



At Home in Greater Lowell

A HOUSING STRATEGY FOR THE GREATER LOWELL REGION

PART 1: DATA & STRATEGIES – ADOPTED BY THE NMCOG COUNCIL SEPTEMBER 17, 2025



**NORTHERN
MIDDLESEX
COUNCIL OF
GOVERNMENTS**
SERVING THE REGION SINCE 1963



Message from the Executive Director

We are proud to share **At Home in Greater Lowell: A Regional Housing Strategy Part 1**—a bold, data-driven initiative developed by the Northern Middlesex Council of Governments (NMCOG) and its nine member municipalities. This ten-year strategy responds to the urgent and growing need for more housing choices that are affordable, accessible, and attainable across the Greater Lowell region.

The plan is the result of a comprehensive and collaborative planning process. Guided by a shared vision and grounded in local data, **At Home in Greater Lowell** identifies six regional goals and 17 high-impact strategies that reflect our communities' values, priorities, and capacity to act. From zoning reform to permanent supportive housing, from infrastructure coordination to inclusive community engagement, the strategy is built to help municipalities and regional partners address the root causes of the housing crisis—together.

Part 1 of this plan lays the foundation: it presents the needs, findings, goals, and strategies. Part 2 will offer tools, implementation guidance, and partnerships to bring these strategies to life.

We look forward to working with you to ensure that by 2035, all people in Greater Lowell have a place to call home.

Sincerely,

Jennifer Raitt
Executive Director

At Home In Greater Lowell At a Glance



At Home in Greater Lowell at a Glance

Process and Outreach

At Home in Greater Lowell is a ten-year regional housing strategy developed by the Northern Middlesex Council of Governments (NMCOG) in collaboration with its nine member municipalities. The planning process began in 2023, following a regional survey conducted as a part of NMCOG's strategic planning initiative. Representatives of the nine communities agreed: tackling the high cost of housing was the top priority.

At the same time, local and regional economic development organizations raised a critical question: what would a coordinated regional approach to housing look like? NMCOG launched At Home in Greater Lowell—a planning process grounded in local data, municipal input, and shared goals—to answer that question.

NMCOG partnered with University of Massachusetts Amherst Donahue Institute

(UMDI) to conduct a comprehensive regional housing needs assessment. At the same time, NMCOG staff conducted interviews with municipal planners, housing providers, and other key stakeholders to assess both housing demand and the region's capacity to respond.

Over the course of 2024, NMCOG hosted a series of three regional housing summits. These convened elected and appointed officials, nonprofit and for-profit housing experts, state agency representatives, and community members to shape the strategy's direction. From those conversations emerged a shared vision, six goals, and a set of 17 priority strategies. The strategies are envisioned as "big swings": major programs or plans that could, over the course of ten years, make considerable progress on the region's most pressing housing challenges.



Figure 1: The Process Timeline



Kickoff Summit
March, 2024

A gathering of 80 residents and local, regional, state, and federal leaders to establish a vision and preliminary goals for the plan.



Data collection and analysis
Spring, 2024

Completed with our project at the University of Massachusetts Donahue Institute (UMDI). To see a summary of data informing the goals, and strategies of At Home in Greater Lowell, visit www.nmco.org/ahgl

Project Awarded Funding!
October, 2023

Thanks to a Community Planning Grant from the Executive Office of Energy and Environmental Affairs and a grant from the Greater Lowell Community Foundation, the project began in the fall of 2023. Staff met with municipal officials to finalize the project scope and gain regional support.

Image Source: Greater Lowell, City of Lowell

Key Findings

The following insights emerged from the housing needs assessment, stakeholder input, and data analysis conducted for At Home in Greater Lowell:

- **Households are aging and shrinking in size**, which means that even as the population holds steady, demand is rising for different types of housing—especially smaller and more accessible units.
- **Housing production has not kept pace with demand**, resulting in extremely low vacancy rates. This is directly correlated with rising housing costs for both renters and owners.
- **Housing cost burden is widespread**, especially among renters. Those who make the lowest incomes are squeezed the most, and homelessness has been rising across the region.
- **The housing squeeze is harming our local economy**. Young workers are leaving the region in search of affordable options, and those who remain have less disposable income to spend in our local businesses.
- **Municipal fiscal health is impacted more by population aging than housing growth**. As working-age residents decline in population, fixed costs are spread among an aging population and fewer earners.
- **Housing tenure and affordability vary significantly by race and ethnicity** across the Greater Lowell region, highlighting longstanding disparities in access to housing opportunities and financial stability.
- **Strategic development can help improve transportation access and preserve conservation areas**. Many of the 66% of people who commute into Greater Lowell live in or near areas like Nashua or Lawrence, where housing is more affordable. Building homes closer to job centers would reduce commuting pressures.
- **Construction costs and financial feasibility play a critical role** in determining what gets built. The gap between what it cost to build a unit and what developers can expect to earn constrains housing type and affordability.
- **To restore balance to the housing market, the region needs to build between 9,800 and 17,800 new units** over the next ten years across a range of income levels and housing types. This will increase the vacancy rate, slow housing cost increases, and provide more options for young people and elders.
- **Without coordinated action, housing growth will continue—but not in ways that meet our evolving needs**. If the permitting trends of the last five years continue, more than 3,000 units are likely to be built, partly as ADUs and multifamily units, but also as large-lot greenfield developments.

Strategies Summit

June, 2024

An interactive workshop where UMDI presented a summary of the regional housing needs assessment. Participants reviewed At Home in Greater Lowell's six goals, and developed strategies for each goal.



Draft Plan and Research

Late-fall, 2024

NMCOG and UMDI developed the draft of the Phase 1 report, augmenting sections with research into key questions arising during the planning process.

Phase 2

Fall 2025 and 2026

The development of the Toolkit and Implementation Guide begins

Analysis

Partners
usetts
o see a
the vision,
ome in



Ideas to Action Summit

November, 2024

Together with Secretary Ed Augustus, CHAPA, and the Massachusetts Taxpayer's Association, participants heard responses to key housing questions. In groups, participants applied and revised the 17 housing strategies.

Municipal Meetings

Spring to Summer, 2025

NMCOG has scheduled meetings with elected and appointed boards in each municipality across the region to present goals and strategies and understand what tools can be created to support plan implementation in Phase 2.



Six Goals, Seventeen Strategies

The six goals and seventeen strategies in this plan were developed collaboratively over the course of three regional summits with NMCOC's nine member municipalities. Each goal is supported by data and includes proposed tracking measures to monitor progress. Each strategy outlines recommended local and regional actions aimed at addressing our housing challenges. Full details are provided in Chapter 3 of the plan.

1. Housing Production

Increase the total number and type of safe, healthy, and environmentally-friendly homes so that people at any stage of life and income will be able to find a place to live.

- 1.1. Implement zoning changes that encourage the production of housing to meet current and future housing needs
- 1.2. Develop a regional adaptive reuse plan including identification of buildings, marketing, and funding for site readiness
- 1.3. Study barriers to modular or panelized housing, create strategies to overcome them, and advocate for allowing modular housing in state and federal programs

2. Housing Location

Increase the number of homes in places that are climate-resilient with access to public transportation, employment, basic services, and amenities essential for daily life.

- 2.1. Develop TOD master plans around current or future commuter rail stations, including advocacy for expanded service and feasibility studies
- 2.2. Develop a competitive "Traditional Complete Neighborhood" technical assistance program for neighborhoods that could support pedestrians, bicycles, and/or bus transit

3. Housing Stability and Subsidized Housing

Provide housing stability for current and future residents by creating and maintaining homes that affordably meet their needs, therefore ensuring access and ability to stay within communities of opportunity.

- 3.1. Develop a region-wide Housing Services Office to inventory, evaluate, and communicate actual affordable housing inventory and anti-displacement programs
- 3.2. Complete market studies to evaluate and create or update Inclusionary Zoning or Incentive Zoning sections
- 3.3. Work with state and federal partners to create low- or no-interest mortgages and expand first-time homebuying programs (including rent-to-own programs)

4. Housing Security and Anti-Homelessness

Eliminate housing insecurity through the strengthening of diversion and emergency shelter systems and the long-term creation and preservation of homes appropriate for chronically unhoused residents and individuals.

- 4.1. Create and maintain a data dashboard
- 4.2. Collaboratively develop proposals to reduce red tape, identify funding gaps, and request additional funding
- 4.3. Identify sites for permanent supportive housing in each community and connect those with providers, funding, and zoning relief

5. Fair Housing and Engagement

Foster inclusive communities and affirmatively further fair housing in every neighborhood in our region while communicating equitably and effectively across the region.

