



GREATER BOSTON HOUSING REPORT CARD

2025

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GREATER BOSTON HOUSING REPORT CARD 2025

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Part II

LESSONS FROM MBTA-C ZONING

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INTRODUCTION

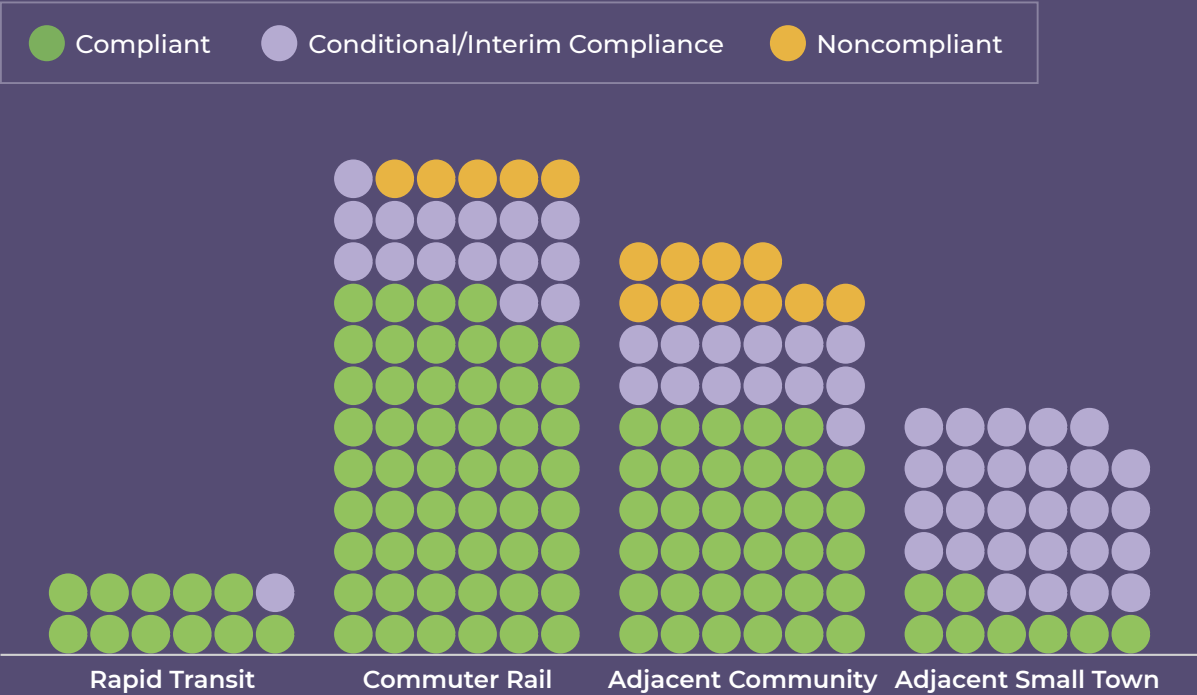
In 2021, then-Governor Charlie Baker signed a landmark housing bill, MBTA Communities (MBTA-C) into law. This law required 177 communities to change their zoning and land use policies to *allow* for the construction of more housing; importantly, the law did not mandate that any of this housing actually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

