3%
Wellfleet	14	17	25	87	2.0%
Wendell	2	10	3	19	4.2%
Wenham	4	-2	79	90	6.2%
West Boylston	7	5	14	43	1.4%
West Bridgewater	16	45	23	119	4.1%
West Brookfield	5	4	10	30	1.8%
West Newbury	3	5	22	38	2.2%
West Springfield	8	8	39	72	0.6%
West Stockbridge	2	-1	4	11	1.3%
West Tisbury	23	13	12	100	4.2%
Westborough	10	16	343	391	4.7%
Westfield	29	6	87	188	1.1%
Westford	9	-3	325	352	3.8%
Westhampton	3	7	8	25	3.3%
Westminster	21	33	46	147	4.5%
Weston	6	-3	0	17	0.4%
Westport	36	48	82	246	3.2%
Westwood	12	3	76	119	2.1%
Weymouth	101	826	494	1,648	6.5%
Whately	3	3	9	21	2.9%
Whitman	58	28	14	230	3.8%
Wilbraham	10	16	43	90	1.6%
Williamsburg	1	4	11	19	1.6%
Williamstown	70	6	26	261	8.7%
Wilmington	21	7	93	169	2.0%
Winchendon	21	9	27	105	2.4%
Winchester	16	153	121	327	4.0%
Windsor	2	1	9	17	3.6%
Winthrop	4	31	44	87	1.0%
Woburn	282	80	630	1,626	9.3%
Worcester	240	147	973	1,901	2.3%
Worthington	1	0	6	9	1.4%
Wrentham	6	9	180	207	4.5%
Yarmouth	29	6	259	359	2.1%

Census documentation notes that 2020 and 2025 address counts include transitional housing units, while the 2023 and 2024 counts do not. The most consistent comparison is therefore between 2020 and 2025. Year-to-year comps that mix these periods may be slightly biased because of the inconsistent inclusion of transitional housing.

Source: U.S. Census Address Count Listing Files

Change in Median Prices for Single-Family Homes and Condos, 2015 - 2025.

Municipalities	Median Sale Price, Single-Family 2015 (adj.)	Median Sale Price, Single-Family 2025	Percent Change, Single-Family (2015-2025)	Median Sale Price, Condos 2015 (adj.)	Median Sale Price, Condos (2025)	Percent Change, Condos (2015-2025)
Abington	$407,190	$615,000	51%	$365,253	$462,500	27%
Acton	$701,083	$975,000	39%	$365,118	$562,500	54%
Amesbury	$432,893	$660,000	52%	$213,741	$458,500	115%
Andover	$737,271	$1,120,000	52%	$344,285	$455,500	32%
Arlington	$919,897	$1,221,000	33%	$608,755	$835,000	37%
Ashby	$229,974	$525,500	129%	$0	$0	NA
Ashland	$497,150	$800,000	61%	$426,129	$558,000	31%
Avon	$360,180	$558,750	55%	$0	$0	NA
Ayer	$419,365	$625,000	49%	$277,322	$365,000	32%
Bedford	$863,756	$1,200,000	39%	$750,798	$595,000	-21%
Bellingham	$361,871	$524,250	45%	$304,378	$519,000	71%
Belmont	$1,174,222	$1,685,000	43%	$656,103	$979,500	49%
Beverly	$507,296	$737,250	45%	$317,906	$440,000	38%
Billerica	$483,622	$699,500	45%	$355,987	$515,000	45%
Boston	$596,272	$837,287	40%	$748,891	$866,074	16%
Boxborough	$757,562	$975,000	29%	$144,749	$213,350	47%
Boxford	$750,122	$1,200,000	60%	$0	$1,204,082	NA
Braintree	$507,296	$700,000	38%	$392,309	$457,500	17%
Bridgewater	$449,803	$634,000	41%	$300,996	$390,000	30%
Brockton	$282,057	$484,998	72%	$146,101	$275,600	89%
Brookline	$2,323,417	$2,725,000	17%	$892,841	$1,020,000	14%
Burlington	$587,111	$885,050	51%	$588,396	$805,000	37%
Cambridge	$1,826,266	$1,987,500	9%	$801,528	$989,000	23%
Canton	$635,811	$800,000	26%	$466,577	$600,000	29%
Carlisle	$1,116,052	$1,450,000	30%	$0	$1,144,000	NA
Carver	$405,499	$565,000	39%	$324,670	$380,000	17%
Chelmsford	$502,900	$742,000	48%	$304,242	$435,000	43%
Chelsea	$380,472	$620,000	63%	$335,154	$439,000	31%
Cohasset	$1,004,447	$1,550,000	54%	$696,687	$937,500	35%
Concord	$1,251,331	$1,725,000	38%	$729,154	$955,000	31%
Danvers	$514,060	$700,000	36%	$450,930	$489,280	9%
Dedham	$535,705	$775,000	45%	$429,274	$514,000	20%
Dover	$1,256,742	$1,650,000	31%	$415,645	$845,000	103%
Dracut	$372,017	$570,000	53%	$225,848	$315,000	39%
Dunstable	$666,249	$823,500	24%	$0	$0	NA
Duxbury	$713,597	$1,105,000	55%	$520,824	$632,500	21%
East Bridgewater	$381,149	$560,000	47%	$249,252	$377,975	52%
Essex	$608,755	$962,500	58%	$649,272	$546,000	-16%
Everett	$415,307	$655,000	58%	$334,139	$370,000	11%

