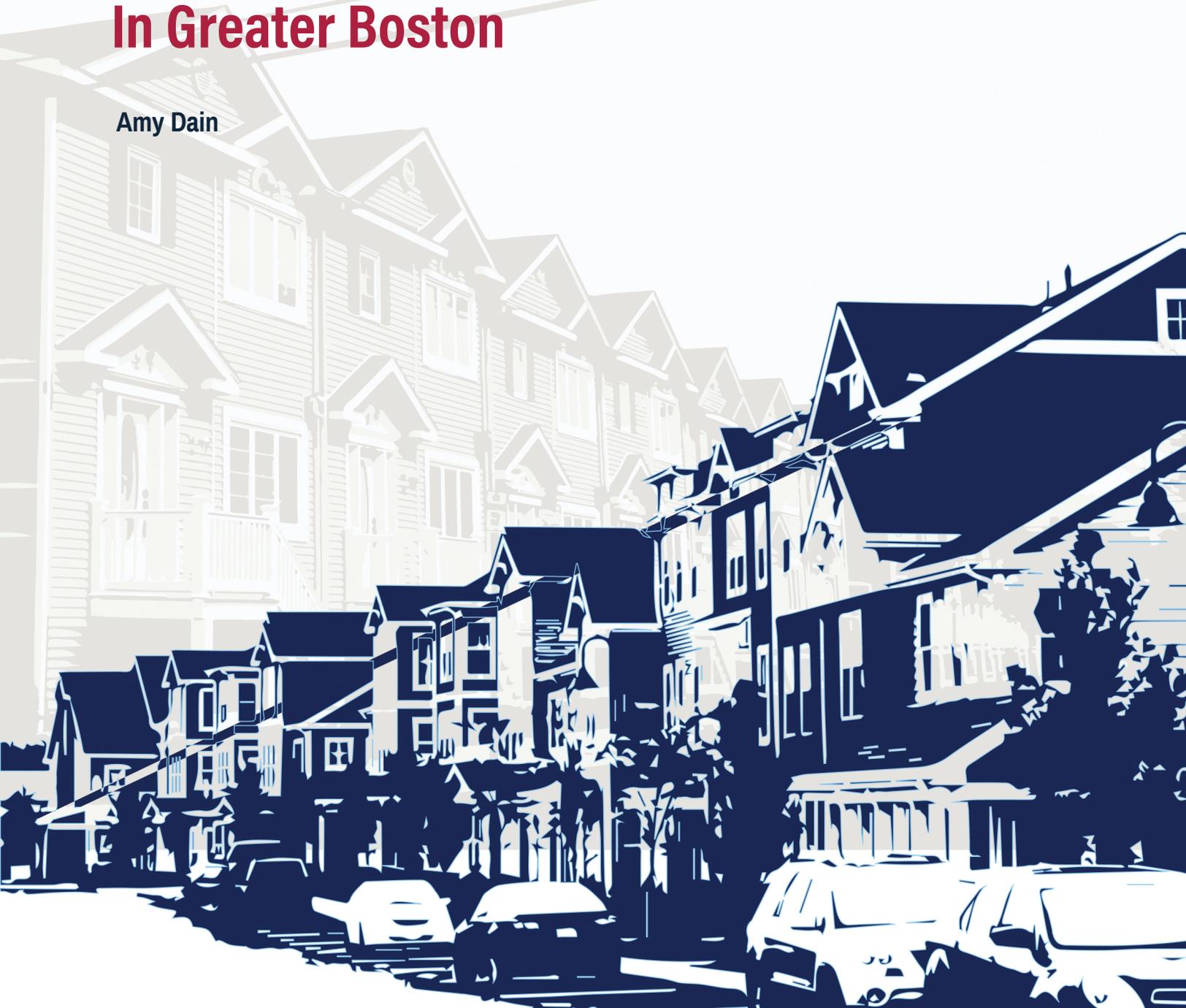


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# The State of Zoning for Multi-Family Housing In Greater Boston

Amy Dain



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Milton,  
Massachusetts



# PREFACE TO THE DAIN REPORT ON MULTIFAMILY

Just about everyone agrees Metropolitan Boston has a housing crisis. We just surpassed New York City to become the third most expensive large metro rental market in the country. Single-family and condo prices have continued to climb, with median sale prices of nearly \$430,000 across the entire metro area, a 4 percent increase since the end of 2017. Renters are being hit with rent increases and evictions, causing housing instability, displacement, and homelessness. In fact, throughout Massachusetts, one out of every four renters – and even one out of every ten homeowners – is “extremely cost burdened,” paying over 50 percent of their income for housing. For those without high incomes and substantial savings, the idea of homeownership is an impossible dream.

The expensive cost of housing not only affects individual households, but also negatively affects neighborhoods and the region. When affordable options are not available near where people work, they move farther away, resulting in more traffic congestion. The high cost of housing may also discourage companies from moving to or expanding in the region, affecting our economic competitiveness. In order to attract new businesses and retain young talent, there must be homes available and affordable to a range of income levels. One principal reason – though by no means the only one—for the region’s housing affordability crisis is the mismatch of demand and supply. This is a problem decades in the making. In February 2001, the Archdiocese of Boston and other major stakeholders issued a call to address the housing crisis in Greater Boston, releasing a report determining that 36,000 additional homes were needed in the next five years to stabilize rents and home prices. We did not meet that benchmark.

