

AN EARLY LOOK AT THE MBTA COMMUNITIES PERMITTING PIPELINE



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

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SUMMARY

Adopted in 2021, the MBTA Communities zoning law requires cities and towns served by the MBTA to allow multifamily housing by right in “reasonably sized” districts, at moderate densities, near transit stations where feasible, and without restrictions on the ages of occupants. Now, under MBTA Communities zoning, more than 100 projects containing almost 7,000 homes across 34 communities are in the permitting, construction, or occupancy stages—most in permitting. Local zoning bylaws and ordinances now allow these homes as of right, without restrictions that would keep out families with children. Most of the projects are in locations that support multimodal mobility, although only about a third of units are a short walk from train stations.

In its stated requirements, the short statute implies **four main purposes**: A) increasing production of multifamily housing, B) locating more housing near transit, C) reducing the risk, time, and cost associated with permitting multifamily housing, and D) reducing bias against families with children in zoning policy. This report assesses what the law’s early results indicate about its efficacy in advancing these four purposes. The analysis is preliminary, as much of the local zoning reform is new, and current market conditions have been complicating production. Also, not all of the projects will ultimately gain permits or be built.

Communities began adopting local zoning reforms and submitting compliance applications to the state in 2023 and continued through 2025. Per the state’s implementation regulations, the law applies to 177 cities and towns in Greater Boston, outside of Boston itself. As of January 2026, **165 municipalities have adopted zoning to comply**, and 12 communities are officially noncompliant. This report does not provide an analysis of the full set of local reforms but instead offers insights about MBTA Communities implementation based on a review of projects in the pipeline.

What follows is a summary of the four main sections of the report.

Part 1. PRODUCTION

MBTA Communities is leading to a real but modest increase in multifamily housing production.

A preliminary list of projects tracked by the state administration includes **102 developments containing 6,898 housing units, across 34 communities**. The 6,898 units represent 6,804 net new units, as some projects replace or incorporate preexisting housing. Projects include double duplexes, triple deckers, townhouses, moderately scaled multifamily buildings, historic conversions (new homes created within and behind preserved old buildings), mixed-use buildings, and major complexes. **If not for the MBTA Communities law, most of these projects would not be in the production pipeline**, contributing toward the Healey administration's statewide 10-year production goal of 220,000 homes. Nonetheless, if all 6,898 units were built, they would amount to substantially **less than a 1 percent increase** in the nearly 2 million homes located within the 177 MBTA Communities. The question is what the longer-term production potential is.

The state designed the law's implementation regulations such that compliance would be **a step toward reducing the housing shortage, not a comprehensive solution**. Minimum adherence to the regulatory benchmarks would generally yield an incremental increase in production. Yet, the regulations offered flexibility for municipalities to A) exceed the state's minimum requirements, B) achieve incremental growth, or, in some cases, C) create rules that will yield little or no production. Overall impact potential depends on how many of the 165 cities and towns fall into each of these categories.

A SMALL COHORT EXCEEDED REQUIREMENTS:

For implementation to generate more than incremental impact in the near term, many municipalities' reforms would have to exceed the state's minimum requirements. Illustrating the possibility is **Lexington's original 2023 reform package, with more zoned capacity than the state required**, including bigger districts and greater density allowances. Lowell and Westford are also in this category. The limited number of comparable reforms elsewhere reinforces the conclusion that implementation will yield modest rather than transformative gains in production in the coming decades.

MANY COMMUNITIES ACHIEVED INCREMENTAL REFORM:

In most of the 34 communities on the pipeline list, new development reflects modest change. MBTA Communities districts in Arlington, Bedford, Belmont, Braintree, Needham, and Newton, for example, **cover relatively small shares of total land area, and allow only moderate densities**. Indeed, an analysis of multifamily-zoned districts adopted across 141 cities and towns shows them collectively covering slightly more than a single percent of the land area. The districts also typically cover many well-utilized properties that will get redeveloped over decades or longer. The legalization of needed housing, across the small area, is still a real achievement though.

AN UNKNOWN NUMBER MANAGED COMPLIANCE WITHOUT ALLOWING GROWTH:

Further analysis is needed to determine how many municipalities adopted zoning that meets state benchmarks without allowing any new housing to be built. The state's benchmarks for compliance made this difficult to accomplish. Such communities will generally not show up on the pipeline list.

More than half of MBTA Communities projects are small-scale, a typology known as “missing middle.” Of the 102 projects, 58 contain fewer than 30 units. Eighty-three projects contain fewer than 100 units, totaling 1,608 homes and averaging just 19 units per project. Thus, approximately 80 percent of the 102 projects contain less than a quarter of total units in the pipeline.

By contrast, just 19 large projects, containing more than 100 units each, account for roughly 77 percent of all MBTA Communities units. These large projects include developments of 752 homes in Braintree, 520 in Westford, and 480 in Weston. Lexington has five projects larger than 100 units. All of the large projects are of moderate density on large parcels, as opposed to skyscrapers on small parcels.

The concentration of units in a small number of large projects raises a central question for estimating future impact of MBTA Communities: How much potential remains for large-scale development within MBTA Communities districts? At the same time, the lesson from the smaller projects is clear: **For missing middle projects to aggregate into tens of thousands of needed homes, the zoning districts would have to apply to substantially more land than MBTA Communities districts encompass.**



Commuter rail stop in downtown Framingham.

Part 2. TRANSIT-ORIENTED DEVELOPMENT

MBTA Communities represents real but modest progress in achieving transit-oriented residential development. Notably, only 30 percent of pipeline units are slated for the half-mile walkshed of train stations.

Analysis of the MBTA Communities project pipeline shows a shift toward growth patterns that support multimodal mobility rather than sprawl. Many zoning districts were deliberately sited in places where residents can walk, bike, or take transit, for example the center of Bedford. A substantial share of the development in those districts is occurring near train stations, bus routes, rail trails, and walkable centers. However, the scale of these improvements remains limited, reflecting the law’s overall moderate impact on housing production. Moreover, **as a tool for directing development specifically to the half-mile walksheds of train stations, the law has shown weak results.**

A key finding is that just under a third of the resulting homes are located within a half mile of a train station. And 57 percent of the homes are located within a mile of a train station. At first glance, this appears inconsistent with the law’s transit-oriented framing and title. The law requires “MBTA Communities” to locate districts for multifamily housing not more than a half mile from a commuter rail station, subway station, ferry terminal, or bus station, “if applicable.” Under the regulatory definitions, more than half of MBTA Communities lack train stations or significant developable land near a train station. Even among communities with developable station areas, none were required to place all of their zoning capacity within station walksheds.

Given the flexibility and definitions, the resulting geography of development is not surprising—and not inherently problematic. Most non-station-area projects still support multimodal mobility, often through proximity to bus service, bike infrastructure, walkable centers and downtowns, or a combination of these. Notably, development anywhere in MBTA Communities will generate more use of MBTA transit services than development in other parts of the state. However, **the region would benefit from more station-adjacent development than MBTA Communities appears to be yielding, especially at greater densities than the law required.**

The pipeline also reflects long-standing regional development patterns. Several of the largest projects enabled under MBTA Communities are located in car-oriented highway corridors, such as routes 128 and 495, where large underutilized commercial parcels make projects of scale feasible. This continues a decades-long trend of directing growth to “edge city” environments that were designed primarily for car access. These locations offer significant capacity for housing production but pose challenges for walkability and transit-connectivity and point to the need for coordinated, cross-municipal planning and infrastructure investment. Even many of these edge city projects, though, are located near rail trails, bus stops, or train stations.

At the same time, MBTA Communities has expanded zoning for multifamily housing in many historic walkable centers and mixed-use districts. **Several classic downtowns and Main Streets that lack train stations, such as those in Arlington, Bedford, Danvers, Lexington, and Watertown, are gaining housing through the law.** These are highly walkable, bus-served areas with bike infrastructure. Even though these types of areas were not formally incorporated into the regulatory requirements for the siting of districts, they support multimodal mobility. **Many projects are also in or near historic centers that have train stations, such as in Belmont, Needham, Newton, Norwood, Melrose, Somerville, and Walpole.**

Most MBTA Communities rezoning focused on industrial, office, and retail parcels or existing multifamily properties, with very little rezoning of single-family and two-family neighborhoods. This reflects political constraints and has limited the opportunities for more station-adjacent housing. However, a significant number of projects in Arlington, Bedford, Newton, and Somerville in particular are redevelopments of single-family and two-family properties.

The law's vague locational mandate to site districts by stations "if applicable" raises questions about which locations should be the state's priority for multifamily development.

Part 3. AS-OF-RIGHT PERMITTING

MBTA Communities has been the most effective state policy in decades to advance as-of-right zoning for multifamily housing.

The MBTA Communities zoning law has significantly expanded the use of as-of-right zoning for multifamily housing—more than prior decades of advocacy and incentive programs had achieved. **Progress is still modest compared to need.** As-of-right permitting is especially important for missing middle housing, which MBTA Communities zoning reform has legalized across a minor portion of the region's land. Also, site plan review of as-of-right projects has become a point of concern. Without clearer statutory limits, site plan review may sometimes add time, risk, and cost to project approval.