Municipalities	Median Sale Price, Single-Family 2015 (adj.)	Median Sale Price, Single-Family 2025	Percent Change, Single-Family (2015-2025)	Median Sale Price, Condos 2015 (adj.)	Median Sale Price, Condos (2025)	Percent Change, Condos (2015-2025)
Foxborough	$507,973	$684,725	35%	$298,459	$475,000	59%
Framingham	$478,820	$730,000	52%	$209,682	$325,000	55%
Franklin	$510,002	$688,000	35%	$296,937	$484,000	63%
Georgetown	$540,372	$740,000	37%	$595,228	$669,000	12%
Gloucester	$456,567	$695,000	52%	$399,749	$509,500	27%
Groton	$586,029	$850,000	45%	$304,378	$723,000	138%
Groveland	$510,678	$760,000	49%	$356,798	$475,000	33%
Halifax	$345,223	$450,000	30%	$240,797	$365,000	52%
Hamilton	$638,179	$840,000	32%	$0	$1,036,250	NA
Hanover	$601,992	$724,000	20%	$574,936	$736,250	28%
Hanson	$399,073	$572,500	43%	$470,027	$519,900	11%
Haverhill	$363,900	$583,000	60%	$247,561	$399,000	61%
Hingham	$960,481	$1,408,500	47%	$929,637	$1,138,950	23%
Holbrook	$355,040	$520,000	46%	$223,143	$410,000	84%
Holliston	$601,992	$751,500	25%	$128,515	$710,000	452%
Hopkinton	$744,034	$983,000	32%	$605,603	$855,000	41%
Hudson	$461,301	$604,000	31%	$284,086	$382,500	35%
Hull	$439,657	$692,450	57%	$387,236	$389,900	1%
Ipswich	$573,583	$932,500	63%	$488,695	$490,000	0%
Kingston	$470,095	$675,000	44%	$323,926	$443,500	37%
Lakeville	$407,190	$594,950	46%	$419,365	$485,000	16%
Lawrence	$264,741	$550,000	108%	$117,693	$300,000	155%
Lexington	$1,266,211	$1,912,500	51%	$610,108	$1,000,000	64%
Lincoln	$1,584,793	$1,698,000	7%	$614,843	$810,000	32%
Littleton	$588,464	$880,975	50%	$611,312	$742,000	21%
Lowell	$310,803	$510,000	64%	$219,152	$335,000	53%
Lynn	$344,961	$587,000	70%	$230,989	$295,000	28%
Lynnfield	$750,798	$995,000	33%	$784,618	$0	-100%
Malden	$475,506	$695,000	46%	$317,906	$410,000	29%
Manchester	$953,717	$1,200,003	26%	$608,755	$612,500	1%
Marblehead	$771,090	$976,500	27%	$385,545	$587,000	52%
Marion	$520,148	$600,000	15%	$0	$0	NA
Marlborough	$407,866	$615,000	51%	$338,197	$455,000	35%
Marshfield	$540,169	$720,000	33%	$254,325	$472,500	86%
Mattapoisett	$507,296	$800,000	58%	$563,419	$0	-100%
Maynard	$440,874	$611,500	39%	$324,670	$474,950	46%
Medfield	$892,841	$1,087,000	22%	$703,451	$825,000	17%
Medford	$615,519	$912,500	48%	$508,784	$655,000	29%
Medway	$490,386	$725,000	48%	$258,992	$496,000	92%
Melrose	$658,809	$952,500	45%	$379,458	$511,950	35%
Merrimac	$446,421	$600,000	34%	$345,638	$435,500	26%
Methuen	$368,146	$617,725	68%	$258,383	$410,000	59%

