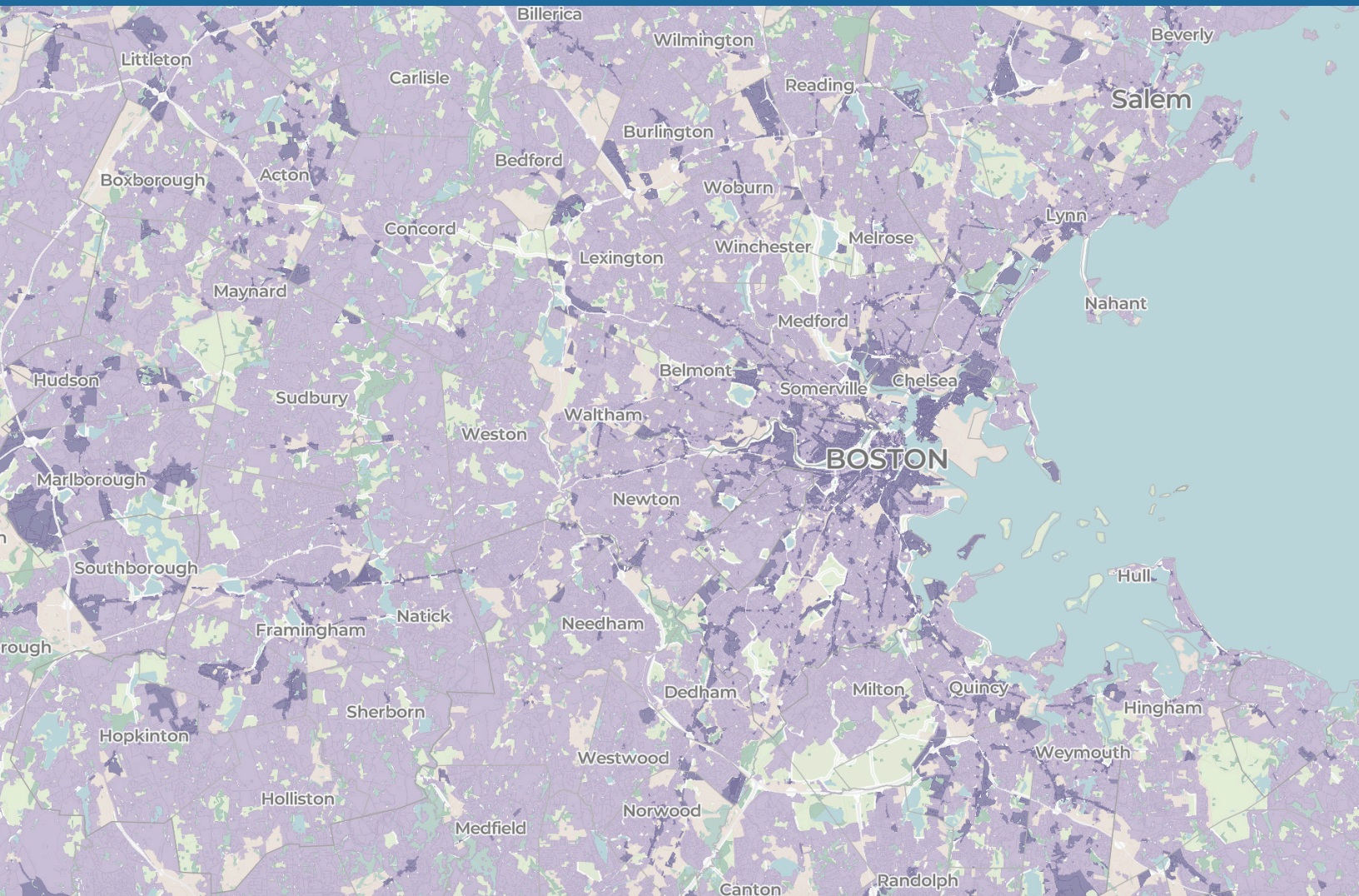


ZONING REPORT: Massachusetts

MARCH 2026

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Massachusetts

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Cover image: National Zoning Atlas: Boston, Massachusetts. Available at www.zoningatlas.org/atlas.

Note: This report was updated in March 2026 to clarify an aspect of the Affordable Homes Act, to indicate that jurisdictions we called “exempt” from the MBTA Communities Act were not subject to further mandates because they had already complied with its terms, and to update the figure for percentage of residential land subject to parking mandates.



Founded in 2023, Land Use Atlas, Inc. is a 501(c)(3) nonprofit organization that aims to illuminate critical information about the land use regulations that shape our lives. One of its major projects, the National Zoning Atlas, aims to digitize, demystify, and democratize information about zoning in the United States — empowering advocates, revealing insights, and driving research.

STATEMENT ON RESEARCH APPROACH

Our team seeks to uphold the highest standards of integrity and professionalism in collecting and analyzing data, evaluating and citing outside scholarship, collaborating with third parties, and making recommendations. We do not use artificial intelligence in any part of our work.

Our team members are empowered to make reasoned judgments and insights about the evidence they collect, obtain, or generate — free from the influence of funders, who as a matter of policy are not invited to determine research findings, insights, or recommendations. Accordingly, the views expressed herein are those of the authors and should not be attributed to Land Use Atlas, Inc. or its funders.

ZONING REPORT:

Massachusetts

Executive Summary

Massachusetts is facing a housing affordability crisis. Rising home prices and rents from Cape Cod to the Berkshires are pushing long-time residents out of their communities and harming local economies. While many factors inflate housing costs, locally adopted zoning rules regulating land uses, lots, and structures are one major contributor that is entirely within our control to change. Zoning codes are enforced in nearly every community across Massachusetts. And when they are used to ban apartments and small lot developments, they hike up costs by leaving residents with few options other than the most expensive type of housing: large-lot single-family homes.

The Massachusetts state legislature has recognized the power of zoning to shape housing affordability. In 2021, legislators passed a zoning reform measure, the Massachusetts Bay Transit Authority (MBTA) Communities Act, which requires 177 jurisdictions in eastern Massachusetts to allow apartments near transit stations. At the time of the bill, they had only a partial picture of what zoning looked like across the state. Now, five years later, a first-of-its-kind dataset built by the National Zoning Atlas (NZA) allows us to take a step back and assess the state's zoning landscape in full, measure the changes delivered by the MBTA Communities Act so far, and target future reform.

This report presents the first comprehensive, statewide analysis of zoning in Massachusetts. Building from our previous regional analysis, *Zoning Report: Cape Cod*, and drawing from the NZA database's unprecedented ability to compare zoning codes across places through time, it identifies five key facts about how Massachusetts zones.

» Apartments are allowed on only 3.5% of the state's residential land.

Zoning in Massachusetts overwhelmingly favors single-family housing “as of right” or “by right,” meaning it can be approved without public hearings. The vast majority (96%) of the state's residential land allows single-family homes by right.

However, for people who want to live in multi-family homes, which offer a more affordable alternative, options are scarce. Only 3.5% of residential land allows developments with four or more homes (which we'll refer to as “apartments” or “multi-family housing” in this report) by right.

» Most single-family land requires homes to sit on lots of an ~acre or more.

Minimum lot sizes, which mandate a certain amount of land for each home, apply to 99% of the land where single-family homes can be built. More than half of the land zoned for single-family homes requires lots to be at least 40,000 square feet (roughly an acre), with nearly a quarter requiring at least 80,000 square feet (close to two acres).

These mandates make the land needed to build housing more expensive, because the larger the amount of land taken by each home, the less land remains to build other homes. By spreading development farther out, large-lot mandates also encourage environmentally destructive sprawl, which requires people to drive longer distances to work and to the store.

» The MBTA Communities Act has increased where apartments are allowed by 1 percentage point.

The median jurisdiction subject to the MBTA Communities Act allowed apartments on 1% of its zoned land before the law. Five years later, the median jurisdiction allows apartments on 2% of that land. If the purpose of the law was to increase where multi-family housing can be built, the gains it has delivered so far barely register.

» Local codes continue to restrict accessory dwelling units, despite state law.

In 2024, the Massachusetts legislature required all localities to provide as-of-right approval for ADUs up to a certain size anywhere single-family homes are allowed. However, local governments have not all updated their codes to match state law. NZA data collected through 2025 shows that local zoning codes only allow ADUs by right without any occupancy restrictions on 5% of the state's single-family land. At a minimum, mismatched local codes create the impression that ADUs remain restricted. They might also mean local governments are barring ADUs in violation of state law.

» Nearly 90% of residential land has a minimum parking requirement.

Requiring parking spaces to accompany new housing units drive up costs that are passed on to residents, reduce the amount of land available for housing, and reinforce car-oriented development patterns. Across Massachusetts, most residential land has some minimum parking requirement.

Contents of the Report

Part I begins this report by exploring the state's housing challenges and providing an overview of zoning's influence on them.

Part II describes the NZA's methodology for analyzing, digitizing, and updating zoning codes, highlighting land use issues unique to Massachusetts. This methodology enables data collection at an unprecedented scale, increasing public understanding of zoning through accessible visualizations and evidence-based analysis.

Part III details five key features about zoning conditions across Massachusetts today. It discusses the prevalence of zoning across the state, the strict limitations on where apartments can be built, the large minimum lot size requirements, the restrictions still placed on ADU construction despite the Affordable Homes Act, onerous parking requirements, and unit densities across Massachusetts’s Gateway Cities. Collectively, these rules severely constrain where diverse housing types can go.

Part IV turns to our assessment of the MBTA Communities Act. Taking advantage of our unique ability to compare zoning rules through time at scale, it discusses how zoning conditions have changed in the 115 MBTA communities that (a) adopted new zoning rules to come into full compliance with the law by December 2025 and (b) made their updated zoning text and map available to the public by that date. This Part reveals how this law has changed the region’s zoning landscape five years after it was adopted — and where it has fallen short.

Part V concludes the report with a set of actionable recommendations to support reforms to Massachusetts’s zoning framework, promote more accessible and affordable housing, and build communities that better reflect the needs and preferences of today’s residents.

I. Zoning and Massachusetts's Affordable Housing Crisis

Massachusetts's families are forced to spend far too much of their income on housing. One contributor to the state's inflated housing costs is its zoning framework, which can influence the price, location, types, and availability of housing across the state. Exclusionary zoning rules that ban apartments, ADUs, and small lot development can drive up home costs and lock people out of entire communities. This Part explores these connections in greater detail.

A. Massachusetts's Affordable Housing Crisis

Housing is more expensive in Massachusetts than in any state east of California. According to the Census's American Community Survey, the median home value in Massachusetts now exceeds \$600,000, while the median rent approaches \$1,900 per month. In Greater Boston, where nearly two-thirds of the state's population lives, the median home costs more than in any major metropolitan area on the East Coast.¹

Massachusetts's housing affordability crisis does not stop there. Rising home costs present an especially formidable challenge in the state's legally designated Seasonal Communities and Gateway Cities. The Seasonal Communities include 25 cities and towns across Cape Cod, Martha's Vineyard, Nantucket, and the Berkshires, where short-term rentals, second homes, and a lack of multi-family housing options are pricing out year-round residents.²

The 26 Gateway Cities serve as regional economic hubs that have incomes and education levels below the state average.³ These places are spread throughout the state and are home to many of its immigrant communities. While rents in most Gateway Cities are less than the statewide figure, the need for more affordable housing types is often greater due to residents' lower incomes.

Over half a million homerenting households are cost burdened in Massachusetts.