After a pause during the Great Recession, housing costs began rising again as the shortage of homes identified in 2001 began to widen. In some degree, this is because of nationwide changes that have increased demand for apartments and homes on small lots, especially in walkable, transit-connected places. But Greater Boston is also a victim of its own success. The many attractive characteristics of our region are drawing new households by the thousands. Young adults are forming new families and older residents are less likely to flee to Florida and Arizona. Overall, the population of the region is growing – in fact, Massachusetts is the fastest growing state in the Northeast. The disinvestment and population declines of earlier decades have been reversed, and the benefits are overwhelmingly positive. But, if housing supply cannot keep up with demand, these gains could be lost.

From 2010 to 2017, the Metropolitan Boston region added 245,000 new jobs, a 14 percent increase. Yet according to the best data available, cities and towns permitted only 71,600 housing units over that same time period, growth of only 5.2 percent. When supply of new housing does not keep pace with the growing demand created by new workers and young adults forming new households, there is more competition for the existing units. Low rental vacancy rates (just above half of normal) and low for-sale inventory (just above a third of normal) make it a landlord and sellers’ market, allowing them to charge top dollar to the highest bidder. Continued demand for labor, driven by economic growth and the retirement of the Baby Boomers is likely to continue driving strong population growth and housing demand well into the future. Compounding the issue is the fact that Baby Boomers will continue to need housing well after they retire, but are stuck in large single family homes because there are very few affordable options to downsize.

Beyond the need to build more housing, we also need a range of housing types that meet demand. One area where we are clearly not meeting demand is for multifamily homes (rental and ownership and at a range of prices). Most of us have lived in a multifamily home at some point in our lives. And with our region getting older, more of us will be looking for options to downsize while staying in our communities. Today, this is simply not an option in too many of our cities and towns. Multifamily homes provide environmental benefits, such as reduced heating and cooling loads, less land required per unit, and, if located near transit, reduced auto-dependency. Multifamily housing is also the chief delivery mechanism for expanding our affordable housing stock.

MAPC has projected that nearly two-thirds of housing demand moving forward will be for multifamily units (apartments or condominiums.) This demand is a result of demographic shifts among our population. Families with children will comprise a smaller share of the region's households in the future; meanwhile, both younger and older non-family households are showing a greater tendency to live in multifamily housing than their predecessors. MAPC projects that, as a result, the region will see demand for at least 227,000 apartments and condominiums between 2010 and 2030, and possibly even more if rapid economic growth continues. However, the current rate of housing growth lags well behind that target, and each year the region falls further and further behind in meeting its needs.

It's true, the situation with regard to housing policy and housing production is not totally bleak. Local, regional, and state leaders have declared that increasing the supply of housing is a top priority. To address the housing shortage, Mayor Martin J. Walsh of Boston recently set a goal of permitting 69,000 housing units by 2030. The Metro Mayors Coalition, representing 15 municipalities in Greater Boston, then announced a target to create 185,000 new dwelling units by 2030. In 2017, Governor Charlie Baker proposed an initiative to create 135,000 new housing units statewide by 2025.

A few municipalities are building significant amounts of new apartments and condos, while a larger number are building more now than they have in recent years. Many municipalities are making housing plans and updating their zoning codes; and state incentives for planning and production are abundant. Despite these efforts, they are not translating into production increases at the scale that is necessary. Why not? What is actually happening on the ground when it comes to local multifamily housing policy and permitting in Metropolitan Boston? That is the key question this report seeks to answer.

We commissioned Amy Dain to undertake this research. Fourteen years ago, Ms. Dain did a similar deep dive on behalf of the Pioneer Institute into local regulations that affect housing production. A lot has transpired since then, so we asked her to take a look at the regulations that encourage or prevent multifamily housing in the 100 cities and towns around Boston, mainly inside I-495.<sup>1</sup> We wanted to know what has changed. Are there more or fewer barriers—and are there new ones? What are the local attitudes towards multifamily housing, as evidenced in local planning documents and zoning codes? What trends are emerging? Success stories? And where are the new apartments and condos located? Getting the answers to these questions was no easy task – it took good old fashioned shoe leather and phone calls. Many phone calls.

As housing funders, planners, advocates, builders, and realtors, we all want a healthy and thriving region where homes are available and affordable to the residents who already live here and those who would like to join us. We believe this research will help policy makers, local and state officials, and advocates understand the current nature of multifamily regulation and development trends. And with this greater understanding, we hope that all of us can work together to craft policy solutions at the local, regional, and state levels to help solve our housing crisis.

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<sup>1</sup> Boston was excluded from this study because it is already producing a tremendous amount of new housing, and because Boston operates under a completely different zoning statute from the rest of Massachusetts.



