**A Home for Everyone: Regional Snapshots**

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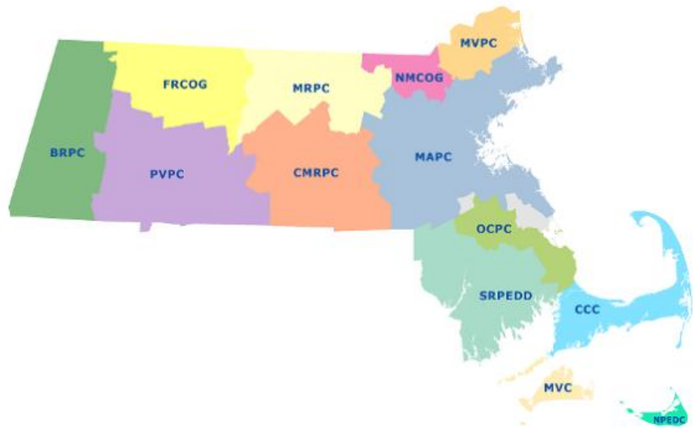
*A Home for Everyone* is a statewide plan that recognizes the wide diversity of Massachusetts' communities and regions. In this section, you can read a summary of key housing issues in your region, see relevant data visualizations, and learn about the projected housing needs over the next ten years.

This section of the plan is organized around the state's thirteen Regional Planning Agencies' (RPAs) boundaries. Each region has a section that assesses current housing conditions and projects future housing needs. EOHLC chose these regions because of their significant role in planning, transportation, and development initiatives, and to ensure alignment with the socioeconomic projections used by other state agencies for transportation and water demand planning.




The regional snapshots in this section examine current conditions within each region, anticipated future housing needs, and active initiatives within each region. Current conditions are assessed through a comprehensive analysis of EOHLC data and existing regional plans. The forecasts of population and housing demand are based on the projections prepared for EOHLC by the UMass Donahue Institute and the Metropolitan Area Planning Council. Those projections include three distinct population scenarios based on different assumptions about domestic and international migration to and from the state, as well as intra-state migration patterns.

This effort also estimated the number of additional homes needed to establish overall housing abundance, defined as an inventory that adequately serves existing residents, new households, and latent demand, while ensuring a "healthy" vacancy rate. These projections focus on the total housing supply and are not a measure of the existing shortage of affordable homes. Meeting existing and anticipated housing needs requires an integrated approach that includes new construction, preservation, acquisition, and direct household subsidies. For more information about the projections and housing need forecasts, visit the Future Housing Needs section of the website.

## *Berkshire County (BRPC)*

### *Introduction*

Berkshire County faces many housing challenges, including a lack of affordable housing, conversion of existing homes into seasonal or short-term rentals; an older housing inventory; lower household incomes; and a lack of new housing supply. One in eight homes serve as seasonal or occasional rentals, and home prices increased by 76% during the past ten years, even after inflation adjustments. Although the region's population is projected to continue the decline that has been underway for the past three decades, the number of households is anticipated to grow slightly. After factoring in additional homes needed to achieve and maintain a healthy vacancy rate, EOHLC estimates that Berkshire County will need to add at least 1,300 homes to the year-round housing stock over the next decade, and as many as 2,500 homes if population growth accelerates.

### *Housing Overview*

The Berkshire County region contains 32 cities and towns with village centers, downtowns, neighborhoods, and cultural institutions nestled among scenic rural and forested areas. While the region is more rural in character than much of the state, it is also home to the Gateway City of Pittsfield. Once an industrial powerhouse, the county has experienced population and employment losses since the 1970s, reducing housing demand as well as residents' capacity to afford available homes. Even though homes cost less than they do in Eastern Massachusetts, incomes are lower: only 21% of Berkshire County renters earn over $75,000 per year, as compared to 40% of renters statewide (all data 2018-2022 ACS). The region faces significant barriers to affordable housing: one in four renters is severely cost-burdened, along with one in ten homeowners.

In Berkshire County, the median sale price for single-family homes and condos rose from $295,000 in 2012 to $518,900 in 2021 – a 76% increase. While prices are rising, demand is still not strong enough to drive substantial development: only 1,500 new homes were built in the last 10 years, resulting in a housing stock increase of just 2%. Only 1.4% of homes in Berkshire County are available for sale or rent, just below the statewide average and well below a "healthy" vacancy rate that allows people to find housing when relocating. In some towns there are effectively no homes available for prospective renters.

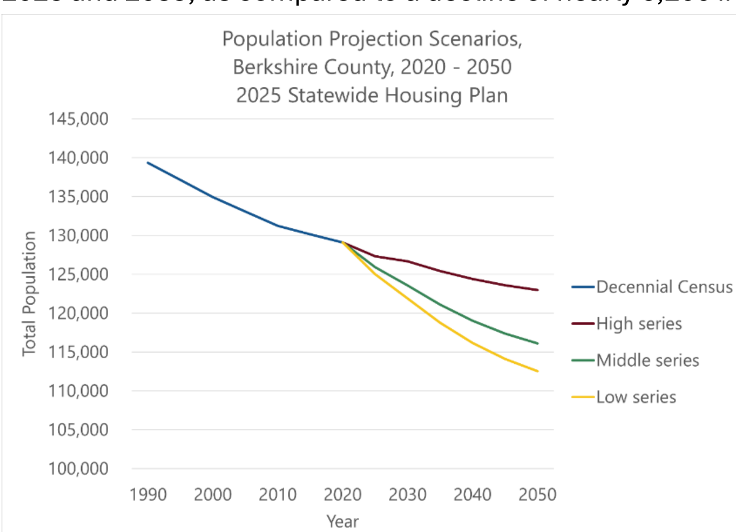
Berkshire County is a popular tourist destination. This fact is reflected in the share of housing units that are seasonally vacant: approximately 12% of the total housing stock, the highest share outside the Cape and Islands. In many towns, seasonal and vacation homes exceed 25% or even 50% of the total housing inventory. These seasonally vacant homes are not available for permanent resident use and create additional pressure on the remaining year-round housing supply. Many communities also experienced an influx of residents purchasing homes or moving into second homes during the COVID-19 pandemic. Long-term effects of this influx have yet to be determined.

The development of affordable housing has progressed slowly, with deed-restricted affordable units remaining scarce. Just two municipalities in the region have met the state's 10% affordable housing goal. Nonprofit housing developers report a variety of obstacles to building lower-income units. Due to the relatively low Area Median Income (AMI), rental income from even moderately affordable units (e.g. those affordable to households earning 80% of AMI) is often insufficient to make the financing work. Nonprofit developers in the region report that this challenge is reportedly compounded by cost standards required for LIHTC funding. The regional housing plan provides several strategies for educating residents about affordable housing needs and obtaining additional funding, support services, and new construction projects.

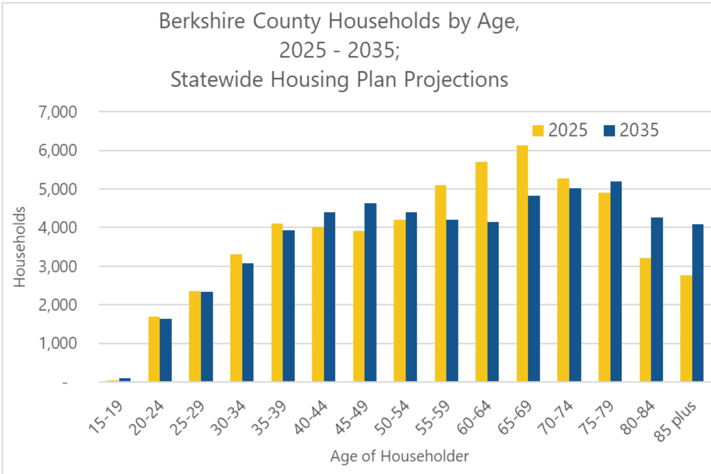
Much of the region's current housing stock is aged and in need of investment. About 65% of housing was built before 1970, compared to 57% statewide. Many homes do not meet current or modern building code standards and require significant financial resources to rehabilitate. Some of the region's communities have enacted local rental inspection programs (Adams, North Adams, and Williamstown), and the regional plan recommends other municipalities do the same. The Abandoned Housing Initiative and the Regional Housing Rehabilitation Program are designed to help get housing back online.

*Projections and Housing Needs*

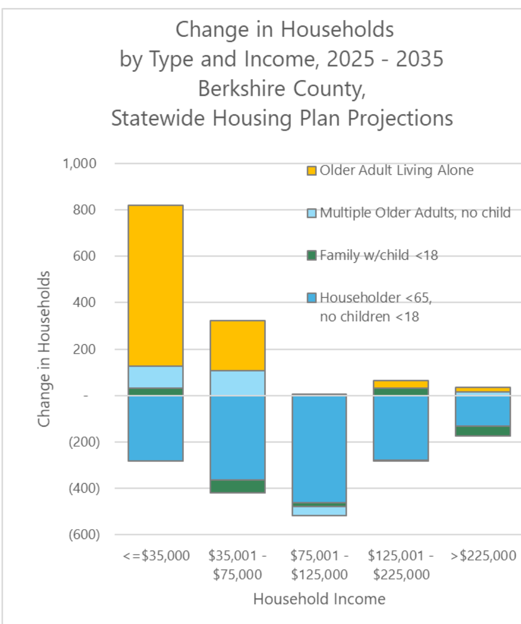
Berkshire County's population has been declining for decades, having fallen 7.5% from 1990 to 2020. All three of the population scenarios prepared for this plan anticipated continued declines in population over the next ten years, ranging from -5.0% for the low series projections to -1.5% for the high series. The high series projections assume increased population growth statewide and increased migration to lower-cost regions such as Berkshire County. Even under these more optimistic assumptions, Berkshire County would be projected to lose 1,900 residents between 2025 and 2035, as compared to a decline of nearly 6,200 in the low series scenario.




The region isn't likely to see as drastic a decline in households, due to the aging of the population and more single person households. The State Housing Plan Projections forecast a decline of -0.7%, or about 400 households. These projections anticipate a net decline of 3,100 households headed by someone under the age of 75, and an increase of 2,700 in the number of householders 75 and over—a 30% increase. This will create significant needs for senior housing and services in the region.




Most of the net growth in older households is projected to be low-income older adults living alone, a segment projected to increase by 700 households. The number of non-senior householders is projected to decline across all income groups.




While housing demand is not growing dramatically in Berkshire County, many existing year-round homes are at risk. EOHLC estimates that the county may lose 1,500 homes to seasonal use or short-term rentals over the next decade. Other homes are threatened by deferred maintenance and natural hazards. Without new production, the region could see a substantial decline in the number of year-round homes, resulting in fewer options and higher costs for local residents. If the region sees a continued influx of residents, the number of households could grow—by as much as 1.3% in the high-growth scenario. After factoring in additional homes needed to achieve and maintain a healthy vacancy rate, EOHLC estimates that the Berkshire region will need to add at least 1,300 homes to the year-round housing stock over the next decade, and as many as 2,500 homes under the high series population projection.

*Planning and policy efforts*

Recent reports highlight a rise in speculative purchases by investors to transform homes into short-term rental properties, compounding the existing shortage of quality year-round housing supply in the region. One-eighth of homes in Berkshire County are actively-used short-term rentals, according to DOR. The regional plan encourages municipalities to explore fees such as Room Occupancy Excise Taxes on short-term rentals, directing the revenue to affordable housing. Some Berkshire municipalities have implemented additional restrictions on short-term rentals. For example, Great Barrington restricts corporate ownership of short-term rental properties among other stipulations. These policies may increase the supply of year-round housing by discouraging short-term rental activity, but they are still in their infancy and their impact is not yet fully understood.

Public infrastructure capacity (water, sewer, electrical utility lines) presents significant challenges for new housing development. In the Berkshires, only about 4.6% of vacant land is served by public utilities. Furthermore, the region's topography and presence of critical natural resources results in a tension between housing development and conservation. The region's municipalities may find it challenging to work with private developers to strategically site new developments in areas that are most efficiently served by public infrastructure. Denser developments in existing centers will be key to preserving the region's unique landscapes and historic development patterns.

**External Resources:**

- Berkshire County Regional Planning Commission: https://berkshireplanning.org/
- Berkshire Regional Planning Commission. (2022). A Housing Vision for the Berkshires Regional Housing Strategy. https://berkshireplanning.org/wp-content/uploads/2022/04/A-Housing-Vision-for-the-Berkshires.pdf

## *Cape Cod Commission (CCC)*

*Overview*

Cape Cod faces extraordinary housing challenges: One in ten homes is a short-term rental and another 25% of all homes are set aside for seasonal or occasional use. Prices are unattainable for middle-income households, not to mention seasonal service workers. Housing development is limited by zoning constraints, exposure to climate risk, lack of wastewater infrastructure, and sensitive environmental resources. Older adults already constitute one-third of the Cape's population and head up half of its households. EOHLC projects the region will see continued population declines over the coming decades, no growth of under-60 households, and large increases in householders over the age of 75. While the total number of year-round resident households on the Cape is not projected to see a net increase, the region has significant housing needs. To make up for the anticipated loss of year-round units to seasonal use and address the need for additional affordable housing units, new production or conversion of existing units will be necessary.

*Regional Conditions*

The Cape Cod region includes 15 towns that make up Barnstable County and the ancestral land of the Mashpee Wampanoag tribe. These coastal towns include suburban neighborhoods, historic town and village centers, and scattered rural homes, and the relatively urban downtown Hyannis in Barnstable. The region has long attracted tourists, second homeowners, and retirees attracted by the many beaches, ponds, and natural amenities. Historic development patterns and current zoning and regulatory factors encourage single-family homes in the region. Seventy-nine percent of the land in Barnstable County is zoned to allow single-family homes by right. By contrast, just 23% of land is zoned to allow two or more units by right (not including accessory dwelling units) and just 2% of land is zoned to allow three or more units.[1]

The Cape is a major tourist destination. Second homes and short-term and vacation rentals occupy a significant portion of the region's housing supply and limit options for year-round residents. Approximately 36% of housing units in Barnstable County are classified as "seasonal, recreational, or occasional use" properties, and 10% of the homes in the region were listed on the short-term rental registry and actively rented. For property owners, short term rentals are more financially advantageous than year-round usage: UMDI has estimated that a nightly rate of nearly $400 (the average for 2022), a property owner could provide short term leases for just 52 days per year and generate the same amount of revenue as the median year-round rent. In other words, it takes just two months for the revenue from the average 3-bedroom short-term rental to exceed the revenue from renting on year-round basis. The share of seasonal units is growing. EOHLC estimates that 5,800 year-round homes on Cape Cod were converted to seasonal use over the period 2009 – 2019, almost 6% of the total year-round homes.

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[1] Cape Cod Commission. (2024). Housing Cape Cod [Regional Housing Strategy]. https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/housing/Cape%20Cod%20Regional%20Housing%20Strategy.pdf

The most recent Cape Cod housing needs assessment found that in 2022, a household would need to earn $210,000 annually to be able to affordably purchase a median-priced single-family home, far exceeding the 2022 estimated median household income of $91,400. (Affordable purchase means that a household is not spending more than 30% of their income on housing costs).[2,3] The Cape's housing market challenges threaten the region's economy because businesses and municipalities struggle to recruit and retain employees who cannot afford or access year-round housing on the Cape. As a result of rising costs and limited supply of year-round housing, many renters face housing instability. The Mashpee Wampanoag Tribal Council unanimously declared a state of emergency due to the homelessness crisis impacting tribal members.[4]

Development on Cape Cod is limited by numerous environmental factors: much of the land is protected open space, and development must consider the need to protect and preserve the area's many freshwater ponds and nitrogen-sensitive embayments. Low-impact development, open space residential design, small-scale infill housing, and expanded sewer and wastewater disposal are all strategies or approaches that can enable new housing while protecting the Cape's unique environmental resources.

*Projections and Housing Need*

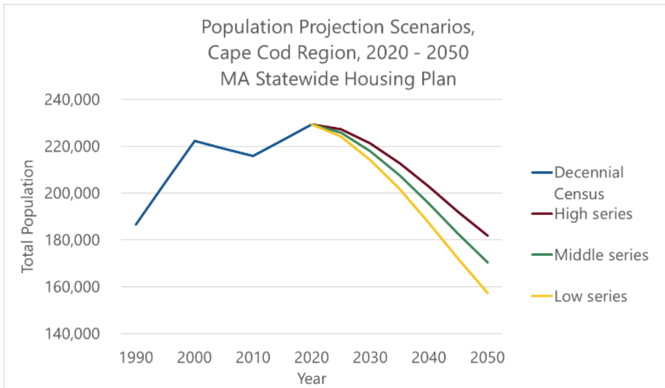
The number of Cape Cod residents has risen and fallen over the past 35 years, with population declines projected for the coming decades. After rising during the 1990s, Cape Cod population fell by 6,300 residents from 2000 to 2010, and population estimates after 2010 indicated that the number of year-round residents continued to decline over the subsequent nine years. Driven in large part by temporary relocation to vacation homes during the COVID lockdowns, the 2020 Census showed an increase of population to 229,000, up about 7,000 from the decade prior.