One way communities could avoid allowing unknown future projects as-of-right while complying with MBTA Communities is by creating as-of-right multifamily districts for specific known projects. There appear to be two examples of this among the pipeline projects, specifically in Amesbury and Weston. While perhaps skirting the intent of the as-of-right zoning mandate, these particular rezonings legalized large-scale production that will likely be realized in the short term. In both cases, MBTA Communities was a catalyst of project-approval-via-rezoning, but the projects did not fully benefit from the predictability and efficiency of as-of-right zoning per se. The property owners designed projects and engaged the local legislative processes without knowing the outcomes.

Newton offers an example of the as-of-right mandate functioning as intended by the state. Newton now has 15 as-of-right missing-middle multifamily projects in varying stages of permitting, construction, and occupancy. Prior to MBTA Communities, Newton required City Council approval of all multifamily projects, of any scale, in any location.

Part 4: FAIR HOUSING FOR FAMILIES WITH CHILDREN

MBTA Communities is working to remove bias against families with children from the zoning approval process for multifamily housing. The review of projects revealed one red flag, though.

MBTA Communities zoning districts are not allowed to include restrictions on the number of bedrooms or on the age of occupants. Such restrictions can function to limit production of multifamily housing that serves families with children. Even when these restrictions are not written into the zoning, they are often in play in discretionary decision-making for project-level rezoning or special permit approval. With knowledge of how bias operates, applicants may limit the number of bedrooms, or add age restrictions, to improve their chances of gaining approval. **Under MBTA Communities, the requirement for as-of-right zoning avoids this potential expression of bias against families with children.**

To the extent that local zoning reforms under MBTA Communities comply with the state regulations, the reforms should generally be assumed to be effective in removing this kind of bias from the zoning. The one red flag, though, is in cases where MBTA Communities zoning is approved for specific proposed projects, as happened in Weston.

Weston's MBTA Communities zoning included a sub-district for a 74-acre office property with zoned capacity for 480 homes. A briefing document that Town Meeting members received before the vote explains that the property owner has "independently volunteered that this third phase [involving construction of 100 homes] would be restricted to 55+ active seniors." The property owner might have proposed age-restricted housing in any case, to serve market demand. The town might have approved the zoning without the knowledge of proposed age-restrictions for the project, to meet the state's mandate. Still, the mention of age-restrictions here does raise concern about the kind of bias that as-of-right zoning free of age-restrictions was meant to address.

INTRODUCTION

In 2021, Massachusetts adopted the MBTA Communities (MBTA-C) zoning law. The law is short, only three paragraphs. The first paragraph states a broad mandate for municipal zoning reform. The second paragraph lists a few consequences for noncompliance. The third paragraph directs the state administration to create implementation guidelines that can be used to determine compliance with the broadly stated mandate.

More specifically, the first paragraph requires cities and towns served by the MBTA to zone a district of “reasonable size” for multifamily housing, allowed as-of-right at a minimum “gross” density of 15 units per acre, within a half mile of a transit station “if applicable.” Further, the district cannot be paired with requirements that would limit occupancy of homes by families with children.

In 2022, the state issued implementation guidelines, which filled many pages. The guidelines answered a number of practical questions, such as which communities the law applies to, what qualifies a district as being a reasonable size, what the meaning of gross density is, when the requirement for transit-proximity applies, and what the deadlines for compliance with the law are.

The guidelines interpreted reasonable size as a combination of land area and zoning capacity. **Zoning capacity** is an approximate count of homes that could be built on all existing land parcels in a district if they were all built from scratch to the capacity the zoning allows as-of-right. The state issued a “compliance model” for measuring capacity, a spreadsheet that includes allowed density, parking minimums, and other requirements as inputs. The guidelines interpreted **gross density** such that municipalities could allow varying densities, higher and lower than 15 units per acre, as long as the allowances average out to at least 15 units per acre.

The guidelines tailored performance benchmarks of compliance to each community, so **no two places faced the exact same requirements**. Zoning capacity targets ranged from 53 to 13,477 housing units; minimum land area requirements for districts varied from 0 to 50 acres; the percent of the district that had to be near a transit station varied from 0 to 90 percent. The 12 communities served by rapid transit faced a **compliance deadline** by the end of 2023, most other communities by the end of 2024, and small towns with more limited transit access by the end of 2025.

In 2024, the Massachusetts Supreme Judicial Court required that “implementation guidelines” be formally promulgated as regulations, per the Administrative Procedures Act, in order to be in effect. In 2025, the state turned the guidelines into regulations, with a few small updates to the requirements. For example, the schedule of deadlines for compliance saw minor changes. The final deadlines remained at the end of 2025.

Municipalities began adopting local zoning reforms for the purposes of MBTA Communities compliance in 2023. By the end of 2023, 21 municipalities had submitted applications to the state for compliance review. By the end of 2024, 118 communities had submitted applications. In 2025, 48 communities adopted zoning to comply, bringing total applications to 165 by the end of the year. Now 12 communities are noncompliant. The state has issued 126 determinations of compliance and 7 determinations of conditional compliance; the rest of the applications are under review.

The three-paragraph law does not include a preface; it does not articulate purposes. The implementation regulations only added this statement of purpose: “The purpose of M.G.L. c. 40A, § 3A is to encourage the production of Multi-family housing by requiring MBTA communities to adopt zoning districts where Multi-family housing is allowed As of right, and that meet other requirements set forth in the statute.”

Nonetheless, the **law can be read as implicitly aiming to achieve four primary purposes: A) increased home production, B) greater transit accessibility and use, C) reduced costs of permitting homes, and D) reduced bias in the permitting process against multifamily housing (especially rental) for families with children.** These immediate purposes telescope to larger purposes, such as greater affordability and housing options, increased social mobility, greater environmental sustainability, less car dependence, and improved quality of life, among other things.

Once the implementation guidelines were created in 2022, discussions began about the law’s potential results. The challenge in estimating production potential was that more than 150 cities and towns would need to revise their zoning before homes could be built under the new law. It was not even known how many cities and towns already had zoning that would comply with the guidelines without need for amendment. The state made the rules flexible, so **each community would design its own original zoning regulations**; each community could aim for profound, incremental, or minimal change, all within the guidelines. The resulting local zoning reforms would vary from place to place, emerging from unique interactions between local politics, the performance standards assigned by the implementation guidelines to each community, and the existing land-use buildout of each community.

After the guidelines were created, some commentators confused the concept of zoning capacity with production targets, reporting that the law might lead to production of almost 300,000 homes, which might be enough to solve the housing shortage. But as understanding about zoning capacity spread, even before local zoning reforms were adopted, projections about overall impacts converged on a diagnosis of real but modest change. Experts concluded that the law might yield tens of thousands of homes, some near stations. Importantly, these homes would be permitted

as-of-right, which reduces costs for housing producers. Also, under the new rules, builders could build to meet the market for housing for households both with and without children, without bending proposals to pacify those who prefer not to welcome children to rental housing in their communities.

So now—after 170+ votes of municipal legislative bodies, thousands of meetings and hearings, millions spent on zoning consultants, robust advocacy and organizing, several local referendums, several court cases, and even a decision by the Massachusetts Supreme Judicial Court that upheld both the law and the Attorney General’s authority to enforce it—there is housing in the permitting, construction, and occupancy stages under MBTA Communities. This report evaluates the pipeline of housing to update the early projections about the law’s potential overall impacts. Beyond this report, further analysis of adopted zoning can shed more light; time will also tell.

The EOHLC list of MBTA Communities projects

The Executive Office of Housing and Livable Communities (EOHLC) has been keeping a list of projects in the permitting and construction pipeline under MBTA Communities. The project tracker is likely incomplete as there is no systematic, automatic reporting mechanism for projects in the pipeline. The list is crowd sourced. The list has been in flux, as projects are regularly added, and some are removed or have their numbers reduced. EOHLC only adds projects to the list after there is publicly available information about the projects.

Determinations about which projects belong on the list involve some judgment. Projects that get permitted as-of-right, with no special permits, under zoning provisions adopted specifically to comply with MBTA Communities are the most straightforward cases. Some projects requiring special permits are included, for example for straightforward density bonuses specified in new MBTA Communities zoning provisions or for minor relief of parking minimums. EOHLC used discretion in determining whether variances disqualify projects from the list.

If a project is located in an MBTA Communities district but is permitted under zoning provisions not used for compliance, the project is not counted. Along those lines, projects in MBTA Communities districts that had already entered the permitting pipeline before the district was adopted or submitted for compliance purposes were excluded. In communities that used pre-existing zoning for compliance, projects that entered the pipeline after the MBTA Communities implementation guidelines were issued are counted.

Projects included on the list may not proceed to receive building permits or start construction. Some projects might be deemed incompliant with the rules. Some might not gain financing. They might change in scale and scope in response to regulatory conditions placed on projects or market changes.

PART 1:

PRODUCTION

As of January 12, 2026, the state’s MBTA Communities pipeline included 6,898 units in 102 projects in 34 municipalities. The 6,898 units represent 6,804 net new units, as some projects replace or incorporate preexisting housing.¹

In the accompanying chart, each line represents a project in the pipeline, listing the community and the number of units. Somerville is an exception: its single line aggregates multiple projects. By fall 2024, Somerville had permitted 69 dwelling units across 23 projects. EOHLC has not received updated permitting data from Somerville for 2025.



A 752-unit project is in the pipeline for a sprawling post-industrial site in Braintree.

1. Note that these totals do not include one project on the state’s list, a 96-unit project in Norwood. In January, the Norwood Planning Board voted to deny the site plan approval. However, the denial may not be the end of the project’s story.