Municipalities	Median Sale Price, Single-Family 2015 (adj.)	Median Sale Price, Single-Family 2025	Percent Change, Single-Family (2015-2025)	Median Sale Price, Condos 2015 (adj.)	Median Sale Price, Condos (2025)	Percent Change, Condos (2015-2025)
Middleborough	$372,017	$586,000	58%	$289,497	$394,950	36%
Middleton	$855,640	$969,000	13%	$434,246	$612,500	41%
Millis	$474,153	$710,000	50%	$303,025	$458,750	51%
Milton	$763,312	$1,000,000	31%	$622,283	$600,000	-4%
Nahant	$716,979	$841,500	17%	$305,731	$579,900	90%
Natick	$673,013	$1,025,000	52%	$394,338	$725,000	84%
Needham	$1,156,635	$1,625,000	40%	$819,114	$1,124,500	37%
Newbury	$612,137	$865,000	41%	$788,000	$850,000	8%
Newburyport	$662,867	$1,048,750	58%	$557,349	$674,950	21%
Newton	$1,521,889	$1,885,000	24%	$725,095	$1,198,494	65%
Norfolk	$659,485	$812,500	23%	$615,452	$675,000	10%
North Andover	$643,252	$895,000	39%	$304,378	$400,000	31%
North Reading	$616,872	$845,000	37%	$480,240	$564,560	18%
Norwell	$744,049	$1,212,500	63%	$506,620	$944,500	86%
Norwood	$541,116	$768,889	42%	$368,635	$480,000	30%
Peabody	$486,969	$675,000	39%	$344,961	$500,000	45%
Pembroke	$446,421	$625,000	40%	$399,073	$490,000	23%
Pepperell	$442,362	$588,500	33%	$212,726	$366,000	72%
Plainville	$480,240	$650,000	35%	$392,174	$390,500	0%
Plymouth	$436,951	$650,000	49%	$338,130	$610,000	80%
Plympton	$540,981	$610,000	13%	$405,837	$519,999	28%
Quincy	$520,824	$699,000	34%	$372,017	$441,250	19%
Randolph	$358,489	$580,000	62%	$270,558	$315,000	16%
Reading	$666,925	$902,000	35%	$483,751	$615,000	27%
Revere	$391,633	$652,500	67%	$351,725	$457,000	30%
Rochester	$485,652	$783,500	61%	$0	$704,475	NA
Rockland	$365,253	$520,000	42%	$310,465	$460,000	48%
Rockport	$595,228	$843,000	42%	$392,309	$587,500	50%
Rowley	$642,575	$915,000	42%	$520,824	$675,000	30%
Salem	$459,949	$682,000	48%	$355,107	$500,000	41%
Salisbury	$419,365	$650,000	55%	$403,131	$620,000	54%
Saugus	$448,720	$684,000	52%	$372,017	$550,000	48%
Scituate	$716,979	$1,107,500	54%	$703,315	$770,000	9%
Sharon	$669,631	$840,000	25%	$490,386	$310,000	-37%
Sherborn	$974,009	$1,332,500	37%	$0	$529,000	NA
Shirley	$419,365	$570,000	36%	$181,950	$318,000	75%
Somerville	$780,560	$1,300,000	67%	$703,451	$900,000	28%
Stoneham	$617,549	$828,041	34%	$330,081	$428,650	30%
Stoughton	$388,927	$619,500	59%	$292,507	$395,000	35%
Stow	$656,103	$770,000	17%	$568,172	$577,500	2%
Sudbury	$885,401	$1,180,000	33%	$955,419	$925,000	-3%
Swampscott	$578,318	$817,500	41%	$330,081	$445,000	35%