Demographically, Cape Cod is a much older region than the rest of Massachusetts: 32% of the population is age 65 or older, up from 25% in 2010. Not only is the older adult population growing, but youth and younger adult populations are declining. From 2010 – 2020, the under-20 population on the Cape declined by 4,600 and the 20-50 population dropped by 3,700, while the older adult population increased by 19,900 residents. Post-2020 Census estimates indicate that the population has started to decline again. Population projections prepared by UMDI for the Statewide Housing Plan indicate that the number of year-round residents is likely to drop by six to ten percent over the next decade.

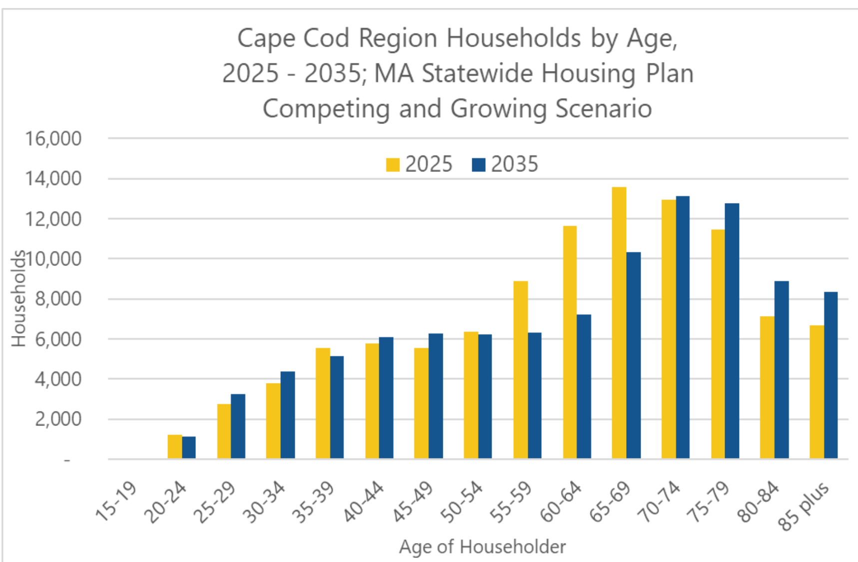
[2] Donahue Institute, UMass Amherst. (2022). Cape Cod Regional Housing Needs Assessment. Cape Cod Commission. https://www.capecodcommission.org/our-work/regional-housing-needs-assessment/

[3] 2022 American Community Survey 1-year Estimates, Table S1901

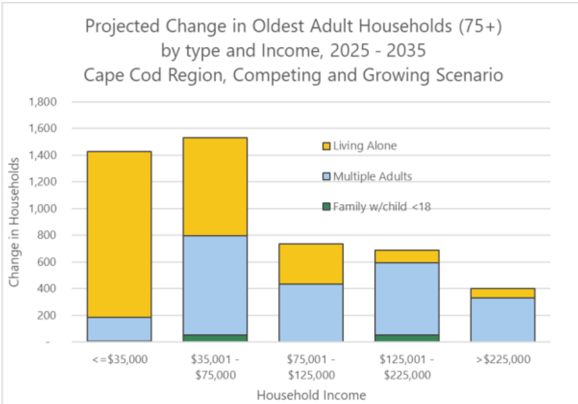
[4] Tribal Council Declares State of Emergency in Response to Homelessness Crisis — Mashpee Wampanoag Tribe




The aging of the Cape Cod population is as significant as the total number of residents. As a result of the aging population and decline of younger adults, the number of households in the region is projected to decline slightly in the coming years. The Statewide Housing Plan Projections indicate households with heads under age 60 will remain stable with no growth between 2025 and 2035, while households with heads over the age of 75 will see a substantial growth by 4,700 households, or 19%.




Most household growth among people over 75 will be in one- or two-person households with incomes below $75,000 per year.




While there is no projected net growth in the number of households on the Cape, the region has significant housing needs. To make up for anticipated loss of year-round units to seasonal use and address the need for additional affordable housing units, new production or conversion of existing units will be necessary. Specifically, EOHLC estimates that the region needs to add at least 3,130 homes to the supply over the next ten years to achieve a healthy vacancy rate and compensate for seasonal conversion. This change is largely driven by the need to compensate for anticipated seasonal conversion of more than 6,000 units and an estimated latent demand for household formation of more than 2,000 households—these drivers are only partially offset by the projected decline in households attributable to demographic changes. If the region experiences slower population decline consistent with the high-series projections, it could need as many as 4,500 homes over that same period.

*Planning and Policy Efforts*

The region is working to develop and implement strategies for growth that are "responsive to context, allowing for the restoration, preservation, and protection of the Cape's unique resources while promoting economic and community resilience." To combat the region's housing challenges, some municipalities in the region are leveraging municipal tax revenue (often generated from the tourist economy) to support housing and infrastructure. *Housing Cape Cod: The Regional Strategy* (2024) notes several local examples that leverage municipal revenue generated from the tourist economy to support affordable housing. Provincetown dedicates 100% of its short-term rental community impact fee revenue and a portion of its rooms tax revenue to housing initiatives. Barnstable and Orleans dedicate 100% of their local option rooms occupancy tax revenue toward wastewater infrastructure. Falmouth dedicates 100% of its Short-term Rental Community Impact Fee revenues to its affordable housing fund. A pilot Regional Housing Services Office offers a collaborative and regional approach to shared housing challenges for municipalities in the region. Other regional entities and tools are being explored, such as a regional housing land bank and community land trust and year-round housing incentive programs.

**External Resources:**

- Cape Cod Commission: https://capecodcommission.org/
- Cape Cod Regional Housing Needs Assessment. Cape Cod Commission. https://www.capecodcommission.org/our-work/regional-housing-needs-assessment/
- Housing Cape Cod: The Regional Strategy. Cape Cod Commission. https://www.capecodcommission.org/our-work/regional-housing-strategy

## *Central MA Regional Planning Commission (CMRPC)*

*Overview*

Central Massachusetts includes a wide range of communities, from New England's second-largest city to sparsely developed rural towns. Encompassing the southern two-thirds of Worcester County, the region has seen home prices escalating over recent decades as households priced out of Greater Boston have driven up demand. The City of Worcester has been a leader in new production, permitting nearly 1,000 homes per year. EOHLC estimates that the CMRPC region needs to add 20,500 housing units to the stock from 2025 – 2035, equal to 8.4% of the 2020 housing unit total.

*Regional Conditions*

The Central Massachusetts region is home to City of Worcester and 39 surrounding towns that range from suburbs on the western edge of the Boston region to rural towns near the Pioneer Valley. Worcester is known as the "Heart of the Commonwealth" and is the economic center and transit hub for the region. It is the second largest city in New England by population. The Blackstone River, which runs through the southeastern corner of the region, played a pivotal role in the area's historic industrial development, powering textile and manufacturing operations that attracted people to Central Massachusetts. Most municipalities in Central Massachusetts lack diverse housing choices, and high housing costs are a burden for many households.

Most homes in the region are owner-occupied. In 2022, the CMRPC region had an estimated 229,400 occupied housing units. Approximately 64% are owner-occupied while 36% are renter-occupied units. Worcester and Southbridge are the only municipalities with more renter-occupied units than owner-occupied units. In fact, more than half of the region's rental housing is in the City of Worcester. Meanwhile, many towns in the region have a very small share of rental homes (all data 2018 – 2022 ACS.) Affordability is a major challenge across many communities, particularly in and around Worcester, where access to jobs and transit increase housing demand and costs. As of 2023, just four of the region's 40 municipalities meet the 10% Subsidized Housing Inventory threshold (Berlin, Northborough, Westborough, and Worcester). Half of the region's municipalities have fewer than 5% of their homes eligible for listing on the SHI.

Housing prices have risen rapidly in Central Massachusetts as households have sought out more spacious communities and people priced out of Metro Boston have sought more affordable housing in the area. According to data from the Warren Group, the median price for a single-family home or condo in the CMRPC region reached $410,000 in 2023, representing an increase of 68% in inflation-adjusted terms since 2012. Over the same period, AMI for the Worcester Fair Market Rent Area increased by only 11.4% after adjusting for inflation. The erosion of lower-cost homes is particularly striking. In 2012, 25% of single-family homes and condos in the region sold for less than $164,000 (in 2023 dollars), making 85% of the home sales attainable for households earning 100% of AMI (approximately $110,000 for a family of four in 2023 dollars.) A household). Households earning 80% of AMI could afford 67% of home sales in 2012. By 2023, only 49% of sales were affordable to a median income household, and only 24% were affordable to a household at 80% of AMI.

***Note***: An attainable purchase is one that costs less than 30% of income after accounting for interest rates, estimated property taxes, insurance, PMI, and other costs.

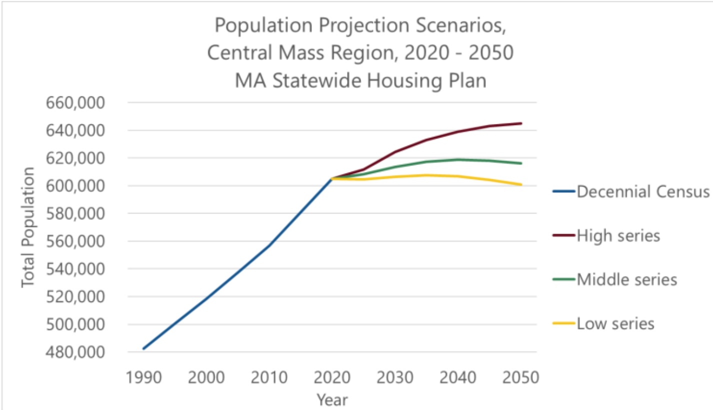
Escalating housing costs have resulted in widespread affordability issues throughout the area. Approximately 24% of owners and nearly 50% of renters in Central Mass are cost burdened, with almost one in four rental households facing severe cost burden by spending more than half their income on rent and utilities. In Worcester, over 11,500 renters are severely cost burdened, accounting for more than 25% of the city's rental population. Increasing housing costs and affordability issues are due to a shortage of available homes. Only 1.8% of homes are available for sale or rent, well below what is typically considered a "healthy vacancy rate" of 4-6% that allows people to secure housing when they need to move. There were only 1,500 homes for sale in the entire Worcester Metropolitan Statistical Area in June 2023 – less than half as many as were for sale in June 2019. This means there is intense competition for the few units that are available. In many Worcester County cities and towns, the effective vacancy rate is less than 0.5%.

The low-density nature of the region and the lack of robust transit options outside of Worcester result in substantial transportation costs for Central Massachusetts residents. The typical Worcester County household spends $15,700 on transportation annually, averaging 18% of household income.

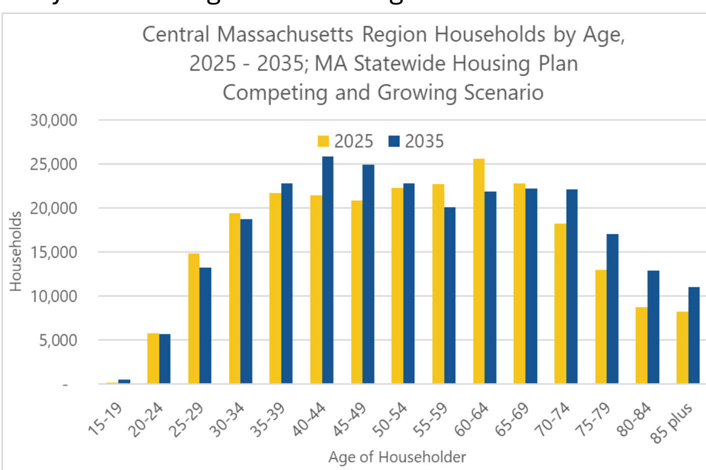
Central Massachusetts municipalities reported permitting 1,020 homes in 2023, slightly below the ten-year average of 1,185. The City of Worcester has been a regional leader, adding 9,600 housing units from 2010 - 2020, an increase of nearly 13%. This is nearly double the statewide increase of 6.8% in housing units. Worcester has continued to add homes at a rapid clip, issuing permits for a reported 2,202 new units from 2021 through 2024. Nevertheless, the pressure is still on, and more homes are needed. The number of homes for rent is still 25% less than it was ten years ago, with only 1,900 homes for rent between 2019 - 2023 (ACS) versus 2,600 between 2010 - 2014 (ACS).

*Projections and Housing Needs*

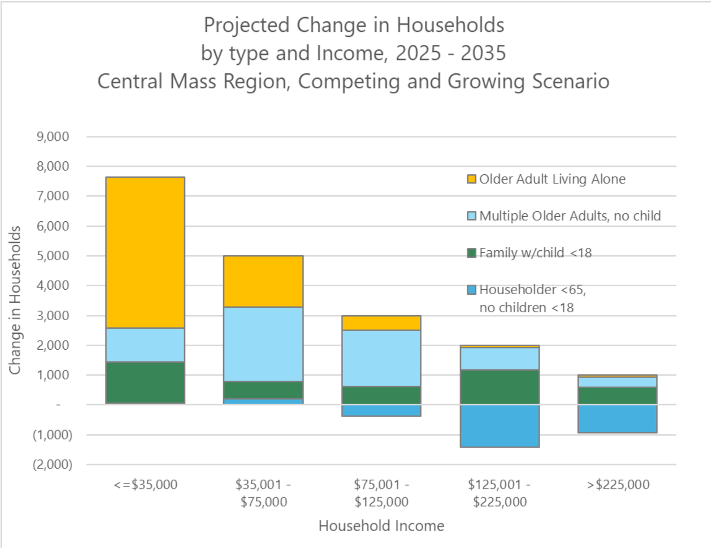
The Central Massachusetts region has experienced steady population growth since 1990, adding 35,000 to 50,000 people in each of the three subsequent decades (reflecting an increase of 7.4% - 8.7%.) Growth in the coming years, however, is expected to be much slower due to the demographic shifts and policy challenges affecting Massachusetts' population growth. UMDI projects that the region will add between 3,000 and 21,000 people from 2025 – 2035, depending on the possible scenarios. The middle series scenario used in this housing plan forecasts an increase of 9,000 people over those ten years, a growth rate of 1.5%.




Due to declining household sizes, the number of households is projected to grow much faster than population. The Statewide Housing Plan Projections indicate that the region may add 15,900 households in the next ten years, an increase of 6.5%. Notably, the region anticipates substantial increases in households among two age groups: an additional 10,000 households headed by individuals aged 35 – 54, a group that is has been attracted to the region's relatively moderate home prices and proximity to job centers; and an increase of 14,800 households headed by individuals 70 or over, resulting from the aging Baby Boomer generation. Households under 35, however, are projected to decline (consistent with the rest of the state) along with households aged 55 –70, as Baby Boomers age out of this age bracket and the smaller Gen X group ages in.




Almost half of the net increase in households will be among households with incomes below $35,000 per year, mostly older adults living alone. Older adults living alone represent a substantial segment of projected household growth, especially among those earning between $35,000 - $125,000. Additional households with children are projected across all income levels; while non-senior households without children are projected to decline (partially due to Baby Boomers age 55 – 64 aging into their older adult years.)




After accounting for an additional 4,700 units for sale or for rent needed to achieve a healthy vacancy rate, EOHLC estimates that the CMRPC region needs to add 20,500 housing units to the stock from 2025 – 2035, equal to 8.4% of the 2020 housing unit total. The higher growth scenario could require as many as 25,000 new units.

*Planning and Policy Efforts*
To support housing strategies in the smaller, more suburban communities in the region, CMRPC hosts a Regional Housing Coordinator Program. This program supports local Affordable Housing Trusts and Community Preservation Committees to advance sustainable and community focused housing development. One strategy being explored to support housing production in Worcester is reducing permitting barriers to smaller infill housing typologies through developing a menu of pre-approved housing types that are economically feasible and compliant with applicable building requirements, like the Specialized Stretch Code.[5] Because plans are already vetted according to local and state guidelines, project delivery is significantly faster; delays due to plan review and zoning relief can be sharply reduced.