Pipeline Projects

By municipality, with unit numbers—as of January 12, 2026

CITY	COUNT	CITY	COUNT	CITY	COUNT
Amesbury	375	Lexington	52	Newton	6
Arlington	4	Lexington	130	Newton	6
Arlington	4	Lexington	150	Newton	6
Arlington	14	Lexington	187	Newton	6
Arlington	35	Lexington	292	Newton	7
Bedford	4	Lexington	312	Newton	8
Bedford	4	Lowell	1	Newton	9
Bedford	10	Lowell	24	Newton	35
Bedford	14	Lowell	28	Newton	56
Bedford	43	Lowell	33	Norfolk	11
Belmont	44	Lowell	37	Norwood	132
Beverly	37	Lowell	38	Norwood	145
Beverly	52	Lowell	39	Quincy	24
Braintree	752	Lowell	90	Revere	12
Cambridge	29	Medford	248	Somerville	69*
Canton	50	Medway	24	Southborough	60
Danvers	30	Melrose	9	Stoughton	18
Easton	61	Melrose	16	Taunton	275
Everett	134	Melrose	52	Walpole	67
Everett	273	Needham	14	Watertown	40
Framingham	48	Needham	189	Watertown	153
Grafton	233	Newbury	44	Westford	300
Lexington	7	Newton	2	Westford	530
Lexington	9	Newton	3	Weston	480
Lexington	25	Newton	3		
Lexington	32	Newton	3		
Lexington	44	Newton	4		
Lexington	46	Newton	6		

Project size and concentration

Most MBTA Communities projects are small-scale, sometimes described as “missing middle” housing, a housing typology that has long been constrained by local land use regulations. **Of 102 projects in the pipeline, 83 contain fewer than 100 units, averaging just 19 units per project. Together, those 83 projects account for only 1,608 homes.**

While most MBTA Communities projects are small or medium-scale, most of the actual units getting permitted are coming from big projects. **Just 19 large projects, each with more than 100 units, account for almost 80 percent of all units in the pipeline.** All of the large projects are moderate-density developments on large parcels, rather than high-rises or skyscrapers on small parcels.

Scale of Projects in Pipeline

PROJECT SIZE	NUMBER OF PROJECTS	NUMBER OF UNITS	PERCENT OF TOTAL UNITS
Fewer than 30 units	58 projects	443 units	6%
30-99 units	24 projects	1135 units	16%
100 or more units	19 projects	5290 units	77%

This concentration of units in a small number of large projects raises a central question for estimating future impact of MBTA Communities: How much potential remains for large-scale development within MBTA Communities districts? In Weston, for example, the zoning accommodates one 480-home project and no additional large-scale projects. Likewise, Braintree’s districts do not include an additional 30-acre parcel comparable to the one hosting its 752-unit project, although many other smaller parcels may see redevelopment. A deeper analysis of adopted zoning provisions could assess how many underutilized large parcels remain within compliant districts across the region.

At the same time, the lesson from the smaller projects is clear: **For missing-middle development to add up to tens of thousands of homes, zoning districts would need to cover substantially more land than MBTA Communities districts currently do.** An analysis of districts adopted across 141 cities and towns shows them collectively covering slightly more than a single percent of the land area.² For most municipalities, the minimum required district size—often 50 acres—represents less than one percent of total land area.

2. Statistic provided by BU Professor Maxwell Palmer.



Small-scale multifamily projects, at different stages of permitting, construction, and occupancy, in Newton. Newton's MBTA Communities projects total 158 housing units, or 135 net new homes—to be added to the city's housing stock of more than 30,000 homes.

Some communities expanded their districts beyond 50 acres to meet zoning capacity targets without increasing allowed density. Zoning 50 acres at 15 units per acre yields a capacity of 750 units, yet 94 of the 177 MBTA Communities were assigned capacity targets higher than 750 units. Even with the district expansions to maintain low density allowances, most districts still cover only a small share of municipal land, limiting potential for buildout of missing-middle housing.

Zoning capacity versus actual buildout

Under the compliance regulations, each MBTA Community was assigned a zoning capacity target that had to be accommodated within its multifamily zoning districts. Capacity target benchmarks were set at:

- 25% of existing housing units for communities with rapid transit,
- 15% for commuter rail communities,
- 10% for communities adjacent to those with stations, and
- 5% for adjacent small towns.

If these targets represented actual growth rates, the change would be dramatic. But **zoning capacity is not a production target** and should not be interpreted as likely buildout. Zoning capacity represents a theoretical estimate of how many homes could be built if every existing buildable parcel of land in a district were redeveloped from scratch to the maximum allowed under zoning as-of-right. Actual development depends on many factors including zoning details, parcel configurations, existing building conditions and use, market demand, and ownership patterns. In areas where existing buildings already meet or exceed allowed density, no net new housing can be realized. Some properties are tied to long-term leases.

Large parcels containing small, underutilized buildings are generally more likely to redevelop quickly than small parcels containing large, well-utilized buildings. The details of zoning requirements and existing land use matter: For example, a four-story height limit may motivate redevelopment of a one-story building, but not a three-story building. By contrast, a six-story limit might provide enough additional value to justify the expense of redeveloping a three-story structure.

Greater Boston's land is divided into non-standardized parcels of varied sizes and shapes, most of which are already occupied by well-used buildings. Widespread vacancies have not been a recent concern. Because MBTA Communities zoning as enacted by municipalities generally allows only modest densities and heights, and often applies to well-utilized properties—including small parcels with large buildings—**redevelopment is likely to occur gradually, over decades rather than years. While some districts were drawn around large, underutilized parcels, most were not designed to support immediate, large-scale redevelopment.**

The initiative was therefore not set up to increase housing stocks by 25, 15, 10, or 5 percent across communities. Rather, its design more likely enables gradual, incremental growth over time. Importantly, though, the regulations granted municipalities substantial flexibility in designing compliant districts. **Within that flexibility, communities could aim for significant growth, modest growth, or as little growth as possible. Local politics determine the path.** One open question was how many communities could technically comply while allowing no new housing. The compliance regulations include benchmarks that make dodging the mandate's intent difficult.

For implementation to generate robust impact, many municipal reforms would need either to exceed the state's minimum requirements or design districts strictly around vacant large parcels available for immediate redevelopment. This review shows that a handful of communities have exceeded the state's requirements. Even among those, resulting growth is often incremental. This reinforces the conclusion that implementation will yield modest rather than transformative gains in production over the coming decades.

In most of the 29 communities represented in the pipeline, new development reflects incremental change: Districts cover relatively small portions of land and allow moderate densities. This legalization of needed housing is a start.

Three categories of municipal responses

This analysis groups municipal responses to MBTA Communities into three primary categories: zoning reforms that,

- A.** Represent incremental change,
- B.** Go above and beyond the requirements, and
- C.** Will yield no new housing, or very little.

There is then an additional category that functionally overlaps these three categories: municipalities that already had as-of-right multifamily districts that met MBTA Communities requirements. This pre-compliant category is distinct from the others, as housing in the pipeline in these communities is not directly attributable to the MBTA Communities law, although the law does protect these districts from future efforts to remove them. The category overlaps with the others, because the pre-existing compliant zoning provisions could a) allow incremental growth, b) go above and beyond what MBTA Communities requires, or c) already be built out to the capacity allowed or otherwise be written or designed such that no new housing result. The state's tracker list counts projects that were permitted in these districts after the implementation guidelines were issued.

The most common outcome in many places appears to be incremental change as opposed to transformation or total stasis. It is easy to grow cynical about the barriers communities erect against multifamily development. But visits to sites of residential projects under construction or planned in **Arlington, Bedford, Belmont, Braintree, Needham, Newton, Watertown, and Weston** show that this round of reform is fundamentally different from what came before, even while falling short of need.

These cases illustrate how MBTA Communities-driven changes are beginning to translate into real projects, even as the pace and scale of growth remain modest.



Bedford, an “adjacent community” with no train station, was assigned a zoning capacity of 750 units and a minimum district size of 50 acres. The town adopted a 55-acre district—a fraction of one percent of Bedford’s land area. The district is zoned at 15 units per acre. Rather than zoning around existing large apartment complexes (on the edge of town) to minimize redevelopment, Bedford included a mix of low-density residential, office, and retail properties with realistic near-term redevelopment potential. Five projects are now in the pipeline, three under construction. One commercial structure in the district just changed hands, without changing uses. Decades may pass before even half of the district redevelops with multifamily housing.