Housing costs matter in relation to what people can afford. The widely accepted benchmark is that households should spend no more than 30% of their income on housing. Anything higher is considered unaffordable, leaving these households "cost burdened." By this standard, more than half of renter households across the state are cost burdened.⁴

1. U.S. Census Bureau, Selected Housing Characteristics, 2024 American Community Survey 1-Year Estimates (2024).

2. Executive Office of Housing and Livable Communities, Legislatively Designated Seasonal Communities, <https://www.mass.gov/info-details/legislatively-designated-seasonal-communities> (2025). See also Sara C. Bronin, Matthew Harris, & Diana Drogaris, *Zoning Report: Cape Cod*, National Zoning Atlas (July 2025) (assessing zoning rules in the fifteen jurisdictions in Barnstable County).

3. MassINC Policy Center, "About the Gateway Cities," <https://massinc.org/policy-center/gateway-cities/about-the-gateway-cities/>.

4. U.S. Census Bureau, Table B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months, 2024 American Community Survey 1-Year Estimates (2024).

Cost burdens are particularly acute among extremely low-income families. The National Low Income Housing Coalition (NLIHC) estimates that Massachusetts is short more than 183,000 units affordable for households earning less than 30% of the area median income (around \$39,000).⁵ These households are disproportionately homerenters living in multi-family housing, and a full 80% of them are considered cost burdened. But pressures extend beyond the lowest-income groups: over a quarter (28%) of middle-income homerenters also spend more than 30% of their income on rent.⁶

According to the research center Boston Indicators, these rising costs may contribute to the “accelerating outmigration of longstanding residents to other parts of the country.”⁷ The impact of these costs extend beyond households. Business leaders in Massachusetts view high housing costs as “the major existential threat to the state’s competitiveness,” leading many to consider relocating their companies elsewhere.⁸

One driver of these costs is the state’s limited supply of relatively affordable housing types, like multi-family units, homes on small lots, and accessory dwelling units. In early 2025, the State’s first-ever housing needs assessment concluded that Massachusetts needs to add 222,000 housing units over ten years.⁹ The assessment is unequivocal: “[f]or many decades, local zoning has been the principal limit on new housing production, especially multifamily housing.” Noting the difficulty of grasping the “complete picture” of zoning, partly due to the complexity, inaccessibility, and inconsistency of zoning codes, the report acknowledged that Massachusetts “often fail[s] to fulfill principles of government transparency and equitable engagement.”

As these findings make clear, zoning plays a role in Massachusetts’s housing affordability challenges. Zoning determines whether lower-cost, higher-density housing can be built, where it can go, and how long approvals take. Zoning can raise costs by requiring larger lots or units, or it can potentially lower costs by allowing more dense and diverse forms of development. We turn now to how zoning can shape these outcomes.

B. How Zoning Works in Massachusetts

Zoning influences the cost, location, type, and availability of housing by determining how land can be used and developed. In 1920, the state legislature enacted Chapter 40A of the Massachusetts General Laws, which grants cities and townships the authority to adopt zoning codes.¹⁰ Local governments that exercise this authority produce zoning maps that designate where each “zoning district” is located. These maps are paired with ordinances that set the rules for how development can occur in each district.

Once adopted, zoning codes guide the growth of a jurisdiction through substantive rules governing uses, lots, and structures, as well as procedural requirements dictating how development applications are reviewed and approved.

5. National Low Income Housing Coalition, “Housing Needs By State: Massachusetts,” (2023).

6. *Id.*

7. Peter Ciurczak, “Mass. Migration: An Analysis of Outmigration from Massachusetts Over the Last Two Decades,” Boston Indicators (Apr. 4, 2024).

8. Jennifer Smith, “Business Leaders Say Housing Shortage is Top Concern,” *CommonWealth Beacon* (May 29, 2024).

9. Massachusetts Executive Office of Housing & Livable Communities, “A Home for Everyone: Statewide Housing Needs Assessment,” (2025).

10. Commonwealth of Massachusetts, “The Zoning Framework in Massachusetts,” <https://www.mass.gov/info-details/the-zoning-framework-in-massachusetts>.

» Regulations on Uses

Zoning codes divide land into districts and determine which uses are permitted within each district: residential, commercial, industrial, open space, and other uses. While most zoned land is designated for residential use, some districts (like many industrial or open space districts) prohibit housing. Although separating certain uses can prevent obvious conflicts — no one wants to live next to a cement factory — zoning codes can take this separation too far. The typical American zoning code prohibits retail shops, restaurants, and offices from locating in the same areas as residences. That means more people must get in their cars to drive to the places they need.

Within residential districts, zoning codes specify the number of housing units allowed on a lot or within a designated area. Codes often limit development on most residential land to single-family homes. Yet some districts might allow duplexes, triplexes, or apartments.

Zoning can also specify whether the owner of a single-family home may build accessory dwelling units (ADUs), such as backyard cottages, garage conversions, or basement apartments.

» Regulations on Lots

Lot regulations are another central feature of zoning. The most common regulation, the minimum lot size requirement, determines how much land must accompany each home. Some jurisdictions mandate a half acre, an acre, or even beyond two acres for a single-family home. For reference, two acres is significantly larger than a football field. Because land is finite, large-lot zoning reduces the number of homes that can be built within a jurisdiction, inflating land and infrastructure costs, and increasing household transportation costs.

In addition to lot sizes, zoning may require deep yard setbacks, wide streets, limited lot coverage, or multiple parking spaces per unit. Collectively, these regulations push development outward, increase costs, and contribute to sprawl, making it difficult to build compact, affordable housing in areas with existing infrastructure.

» Regulations on Buildings

Zoning codes also control building form, setting dimensional standards that regulate the size, shape, and structure of buildings. Regulations often include height limits (measured in feet or stories), floor-to-area ratios (which limit a building size relative to its lot size), and minimum unit sizes (measured in square footage per unit). Some codes even limit the number of bedrooms per unit or units per building.

While some of these rules may be justified for their environmental benefits or historic preservation value, overly strict requirements can make affordable housing infeasible.

» Procedural Requirements

Zoning also includes procedural or administrative requirements, such as lengthy permitting processes, discretionary approvals, and neighborhood hearings. A common requirement, particularly for multi-family housing, is a public hearing: a meeting where community members may provide comments on a proposed zoning change or zoning application. These hearings, often time-intensive and costly, can delay or discourage otherwise viable projects.¹¹

In sum, zoning's rules governing uses, lots, buildings, and procedures collectively shape how and where housing can be built. If too onerous, these regulations can deter development altogether.



Like many of the state's "seasonal communities," Edgartown on Martha's Vineyard has a zoning code primarily geared toward large-lot single-family housing, which does not meet the needs of people working in the community or searching for affordable, year-round housing.

11. They also tend to solicit input from participants who do not represent the broader community, as research on Massachusetts has revealed." Katherine Levine Einstein et al., "Who Participates in Local Government? Evidence from Meeting Minutes," 17 *Perspectives on Politics* 28, 30 (2019).

II. How We Analyze Zoning Codes

To understand the regulatory framework affecting Massachusetts's housing market, the National Zoning Atlas (NZA) embarked on an investigation of zoning conditions across the state. This Part describes who we are and what we do and outlines our unique methodology for analyzing zoning codes.

A. Who We Are and What We Do

The NZA team helps people understand zoning. This key information is not readily available to the public. Zoning codes are maintained locally, in a decentralized manner, making them hard to collect and comprehend at scale. When codes are obtained, they are often difficult to understand. The jargon and technical terms can be indecipherable to a layperson, and zoning maps vary significantly from one place to the next, making comparisons difficult.

We use expertise and experience to translate regulatory requirements and show the results in an online map (www.zoningatlas.org/atlas) and reports like this one. So far, our team has read over a million pages of zoning codes and completed analysis for over ninety-two hundred jurisdictions nationwide.

B. Our Methodology

In analyzing zoning conditions in Massachusetts, the NZA team adhered to a rigorous methodology, refined over the course of five years, to guide our work.

First, NZA team members set out to locate zoning texts and maps for the 352 independent jurisdictions in Massachusetts. The state contains 351 cities and townships plus one special district, the Devens Regional Enterprise Zone, with zoning authority. All jurisdictions except for the town of Monroe have zoning. This puts Massachusetts's jurisdiction zoning rate at over 99%, which is considerably higher than the average rate of zoning adoption (86%) among the fifteen states for which the NZA has collected complete zoning data so far.

In jurisdictions with zoning, the code texts consist of 46,029 total pages, with an average of 131 pages per jurisdiction with zoning. This average page count is notably less than the current NZA national average of 181 pages per jurisdiction.

Next, analysts read every line of the codes and extracted key information about specific zoning districts. They focused on the ways that these districts treated housing. Analysts classified each district based on whether they allowed mostly residential uses ("Primarily Residential"), mixed uses ("Mixed with Residential"), or no residential uses ("Nonresidential"). NZA analysts then logged whether the zoning code allowed single-family housing, multi-family housing, and ADUs. They tracked whether these housing types required a public hearing, or merely a staff review. Analysts also tracked several development regulations, such as whether housing requires minimum lot sizes or parking.

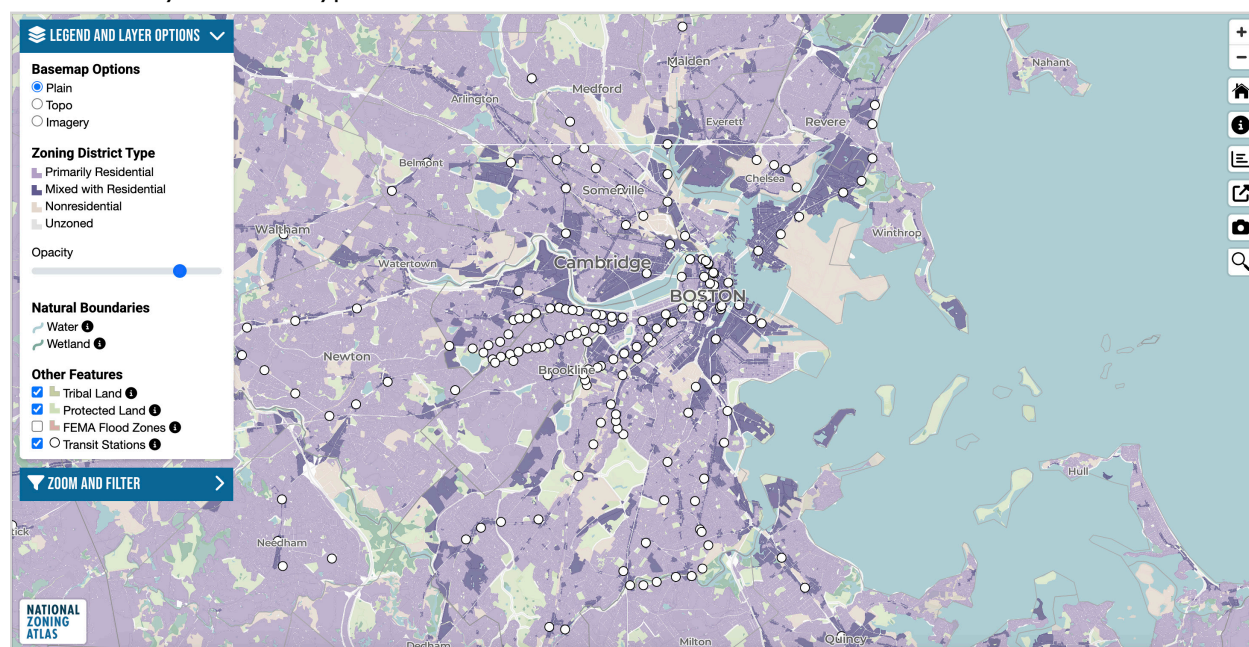
Alongside the textual analysis, geospatial analysts reviewed zoning maps for the 351 jurisdictions with complete zoning codes. These maps were cleaned or digitized to integrate them into the online atlas and to allow accurate calculations of zoned land. Geospatial analysts divided land into zoning districts aligned with those identified in the text analysis, and removed water surfaces, protected lands, and rights of way to ensure consistency across jurisdictions. To do this, they incorporated geospatial layers from the U.S. Geological Survey and Regrid.