**External Resources:**

- Central Mass Regional Planning Commission: https://cmrpc.org/

[5] JM Goldson LLC & RKG Associates. (2025). City of Worcester Housing Production Plan [DRAFT]. https://www.worcesterma.gov/uploads/90/9a/909aba710edc84eac75bb768202905a6/draft-worcester-housing-production-plan.pdf

### *Franklin Regional Council of Governments (FRCOG)*

*Overview*

Franklin County is one of Massachusetts' least populous and most rural regions. While housing prices are relatively low compared to the rest of the state, incomes in the region are also lower, resulting in substantial cost burden. The aging housing stock is a significant issue: about 36% of homes were built before 1940 and likely need upgrades; and 4.4% of homes are vacant for other reasons such as disrepair. Seasonal housing units are also an issue in some towns, comprising 3.5% of the total housing stock in the region. The population of the region is projected to decline over the coming decade, but new homes are needed to accommodate decreasing household size; compensate for the loss of older, derelict homes; mitigate conversion from year-round to seasonal uses; and achieve a healthy vacancy rate. EOHLC projects that the region may need as many as 1,100 new homes over the next decade. Preservation and rehab of existing homes and creation of dedicated low-income units is a significant need in the region, since the needs for extremely low-income housing exceed the total number of new units needed to achieve housing abundance.

*Regional Conditions*

The Franklin Regional Council of Governments represents 26 municipalities that make up Franklin County in the northern Connecticut River Valley in Western Massachusetts. Franklin County is the most rural region in the state with 72,000 residents across 725 square miles. The region is home to rich farmland, abundant natural amenities, and small village centers. The population of the county has been decreasing at a rate of one person every eight days, the population is aging, and household sizes are decreasing,[6] creating a need to diversify the housing stock in the region.

Compared to the rest of the state, Franklin County has lower incomes and relatively fewer households with wage or salary earnings. Franklin County has consistently had the lowest average annual pay of all counties in the state. In 2024 the average annual wage was $54,200, the lowest of any county and far lower than the statewide average wage of $84,100. As a result, AMI in Franklin County is $104,000 in 2025, compared to $136,200 statewide.

Franklin County also has a relatively less expensive housing supply. In 2023, the median home sale price for single-family homes and condos in Franklin County (as recorded at the registry of deeds) was $287,500, just over half of the statewide median of $520,000 that year. For Franklin County residents with average incomes, good credit, and some savings, homeownership is relatively achievable. According to an analysis of 2023 home sales, a four-person household at 100% of the region's AMI ($98,600) could have afforded approximately 66% of suitably sized homes that were sold that year. A two-person household at 100% AMI ($79,700) could have afforded about 42% of suitably sized homes sold that same year. These percentages are much higher than the state overall: only 36% of suitable home sales were affordable to a four-person median income household statewide; and only 21% of sales were affordable to a two-person median income household.

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[6] American Community Survey, 5-year estimates, 2017-2021, 2019-2023

Unfortunately, these measures of homeownership affordability are trending in the wrong direction, and they don't tell the whole story about the cost of housing. Over a ten-year period, the share of affordable sales dropped 28 percentage points for four-person households and dropped by 52 percentage points for 80% AMI households. Households well below 100% of AMI face even longer odds and the analysis does not reflect added costs that result from the age of the housing stock. More than half of the housing was constructed prior to 1960, and many units have not been maintained well. These older homes often require updates to meet today's needs in terms of access, resilience, efficiency, and safety. This makes it more difficult for moderate-income households to buy or maintain a home.

For renters and low-income households, the situation is more challenging. Renter median income in Franklin County was just $40,700 in 2023. Only 21% of renters earn more than $75,000 per year, compared to 40% across Massachusetts. There are not enough homes affordable to extremely low-income and low-income households, especially renters.[7] The 2024 FRCOG Regional Housing Plan found that in 2023 there was a shortage of 5,200 homes affordable to households below 80% of AMI. As a result, 55% of renters were cost-burdened from 2018 – 2022.

Even though the Franklin County population has been declining, there has been increasing competition for the available homes due to declining household sizes (resulting in household growth), loss of housing stick due to age, and increasing incidence of seasonal units. As of 2018 – 2022, only 0.7% of homes were available for sale or rent, resulting in intense competition and increasing prices for housing and compounding affordability challenges for many in the region. Over the same period, about 1,200 homes, or 3.5% of the total, were used seasonally. As of 2024, there were 233 short-term rentals registered with the DOR and rented on a regular basis, equal to about 0.7% of the total housing stock. (For comparison, short term rentals make up 2.6% of the housing stock in Berkshire County and 10.2% in Barnstable County.) The number of homes vacant for "other" reasons (needs repair, abandoned, family reasons, legal proceedings, etc.) is greater than the number of seasonal homes: nearly 1,500 homes were vacant for "other" reasons in 2018 – 2022. Because 36% of the region's housing stock was constructed prior to 1939, age and disrepair are the most likely causes of these vacancies.

*Projections and Housing Needs*

The population of Franklin County has been slowly declining since 2000, having fallen about 0.5% from 2010 to 2020. While the county may have experienced a slight bump in population in 2020 as remote workers relocated to more remote locations during the COVID lockdown, all signs point to declining population moving forward. UMDI population projections created for this plan anticipate population loss of 2.4% to 7.1% over the next ten years. Even the high series scenario (in which the state attracts and retains more young people and in which more of them chose to live in lower-cost regions such as Franklin County) still results in population decline for the region.

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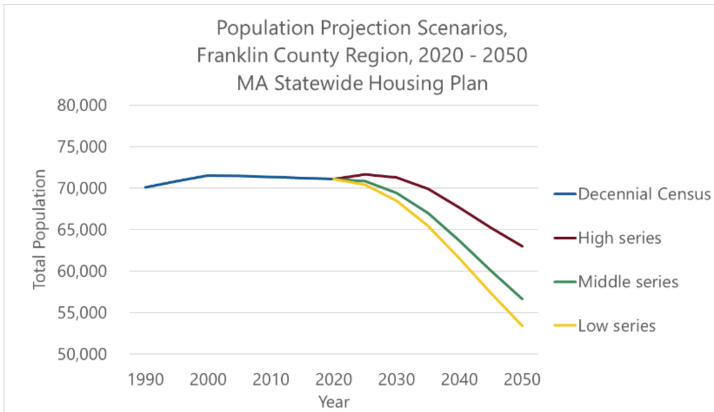
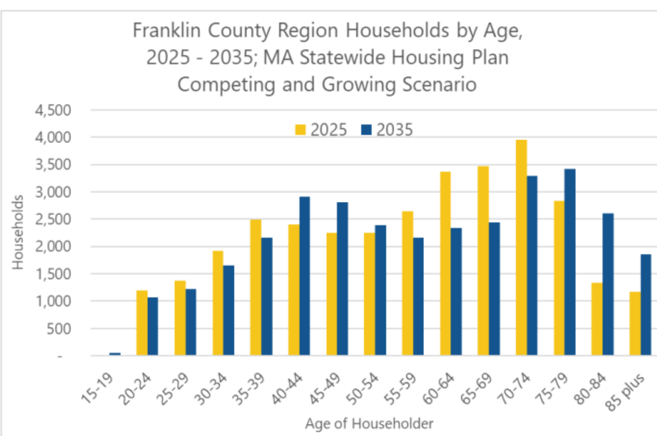
[7] Ibid




In the Competing and Growing scenario used for the plan, the region is projected to see population losses totaling nearly 5,000 from 2025 – 2035, with declines in all age groups under the age of 40, modest increases for those age 40 – 54, declines in the population 55 – 74, and an increase of 3,800 Oldest Adults age 75 or older.

Due to the aging of the population and declining household size, the number of households in the region is projected to remain essentially unchanged in the Housing Plan Projections, falling by less than 1%. However, there are significant changes in the distribution of households by age: Under-40 households are projected to decline; older millennials will push up the number of 40 – 54 year-old householders and aging of the Baby Boomers diminish the number of householders 60 – 74. Households headed by someone 75 or over are projected to grow by more than 2,500, an increase of nearly 48 percent. This growth in the oldest households will put significant strain on health, social, and municipal services and will present a significant challenge for affordability.




Almost all the net household growth will be among low- and moderate-income older adult households, which are projected to increase by nearly 1,000. Non-senior households with no children are projected to decline by 1,200; and families with children are projected to decline across all income groups except for those earning less than $35,000 per year.

Despite a modest decline in households, Franklin County still needs to produce and preserve homes and create additional affordability in the region. EOHLC estimates that the region needs to add at least 211 homes to the supply over the next ten years to achieve a healthy vacancy rate and compensate for seasonal conversion. If the region experiences slower population decline consistent with the high-series projections, it could need as many as 1,100 homes over that same period. For comparison, the Franklin County regional housing plan anticipates the region could absorb 340 – 400 market rate homes over the next five years, or 680 – 800 over ten years.

*Planning and Policy Efforts*

To preserve, expand, and diversify the housing supply, FRCOG's regional housing plan identifies a variety of strategies. It calls for increased support for home repairs, both for homeowners and rental homes; and additional actions to address abandoned and distressed housing. To enable production of new homes, the plan recommends updating zoning to enable small-scale multifamily housing types in both new development and retrofits of existing buildings; revising septic system regulations; exploring creative solutions such as off-site construction methods. The plan also recommends regulations to control the spread of short-term rentals to preserve existing year-round homes. The plan also advocates for increased adoption of Accessory Dwelling Units (ADUs) to create housing diversity. [8]

External Resources:

- Franklin Regional Council of Governments https://frcog.org/
- Franklin County Regional Housing Plan. https://frcog.org/wp-content/uploads/2024/10/FRCOG-Housing-Plan-FINAL-10.2.24.pdf

[8] Franklin Regional Council of Governments. (2024). Franklin County Regional Housing Plan. https://frcog.org/wp-content/uploads/2024/10/FRCOG-Housing-Plan-FINAL-10.2.24.pdf

## *Martha's Vineyard Commission (MVC)*

*Overview*

Martha's Vineyard faces profound housing challenges that result from its popularity and environmental constraints (most notably, being an island). Astronomical home prices and the lack of attainable rental units contribute to severe cost burden among year-round island residents and increasing incidence of homelessness. More than 60% of homes are set aside for seasonal use and short-term rentals make up 20% of the total housing stock. The island's population is projected to be aging and declining over the coming decade, but housing needs will persist. An estimated 740 additional year-round homes will be needed in the next ten years to accommodate household growth, accommodate latent demand, compensate for loss of year-round units to seasonal conversion, and achieve a healthy vacancy rate. In addition, there are currently 2,775 low- and moderate-income households on the Island who are cost burdened. Many of these residents are essential to the island's economy and community, so additional efforts are needed to secure affordability for these households through a combination of new construction, adaptive reuse, rental housing vouchers, or through acquisition and deed-restriction of existing units.

*Regional Conditions*

The Martha's Vineyard Commission (MVC) region includes the seven towns of Dukes County: six on Martha's Vineyard plus Gosnold, on the Elizabeth Islands. (This snapshot focuses on the Vineyard and does not assess the unique and discrete needs of Gosnold, with a population of only 75 residents). Reachable only by boat or plane, Martha's Vineyard boasts a vibrant artistic culture and scenic landscape that make it an attractive destination for tourists, seasonal vacationers, remote workers, and year-round residents. Growing population, seasonal tourism, speculative investment, and the finite size of the island contribute to increasing demand for housing and increasing development pressure. Much of the island is already built up and considerable demand is placed on the remaining available land for both development, conservation, and aquifer-protection purposes.[9]

Year-round housing makes up only about 39% of the total Island housing stock.[10] Between 2012 and 2022, year-round occupied housing stock increased by about 19%, (1,117 units), while the number of seasonal units declined by around 630 and population increased by 24%.[11] However, some of these changes may be temporary effects of the COVID-19 pandemic which resulted in a loss of wages for year-round residents and, by many reports, an influx of remote workers who relocated to seasonal or second homes. One-fifth of homes in the Island are actively used for short-term rentals; in 2023 the average nightly rate was $930 according to the Martha's Vineyard Commission analysis of Avenu Insights and Analytics data. An owner would need to rent a home for just two

[9] Martha's Vineyard Commission. The Housing Situation on Martha's Vineyard. Retrieved February 28, 2025, from https://www.mvcommission.org/housing-situation-marthas-vineyard

[10] American Community Survey (ACS), 5-year estimates, 2008-2012, 2018-2022

[11] Ibid

nights per month to generate the same amount of revenue as a year-long lease at the median gross monthly rent for the island.

Like in many seasonal tourist destinations, permanent residents compete with vacation renters, second homebuyers and investors for the supply of housing available.[12] Employer-based housing is on the rise as a temporary solution, with many employers, including critical service providers such as the Martha's Vineyard Hospital, seeking to acquire or develop housing units for their employees in order to meet staffing needs. Although important for meeting immediate needs, it does not provide long-term housing solutions. Many tenants at a wide range of income levels do not have stable year-round housing, doing the "island shuffle," vacating their winter housing during the peak tourist season so that owners can rent the unit to off-island visitors.[13]

Housing insecurity is an increasing problem for service workers, municipal employees, and essential workers; and homelessness has been a persistent and growing problem. Harbor Homes MV, the island's nonprofit homeless services and homelessness prevention provider, reports that 15% of the people receiving their services last year were employed by an Island municipality. Another 35% were working locally for other employers. Homeownership is almost completely out of reach for most working households on Martha's Vineyard: the median home sale price was over $1.4 million in 2024, and fewer than 10% of sales would have been affordable to a household with median income in 2023.

The 2024 Martha's Vineyard Housing Needs Assessment asserts that "the most pressing housing need continues to be year-round rental housing that is affordable to people with a wide range of income levels who are priced out of the Island's exorbitant housing market, with a continued focus on the most vulnerable residents."[14] The Needs Assessment found that very few renters are able to rely on conventional rented units: "According to the official SHI, a total of 498 units, or 31% of the Island's total rental housing stock, involves government subsidies or financing. According to the ACS, another 405 units, or 25%, involve tenants who did not pay rent, likely involving family and friends." This means that fewer than half of the renters on the island are in an unrestricted unit for which they are paying rent.

Since 1990, more than 500 affordable rental and homeownership units have been developed on Martha's Vineyard. However, the island is losing naturally occurring affordable year-round units far faster than it is producing deed-restricted replacements. The Needs Assessment highlights a critical need for more workforce housing. However, development has historically been constrained by restrictive zoning that limits development as well as the challenges of "obtaining site control and

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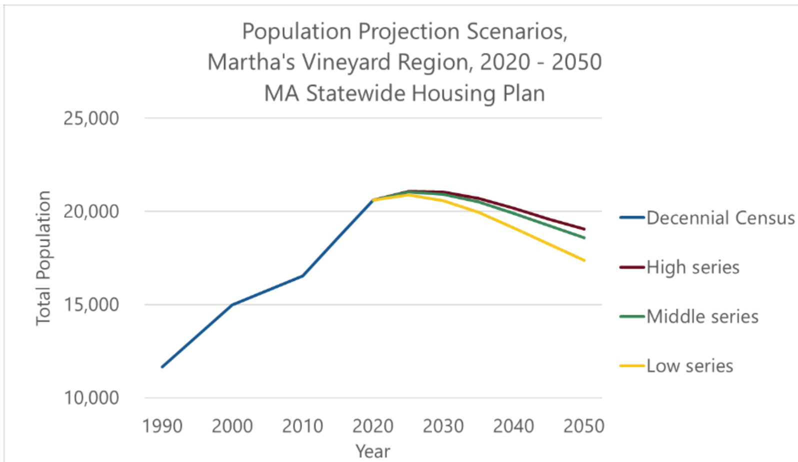
[12] Ibid
[13] Ibid
[14] Martha's Vineyard Commission. (2024). Martha's Vineyard Housing Needs Assessment. https://www.mvcommission.org/sites/default/files/docs/MV%20Housing%20Needs%20Assessment%20Update%20September%202024%20FINAL_0.pdf

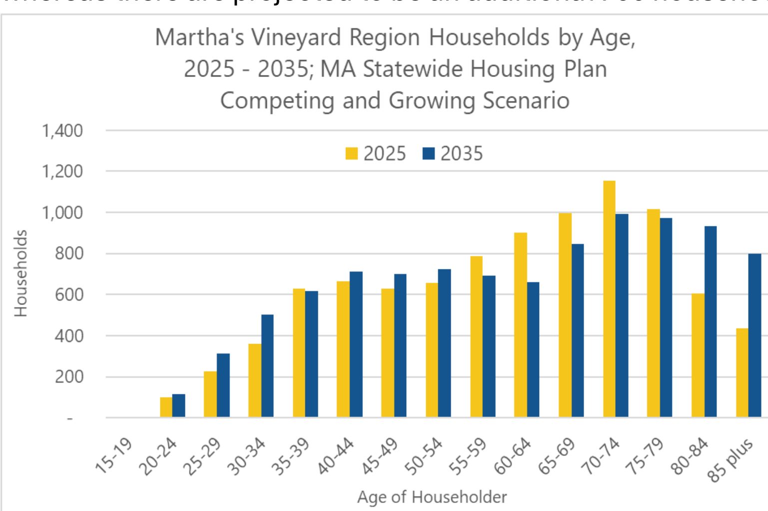
sufficient densities to make development feasible, both financially and politically."[15] Similar to other island communities, Martha's Vineyard also deals with aging and limited public infrastructure, and climate-change exacerbated development challenges like sea-level rise and existential water quality issues.[16]

*Projections and Housing Needs*

While the population of Martha's Vineyard has grown each decade since 1990, UMDI projects that the island's population is near its peak and is likely to decline in the coming decade, by 1.9% to 4.5%. Nearly every age group is projected to have fewer people by 2035, except for residents age 80 and over, who are projected to increase by about 1,000 people.