Municipalities	Median Sale Price, Single-Family 2015 (adj.)	Median Sale Price, Single-Family 2025	Percent Change, Single-Family (2015-2025)	Median Sale Price, Condos 2015 (adj.)	Median Sale Price, Condos (2025)	Percent Change, Condos (2015-2025)
Tewksbury	$480,240	$705,000	47%	$349,696	$507,000	45%
Topsfield	$687,386	$1,047,500	52%	$875,931	$540,000	-38%
Townsend	$340,903	$537,500	58%	$205,624	$377,500	84%
Tyngsborough	$453,185	$714,000	58%	$304,378	$379,000	25%
Wakefield	$605,374	$850,000	40%	$420,041	$630,000	50%
Walpole	$685,865	$800,000	17%	$375,332	$533,750	42%
Waltham	$608,755	$845,000	39%	$505,605	$700,000	38%
Wareham	$302,349	$440,000	46%	$282,733	$435,000	54%
Watertown	$793,411	$1,062,500	34%	$541,048	$816,000	51%
Wayland	$886,821	$1,120,000	26%	$948,644	$950,000	0%
Wellesley	$1,623,348	$2,245,000	38%	$706,833	$1,401,450	98%
Wenham	$764,326	$1,100,000	44%	$926,661	$1,274,000	37%
West Bridgewater	$432,893	$549,000	27%	$320,611	$115,400	-64%
West Newbury	$721,037	$1,137,000	58%	$794,088	$925,000	16%
Westford	$608,755	$1,010,000	66%	$432,216	$605,000	40%
Weston	$1,731,571	$2,632,500	52%	$782,589	$802,000	2%
Westwood	$916,515	$1,220,000	33%	$723,066	$860,000	19%
Weymouth	$439,657	$640,000	46%	$270,423	$414,000	53%
Whitman	$358,489	$500,000	39%	$257,030	$441,250	72%
Wilmington	$547,136	$730,000	33%	$408,543	$650,000	59%
Winchester	$1,241,861	$1,885,950	52%	$545,174	$739,950	36%
Winthrop	$527,588	$665,000	26%	$366,606	$555,000	51%
Woburn	$558,702	$800,000	43%	$522,177	$720,000	38%
Wrentham	$629,047	$775,000	23%	$253,648	$410,500	62%