- 5.1. Advance a region-wide storytelling program to combat misinformation and raise awareness for both housing challenges and well-researched solutions
- 5.2. Develop a regional fair housing training program and require participation for all land use boards and committee members (planning boards and zoning boards)
- 5.3. Create or expand programs to provide housing counseling, financial literacy education, and housing readiness for residents and those seeking to live in the region

6. Funding and Partnerships:

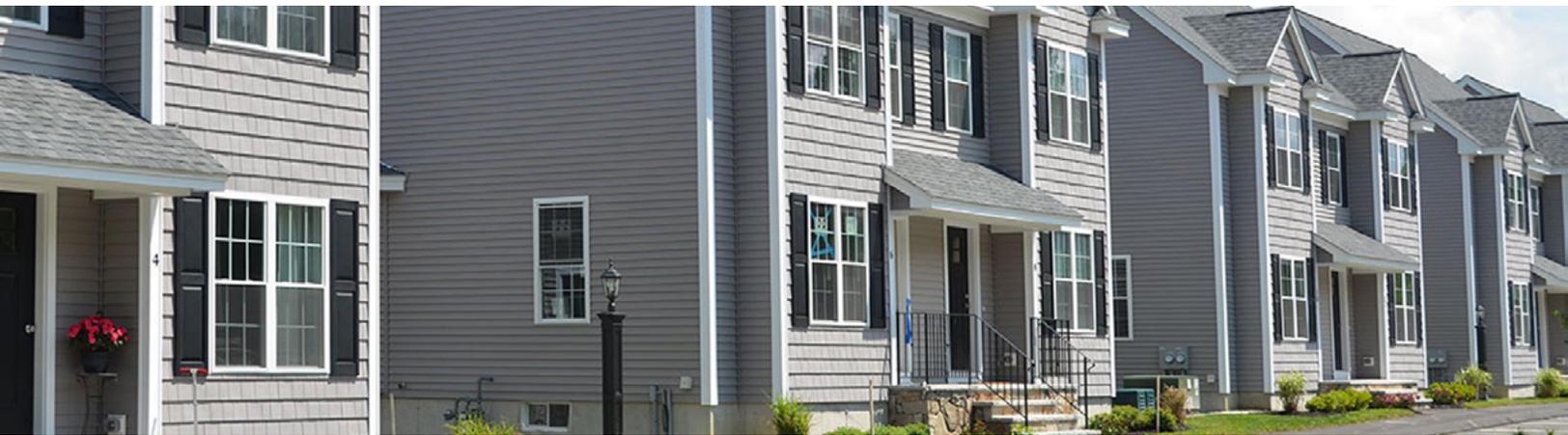
Create and sustain long-term funding sources and partnerships – across agencies, municipalities, organizations, and advocates – to advance the other goals of this plan, reduce barriers to housing production including infrastructure, and support region-wide coordination on local housing policies.

- 6.1. Create a Greater Lowell Housing Supply Accelerator
- 6.2. Create a new guarantee program leveraging support from local and regional financial institutions
- 6.3. Conduct a study, and complete and implement a plan to expand small-scale or regional sewer capacity

About the Strategies

These strategies will be further refined in Phase 2, which will take place throughout 2026. Some strategies may be ready for immediate implementation, while others will require time to seek and secure a funding source, implementation partners, and local capacity. It's important to note that each municipality will approach these strategies differently: what makes sense for a small, rural community may look very different from how the City chooses to act. Flexibility and local context will be key to successful implementation.

Image Source: Merrimac Commons, Tyngsborough, MA, Housing Navigator



Next Steps

This report is only Part 1 of *At Home in Greater Lowell*. Part 2 will take the form of a Toolkit and Implementation Guide. As part of this next phase NMCOG will convene a Housing Accelerator ([Strategy 6.1](#)) which will serve as an implementation steering committee comprised of policymakers, nonprofit leaders, financiers, and builder/developers to refine and prioritize the strategies, identify funding sources, and create practical toolkits to support action at the local level.

Concurrently, NMCOG will launch a storytelling program ([Strategy 5.1](#)) to communicate how housing policies affect people they are meant to serve, build understanding, and foster support for implementation. Together, these efforts will culminate in a Part 2 report that provides the tools, guidance, and community-tested strategies to help NMCOG and its nine municipalities bring this regional housing vision to life.

Acknowledgements

Funding Sources

At Home in Greater Lowell: A Regional Housing Strategy is funded through a Planning Assistance Grant from the Executive Office of Energy and Environmental Affairs, a Community Planning Grant from the Executive Office of Housing and Livable Communities (EOHLC), and a grant from the Greater Lowell Community Foundation. Matching funds were provided through the Commonwealth's District Local Technical Assistance (DLTA) program from EOHLC and the Unified Planning Work Program (UPWP) from MassDOT.

NMCOG Team

Jennifer Raitt, Executive Director
Kelly Lynema, AICP, Deputy Director
Christopher Glenn Hayes, AICP, Director of Housing & Economic Development
Carlin Andrus, GISP, GIS and Data Program Manager
Christian D'Emilia, Regional Housing Coordinator
Isabel Emmett, Regional Planner



UMDI Team

Project Leader

Kerry Spitzer, Senior Research Manager

Project Staff

Andrea Alexander, Research Analyst II
Carrie Bernstein, Research Manager
Michael McNally, Senior Research Analyst
Thomas Peake, Senior Research Analyst

Research Assistants

Olivier Bradley
Aisling Donoghue
Allison Lucas
Maxwell Williams

Unit Director

Mark Melnik, Director of Economic & Public Policy Research

At Home in Greater Lowell Steering Committee

The planning process was supported by an active committee of regional stakeholders who helped shape the initial *At Home in Greater Lowell* process.

Mercy Anampiu – Lowell Community Health Center
Christine Anderson – Chelmsford Housing Authority
Fran Cigliano – Former City of Lowell
Phil Ferreira – City of Lowell
Maura Fitzpatrick – City of Lowell
Allistair Former - Aberthaw Construction Company, Inc
Gerard Frechette – Lowell Planning Board and Washington Savings Bank
Jennifer Gingras – Resident

Cliff Krieger – Resident
Colleen Murphy – Northeast Association of Realtors
Brent Rourke – Department of Mental Health, Commonwealth of Massachusetts
Caroline Rowe – International Institute of New England
Diana Santana – Executive Office of Housing and Livable Communities
Tim Savage – Town of Dracut Planning Board
Barbara Warren – Community Teamwork, Inc.

Contents

About At Home in Greater Lowell2

Introduction	2
The At Home in Greater Lowell Vision	2
Our Public Process	3

Key Findings10

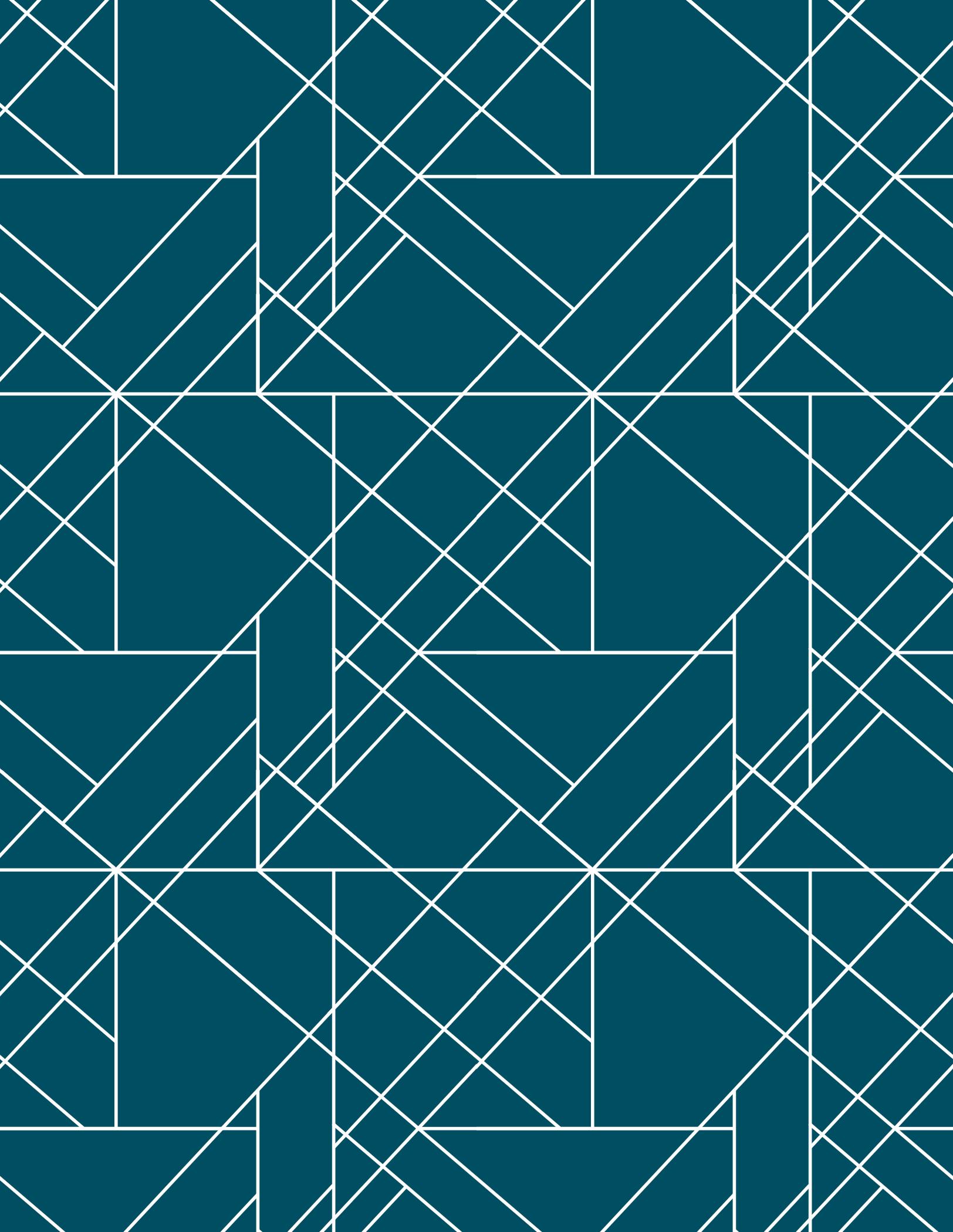
A Changing Population	12
Vacancy and Housing Costs	13
Cost Burden and Homelessness	14
Economic Impacts of High Housing Costs	16
Municipal Finance Impact of Housing	18
Tenancy and Fair Housing	20
Transportation and Land Use Patterns	22
Construction Cost-Revenue Financial Gap	24
Housing Need by Income and Household Type	25
“Business as Usual” Scenario	26