Despite population decline, the number of households is projected to grow by about 4.6% in the Competing and Growing scenario, driven largely by the growth of Oldest Adult households. All households age groups under 80 are projected to see declining households or modest increases, whereas there are projected to be an additional 700 households headed by someone 80 or older.




[15] Ibid

[16] Ibid

EOHLC estimates that Martha's Vineyard needs to add approximately 740 homes to the year-round supply over the next decade to accommodate household growth, accommodate latent demand, compensate for loss of year-round units to seasonal conversion, and achieve a healthy vacancy rate. This figure represents the increase in units needed to achieve an adequate overall supply of homes for the projected population. Adequate supply alone will not solve the affordability problem. Additional efforts will be needed to ensure that new and existing year-round units are preserved for low- and moderate-income households who are essential to the Island's community and economy.

*Planning and Policy Efforts*

The region and its member municipalities are pursuing multiple advocacy, policy, and program strategies to address its growing housing challenges. MVC and many towns in the region are strong advocates for the Local Option Real Estate Transfer Fee, which would generate municipal revenue from real estate transactions that could be used to support housing affordability on the islands. The Healthy Aging Martha's Vineyard Homesharing Pilot Program offers a creative solution that cuts across a variety of the region's housing challenges. The program matches homes with spare rooms owned by older adults, who may be unable to downsize and remain in the community, with qualified individuals in need of affordable housing, with a priority for healthcare workers.[17] A Lease-to-Locals (https://placemate.com/ ) program pilot which converts short-term rentals to year-round rentals through cash incentives to landlords, modeled on successful programs in Provincetown and Nantucket, launches in August 2025.

**External Resources**

- Martha's Vineyard Commission www.mvcommission.org
- Martha's Vineyard Housing Needs Assessment. https://www.mvcommission.org/sites/default/files/docs/MV%20Housing%20Needs%20Assessment%20Update%20September%202024%20FINAL_0.pdf
- Martha's Vineyard Commission. The Housing Situation on Martha's Vineyard. Retrieved February 28, 2025, from https://www.mvcommission.org/housing-situation-marthas-vineyard

[17] Healthy Aging Martha's Vineyard. (n.d.). Home Sharing Pilot Program. Healthy Aging Martha's Vineyard. https://www.hamv.org/home-sharing-pilot

### *Merrimack Valley Planning Commission (MVPC)*

*Overview*

The Merrimack Valley is a diverse region that includes high-income suburbs and Gateway Cities. Overcrowding and cost burden are major issues in the region. The population is projected to grow, and household forecasts are also boosted by substantial latent demand. EOHLC projects that the region's housing stock needs to grow by 13.5% over the next decade to achieve housing abundance, the highest growth rate of any region.

*Regional Conditions*

Located in the northeast corner of Massachusetts, the Merrimack Valley region includes 15 municipalities ranging from rural and small towns such as Boxford and West Newbury to Gateway Cities including Haverhill, Lawrence, and Methuen. The region's proximity to Greater Boston, coupled with its own economic and natural assets, has made Merrimack Valley an attractive place to live and work. As a result, the region has seen population and economic growth, resulting in a greater need for housing.[18]

Moreover, the region exhibits substantial disparities in housing supply and housing needs across its various urban centers and suburban towns. According to the 2018 Merrimack Valley Regional Housing plan, there was a difference of $105,000 in median income between Lawrence ($35,) and Boxford ($140,) in 2015.[19] Despite moderate increases in household incomes, by 2023 this gap has widened to over $113,000, with an estimated median household income of $58,000 in Lawrence and over $175,000 in Newbury.[20] Outside of Lawrence, most of the region lacks a diversity of housing choices and many experience challenges related to housing choice and affordability as a result. The Merrimack Valley region is primarily comprised of single-family units – almost 60% of homes in the region are attached or detached single-family homes.[21] Additionally, cities in the region have much higher shares of renter-occupied units compared to many towns in the region. For example, the city of Lawrence has the highest percentage of renters (69.7%), followed by the city of Haverhill (39.7%).[22]

Renter cost burden in Merrimack Valley is higher than the state: an estimated 56% of renters are cost-burdened (compared to 50.2% statewide), and 26.2% are severely cost-burdened. Overcrowding is a significant issue in Merrimack Valley. As of 2017 -2021, nearly 3,000 households—2.6% of the total—have more than two occupants per bedroom. This is the highest share of any region in the state and reflects the lack of available and affordable housing supply for larger households. The region doesn't necessarily lack family-sized units—there are an estimated

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[18] Merrimack Valley Planning Commission. (2023). 2023-2028 Merrimack Valley Comprehensive Economic Development Strategy https://mvpc.org/wp-content/uploads/Merrimack-Valley-CEDS-2023-2028.pdf

[19] American Community Survey, 5-year estimates 2011-2015

[20] American Community Survey, 5-year estimates 2019-2023

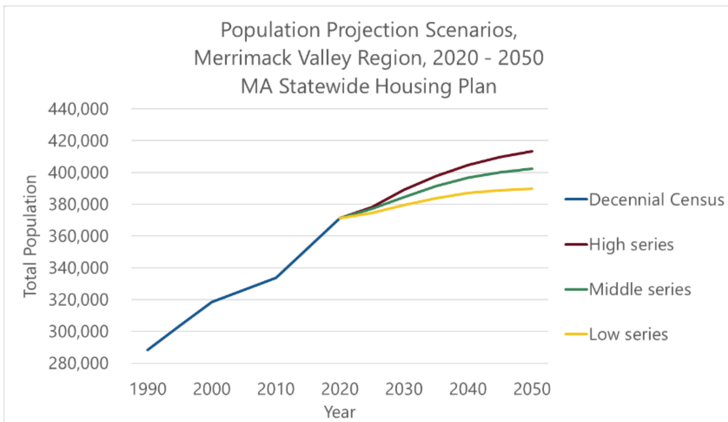
[21] American Community Survey, 5-year estimates 2011-2015, Table B25024

[22] American Community Survey, 5-year estimates, 2019-2023

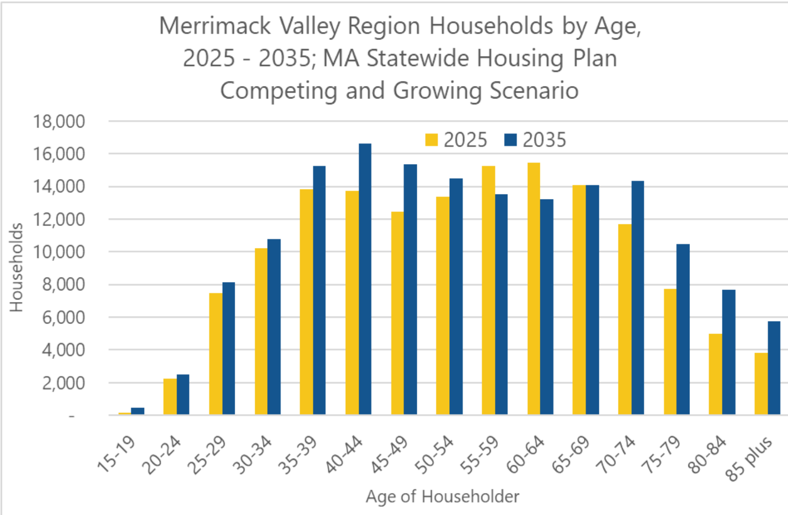
66,000 homes with three or more bedrooms. However, 36% of those large units —24,000 homes— are occupied by households of only one or two people.

*Projections and Housing Needs*

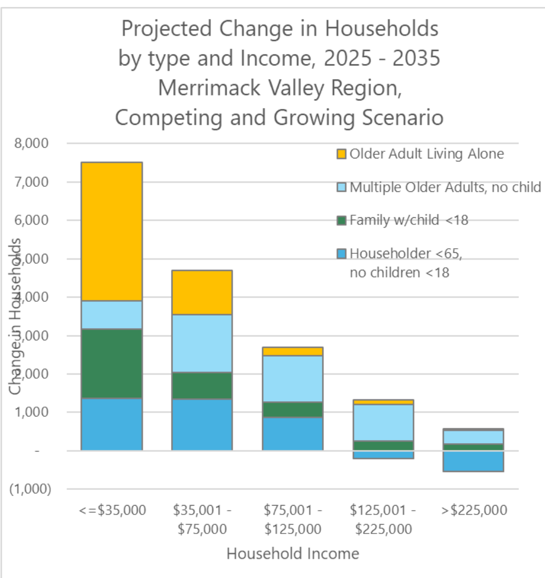
The population of the Merrimack Valley region has been growing steadily over the past three decades, increasing from 288,000 in 1990 to 371,000 in 2020, an increase of 29%. UMDI projects that the region's population will continue to grow over the next decade, though at a somewhat slower rate of between 2.6% and 5.2%. (Visit the Future Housing Demand section to learn how these projections were developed.) The middle series projections used for the Statewide Housing Plan anticipate growth of 3.8% for the region, an increase of 14,300 residents.




The region is projected to see a decline in all age groups under 40, increases in the 35- to 49-year-old population (a demographic attracted to the region by its relative affordability and proximity to Metro Boston job centers.) All older adult age groups are projected to grow by substantial amounts. The number of households in the region is projected to grow by 11% over the next ten years, an increase of 16,000 households. More than a quarter of this growth (4,700 households) is new households formed by people already in the region: families currently living in overcrowded and doubled-up conditions, young adults living with parents, and families in shelter. These dynamics are driving an increase in households headed by all age groups under the age of 50, even as the total population for some of those groups decline. Meanwhile, the number of householders aged 55 to 64 will decline by 3,900 as the youngest Boomers age out of that bracket, and the region will see an increase of nearly 10,000 householders 65+, a 23.5% increase.




Almost half of net new households are expected to have incomes of less than $35,000 per year, and another 29% are projected to have incomes of $35,000 - $75,000 per year. In total, EOHLC projects an increase of 12,200 households earning less than $75,000 per year, including 2,500 families with children and 4,800 seniors living alone.




After factoring in the 3,400 additional for-sale or for-rent homes needed to achieve a healthy vacancy rate, EOHLC estimates the Merrimack Valley region needs to add 19,500 homes to the stock over the next 10 years to achieve housing abundance. This represents a 13.5% increase over 2020 housing stock.

*Planning and Policy Efforts*

The Regional Housing Plan outlines a variety of strategies aimed at improving access to affordable housing, including the development of a Regional Housing Services program to build capacity and encourage regional collaboration towards shared housing goals.[23] Starting in 2023, MVPC began updating HPPs for all 15 cities and towns in the region. This effort is coming to a close in 2025—several MVPC communities already have new plans approved by EOHLC, and the remaining are completing local adoption by their boards. All 15 cities and towns should have approved HPPs by the end of 2025.

In the region's urban centers of Lawrence and Haverhill, the cities hope to leverage the resources available to Gateway Cities to support housing initiatives, such as the CommonWealth Builder program that supports affordable homeownership opportunities for low- and moderate-income households.[24] Other strategies to support affordable housing production include creating and maintaining an inventory of publicly-owned land suitable for affordable housing development, as well as identifying opportunities to convert or retrofit existing buildings for affordable housing at a variety of scales.[25]

External Resources

- Merrimack Valley Planning Commission: https://mvpc.org/
- 2023-2028 Merrimack Valley Comprehensive Economic Development Strategy: Embracing Resilience & Equity for Prosperous Region. https://mvpc.org/wp-content/uploads/Merrimack-Valley-CEDS-2023-2028.pdf
- 2018 Merrimack Valley Regional Housing Plan. https://mvpc.org/wp-content/uploads/MV-Housing-Plan-full-final-version-1.pdf

[23] Merrimack Valley Planning Commission. (2018). 2018 Merrimack Valley Regional Housing Plan. https://mvpc.org/wp-content/uploads/MV-Housing-Plan-full-final-version-1.pdf
[24] MassHousing. Multifamily Borrowers—Homeownership Production through the CommonWealth Builder Program. CommonWealth Builder. https://www.masshousing.com/pt/developers/commonwealth-builder
[25] Merrimack Valley Planning Commission. (2018). 2018 Merrimack Valley Regional Housing Plan. https://mvpc.org/wp-content/uploads/MV-Housing-Plan-full-final-version-1.pdf

### *Greater Boston - Metropolitan Area Planning Council (MAPC)*

*Overview*

The 101 cities and towns of MAPC's Greater Boston region include a wide range of communities, from the urban core to semi-rural suburbs. This region contains half the state's population and is at the center of the housing crisis. One of many causes of the housing crisis is decades of housing demand that outpaced supply. Across Greater Boston can be found various combinations of oppressive cost burden, high levels of evictions, unattainable homeownership, lack of rental units, people experiencing homelessness, overcrowding, and unhealthy conditions. Looking forward, the region will need to accommodate an estimated 93,000 additional households over the next ten years. After factoring in additional homes for sale or rent, the region needs to add *at least* 121,000 homes to the available housing supply over a decade, equivalent to 8.5% of the existing housing stock. Most of the net demand will be for smaller units at lower-income levels.

*Regional Conditions*

MAPC's Greater Boston region contains 101 cities and towns including Boston, the state capital and biggest economic center in the state. The region includes most of the communities inside the I-495 corridor. The region is a hub for learning, research, and innovation centered around major universities, hospitals, and research institutions, but including a whole ecosystem of other educational institutions and commercial enterprises. There is a wide range of community types in the region including dense urban cities of the Inner Core, streetcar suburbs, historic towns, semi-rural communities, and Gateway Cities. Given the size and diversity of the region, MAPC uses eight subregional committees to facilitate more direct communication and coordination with local government and organizations.

The most persistent housing challenge in the MAPC region is the high cost of housing, present across nearly every community and market in the region. According to recent research conducted by MAPC, "in today's Boston Metro housing market, an annual income of nearly $200,000 is needed to afford a median-priced home.[26,27] Renters struggle, too, to afford a place to live, with rent increases outpacing income growth: a record 51% of Greater Boston renters spend more than 30%—and more than 25% spend more than 50%—of their income on housing costs."[28] One of the many drivers of the cost of housing in the region is a lack of supply fueled by decades of underproduction.

