

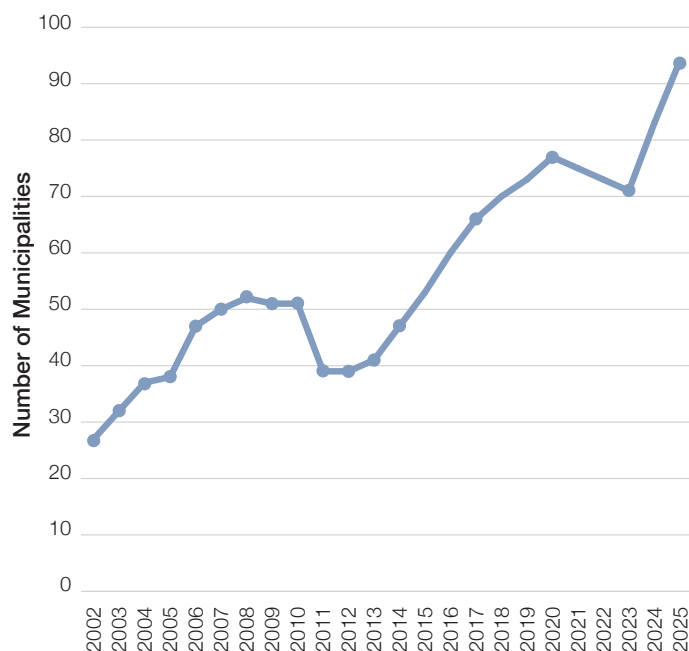
A RECORD NUMBER OF MASSACHUSETTS CITIES AND TOWNS HAVE A DOUBLE-DIGIT PERCENTAGE OF THEIR HOMES IN THE SUBSIDIZED HOUSING INVENTORY

According to the Executive Office of Housing and Livable Communities (EOHLC), 94 communities in Massachusetts had at least 10 percent of their housing stocks in the state's Subsidized Housing Inventory (SHI) [in September 2025](#), a record high. The EOHLC published an update to the SHI on November 6, 2025, the first such update since [June 2023](#), when 71 communities had achieved the 10 percent SHI threshold (see Figure 1).

The 10 percent threshold is important because communities that have not achieved it are subject to so-called "hostile 40B" developments, wherein a developer can apply for a permit to [circumvent local zoning requirements](#) with minimal input from the municipality.

The overall share of Massachusetts homes in the SHI is also on the rise, with 10.4 percent listed in September 2025 compared to 9.7 percent in June 2023. The municipality

Figure 1: Number of Massachusetts Municipalities with at Least 10 Percent of Their Housing Stocks in the Subsidized Housing Inventory, 2002–2025



Source: Metropolitan Area Planning Council

In November 2025, academic researchers out of Northwestern University and the University of Chicago projected that, upon retirement, Americans born in the 1990s will have a homeownership rate about 10 percentage points lower than that of their parents' generation.

[Source: [Social Science Research Network](#)]

FACT OF THE MONTH

with [the highest](#) overall percentage of homes in the SHI (21.5 percent) is, perhaps unsurprisingly, Boston. Another 43 communities, mostly in Western Massachusetts, have none of their housing stock in the SHI.

As Massachusetts' housing affordability challenges have worsened, it has become more viable to build Chapter 40B developments (which often consist mostly of market-rate units) in locations that may have been overlooked even a decade ago. Towns that newly achieved the 10 percent threshold with the new SHI update include several with [below-state-average housing costs](#), including Abington, Lakeville, Milford, Tewksbury, and West Boylston.

While it didn't happen between 2023 and 2025, it's not uncommon for municipalities to fall below the 10 percent SHI threshold after initially reaching it. Affordability protections on housing [can expire](#) based on conditions specified in the deed. And the SHI's measure of the total number of housing units in the municipality is updated [after each decennial census](#), potentially reducing the affordable percentage below 10 percent as more market-rate homes are built.

It's also worth noting that not all homes included in the SHI actually have affordability protections. This is because market-rate rentals [often qualify](#) for the SHI if a substantial number of other rentals in the same building are income-restricted.

Between 2014 and 2023, the SHI was typically updated every three years, but Governor Healey's Unlocking Housing Production Commission recommended that it be updated more frequently as part of [a sweeping report](#) released in February 2025. It remains unclear whether the November 2025 update is the beginning of a permanent increase in the pace of SHI updates.

STATUS OF 2026 HOUSING-RELATED BALLOT QUESTIONS IN MASSACHUSETTS: RENT CONTROL AND MORE

A [record-breaking](#) 47 ballot petitions were filed with the Attorney General's Office in 2025, and many of them have sought to reform various aspects of residential zoning and pricing. Organizers of those petitions faced a December 3rd deadline to turn in nearly 75,000 signatures from registered voters to the Secretary of State's Office, likely the most difficult hurdle to get on the 2026 ballot. With the deadline now passed, a couple of housing-related ballot measures appear to have collected enough signatures, while many more did not.

Perhaps most notably, a ballot measure that would cap annual growth in rents statewide at the same rate as inflation collected [more than 120,000 signatures](#). This policy, known as rent control, was banned statewide with [a similar ballot referendum](#) in 1994. Academic research [has repeatedly shown](#) that, while rent control does lead to slower rent growth in buildings subject to the policy, it also reduces the stock of new and existing rental housing, worsens housing quality, and raises rents in buildings not subject to rent control.

The other housing-related ballot measure that apparently cleared the signature gathering threshold would allow single-family homes to be built on 5,000-square-foot lots statewide, as long as they have access to public sewer and water services. By contrast, many localities currently impose much higher lot size requirements for new single-family homes, even in close proximity to Boston.



The residential building code is similar to a recipe book. You hand it to contractors and it tells them exactly how to build a building with minimal reliance on architects or engineers. The commercial building code is more like a menu of performance standards from which an architect or engineer can choose to achieve their goals. It gives you the outcomes you need to meet, but how one does it is up to them.

Public health, building code, and life safety expert [Felix Zemel](#)

QUOTE OF THE MONTH

Multiple studies of Massachusetts housing markets have concluded that large lot size requirements [raise home prices](#) and [reduce the pace of new construction](#).

Several housing-related ballot initiatives didn't make the cut, most of which sought to limit the state's power to set guardrails around local zoning. One of them would have [repealed the MBTA Communities Act](#), the 2021 law that mandates localities with access to transit to create at least some legal capacity for multifamily housing within their borders. A [similar petition](#) would have gone even further, barring the state from "inducing municipalities to adopt or fail to adopt zoning policies" and nullifying any existing laws that do so, presumably including the MBTA Communities Act. A third petition took [a different angle](#) on the local control issue, preventing state zoning mandates for more than five homes per acre and requiring that any development consisting of more than 10 homes per acre be authorized only by special permit.

A few other housing-related ballot initiatives that failed to gather the necessary signatures addressed topics other than zoning. A [pair of petitions](#) would have established a right to an attorney for tenants and some homeowners facing eviction or foreclosure. Another would have applied the state's limits on property tax increases under [Proposition 2.5 at the property level](#), rather than for the municipality as a whole. In practice, this likely would have reduced property tax obligations for many homeowners.

Between the rent control and lot size reform ballot measures and several others not directly related to housing, there could be [up to 12 statewide ballot questions](#) in Massachusetts in 2026.

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