Source: The Warren Group

Change in Zillow Observed Rent Index by ZIP Code

Name	2022	2023	2024	2025
Andover-01810	$2,563	$2,612	$2,775	$2,809
Bellingham-02019	NA	NA	$2,408	$2,588
Bridgewater-02324	NA	$2,161	$2,292	$2,431
Franklin-02038	$2,172	$2,195	$2,367	$2,438
Kingston-02364	NA	NA	$2,879	$2,966
North Andover-01845	$2,252	$2,405	$2,563	$2,602
Plymouth-02360	$2,485	$2,562	$2,711	$2,872
Billerica-01821	$2,445	$2,517	$2,647	$2,735
Braintree-02184	$2,498	$2,686	$2,817	$2,909
Burlington-01803	NA	$3,026	$3,243	$3,235
Canton-02021	$2,408	$2,602	$2,714	$2,761
Chelmsford-01824	$2,229	$2,360	$2,569	$2,580
Danvers-01923	$2,474	$2,511	$2,697	$2,785
Dedham-02026	NA	$2,708	$2,993	$2,976
Natick-01760	$2,348	$2,495	$2,612	$2,684
Needham-02494	$2,676	$2,915	$2,960	$3,060
Randolph-02368	$2,215	$2,409	$2,467	$2,584
Stoneham-02180	NA	$2,999	$3,219	$3,182
Stoughton-02072	$2,266	$2,384	$2,484	$2,625
Tewksbury-01876	$2,502	$2,533	$2,691	$2,730
Wakefield-01880	NA	$2,494	$2,637	$2,675
Weymouth-02188	$2,109	$2,232	$2,302	$2,406
Weymouth-02189	NA	NA	$2,536	$2,758
Weymouth-02190	$2,337	$2,471	$2,544	$2,575
Boston-02109	$3,408	$3,560	$3,774	$3,928
Boston-02111	$3,592	$3,731	$3,771	$3,871
Boston-02113	$2,333	$2,534	$2,680	$2,731
Boston-02114	$3,129	$3,296	$3,335	$3,502
Boston-02115	$2,827	$3,036	$3,061	$3,221
Boston-02116	$3,075	$3,167	$3,304	$3,504
Boston-02118	$3,243	$3,466	$3,511	$3,699
Boston-02119	$2,756	$2,850	$2,991	$3,207
Boston-02120	$3,548	$3,439	$3,744	$3,877
Boston-02121	NA	NA	$3,209	$3,438
Boston-02122	$2,606	$2,826	$2,864	$3,117
Boston-02124	$2,544	$2,715	$2,813	$2,907
Boston-02125	$2,881	$2,986	$3,065	$3,111
Boston-02127	$3,199	$3,433	$3,398	$3,610
Boston-02128	$2,677	$2,830	$2,928	$3,047
Boston-02129	$2,876	$3,021	$3,217	$3,264
Boston-02130	$2,735	$2,884	$3,004	$3,088
Boston-02131	$2,365	$2,565	$2,646	$2,731
Boston-02132	$2,398	$2,602	$2,672	$2,785
Boston-02134	$2,647	$2,866	$2,886	$2,942
Boston-02135	$2,551	$2,741	$2,804	$2,907
Boston-02136	NA	$2,215	NA	$2,594

Name	2022	2023	2024	2025
Boston-02210	$3,859	$3,986	$4,082	$4,278
Boston-02215	$2,641	$2,772	$2,838	$2,920
Cambridge-02138	$2,754	$2,882	$3,071	$3,172
Cambridge-02139	$3,062	$3,152	$3,227	$3,322
Cambridge-02140	$2,939	$3,055	$3,145	$3,276
Cambridge-02141	$3,203	$3,347	$3,387	$3,435
Cambridge-02142	NA	$3,761	$3,860	$4,018
Chelsea-02150	$2,389	$2,472	$2,522	$2,613
Everett-02149	$2,396	$2,616	$2,663	$2,744
Malden-02148	$2,401	$2,573	$2,600	$2,816
Revere-02151	$2,558	$2,659	$2,760	$2,828
Somerville-02143	$2,771	$2,956	$3,013	$3,153
Somerville-02144	$3,107	$3,250	$3,457	$3,477
Somerville-02145	$2,682	$2,853	$2,955	$3,035
Amesbury-01913	NA	NA	$2,296	$2,589
Beverly-01915	$2,292	$2,481	$2,526	$2,564
Framingham-01702	$2,231	$2,220	$2,305	$2,434
Haverhill-01830	$1,967	$2,062	$2,192	$2,247
Haverhill-01832	NA	$1,942	$2,093	$2,255
Lawrence-01843	$2,076	$2,188	$2,348	$2,441
Lowell-01852	$1,857	$1,912	$1,992	$2,133
Lynn-01901	$2,184	$2,225	$2,365	$2,376
Lynn-01902	NA	$2,078	$2,119	$2,262
Marlborough-01752	$2,276	$2,421	$2,562	$2,594
Methuen-01844	NA	NA	$2,514	$2,462
Newburyport-01950	NA	NA	$2,769	$2,977
Norwood-02062	$2,275	$2,440	$2,515	$2,611
Peabody-01960	$2,659	$2,664	$2,815	$2,864
Quincy-02169	$2,382	$2,495	$2,599	$2,679
Quincy-02170	$2,063	$2,165	$2,244	$2,282
Quincy-02171	$2,533	$2,573	$2,698	$2,782
Salem-01970	$2,312	$2,465	$2,563	$2,655
Woburn-01801	$2,565	$2,699	$2,769	$2,803
Arlington-02474	$2,340	$2,572	$2,638	$2,652
Belmont-02478	$2,636	$2,790	$2,823	$2,940
Brookline-02445	$3,154	$3,291	$3,400	$3,450
Brookline-02446	$3,060	$3,270	$3,438	$3,409
Medford-02155	$2,879	$3,127	$3,196	$3,370
Melrose-02176	$2,728	$2,745	$2,895	$2,983
Newton-02458	$2,560	$2,836	$2,862	$3,053
Newton-02460	NA	$2,997	NA	$3,196
Newton-02467	NA	NA	$3,465	$3,546
Waltham-02451	NA	$3,187	$3,341	$3,385
Waltham-02453	$2,582	$2,737	$2,819	$2,858
Watertown-02472	$2,687	$2,865	$2,934	$3,019
Winthrop-02152	$2,330	$2,515	$2,610	$2,738