Figure A illustrates this information as displayed on the online atlas. The “Zoning District Type” legend shows four classifications covering all land eligible for zoning. The medium purple that dominates this image indicates land zoned as Primarily Residential, while darker purple shows Mixed with Residential zones that allow both residential uses and other uses such as offices, shops, or medical facilities. The tan color represents Nonresidential land, where housing is not allowed as a principal use. Though not depicted in Figure A, the light gray found on other parts of the map indicates Unzoned land.

The “Other Features” legend includes four elements. Two are shown in Figure A: Protected Land and Transit Stations. Protected Land, shown in light green, appears throughout the region, most prominently at Franklin Park in Boston’s Roxbury neighborhood toward the bottom of Figure A and at Middlesex Fells Reservation in Medford at the top. Because these lands are not subject to local zoning, they are not counted as zoned land.

Second, Transit Stations indicate fixed public transportation nodes, including the dozens of MBTA transit stops shown in the figure. Tribal Land and FEMA Flood Zones are also options, but they do not appear in Figure A.

FIGURE A: Key NZA Land Types in Greater Boston.



The NZA logged the regulatory characteristics of 5,664 zoning districts in Massachusetts. For each zoning district, the team collected up to two hundred different data points. Much of the collected information appears in the online atlas, including:

- » **Regulations on uses:**
 - Principal housing units (1-family, 2-family, 3-family, 4+-family)
 - Accessory dwelling units (including occupancy restrictions)
 - Planned residential developments
 - Elderly and affordable housing
 - Nonresidential uses (e.g., commercial, industrial)
- » **Regulations on lots:**
 - Minimum lot sizes
 - Minimum parking requirements
 - Requirements that a lot be connected to a sewer, water, or transit system
- » **Regulations on buildings:**
 - Height caps
 - Accessory dwelling unit locations
- » **Procedural requirements**
 - Public Hearings

Additional visualizations of our summary statistics, called Zoning Snapshots, are available at www.zoningatlas.org/snapshots, and the methods used to create them (and many of the figures in this report) are explained at www.zoningatlas.org/snapshots-methods. For now, these statistics sum up the scope of our work in Massachusetts:



C. Notes on Data Timing and Completeness

Work on the Massachusetts Zoning Atlas began in 2022. Using the National Zoning Atlas methodology, a team of Suffolk University law students led by Professor John Infranca launched the effort by gathering zoning code texts and maps for every jurisdiction in the Commonwealth and began analysis of texts statewide. In 2024, the NZA team took over the analysis and the updating of the data. The initial completion of full statewide analysis concluded in June 2025, but the team continues to incorporate newly released information on new zoning districts established under the MBTA Communities Act.

With that in mind, we offer several observations about how the timing of our data collection may affect the contents of this report.

The rolling nature of our data collection efforts means that some jurisdictions may have amended their zoning codes in between our analysis of their zoning regulations and the publication of this report. We are hopeful this will not be a significant issue for most Massachusetts jurisdictions. As noted, we continue to update our dataset to reflect zoning implemented pursuant to the MBTA Communities Act as that information becomes available.

We also want to acknowledge that we have not systematically documented changes made by jurisdictions subject to Section 8 of Chapter 150 of the Acts of 2024, which allows accessory dwelling units under 900 square feet to be built by right in single-family zoning districts. That law, which became effective in February 2025, amends Section 3 of Chapter 40A, adding that “[n]o zoning ordinance or by-law shall prohibit, unreasonably restrict or require a special permit or other discretionary zoning approval for the use of land or structures for a single accessory dwelling unit, or the rental thereof, in a single-family residential zoning district.” This language is unclear as to whether it is the jurisdictions that must amend their existing zoning to allow ADUs in these districts or it is state law that simply invalidates contrary local restrictions on ADU development. Because the NZA reflects the text of local zoning ordinances, we depict and report the approaches taken toward ADUs by the local zoning ordinance.

We invite local planners and other experts to inform us of any updates, so that we may include them in our database and map.

III. How Massachusetts Zones

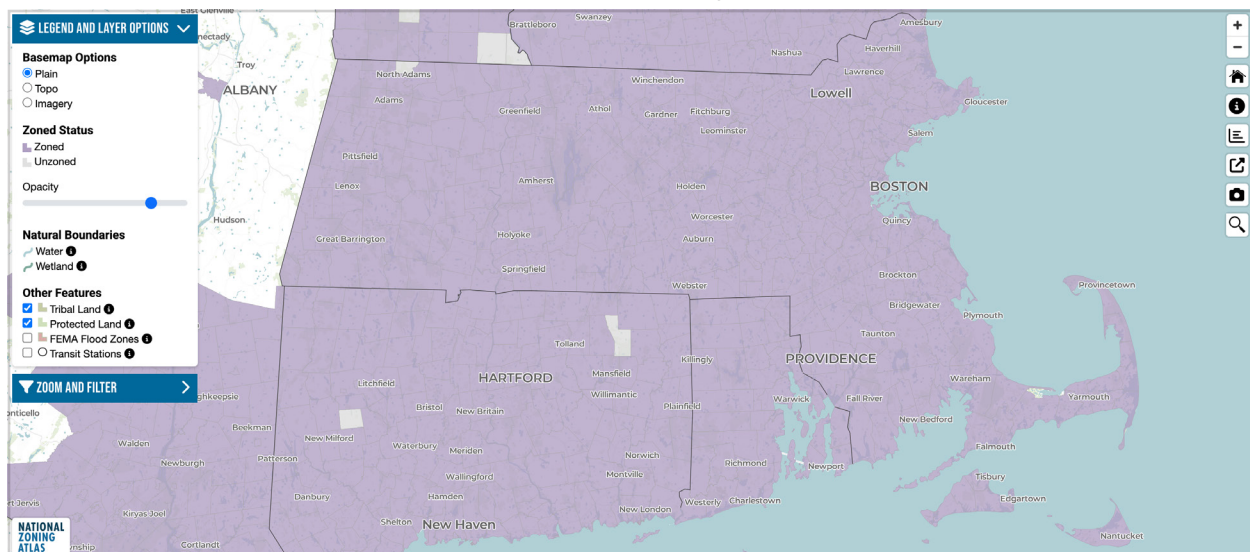
This Part summarizes how Massachusetts zones. It covers five key areas of analysis enabled by the NZA dataset: zoning coverage and land type, residential zoning and housing units allowed, minimum lot sizes, accessory dwelling units, and parking mandates. It then makes key cross-jurisdiction comparisons by looking at unit densities across the state's 26 Gateway Cities. As the first statewide snapshot of Massachusetts's zoning landscape, it offers a picture of what the status quo looks like. In doing so, it shows policymakers and advocates where there are opportunities for targeted reform. This analysis uncovers five key findings:

- Apartments are allowed on only 3.5% of the state's residential land.
- Most single-family land requires homes to sit on lots of nearly an acre or more.
- Local codes continue to restrict accessory dwelling units, contrary to state law.
- Nearly 90% of residential land has a minimum parking requirement.
- Gateway Cities favor single-family zoning, despite the need for deeper affordability.

Zoning Coverage & Land Type

- 99% of jurisdictions have adopted zoning ordinances.
- 99% of Massachusetts's population lives in a place covered by zoning.
- 18% of state land is protected federal or state land not subject to zoning.
- 6% of state land is unzoned.

FIGURE B: Massachusetts Jurisdictions With and Without Zoning.



Our statewide analysis of all 352 zoning jurisdictions in Massachusetts found that 351 (99%) have adopted zoning ordinances. Figure B is a map of the state, showing all the jurisdictions with zoning in purple. Only the Town of Monroe, with just over 100 residents, has not adopted zoning. This jurisdiction appears in gray on the northwestern border of the state.

Appendix A lists all jurisdictions with zoning. Together, they are home to 99% of Massachusetts's population (over 6.9 million people) and 99% of its housing stock (over 3 million units).

FIGURE C: Zoned, Protected, and Unzoned Land in Massachusetts.

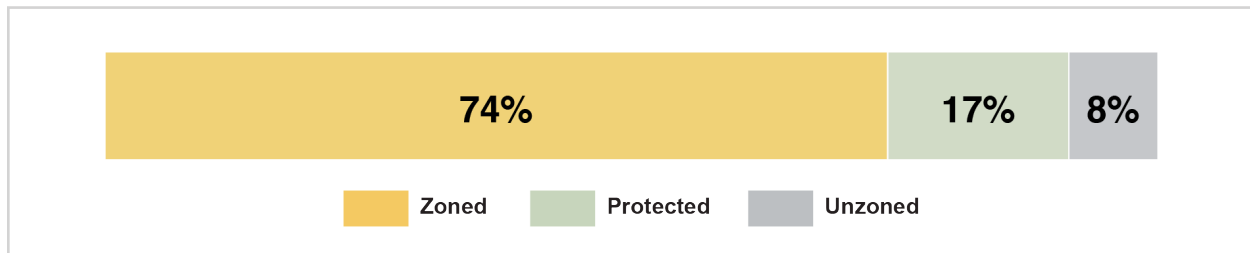


Figure C details a breakdown of land uses across Massachusetts's 4.7 million acres. Zoned land covers approximately 76% of the state. Eighteen percent of land, including lakes, reservoirs, wetlands, and coastal areas such as the Cape Cod National Seashore, cannot be subjected to local zoning because it is protected federal or state land. These areas are largely undeveloped and unlikely to have many full-time residents.

Finally, 6% of land is eligible for zoning but remains unzoned for various reasons. The majority of the unzoned land in Massachusetts consists of roadways, railroad tracks, and other rights-of-way. Monroe, as mentioned, does not have a zoning code. In other jurisdictions with zoning, like Nantucket and Rockport, the zoning code does not apply to the unpopulated or less populated portions of some of their islands. The land here and elsewhere in the state may remain unzoned due to the application of conservation easements or private land management protocols, which local authorities may consider sufficient form of land use controls.

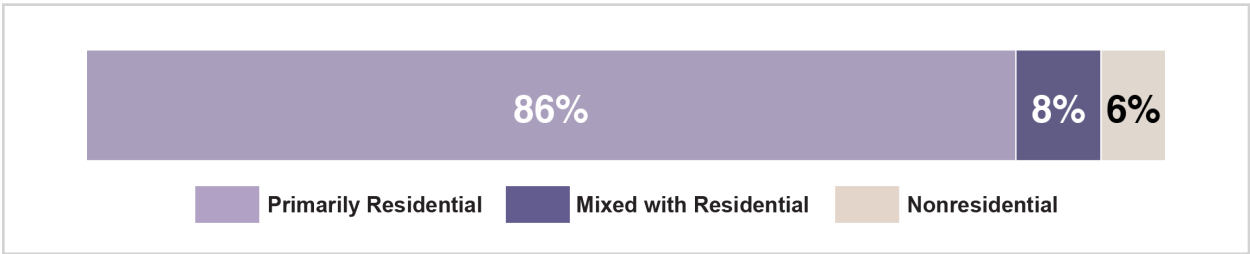
Residential Zoning & Housing Units Allowed

- 94% of zoned land in Massachusetts allows residential uses as of right.
- 96% of residentially zoned land allows single-family housing as of right.
- 3.5% of residentially zoned land allows four-or-more-family housing as of right.

As with every other state the NZA team has analyzed, Massachusetts's zoned land predominantly allows for residential use — especially single-family housing.