Photos of Bedford properties under construction:

- A. 14 townhouses on one acre, replacing two single-family homes;*
- B. a double duplex replacing a two-family;*
- C. an 1830s house under renovation to contain two homes, with eight new townhomes in back.*

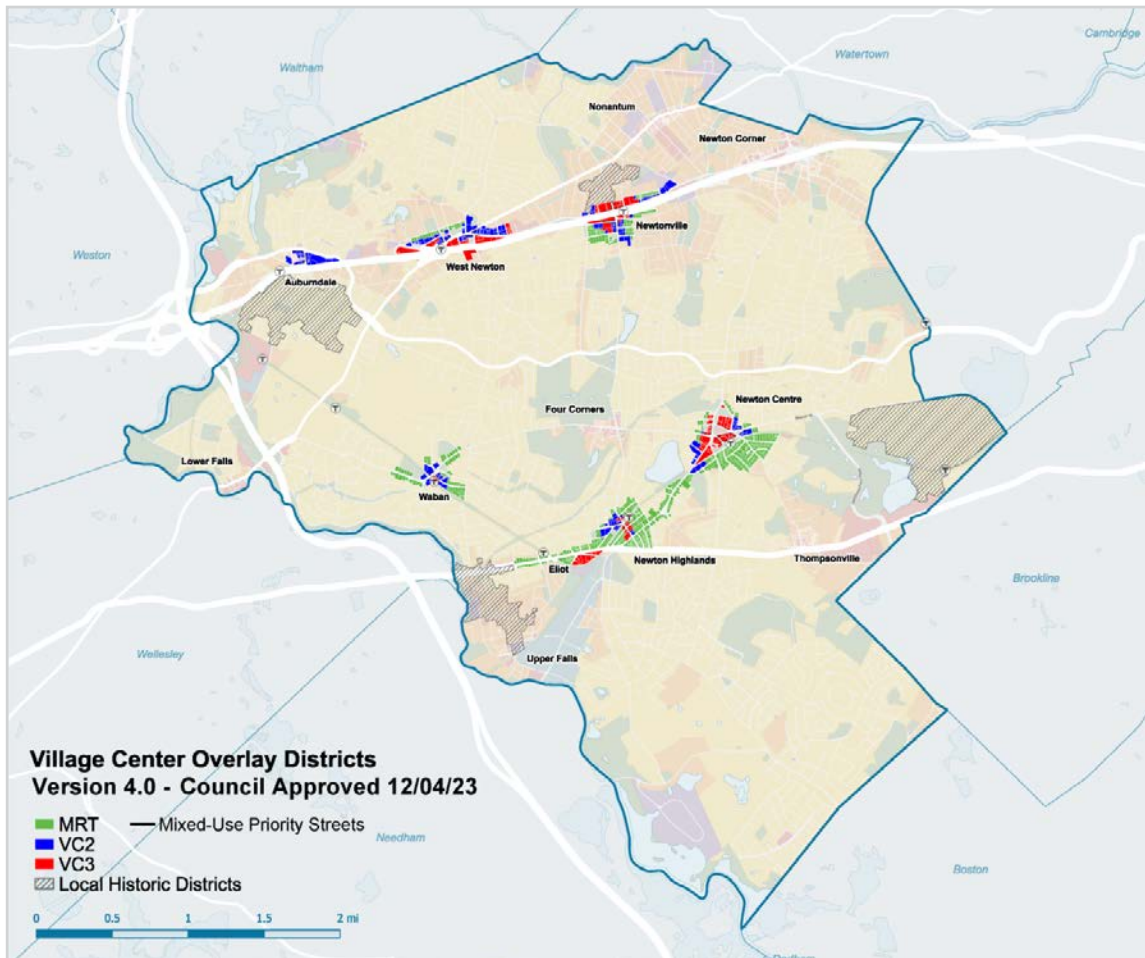


Commercial property in Bedford's MBTA Communities zoning district. After the new zoning was adopted, allowing multifamily housing on this property by right, the property changed hands. The new owner has renovated the property, keeping it for commercial use. This case illustrates the principle that not every up-zoned property will get redeveloped in the short term.

Before MBTA Communities, **Newton's** zoning had no provisions for as-of-right approvals of multifamily housing. All projects required either a special permit or a rezoning (plus special permit) approved by City Council. Now, Newton has 15 as-of-right multifamily projects in the pipeline totaling 158 housing units (135 net new). This is modest in a city of over 30,000 housing units, but it represents a meaningful shift. The districts cover a small portion of the city, which limits the pace of change.

Braintree created several new districts spanning diverse properties and now hosts the single largest project in the MBTA Communities pipeline, a proposed 752-unit redevelopment of a 30-acre post-industrial site. While no other parcel in Braintree can support a project of this scale, smaller projects are likely over time. In 2020, Braintree had approximately 15,000 housing units.

Watertown has two projects on Mt. Auburn Street, within a block of Watertown Square. One project will replace a vacant weed-filled lot and the other a low-rise retail complex and its parking lot. Watertown rezoned across many properties in the Square, enabling gradual redevelopment. Many parcels contain well-utilized buildings of some scale; it is not surprising that a vacant parcel and single-story-plus-parking parcel entered the pipeline first. Prior to MBTA Communities, Watertown had already directed growth to nearby corridors (Arsenal Street and Pleasant Street) through special permits.



Newton's MBTA Communities zoning districts in red, green, and blue.



Two Watertown properties in the MBTA Communities pipeline.



Double duplex permitted under MBTA Communities zoning in Arlington.

Belmont and **Arlington** similarly concentrated districts near walkable centers and retail spines, covering many small properties. Growth will occur slowly, given moderate allowed densities and existing uses. A redevelopment model prepared for Arlington estimates 50 to 200 new units over 10 years, in a town of roughly 20,000 homes.³ Belmont is gaining a 5-story mixed-use development with 44 units—a project that Belmont had initially approved by special permit for three stories in 2021.⁴



In Belmont's Waverly Square, the site behind this three-story brick mixed-use building, by the train tracks, is in the MBTA Communities pipeline for a 44-unit, five-story building. The project will replace a two-story building (The Wonder School).

3. Revilak, Steve. *An estimate of unit production from the MBTA Communities multi-family district*, October 2023. <https://arlington.novusagenda.com/Agendapublic/AttachmentViewer.ashx?AttachmentID=19727&ItemID=16695>

4. DeStafano, Joseph. *Letter to Belmont Zoning Board of Appeals*, June 2025. <https://www.belmont-ma.gov/DocumentCenter/View/9341/41-43-White-Street-Project-Narrative-v2>

Weston illustrates another form of “incremental” change. For much of the 20th century, Weston prohibited multifamily housing altogether and enforced large-lot requirements for single-family homes. Starting in the 1970s, Weston shifted from full prohibition to a policy of allowing multifamily development with Town Meeting approval of individual projects. Town Meeting has approved only a handful of multifamily developments since the 1970s, with a significant portion restricted to seniors. Due partly to tight zoning, Weston has fewer than 4,000 housing units, compared to more than 25,000 in neighboring Waltham and more than 9,000 units in neighboring Wellesley, which both have less land area than Weston. Of course, Waltham developed as an industrial powerhouse, with workforce housing, a century before zoning. Weston might have caught up, somewhat, with greater density, if zoning had not locked in Weston’s rural patterns.

To comply with MBTA Communities, Weston drew its new districts partly around existing multifamily housing and also over one large commercial property that now is in the permitting pipeline for 480 dwelling units, to be built in three phases, perhaps over a couple of decades. Due to its historic prohibitions on dense development, Weston might not have had technical options for compliance without production. Still, the large project represents a departure from past town practice and, to be fair, represents 12 percent growth in Weston’s housing stock, which is significant. But its rezoning mainly yielded this one-time opportunity rather than an ongoing growth framework; beyond the 480-unit development, the zoning might have potential for two smaller projects. The one-off nature of the project, and its scale set against regional need, places Weston in the larger framework of incremental growth for the region.



At this property in Weston, 480 multifamily homes are in the permitting pipeline.

ZONING THAT EXCEEDS THE REQUIREMENTS

A small number of communities went well beyond the minimum requirements. These communities are overrepresented in the pipeline, though outcomes still range from significant to incremental growth.

Lexington and **Westford** are both seeing unit counts in their pipelines that will represent substantial increases in their total numbers of homes, if the proposed homes all get built. Indeed, if such rates of growth were sustained over a period of years, across most communities, the region might have enough housing to meet needs. This is not the outcome that MBTA Communities is delivering.

Lexington leads all MBTA Communities, with 1,286 units across 12 projects, nearly one-fifth of the region-wide pipeline of units. Four of the projects have received building permits so far. The 12 projects alone, if all built, would represent a 10 percent increase in Lexington's housing stock; additional projects are likely. The outcome reflects early adoption (spring 2023), a large district (227 acres, still 2.1 percent of land area), higher allowed densities, strong market demand, and inclusion of large, underutilized parcels. Developers also purchased a few properties in Lexington in anticipation of MBTA Communities zoning. They were ready to go. Before the reform, approval for all multifamily developments involved Town Meeting votes.

In 2025, Lexington voted to roll back its MBTA Communities zoning, both the land area (which was reduced to 89 acres) and the allowed densities. At that point, the town had already received 11 permit applications under the pre-rollback zoning.



Properties in Lexington's permitting pipeline for new multifamily homes.

Something called a zoning freeze has complicated Lexington’s zoning rollback story. When a property owner submits a qualifying subdivision plan to the municipality, the zoning rules that are in effect at the time get locked in for eight years for the property. Actual subdivision into new parcels does not need to happen for preservation of the zoning rights; submission of the plan secures the eight-year freeze. The freeze protects developers from mid-process zoning changes, giving them the certainty necessary to risk investment. Before municipal votes are held on proposed downzonings, property owners often rush to submit subdivision plans in order to lock in the zoning rights. This happened in Lexington. The Town received 17 applications to subdivide properties within Lexington’s original MBTA Communities districts. One of the 17 projects is now moving into the permitting pipeline, a project by Pulte with 150 units. In the next eight years, up to 16 additional projects could be built under Lexington’s original MBTA Communities zoning, on top of the 12 now in the pipeline. Additional properties are covered by the down-scaled version of Lexington’s MBTA Communities zoning.