Six Goals, Seventeen Strategies 32

Goal 1 - Housing Choice	34
Goal 2 - Housing Location	38
Goal 3 - Housing Stability & Subsidization	42
Goal 4 - Housing Security & Anti-Homelessness	46
Goal 5 - Fair Housing & Engagement	50
Goal 6 - Funding & Partnerships	54
Strategy Matrix	58

Appendix: Housing Needs Assessment..... A-1

Appendix: Methodology for Soft Site Analysis.....A-33



Section 1

About At Home in

Greater Lowell



About At Home in Greater Lowell

Introduction

At Home in Greater Lowell is a regional housing strategy developed by the Northern Middlesex Council of Governments (NMCOG) region for our nine member municipalities: the City of Lowell and the Towns of Billerica, Chelmsford, Dracut, Dunstable, Pepperell, Tewksbury, Tyngsborough, and Westford.

The planning process commenced in 2023, following a regional survey as part of NMCOG's strategic planning process. Across all nine communities, one shared priority emerged: tackling the high cost of housing. At the same time, local and regional economic development organizations were asking a parallel question: what would a coordinated regional housing strategy look like?

This made it the right moment to evaluate the region's housing needs and identify the public policies, investments, and interventions that would create the greatest impact in making homes more affordable for residents in the Greater Lowell region. NMCOG partnered with University of Massachusetts Amherst Donahue Institute (UMDI) to conduct a housing needs assessment. Simultaneously, NMCOG staff interviewed municipal planners, housing providers, and other key stakeholders to assess both the demand for housing and the region's capacity to respond.

Over the course of 2024, NMCOG convened a series of three regional housing summits, bringing together elected and appointed officials, housing experts, developers, state agencies, and community members. These conversations led to the development of a shared vision, six regional goals, and a set of 17 priority strategies. This chapter provides a closer look at the process behind those outcomes.

WHY "AT HOME IN GREATER LOWELL"?

We named this regional housing strategy planning process *At Home in Greater Lowell* to emphasize that this strategy is not just a collection of statistics and recommendations. At its core, it's about people.

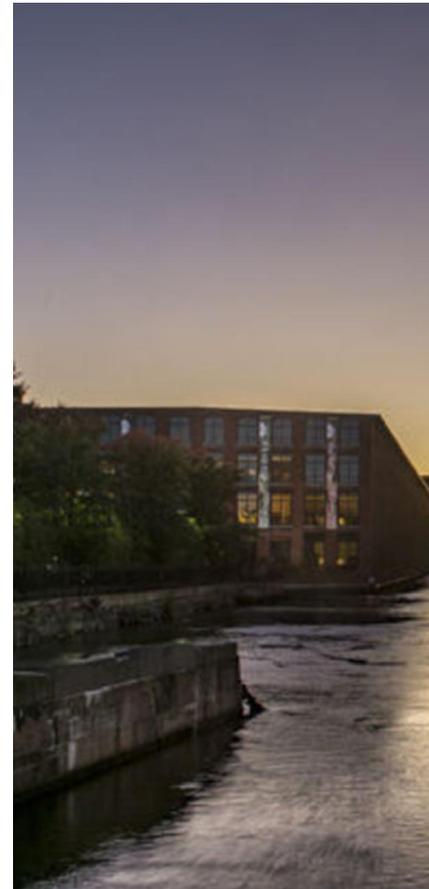
The high cost of housing is not an abstract problem—it affects individuals and families in deeply personal ways. Each "housing unit" discussed in this plan is, ultimately, a home. Homes shape our health, our quality of life, and our ability to put down roots in the communities we love. For many, a home is the largest investment an individual or family will make.

This strategy recognizes the crucial importance of ensuring that everyone in Greater Lowell has access to an appropriate, achievable home—and that we must act now to make that vision a reality in a responsible, regionally coordinated way.

WHAT DOES AT HOME IN GREATER LOWELL PART 1 INCLUDE?

At Home in Greater Lowell Part 1 presents the data, analysis, goals, and strategies intended to guide local and regional action. It is designed to support public policymakers, housing advocates, and other decision-makers as they work in tackling our region's housing challenges.

This chapter starts with a vision statement, followed by a summary of the community-led process that shaped the plan. **Section 2** outlines the ten key findings from the regional assessment. **Section 3** presents six major goals and 17 strategies, identifying specific actions for both municipal and regional partners. Each Chapter links to the Housing Needs Assessment within the **Appendix** containing deeper analysis and supporting data.



The At Home in Greater Lowell Vision

All people in Greater Lowell will have a place to call home due to the range of affordable, available, and attainable housing choices. These choices will support physical and mental well-being for people at all stages of life. By 2035, the region will be prosperous and healthy through achievement of our six housing goals.

The vision statement offers a clear picture of the region's aspirations by the year 2035. Developed early in the *At Home in Greater Lowell* process, it provided direction for the planning work that followed. It reflects three foundational principles that were consistently emphasized by stakeholders throughout the process:

1. A realistic time horizon

At Home in Greater Lowell is a ten-year plan (2025-2035) designed to address housing challenges have been building for decades. A ten-year window allows for the creation of meaningful policies, time to observe their effects, and the ability to adjust course based on what works.

2. Housing that supports health and well-being

This plan recognizes that “housing units” aren’t enough. Homes must be safe, secure, and supportive of both the physical and mental health of the individuals and families who live here.

3. Options for every stage of life

The region must meet the needs of a diverse population, including young adults forming their first households, families in need of stable options near jobs and schools, and older residents seeking to downsize or age in place with dignity.

This vision serves as the foundation for the six regional goals and 17 strategies outlined in the chapters that follow.



Image Source: Jackson Street Lofts, Lowell, MA, Housing Navigator

Our Public Process

OVERVIEW

NMCOG sought a group of fifteen community members to serve on the At Home in Greater Lowell Steering Committee, whose primary role is to serve as community-focused advisors to NMCOG staff and consultants. Those who volunteered had backgrounds in areas such as homelessness nonprofits, finances, real estate, and municipal staff. They represented seven out of NMCOG’s nine member communities.

Given the large-scale scope of the project and the need for a wide variety of local and regional input, we developed a three-summit structure as a framework for outreach: a Kickoff Summit on March

13th, 2024, a Strategies Summit on June 4th, 2024, and an Ideas to Action Summit on November 7th, 2024. Between the first and second summits, NMCOG staff conducted interviews with each of its nine member municipalities and housing nonprofits to determine potential baseline goals and strategies for the region. These interviews were completed in May of 2024. Finally, NMCOG presented the draft strategies to elected officials, visiting the Select Board or City Council of each municipality, along with other boards and committees. Their input resulted in refinement and finalization of the plan.



KICKOFF SUMMIT

On March 13, 2024, more than 80 elected officials, board members, housing experts, advocates, and staff from public and nonprofit organizations gathered at Mill No. 5 in Lowell to kick off *At Home in Greater Lowell: A housing strategy for the Northern Middlesex region*.

The summit began with an overview of the region's housing challenges and a keynote address by State Representative James Arciero. His remarks emphasized the state's role in addressing housing needs and provided an overview of the [Affordable Homes Act \(Bill H.4138\)](#). A panel discussion featuring housing experts from the federal, state, regional, and local levels followed, offering insights from multiple perspectives. Presentations materials are available on the [At Home in Greater Lowell](#) website.