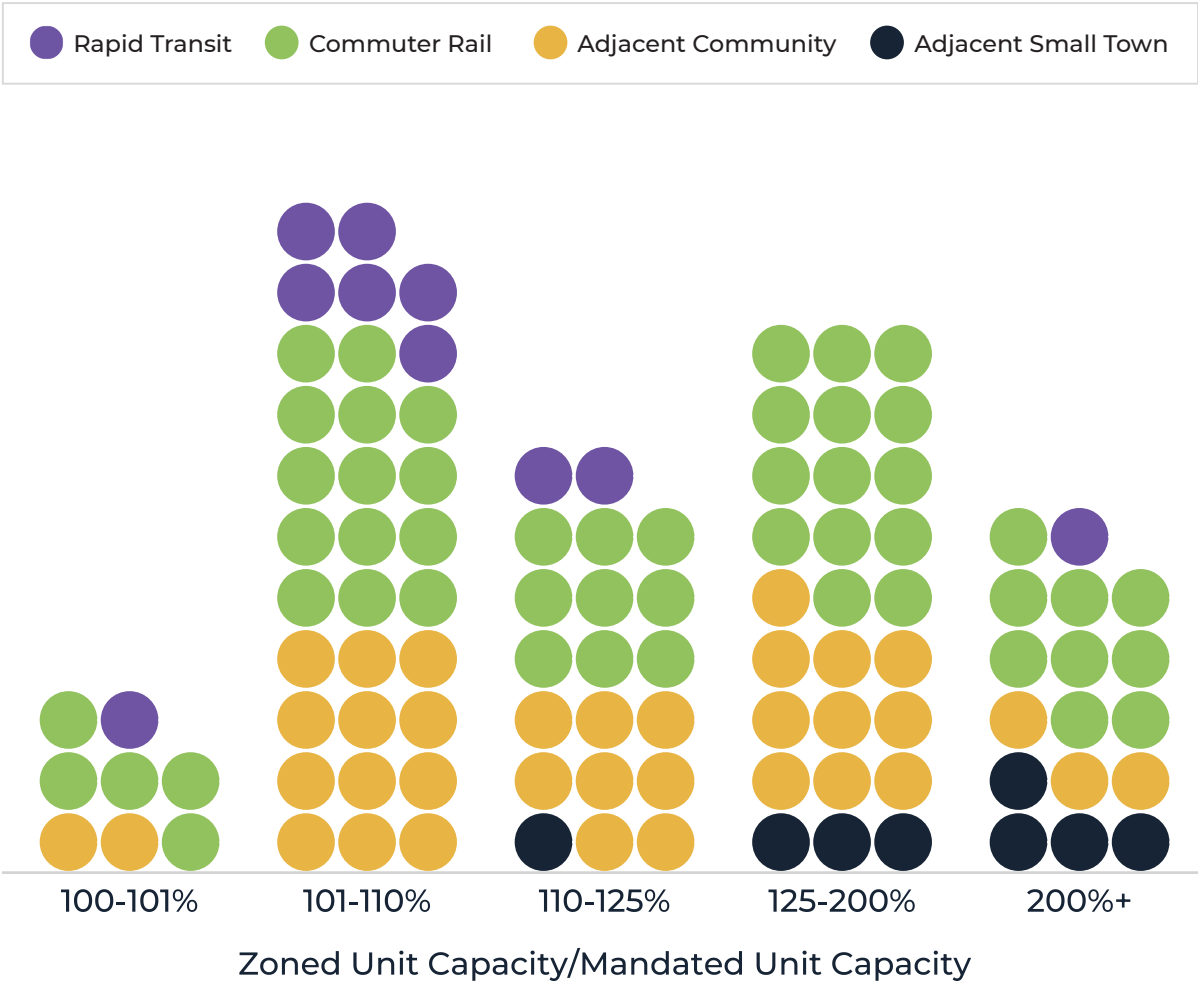
The municipalities with approved plans used very different approaches to complying with the MBTA Communities law. At one extreme, most of Cambridge was already zoned to comply with MBTA-C, and the city's compliance plan required little more than consolidating some existing districts. Under the EOHLC's 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.