Somerville,  
Massachusetts

# Executive Summary

Greater Boston needs more housing. Prices are escalating as homebuyers and renters bid up the prices of the limited supply of housing. Municipalities have been over-restricting housing development relative to need. Each of the 351 municipalities in Massachusetts adopts its own zoning ordinance or bylaw, and many are hundreds of pages long. It is hard for state-level policymakers and metropolitan-area planners to understand the system of regulation, as it functions for the whole region. This report provides a systematic assessment of the state of zoning for multi-family housing in 100 cities and towns of Greater Boston, outside of Boston itself – to inform efforts at reforming the regulatory system.

## THE FINDINGS



### Approval Process

***The local zoning approval processes for multi-family housing have been evolving to be more flexible, political, ad hoc, unpredictable, time consuming, and discretionary.*** There are benefits to negotiated decision-making, but it is hard to plan for growth at the regional level with such a flexible system. Moreover, the current processes are unlikely to yield enough housing in the coming years. Policymakers could consider ways to achieve the benefits of negotiated decision-making and local control with a system that is more predictable.



### Mixed Use

***There has been a major shift across the region, in more than 80 percent of the municipalities, towards zoning and planning for mixed use development, to keep historic centers vital and create new walkable hubs.*** The strategy has supported the development of housing in numerous town/city centers, new lifestyle shopping centers, and by enclosed shopping malls. The strategy of linking the development of new housing to the development of new retail space might become problematic as demand for new retail space wanes. There may be a need to shift the strategy towards residential-only development in or near mixed use hubs and shopping centers.



### Village Centers versus Isolated Parcels

***There has been a major movement to allow and build more housing in the region's village centers, and there has been even more building in parcels on the edge of municipalities, isolated from residential neighborhoods.*** Some municipalities have been creating new village centers on the edge of municipalities, often with convenient access to highways. Municipalities have been cautious in allowing development in historic centers, typically permitting tens of dwelling units, but not hundreds. Several municipalities such as Quincy, Malden, Waltham, and Walpole have been building hundreds of units in their centers. Approximately half of the cities and towns have permitted new multi-family projects in historic centers in the last two decades. It would be useful to assess the lessons learned from building in the centers, and plan for greater development in ways that protect what residents cherish in the centers. New paradigms are also needed for overseeing the development of 'edge cities.'



### Building Up or Building Out

***To meet demand for multi-family housing in the region, municipalities will need to allow significant density in a small amount of land area and incremental increases in density over larger land areas.*** Municipalities tend to zone very little land area for the development of multi-family housing, and often the areas zoned for it are already fully built out to the capacity allowed. In theory, not a lot of land is needed to meet demand for multi-family housing, as the housing can be built upwards instead of outwards. Most municipalities highly restrict height and density of development too, such that buildout does not satisfy demand. There are ways to allow incremental growth in residential neighborhoods while protecting the character of neighborhoods.

## THE SUMMARY

The study investigated planning and zoning for the development of multi-family housing in the 100 cities and towns that lie within the region covered by the Metropolitan Area Planning Council (MAPC), a regional planning agency. The research involved a review of

- A** zoning bylaws and ordinances for the 100 cities and towns,
- B** local master plans and housing production plans in the 75 municipalities that produced plans in the last decade, and
- C** email correspondence and phone interviews with planners and several building inspectors to learn about actual building that has resulted from the zoning and planning.

with opponents outnumbering proponents at public meetings. People adopt regulations for all sort of purposes – but generally on purpose. When there is a consensus about the purposes, then the question becomes technical: How do we write regulations to accomplish the agreed upon purposes? There is no region-wide consensus on where multi-family housing should be allowed to be developed. Hence, the challenge is highly political, and not merely technical.

**Statutory background.** The local regulations, as output of political processes, are adopted within the framework of state statutes and constitutional law. The state’s Chapter 40A Zoning Act establishes standardized procedures for adoption and administration of municipal zoning bylaws and ordinances, such as requiring a two-thirds vote to approve zoning changes. The Zoning Act does not proactively zone any areas of land for one use or another. Local zoning divides land into districts for various uses such as industrial, commercial, and residential, and specifies the density and dimensional limits of allowed construction in each district. The state’s Chapter 40B mandates that 10 percent of the housing stock in each municipality be restricted as affordable to low- or moderate-income households. In communities short of the 10 percent threshold, developers can bypass local zoning and seek “comprehensive permits” for projects with at least 20 percent of the dwelling units under affordability restrictions. In 2004, the state adopted Chapter 40R that authorized financial incentives to encourage municipalities to zone for dense residential housing near transit hubs and village centers. Per constitutional law, municipalities cannot zone land for no use at all or as “open space”, as that would be considered a government taking without compensation; all privately owned land must be zoned for uses of at least some economic value to the property owner.



Cambridge,  
Massachusetts

The study analyzes zoning bylaws and ordinances both as barriers to limit development of multi-family housing and as vehicles to enable development. Zoning regulations and local plans are the output of political processes that engage both opponents and proponents of dense housing development,

## THE PAPER WALL: ZONING RESTRICTION OF MULTI-FAMILY HOUSING

Of the 100 municipalities surveyed, only one municipality has no provisions at all for multi-family housing: Nahant. Nahant prohibits the development of multi-family housing. In a few additional municipalities, multi-family housing is technically allowed, as there are provisions in the zoning for it, but the requirements are so restrictive that multi-family housing is in effect prohibited, for example in Dover. While only a few municipalities effectively prohibit multi-family housing from being built altogether, all municipalities highly restrict its development relative to demand.