After the keynote and panelists, participants joined breakout rooms related to the following topics:

- 1. Homelessness and Special Populations:** Housing and support services for individuals experiencing mental health challenges, substance abuse disorders, or chronic homelessness.
- 2. Affordable Housing:** Financing and development strategies for income-restricted and subsidized housing.

- 3. Development:** Zoning and land use policies that support the production of a range of housing types, including market-rate.

- 4. Other Topics:** A space for participants to raise additional ideas not covered in the other three groups.

Each group discussed and brainstormed potential vision statements, goals, and research questions for the plan. Participants used sticker voting to identify statements and themes that resonated most strongly with them.

Input from the summit directly informed the plan's vision statements and six regional goals. Several cross-cutting themes emerged from the discussions, including: the importance of a holistic approach that considers transportation, the environment, infrastructure, and community services; a focus on increasing housing production, especially for income-restricted units; expanding housing choice for all income levels and household types; broadening participation in policy-making, ensuring diverse voices are included in both planning and implementation; and prioritizing public outreach and education as part of the strategy's foundation.





AT HOME IN GREATER LOWELL SURVEY

The At Home in Greater Lowell Survey was open between the first and second summit, from March 13th, 2024, to April 5th, 2024, and was shared via direct email, press release, and social media. It received a total of 68 responses. Survey takers were asked about the vision, goals, and research questions that *At Home in Greater Lowell* should address.

Respondents believed that a vision of success required municipalities, developers, nonprofit organizations, and state and federal partners to work together to achieve housing goals. Any new housing developed should be affordable, accessible, and safe for people at all stages of life and income levels. Housing types, affordable options, and rental opportunities should be equitably distributed throughout the region. Starter homes should be more widely available. Systems to get unsheltered people housed should be efficient and effective.

Respondents listed several trackable goals for *At Home in Greater Lowell*, including a housing

production goal that included both new market rate and affordable units and a diversity of housing types, a policy goal that includes zoning amendments and affordable housing trust five-year plans, an education goal that focuses on decreasing affordable housing myths and increases community buy-in, a partnership goal to increase the number of intermunicipal agreements or other agreements and policies of coordination between housing-related entities, and a housing condition goal to decrease the number of substandard housing units.

Several research questions were brought up in the survey, including best practices and case studies, economic and local tax impacts, analyses of existing housing regulations, housing stock, and zoning barriers, statistics and data on how affordable housing improves a community, and clear data on existing subsidized housing inventory units, point in time counts, emergency shelter units, and permanent supportive units.



STRATEGIES SUMMIT

On June 4th, 2024, NMCOG hosted more than 70 elected officials, board members, housing experts, advocates, and staff from public and nonprofit organizations gathered at the Lowell Senior Center for the *At Home in Greater Lowell Strategies Summit*.

The event opened with a presentation from Jenny Raitt and Kerry Spitzer, outlining housing needs and the vision and goals of the strategic plan. Participants were organized into ten separate breakout groups where they brainstormed a series of strategies and recommendations centered around goals developed from input at the first summit. Participants were then asked to evaluate and prioritize the strategies discussed based on criteria such as urgency of need, and financial, legal, and/or political feasibility.

Participants generally agreed that the six housing goals were comprehensive and aligned with their priorities, but many suggested refining language for clarity, specificity, and public communication. Specific strategies related to the six goals included the following:

Housing Production & Choice: Focusing on zoning reform as a strategy was the most consistent theme, with various stakeholders recommending expanding the areas that would allow duplexes, 4-6 unit buildings, mixed-use, or other multifamily by right.

Housing Location: Stakeholders gravitated toward strategies to concentrate housing near transit, services, and walkable areas, leveraging MBTA Communities compliance. Similarly to the first goal, there was support for redeveloping vacant or underused commercial spaces.

Housing Affordability: There was a wide mix of strategies suggested to advance this goal, including higher production requirements, a focus on deeply and permanently affordable

units, expanding rental vouchers, and expanding downpayment assistance and first-time homebuyer programs. Multiple stakeholders suggested exploring rent control or rent stabilization.

Housing Security: The strongest support was for the strategy of creating permanent supportive housing or otherwise connecting housing with on-site services such as financial literacy, job training, and case management. Recommendations ranged from general, such as regionalizing services, to specific, such as utilizing funding strategies related to MassHealth or expanding “by-name” lists.

Fair Housing and Engagement: The most commonly supported strategy was related to countering misinformation through public campaigns, community meetings, and multimedia outreach. This was suggested not only for this goal, but for almost all goals.

Funding Sources and Partnerships: Besides supporting those who are already in the housing space, no strategy received a stand-out number of votes. However, many strategies were suggested, including affordable housing trusts, state/federal grants, tax incentives, low/no-interest capital for nonprofits or affordable housing developers, infrastructure investment, pooling resources, and many more.

The overall themes that were highlighted – the strategies that must be in the plan – included the ideas that **zoning reform and density** are central to unlocking production and affordability, **public engagement and education** are critical to overcoming misinformation, **regional coordination** and shared responsibility can distribute housing equitably, and investment in **infrastructure and partnerships** is necessary to support sustained growth.

IDEAS TO ACTION SUMMIT

On November 7th, 2024, NMCOG hosted a final summit, the *At Home in Greater Lowell Ideas to Action Summit*, also at the Lowell Senior Center. Over 80 elected officials, board members, housing experts, advocates, and staff from public and nonprofit organizations participated.

The summit opened with a keynote address from Secretary Ed Augustus from the Executive Office of Housing and Livable Communities, and it included topical presentations on municipal financial impacts from Doug Howgate at the Massachusetts Taxpayers Foundation and effective communication and engagement from Whitney Demetrius and Sade' Ratliff at the Citizens' Housing and Planning Association. Six breakout tables each focused on a separate goal, with draft strategies based on those prioritized in the Strategies Summit. Participants discussed the local applicability, barriers, and data and research needs of each draft strategy for their chosen goal. They also suggested missing strategies. Each breakout table discussion is summarized below.

Goal 1: Housing Production and Housing Choice

Participants emphasized the need to overcome public resistance to zoning changes, particularly through data-driven outreach. They identified key topics that the public needs to better understand—such as the impact of multifamily housing on school costs, tax revenue, state aid, affordable housing, and aging in place. There was support for incorporating this data into storytelling efforts.

There was strong support for revising regulations to allow modular housing, citing the City of Revere as a model. Participants also suggested potential properties for inclusion in the regional reuse study, specifically naming the Middlesex County Superior Courthouse as a priority site.

Goal 2: Housing Location

This group focused on transportation and open space needs to enable Transit Oriented Development (TOD), including the need to pair TOD with Commuter Rail improvements. Participants emphasized the importance of integrating open space and off-road bicycle networks into TOD planning, both for quality of life and to support active transportation.

Goal 3: Housing Affordability

Participants highlighted persistent barriers in both the production and access to affordable housing. Developers were seen as unmotivated by current incentives, while voucher holders face challenges

in using them. The group recommended expanding awareness of tools like the Housing Navigator and revisiting strategies such as modular housing, loosening zoning regulations, and creating income-restricted accessory dwelling units (ADUs) to broaden affordability options.

Goal 4: Housing Security

This discussion focused on the need for improved coordination among service providers, especially across municipal boundaries. Participants expressed concern over funding shortfalls for critical services and facilities. They cited the closure of important entities like Life Connections Center and the lack of resources for basic safety infrastructure, such as a sprinkler system for temporary shelters.

The group also expressed interest in reusing buildings for permanent supportive housing and suggested pursuing legislation requiring every municipality to host such housing within its borders.

Goal 5: Fair Housing and Engagement

Storytelling emerged as a core strategy. Participants emphasized the need to feature diverse voices and lived experiences, and ensure that storytellers feel safe, respected, and compensated. Building trust, they noted, is key to engaging communities.

They also highlighted the need for training around systemic racism and discrimination, understanding local barriers, and engaging resources like the Executive Office of Housing and Livable Communities (EOHLC) Fair Housing Office. Additional ideas included establishing a regional housing champion, landlord education, and ensuring language access through translation.

Goal 6: Funding Sources and Partnerships

Participants proposed expanding the strategy to include creative financing tools—such as a rent to own program, an employer housing incentive, and a Vermont-style accelerator. This accelerator model could provide loan guarantees to reduce risk for banks, supported by impact investment and/or public funds.

In addition, participants recommended looking to Cape5 as a promising housing accelerator model for supporting smaller-scale builders. Finally, they suggested strengthening public outreach by including resources on financing and constructing ADUs.

MUNICIPAL TOUR AND PART 1 FINALIZATION

Following the **Ideas to Action Summit** and the region-wide public survey, NMCOG refined the draft strategies to reflect the feedback received. Notable additions included:

Strategy 1.3.: A process to identify and overcome regulatory barriers to modular or panelized housing, with the goal of reducing construction costs while supporting the local economy.

Strategy 6.2.: A proposed guarantee program to expand access to capital for small- and mid-sized housing developers.