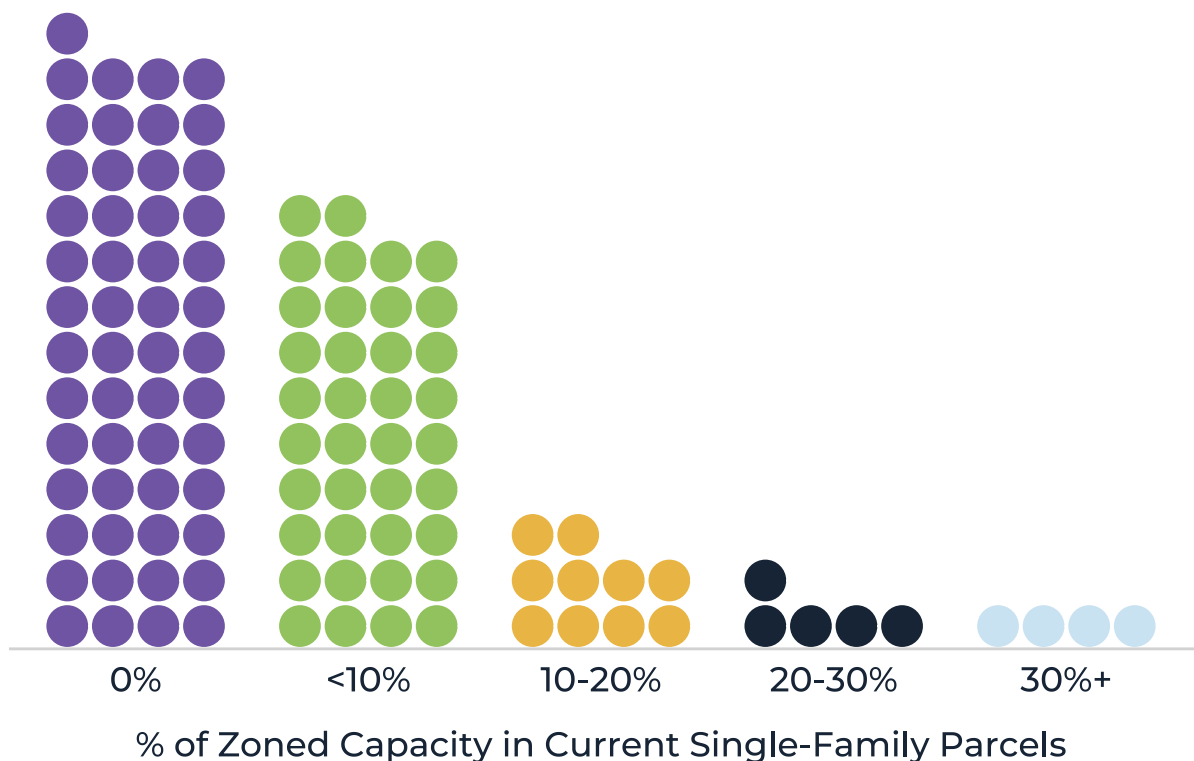
Municipalities with approved plans as of September 5, 2025.



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.