As Figure D shows, 94% of zoned land in Massachusetts is committed to some form of residential use, which includes 86% dedicated to primarily residential uses and 8% dedicated to a mix of residential and nonresidential uses. Just 6% of zoned land in Massachusetts is classified as nonresidential.

FIGURE D: Types of Zoned Land in Massachusetts.



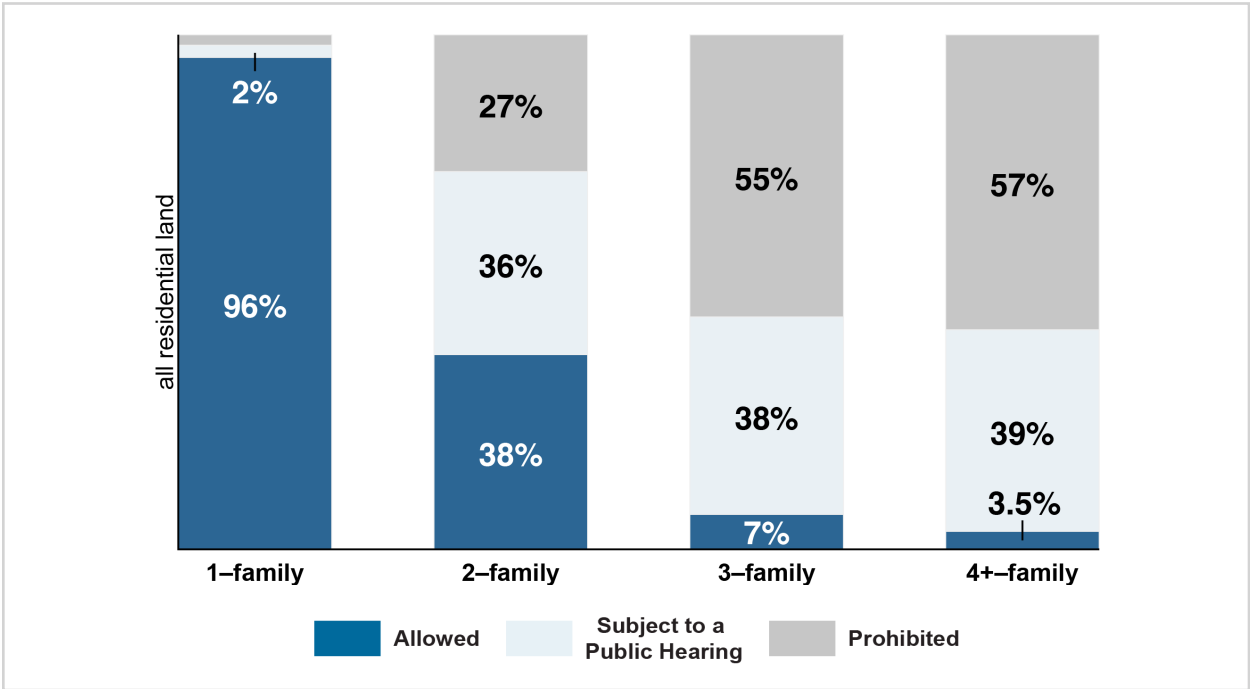
This land heavily favors single-family housing. Figure E summarizes housing types and permitting pathways for single-family, two-family, three-family, and four-or-more-family housing. The denominator for this chart is all residentially zoned land, which includes both primarily residential and mixed with residential land.

The deep blue shows the percentage of land allowing each housing type as of right. The lighter blue shows where the housing type is allowed only if approved after a public hearing or other special review process. The gray indicates that the housing type is prohibited, meaning it is neither permitted as of right nor after a public hearing.

The most striking aspect of Figure E is the bar on the very left. It reveals that 96% of residential land allows single-family housing as of right. By contrast, two-family housing is allowed as of right on only 38% of residential land, and three-family and four-or-more-family housing drop to 7% and 3.5%, respectively.

Now consider the light blue parts of Figure E. One in every 50 acres of land allowing single-family housing requires public hearings prior to approval. Often, this land is zoned for master plan communities or planned residential developments, which the jurisdiction subjects to a public hearing.

FIGURE E: Permitting Pathways for Different Housing Types on Residentially Zoned Land.



This picture looks very different for multi-family housing: public hearings are required on 39% of the land where multi-family housing is allowed. This discretionary procedural requirement often increases costs, extends timelines, and adds uncertainty that can deter development altogether.

Minimum Lot Sizes

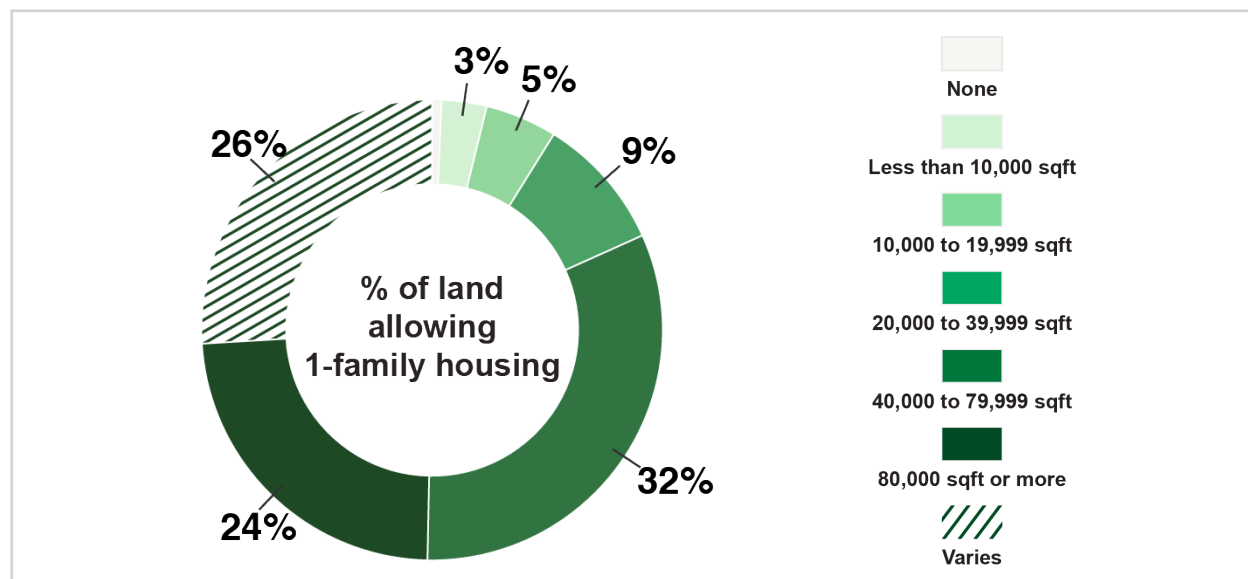
- 99% of land allowing single-family housing has a minimum lot size mandate.
- More than half of single-family land has at least a 40,000 square foot minimum.
- 24% of single-family land has at least an 80,000 square foot minimum.

In Massachusetts, minimum lot sizes are nearly universal: 99% of land zoned to allow single-family housing has a minimum lot size requirement, and they are mostly very large. Figure F depicts how much land zoned for single-family housing requires different lot sizes. Note that around one-quarter of such land varies across the categories based on specific conditions provided for within the zoning text.

As Figure F shows, most single-family land requires homes to sit on lots of nearly an acre (~40,000 sqft) or more. About one-third of the land allowing single-family housing as of right requires minimum lot sizes of between 40,000 and 79,999 square feet, which is about one to two acres. Figure F further shows that a quarter of single-family zoned land requires lot sizes in excess of 80,000 square feet, or just under 2 acres. Just 1% of single-family zoned land has no lot size mandate.

Often justified as a measure to promote community health and open space, in practice, minimum lot sizes squander land, increase costs, restrict housing choices, and contribute to sprawl which encroaches into natural areas, ultimately undermining efforts to build more affordable, diverse, and sustainable cities.

FIGURE F: Minimum Lot Size Mandates on 1-Family-Zoned Land.



Accessory Dwelling Units

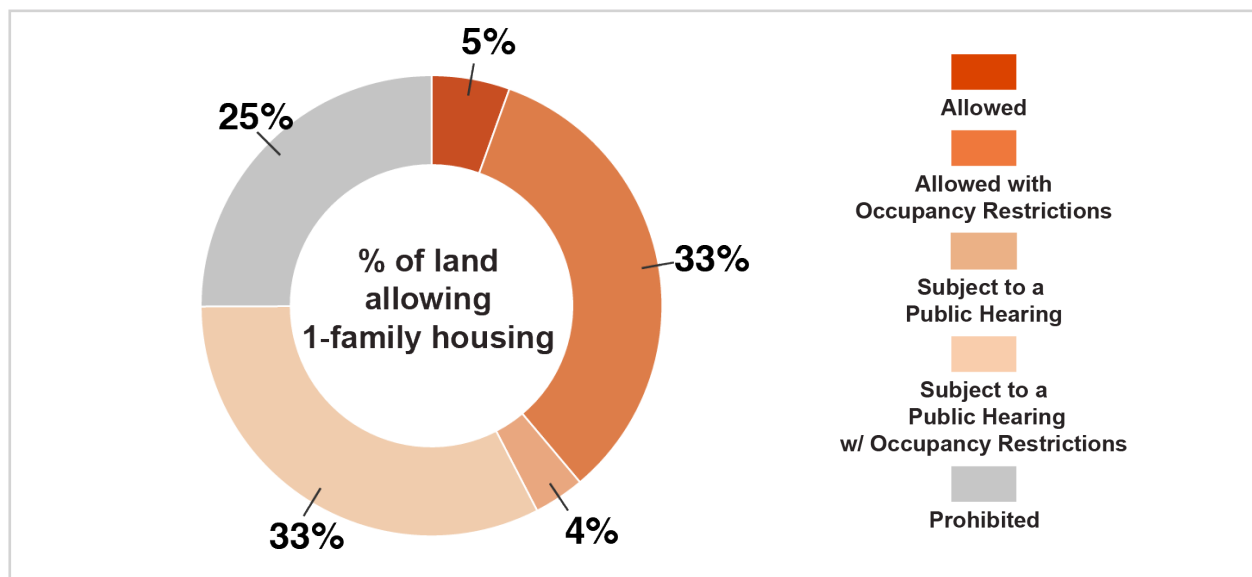
- 25% of single-family land bans accessory dwelling units.
- 33% of single-family land allows accessory dwelling units by right but restricts who can occupy them.
- 37% of single-family land subjects accessory dwelling units to a public hearing.

Accessory dwelling units (ADUs) are secondary units added to single-family lots, which are often located in backyard cottages, converted basements, or former garages and carriage houses. ADUs offer a flexible approach to creating affordable housing because they can be situated discretely within single-family neighborhoods. Where ADUs are allowed without onerous process requirements or other restrictions, single-family homeowners can benefit from their rental income.

To encourage ADU development, the state legislature passed the Affordable Homes Act in 2024. Part of this law requires all jurisdictions in the state to provide as-of-right approval for ADUs up to 900 square feet or half the size of the principal unit (whichever is smaller) anywhere single-family homes are allowed. The law also bars localities from requiring owner occupancy or discretionary approvals for ADUs or their rental. Massachusetts follows other states, notably California, that have loosened onerous constraints.

Local ADU policies in place at the time of the NZA's initial data collection, which ranged from late 2024 through 2025, varied considerably. The NZA team logged where the local code allowed ADUs, either as of right or after a public hearing, and either with or without occupancy restrictions. Even though, as noted above, state law has overridden certain local rules requiring hearings or restricting occupancy, localities that have failed to update their zoning codes to match may well create the illusion that those restrictive conditions still apply. This will lead to confusion and likely discourage ADU development.