Additional adjustments were made throughout the plan to clarify language, strengthen feasibility, and ensure a more holistic and inclusive approach to regional housing needs.

During the spring and summer of 2025, NMCOG conducted a municipal tour to present the refined strategies to each of the region's nine communities. These strategies were also shared via pre-meeting surveys to allow for broader input across local boards. These presentations—delivered to the Select Board, Planning Board, and/or Housing Advisory Committee of each municipality—were tailored to address the strategies that had prompted the most questions or concerns in pre-meeting surveys and earlier stages of engagement.

Across these meetings, several common themes emerged. Those common themes guided edits to this report. First, there was a shared concern about balancing state housing mandates with local autonomy and community character. Participants appreciated the regional strategy's flexibility

and being tailored to the region's specific housing needs and were often more wary of statewide mandates. This input was critical in the planned approach to *At Home in Greater Lowell Part 2*, showing the need that the toolkits must have increased flexibility to be tailored to each municipality's unique situation.

Another major theme was the need to pair housing growth with infrastructure investment. Participants repeatedly stressed that additional housing must be supported by improvements to water systems, roads, sidewalks, stormwater management, transit connectivity, and public amenities. Without these upgrades, housing expansion was seen as unsustainable and potentially detrimental to quality of life. Several also linked housing location decisions to transportation options, walkability, and access to services. To address this, the language around Goal 6 was enhanced, to more strongly link it to the other goals.

Finally, there was broad agreement on the importance of diverse and context-sensitive housing types, especially "missing middle" forms like duplexes, cottage clusters, and multifamily homes designed to fit neighborhood character. Many saw these as a way to provide options for seniors, young families, and local workers without dramatically altering the visual or social fabric of the community. However, even where there was openness to such models, skepticism remained about the potential scale and pace of development. This, too, guided the Part 2 approach. Deeper analysis to answer these questions will be part of that report.



Section 2

Key Findings





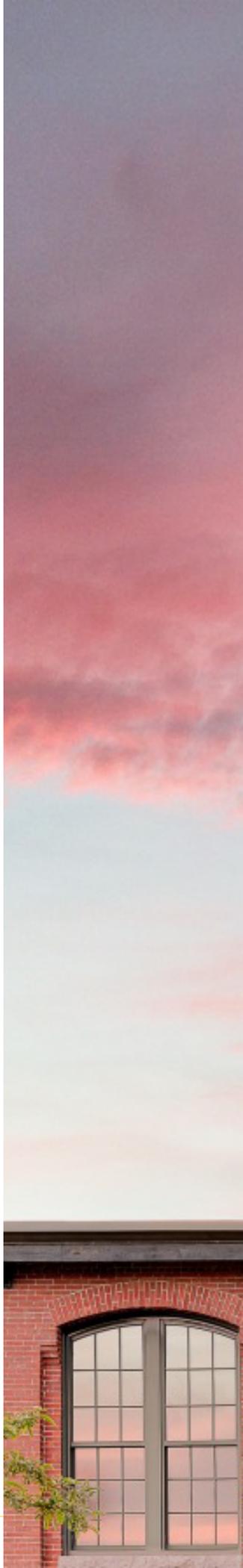
Key Findings

NMCOG partnered with the University of Massachusetts Amherst Donahue Institute (UMDI) to conduct a housing needs assessment for the region. This work, detailed in the appendix, includes an analysis of the region's demographics, basic economic conditions, projections for the region's population and housing stock, followed by an in-depth look at the current state of the local housing market. The findings were shared during the public engagement process and shaped by community feedback, as described in [Section 1](#). NMCOG staff conducted additional research suggested by early community feedback. This section offers a high-level summary of the key trends that emerged.

While the region boasts a diverse mix of rural, suburban, and urban communities—each with its own housing profile—a clear regional pattern has emerged: **Greater Lowell is facing a significant housing shortage**. As high demand meets a limited inventory of housing, prices have increased rapidly. Although these trends reflect broader state and national dynamics, their impact is felt differently across the nine NMCOG communities.

In every community, the income needed to afford the median home is higher than the median income of existing residents. Rising prices—both for homeownership and increasingly for rentals—are far outpacing wage growth, pushing housing further out of reach for many. These pressures are compounded by the region's proximity to metro Boston: many residents commute to the Boston area for work, while workers employed in the region are increasingly priced out, relocating to southern New Hampshire or beyond. The result is longer commutes, more traffic, and growing economic strain on both households and employers.

The following section highlights ten key findings that add context to the above overview.



*Image Source: Abbot Mill, Westford, MA,
Abbot Mill*



A Changing Population

Households are aging and shrinking in size, which means that even as the population holds steady, demand is rising for different types of housing—especially smaller and more accessible units.

AGING POPULATION

Like the rest of Massachusetts, the NMCOG region is aging. As shown in **Figure 2**, the number of households headed by someone aged 65 or older grew 37 percent between 2010 and 2020, and that trend is projected to continue through 2030. By 2040, nearly one-third of households in the region will be headed by someone 65 or older—up from one-quarter in 2020.

This shift has long-term implications: fewer working age households will be supporting a growing number of retiring households, which will affect both housing preferences and municipal finances. See [“Households - Age” on page A-7](#).

MORE UNITS NEEDED, SMALLER UNITS NEEDED

Aging households bring distinct housing needs. Many older adults require accessible homes, and as household sizes decline, they are more likely to seek smaller units with fewer maintenance requirements, such as apartments or condos.

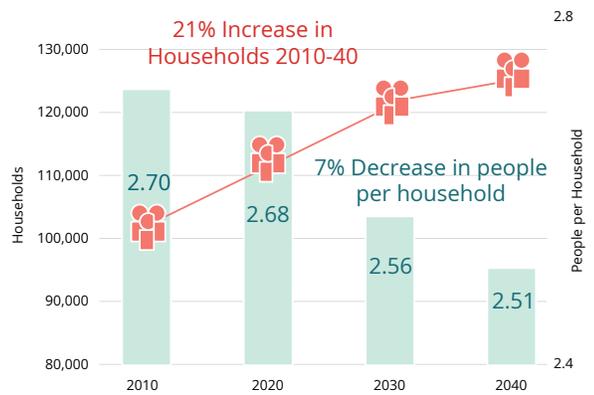
Figure 3, highlighting increasing number of households and shrinking household size, reflects that one- and two-person households will become more common, while the share of households with children will remain relatively constant—or decline slightly in the coming decades. This shift contributes to slower overall population growth, even as the number of households—and thus the need for housing units—continues to rise. See [“Households - Type” on page A-8](#).

Figure 2: Greater Lowell Head of Household Age, 2010-2035



Sources: 2010-2020: U.S. Census Bureau, Decennial Census; 2030-2040: MassDOT, UMDI, and MAPC, V2023 Population, Household, and Employment Projections Statewide Model Run 97

Figure 3: Greater Lowell Household Size, 2010-2040



Sources: 2010-2020: U.S. Census Bureau, Decennial Census; 2030-2040: MassDOT, UMDI, and MAPC, V2023 Population, Household, and Employment Projections Statewide Model Run 97

Vacancy and Housing Costs

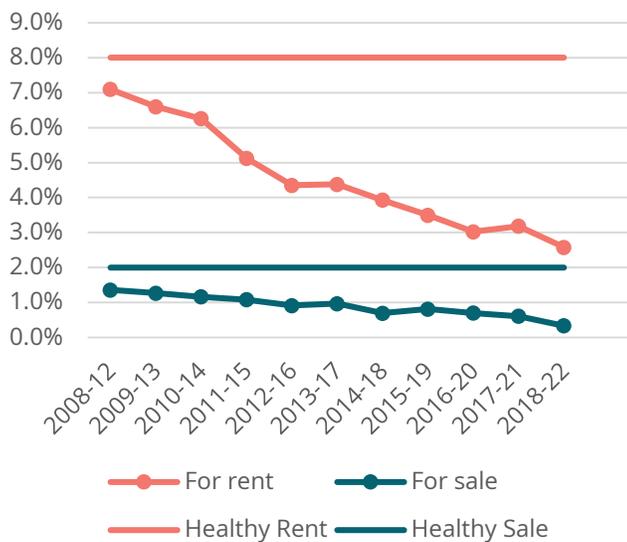
Housing production has not kept pace with demand, resulting in extremely low vacancy rates. This is directly correlated with rising housing costs for both renters and owners.

VACANCY RATES HAVE DECLINED IN THE LAST TEN YEARS

The overall vacancy rate of the NMCOG Region is lower than the US average and lower than a healthy real estate market, and it has continued to decline over time. Usually, a vacancy rate of two to three percent is healthy for a homeownership market and seven to eight percent is healthy for a rental market.