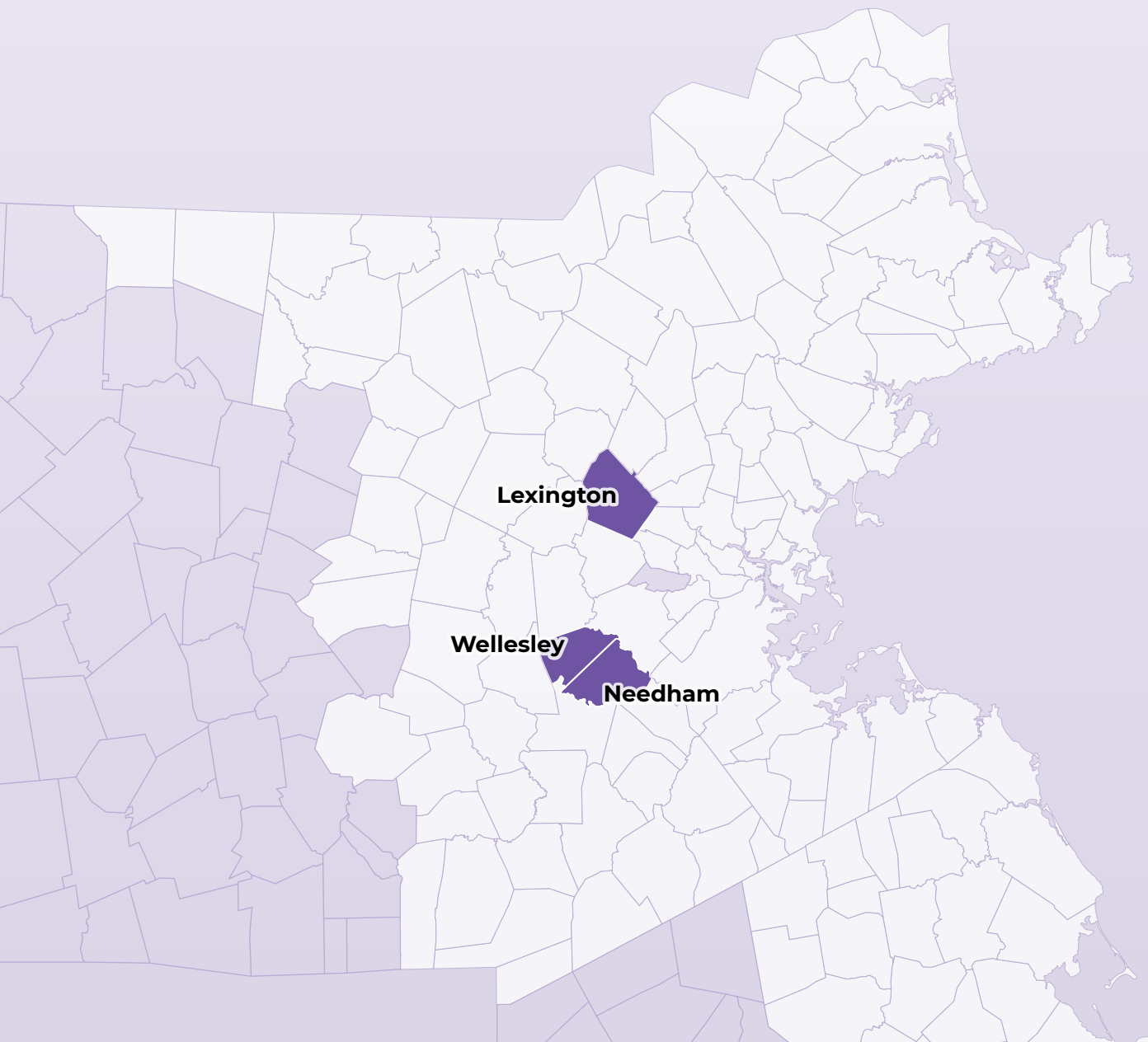
Source: Executive Office of Housing and Livable Communities

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	<u>Needham Line</u> • Needham Heights • Needham Center • Needham Junction • Hersey	<u>Green Line (D)</u> • Waban <u>Framingham/Worcester Line</u> • 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:

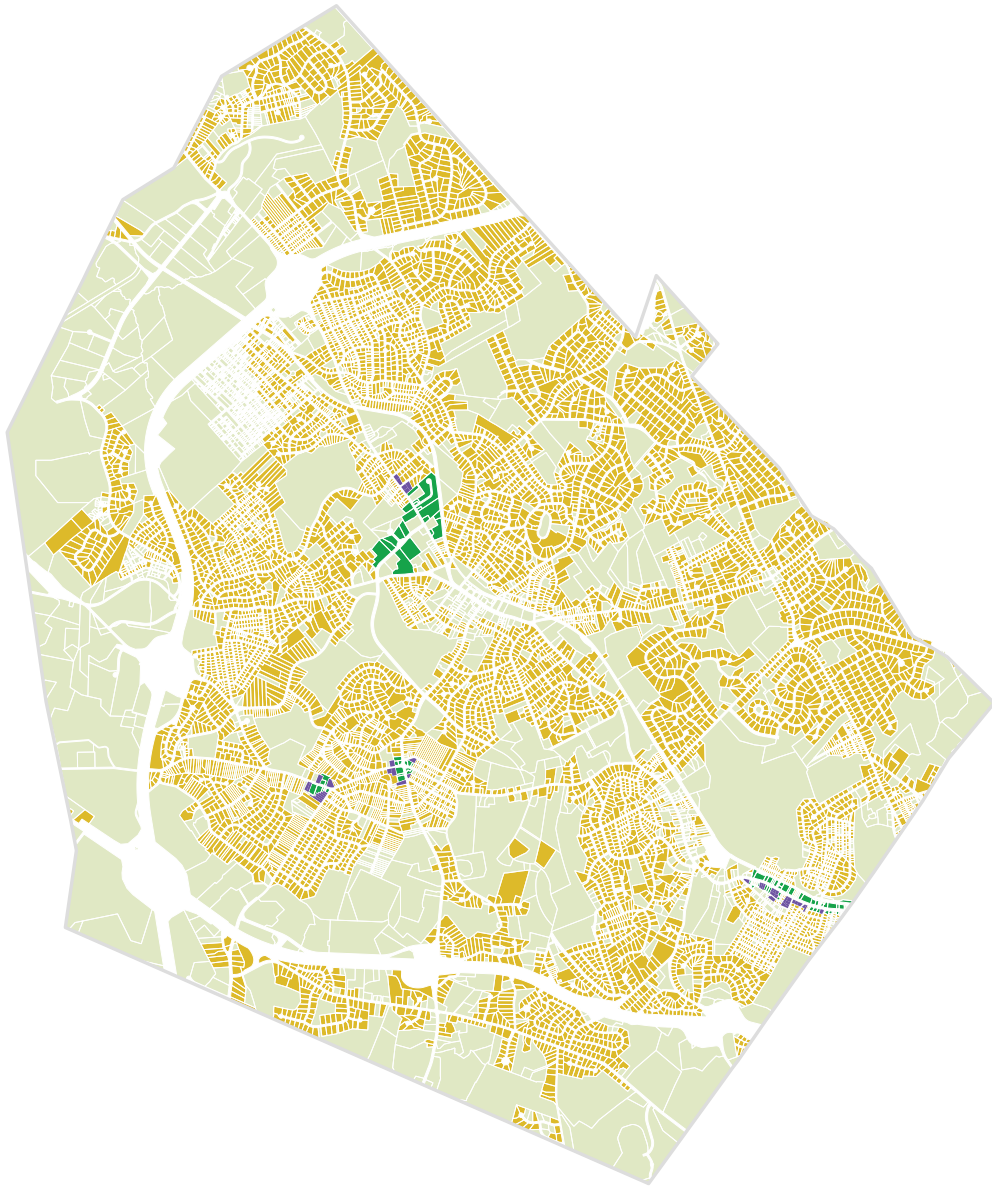
- ▶ A comprehensive planning process that laid the groundwork for MBTA-C
- ▶ The Planning Board's inclusive and effective public outreach process
- ▶ Endorsement from virtually all local officials and prominent state officials who live in Lexington
- ▶ Strong ground-level activism

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 housing⁴¹—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.**

SF Upzoned **SF Not Upzoned** **Non-SF Upzoned** **Non-SF Not Upzoned**



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 EOHL [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."