Though some progress has been made to reduce zoning barriers, housing production still lags well behind the targets needed to support the region's continued growth. According to data collected by MAPC for the Metropolitan Mayors Coalition Housing Task Force, even the region's Inner Core is

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[26] MAPC. (2023). Homes for Profit: Speculation and Investment in Greater Boston. Homes for Profit. https://homesforprofit.mapc.org/report

[27] American Community Survey, 5-Year Estimates, 2017-2021

[28] American Community Survey, 5-Year Estimates, 2017-2021

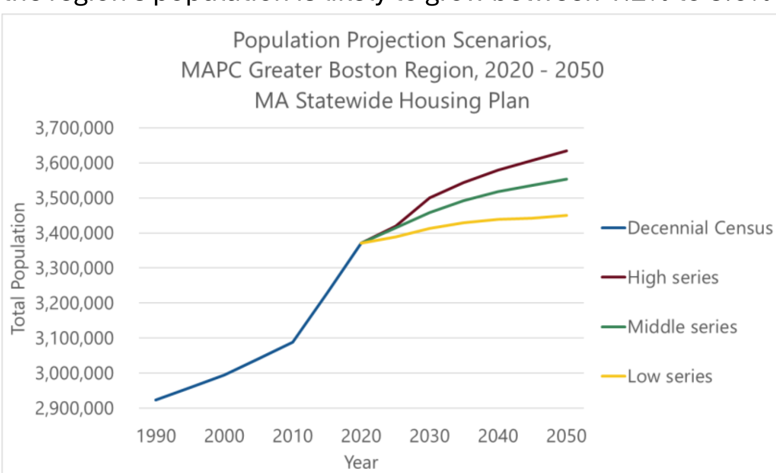
producing just 63% of the new units needed each year to meet its 2030 production target.[29] Communities that were once considered more affordable have seen rapid increases in the cost of housing as intense competition drives prices higher and incentivizes acquisitions and upgrades of existing units, forces households to remain in homes that no longer meet their needs or living in substandard units.[30]

Outside the Inner Core, many suburbs lack housing choices other than expensive single-family homes. This is generally due to long-standing zoning policies that prohibit multifamily housing, and it has resulted in rapidly increasing homeownership costs that limit access for new residents and threaten the ability of long-term residents and older adults to remain in their homes and communities. Many municipalities in the region have started to address this by adopting zoning compliant with Section 3A, though more is needed.

There is a profound shortage of deed-restricted affordable units, especially for renters at the lowest incomes. A recent analysis by MAPC and Housing Navigator found that there were 104,000 Extremely Low Income (ELI) renters without access to an affordable unit in the region, 59,000 Very Low Income (VLI) renter households, and 50,000 Low Income (LI) renters.

*Projections and Housing Needs*

The population of Greater Boston grew steadily after 1990 and accelerated after 2010 when the number of residents jumped 9.2% over a decade. In the next ten years, growth rates are likely to slow due to a variety of factors: greater levels of domestic outmigration, uncertainty regarding international migration, low birth rates, and Baby Boomer mortality. As a result, UMDI projects that the region's population is likely to grow between 1.2% to 3.6% between 2025 and 2035.

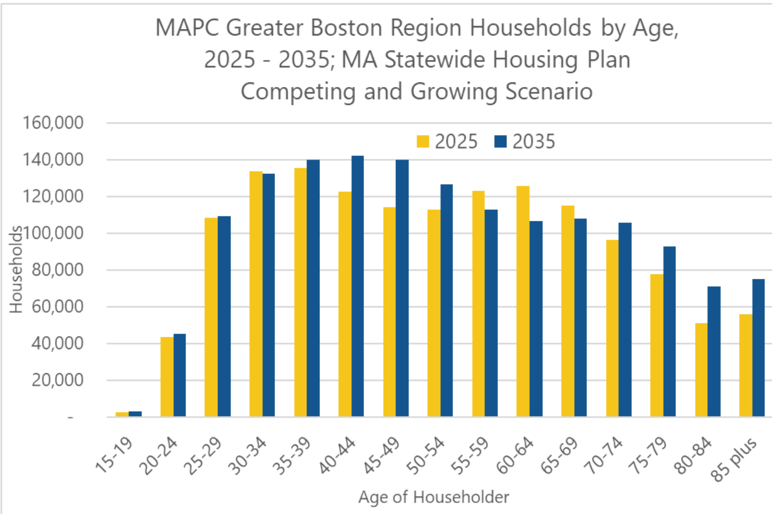



Greater Boston is projected to see population growth of 2.3% (78,000 people) over ten years according to the Middle Series projections used for this plan.

[29] Metro Mayors Coalition Regional Housing Task Force. (n.d.). Tracking Progress. https://housingtaskforce.mapc.org/tracking-progress

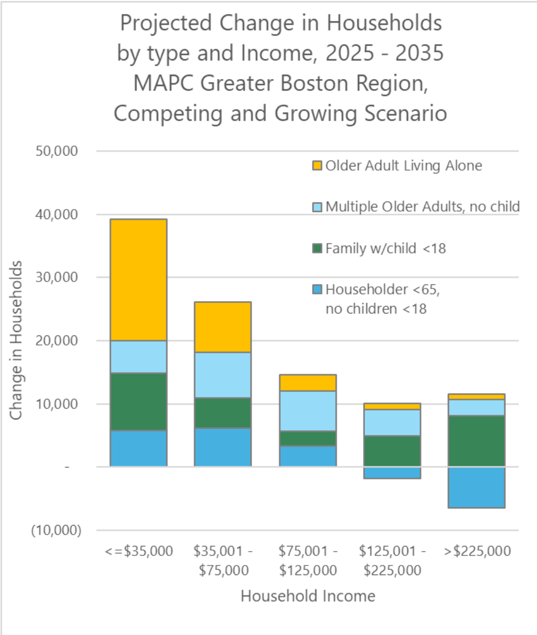
[30] MAPC. (2023). Homes for Profit: Speculation and Investment in Greater Boston. Homes for Profit. https://homesforprofit.mapc.org/report

Like all other regions, Greater Boston will see a substantial increase in the number of older adults, projected to increase by nearly 14%. The region also has a sizeable Millennial population and is projected to continue attracting younger residents to its schools and vibrant communities; unlike in many other regions, the population under 50 is projected to rise, if slowly.




The number of households in Greater Boston is projected to grow by 93,300, or 6.3%, in the Statewide Housing Plan projections which account for demographic demand resulting from smaller households as well as latent demand, families in shelter, and overcrowded families.

Two age groups are likely to see household growth: the number of 35 – 55 year-old households will grow by 63,000 as Millennials age into that bracket (along with changing housing needs); and the 70+ group could grow by 64,000 as Baby Boomers age into their Oldest Adult years. Meanwhile, the number of householders age 55 – 69 could fall by around 36,000 as Gen X ages into the range previously occupied by the much larger Baby Boomer generation.




Greater Boston is likely to see growth across all household types and income levels. About 42% of the net increase in households will be among those with incomes less than $35,000 per year. This includes about 24,000 older adult households, 9,000 families with children, and 9,000 adult non-senior households without children.

Households with incomes between $35,000 - $75,000 make up the next largest portion of household growth, about 28% of the total. Unlike most other regions, Greater Boston is likely to see some net increase in households at higher income levels, including growth of higher income families with children. Higher income non-senior households without children are projected to decline as high-earner Millennials form families and as Baby Boomer empty nesters move into their older years, when they have lower incomes.

In addition to the units needed to accommodate household growth, Greater Boston needs 28,000 homes for sale or rent to achieve a healthy vacancy rate. Together with the increase in households, the region needs to add 121,000 homes to the available supply over the next ten years, equivalent to 8.5% of the existing housing stock. Under the High Series projection, the region could see as many as 108,000 new households and would need as many as 137,000 additional homes.

*Planning and Policy Efforts*

To address the housing crisis in Metro Boston through regional collaboration and mutual support, MAPC helped establish the [Metropolitan Mayors Coalition (MMC)] in 2001. In 2017, MMC launched a Regional Housing Taskforce to establish a regional housing production goal and identify strategies to achieve that goal throughout the 17 participating communities. Nearly all the 97 MAPC communities subject to Section 3A have adopted or are working to adopt MBTA Communities Zoning to reduce barriers to multifamily housing production across community types in the region, focusing on growth and development near transit centers. Many subregions within MAPC are considering Regional Housing Shared Services offices to supplement local capacity for affordable housing production and administration and to increase regional collaboration towards shared housing goals. MetroCommon 2050, Greater Boston's regional land use and policy plan, identifies housing as one of five major action areas and articulates a suite of policy recommendations and strategies to address displacement, affordability, and production.

**External Resources:**
Metropolitan Area Planning Council: www.mapc.org
MetroCommon: Greater Boston's Long-Range Regional Plan: https://metrocommon.mapc.org/
Metro Mayors Coalition Regional Housing Task Force https://housingtaskforce.mapc.org

### *Montachusett Regional Planning Commission (MRPC)*

*Overview*

The Montachusett region contains a range of Gateway Cities, developing suburbs, and rural towns. The housing stock is relatively affordable compared to the rest of the state, and the region has attracted some new residents drawn to the affordability of the homes as well as the proximity to Metro Boston job opportunities. This has caused home prices to rise but the region remains a good deal relative to other areas, and the incidence of cost burden is slightly lower than it is elsewhere in the state. While the aging of the population is likely to result in a stable or declining population over the coming decade, the number of households will continue to grow, and more homes will be needed to meet demand. EOHLC forecasts that the region needs to add 6,400 homes to the available supply over the next decade, an increase of about 6.1%.

*Regional Conditions*

Located in greater north central Massachusetts, the Montachusett region has 22 municipalities, ranging from mixed-use urban centers such as Fitchburg to small and rural towns such as Ashby.[31] The region's character and community development has been shaped by the historic dominance of the manufacturing industry. The region has the highest concentration of manufacturing jobs in the state. The decline of the manufacturing sector has opened new economic opportunities, such as expanding the region's tourism sector; however, the industrial character has left a lasting impact on the region's community and housing development.
The dominance and decline of industry are also reflected in the Gateway City designations of two cities within the region: Fitchburg and Leominster. Both cities are economic hubs for the region, with proximity to transportation hubs, but face unique housing challenges.

The region is relatively affordable compared to the rest of the state: just over half of 2023 home sales were attainable for a four-person middle-income household (compared to 36% statewide.) Severe renter cost burden is also slightly lower than the statewide figure (21.1% vs 25.2% statewide.) Both stats account for the relatively low incomes in the region compared to the rest of the state. However, the region's relative affordability, commuter rail connections to Boston, and proximity to major job hubs along I-495 and in Worcester have attracted an influx of new residents, creating tensions in the region's inventory supply.

*Projections and Housing Needs*

The population of the Montachusett region has been growing at a rapid clip, adding 6% from 2010 – 2020. The totals mask a significant shift in the population age structure. From 2000 – 2025, the number of residents under 50 dropped by 19,500, while the number 50 and over grew by 42,100. Older adults now make up one quarter of the region's population, up from one-tenth back in 2000.

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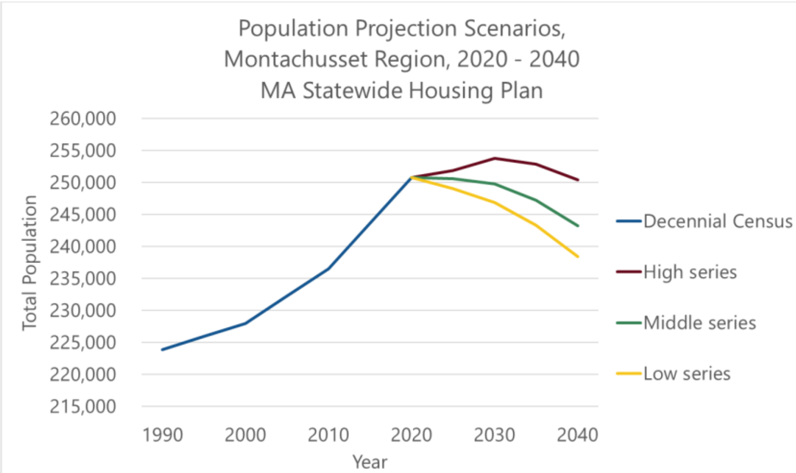
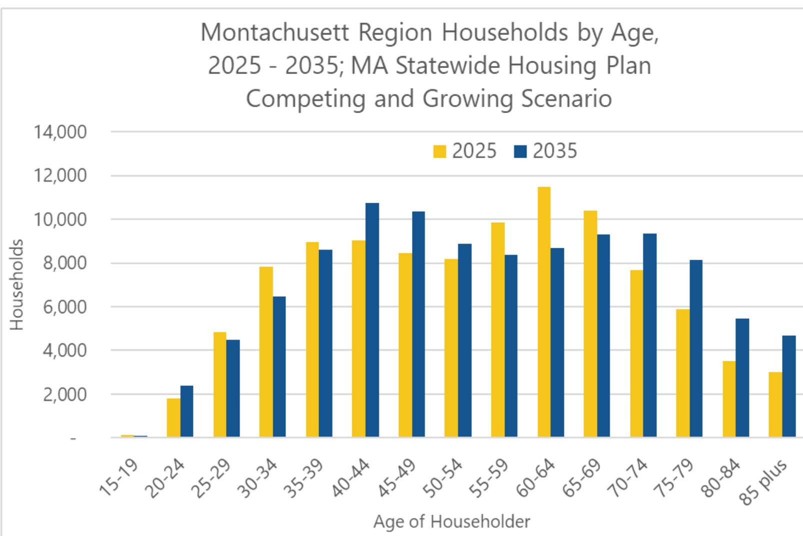
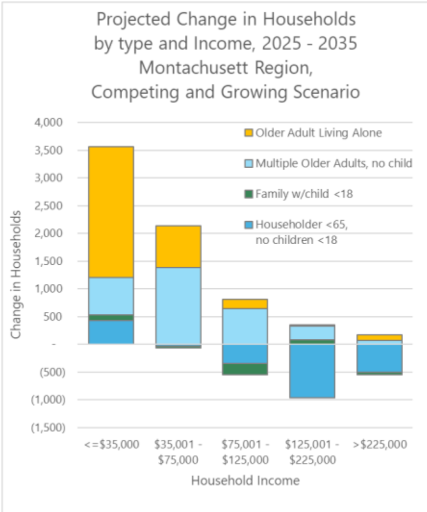
[31] Montachusett Regional Planning Commission. (2013, February 28). The Region. https://www.mrpc.org/home/pages/the-region




The Middle Series projection shows a population decline of 1.3%, or 3,400 people from 2025 - 2035. If more young people, drawn by cheaper housing costs, move to the region as assumed in the High Series projections, the population might increase by about 0.4% over that same period.

Whether the population is stable or declining, the Montachusett region will need more homes. The number of households is projected to grow by 4,900, or 4.9%. The region is also projected to see an increase of 4,200 householders age 40 – 55, attracted by the region's relatively affordable housing stock; and an increase of 7,500 householders 70 and older. All other age groups are projected to decline by a total of 6,900 households.






The region is projected to see a large increase in the number of low-income older adult households, including an additional 2,300 older adults living alone with incomes below $35,000. In total there are projected to be an additional 5,200 older adult households with incomes below $75,000 per year. The number of non-senior households without children is projected to decline overall, and especially at higher income levels. The region may see no net increase in households with incomes over $125,000 per year.

In total, the Montachusett region needs a projected 6,400 additional homes over the next decade, an increase of 6.1%. This is the number needed to accommodate approximately 2,500 new households forming, satisfy an estimated latent demand of 2,400 homes, and add 1,400 homes to the supply available for sale or rent. The high series population projection, which assumes higher growth statewide and more migration to lower-cost regions such as Montachusett, would require housing stock growth of almost 8,100 homes, or 7.8%.

*Planning and Policy Efforts*

One way in which MRPC prioritizes the preservation and production of affordable housing is through the [Montachusett Enterprise Center, Inc.](#) (MEC), a nonprofit subsidiary focused on affordable housing production and job creation in the region. A reason for the organization's success is due to MEC's designation as the local receiver for abandoned and foreclosed properties, which pose a threat to public health and safety. A regional receivership program allows MEC to rehabilitate unused properties to meet health and building code standards and resell more quickly than a property owner might be able to do on their own.

For instance, the region is faced with environmental challenges, with 19 communities having brownfield sites.[34] The amount of cleanup necessary varies by site, but the presence of hazardous substances or pollutants present additional challenges to housing development or adaptive reuse.

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[34] Montachusett Regional Planning Commission. (2014). *Building a Better Montachusett* [Comprehensive Economic Development Strategy - Five Year Annual Report, Evaluation and Work Plan]. https://www.mrpc.org/sites/g/files/vyhlif3491/f/file/file/building_a_better_montachusett_-_ced_strategy.pdf

Through MRPC's Brownfields Program, the regional planning agency has made progress on brownfield remediation by leveraging Environmental Protection Agency funds. Redevelopment projects vary but include building affordable single-family housing units in Fitchburg and Gardner.[35]

*Unique Regional Circumstances*

Devens was created by a special act of the Legislature (Chapter 498 of the Acts of 1993) to help provide an orderly and expeditious conversion and development of approximately 4,400 acres that were a portion of a former federal military base, Fort Devens, into a non-military-use area. Devens comprises land area within the historic boundaries of the Towns of Ayer, Harvard, and Shirley. Chapter 498 of the Acts of 1993 made the Massachusetts Government Land Bank (later merged into MassDevelopment) exclusively responsible for acquisition, control, maintenance, and redevelopment of Devens. To provide for orderly development, a long-term Reuse Plan and Zoning By-laws were adopted by the Massachusetts Government Land Bank and the Towns of Ayer, Harvard, and Shirley. The Reuse Plan and Zoning By-laws provided broad development goals and planned uses of the property and were passed at town meetings in the three towns. The legislation also established the Devens Enterprise Commission to function as the local regulatory and permit-granting authority for all new development within Devens to ensure development in a manner consistent with the Reuse Plan and Zoning By-laws.