FIGURE F: Permitting Pathways for ADUs on 1-Family-Zoned Land.



Occupancy restrictions limit who may live in either the principal unit (i.e., the single-family home) or the ADU. Zoning codes in many Massachusetts jurisdictions, for example, still state that they require owner occupancy of the principal unit, meaning that the homeowner must reside on the premises. Others prohibit homeowners from renting the ADU, barring potential rental income.

Figure G illustrates these various prohibitions and restrictions on land zoned to allow single-family housing. The gray in the chart shows that one-quarter of single-family zoned land bans ADUs, either explicitly or implicitly (because they are unmentioned in the zoning code as an allowed use). The four shades of orange show where ADUs are allowed and indicate the pathways for approval as well as occupancy restrictions.

As indicated by the darkest orange, only 5% of land zoned for single-family housing also allows ADUs as of right without any occupancy restrictions. A further 33% allows ADUs as of right but imposes occupancy restrictions. The most common occupancy restriction is owner occupancy.

Public hearings play a large role in Massachusetts's ADU permitting, as hearings are required prior to approval to construct an ADU on 37% of residentially zoned land, according to local codes. Putting this together, regulations, public hearings, and prohibitions appear to govern ADU construction on 95% of Massachusetts's residentially zoned land, despite state law mandating different treatment.

Parking Mandates

- 86% of residential land is subject to parking mandates
- Mandates are common across all housing types.
- The most common mandate is two parking spaces per housing unit.

Across Massachusetts, nearly 90% of residential land has a minimum parking requirement. These mandates are common across all four types of housing logged by the NZA. Requirements vary by jurisdiction with some applying mandates only in select districts and others enforcing them across all residential parcels. The number of spaces required also varies, but most commonly, across all types of housing, jurisdictions require two parking spaces per unit of housing.

Nearly 90% of residential land has a minimum parking requirement.

Parking mandates contribute to sprawl by yielding land to cars that could otherwise serve community needs. They increase development costs, even making projects wholly infeasible.

Gateway Cities

- Gateway Cities as a group are more permissive toward apartments than the rest of the state.
- Quincy, New Bedford, and Worcester allow apartments on over one quarter of their residential land.
- Six Gateway Cities do not allow apartments on even 1% of their residential land.

In addition to facilitating an examination of statewide zoning figures, NZA data enables cross-jurisdictional comparisons. This is crucial for understanding how zoning works within and across Massachusetts, especially in regions where housing challenges are especially acute like Seasonal Communities and Gateway Cities. *Zoning Report: Cape Cod* has already covered 9 of the 25 Seasonal Communities, so this section turns to the state's 26 Gateway Cities.

Gateway Cities have been officially recognized by the state since 2009. They have populations between 35,000 and 250,000, have average household incomes and educational attainment rates below the state average, and serve as regional economic hubs. They are home to over one quarter of the state's population and nearly 40% of its foreign-born population.¹² Although rents and home prices tend to be lower in Gateway Cities compared to the state average, their residents' lower incomes mean that housing is often comparatively more expensive. To meet the needs of residents, then, zoning rules in these places should allow diverse housing types and encourage housing production.

Zoning in Gateway Cities significantly favors single-family housing over multi-family housing. However, the imbalance is less extreme than in the rest of the state. The average Gateway City allows single-family homes by right on 88% of its residential land and four-or-more-family homes on 10%. This is compared to 96% and 3.5% for the state as a whole.

But not all Gateway Cities are the same. Figure H on the following page highlights the sharp contrast in housing allowances by comparing, on the left, single-family housing and, on the right, four-or-more-family housing across all 26 jurisdictions. The statewide total is included at the top of the latitude chart.

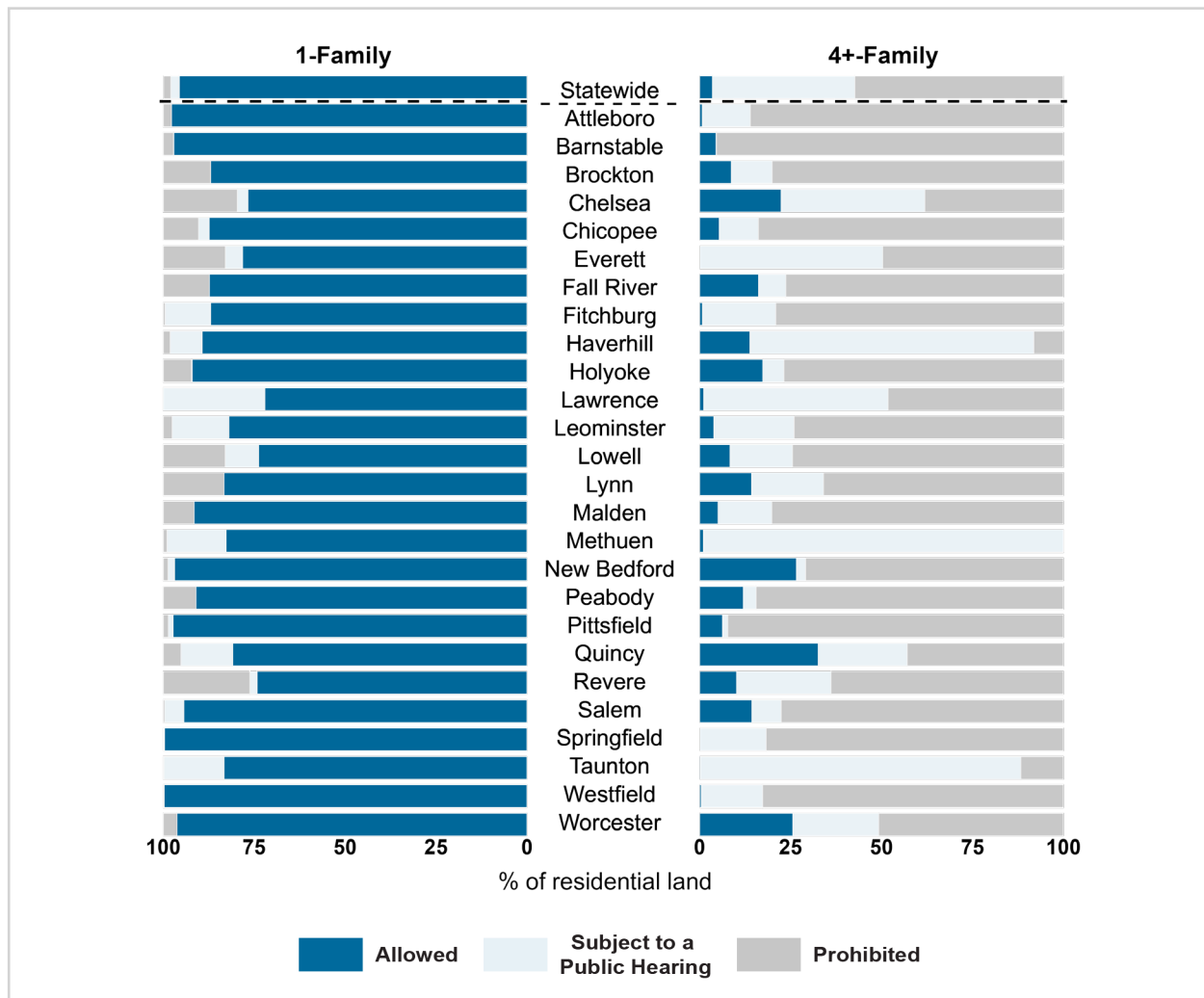
Gateway Cities favor single-family zoning, despite the need for deeper affordability.

The left-hand side of the chart makes one point immediately clear: every Gateway City strongly favors single-family housing. The blue bars represent the share of residential land where single-family housing is allowed by right, and they dominate across all jurisdictions. Even in Lawrence, which has the lowest share among these cities, single-family housing is allowed by right on nearly three quarters of its residential land. In many cities, including Attleboro, Barnstable, Pittsfield, Salem, Springfield, Westfield, and Worcester, single-family homes are allowed by right on well over 90% of residential land.

The right-hand side of the chart shifts attention to four-or-more-family housing. The prevalence of gray and light blue reflects a zoning landscape where apartments are either prohibited outright or subject to

12. MassINC Policy Center, "About the Gateway Cities," <https://massinc.org/policy-center/gateway-cities/about-the-gateway-cities/>.

FIGURE H: Permitting Pathways for 1-Family and 4+-Family Housing Across Gateway Cities.



public hearings. Most jurisdictions allow four-or-more-family housing by right on a larger proportion of their residential land than the state average, with New Bedford, Quincy, and Worcester all surpassing 25%. However, six Gateway Cities do not allow apartments by right on even 1% of their residential land. These include Attleboro, Everett, Fitchburg, Springfield, Taunton, and Westfield.

Taken together, these figures reflect a broader pattern across Massachusetts: even in the state's regional urban centers, where the need for multi-family housing is arguably the highest, zoning continues to prioritize single-family homes at the expense of more diverse and potentially more affordable housing options.

IV. The MBTA Communities Act: Five Years In

This Part analyzes the Massachusetts Bay Transportation Authority (MBTA) Communities Act, which requires communities in eastern Massachusetts served by public transit (provided by the Massachusetts Bay Transportation Authority) to rezone to make it easier to build multi-family housing.¹³ Specifically, it assesses the extent to which the MBTA Communities Act has achieved its objective of increasing allowable housing density across the cities and towns served by the MBTA in the five years since its passage. This report builds on prior work that conducted legal and political analysis,¹⁴ contributing new analysis that uses our unique database to track changes over time down to the sub-parcel level.

To do that, we look at one key metric the legislation aimed to affect: the acreage of land where four-or-more-family homes are allowed as of right. Our analysis produces four key takeaways about the MBTA Communities Act that have rezoned so far:

- The MBTA Communities Act has increased where apartments are allowed by one percentage point.
- Over 10 times more land is dedicated to only single-family homes than to apartments.
- The median MBTA jurisdiction now allows apartments on 2% of its zoned land.
- Noncompliant jurisdictions are older, whiter, and wealthier than compliant jurisdictions.

A. Background: The MBTA Communities Act

Signed into law in January 2021, the MBTA Communities Act seeks to encourage greater housing density near public transportation in eastern Massachusetts. The 177 cities and towns designated as MBTA communities are required to have a zoning district of “reasonable size” within one-half mile of transit in which multi-family zoning, at a minimum gross density of fifteen units per acre, can be built as of right. The law also requires the Executive Office of Housing and Livable Communities (EOHLC) to provide guidelines and determine compliance.

EOHLC regulations specify a district of “reasonable size” by considering both the land area of the district and the total number of multi-family units the district’s zoning would permit. This total number of units, which is termed the “multi-family unit capacity,” represents a set percentage of total existing housing units in the community, with higher percentages required for communities with a higher level of transit.¹⁵

13. Mass. Gen. Laws ch. 161A, § 1 (2023) (identifying the cities and towns designated as MBTA Communities by the definition in id. Ch. 40A, § 1A).

14. For prior analysis of the law, see John Infranca, “Striking a Balance: Massachusetts’s MBTA Communities Law and the Challenging of Local Control,” 43 *Virginia Environmental Law Journal* 119 (2025); see also Andrew Mikula, *The MBTA Communities Act, Three Years Later: How Massachusetts Towns and Cities are Implementing (or Resisting) Multi-Family Zoning Provisions*, Pioneer Institute (Oct. 2024); Katherine Levine Einstein et al., *Political Lessons Learned from the Initial MBTA Communities Act Rollout*, Boston University Initiative on Cities (Feb. 2024); Amy Dain, *A Series of Articles about the MBTA Communities Zoning Law*, Lincoln Institute of Land Policy (2022).