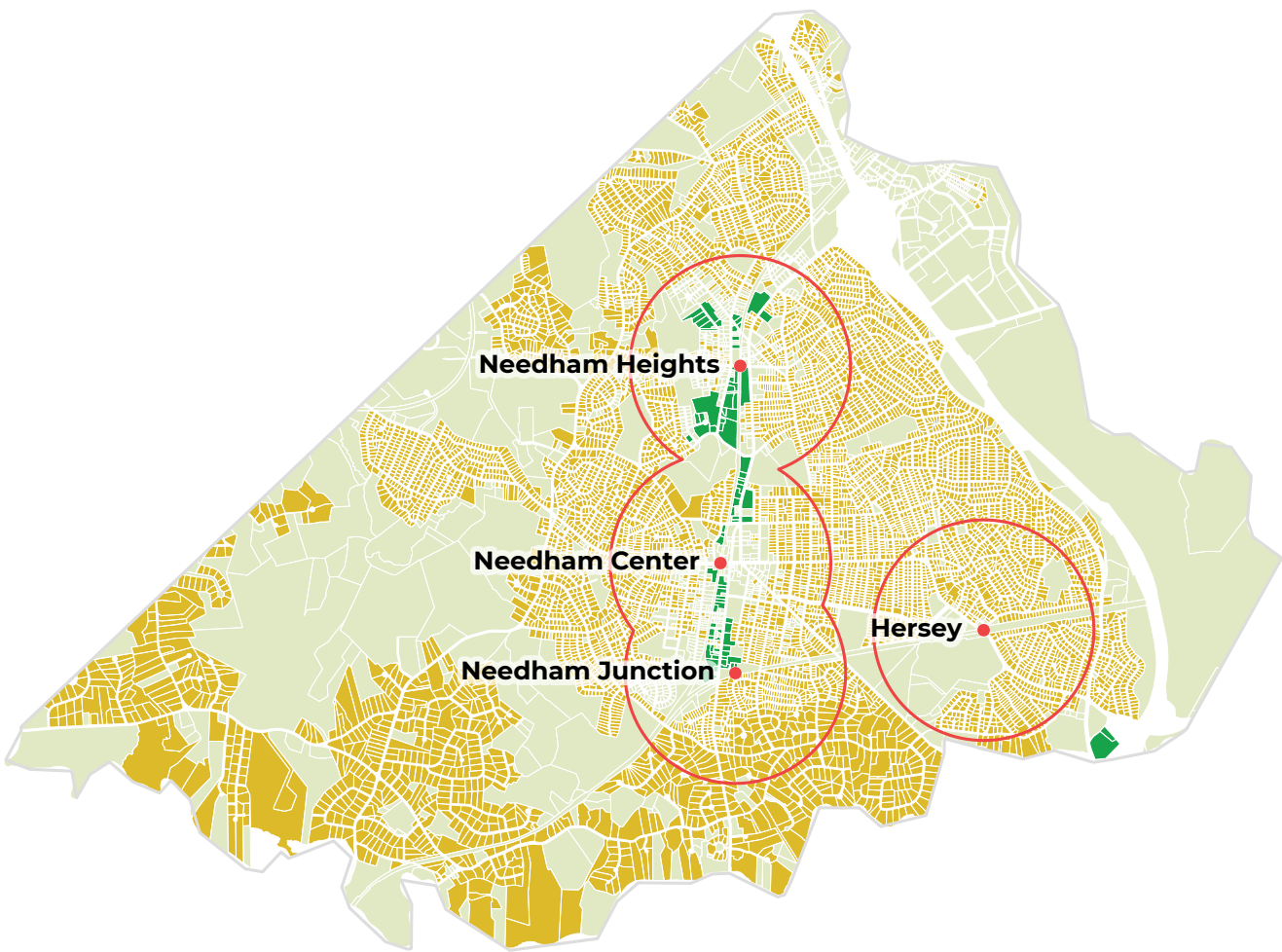
Unlike Lexington, however, the town's rollback of the approved MBTA-C Plan came swiftly and forcefully, before it could meaningfully increase the housing supply. In 2025, the plan was overturned by a ballot referendum by a solid majority of voters (58%-42%). While some communities, like Marblehead and 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.**

SF Upzoned **SF Not Upzoned** **Non-SF Upzoned** **Non-SF Not Upzoned**



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 plan⁵⁵ 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