Lowell, also an early adopter, now has seven projects totaling 250 units in the pipeline. Neither Lexington nor Lowell used the state’s “compliance tool,” a complicated spreadsheet that measures zoning and quantifies the housing allowed by it, to design the districts. In using the tool, most other communities adhered somewhat to the minimum requirements. Lowell and Lexington zoned generously enough to be confident that they had met the requirements without detailed measurement.

Note that Lowell has approximately 45,000 housing units, while Lexington has approximately 13,000, which means the rate of growth in Lexington is substantially higher than in Lowell.

Somerville represents a distinct model. It rezoned all residential neighborhoods to allow triplexes yielding capacity far above the minimum requirement. In Somerville’s rezoning process, the debate was about the approach, not about the state’s measured benchmarks like zoning capacity. By late 2024, Somerville had 23 projects underway, though fewer than 100 net new units. The upzone enables redevelopment of single-families and two-families into three-families, so projects usually yield only one or two new houses. This slow, incremental redevelopment is consistent with low vacancy rates.

Notably, Lexington, Lowell, and Somerville adopted zoning early, before debates became tightly focused on meeting minimum benchmarks. Later adopters tended to aim for closer alignment with the state’s formal requirements. Lexington later voted to resize its zoning for a tighter fit with the state’s benchmarks.

Westford has two projects totaling 830 units, a substantial increase (9 percent) for a town with fewer than 10,000 homes. Its compliant zoning allows for nearly 5,000 units of zoned capacity, far exceeding its assigned target of 924.

ZONING THAT WILL NOT YIELD PRODUCTION

Some municipalities approached the MBTA Communities mandate as a compliance exercise, designing districts that meet technical benchmarks while allowing little or no new housing. These communities, of course, appear less frequently in the production pipeline. There are multiple strategies for limiting development within compliant districts, including zoning parcels already built beyond allowed density, parcels unlikely to redevelop due to ownership or infrastructure constraints, or sites tied up by long-term leases.

Full “paper compliance,” where no new housing can result, requires a certain match between state benchmarks and on-the-ground conditions. It is not yet clear how many **communities could, in theory, meet the technical requirements for compliance without allowing any new housing at all.** It is also not known how many municipalities achieved that outcome or aimed to. Some communities sought to avoid production, but nevertheless legalized housing that might be built.

The writers of the implementation guidelines aimed to make full paper compliance difficult. In particular, the contiguous land requirements for districts made it hard to draw districts exclusively around parcels unlikely to be redeveloped. The guidelines-turned-regulations read:

“In all cases, at least half of the Multi-family zoning district land areas must comprise contiguous Lots of land. No portion of the district that is less than five contiguous acres of land will count toward the minimum size requirement. If the Multi-family unit capacity and Gross density requirements can be achieved in a district of fewer than five acres, then the district must consist entirely of contiguous Lots.”

These restrictions made implementation more challenging in general, but they did also lead to solutions where at least a little real capacity for residential growth was included, across many communities.

PREEXISTING ZONING THAT MET COMPLIANCE REQUIREMENTS; NO CHANGE

At the release of the implementation guidelines, it was not known how many communities might already comply with the requirements. Now several communities are on the list, including Beverly, Cambridge, Everett, Framingham, Melrose, Northbridge, Salem, and Worcester.⁵ Most of those communities still needed to pass insubstantial tweaks to their zoning to be in full compliance. Several of these communities have projects on the state's pipeline list. However, the state has not been tracking closely which projects in Cambridge and Worcester, for example, might belong on the pipeline list.

Communities in this category, with pre-existing compliant zoning districts, belong in the other categories as well: incremental (Beverly and Melrose), above-and-beyond (Everett), and even no production (perhaps if the as-of-right district has already been built out to the capacity allowed). So far, **units in communities that already allowed the development probably constitute approximately 13 percent of the total pipeline.**

This report is highlighting this subset of communities because the production in them is not strictly due to the MBTA Communities zoning law. At the same time, the law reduces the likelihood that these municipalities will scale back the districts that they included in their compliance applications. The municipalities are required to maintain their compliance.

A 2019 survey showed how rare such zoning was: 35 of 100 Greater Boston communities lacked any as-of-right multifamily zoning, and 20 did not allow densities (via any permitting mechanism) as low as 12 units per acre. Even if they had provisions on the books for as-of-right zoning for multifamily housing, the provisions were rarely robust.

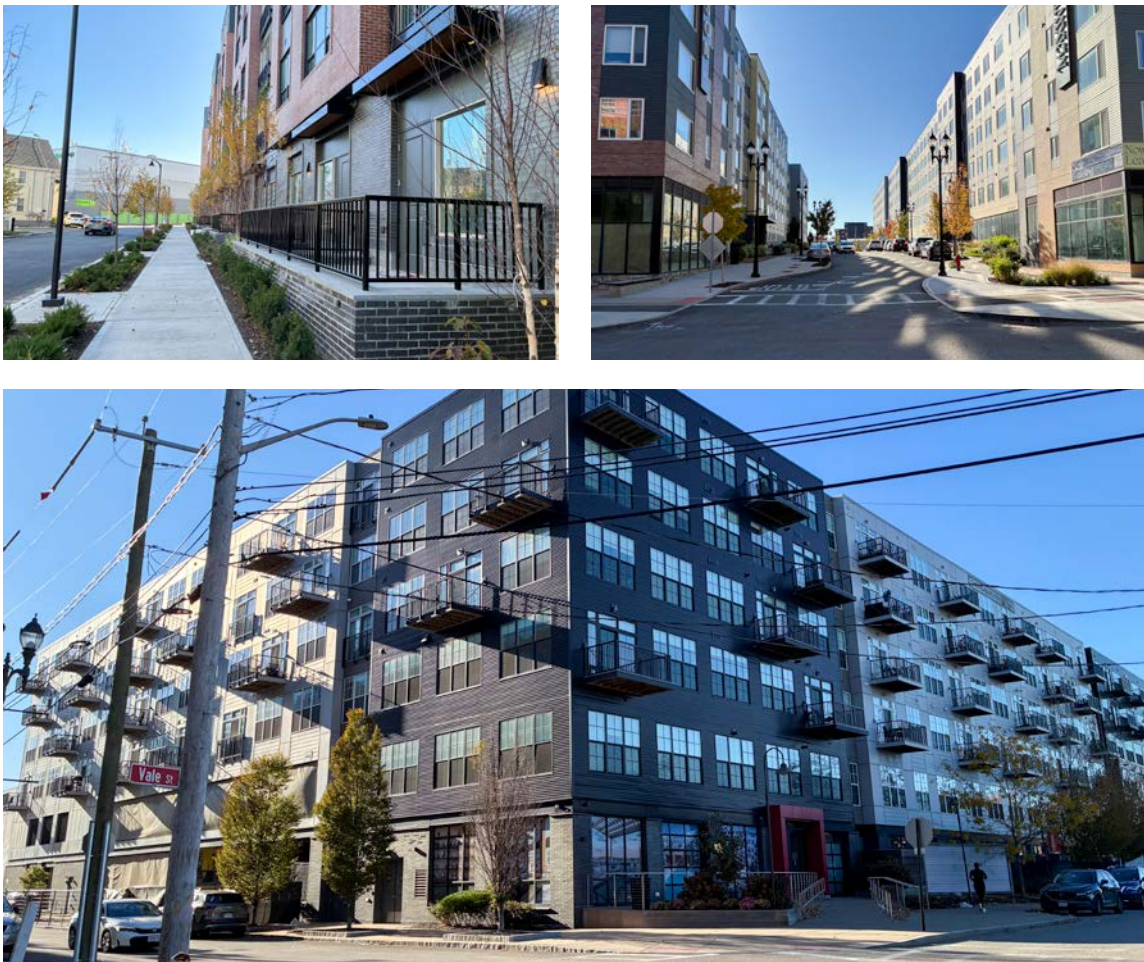


New housing on Beverly's Rantoul Street, permitted before MBTA Communities, near the train station.

5. Danvers already had zoning for as-of-right multifamily housing in its downtown, but the allowed density had been approximately 14 units per acre. Danvers revised the zoning to allow 15 units per acre. Grafton used its 40R district by the train station as part of its MBTA Communities compliance package. The 233-unit project in Grafton is in that 40R district; the state's Momentum Fund is supporting the development.

Everett is not only a community with pre-existing compliant zoning, it also offers the most dramatic growth story outside of Boston. In the last five years, Everett has permitted more than 5,000 homes. Public officials are making and implementing plans for better train and bus access, new riverfront access, major entertainment venues, retail, industry, bridges, sidewalks, and environmental remediation. Most of the thousands of new apartments are under construction in a district called the Commercial Triangle, formerly dominated by scrap yards and warehouses, near areas that had hosted heavy industrial plants for more than a century. In 2018, Everett rezoned the Commercial Triangle for as-of-right six-story mixed-use development. Everett used its Commercial Triangle district for compliance with MBTA Communities.

To come into compliance, though, Everett needed to zone for standalone multifamily housing, not just mixed use. In a district so densely built from scratch, without an adjacent retail spine, it makes sense to use the regulatory framework to require retail space. So, to come into compliance, Everett tweaked the zoning to allow standalone development up to three stories, while keeping the provisions for six stories of mixed use—in the hope that no developer would choose the three-story option. So far, all of the projects proposed since that change have included retail and six stories.



New housing in Everett's Commercial Triangle.