Source: Zillow.com

Status of MBTA Communities Plans by Municipality

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Abington	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Acton	Compliant	-	12/31/24	No	Yes	Commuter Rail
Amesbury	Compliant	-	12/31/24	No	Yes	Adjacent community
Andover	Compliant	-	12/31/24	No	Yes	Commuter Rail
Arlington	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Ashburnham	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Ashby	Interim Compliance	Action Plan Approved	12/31/25	Yes	Yes	Adjacent small town
Ashland	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Commuter Rail
Attleboro	Compliant	-	12/31/24	No	Yes	Commuter Rail
Auburn	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Adjacent community
Ayer	Compliant	-	12/31/24	No	Yes	Commuter Rail
Bedford	Compliant	-	12/31/24	No	Yes	Adjacent community
Bellingham	Compliant	-	12/31/24	No	Yes	Adjacent community
Belmont	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Berkley	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Beverly	Compliant	-	12/31/24	No	Yes	Commuter Rail
Billerica	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Bourne	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Boxborough	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Boxford	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Braintree	Compliant	-	12/31/23	No	Yes	Rapid Transit
Bridgewater	Conditional Compliance	-	12/31/24	No	Yes	Commuter Rail
Brockton	Compliant	-	12/31/24	No	Yes	Commuter Rail
Brookline	Compliant	-	12/31/23	No	Yes	Rapid Transit
Burlington	Interim Compliance	District Compliance Application in review	12/31/24	Yes	Yes	Adjacent community

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Cambridge	Compliant	-	12/31/23	No	Yes	Rapid Transit
Canton	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Carlisle	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Carver	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Chelmsford	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Chelsea	Compliant	-	12/31/23	Yes	Yes	Rapid Transit
Cohasset	Compliant	-	12/31/24	No	Yes	Commuter Rail
Concord	Conditional Compliance	-	12/31/24	Yes	Yes	Commuter Rail
Danvers	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Dedham	Compliant	-	12/31/24	No	Yes	Commuter Rail
Dover	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Dracut	Noncompliant	-	7/14/25	Yes	No	Adjacent community
Duxbury	Interim Compliance	District Compliance Application in review	7/14/25	Yes	Yes	Adjacent community
East Bridgewater	Noncompliant	-	7/14/25	No	No	Adjacent community
Easton	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Essex	Interim Compliance	District Compliance Application in review	12/31/25	No	Yes	Adjacent small town
Everett	Conditional Compliance	-	12/31/23	No	Yes	Rapid Transit
Fall River	Compliant	-	12/31/24	No	Yes	Commuter Rail
Fitchburg	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Foxborough	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Framingham	Compliant	-	12/31/24	No	Yes	Commuter Rail
Franklin	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Commuter Rail
Freetown	Noncompliant	-	7/14/25	Yes	No	Commuter Rail
Georgetown	Interim Compliance	District Compliance Application in review	7/14/25	Yes	Yes	Adjacent community
Gloucester	Compliant	-	12/31/24	No	Yes	Commuter Rail