Since the establishment of Devens, approximately 120 units of former military housing have been repurposed, and 136 new units of housing have been constructed within its boundaries. Devens currently has 256 units of residential and senior housing and approximately 950 residents. MassDevelopment is obligated to provide the same educational benefits and opportunities other Massachusetts residents enjoy, which MassDevelopment has typically done by contracting with one of the nearby school districts. Since 2012, MassDevelopment has contracted with the Harvard School District to educate students residing in Devens. In the 2023-24 academic year, there were 86 full-time and 10 transitional students attending the Hildreth Elementary and Bromfield (High) Schools and six out-of-district students.

Until recently, housing development in Devens was limited by the Reuse Plan to no more than 282 units. That housing cap was removed by the Legislature last year and the development of new housing on parcels already zoned for residential uses is governed by the Zoning By-laws, as approved by the three towns and MassDevelopment, and regulations promulgated by the Devens Enterprise Commission.

External Resources

- Montachusett Regional Planning Commission: https://www.mrpc.org/
- 2024 Comprehensive Economic Development Strategy: https://www.mrpc.org/comprehensive-economic-development-strategy-committee-mrceds

[35] Ibid.

### *Nantucket Planning and Economic Development Commission (NP&EDC)*

*Overview*

Nantucket faces unique and profound housing challenges and has made many efforts to create and preserve homes for year-round residents. Driven by the demand for seasonal homes, the island's home prices are by far the highest of any region, county, or town in Massachusetts. With a median home price of $3.5 million and average of $4.8 million, homeownership is far out of reach for most resident households. Loss of year-round units and the lack of diverse new housing supply leaves the island's long-term residents and workforce with almost no affordable options. Understanding the region's current and future housing needs is also challenging due to uncertain data about existing residents and the influx of temporary residents who were counted in the 2020 Census. EOHLC projects that the island will need to grow its year-round housing stock by as much as 9% to accommodate potential population growth and the existing shortage of homes.

*Regional Conditions*

The Nantucket Planning and Economic Development Commission represents the town of Nantucket, the only Regional Planning Agency to represent one municipality. Nantucket is also a designated National Historic Landmark, along with Tuckernuck and Muskeget islands, and preserved by the Nantucket Historic District.[36] In addition to the beauty of the natural environment, the town has around 5,000 architecturally significant buildings from across time periods on the National Register of Historic Places lists and is the "largest conventional historic National Historic Landmark District in the contiguous United States."[37] Historic preservation is a community asset, but can also present unique challenges to housing production.

Other housing challenges faced by the region include limited space for development and topographical development constraints. For instance, as an island community, transit access is limited to ferry or plane, and job opportunities are highly seasonal. During the peak season, employment more than doubles, adding over 4,000 jobs, mostly in the leisure and hospitality industries. Additionally, as a tourist and seasonal destination, Nantucket is seeing challenges related to an increased demand in short-term rental or second-home properties, shrinking supply of available year-round units, and high seasonal vacancy rates.[38] As of the 2023 American Community Survey, sixty percent of Nantucket's housing stock was vacant for seasonal, recreational, or occasional use. According to data from the MA Department of Revenue, 22% of homes are actively used for short term rentals, making them unavailable to year-round residents. Additionally, there is a lack of diverse housing types and tenure options.[39] As a result, Nantucket's

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[36] Nantucket Historic District Commission. (2020). HDC Mission Statement. https://www.nantucket-ma.gov/DocumentCenter/View/28657/HDC-Background--Objectives-Summary-Mission-Statement-PDF

[37] Ibid.

[38] Barrett Planning Group LLC & JM Goldson LLC. (2021). Nantucket Housing Production Plan 2021. https://nantucket-ma.gov/DocumentCenter/View/40859/Nantucket-Housing-Production-Plan-2021-PDF

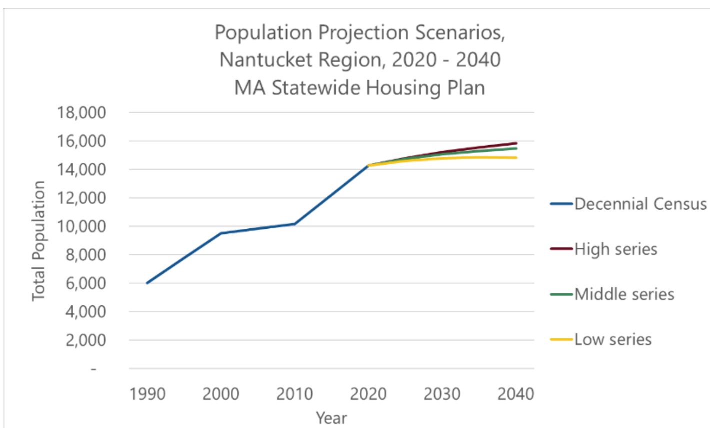
[39] Ibid.

year-round renters and homeowners are competing with seasonal visitors and are cost burdened, with housing costs outpacing median incomes.[40]

Creating new homes on Nantucket faces many challenges: over 50% of the land area is protected open space unavailable for development. This helps to protect the complex and fragile ecosystem of Nantucket as well as its scenic beauty, but scarcity of developable sites drives up the cost of land. Providing affordable housing options will require creativity in repurposing the existing stock and creating new homes in strategic locations.

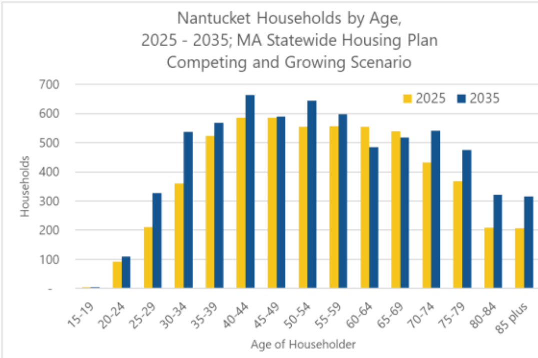
*Projections and Housing Needs*

As of the 2020 Census, Nantucket's population was 14,250, a 40% increase over the 2010 Census counts. It is likely, but can't be quantified, that much of this growth was due to residents who had temporarily relocated to second or seasonal homes during the COVID lockdown, as the 2020 Census counted people based on their residence on April 1st, 2020. The projections prepared for this housing plan anticipate that population growth rate will slow considerably in the coming decade, growing by 3.7% in the middle series projections, or as much as 5.3% in the high series projections.

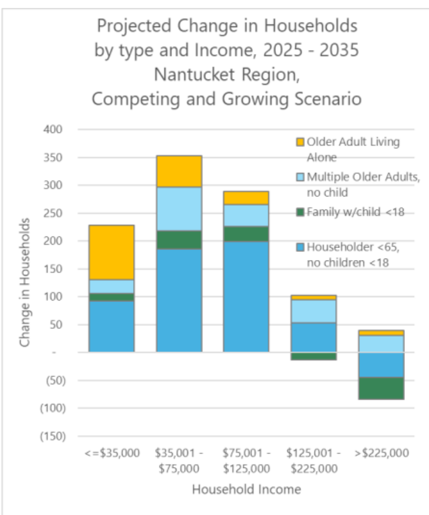



The number of households on the island could grow much more quickly than the population, with increases in nearly all age groups. Housing Plan projections anticipate an additional 915 households may form over ten years, an increase of 17% over the number of households in 2020. Nearly half of this growth is due to latent demand—people already living on the island but in overcrowded, doubled up, or otherwise unsuitably housed. The largest increases are among the oldest age groups: the number of Oldest Adult (75 and over) households is projected to grow by 42%.

[40] Ibid.




Most of the household growth is projected for moderate- and low-income households without children. This includes nearly 500 households without children, headed by someone under the age of 65. As noted above, many of these residents are already on the island but in overcrowded, doubled up, or otherwise unsuitable conditions. Due to the shortage and high cost of homes on Nantucket, it's likely very few of these new households will be able to find and afford unsubsidized year-round units. This is in addition to the existing shortage of affordable homes for current households.




In total, EOHLC projects that Nantucket needs to create 1,100 available, year-round homes in the next ten years, through new construction, conversion, or acquisition. This is equal to 9.3% of the 2020 housing stock. Additional efforts will be needed to meet the substantial existing demand for low-and moderate-income housing. Opportunities for year-round residents and local workers can be created through new construction or through acquisition of existing homes.

*Planning and Policy Efforts*

Nantucket has made strides in addressing housing challenges including expanding municipal capacity and funding for affordable housing production. For example, the town created a new leadership position within their Housing Office to work with the Town Manager and Nantucket

Affordable Housing Trust on implementing the town's housing strategies. The town has invested $20 million in the Neighborhood First Program to create workforce housing, and the 2023 Town Meeting approved a permanent $6.5 million annual override to support the Affordable Housing Trust.

The town has also filed a home rule petition for a local transfer fee that "would provide a steady stream of income for housing projects by a proposed .5% fee added to sale of a home on the amount over $2 million."[41] However, the Local Option Transfer Fee has not been approved by the legislature, neither as a home rule petition nor as a statewide local option as proposed in the Affordable Homes Act.

In the meantime, Nantucket leverages Neighborhood First and Community Preservation Act funding to produce affordable housing. Over the course of five years, the town has doubled the number of homes eligible for inclusion on the Subsidized Housing Inventory (SHI).[42,43]Nantucket currently utilizes land acquisition, comprehensive permitting, and local zoning strategies to further affordable housing production.[44] The town adopted an inclusionary zoning bylaw in 2025 and has recently established a community land trust. Local planners also report that offsite construction is routinely used, particularly for year-round and affordable housing.

External Resources

- Nantucket Planning and Economic Development Commission: https://www.nantucket-ma.gov/306/Planning-Economic-Development-Commission
- Nantucket Housing Production plan, 2021: https://nantucket-ma.gov/DocumentCenter/View/40859/Nantucket-Housing-Production-Plan-2021-PDF
- Town & County of Nantucket, Housing Strategic Plan: https://nantucket-ma.civilspace.io/en/projects/housing

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[41] Town & County of Nantucket. (n.d.). Housing. https://nantucket-ma.civilspace.io/en/projects/housing

[42] Ibid.

[43] Chapter 40B Subsidized Housing Inventory (SHI). (2023, June 29). Executive Office of Housing and Livable Communities. https://www.mass.gov/doc/subsidized-housing-inventory-2/download

[44] Safe Harbor Status allows municipalities who qualify to have more control over the number of 40B development projects in their region

### *Northern Middlesex Council of Governments (NMCOG)*

*Overview*

The NMCOG region, also known as Greater Lowell, consists of nine municipalities, including Lowell, a Gateway City, and its surrounding suburbs, which vary from established suburbs to more rural suburbs. The NMCOG communities have varying densities, demographics, and costs, encompassing rural, urban, and suburban communities with different housing dynamics. All nine communities, however, are experiencing a housing shortage like the rest of the Commonwealth. There is high demand for housing and a limited inventory, which has caused prices to increase rapidly. In all the region's municipalities, the income needed to afford the median home or rent (while not being cost burdened) is higher than the median income of existing residents. Housing Plan projections anticipate the region needs to add *at least* 9,800 new homes to the year-round supply over ten years, or as many as 11,100 with higher population growth. NMCOG's regional housing plan *At Home in Greater Lowell* accounts for even more measures of unmet housing need. As a result, it sets even higher targets, identifying a need for 19,250 homes over fifteen years (2020-2035). Achieving any of these targets will require concerted efforts to open up new housing opportunities. Higher levels of production will expand housing choices for Greater Lowell residents and contribute to the state's housing needs.

*Regional Context*

NMCOG's proximity to the Greater Boston area influences its housing market as there is access to jobs with higher wages, especially since it is connected to Boston via commuter rail in Lowell and Billerica. Thus, demand for housing from workers earning Boston wages has driven up housing costs in Greater Lowell. As in other regions, housing costs are higher than residents earning near the region's median income can afford. Over the past decade, the median sales price of a home has increased by more than 60%, while median income has increased by only around 10%.[45] The residents in the region are feeling the effects of these higher housing costs as indicated by cost burden; nearly one-third of households in the region are considered cost burdened, meaning they pay more than 30% of their income on housing costs (45% of renter households are cost burdened and 25% of owner households are cost burdened). [46]

*Projections and Housing Needs*

NMCOG's population grew at a rapid clip between 2010 and 2020, increasing by 8.3%. In the coming decade, the region's population is projected to stabilize, with an increase or decrease of 1.6% or less across all three scenarios. As with the state overall, the region is projected to see declines in all groups under the age of 35 and offsetting increases in the number of older adults.

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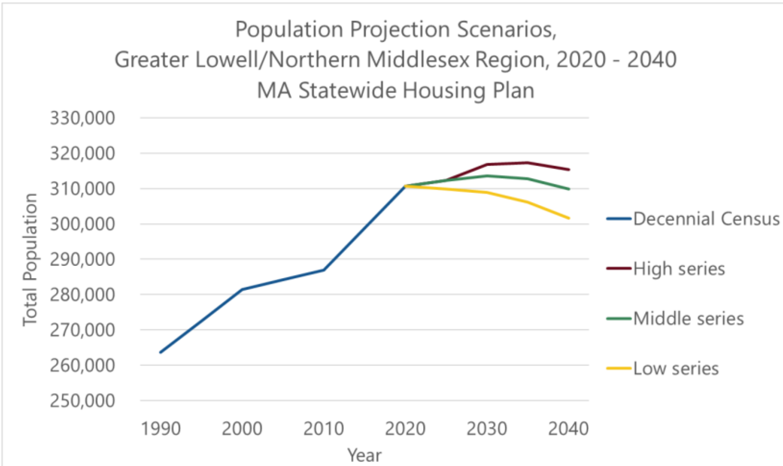
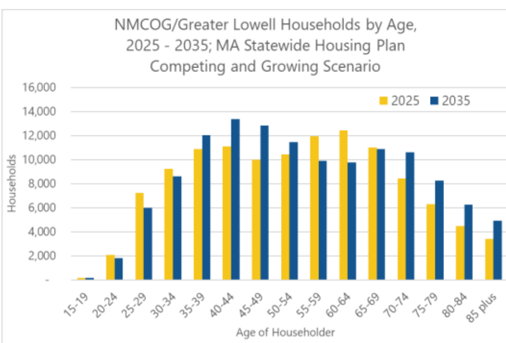
[45] Northern Middlesex Council of Governments. (2024). At Home in Greater Lowell: A housing strategy for the Greater Lowell region. https://www.nmcog.org/ahgl

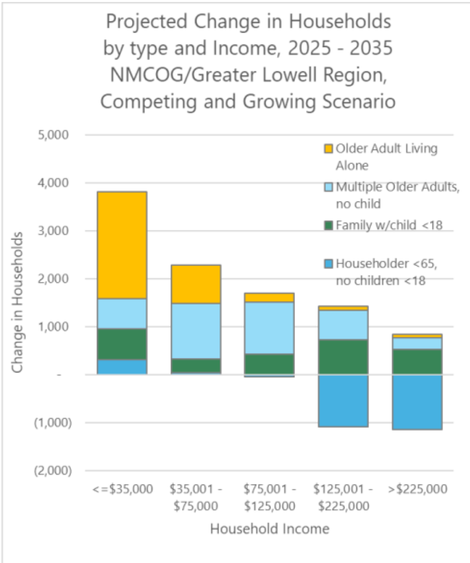
[46] Ibid.




Despite the stable population, the number of households in the Greater Lowell region is projected to increase by 6.6% from 2025 – 2035. About one-third of this growth is attributable to existing households who are overcrowded, doubled up, homeless, or in otherwise unsuitable situations. As with most other regions, older adults are the fastest-growing household segment. The 7,300-household increase in households headed by an older adult constitutes 94% of net household increase. The region is also projected to see substantial increases (7,300 households) in households headed by people age 35 – 54.




Increases are projected across almost all household groups and incomes, except for higher-income, under-65 households without children, which are projected to decline. Notably, there is a projected increase in family households across all income groups. The region is projected to experience an increase of 4,800 older adults with incomes below $75,000, including 2,200 extremely low-income older adults living alone.