For Everett, the state is crediting 407 units in two projects to MBTA Communities zoning so far. It makes sense to include them in the list, because the zoning qualifies. But it is worth noting that MBTA Communities did not improve Everett's zoning; given Everett's unique situation, compliance was a legal exercise.



Multifamily building under construction in Everett's Commercial Triangle. This project is included in the state list of pipeline projects.

PART 2:

TRANSIT-ORIENTED DEVELOPMENT

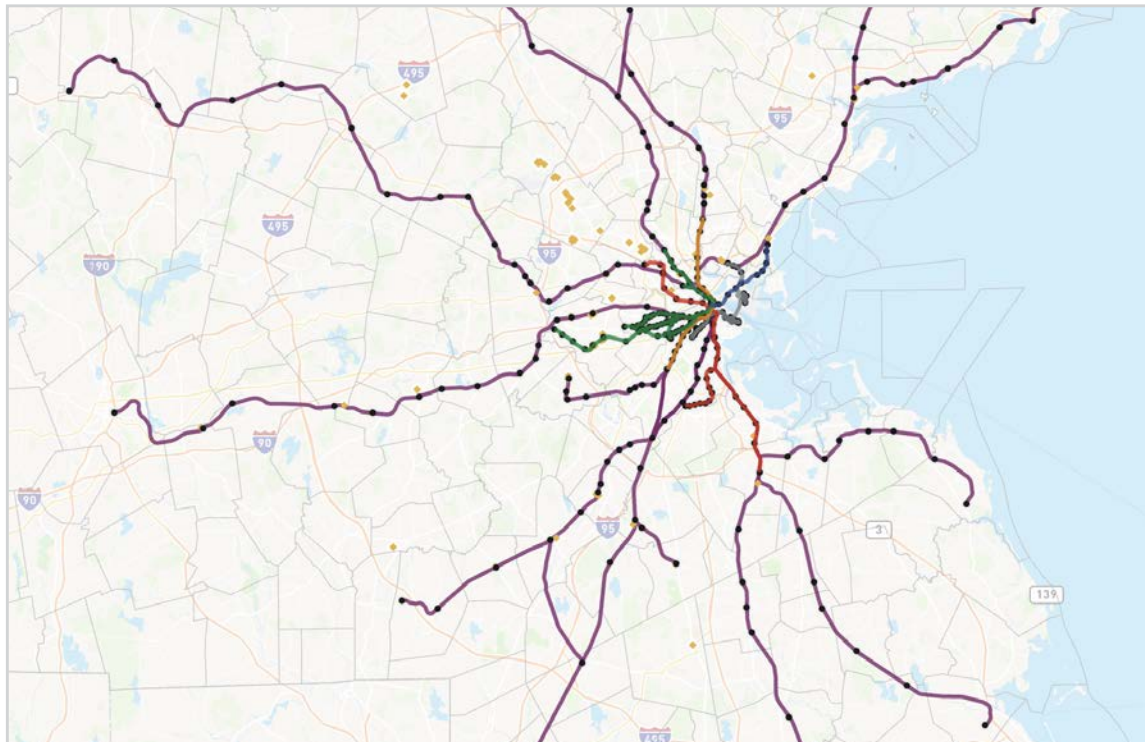
MBTA Communities represents real but modest progress in achieving transit-oriented residential development. Analysis of the MBTA Communities project pipeline shows a shift toward growth patterns that support multimodal mobility rather than sprawl. Many zoning districts were deliberately sited in places where residents can walk, bike, or take transit. A substantial share of the development in those districts is occurring near train stations, bus routes, rail trails, and walkable centers. However, the scale of these improvements remains limited, reflecting the law’s overall moderate impact on housing production. Moreover, as a tool for directing development specifically to the half-mile walksheds of train stations, the law has shown weak results.

The MBTA Communities zoning law requires that multifamily districts be located near a commuter rail station, subway station, ferry terminal, or bus station, “if applicable.” At first glance, this appears straightforward: MBTA Communities implies transit-oriented development near stations.

Mapping the MBTA Communities project pipeline shows that approximately 60 percent of projects and 30 percent of units are within a half mile of a station (measured “as the crow flies”). Approximately 57 percent of units are within a mile. The method of measurement likely overstates walkability, as indirect street networks can lengthen walking distances. Some project locations, such as those in Somerville, are missing in the data. (For the sake of calculations, the Somerville projects are assumed to be within a half mile of stations.) Parcel-based distance measurements may not reflect actual distances from future building entrances to station platforms, an especially important issue for sprawling parcels, and in some cases infrastructure might change soon to shorten distances, for example relocation of train stops.

Pipeline Proximity to Stations

DISTANCE FROM STATION	NUMBER OF UNITS	PERCENT OF UNITS
Within ¼ mile	1,342	20%
Within ½ mile	2,024	30%
Within ¾ mile	3,183	47%
Within 1 mile	3,867	57%
Beyond a mile	2,939	43%



The report's landing page contains an interactive map of all projects and station locations.

It may seem surprising that only approximately 30 percent of the housing units are located within a half mile of a train station. This outcome follows from the implementation regulations. The regulations define the MBTA service area broadly, applying not only to municipalities that contain stations, but also to municipalities served by stations across their borders. In addition, not all stations are surrounded by land that is realistically available for development, due to wetlands or institutional uses, for example. The regulations therefore offered some flexibility in locating districts.

A look at the geographic patterns shows that many of the projects that are outside of station walksheds are still located in areas that support multimodal travel, including walking, biking, and bus service. The core concern is not that projects fall outside a half mile of stations, but rather that overall housing production under MBTA Communities has been modest. **With only moderate production overall, the amount of new housing near stations is especially limited.** The region needs substantially more housing both near stations and in other areas well suited to multimodal mobility. The need for housing density even greater than 15 units per acre by train stations remains.

Station-area constraints under the regulations

Of the 177 MBTA Communities, 82 have no developable station area, meaning there is little or no land near stations that could feasibly support new housing. Another 14 communities have fewer than 100 developable acres near stations. For these 96 communities, the regulations allowed MBTA Communities zoning districts to be located anywhere in town.

For the remaining 81 communities, the regulations required that a portion of the zoning capacity be located near stations, with the required share scaled to the amount of developable land within a half mile of stations. No municipality was required to place 100 percent of its assigned zoning capacity near stations. The highest requirement—90 percent—applied only to 10 communities with extensive developable station areas: Beverly, Brockton, Brookline, Cambridge, Needham, Newton, Norwood, Quincy, Somerville, and Wellesley.

According to the Boston Foundation's [2025 Greater Boston Housing Report Card](#), 62 percent of zoned capacity in the districts of 104 MBTA Communities analyzed falls within a half mile of qualifying transit stations. However, this analysis over-represents communities with stations, which had earlier compliance deadlines. A full analysis of all compliant communities would likely show less than half of total zoned capacity within a half mile of stations.



Commuter rail station across the street from a 189-unit project in the MBTA Communities pipeline.

Transit-oriented development as a paradigm

The law and regulations do not explicitly define the objectives of transit-oriented development, but the implied goals include increasing transit use and transit investment, enabling households to live in places where daily needs can be met without driving, and reducing overall car travel and traffic in the long run. These goals overlap with broader planning paradigms such as smart growth, new urbanism, and the “15-minute neighborhood.”

But, train stations are not uniformly located in walkable mixed-use centers, and most walkable mixed-use centers lack train stations. In places such as Framingham Center, Newton Centre, Norwood Center, Waverly Square, Wellesley Square, and Winchester Center, stations sit within historic walkable downtowns. Elsewhere, stations may be isolated from historic centers (Cohasset, Ashland), near wetlands (Rowley), embedded in low-density residential areas (Winchester’s Wedgemere), or by highways (Dedham, Taunton). Transit-adjacent development is not necessarily synonymous with walkable, amenity-rich environments.

The regulations also do not incorporate bus service into the station-area calculus, even though bus ridership far exceeds commuter rail ridership in Greater Boston. Bus routes are more flexible and change more frequently, making them harder to use as an anchor for long-term zoning policy. Nevertheless, many municipalities considered bus service when siting districts, and housing well served by buses is also transit-oriented.

Greater Boston’s walkable historic centers that lack train stations are often served by buses and rail trails, and should be considered transit-supportive environments. Densification can support more frequent bus service. Lexington Center, for example, is bike-friendly, walkable, bus-served, and vibrant, despite having no train service; hundreds of homes are in the MBTA Communities pipeline for the watershed of Lexington Center. Similar centers in Watertown, Arlington, Bedford, and Danvers are all gaining housing under MBTA Communities.

Bedford could have located its MBTA Communities district on the far side of Route 3 from most of Bedford, drawing its borders over three large-scale multifamily developments—one that had been approved by special permit and two approved under Chapter 40B, which allows certain projects to bypass local zoning. In recent decades, Bedford had undertaken surgical upzonings of areas in and near Bedford’s historic, walkable, amenity-rich center that is reached by two rail trails. Town Meeting had directly approved, via rezoning, the mixed-use redevelopment of one parcel in the center; it approved an as-of-right mixed-use district not far from the center; and applied a special permit district over another area. With MBTA Communities, Bedford’s town leaders made an explicit decision to draw the as-of-right district across properties well served by the bus, near the rail trails, in locations where residents could walk to shops, restaurants, schools, and other destinations.

In this way, MBTA Communities does represent a shift in larger patterns of sending multifamily development significantly to the edges of communities, by highways. Nonetheless, that pattern is still seen among the pipeline projects, especially in some of the larger developments, although not all. So this preliminary analysis shows progress across some communities at least; a stronger assessment can be made as more projects come forward.