**Land area zoned for multi-family housing.** First of all, very little land is zoned for multi-family housing, and what is zoned is often built out to the capacity allowed. Concord's 2015 Housing Production Plan explains: "In general, Concord's zoning creates many barriers to the development of affordable housing. As described above, the predominance of traditional single-family zoning with limited provisions for compact development, including two-family and multi-family dwellings, creates barriers to developing affordable housing without the use of Chapter 40B." Needham's 2007 Affordable Housing Plan similarly concludes: "The extent of multi-family zoning is extremely limited. There is a near absence of developable vacant land that is zoned to permit multi-family housing, even two-family dwellings." The same sentiment is echoed in plan after plan.

**Low density zoning.** In theory, land area zoned for multi-family housing is not a critical constraint, as housing can be built upwards instead of outwards. However, if multi-family development is restricted to be low-rise and low density, then it needs to be allowed to cover more land area, to meet demand for it. Municipalities highly restrict the density of new multi-family development, and adopt dimensional standards about height, setbacks, and minimum parcel sizes that limit the potential for buildout. Out of the 100 municipalities, Bolton, Dover, Essex, Middleton, Nahant, and Norwell have no provisions for multi-family housing at a density greater than four dwelling units per acre, which is a common density for the affluent single-family neighborhoods of the streetcar era. Of the 100 municipalities, 21 have no zoning provisions for multi-family housing at a density of twelve or more units per acre, including Carlisle, Medfield, Sherborn, Topsfield, and Weston. Additional municipalities that technically have provisions on the books for denser development might have already built out the zones, so no additional building could happen in the zone. For example, Lynnfield adopted dense zoning for a golf course, and built out the project; the zoning is still on the books, but will not be used for more development. Examples of low density zoning include Bellingham's requirement of 10,000 square feet of land per bedroom for townhouses; in Middleton, each dwelling unit of multi-family housing needs a half-acre of land; and in Southborough, no more than six bedrooms are allowed per acre for multi-family housing for the elderly. Density restrictions are not only an issue in low density places.



Beverly,  
Massachusetts

Gloucester’s 2017 Housing Production Plan reads: “The zoning ordinance appears to encourage multi-family projects in the higher density residential zoning districts, the majority of which are located in the downtown area [. . .]. The dimensional requirements, however, are not consistent with historic multi-family development patterns within these districts and do not support future development.”



Wakefield,  
Massachusetts

**Age restrictions and bedroom restrictions.** Other kinds of restrictions on multi-family development include age-restrictions and bedroom restrictions. Fifty-five of the 100 municipalities surveyed have provisions for age-restricted multi-family housing (typically for occupants 55 years or older). Twenty-three of the municipalities reported having granted permits for age-restricted multi-family housing in the last three years (and 11 did not report.) Twenty-eight of the 100 municipalities restrict the number of bedrooms that can be included in at least some kinds of multi-family housing. For example, in Duxbury’s “planned developments”, no multi-family dwelling units can have more than two bedrooms. Even where there are no zoning provisions that address bedrooms, developers might propose projects with only two-bedroom and one-bedroom units to gain approval, or the bedrooms might get negotiated during the process to gain a special permit. There is currently a robust market for two-bedroom units and singles now, so the restrictions are not stopping development, but they likely mean that less housing for families with kids or households with multiple adults is coming on the market than is needed.

**Excessive parking requirements.** Next on the list of restrictions, excessive parking requirements can undermine development, drive up development costs, lead to too much impervious pavement, and make places less walkable. Essex requires one off-street parking space per single family house and 1.5 off-street spaces for every bedroom in a multi-family dwelling unit; Essex has not been building multi-family housing. Ten municipalities require more than two spaces for at least some types of multi-family dwelling units. For example, in Wrentham, the standard for any multi-family dwelling is three off-street spaces. In Danvers, the standard is two spaces for studios, one-bedrooms, and two-bedrooms, and three spaces for dwelling units with three or more bedrooms. In Marshfield’s Planned Mixed Use District, 1.25 spaces are required per bedroom. The most common requirement in the zoning tables of parking requirements is two off-street parking spaces per dwelling unit, which can be more than actually needed when the units are all, or mostly, singles and two-bedrooms. Many municipalities have been revising their parking standards, in particular for the historic centers and transit-oriented developments, to lower the parking requirements and list varying standards based on the number of bedrooms.

**Mixed use requirements.** There has been a huge movement in zoning to allow mixed use development that combines residential and commercial uses in the same building or, less often, on the same parcel. Eighty-three of the 100 municipalities now have explicit zoning provisions for mixed use projects. Reforms for mixed use development, in general, are adopted to allow more housing than had been allowed. However, in districts where multi-family housing is only allowed when combined with commercial uses, the provisions can undermine multi-family development when the commercial market is slow.