EOHLC projects that the NMCOG/Greater Lowell region needs to add 9,800 homes to the year-round stock over the next decade to achieve housing abundance, an increase of 8.3% over the 2020 housing stock. This includes about 2,000 homes available for sale or rent and 2,400 homes for households that are currently overcrowded, doubled up, experiencing homelessness, or in otherwise unsuitable conditions. Under the high-growth scenario, the region could need as many as 11,100 homes, an increase of 9.4%.

NMCOG also engaged the UMass Donahue Institute to develop population and housing demand scenarios specific to the Greater Lowell region. Those projections use the same core data sources as the EOHLC forecasts with slightly different assumptions about population changes and unmet housing needs. Based on those projections, the regional housing plan identifies a need for as many as 19,250 homes over the fifteen years from 2020-2035. While more ambitious, this goal is not incompatible with EOHLC's projections. In fact, achieving that level of production would further boost options and affordability in the region and would contribute substantially to statewide needs.

*Planning and Policy Efforts*

At this time, NMCOG is in the process of completing Phase 1 of their regional housing plan, At Home in Greater Lowell, which includes multiple convenings, data collection and analysis, as well as a storytelling component.

*At Home in Greater Lowell* engagement processes have led to the creation of six main goals that include various strategies the region can deploy to address challenges of housing affordability and availability.[47] For example, strategies to increase housing production (Goal 1) are to implement zoning changes that encourage production and to create a regional plan for adaptive reuse of

[47] Ibid.

underutilized properties. Some of the strategies to support other goals are to develop a digital regional rental housing inventory and to expand first-time homebuying programs.[48]

Additionally, NMCOG has recently piloted a Regional Housing Services Office to monitor local subsidized housing inventories and support Housing Production Plan implementation. Eight of the nine communities in the region have adopted and EOHLC approved Housing Production Plans. The agency has assisted five of its seven communities in adopting MBTA Communities Zoning Districts and is supporting the Town of Westford in advancing a large housing development in one of its MBTA Communities subdistricts.

External Resources:

- Northern Middlesex Council of Governments: https://www.nmcog.org/
- At Home in Greater Lowell: A housing strategy for the Greater Lowell region. https://www.nmcog.org/ahgl

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[48] Northern Middlesex Council of Governments. (2024, November 7). At Home in Greater Lowell: Draft Strategies 2024 Fall Housing Summit. https://static1.squarespace.com/static/6425d140965f0f4e44fb34a6/t/672e4edf991817046a832dbc/1731088095134/241107+Draft+Strategies.pdf

## *Old Colony Planning Council (OCPC)*

*Overview*

The Old Colony region stretches from Brockton nearly to Cape Cod Canal, encompassing a wide variety of urban, suburban, and semi-rural communities. Housing challenges in this region include lack of rental and multifamily options in many towns, and high prices compared to incomes across the region. Current forecasts indicate that the population of the region will grow slowly over the coming decades, while the number of households is anticipated to grow by 6.3% due to new households forming and latent demand. EOHLC projects that the Old Colony region needs to add 9,300 homes to the year-round stock over the next decade to achieve housing abundance, an increase of 7.7% over the 2020 housing stock.

*Regional Conditions*

The OCPC region encompasses 17 communities. The region is home to a designated Gateway City, Brockton, as well as the state's largest municipality by land area, Plymouth. Brockton and Plymouth reflect the diversity of communities in the region. Brockton, the so-called "City of Champions," has the second-largest Black population in the state both in terms of number of residents and share.[49] In 2020, Brockton became the first municipality in Greater Boston to have a Black-majority population, with over 51% identifying as Black on that year's Census. Brockton is a dense, post-industrial urban center, also earning the nickname "Shoe City" for its historical shoe manufacturing. The city has over 100,000 residents spread across 21 square miles.[50] Plymouth is a coastal, suburban community that is also a tourist destination, an agricultural center famous for its cranberries, and the home of the Miles Standish State Forest. The town is large, with 65,000 residents, but they are distributed across 96 square miles. These two communities also differ socioeconomically, as Brockton has twice the poverty rate of Plymouth.[51]

Currently, OCPC notes that "the region struggles to supply enough good, affordable, and accessible housing that is connected to jobs and services".[52] The geographic and socioeconomic differences among the region's 17 communities make it more challenging to address the housing shortage, as each community has its own distinct needs. Renters and homeowners throughout the region face cost burdens, and the housing shortage remains a serious issue in every community. For instance, about 30 percent of renters are cost-burdened and almost 16 percent of homeowners are severely cost burdened in the town of Hanson. In neighboring Halifax, the renter burden is closer to 35 percent with 16 percent of homeowners burdened. [53] Regionwide, cost burden for owners is 3 percentage points higher than it is statewide (29.2% vs 26.3%), and one in eight homeowners is severely cost burdened, 1.5 percentage points higher than the statewide figure.

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[49] American Community Survey (ACS), 5-year estimates, 2019-2023.

[50] Census Bureau Quickfacts, //www.census.gov/quickfacts/fact/table/plymouthtownplymouthcountymassachusetts,brocktoncitymassachusetts/PST045223

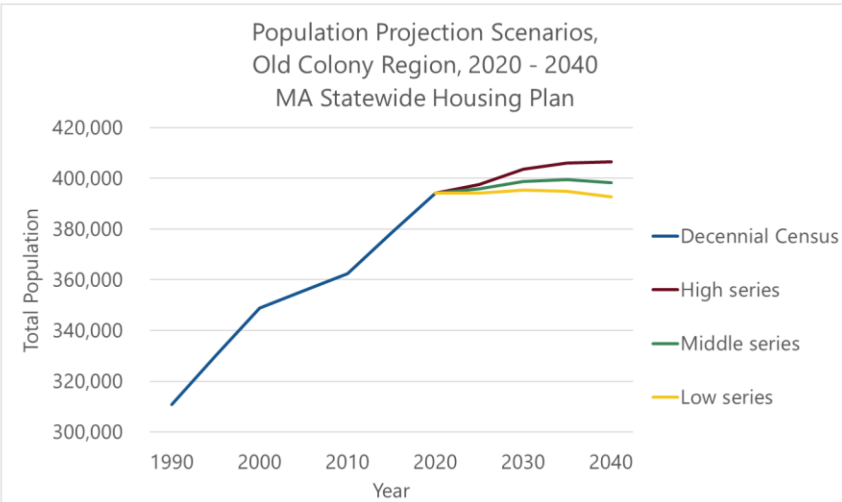
[51] Ibid.

[52] Old Colony Planning Council, Housing in the Region, https://oldcolonyplanning.org/housing-in-the-region/

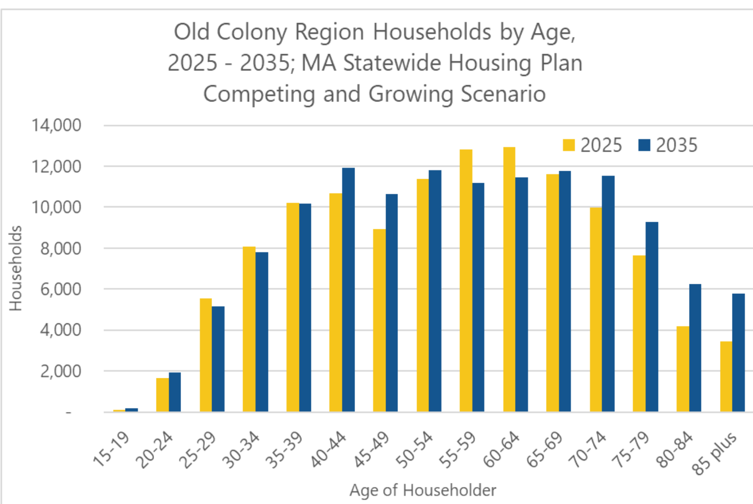
[53] Ibid.

*Projections and Housing Needs*

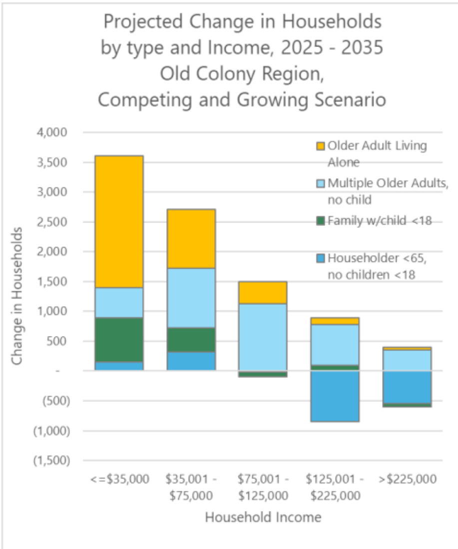
Like other regions, the population in this area is expected to remain stable or experience slow growth following a period of strong growth from 2010 to 2020. The population grew 8.8% over that decade but is projected to increase by only 0.9% in the middle series projection prepared by UMDI and 2.1% in the high series. A decline of 12,500 residents under the age of 40 is offset by an increase of 16,000 older adults.




Despite the stable population, the region is projected to see a growing number of households, which are projected to increase by 6.3% in the Competing and Growing scenario. As Baby Boomers age, the number of older adult households is projected to increase by 50%, an increase of nearly 7,700 households.




Households headed by older adults are projected to grow across every income level, especially at lower incomes. The region is projected to experience an increase of 4,700 older adults with incomes below $75,000, including 2,200 extremely low-income older adults living alone. Notably, higher-income non-senior households without children are projected to decline.




EOHLC projects that the Old Colony region needs to add 9,300 homes to the year-round stock over the next decade to achieve housing abundance, an increase of 7.7% over the 2020 housing stock. This includes about 1,700 homes available for sale or rent and 2,500 homes for households that are currently overcrowded, doubled up, experiencing homelessness, or in otherwise unsuitable conditions. Under the high-growth scenario, the region could need as many as 10,300 homes, an increase of 8.6% over the 2020 housing stock.

*Planning and Policy Efforts*

At this time, OCPC has partnered with Avon, Brockton, and Stoughton to conduct a regional housing strategy which will serve as a roadmap to guide housing development, preservation, and policy within these three communities over the next decade. This strategy will be finalized in the summer of 2026.

As part of their housing planning work, OCPC believes that planning for an aging population benefits all residents of the region; and advances strategies that enable seniors to downsize while remaining close to friends, family and services.[54] An example of how OCPC applied an age-friendly lens to their housing works in the inclusion of Age-Friendly Action Plan in a community's housing production plan, the most recent example being for the town of Easton.[55] In addition to housing work, OCPC operates the local Area Agency on Aging (AAA). This entity includes all OCPC members as well as six additional communities outside of the normal OCPC jurisdiction. The agency provides support services for the local elderly population such as shuttle services and distributes funding

[54] Old Colony Planning. Housing in the Region. Retrieved February 28, 2025, from https://oldcolonyplanning.org/housing-in-the-region/, https://oldcolonyplanning.org/housing-in-the-region/
[55] Ibid.

from the Older Americans Act of 1965. The AAA allows OCPC to better support older residents in the region, while the planning agency works to improve access to housing. [56] Improving the quality and availability of appropriately sized, accessible and affordable homes for the region's older residents will go a long way towards addressing the region's housing challenges.

External Resources

- Old Colony Planning Council: https://oldcolonyplanning.org/
- Housing in the Region, https://oldcolonyplanning.org/housing-in-the-region/

[56] Old Colony Planning Council Area Agency on Aging: https://oldcolonyplanning.org/aaa/

### *Pioneer Valley Planning Commission (PVPC)*

*Overview*

One of the most geographically diverse regions in the Commonwealth, the Pioneer Valley spans large cities, rural towns, and a large cluster of colleges and universities which place particular strains on the housing market. With wages and incomes that are lower than the state, rates of cost burden, evictions, and foreclosures are high. Under most population scenarios the region is projected to lose population in the coming decades due to loss of young people to other states and declines in international immigration. Despite the decline, housing needs will continue to grow as Millennials form more households and Baby Boomers age well into older adulthood. In total, EOHLC projects that the region needs to add approximately 14,500 year-round homes to the existing stock over the next ten years, an increase of 5.5%.

*Regional Conditions*

The Pioneer Valley Planning Commission covers Hampden and Hampshire counties, serving 43 diverse municipalities. The region includes Springfield, the fourth most populous city in New England and the third largest in the Commonwealth, as well as several smaller population centers situated along the I-91 and I-90 corridors, such as Westfield, Chicopee, Holyoke, Northampton and Amherst. The Pioneer Valley region is home to several educational institutions which either enroll or employ tens of thousands of residents. Institutions in the region include UMass Amherst, with a total enrollment of over 30,000 students, as well as Smith College, Amherst College, Mount Holyoke College, Hampshire College, Westfield State University, and many other smaller private and community colleges. This student, faculty, and staff population is an important factor to consider in the regional housing market. Not only do off-campus students directly compete in the rental market with long-term residents, but there are ripple effects across the region as workers are pushed out. Additionally, the population across the region is aging, which is particularly pronounced in suburban and rural portions of the region.[57]

A notable challenge for the Pioneer Valley region is an inadequate and aging housing inventory.[58] Investing in home repairs and updating properties to meet building code standards can be prohibitively expensive for property owners. Moreover, the region has relatively lower home sale and rental prices compared to the state, so landlords and investors have less incentive to rehabilitate older homes with smaller or nonexistent property value returns.[59] [60] Despite these challenges, home prices have gradually increased over time, while supply and vacancy rates have all decreased due to the limited inventory and inadequate production.[61]

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[57] Pioneer Valley Planning Commission. (2014). Pioneer Valley Regional Housing Plan. https://www.pvpc.org/plans/pioneer-valley-regional-housing-plan

[58] Pioneer Valley Planning Commission. (2014). Pioneer Valley Regional Housing Plan. https://www.pvpc.org/plans/pioneer-valley-regional-housing-plan

[59] Ibid.

[60] UMass Amherst Donahue Institute. (2022). Springfield & Pioneer Valley Housing: Phase II. https://donahue.umass.edu/our-publications/springfield-pioneer-valley-housing-phase-ii

[61] Ibid.

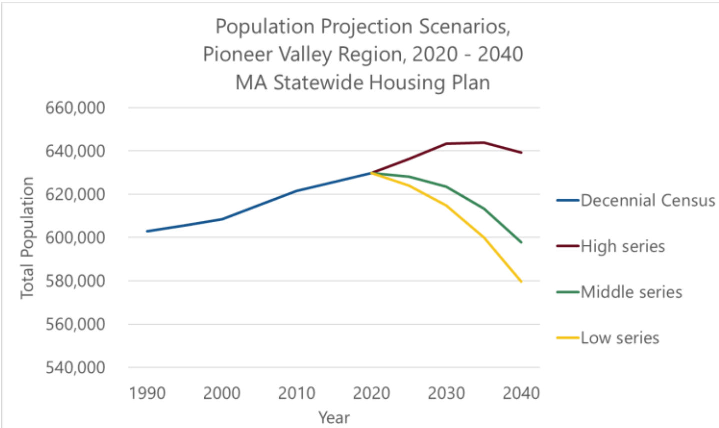
Renter cost burden in the region is higher than it is statewide, by three percentage points, and severe cost burden for renter households is 1.5 percentage points higher than the statewide average. High levels of cost burden for renters contribute to above-average rates of eviction fillings. Foreclosure petitions in the region are also elevated, particularly in Hampden County—one of a few jurisdictions with eviction filing rates (26.41 per thousand renter households per year) and foreclosure petition rates (2.4 per thousand owner households per year) higher than the state average. Springfield, the largest city in the region, ranks as one of the cities with high foreclosure petition rates, "with 5.40 foreclosure petitions per 1,000 owner households and 151 foreclosure petitions over the last six months".[62] It is important to note that filings do not necessarily result in evictions or foreclosures; however, the data signals a trend of housing costs that are too burdensome for residents.