Apartment complex containing 188 homes permitted by special permit on the edge of Bedford

Large projects and transit orientation

Because nearly 80 percent of MBTA Communities units are concentrated in just 16 large projects, their locations merit particular attention.

Several large projects are located along highway corridors or in auto-oriented areas including projects in Amesbury, Everett, Lexington, Taunton, Westford, and Weston, although many of the sites are also served by bus, and a few by bike infrastructure. Highway corridors and auto-oriented areas tend to offer large parcels with underutilized commercial or industrial buildings, facilitating development at scale. This pattern reflects a longer-term regional trend of concentrating growth along routes 128 and 495.

Despite highway adjacency, many of these projects have some multimodal access: Everett's projects are near Chelsea's commuter rail station and future Silver Line stops; Westford's projects are on a bus route to Lowell; Lexington's projects are near the Minuteman Bike Trail and Route 62 bus; and Weston's project abuts the Mass Central Rail Trail, though it currently lacks direct access. Weston's project is also near the train station as the crow flies, but lacks direct access.

Five large projects, including in Lexington (292 units), Needham (189 units), Norwood (132 and 145 units), and Watertown (153 units), are located in or near walkable centers that function as classic 15-minute neighborhoods.



The site of a 189-unit project in the pipeline in Needham.

Other large projects fall somewhere in between, not by major highways or in historic centers:

- **Braintree's** 752-unit project is on a post-industrial site. The site is a short walk down a car-oriented commercial arterial from South Braintree Square, a traditional village center. It is a mile from the Red Line stop. The site is also on a bus route.
- **Grafton's** 233-unit project is by the commuter rail station, in an area surrounded by woods, far from urban fabric.
- **Medford's** 248-unit project is near Wellington Station in an area that has undergone large-scale mixed-use redevelopment.

Types of land rezoned

In recent decades, most multifamily housing growth in Greater Boston has been directed toward industrial redevelopment sites, strip malls and office parks, and Main Streets and historic centers. There has been very limited rezoning for multifamily housing in existing residential neighborhoods.

The MBTA Communities rezoning largely followed this pattern. According to an analysis by BU professors Katie Einstein and Maxwell Palmer,⁶ of 104 MBTA Communities:

- 61 percent of zoned capacity is on industrial or commercial land
- 35 percent is on parcels already containing duplex or multifamily housing
- Less than 5 percent is on single-family parcels

6. 2025 Greater Boston Housing Report Card, The Boston Foundation, November 2025. <https://www.tbf.org/-/media/tbf/reports-and-covers/2025/2025-gr-boston-housing-report-card-final-2025.pdf>

More than half of the 104 municipalities analyzed included no single-family parcels at all. In some cases, zoning of existing multifamily parcels has functioned as a way to avoid redevelopment rather than encourage it.

A few communities represented on the pipeline list did rezone residential areas near centers or transit. In these communities, pipeline projects include redevelopments of properties that formerly contained single-family or two-family homes. The majority of such missing-middle developments in the pipeline are in Arlington, Bedford, Newton, and Somerville.

Overall, though, the MBTA Communities experience reinforces how politically difficult it remains to rezone single-family neighborhoods in many communities. Given that low-density residential neighborhoods make up a significant portion of the watershed of many train stations, this political constraint may be limiting the impact of MBTA Communities rezoning on transit-adjacent development.

Projects in the pipeline cover a diversity of property types—residential, office, retail, and industrial—in historic centers and surrounding residential neighborhoods, along car-oriented commercial corridors, and at isolated sites by highways or even woods.

Commercial and industrial parcels tend to be larger than residential properties, so it is surprising that there are fewer mid-sized projects than small projects in the pipeline. Rezoned residential properties appear to have entered the pipeline at a faster rate than rezoned commercial and industrial properties.



A commercial property in the pipeline for a 67-unit project in Walpole, by the historic walkable downtown and not far from Walpole station.



A commercial property in the pipeline for a 50-unit project in Canton, in a car-oriented commercial area near Canton Junction station.

PART 3:

AS-OF-RIGHT PERMITTING

The Commonwealth’s housing plan states that “EOHLC is committed to a future in which there is enough as-of-right zoning capacity to accommodate all the homes Massachusetts needs.” The MBTA Communities law has produced far greater adoption of as-of-right zoning for multifamily housing than decades of advocacy and incentive programs achieved. It does not, by itself, create enough as-of-right capacity to meet the state’s full housing need. Nonetheless, it has materially changed the development landscape: The region is now seeing many more multifamily projects move through permitting as-of-right than at any point in recent history.

For much of the past half-century, the permitting of multifamily housing in Massachusetts steadily became more discretionary, time-consuming, political, and unpredictable. City councils and town meetings increasingly asserted authority over individual projects, alongside planning boards. These processes discouraged housing production and added significant cost and risk. The MBTA Communities law was designed to counter this trend by requiring as-of-right zoning for multifamily housing in districts “of reasonable size.”

Per the report of Diandra Silk of the City of Lowell Marketing and Communications team, the as-of-right zoning in Lowell’s MBTA Communities district is working to spur production:

“The City has experienced increased interest from developers in both redeveloping vacant properties and activating underutilized properties. The MBTA Community Overlays created a more straight-forward and predictable permitting process with clear requirements outlined through Site Plan Review. Prior to the adoption of the overlays, many of these projects would have required more onerous approvals, such as variances or special permits. The overlays have removed many of these barriers, and encouraged more housing development.”

A central question in evaluating the law’s effectiveness was whether municipalities could “game” this requirement—adopting compliant zoning that did not, in practice, produce predictable or timely permitting. Massachusetts has prior experience with a state policy promoting as-of-right zoning that was somewhat gamed. In 2004, the state adopted Chapter 40R, which offers financial incentives to municipalities that establish as-of-right zoning districts for multifamily housing. In practice, many 40R districts were crafted to enable specific projects approved by Town Meeting or City Council.

The 40R districts often covered a single parcel rather than multiple properties that could redevelop incrementally over time. Developers frequently hired land-use attorneys to draft project-specific zoning language and incurred significant upfront costs—designing projects and producing renderings—before approval was assured. While state payments helped municipalities reach “yes,” the process remained uncertain, slow, and expensive. Only after local legislative approval of the zoning would a project become as-of-right. From 2004 through June 2025, the law supported construction of 7,808 dwelling units, which the state incentivized with approximately \$38 million in payments to the cities and towns.

Given this history, it was reasonable to ask whether MBTA Communities zoning would follow a similar path, effectively serving as a vehicle for rezoning large, pre-identified projects. While there are some instances of property owners taking on risk and expense to facilitate rezoning of their own land, the broader pattern is different. Most communities have adopted as-of-right districts that cross multiple properties. Projects within these districts are moving through permitting with greater predictability.

The exceptional cases in Amesbury and Weston, though, involve two of the largest projects on the pipeline list, and many of those homes will likely be built in the near term. In Amesbury, a property owner hired a land-use attorney to help draft MBTA Communities zoning tailored to a specific project at the Golden Triangle between routes 95 and 495; that project, now in the pipeline, includes 375 units. In Weston, the owner of an office park proposed for 480 units participated in a multi-vote, multi-year process that ultimately produced zoning enabling the redevelopment, as a part of the MBTA Communities compliance package. In the **Weston and Amesbury cases, the MBTA Communities law motivated local legislative support of the projects. The cases demonstrate outcomes involving significant production but lacking the full cost-saving benefits of predictable, rules-based zoning.**

The implementation regulations include safeguards intended to discourage parcel-level rezoning. In most communities, districts must be at least five acres to count toward MBTA Communities benchmarks, and at least half of the district land area must cover contiguous land area. The minimums likely reflect two goals: preventing municipalities from drawing districts narrowly around existing multifamily buildings for paper compliance and reducing the prevalence of single-parcel rezoning.

Municipalities assigned smaller or no district size minimums tended to have later compliance deadlines; it might be worth following up to see whether or how often rezoning in 2025 functioned to enable specific known projects that have not yet shown up on the state’s pipeline list.

Many municipalities also require site plan review for projects permitted as-of-right under MBTA Communities zoning. In principle, site plan review is compatible with as-of-right zoning and typically addresses issues such as vehicular access, circulation, architectural design, lighting, and screening. The regulations state that site plan review “should not unreasonably delay a project nor impose conditions that make it infeasible or impractical to proceed with a project that is allowed as of right and complies with applicable dimensional regulations.”

In practice, however, site plan review often adds time, cost, and uncertainty to development. A December 2025 *Boston Globe* editorial described site plan review as a “backdoor permitting process that blocks development.” The Massachusetts Zoning Act does not currently regulate site plan review, and pro-housing advocates are pushing for state legislation to ensure that it functions as a limited administrative review rather than a de facto discretionary approval process that undermines the goals of as-of-right zoning.

Zoning is only one aspect of home permitting that contributes to uncertainty. The fate of the 60-unit proposed project in Southborough hinges on how the Conservation Commission will interpret the town’s wetlands regulations.⁷ A 48-unit project in Bedford meets the zoning requirements, but it was not known, as of October, if the project would pass conservation review without changes.