**Approval processes.** Local zoning bylaws and ordinances prescribe diverse processes for obtaining approval for multi-family developments, within the scope of what is allowed by the state's Chapter 40A Zoning Act and constitutional law. The prescribed permitting processes are often time-consuming, risky, and highly political. In the early decades of zoning, all development was allowed as-of-right, meaning that landowners had a right to build projects that meet the specifications in zoning, for example the minimum lot size and frontage on an approved public way. In the 1960s, municipalities began shifting their zoning systems to a more ad hoc and discretionary system of special permits. All land must still be zoned for as-of-right uses of some economic value; most land is zoned for the lowest intensity and lowest density uses as-of-right, for example single-family houses on large lots or low-rise commercial development. Higher intensity uses such as multi-family housing tend to be allowed by special permit. In recent decades, the system has become even more political and discretionary, with the local legislative body, either town meeting or city council, approving many multi-family developments, project by project.

Sixty-four of the hundred municipalities have some provisions on the books for multi-family housing as-of-right, and 35 only allow multi-family housing by special permit. However, many of the as-of-right districts are built out to the capacity allowed or the dimensional standards of by right multi-family development are uneconomic. Most permitting of multi-family housing is not by right. In the last three years, approximately 14 percent of multi-family dwelling units were permitted by right, but that includes some projects approved first by town meeting. The number also includes development approved by the special authority at the former South Weymouth Naval Airbase. In that time period, 57 percent of units were permitted by special permit, 15 percent by 40B, seven percent by friendly 40B, and seven percent by use variance.



Gloucester,  
Massachusetts

Meanwhile, there has been a movement towards legislative approval of multi-family projects, through three typical mechanisms.

### **1. Floating Zoning**

The first mechanism is called “floating zoning” where the requirements for multi-family housing are listed in the zoning, but the multi-family district is not delineated on the zoning map; town meeting or city council would need to vote to attach the zoning to a specific parcel – in effect approving individual projects. Eighteen municipalities have variations of floating zoning on the books. For example, in 2013, Lexington removed its on-the-map zones for multi-family housing, as they were not being used, and now allows multi-family development only via its provisions for Planned Residential Zoning which involve Town Meeting approval of projects.

### **2. Special Permit**

A second common method of requiring legislative approval of projects is to designate the special permit granting authority for multi-family housing as the city council; in most zoning the special permit granting authority is designated as the planning board. In Newton, Gloucester, Lynn, Marlborough, Medford, Revere, Waltham, and Malden, the city council approves special permits for multi-family housing.

### **3. Parcel Zoning**

The third mechanism for legislative approval of projects is parcel zoning: town meeting or city council approves zoning districts that only cover a single parcel of land, under singular ownership. Parcel zoning can be used for large and small parcels. Examples of parcel zoning often cover parcels owned by the government at the time of rezoning, such as a municipally owned parking lot on Newton’s Austin Street, a municipally owned septage facility in Wayland, several former state hospitals, MBTA properties, and a school in Gloucester. Parcel zoning is also often used for the redevelopment of church properties, with examples in Woburn and Belmont, and for properties vacated by large employers.

## TRENDS IN ZONING FOR MULTI-FAMILY HOUSING

Municipalities have highly restricted zoning for multi-family housing since the invention of zoning, but it appears that in the late 1970s through the 1990s, many municipalities had down-zoned, such that very little multi-family housing could be built via zoning, as of the new millennium. In that context, over the last 15 years, a small minority of municipalities have down-zoned, a bigger minority have not changed their zoning for multi-family housing, and a majority have up-zoned for multi-family housing, albeit mostly moderately. Instances of down-zoning typically happened after large new developments were built.

**Approval processes.** In the last 15 years, state-level housing advocates and regional planners have been promoting more predictable, less negotiated permitting of projects called “as-of-right zoning.” For their advocacy, the state adopted Chapter 40R which grants financial incentives to municipalities that zone for as-of-right dense residential districts in certain areas. Most housing production plans recommend as-of-right zoning. Plus, advocates have been pushing for further state legislation that mandates more as-of-right zoning. Meanwhile, in municipal zoning, the movement has been towards more discretionary, flexible, ad hoc, negotiated decision-making about projects. The movement has been towards more local political control of project-level decision-making.

As an example, Lincoln’s 2014 Housing Plan mentions the tension between the benefits and drawbacks of the negotiated process of project approval:

*“Developments such as Lincoln Woods, Farrar Pond Village, Battle Road Farm, Minuteman Commons, and The Commons would not have been possible without Lincoln’s unusual approach to planned developments, which requires front-end negotiations between proponents and the Planning Board, considerable attention to consensus building, and concept-plan approval by Town Meeting on a project-by-project basis. The process can be expensive and risky for developers, who pay for the public hearings and bear the cost of any special outreach that may be required to provide information to Lincoln voters before Town Meeting.”*



Beverly,  
Massachusetts



**Halstead Malden Square Apartments,**  
Malden Center

In theory, the trades and density bonuses of incentive zoning and negotiated processes can benefit both the developers and the municipalities, as well as the public in need of housing options. Incentive zoning offers incentives to developers, but also works as an incentive for the municipality to allow more housing. On the other hand, by making the building of some dwelling units contingent on the provision of expensive benefits to the municipality, incentive zoning can add to the cost of construction. As it stands, the cost of developing new housing, including materials and labor, is said to be so high right now that new housing, for the most part, can only be built to serve the top of the market. Also, some negotiations break down, or sometimes the potential trades codified in zoning are not worthwhile for developers to access.