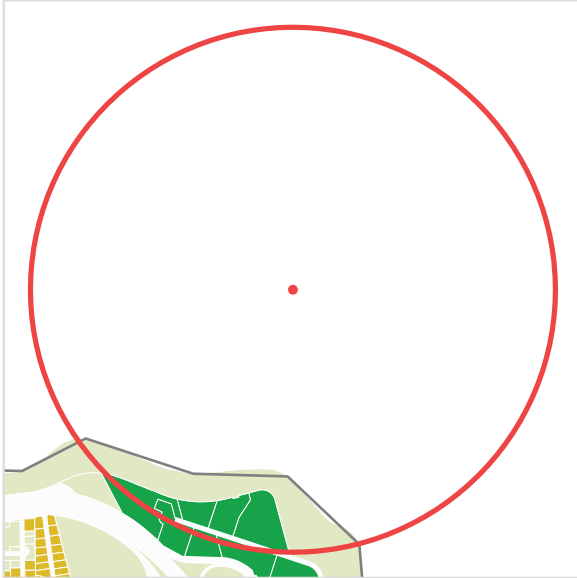
Opposition to multifamily housing was not restricted to Chapter 40Bs. For example, a Chapter 40R project on Cliff Road and Route 9 proposed building 60 condominium units in a single-family neighborhood. In January 2024, the Select Board rejected the project, sending the developer back to the drawing 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

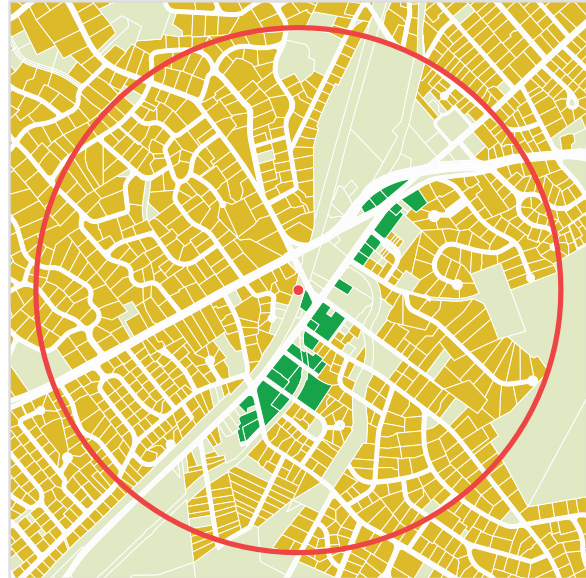
PARCELS NEAR MBTA STATIONS IN WELLESLEY

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

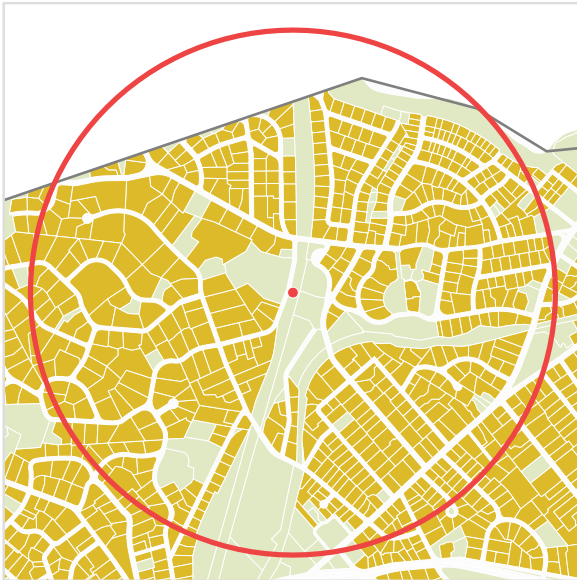
Waban



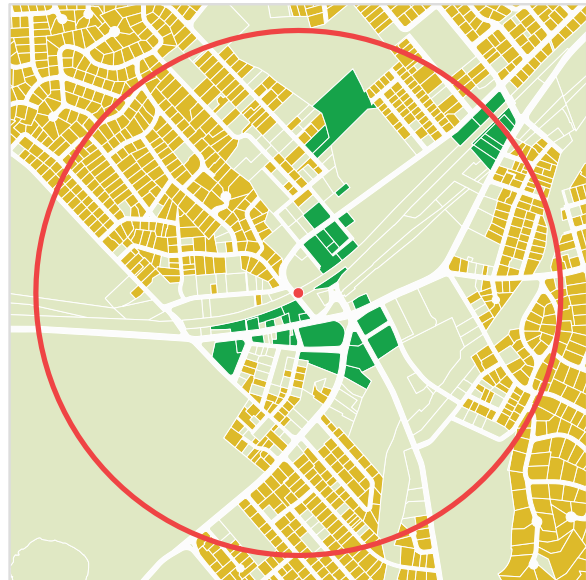
Wellesley Hills



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.")