The University of Massachusetts Donahue Institute (UMDI) set a target vacancy rate of five percent for the NMCOG Region to reflect its mix of rental and homeownership units. UMDI estimates that the region will need over 134,000 units by 2035 to reach that vacancy rate, meaning that the region will need to produce over 19,250 units. To meet this target, current construction rates will need to increase. With such a low vacancy rate, the housing supply is very low in comparison to demand, thus further increasing overall housing costs.

Figure 4: Greater Lowell Vacancy Rates, 2008-12 - 2018-22



Source: U.S. Census Bureau, American Community Survey, Five-Year Data, Table B25004

Figure 5 source: Zillow, Zillow Home Value Index, 2010-2023

Figure 6 source: Zillow, Zillow Rent Index, 2015-2023

1 National Association of REALTORS®. (2025, May). Housing affordability and supply. <https://www.nar.realtor/research-and-statistics/research-reports/housing-affordability-and-supply>

HOUSING COSTS HAVE RISEN IN RESPONSE TO DECLINING VACANCY

Housing values in five communities in the NMCOG Region are above the state average for Massachusetts. Although there was a post-pandemic spike in median home values, prior to that, they were consistently increasing above wage growth roughly in line with the decreasing wage growth. Rental Median rental rates in the county and the City of Lowell have been similarly increasing.

The biggest challenge that the region's low vacancy rate poses is the overall lack of availability of affordable units at a variety of price ranges and income levels. According to a May 2025 study from the National Association of Realtors, middle-income buyers face the largest housing shortage at the national level. It determined the market would need to add at least two affordable homes for middle-income buyers (up to \$255,000) for every home listed above \$680,000. See ["Home and Rent Prices" on page A-18](#).

Figure 5: Greater Lowell Median Home Values, 2010-2023

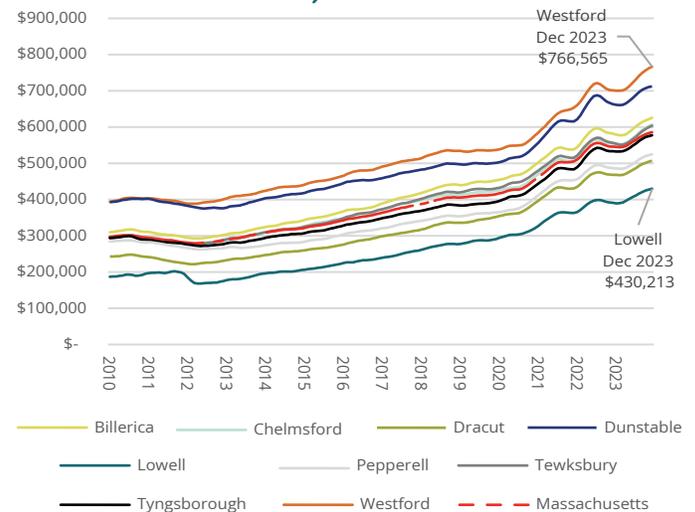
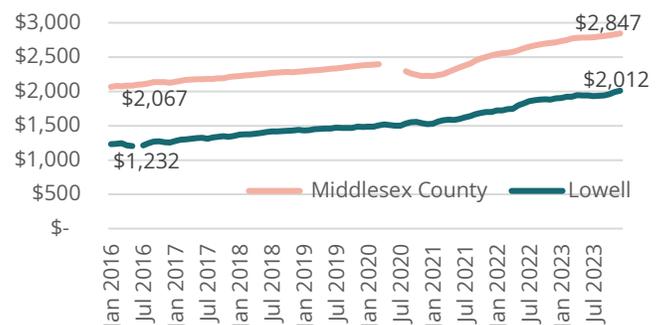


Figure 6: Middlesex County and City of Lowell Median Rent, 2016-2023



Cost Burden and Homelessness

Housing cost burden is widespread, especially among renters. Those who make the lowest incomes are squeezed the most, and homelessness has been rising across the region.

ALMOST HALF OF RENTERS ARE COST BURDENED

A household is considered cost burdened when they spend over thirty percent of their income on housing. If they spend over fifty percent of their income on housing, they are considered severely cost burdened.

Generally, renters are more likely to be cost burdened than homeowners. Forty-five percent of renters are cost burdened, with twenty-four percent of renters being severely cost burdened. That said, one in four homeowners in Greater Lowell are cost burdened.

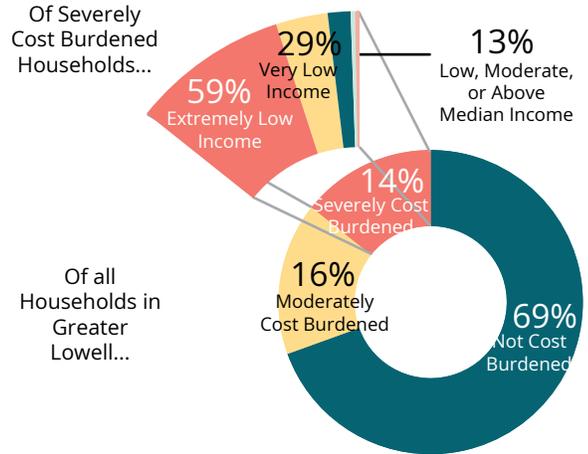
When combining renters and owners, nearly one third of households in Greater Lowell are cost burdened, and 14% are severely cost burdened. These severely cost burdened households are disproportionately in the very low or extremely low income categories – below 50% Area Median Income (AMI). In 2024, a two-person household earning \$55,000 annually or less would be considered extremely low income. See [“Cost Burden” on page A-24](#).

EVICION AND FORECLOSURE RATES ARE GROWING

It should be no surprise that data from the Massachusetts Housing Partnership’s Housing Stability Monitor shows a recent rise in eviction and foreclosure filings across the state. The report found that from August 2022 to February 2024, eviction filings surpassed average pre-pandemic levels at more than 2,600 filings per month. Non-payment is the most common cause of eviction filings. In 2024, four NMCOG municipalities had a higher rate of eviction filings compared to the statewide average of 17.39 filings per thousand renter households.²

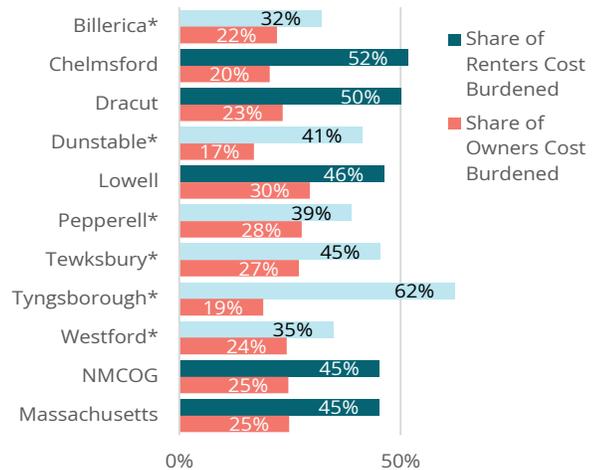
Foreclosure petition rates have seen a steady increase post-pandemic as the foreclosure moratorium ended and the state’s Homeowner Assistance fund has slowed operations. In Greater Lowell, three municipalities exceed the statewide average of 1.26 filings per 1,000 ownership households. These filings often disproportionately affect cost-burdened renters and homeowners, especially those without access to legal support or financial assistance.

Figure 7: Housing Cost Burden by Income Category



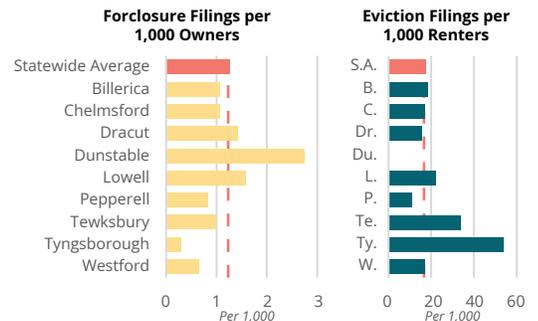
Source: HUD, CHAS Data Summaries, 2016-2020

Figure 8: Housing Cost Burden by Tenure, 2018-2022



Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B25140

Figure 9: Eviction and Foreclosure Rates, Apr-Sep 2024



Source: MHP Housing Stability Monitor, February 2025

HOUSING INSTABILITY IS RISING ALONGSIDE EVICTIONS, COST BURDEN, AND LOW VACANCY RATES

The steady climbs in eviction and foreclosure filings post pandemic coincide with increases in the number of families and individuals accessing shelter resources statewide. While several factors have contributed to the increase in shelter utilization, the total number of households in shelters increased from 3,883 in January to the statewide emergency shelter cap of 7,500 in January 2024, over a 90% increase over that period.³

Along with high eviction and foreclosure rates, low vacancy rates are strongly associated with housing instability and homelessness. Boston Indicators reports that on a national scale, large metro areas with both high rents and low vacancies experience higher rates of homelessness. Greater Boston sits at the top end of the scale with some of the highest housing costs and rental and homeowner vacancy rates steadily decreasing over the last decade.⁴ In Greater Lowell, where housing trends mirror these larger patterns, low vacancies make it difficult for low-income residents and tenants with vouchers or temporary subsidies to secure and retain stable housing.