Incentive zoning is most commonly found in provisions for cluster zoning (open space residential design) that allows for housing, often in single-family districts, to be grouped close together, sometimes as townhouses, such that part of the property can be preserved as open space. Incentive zoning less often appears in provisions for multi-family housing, such as in Scituate’s Village Business Overlay District where density bonuses can be gained in exchange for underground parking, off-site infrastructure such as sidewalks, and inclusion of additional affordable units.

**Mixed use.** The most widespread trend in land use planning and rezoning in Greater Boston over the last two decades has been towards mixed use, where commercial and residential uses are combined, typically in the same building, but sometimes on the same parcel. Most housing production plans and master plans adopted in the last decade (59 of 75) address mixed use zoning. Eighty-three of the 100 municipalities surveyed have explicit provisions in zoning for mixed use development. The mixed use provisions are typically for city/town/village centers, commercial corridors, and the redevelopment of industrial properties – and especially by transit nodes. There is no movement to allow commercial uses in existing residential neighborhoods.

For some municipalities the process of project negotiation culminates in a vote on the project by town meeting or city council, while in many cases the negotiation culminates in a vote by the planning board about the granting of a special permit. A minority of zoning bylaws and ordinances include provisions for “incentive zoning” for multi-family housing, which outline trades available in the special permit process. Under incentive zoning, the regulations specify that special permit granting authorities can grant density bonuses or relax the dimensional requirements in exchange for things like inclusion of affordable units, infrastructure improvements, preservation of historic facades, donation of funds, and preservation of open space. Very few of the master plans and housing production plans mention incentive zoning in their recommendations related to multi-family housing development; incentive zoning is mentioned in plans for Stoughton, Watertown, and Wayland.



**Station Landing Medford,**  
Massachusetts

There has been a movement in the commercial development sector nationwide to build shopping centers, often referred to as lifestyle centers, that are not enclosed like older shopping malls, and include residences and sometimes offices. In recent decades, several lifestyle centers with housing have been permitted in the region, often via provisions for mixed use zoning, including Burlington's Third Avenue, Cohasset's Old Colony Square, The Launch at Hingham Shipyard, Lynnfield's Market Street, Maynard Crossing, Somerville's Assembly Row, Sudbury's Meadow Walk, Wayland Town Center, and Westwood's University Station.

**Zoning for multi-family housing in current residential districts.** The outcomes of local deliberative processes about multi-family zoning have generally included a consensus that more density does not belong in existing residential neighborhoods.

Newton's 2007 Comprehensive Plan explains:

*“Those living in predominantly single-family areas generally wish them to stay that way. They wish those areas neither to be marginally blurred into resembling the mixed single and two family areas nor to be compromised by large-scale multifamily developments being plopped into their midst. Those living in mixed single and two-family areas similarly value the diversity such areas afford, and wish not to see them blurred into a monoculture of look-alike development. Those living in large-scale multifamily areas chose that context and similarly value it and seek to protect it from excessive extension or change.”*



Milford,  
Massachusetts

Still, there is a marginal movement towards allowing multi-family housing in residential districts, primarily via cluster zoning (typically as townhouses) or as conversions of historic single-family houses into multi-family houses, with the original building preserved or rehabilitated. There is also consideration of allowing incremental increases in density along with site plan and design reviews.

### **Zoning for multi-family housing in historic centers.**

Most planning boards, town meetings, and city councils have reached the conclusion that more housing does belong in the town center, or city center, or village centers – in mixed use projects. Municipal leaders consider more housing in the centers as a strategy to keep the commercial district vital, in the era of on-line shopping. The centers also tend to be walkable areas with options for public transportation. The Greater Boston area has a vast number of traditional centers and downtowns; significant amounts of housing could get developed in these areas. Approximately half of the cities and towns have permitted new mixed use developments in historic centers in the last two decades, most at a scale of tens of units, and several with hundreds of units, such as Framingham Center, Quincy Center, Malden Center, downtown Waltham, and Walpole Center.



Lexington,  
Massachusetts

downtown or train station, such as in Beverly, Chelsea, Gloucester, Malden, Swampscott, Peabody, Natick, Melrose, Ipswich, and Watertown, so redevelopment can be part of a strategy for downtown vitality and/or transit-oriented development. In other cases, the industrial properties are on the periphery of town, in areas that have other benefits for development, such as isolation from residential neighbors who might object to development, proximity to highways, and river or ocean views. There are many examples of redevelopment of industrial properties, completed or underway, including on Lynn’s industrial waterfront, Somerville’s Assembly Square where an automotive plant had been, Malden’s Rowe’s Quarry Reclamation and Redevelopment District, Framingham’s redevelopment of former New England Sand and Gravel, and Melrose’s Lower Washington Street Industrial Zone.