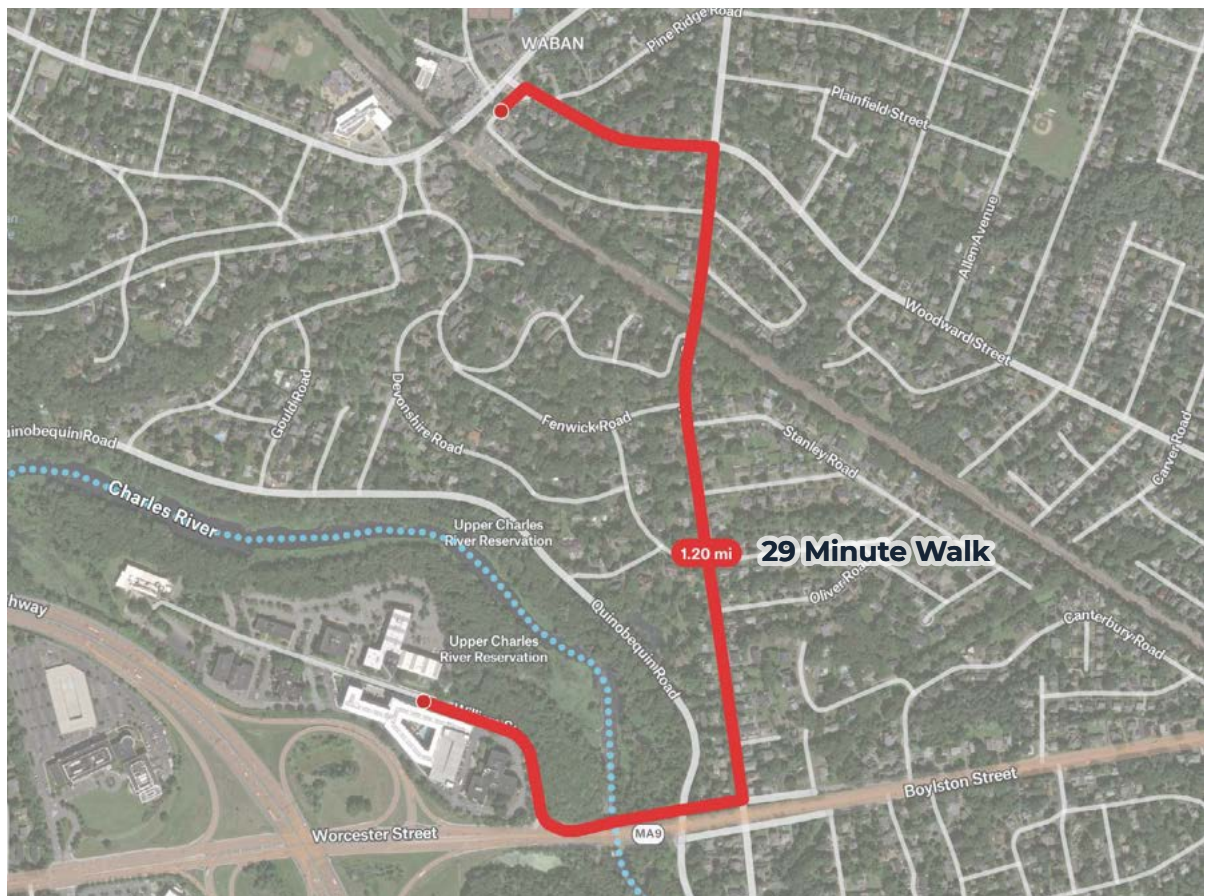
The Nines allowed Wellesley to comply with MBTA-C without having to allow much additional new housing. Mikula said, "I attended public meetings. I'd say there wasn't a ton of process. My perspective is that the town handled this in a very technocratic way. There was very little resistance [to the MBTA-C 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.

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.

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.

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.

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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