*Projections and Housing Needs*

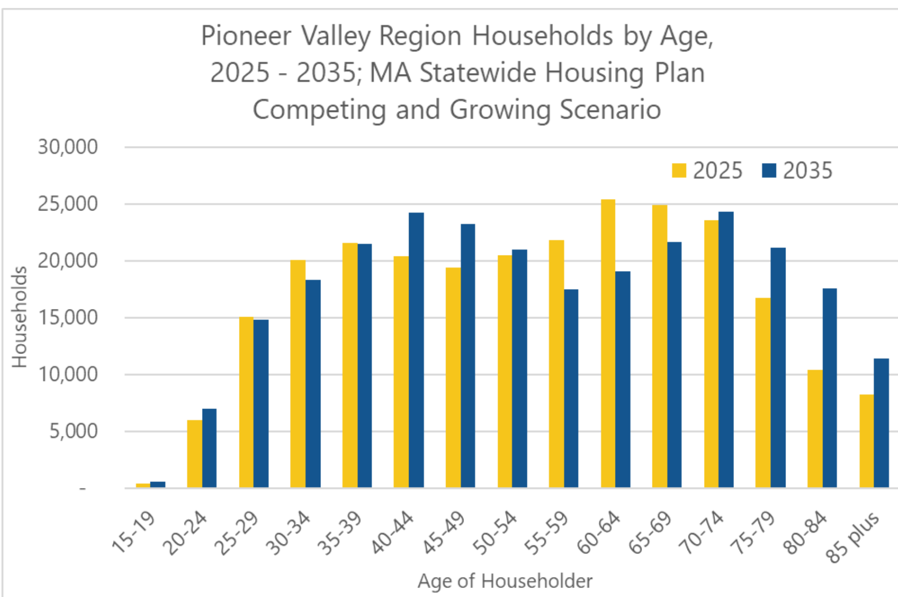
The population of the Pioneer Valley region has grown modestly since 1990, adding between 0.9% and 2.2% per decade. These growth rates are much lower than the state overall, which grew by 7.7% in the 2010s while the Pioneer Valley added only 1.3% to its population. The most current population estimates (2024) indicate that the region's population has declined since 2020, and baseline projections indicate that this will continue in the coming decades. Even the middle-series projection that assumes greater retention of young adults indicates that the region's population could decline by 2.3% over the next decade. Forecasts also show that population trends are strongly influenced by the number of foreign-born residents, who make up a substantial share of the region. The high-series projections, which assumes higher levels of international immigration consistent with patterns from 2020 – 2024, anticipate that the population may grow out to the year 2035 and decline thereafter. However, this projection is less likely to come to fruition given current federal policies regarding both immigration generally as well as international student visas.

Under all scenarios, the older adult population will continue to grow, increasing from an estimated 21% of the region's population in 2025 to 25% of the total by 2035 in the middle series projection, equating to an increase of almost 20,000 older adults. Meanwhile, the under-40 population is projected to decline by 26,000 over that same period, continuing trends that have been in play since 2000.

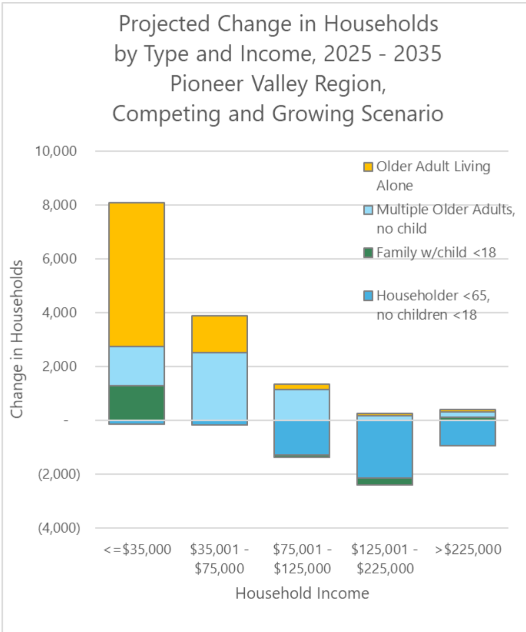
[62] Massachusetts Housing Partnership. (2024). Housing Stability Monitor: Massachusetts Evictions & Foreclosures. https://www.mhp.net/news/2024/housing-stability-monitor




Despite the projected declines in population in the middle series projection, the number of households in the region is anticipated to grow by 9,000 households, an increase of about 3.5%. Driving this change is an increase of approximately 15,600 households headed by someone 70 or older. The number of households headed by someone 55 to 69 is projected to decline as Baby Boomers age out of this range and there are fewer Gen X residents to take their place. The region is also projected to see an increase of about 8,200 households headed by someone 40 – 54 as the oldest Millennials form families or settle down.




With the aging of the population, the Pioneer Valley is projected to see net declines in households at all income groups over $75,000 per year, driven in large part by declines in non-senior households without children. As noted above, this decline is due to the youngest Baby Boomers aging from their 60s into their 70s. There is projected to be an increase of over 7,000 older adults living alone, the vast majority of which may have incomes of less than $35,000 per year. The small net increase in the number of family households with children is attributable to new households formed by those who are currently doubled up and overcrowded or in shelters, almost all of whom are in the lowest income group.




In total, EOHLC projects that the region needs to add 14,500 year-round homes to the existing stock over the next ten years. This includes about 6,000 homes to accommodate existing households who are doubled up and overcrowded, in the shelter system, or in otherwise unsuitable situations, and about 3,000 homes to accommodate new households. EOHLC estimates another 1,700 homes may be needed to compensate for the conversion of existing units to seasonal homes or short-term rentals, and approximately 3,800 additional homes must be made available for sale or rent to achieve a healthy vacancy rate. Together, this projected housing demand is equivalent to about 5.5% of the 2020 housing stock.

## External Resources

- Pioneer Valley Planning Commission: www.pvpc.org
- 2014 Pioneer Valley Regional Housing Plan: https://www.pvpc.org/plans/pioneer-valley-regional-housing-plan
- Springfield & Pioneer Valley Housing: Phase II: https://donahue.umass.edu/our-publications/springfield-pioneer-valley-housing-phase-ii

### *Southeastern Regional Planning and Economic Development District (SRPEDD)*

*Overview*

The Southeastern region of Massachusetts extends from Boston suburbs to Buzzards Bay. The newly opened MBTA South Coast Rail links Boston to Fall River and New Bedford and will bring new economic opportunities to Southeastern MA residents, as well as threats to the remaining affordability in urban and suburban communities, particularly if an influx of new residents outpaces production. Even though the population is projected to decline slowly in the coming decade, the number of households in the region may grow by 9,200 as young adults form new households in greater numbers than older adult households that are dissolving. EOHLC projects the region needs to add 14,200 homes to the year-round housing stock to meet the needs of new Millennial and Gen Z households; address latent demand, homelessness, and overcrowding; and achieve a healthy vacancy rate.

*Regional Conditions*

SRPEDD represents 27 cities and towns in the southeastern corner of Massachusetts, bordering Rhode Island and the coast along Buzzards Bay. The region includes the cities of New Bedford, Fall River, Taunton, and Attleboro, as well as other coastal, rural, and suburban towns. The region has proximity to Providence, RI, Boston, and Cape Cod and includes all of Bristol County as well as bordering towns in Plymouth and Norfolk counties. Southeastern Massachusetts is known for its history of whaling and cranberry farming, as well as its prominent Portuguese heritage (36% of the population in Fall River and 31% of the population in New Bedford have Portuguese ancestry).[63] The region also has abundant natural areas, including bogs, forests, and coastal wetlands.

Like other regions in the state, the limited supply of affordable housing is an issue for the Southeastern region.[64] [65] As of January 2025, seven municipalities in SRPEDD's region have 10 percent of their housing stock eligible for inclusion on the Subsidized Housing Inventory. Approximately 60 percent of the region's housing stock is single-family homes, with a median sale price of $420,000.[66] The housing stock is also older - approximately 45 percent of properties in the region were built before 1960.[67]

*Projections and Housing Needs*

Population scenarios indicate that, after a period of robust growth from 2010 – 2020, the number of residents is likely to decline slowly over the coming decades, by as much as 2.3% over ten years.

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https://data.census.gov/table/ACSDP5Y2023.DP02?q=country+of+origin&g=050XX00US25005_060XX00US2500523000,2500545000

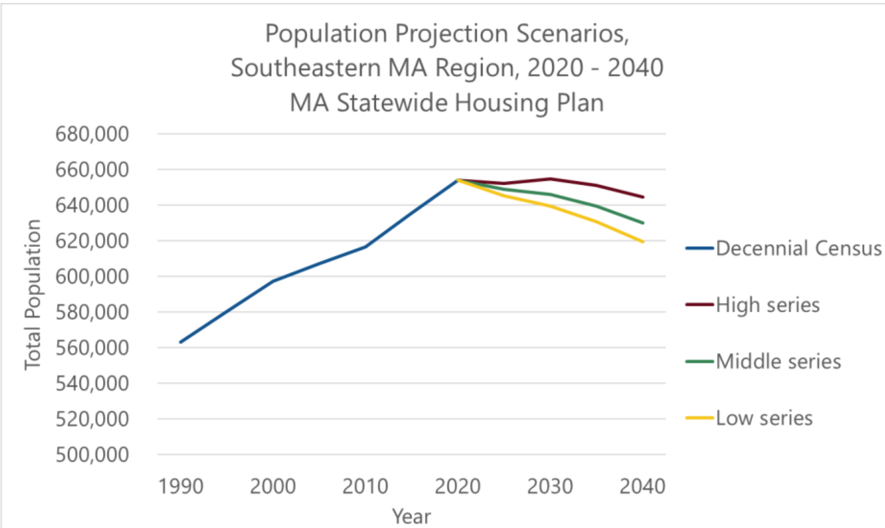
64 Southeastern Regional Planning & Economic Development District. (2020, May 15). Data Center. https://srpedd.org/data-center/

65 Chapter 40B Subsidized Housing Inventory (SHI). (2023, June 29). Executive Office of Housing and Livable Communities. https://www.mass.gov/doc/subsidized-housing-inventory-2/download

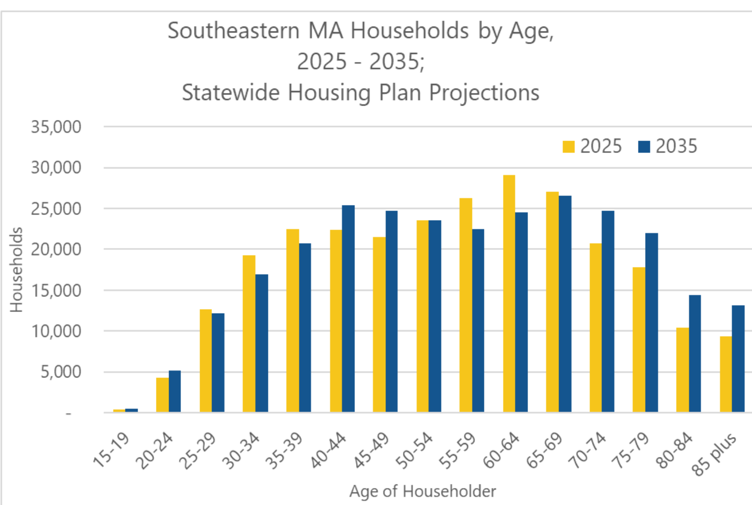
66 MAPC and Warren Group. Residential Home Sales from 2000-23 summarized by type and by mean and median values.

67 American Community Survey 5-year estimates 2019-2023. Tenure by year structure built by units in structure for occupied housing units. https://datacommon.mapc.org/browser/datasets/206

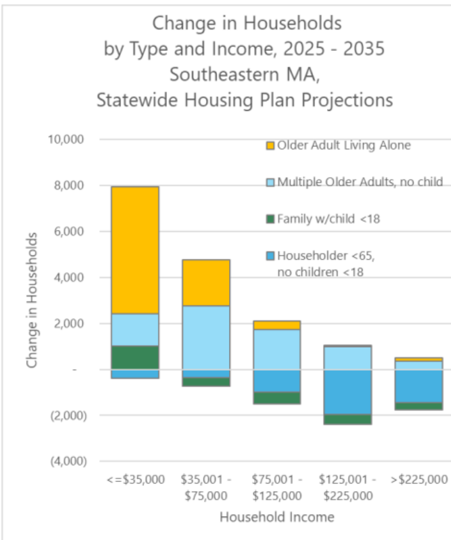
Compared to other parts of the state, Southeastern MA has fewer Millennials. The region is projected to see steep declines across all age groups under 40. Baby Boomers make up 24% of the region's population and they are all now 60 or older. The aging of this generation will result in an 18% increase in the number of older adults, especially those over 75.




Despite the stable population, the region is projected to see a growing number of households. Millennials and Gen Z residents are projected to form 49,500 new households, and Gen X households may also grow by 2,200. Meanwhile the number of Baby Boomers and Silent Generation households may decline by 40,100, resulting in a net increase of 9,600 households (3.6%). Most Boomer householders will still be around in 2035 - they will be older and more likely to be low income. The number of older adult households is projected to increase by 18%, or 15,600 households.




Households headed by older adults are projected to grow across every income level, especially at lower incomes. The region is projected to experience an increase of 11,700 older adults with incomes below $75,000, including 5,512 extremely low-income older adults living alone. The total number of families with children in the region is projected to decline by less than 1%. An increase of 1,000 ELI families with children (many of whom may be in the shelter system or in overcrowded, "doubled-up" housing situations) is offset by declines in families at all incomes above $35,000. Notably, non-senior households without children are projected to decline across all income groups.




EOHLC projects that the Southeastern MA region needs to add 14,200 homes to the year-round stock over the next decade to achieve housing abundance, an increase of 5.1% over the 2020 housing stock. This includes about 4,600 additional homes available for sale or rent and 4,200 homes for households that are currently overcrowded, doubled up, homeless, or in otherwise unsuitable conditions. Under the high-growth scenario, the region could need as many as 17,100 homes, an increase of 6.1% over the 2020 housing stock.

*Planning and Policy Efforts*

SRPEDD is supporting the development of Housing Production Plans for several of the municipalities within the region. As of July 2025, five municipalities have approved Housing Production Plans, five are in the process of developing their plan, one has completed a plan, and the rest either have expired plans or no existing plans.[68]

In a region with vast natural areas, environmental constraints may limit opportunities for housing development. As a part of the creation of the agency's 2025 Regional Resilience Plan ("SRRP"), SRPEDD conducted typology research to better understand the extent of the region's natural landscape and character of the built environments and land uses within developed areas. Staff defined six typologies in the region which are natural areas, rural fabric, suburban fabric, town center / neighborhood, town core / urban, and urban core. SRPEDD mapped these typologies

[68] https://srpedd.org/comprehensive-planning/housing-community-development/housing-production-plans/

across the region, and staff plan to use this to inform future work, as they can consider the range of typologies in each community.[69] This categorization and increased level of specificity will provide more nuanced and customized planning approaches that address the varied range of needs facing communities in Southeastern Massachusetts. According to SRPEDD, "the existing condition of the landscape and its position along the typology spectrum drives the types of solutions [presented in the SRRP] that are most needed and most effective in a given context at accomplishing environmental, economic, and social resilience outcomes."[70] The typologies have helped inform the creation of planning best practices for resilient housing options (among many other resilience considerations) that account for the surrounding environmental contexts.

SRPEDD is also in the early stages of conducting a two-year regional Land Use Land Cover (LULC) study to evaluate land cover change associated with land use change through time to better inform municipal planning and zoning efforts. The study, funded by a 2025 EOEEA Planning Grant, would provide opportunities to quantify the effects of different development types on the natural environment and fiscal health of communities. Staff will classify uses into granular typologies (i.e., single-family subdivision, conservation subdivision, small multi-family, big box store, and so forth) to better understand how unique growth patterns influence and contribute to environmental factors (such as encroachment, habitat fragmentation, or the loss of ecosystem services provided by natural land cover types) and fiscal impacts (such as increased demand for municipal services and facilities, road maintenance, or school enrollment, or surrounding property costs). The goal of SRPEDD's LULC study is to provide data-driven resources to demystify frequent, often negative, claims about housing and commercial density.

SRPEDD has also assisted several of its member communities with efforts to comply with the MBTA Communities Act and to adhere to the recent changes to c.40A to allow accessory dwelling units by-right.

External Resources

- Southeastern Regional Planning & Economic Development District: https://srpedd.org/
- SRPEDD Regional Resilience Plan Typologies: https://storymaps.arcgis.com/stories/3338f804c48745b68c6fd73cea13bd4f
- SRPEDD Regional Resilience Plan: https://issuu.com/srpedd/docs/srpedd_regional_resilience_plan_draft_january_2025

[69] Southeastern Regional Planning & Economic Development District. (2023, April 19). SRRP Typologies. ArcGIS StoryMaps. https://storymaps.arcgis.com/stories/3338f804c48745b68c6fd73cea13bd4f
[70] Southeastern Regional Planning & Economic Development District. (2023, April 19). SRRP Typologies. ArcGIS StoryMaps. https://storymaps.arcgis.com/stories/3338f804c48745b68c6fd73cea13bd4f