The combination of limited housing supply, rent burdened households, and growing eviction and foreclosure activity creates a pipeline into homelessness that is increasingly difficult to manage without targeted intervention. In the Greater Lowell region, homelessness has risen significantly over the past 20 years, reflecting the relationship between strained housing supply, rising rents, and housing instability. Between 2007 and 2023, the total number of people experiencing homelessness in the region has more than doubled. Chelmsford, Lowell, and Tewksbury have seen the largest increases in unsheltered homelessness. Although a recent statewide spike in homelessness may subside, underlying factors, if unchanged, are expected to continue driving the long-term trend of increasing homelessness. This highlights the urgent need for both long-term affordable housing development and short-term policies to preserve housing stability for vulnerable populations. See [“Homelessness” on page A-26](#).

Figure 10: Total Homeless Count, Greater Lowell 2007-2024



Data is from 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024. Beginning in 2020, the Lowell CoC combined with the Balance of State CoC service area. Data reported for the Balance of State CoC has been broken out by the Executive Office of Housing and Livable Communities (EOHLC) to identify homelessness counts specific to the Greater Lowell Region. Project Type PSH/RRH/OPH are excluded from the count to determine the total number of sheltered individuals.

2 Jankovic, M. (2024, December 6). *Housing Stability Monitor: Massachusetts evictions & foreclosures (4th ed., data through September 2024)*. Massachusetts Housing Partnership. <https://www.mhp.net/news/2024/housing-stability-monitor>

3 Ibid.

4 Ciurczak, P., Harrington, K., & Schuster, L. (2024, August 5). *Homelessness in Greater Boston: Trends in the context of our broader housing crisis*. Boston Indicators. <https://www.bostonindicators.org/reports/report-detail-pages/homelessness-and-housing>

Economic Impacts of High Housing Costs

The housing squeeze is harming our local economy. Young workers are leaving the region in search of affordable options, and those who remain have less disposable income to spend in our local businesses.

NET NATURAL CHANGE IS POSITIVE, BUT PEOPLE ARE MOVING OUT

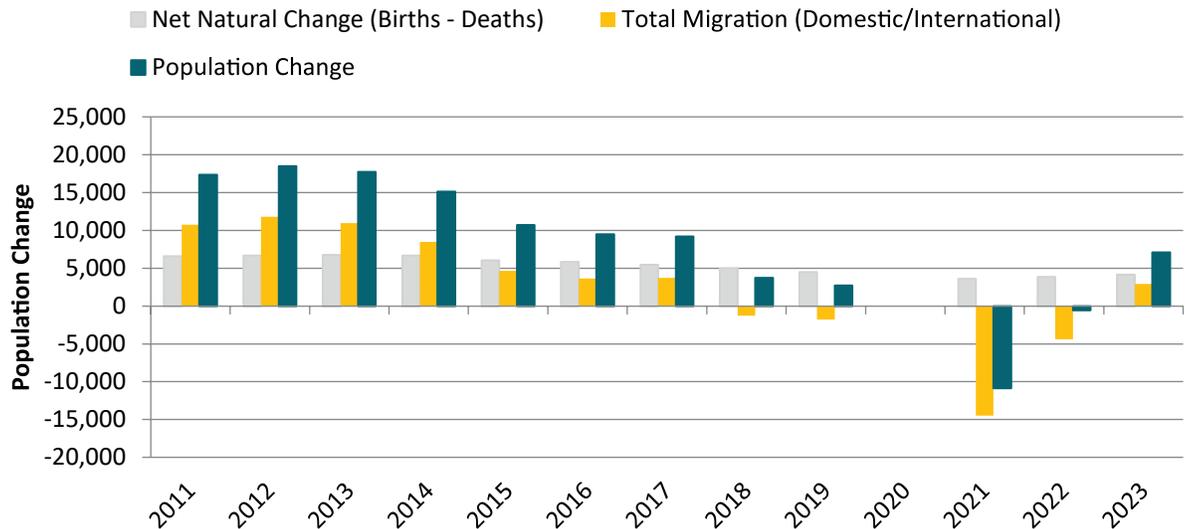
Population projections are driven by two primary factors:

- Natural change (births minus deaths)
- Migration (people moving in and out of the region)

While detailed migration data for the NMCOG region is limited, countywide data from Middlesex County reveals important trends.

If no people moved in or out of the county, population would be slowly growing due to natural change. However, the large number of people moving out of the county (and out of Massachusetts) offsets that growth.⁵ Until recently, international migration has helped offset population loss in recent years, which is the only way our labor force has been able to be maintained.⁶ See [“Foreign-born Population and Migration” on page A-5.](#)

Figure 11: Middlesex County Components Of Change 2010-2023



Source: UMDI V2023 Population Estimates. Note: The Census Bureau provides only 3 months of component data (April 1 to July 1) for decennial years, therefore component data for decennial years have been excluded from this graph for display purposes.

⁵ Specifically, Department of Public Health records of births and deaths data are used to calculate for net natural change. The UMass Donahue Institute (UMDI) Population Estimates Program then compares that data to the change found in the U.S. Census Population estimates data, with the difference applied as migration in and out of a given region.

This relies on Census data that is collected in April.

⁶ [As of the last estimates, 18% of Greater Lowell's population is foreign born.](#) In Lowell, the foreign-born share is notably higher, at 29 percent, underscoring its role as a gateway city and an anchor for regional diversity.

YOUNG WORKERS ARE LEAVING, SHRINKING THE LABOR FORCE

Tax and census data analyzed by the Massachusetts Taxpayers Foundation found that Massachusetts ranked 4th in domestic outmigration from April 2020 – July 2022 despite being 15th in total population. They estimated the cost of this in Adjusted Gross Income to be \$4.3 billion. Notably, residents aged 26 to 35 were the largest group to leave: 37% of net residential outflow was caused by this one age group.⁷ In another report, they identify high housing costs as a major driver of the unsustainable outmigration of working-age families⁸. Their reports rank Massachusetts among the worst states nationally for both housing cost burden and net outmigration.

The Greater Lowell region meets or exceeds statewide averages in these stress indicators and the population of the NMCOG Region has been aging over time - [see “Age” on page A-2](#). The percentage of people of working age (aged 25 to 54), has been steadily decreasing from forty-six percent in 2000 down to thirty-nine percent in 2020. By contrast, the percentage of people aged 65 and over has increased from ten percent in 2000 to sixteen percent in 2020. Recent ACS data indicates that people leave Lowell to relocate to other Greater Lowell communities, as well as the states of New Hampshire, Virginia, and Florida. This latter group of people leaving Lowell for another state has increased in recent years, leading to net domestic outmigration.

All nine NMCOG communities have seen steep increases in both home values and market rate rents, partially due to local zoning. These price increases are likely negatively impacting new and younger households’ homeownership rates, as homeownership for people aged between 25 and 44 has declined - see [“Household Tenure” on page A-21](#). Older NMCOG residents are much more likely to own their own home. A major concern for the region’s economy is that as younger working people leave Greater Lowell in search of more affordable housing options, it will leave a larger share of the costs of supporting municipal services and local businesses on older residents on fixed incomes.

7. Massachusetts Tax Foundation. 2023, December. “Update: Massachusetts’ Demographic Trends Threaten our Talent Pipeline and Economic Strength.”

8. Massachusetts Taxpayers Foundation. (2024, September

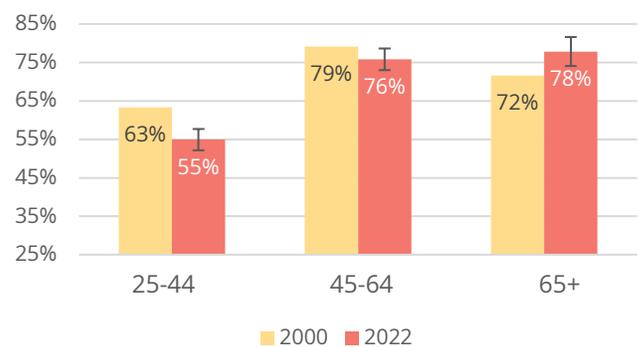
9). Massachusetts Competitiveness Index Report. <https://masstaxpayers.org/sites/default/files/publications/2024-09/Competitiveness%20Index%20FINAL.pdf>

GROWTH IS NOT A PROBLEM—IT’S A SIGNAL OF OPPORTUNITY

While some new housing may induce population growth, this indicates that local employers are attracting workers, and that people want to live in the region. In many cases, the lack of available housing has constrained that growth, pushing workers to longer commutes or out of the region entirely. Even as employers turn to Greater Lowell for affordable land accessible by the larger Boston labor market, some employers and stakeholders indicated in interviews concerns that they will seek to relocate or grow in lower-cost states that have more robust labor markets.