The vast majority of projects in village centers include residences upstairs from retail space; a few municipalities, such as Norwood and Arlington, have gained residential-only developments in or near the downtown. Several municipalities that have zoned for more housing in their centers have not yet seen any new building in the centers, for example Winthrop, Randolph, Hingham, Boxborough, and Rockland. Several municipalities have not yet implemented the recommendations in their plans to allow housing in village centers. For example, Lincoln is still making plans to address the recommendation of its 2009 Master Plan: “Create a compact, vital, walkable village center in the Lincoln Station area that provides more housing choices near public transportation, goods and services for residents, and opportunities for social interaction.” There are also bustling village centers like Newton Center and Belmont’s Waverly Square – that have stores and trains and residential streets radiating outwards – where local voters have not opted to allow more housing.

**Zoning for multi-family housing on former industrial properties.** There has also been a significant movement to rezone industrial properties for housing development and mixed use. In some cases, the industrial properties are not far from the village center or

**Zoning for multi-family housing in commercial corridors.** Just as Greater Boston has many historic centers and former-industrial properties, it also has many commercial corridors that were built in the age of the automobile and are now functional primarily for access by car. They are lined with low-rise box buildings fronted by parking. There is some interest in redeveloping parts of the corridors as walkable mixed use centers. However, there is also concern about a loss of commercial space and increased traffic. It is also very hard to transform the areas, already subdivided into parcels under separate ownership and laid out with few cross roads, into walkable villages. Many of the local plans mention redevelopment of commercial corridors, such as Randolph’s Route 28 and Route 139 corridors, Acton’s Great Road corridor, Medway’s Route 109, Newton’s Needham Street corridor, Swampscott’s Vinnin Square, Stoughton’s Washington Street Corridor north of town center, and Sudbury’s Route 20 corridor. Saugus recently permitted hundreds of dwelling units in a few projects on Route 1, via its Business Highway Sustainable Development District, adopted in 2015; then Saugus passed a two-year moratorium on permitting multi-family development.

**Zoning for multi-family housing in office parks.** Several of the master plans mention the possibility of redeveloping office parks with mixed use, but so far such rezoning and redevelopment does not appear to be a major trend at the scale of redeveloping industrial properties or up-zoning village centers.

Dedham,  
Massachusetts



**Multi-family housing in municipal centers or peripheries.** While most municipalities have been planning for increased development in their centers, much permitting at a larger scale is happening at municipal peripheries, many of the projects approved via zoning, but some also via Chapter 40B. For example:

## NEEDHAM

Needham rezoned its center in 2008 and has permitted one mixed use building with **10 dwelling units**. Recently, it permitted a “friendly 40B” with **390 units** on the far side of Route 128 from the rest of Needham, a 40B project with **136 dwellings** by Route 128, and 52 age-restricted units, via zoning, also near Route 128. In sum, **10 units** in the center and more than **500 units** on the periphery.

## WESTWOOD

Westwood permitted **18 units** (with another 18 on the way) in Islington Village, and **350 apartments** at University Station, by Route 128.

## NEWTON

Newton has permitted two projects in the village center of Newtonville, **68 units and 140 units**, and no significant multi-family projects in Newton Center or its other village centers, and is now planning two projects of approximately **600 and 800 units** near Route 128, on the edge of the city. (The Newtonville projects both front the Mass Pike.)

Sherborn's 2017 Housing Production Plan addresses the question of center versus periphery explicitly:

***“When considering locations for multi-unit affordable housing, some feel the town center location is preferable for walkability to town resources while others feel just as strongly that new growth for affordable housing should be located on the periphery of town for possible access to neighboring towns’ water infrastructure and access to transportation and commercial services.”***

Reading's 2013 Housing Production Plan mentions that Reading's provisions for Planned Unit Development require more affordable units when developments are at the periphery of town: “At least 10 percent of all residential units in the PUD-R must be affordable. The affordable percentage requirement increases to 15 percent for property within 300 feet of a municipal boundary.”

In some municipalities, the “periphery” is fortuitously near the center. Watertown has adopted mixed use zoning for the corridors that run along the Charles River to the east and west of Watertown Square. In Beverly, the Bass River Industrial District that is now under consideration for redevelopment runs along the river, on the edge of Beverly, but it is also by the train station and not far from Beverly Center. Melrose redeveloped its Lower Washington Industrial Zone, which is on the edge of Melrose, but also near the downtown and a train station.

In some cases, cities and towns are creating new “centers” at the periphery. For example, Somerville's Assembly Row is on the far side of Route 93 from the rest of Somerville, and the district is sandwiched between the highway, train tracks, and the Mystic River. The district now functions as a downtown, with housing, offices, stores, and a train station. The district also has significant parking, as a destination for drivers. Potentially, redevelopment in Woburn between its two train stations and in Wellesley on Walnut Street could also become new mixed use centers.