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Grafton	Compliant	-	12/31/24	No	Yes	Adjacent community
Groton	Compliant	-	12/31/25	Yes	Yes	Adjacent small town
Groveland	Interim Compliance	District Compliance Application in review	12/31/25	No	Yes	Adjacent small town
Halifax	Noncompliant	-	7/14/25	Yes	No	Commuter Rail
Hamilton	Interim Compliance	District Compliance Application in review	7/14/25	Yes	Yes	Commuter Rail
Hanover	Noncompliant	-	7/14/25	Yes	No	Adjacent community
Hanson	Noncompliant	-	7/14/25	Yes	No	Commuter Rail
Harvard	Compliant	-	12/31/25	No	Yes	Adjacent small town
Haverhill	Compliant	-	12/31/24	No	Yes	Commuter Rail
Hingham	Compliant	-	12/31/24	No	Yes	Commuter Rail
Holbrook	Interim Compliance	District Compliance Application in review	12/31/24	Yes	Yes	Commuter Rail
Holden	Noncompliant	-	7/14/25	No	No	Adjacent community
Holliston	Compliant	-	12/31/24	No	Yes	Adjacent community
Hopkinton	Conditional Compliance	-	12/31/24	Yes	Yes	Adjacent community
Hull	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Ipswich	Interim Compliance	District Compliance Application in review	7/14/25	Yes	Yes	Commuter Rail
Kingston	Compliant	-	12/31/24	No	Yes	Commuter Rail
Lakeville	Compliant	-	12/31/25	No	Yes	Adjacent small town
Lancaster	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Lawrence	Compliant	-	12/31/24	No	Yes	Commuter Rail
Leicester	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Leominster	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Lexington	Compliant	-	12/31/24	No	Yes	Adjacent community
Lincoln	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Littleton	Compliant	-	12/31/24	No	Yes	Commuter Rail

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Lowell	Compliant	-	12/31/24	No	Yes	Commuter Rail
Lunenburg	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Lynn	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Lynnfield	Compliant	-	12/31/24	No	Yes	Adjacent community
Malden	Compliant	-	12/31/23	Yes	Yes	Rapid Transit
Manchester	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Mansfield	Interim Compliance	District Compliance Application in review	12/31/24	Yes	Yes	Commuter Rail
Marblehead	Noncompliant	-	7/14/25	Yes	No	Adjacent community
Marlborough	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Marshfield	Noncompliant	-	7/14/25	Yes	No	Adjacent community
Maynard	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Medfield	Compliant	-	12/31/24	No	Yes	Adjacent community
Medford	Compliant	-	12/31/23	No	Yes	Rapid Transit
Medway	Compliant	-	12/31/24	No	Yes	Adjacent community
Melrose	Interim Compliance	District Compliance Application in review	12/31/24	Yes	Yes	Commuter Rail
Merrimac	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Methuen	Compliant	-	12/31/24	No	Yes	Adjacent community
Middleborough	Interim Compliance	District Compliance Application in review	7/14/25	No	Yes	Commuter Rail
Middleton	Noncompliant	-	7/14/25	Yes	No	Adjacent community
Millbury	Interim Compliance	District Compliance Application in review	7/14/25	Yes	Yes	Adjacent community
Millis	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Milton	Compliant	-	7/14/25	Yes	Yes	Rapid Transit
Nahant	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Natick	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Commuter Rail
Needham	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
New Bedford	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Newbury	Compliant	-	12/31/25	No	Yes	Adjacent small town
Newburyport	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Newton	Compliant	-	12/31/23	Yes	Yes	Rapid Transit
Norfolk	Compliant	-	12/31/24	No	Yes	Commuter Rail
North Andover	Compliant	-	12/31/24	Yes	Yes	Adjacent community
North Attleborough	Compliant	-	12/31/24	Yes	Yes	Adjacent community
North Reading	Interim Compliance	District Compliance Application in review	7/14/25	Yes	Yes	Adjacent community
Northborough	Compliant	-	12/31/24	No	Yes	Adjacent community
Northbridge	Compliant	-	12/31/24	No	Yes	Adjacent community
Norton	Compliant	-	7/14/25	No	Yes	Adjacent community
Norwell	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Norwood	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Paxton	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Peabody	Compliant	-	12/31/24	No	Yes	Adjacent community
Pembroke	Compliant	-	12/31/24	No	Yes	Adjacent community
Plymouth	Conditional Compliance	-	12/31/24	No	Yes	Adjacent community
Plympton	Interim Compliance	District Compliance Application in review	12/31/25	No	Yes	Adjacent small town
Princeton	Interim Compliance	Action Plan Approved	12/31/25	No	Yes	Adjacent small town
Quincy	Compliant	-	12/31/23	No	Yes	Rapid Transit
Randolph	Compliant	-	12/31/24	No	Yes	Commuter Rail
Raynham	Interim Compliance	District Compliance Application in review	7/14/25	No	Yes	Adjacent community
Reading	Compliant	-	12/31/24	No	Yes	Commuter Rail