Notably, there are at least a few projects in MBTA Communities districts that are getting permitted under the state’s Chapter 40B, which lets certain qualifying projects bypass local zoning. In Melrose, there are two such projects (50 and 80 units) right by Cedar Park station. In Brookline, a proposal for a six-story, 40-unit rental building is proposed as a 40B to replace a vacant one-story bank building on Harvard Street. Under MBTA Communities zoning for the Brookline site, four stories are allowed as-of-right. For developers, Chapter 40B is often considered a tool of last resort; if zoning allows a project to pencil without 40B, developers will often avoid 40B. It may be worth analyzing why, in some cases, developers are choosing to permit projects via 40B when there is an as-of-right alternative.



A site in Melrose, across from Cedar Park station, that is within the MBTA Communities district; the owner is applying for approval for 50 units under Chapter 40B, an approval mechanism that bypasses local zoning.

7. Melo, Beth. *Developers hope to build rental units on Southville Road*, mysouthborough.com, December 2025. <https://www.mysouthborough.com/2025/12/11/developers-hope-to-build-60-rental-units-on-southville-road/>

PART 4:

FAIR HOUSING FOR FAMILIES WITH CHILDREN

Cities and towns have a long history of using zoning to restrict the development of multifamily housing that could accommodate families with children. These systematic restrictions have disadvantaged multigenerational households seeking homes in condominium or apartment buildings. In response, the Commonwealth required that MBTA Communities zoning districts be “without age restrictions” and “suitable for families with children.” The intent is for the new zoning to enable the housing market to better meet the needs of diverse households. To the extent that zoning is compliant with MBTA Communities and housing is built under it, the law should be effective in reducing bias in housing approval.

The issue to watch for, however, is when municipalities use the adoption of MBTA Communities zoning districts to create an approval pathway for specific, known projects. Weston provides an illustrative example. The town’s new zoning included a district of approximately 74 acres, under single ownership, where multifamily housing would be allowed as-of-right at a density of six units per acre, for a potential build-out of 480 homes. Prior to the town vote, voters received a briefing packet describing the proposed zoning and noting that the “district is proposed to be developed in three phases.” For the third phase, the packet explained that “BXP is currently undertaking a \$12M renovation to attract tenants to sign a 20-year lease for the existing building. The development agreement specifies that the office building must be demolished before Phase 3 can be built. BXP has independently volunteered that this third phase would be restricted to 55+ active seniors.”

A developer's interest in building age-restricted housing is not, in itself, evidence of bias or any problem; there is a strong market for senior housing. However, presenting information about age restrictions in the context of a zoning vote—where residents have discretion to approve or reject new zoning rules—raises a red flag. Project-level discussions tied to legislative approval of zoning create an opening for bias to shape outcomes, even when the adopted zoning language is formally compliant.

Past history can also be a complicating factor: Another sub-district of Weston's MBTA Communities zoning allows 100 dwelling units on a 13-acre property that now has 62 units of affordable housing for seniors. In 1977, the town donated the property for affordable development. The briefing document explains that an additional 38 homes could potentially be built on the site, but: "The existing agreement with the town for the use of the land requires that all housing be affordable and available only to seniors. Any future development here would require an amendment of this agreement."

More generally, under discretionary permitting regimes, prohibitions against bias are easier to evade than under as-of-right zoning. Boards or legislative bodies can deny projects likely to attract families with children without explicitly imposing age or bedroom restrictions. Anticipating this, applicants may propose age-restricted housing or limit bedroom counts to improve their chances of approval. As-of-right zoning changes this dynamic. When zoning allows housing without age or bedroom restrictions, developers can design projects to meet market demand rather than the preferences or biases of public officials. Projects that comply with written standards receive approval administratively, without discretionary review.

Achieving this anti-bias goal does not mean that a specific share of housing built under the law will be designed for families with children. Senior housing and studio apartments are still allowed in multifamily districts where the zoning includes no age restrictions or bedroom limits. Rather, it means that the regulatory environment allows developers to respond to demand from households both with and without children, on equal terms.

CONCLUSION

One hundred two housing developments in the MBTA Communities pipeline demonstrate that as-of-right zoning reform can unlock housing opportunities, reduce permitting costs, and enable development in walkable, transit-served areas. Yet the scale of change has fallen short of what is needed to address Massachusetts' housing shortage and car-reliant patterns. By normalizing as-of-right zoning for multifamily housing, sparking new thinking about where the region should grow, and spurring civic engagement for a pro-housing agenda on an unprecedented scale, the law has set the stage for further reform.

The law's flexibility allowed communities to comply without committing to substantial growth. While some municipalities, such as Lexington, Lowell, and Westford, went above and beyond the requirements, most took a conservative approach. Still, communities like Arlington, Bedford, Newton, and Walpole changed their zoning to allow missing-middle homes in their walkable, transit-served historic centers. Some communities used the opportunity to plan for redevelopment of office and industrial parks, or other locations.

In its flexible design of MBTA Communities and ambiguous messaging, "You just have to zone, you don't have to build," the Commonwealth was juggling the polarized politics of housing policy. In theory, the state has the authority to mandate dramatic local zoning reform. In practice, there's still a local vote. Ask for too much, and the initiative could collapse under the weight of opposition. Ask for too little, and accomplish little. The initiative was designed with a pressure valve that let communities create compliant districts where little new homebuilding will happen. The hope, of course, was that many communities would create districts for substantial homebuilding. The initiative seemed to aim at a middle ground where something gets done, at least in some places.

There's another important truth embedded in the distinction between zoning and building. Local governments can control zoning (to the extent the state gives them the authority); they have some agency to shut down growth in their borders. But local governments do not control the market. It is hard to predict how much housing will result from a substantial liberalization of zoning, and on what timeline. Many of Lexington's voters did not expect so much housing to enter the pipeline so fast. Still, only four of the 12 projects are actually under construction. Given today's market constraints, such as the high costs of construction materials, labor, and borrowing, it could be years before the 12 projects are built. Zoning reform gives housing a chance; zoning reform is not destiny.

A *Boston Globe* editorial in April 2023⁸ supported Lexington's more-than-the-minimum zoning approach because of the need to address the state's housing shortage:

"The reason that's the right approach is because the MBTA Communities law does not actually require any new construction—it just requires jurisdictions to allow for new construction of multifamily units should developers be interested. And so the larger the total area that's rezoned, the more likely it is for the town to build a meaningful number of new housing units within a reasonable time frame."

Lexington's experience in reforming zoning to gain actual homes raises the question of what the growth target of individual communities should be. MBTA Communities was designed as an incremental step (over which Lexington stepped). Incrementalism has been Greater Boston's growth policy for decades. This has been the art of the possible. The outcome has been a housing shortage, unaffordability, and car-dependence. But possibilities change.

Now is the time for us to ask: What should Massachusetts' growth agenda be? What types of areas and what specific areas should be prioritized for zoning reform and public investment in infrastructure and institutions? Places in need of industrial clean-up, office parks in need of new life, strip malls drowning in parking, the vast residential rental deserts of suburbia, the resilient old walkable centers? Different types of places require different strategies for planning, investment, and zoning reform. When we take an approach of wait-and-see where projects will be proposed, we miss opportunities to shape them effectively and knit them into the urban fabric.

To meet the region's housing needs, a growth agenda must find places for multifamily housing of different scales, from skyscrapers to triplexes. MBTA Communities legalized housing at moderate densities, across quite limited areas. Small projects should be legalized across broad areas. And while high-rise housing can meet demand on less land than the missing-middle can, the region still needs to identify more areas for high-rise development. In walkable, amenity-rich centers across Greater Boston, there are still far too few properties zoned for six stories.

8. *Lexington's proposed zoning changes set the bar.* The Boston Globe, April 2023. <https://www.bostonglobe.com/2023/04/07/opinion/lexingtons-proposed-zoning-changes-set-bar/>

Some edge-city environments may also require super-sizing to generate enough value to support fundamental redesigns of infrastructure that improve transit connectivity and walkability. More broadly, Greater Boston needs stronger, more intentional strategies for development at transit nodes—strategies that integrate housing growth with plans for transforming transit itself. If commuter rail lines are to be upgraded for more frequent service, then growth plans around stations must go well beyond zoning districts for 15 units per acre.

Indeed, Massachusetts needs a comprehensive growth agenda, and not just for housing. When more than a trickle of homes enters the permitting pipeline somewhere, it shouldn't feel to the public like an unintended outcome of zoning reform. Ideally, the intention of zoning reform would be housing abundance, well planned.



Two properties where MBTA Communities projects are under construction in Lexington.

The MBTA Communities law's method of setting mandatory performance benchmarks for local zoning accomplished more than recent state efforts to persuade or incentivize municipalities to undertake voluntary reform. But the MBTA Communities approach was a grueling, expensive, politically charged, half-decade effort that could not be easily ramped up or repeated iteratively to achieve the needed progress.

The next step is to use the levers of state democracy to reform Chapter 40A, the Zoning Act, to bypass local zoning in tailored ways and to adjust the rules of local zoning to facilitate more approvals. Zoning reform must also be paired with plans to address traffic and invest in infrastructure.

When the Commonwealth has used the levers of persuasion and incentives to achieve zoning reform, the opposition has largely had its way. Pro-housing voices, though, have achieved a few breakthrough successes outside of the MBTA Communities mandate, for example in Cambridge's recent citywide upzone. The pro-housing movement has been growing. Therefore, the state should continue to use persuasion and incentives for local zoning reform, in addition to employing strategies that gently bypass local zoning in well-planned ways.

B O S T O N I N D I C A T O R S

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