Needham,  
Massachusetts

**Transit Oriented Development:** One of the region's development strategies has been to concentrate new housing near nodes of public transportation. Transit-oriented residential development has gone up, or is now under construction, in many historic village centers such as in Braintree, Concord, Framingham, Franklin, Lynn, Malden, Melrose, Milton, Natick, Newton, Norwood, Reading, Quincy, Scituate, and Walpole, among other places. Transit oriented development in Beverly is in the walkshed of Beverly's historic downtown. Other transit oriented developments have gone up outside of village centers, for example in Ashland, Dedham, Westwood, Hingham, Revere, Cohasset, and Wakefield, among other places. Many municipalities have not rezoned any land around their train stations for denser development, for example in Newton Center or Newton's Waban village center, or Weston at any of its three train stations, or Belmont in Belmont Center or its Waverly Square.

### No-growth and little-growth municipalities.

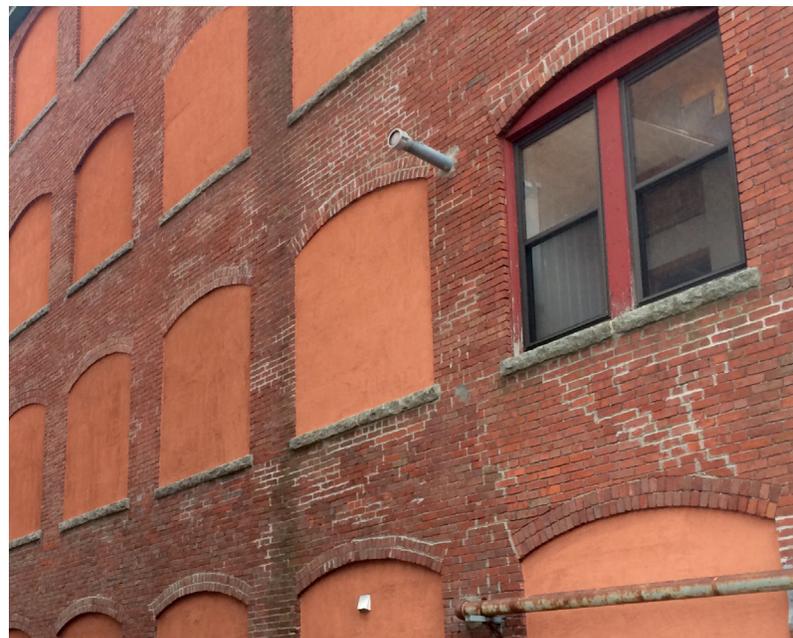
While Nahant prohibits development of multi-family housing, several municipalities either effectively prohibit new multi-family housing or only allow a marginal level of development. It is challenging to identify the municipalities in this category definitively, as several factors are at play, including market demand and infrastructure constraints, and some municipalities that appear restrictive might actually be in the process of planning for growth and building infrastructure. Permitting does not happen in a steady flow. Candidates for this category include municipalities that:

- A** have no zoning on the books for multi-family housing at a density of 12 units or more per acre, OR
- B** have no zoning on the books for mixed use development, OR
- C** granted no permits for multi-family housing – via zoning - from 2015 to 2017 (some granted Comprehensive Permits in that time period).

**Such municipalities include:** Bellingham, Bolton, Boxborough, Carlisle, Canton, Cohasset, Dover, Duxbury, Essex, Hamilton, Hanover, Holbrook, Holliston, Lincoln, Manchester, Marblehead, Medfield, Middleton, Milford, Nahant, Norfolk, North Reading, Norwell, Pembroke, Rockland, Sharon, Sherborn, Southborough, Stow, Topsfield, Wenham, Weston, and Wrentham.

Many of these municipalities lack infrastructure like sewer systems, well-connected sidewalks, and grid streets. Many of them rely on local water supplies; residents are concerned that growth could exacerbate water scarcity and pose a risk to water quality. Some of the municipalities also lack convenient access to public transportation. In some municipalities, the costs of infrastructure upgrades to accommodate development would be significant. On the other hand, many of the municipalities have village centers; some have train stations. Some of the municipalities have appropriate infrastructure for development or could add it at reasonable costs.

**Future residential growth nodes.** From a review of local plans and zoning, it is hard to know where the zoning, local political will, and market demand align to constitute growth nodes across the region. Not all zoning on the books is usable, for reasons discussed above. Often plans recommend changes that are not adopted, and a quarter of municipalities have no published land use plans. Moreover, with the shift towards parcel-level zoning and legislative approval of individual projects, regional planners have a challenge in predicting where projects will get approved. Plus, when the zoning is straightforward in allowing significant development at a given location, such building is often a precursor to a halt in development, to down-zoning. Political support in one moment is no guarantee of support in the next moment. Nonetheless some patterns have emerged in the region. There is support for development in historic centers, former industrial properties, commercial corridors, and the peripheries of municipalities. In particular, there is support for zoning that can yield bustling mixed use hubs. As the market for new commercial properties slows, the strategy of tying new residential development to new commercial development will become more problematic. For the region to accommodate and plan for growth, municipalities will need to designate more areas for more multi-family development.



Beverly,  
Massachusetts