15. A “rapid transit community” must have a district with a capacity for twenty-five percent of the community’s total housing units. A separate challenge pending before the Supreme Judicial Court at the time of this report alleges that the law constitutes an impermissible unfunded state mandate. In the interest of full disclosure: co-author Professor Infranca filed amicus briefs in both matters.

Notably, multi-family districts do not need to be located close to transit. Only MBTA communities with at least “100 acres of developable station area” within their borders might have to comply, and this rule is modified based on how much developable land exists within half a mile of a station. The unique characteristics of a community may then result in a multi-family district that is not located within a half mile of a transit station.¹⁶

Jurisdictions may come into compliance by increasing the density in an area that already allows multi-family housing. Jurisdictions like Brookline, for example, did not expand where multi-family housing could be built but increased the intensity of allowable density in areas that already allowed apartments. More multi-family units are allowed per the zoning code in Brookline today than before the law, but the total acreage where these units are allowed remains unchanged. Brookline is not the standard case, however. Of the 115 jurisdictions we examine in the following section, only seven came into compliance without adding multi-family acreage.

B. MBTA Communities Analyzed

There are 177 MBTA communities, but not all are included in our assessment. Table 1 shows why. Of these jurisdictions, 51 were not fully in compliance with the law by the end of 2025, when the NZA team concluded its analysis. Most of these places (39) had submitted their zoning rules for review or were considered to be in “conditional compliance” or “interim compliance” by EOHLC. Twelve, however, had missed their compliance deadline altogether, with four of those — Carver, East Bridgewater, Holden, and Rehoboth — failing to even submit their preadoption plan. At the time of writing, the state attorney general has filed a lawsuit against nine of these noncompliant jurisdictions.¹⁷

Three jurisdictions are compliant but had not yet made their updated zoning maps available to the public when we conducted our analysis, so they are excluded as well. And finally, eight were already in compliance

TABLE 1: Summary of 177 MBTA Communities by Compliance Status as of December 2025.

Status	Count
Noncompliant	12
Compliant but Information Unavailable	3
Partially Compliant	39
Compliant and Information Available	115
Already Compliant	8

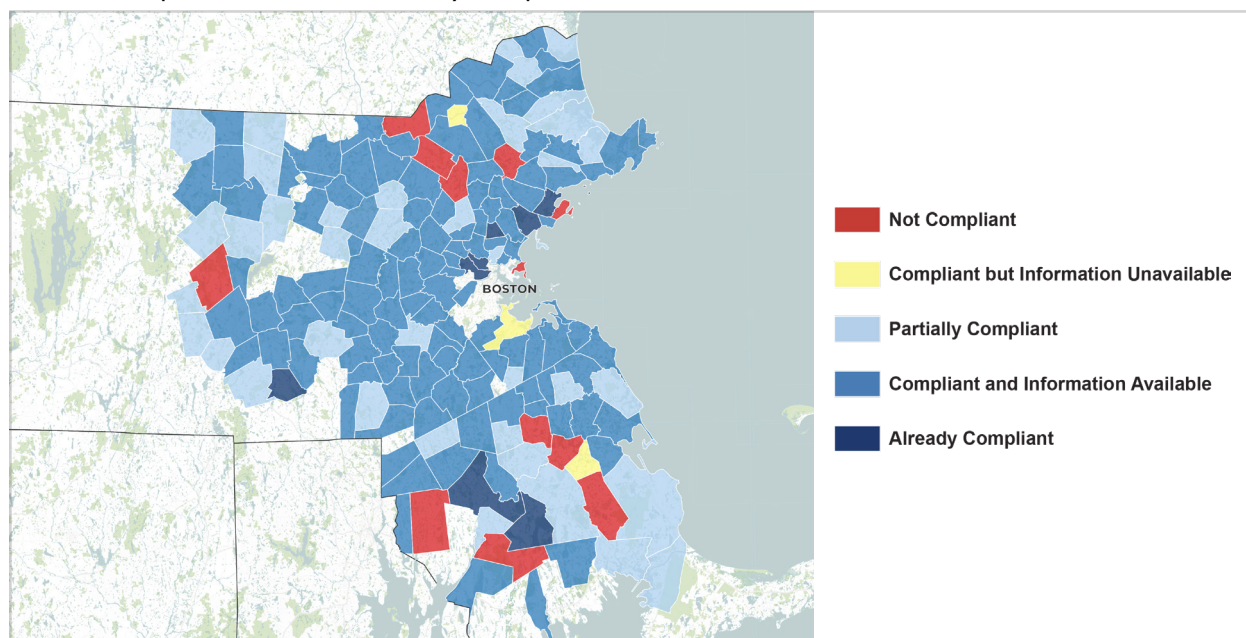
16. 760 Mass. Code Regs. 72.08(1)(a) (2025). A “developable station area” is defined as “developable land that is within 0.5 miles of a transit station.” *Id.* § 72.02.

17. Editorial Board, “The Verdict on the MBTA Law is in: It Worked,” *The Boston Globe* (Jan. 30, 2026).

before the legislation or at the time codes were initially gathered for the NZA, and thus did not need to make any adjustments to their zoning code. Some of these, like Cambridge and Somerville, have made substantial changes to their zoning codes since 2021, but since they had already met their MBTA Communities Act requirements, these changes cannot be said to have resulted from the law itself.

That leaves 115 jurisdictions for the analysis. The map in Figure I, shows the status of each MBTA jurisdiction at the time of writing, while Appendix B lists them in full. The cities and towns we discuss are colored medium blue on the map.

FIGURE I: Map of MBTA Communities by Compliance Status.



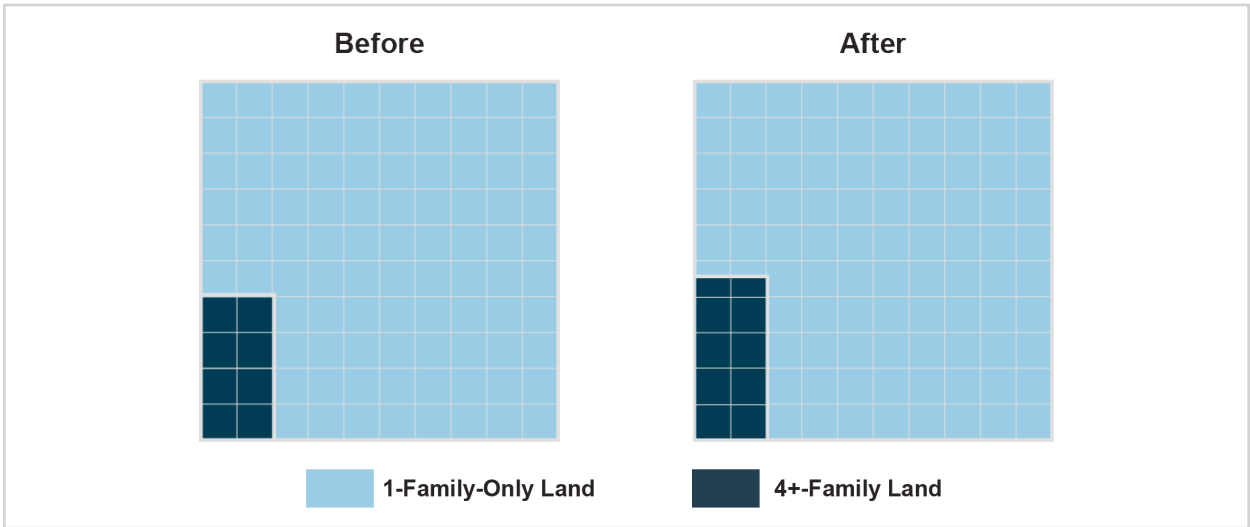
C. Zoning Changes Across MBTA Communities

There are nearly 800,000 acres of land zoned for residential uses across the 115 MBTA communities we examined. Before the law, 5% of that residential land in these communities allowed four-or-more-family homes as of right. After the law, that percentage increased to 6%. In other words, the MBTA Communities Act has increased where apartments are allowed by 1 percentage point.

The MBTA Communities Act has increased where apartments are allowed by 1%.

Adding over 6,000 acres of land where apartments can be built represents a hard-fought victory for housing advocates. However, this policy win needs to be understood within its context. Figure J compares the acreage of land where apartments are allowed versus where only single-family housing (and no other housing type) is allowed before and after the MBTA Communities Act went into effect.

FIGURE J: 1-Family-Only and 4+-Family Land Before and After the MBTA Communities Act.



The chart on the left in Figure J compares single-family-only land in the 115 communities studied versus land that allows four-or-more-family housing prior to the implementation of the MBTA Communities Act in those communities. The chart on the right captures the same land comparison after the implementation of the statute. As the two charts show, the 6,000 additional acres of land allowing four-or-more-family homes barely registers when compared to the amount of land where only single-family homes are allowed. In other words, the impact of the law has been somewhat modest.

Before the legislation, there were nearly 541,000 acres of single-family-only land compared to just a little over 41,000 acres of four-or-more-family housing. After, those numbers adjusted to around 539,000 and a little under 48,000. In other words, over 10 times more land is dedicated to only single-family homes than to apartments.

Over 10 times more land only allows 1-family homes than allows 4+-family homes.

These new multi-family districts also do not necessarily require new residential buildings to have at least four units. In fact, 96% of the land allowing four-or-more-family homes as of right in these cities and towns also allows lower-density development as of right. There is, therefore, no guarantee that new housing in that land will include apartments. But it is likely that no multi-family housing will be built at all on those 539,000 single-family-only acres.

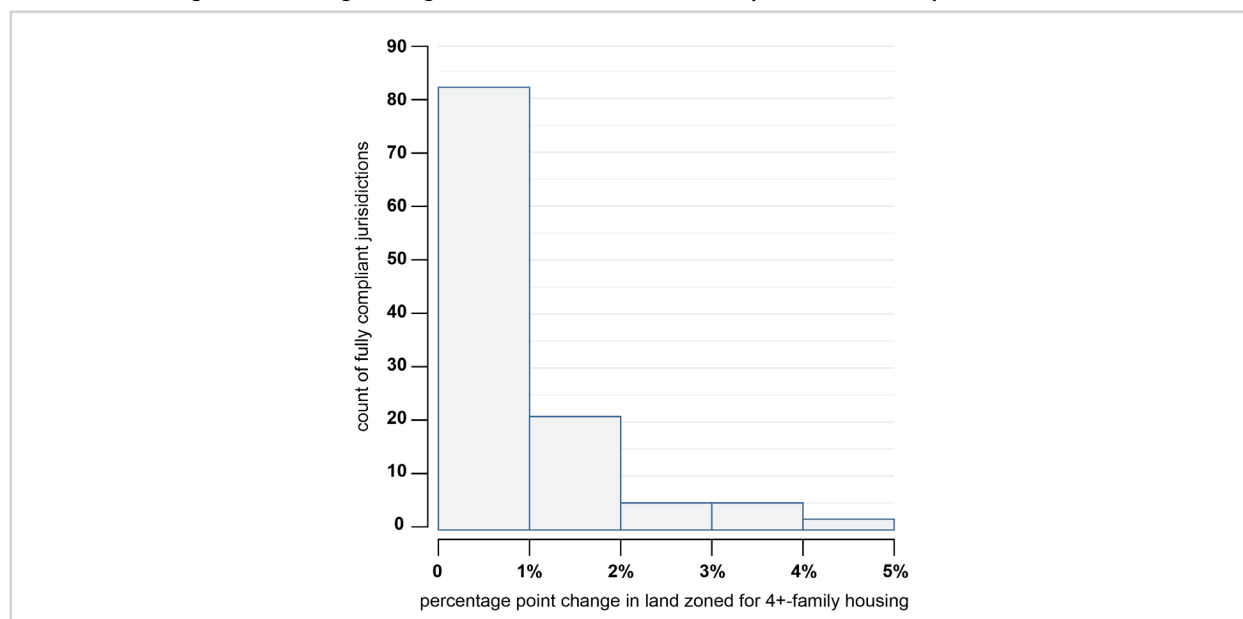
D. Zoning Changes by Jurisdiction

In this subsection, we break down the studied MBTA communities by the percentage of zoned land allowing four-or-more-family homes by right added due to the law. By this method, if a jurisdiction allowed

apartments by right on 1% of its zoned land before the law and 3% after, then we say it added 2 percentage points.¹⁸

Before the law went into effect, the median jurisdiction allowed apartments on only 1% of its zoned land. After the law, the median jurisdiction now allows apartments on 2% of this land.¹⁹ As Figure K shows, the vast majority of compliant jurisdictions — 82 out of 115 — increased their percentage of four-or-more-family land by less than 1 percentage point. Another 21 increased that land by less than 2 percentage points.