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Rehoboth	Interim Compliance	Action Plan Approved	12/31/25	No	No	Adjacent small town
Revere	Compliant	-	12/31/23	No	Yes	Rapid Transit
Rochester	Compliant	-	12/31/25	No	Yes	Adjacent small town
Rockland	Compliant	-	12/31/24	No	Yes	Adjacent community
Rockport	Conditional Compliance	-	12/31/24	No	Yes	Commuter Rail
Rowley	Interim Compliance	District Compliance Application in review	7/14/25	No	Yes	Commuter Rail
Salem	Compliant	-	12/31/24	No	Yes	Commuter Rail
Salisbury	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Adjacent community
Saugus	Interim Compliance	District Compliance Application in review	7/14/25	No	Yes	Adjacent community
Scituate	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Seekonk	Compliant	-	12/31/24	No	Yes	Adjacent community
Sharon	Compliant	-	12/31/24	No	Yes	Commuter Rail
Sherborn	Compliant	-	12/31/25	Yes	Yes	Adjacent small town
Shirley	Compliant	-	12/31/24	No	Yes	Commuter Rail
Shrewsbury	Interim Compliance	District Compliance Application in review	12/31/24	Yes	Yes	Adjacent community
Somerville	Compliant	-	12/31/23	No	Yes	Rapid Transit
Southborough	Compliant	-	12/31/24	No	Yes	Commuter Rail
Sterling	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Stoneham	Compliant	-	12/31/24	No	Yes	Adjacent community
Stoughton	Compliant	-	12/31/24	No	Yes	Commuter Rail
Stow	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Sudbury	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Sutton	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Swampscott	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Taunton	Compliant	-	12/31/24	No	Yes	Commuter Rail

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Tewksbury	Noncompliant	-	7/14/25	Yes	No	Adjacent community
Topsfield	Compliant	-	12/31/25	Yes	Yes	Adjacent small town
Townsend	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Tyngsborough	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Upton	Compliant	-	12/31/25	No	Yes	Adjacent small town
Wakefield	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Walpole	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Waltham	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Wareham	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Adjacent community
Watertown	Compliant	-	12/31/24	No	Yes	Adjacent community
Wayland	Compliant	-	12/31/24	No	Yes	Adjacent community
Wellesley	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Wenham	Interim Compliance	District Compliance Application in review	7/14/25	No	Yes	Commuter Rail
West Boylston	Compliant	-	12/31/24	No	Yes	Adjacent community
West Bridgewater	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
West Newbury	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Westborough	Compliant	-	12/31/24	Yes	Yes	Commuter Rail
Westford	Compliant	-	12/31/24	Yes	Yes	Adjacent community
Westminster	Interim Compliance	Action Plan Approved	12/31/25	Yes	No	Adjacent small town
Weston	Noncompliant	-	7/14/25	No	No	Commuter Rail
Westwood	Compliant	-	12/31/24	No	Yes	Commuter Rail
Weymouth	Compliant	-	12/31/24	No	Yes	Commuter Rail
Whitman	Compliant	-	12/31/24	No	Yes	Commuter Rail
Wilmington	Noncompliant	-	7/14/25	Yes	No	Commuter Rail
Winchester	Compliant	-	12/31/24	No	Yes	Commuter Rail
Winthrop	Noncompliant	-	7/14/25	Yes	No	Adjacent community

Community	Compliance Status	Compliance Details	Compliance Deadlines	Submitted for Pre-adoption Review? (Y/N)	Adopted Zoning Intended for 3a Compliance	Category
Woburn	Interim Compliance	District Compliance Application in review	12/31/24	No	Yes	Commuter Rail
Worcester	Compliant	-	12/31/24	No	Yes	Commuter Rail
Wrentham	Noncompliant	-	7/14/25	Yes	No	Adjacent community

Source: Executive Office of Housing and Livable Communities

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