FIGURE K: Histogram Showing Change in the Amount of 4+-Family Land Added by Jurisdiction.



Malden and Arlington added the highest portion of land allowing four-or-more-family homes of any of the studied jurisdictions, each adding over 4 percentage points. Figure L shows what those increases look like in each town. The maps depict where four-or-more-family housing was allowed by right before (at left) and after (right) the law in purple, with transit stations represented with white circles. Light purple shows primarily residential districts. Dark purple shows districts that include a mix of residential and nonresidential uses.

As indicated in the white “Filtering Results” box in the bottom right of the two Before maps on the left, neither town allowed four-or-more-family housing by right anywhere within their boundaries before the MBTA Communities Act. Now, Malden has 111 acres, largely concentrated around the Malden Center transit station, and Arlington has 97 acres, running along Massachusetts Avenue and Broadway.

18. We report changes in *zoned* land here rather than *residential* land because some jurisdictions came into compliance by converting nonresidential land. Although focusing on zoned land rather than residential land means the reported percentages will be slightly smaller, the story does not meaningfully change. For example, while 82 jurisdictions increased the percentage of their *zoned* land allowing four-or-more-family housing as of right by less than one point, 77 of those increased the four-family percentage of their *residential* land by less than one point. And still, Malden and Arlington remain the only ones to exceed 4 percentage point change. Moreover, the median jurisdiction still went from 1% to 2% *residential* land after rounding to the nearest full percent.

19. As a point of clarification, note that the earlier figures reported — that 5% of the study area’s residential land allowed apartments before the law and 6% did so after the law — pertained to the region’s *total* residential land area. The 1% and 2% figures reported here pertain to the *median* jurisdiction.

FIGURE L: 4+-Family Zoning Before and After the MBTA Communities Act: Malden and Arlington.



Malden and Arlington are the exemplary cases. However, it is evident from their maps that the bar for satisfying MBTA Communities Act requirements was not especially high. About three quarters of the zoned land in Malden and two thirds of the zoned land in Arlington still allow no other housing but single-family homes.

The situation is far less balanced in communities like Ashby, Sherborn, and Hamilton, where over 99% of zoned land still allows no housing denser than single-family homes. Though extreme in this regard, these three communities are far more representative of the group as a whole than Malden and Arlington. One might say that the lack of housing options in Ashby and Sherborn is understandable given that they have no train or bus service. On the other hand, Hamilton is a commuter rail community, where more housing options would be convenient and well-supported by existing infrastructure.

Some jurisdictions came into compliance by allowing more units within existing districts allowing four-or-more-family housing, but the actual amount of land where apartments could be built changed very little. Seven jurisdictions came into compliance without expanding their four-or-more-family acreage at all.

Though increasing the intensity of allowable density in districts already zoned to allow apartments may increase the total zoned capacity of that jurisdiction, it confines where higher-density housing can be built.

In practice, this limits the opportunities for delivering new multi-family housing to a community and may contribute to social segregation. With such a large portion of the region currently zoned for only single-family homes, there is no way to achieve the state’s housing goals through zoning changes that fail to expand where apartments can be built.

E. Noncompliant Jurisdictions

The ability of the MBTA Communities Act to increase allowable housing density hinges on cities and towns actually coming into compliance with it. However, 12 of the 177 MBTA communities had not yet complied by the December 2025 deadline.²⁰ These jurisdictions include Carver, Dracut, East Bridgewater, Freetown, Halifax, Holden, Marblehead, Middleton, Rehoboth, Tewksbury, Wilmington, and Winthrop. In response, the state attorney general has taken action to enforce the law.²¹

To gather a better sense of who is pushing back, we looked at data from the American Community Survey, which are presented in Table 2.²² They include summary statistics weighted by population for three types of MBTA community: Fully Compliant, Partially Compliant, and Noncompliant. The Fully Compliant group includes the 126 cities and towns with zoning codes that have been fully approved by the state, including those that were already compliant when the review process began (or at the time codes were initially gathered for the NZA) and those where maps have not been made publicly available. This group includes the jurisdictions colored in medium blue, dark blue, and yellow in the map in Figure I.

The Partially Compliant group includes the 39 jurisdictions that have submitted the proper paperwork and have been marked as interim or conditionally compliant by the state. These include the jurisdiction colored in light blue in Figure I. The Noncompliant group includes the 12 holdouts, which are colored in red in Figure I.

TABLE 2: Select American Community Survey Data of MBTA Communities.

Status	Jurisdictions	Population Density	Median Age	White Population Share	Median Household Income	Home-ownership Rate	Median Home Value	Median Gross Rent
Fully Compliant	126	3.2 people per acre	40	64%	\$119,000	61%	\$677,000	\$1,926
Partially Compliant	39	1.0 people per acre	44	79%	\$127,000	76%	\$609,000	\$1,913
Non-Compliant	12	1.3 people per acre	44	85%	\$136,000	83%	\$593,000	\$1,963

20. Commonwealth of Massachusetts, “Multi-Family Zoning Requirements for MBTA Communities,” <https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities> (identifying the compliance status of each jurisdiction).

21. Editorial Board, “The Verdict on the MBTA Law is in: It Worked,” *The Boston Globe* (Jan. 30, 2026).

22. All figures come from the U.S. Census Bureau’s 2020–2024 American Community Survey 5-year estimates. Data for cities came from the Census’s Place file. Data for townships came from the Census’s County Subdivision file.

Summarizing these statistics by compliance status reveals some noteworthy differences between these groups, especially when comparing noncompliant jurisdictions with fully compliant ones. Residents in noncompliant jurisdictions are older, on average, than in fully compliant jurisdictions (median age of 44 vs. 40), and they are more likely to be white (85% vs. 64%), have higher incomes (\$136,000 vs. \$119,000), and own their own homes (83% vs. 61%).

Rents are also higher in noncompliant jurisdictions but not by much (\$1,963 vs. \$1,926). Home values, by contrast, are higher in fully compliant cities and towns. This likely reflects the fact that these communities tend to be closer to Boston and have higher population densities and less developable land. Partially compliant jurisdictions split the difference in most categories.

This high-level summary provides a glimpse of the region's compliance landscape. Combined with the map in Figure I, it suggests that the staunchest resistance to the MBTA Communities Act has come from places that are more characteristically exurban. This is not altogether surprising. Resistance to increasing multi-family allowances around the country has frequently come from communities with similar socioeconomic, geographic, and demographic profiles.

The MBTA Communities Act represents an important first step in creating more diverse housing options across Massachusetts's most densely populated and economically significant region. It has, so far, added over 6,000 acres of land where apartments can be built. But it must be understood as just that: a first step. Six thousand acres does not look so impressive in the shadow of the hundreds of thousands of acres still exclusively reserved for single-family homes.

In this Part, we have highlighted the limited victories of the law so far. This is not meant to be a criticism of the immense work advocates and policymakers have put in to pass and enforce this law but rather provides a realistic picture of where the state and region currently stand. It is only through an honest assessment of the data that we can effectively carry the momentum of the MBTA Communities Act forward. If the state is serious about reaching its goal of 222,000 new housing units by 2035, then additional reforms will clearly be needed. At minimum, the state must ensure that all jurisdictions comply with existing laws.

In the following Part, we conclude this report by outlining several policy recommendations designed to build on momentum in the state to deliver more affordable housing options to Massachusetts residents.

V. Policy Opportunities

There's a lot to admire about the bipartisan, pro-homes zoning reforms that Massachusetts has undertaken over the last five years. The Affordable Homes Act, enacted in 2024 with the support of Governor Maura Healey, overrode certain local zoning constraints on accessory dwelling units. The Housing Choice Act, enacted in 2021 with the support then-Governor Charlie Baker, made it easier for local governments to rezone for new housing and included the MBTA Communities Act.

These legislative successes will no doubt help to ease regulatory constraints on housing. But as this report has shown, early returns are somewhat discouraging. **Part III** showed that many local governments have not yet changed their zoning codes for consistency with the Affordable Homes Act. And **Part IV** revealed that the MBTA Communities Act has resulted in very little rezoned land. This Part offers six recommendations for state policymakers to consider as they assess how to maintain and expand momentum for new housing.

» Recommendation #1: Revisit the MBTA Communities Act

The MBTA Communities Act was a step in the right direction. But it has not met its potential. Less than 1 percentage point of land, or a little over 6,000 acres, has been rezoned for as of right multi-family housing in the 115 communities we studied. Much of this rezoned land is located far from transit stations, due to quirks in the way the law was written. And a dozen communities have resisted change at all.

With this in mind, we suggest that legislators revisit and revise the MBTA Communities Act to better advance its core goal of increasing residential development capacity in areas served by public transit. Specifically, we suggest that the legislature require that all zoned land (i.e., land other than protected lands, waterways, and rights of way) within a half-mile radius of transit stations allow multi-family housing by right, up to fifteen units per acre. This would increase the amount of land zoned for such housing by more than 45,000 acres. That is nearly eight times as much land as was rezoned to comply with the MBTA Communities Act. By directly preempting local zoning in areas served by the state's public transportation infrastructure, the Commonwealth will avoid the local resistance and other compliance challenges that have limited the law's effects.

Moreover, we suggest that legislators bar localities from imposing certain regulatory restrictions that would constrain multi-family housing development (or make it less feasible). Examples of such regulations include setbacks, lot coverage caps, height caps, parking mandates, floor-to-area ratios, minimum unit sizes, and more. The National Zoning Atlas can leverage its unique data set to help identify which of these types of regulations have the most significant negative impact on housing today, to help legislators plan for the future.

» Recommendation #2: Upzone for Quadplexes in Gateway Cities

Massachusetts has some of the more dismal statistics in the country when it comes to the allowance of diverse housing types. As noted above, single-family zoning predominates. And just 7% of the state's residential land allows three-family housing by right, while apartments larger than that are allowed on only 3.5% of such land. Even in the Gateway Cities, with populations between 35,000 and 250,000, the National Zoning Atlas has calculated that just 10% of land is zoned for multi-family housing.

We suggest that legislators increase this portion of land by requiring that all (or a significant portion of) residentially zoned land in each Gateway City allow as-of-right four-family homes (or “quadplexes”). Doing so would be consistent with similar measures addressing quadplexes nationwide. The Oregon legislature, for example, has legalized quadplexes in all single-family neighborhoods in cities of more than 25,000 people. Massachusetts, which has a larger number of more populous cities, could use the 35,000-person threshold for the identification of a Gateway City.

» Recommendation #3: Let Main Streets Thrive

Massachusetts has a significant number of small-town boulevards and larger-city neighborhood corridors that have historically served as avenues of commercial activity. Over the years, zoning codes have treated these “main streets” poorly. Many codes, for example, have barred new residential development, meaning that people can’t live near shops or other amenities, and businesses can’t benefit from residential development. They have also imposed parking mandates that have resulted in the demolition of historic buildings.

We suggest that the legislature override local zoning to allow multi-family housing as of right, without parking mandates, in and around areas designated “Mixed with Residential” on the National Zoning Atlas. These areas, covering 8% of the state, already allow both residential and nonresidential uses. But only some of these areas actually allow for residential uses to be built by right, or allow for multi-family housing at all. We encourage legislators to consider a fifteen-unit-per-acre threshold for the minimum capacity allowed by code. This measure is already familiar to more than half of the state’s jurisdictions thanks to the MBTA Communities Act. And it seems reasonable as a starting point to make Massachusetts’s main streets thrive.

» Recommendation #4: Say Yes in God’s Backyard

Like the last recommendation, this recommendation draws from one of Massachusetts’s existing assets: its numerous, often historically-significant, religious buildings. The Lincoln Institute of Land Policy recently calculated that religious institutions own more than 20,000 acres of land in the state. Most of that land is in areas already zoned for residential development or in areas that mix residential and nonresidential uses.

A “Yes in God’s Backyard,” or YIGBY, bill that allows religious institutions to build multi-family housing by right would loosen up this land for development. The Citizens’ Housing and Planning Association has said that a YIGBY bill, such as the one currently pending in the legislature, could result in more than two hundred thousand new housing units. From the religious institution’s perspective, this proposal has the added benefit of enabling potential revenue supporting not only the maintenance of its worship space or spaces, but also the health of its congregation. The National Zoning Atlas could contribute to this ongoing policy conversation by identifying current zoning rules imposed on properties owned by religious institutions, and then measuring the impact of proposed reforms.

» Recommendation # 5: Relax Accessory Dwelling Unit Restrictions

This report has revealed that not all local jurisdictions have revised their codes to reflect the Affordable homes Act requirement that they allow certain accessory dwelling units (ADUs). The legislature might want to address the discrepancy by requiring nonconforming jurisdictions to rezone within a reasonable time period and file the amended zoning code with the state. The National Zoning Atlas stands ready to help the legislature identify, to the best of our knowledge, jurisdictions that would be affected by such a measure.

But the legislature should probably do more than just clean up the loose ends of the Affordable Homes Act. Given the growing popularity of ADUs, Massachusetts should continue to reduce constraints on their construction. At a minimum, the legislature could legalize all accessory dwelling units (even those more than 900 square feet) as of right anywhere single-family housing is allowed as of right. Moreover, it could prohibit parking mandates for ADUs and explicitly ban occupancy restrictions that limit ADU occupancy to family members, employees, or elderly persons.

» Recommendation #6: Legalize Smaller Lots

Knowing that legislators are considering both a petition and other legislation to reduce lot sizes, we only seek to reinforce here the notion that large minimum lot sizes required at the local level cumulatively affect housing production, economic growth, and environmental sustainability.

Currently, 56% of residential land in the state has a minimum lot size of around an acre or more for single-family housing. Reining in these lot sizes, either through state overrides or through comply-and-report requirements, can have a significant long-term positive effect on the state and its residents. National Zoning Atlas data documenting current zoning conditions can be compared to existing lot sizes and lot frontages to model the impact of proposed reforms on the supply of small lots.

These policy opportunities recognize and respond to the groundswell of reforms already underway across the state. Taken together with the findings outlined in this report, we encourage Massachusetts to harness this moment in pursuit of better-targeted, data-backed zoning adapted for the housing challenges of today.



Walkable neighborhoods with retail and service amenities, like the Back Bay, remain largely illegal across Massachusetts.

Appendix A:

Massachusetts Jurisdictions With Zoning

Of the following 352 Massachusetts jurisdictions, all but Monroe exercise zoning. Some have special annotations. The 147 jurisdictions marked with “**x**” do not allow any multi-family housing (four or more units) by right anywhere within their boundaries. The 25 jurisdictions marked with “**P**” have no parking mandates for residential uses.

Abington	Blandford xP	Colrain x	Fitchburg
Acton	Bolton x	Concord	Florida xP
Acushnet x	Boston	Conway x	Foxborough
Adams	Bourne	Cummington x	Framingham
Agawam	Boxborough	Dalton x	Franklin
Alford xP	Boxford x	Danvers	Freetown
Amesbury	Boylston x	Dartmouth	Gardner
Amherst x	Braintree	Dedham	Georgetown
Andover	Brewster	Deerfield	Gill x
Aquinnah xP	Bridgewater x	Dennis	Gloucester
Arlington	Brimfield P	Devens Regional Enter- prise Zone	Goshen x
Ashburnham x	Brockton	Dighton x	Gosnold xP
Ashby	Brookfield x	Douglas x	Grafton
Ashfield x	Brookline	Dover x	Granby x
Ashland	Buckland xP	Dracut x	Granville xP
Athol	Burlington	Dudley	Great Barrington
Attleboro	Cambridge P	Dunstable x	Greenfield
Auburn x	Canton	Duxbury	Groton
Avon	Carlisle x	East Bridgewater	Groveland
Ayer	Carver x	East Brookfield x	Hadley x
Barnstable	Charlemont x	East Longmeadow	Halifax x
Barre x	Charlton x	Eastham	Hamilton
Becket x	Chatham x	Easthampton x	Hampden x
Bedford	Chelmsford	Easton	Hancock xP
Belchertown x	Chelsea	Edgartown x	Hanover x
Bellingham	Cheshire x	Egremont x	Hanson
Belmont	Chester P	Erving x	Hardwick x
Berkley x	Chesterfield x	Essex	Harvard
Berlin	Chicopee	Everett x	Harwich x
Bernardston	Chilmark x	Fairhaven	Hatfield x
Beverly	Clarksburg	Fall River	Haverhill
Billerica	Clinton	Falmouth	Hawley x
Blackstone x	Cohasset		Heath

Hingham	Medfield	Norwood	Scituate
Hinsdale	Medford	Oak Bluffs ^x	Seekonk
Holbrook ^x	Medway	Oakham	Sharon ^x
Holden	Melrose	Orange ^x	Sheffield ^x
Holland ^x	Mendon ^x	Orleans ^x	Shellburne
Holliston	Merrimac ^x	Otis	Sherborn
Holyoke	Methuen	Oxford	Shirley
Hopedale ^x	Middleborough	Palmer ^x	Shrewsbury ^x
Hopkinton	Middlefield ^{xP}	Paxton	Shutesbury ^x
Hubbardston ^x	Middleton ^x	Peabody	Somerset
Hudson	Milford	Pelham	Somerville ^x
Hull	Millbury	Pembroke	South Hadley ^x
Huntington ^x	Millis	Pepperell ^x	Southampton
Ipswich	Millville ^x	Peru ^{xP}	Southborough
Kingston	Milton	Petersham ^x	Southbridge
Lakeville	Monson	Phillipston	Southwick
Lancaster ^{xP}	Montague ^x	Pittsfield ^x	Spencer ^x
Lanesborough ^P	Monterey ^{xP}	Plainfield	Springfield ^x
Lawrence	Montgomery ^{xP}	Plainville	Sterling ^x
Lee ^x	Mount Washington ^x	Plymouth ^x	Stockbridge
Leicester ^x	Nahant	Plympton ^x	Stoneham
Lenox	Nantucket	Princeton ^x	Stoughton ^x
Leominster	Natick	Provincetown	Stow ^x
Leverett ^x	Needham ^x	Quincy	Sturbridge
Lexington	New Ashford	Randolph	Sudbury ^x
Leyden ^{xP}	New Bedford ^x	Raynham	Sunderland ^x
Lincoln	New Braintree ^x	Reading ^x	Sutton
Littleton	New Marlborough ^x	Rehoboth	Swampscott ^x
Longmeadow	New Salem ^P	Revere ^x	Swansea
Lowell	Newbury	Richmond ^P	Taunton ^x
Ludlow ^x	Newburyport	Rochester	Templeton
Lunenburg ^x	Newton	Rockland ^x	Tewksbury
Lynn	Norfolk ^x	Rockport ^x	Tisbury ^x
Lynnfield	North Adams	Rowe ^{xP}	Tolland
Malden	North Andover	Rowley ^x	Topsfield ^x
Manchester-by-the-Sea	North Attleborough	Royalston ^{xP}	Townsend ^x
Mansfield	North Brookfield	Russell ^x	Truro
Marblehead ^x	North Reading	Rutland	Tyngsborough ^x
Marion ^x	Northampton	Salem	Tyringham
Marlborough	Northborough	Salisbury ^x	Upton
Marshfield	Northbridge	Sandisfield ^{xP}	Uxbridge ^x
Mashpee ^x	Northfield	Sandwich	Wakefield ^x
Mattapoisett	Norton	Saugus ^x	Wales
Maynard	Norwell	Savoy	Walpole

Waltham	West Brookfield ^x	Whitman
Ware	West Newbury ^x	Wilbraham ^x
Wareham	West Springfield ^x	Williamsburg
Warren ^x	West Stockbridge ^x	Williamstown ^x
Warwick ^{xP}	West Tisbury	Wilmington
Washington ^P	Westborough	Winchendon ^P
Watertown	Westfield	Winchester ^x
Wayland ^x	Westford ^x	Windsor ^x
Webster	Westhampton	Winthrop
Wellesley ^x	Westminster	Woburn
Wellfleet ^x	Weston	Worcester ^x
Wendell ^x	Westport	Worthington
Wenham	Westwood	Wrentham
West Boylston	Weymouth ^x	Yarmouth
West Bridgewater ^x	Whately	

Appendix B: MBTA Communities By Compliance Status

The following lists the 177 MBTA Communities by their compliance status as of December 2025.

Previously Compliant	Duxbury Easton Fall River Fitchburg Foxborough Framingham Georgetown Gloucester Grafton Groton Groveland Hamilton Hanson Harvard Haverhill Hingham Holliston Hull Kingston Leominster Lexington Lincoln Littleton Lowell Lynnfield Malden Manchester-by-the-Sea Marlborough Maynard Medfield Medford Medway Methuen Millbury Millis Milton Natick Needham New Bedford Newbury	Newburyport Newton Norfolk North Andover North Attleborough North Reading Northborough Norton Norwell Norwood Peabody Pembroke Randolph Raynham Reading Revere Rochester Rockland Rockport Saugus Scituate Seekonk Sharon Sherborn Shirley Shrewsbury Southborough Stoneham Stoughton Sudbury Swampscott Topsfield Tyngsborough Upton Wakefield Walpole Waltham Watertown Wayland Wellesley	West Boylston Westborough Westford Westminster Weston Westwood Weymouth Whitman Winchester Worcester Wrentham
Updated and Compliant	Abington Acton Amesbury Andover Arlington Ashby Ashland Attleboro Ayer Bedford Bellingham Belmont Beverly Billerica Braintree Brockton Brookline Burlington Canton Chelmsford Chelsea Cohasset Danvers Dedham		Compliant but Information Unavailable Lawrence Plympton Quincy
			Partially Compliant Ashburnham Auburn Berkley Bourne Boxborough Boxford Bridgewater Carlisle Concord Dover Essex Everett

Franklin
Hanover
Holbrook
Hopkinton
Ipswich
Lancaster
Leicester
Lunenburg
Mansfield
Marshfield
Merrimac

Middleborough
Nahant
Paxton
Plymouth
Princeton
Rowley
Salisbury
Sterling
Stow
Sutton
Townsend

Wareham
Wenham
West Bridgewater
West Newbury
Woburn

Noncompliant

Carver
Dracut

East Bridgewater
Freetown
Halifax
Holden
Marblehead
Middleton
Rehoboth
Tewksbury
Wilmington
Winthrop

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