With this in mind, increased housing production is a central piece of the strategy to create opportunities for workforce development and economic innovation and entrepreneurship within the region. This was noted in the *Greater Lowell Stronger Together*⁹ comprehensive economic development strategy, reflecting employer input related to the need to make the region more competitive in terms of cost of living, and the strategies in *At Home in Greater Lowell* are key elements of that economic plan.

Figure 12: Share of Greater Lowell Households who are Homeowners by Age



Source: U.S. Cnesuns Bureau, 2000 Decennial Census, SF1 Table H016; U.S. Census Bureau, American Community Survey 2018-2022 Five-Year Estimates, Table B25007

9. Greater Lowell Stronger Together 2025-2030 Comprehensive Economic Development Strategy. <https://nmcog.org/ceds>

Municipal Finance Impact of Housing

Municipal fiscal health is impacted more by population aging than housing growth. As working-age residents decline in population, fixed costs are spread among an aging population and fewer earners.

STABLE OR GROWING NUMBER OF HOUSEHOLDS STRENGTHEN FINANCES

A surprising finding from *At Home in Greater Lowell* research is that municipal fiscal health is increasingly threatened not by growth in number of households, but by aging populations and limited housing options that push working age residents to more affordable areas.

It is widely recognized that an increasing number of retired households impacts the fiscal health of state and federal governments. However, it is commonly held that on the local government level, growth in number of any type of household, especially those living in multifamily units, negatively impact fiscal health by costing more in services than the tax revenue they generate. For example, a Town of Westford fiscal impact analysis report resulted in a net per-unit annual cost of between roughly \$1,000 and \$2,600 per unit.¹⁰ **Although a net cost, it is less than the average per-unit cost of single family detached.**

However, these types of fiscal analyses have come into question because they do not capture extra commercial development new residents will support and do not account for fixed costs that grow independently of population change. A 2003 study that compared high- and low-growth communities between 1990 and 2000 found that "...there seems to be little correlation between increases in per capita costs and increases in population, and it seems that

municipal services are generally increasing in cost regardless of growth." Higher-growth communities saw lower per-capita service cost growth and some high-growth communities saw per-capita service costs decline.¹¹

This has proven true even in more recent studies. The Massachusetts Taxpayers Foundation examined the 57 Massachusetts communities with a population between 20,000 and 40,000. When examining changes in various indicators between 2007 and 2022, it found there was little difference in the growth of property taxes as a share of income in the 24 lowest-population-growth municipalities with the 23 highest-growth. When comparing similarly-sized communities that differed only in school enrollment growth rates, high-enrollment-growth communities saw smaller increases in their required local contribution to school systems, as state aid increased more in the growth communities.¹²

In addition, because of Massachusetts' proposition 2½, both the residential and related commercial development would allow the tax levy to increase beyond 2.5% to absorb these increasing fixed municipal costs. Finally, municipalities face additional fiscal pressure from credit markets, as older population profiles are associated with higher perceived credit risk. This leads to increased municipal bond spreads, raising borrowing costs for local governments.¹³

10 RKG Associates. 2017, January 10. "Impact of Multifamily Housing on Municipal Services and Schools, Town of Westford." This report evaluated multifamily developments inside and outside Westford and found that 0.22 to 0.36 students was a reasonable per-unit average. Student costs were estimated at \$8,800 in FY 2017 dollars based on an analysis of Westford's school budget, and public safety costs were estimated at \$1,235 per multifamily unit. An analysis of two multifamily developments resulted in an estimate of per-unit tax revenue between \$1,764 and \$2,259.

11 Nakosteen, Robert, Ph.D & James Palma, MRP, AICP. (2003) "The Fiscal Impact of New Housing Development in Massachusetts: A Critical Analysis."

12 Massachusetts Tax Foundation. (2024, November). "MTF Presentation: At Home in Greater Lowell Fall Summit."

13 Butler, R., & Yi, H. (2022). Demographic Change and Public Financing Costs: Evidence from U.S. Municipal Bond Markets. SSRN. Working Paper. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3301648&download=yes

STATE IMPACTS CANNOT BE IGNORED

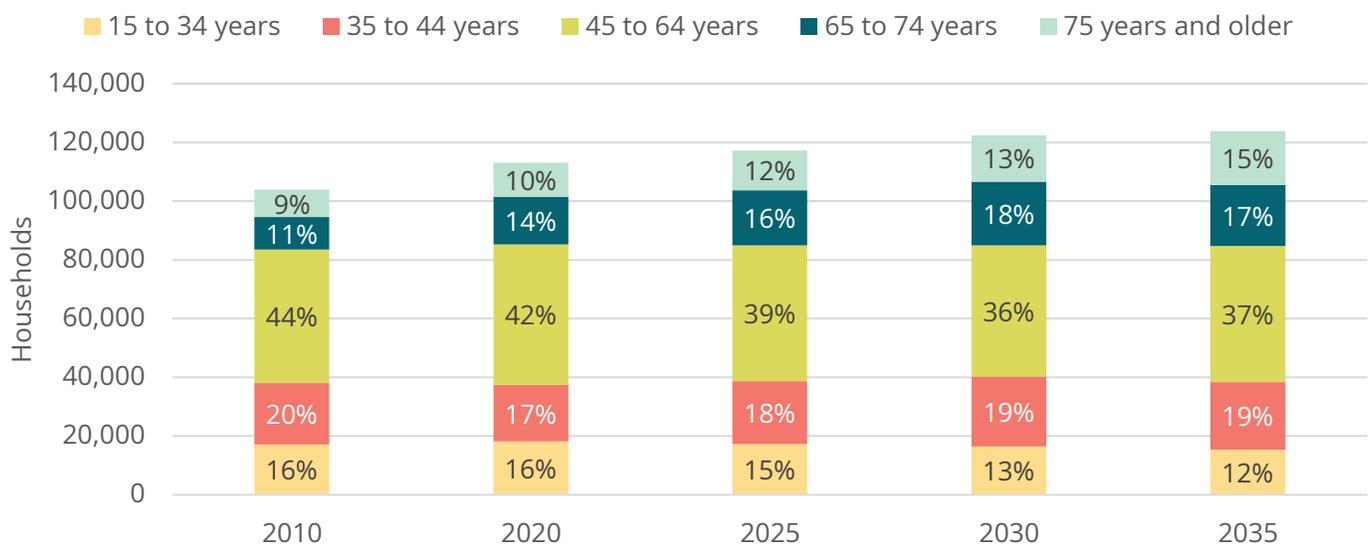
In addition to impacts on municipalities, an aging population impacts the state, which in turn impacts the amount the state can support individual municipalities. As working age residents either move out of the region or become older and start to consume public services at a higher rate, less income tax revenue is contributed to support budgets, resulting in higher costs per capita.

As the gap between working age adults and an aging population widens—see [“Households - Age” on page A-7](#)—expenditures on pensions and healthcare related costs will increase. These public benefits are at risk of becoming unsustainable unless taxes are raised or benefits are reduced. These programs continue to be strained as aging populations become increasingly dependent on public assistance while personal assets become diminished.¹⁴ Implementing the strategies outlined in this report is essential to not only lowering housing costs and expanding housing options, but also to improving the long-term fiscal outlook for municipalities in the region.

“Marginal” Fiscal Analysis

A more modern approach than a traditional fiscal analysis is “marginal” fiscal analysis, which determines if growth will make communities cross thresholds that require large investments – for example, if projected new students require new teachers, librarians, or even a new school, or conversely, if they will take up the capacity left by declining enrollments. This captures the possibility that growing population will split the cost of maintaining existing capacity - a net municipal finance positive - rather than adding costs.

Figure 13: Greater Lowell Households by Age of Head of Householder, 2010-2035



Source: 2010-2020: U.S. Census Bureau, Decennial Census; 2030-2040: MassDOT, UMDI, and MAPC, V2023 Population, Household, and Employment Projections Statewide Model Run 97

¹⁴ Lee, R. (2017). *The Economic Consequences of Population Aging*. Finance & Development, International Monetary Fund. <https://www.imf.org/external/pubs/ft/fandd/2017/03/lee.htm>

Tenancy and Fair Housing

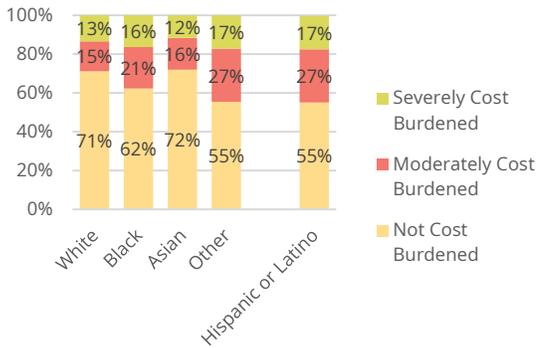
Housing tenure and affordability vary significantly by race and ethnicity across the Greater Lowell region, highlighting longstanding disparities in access to housing opportunities and financial stability.

THERE IS A RENTER/OWNER DISPARITY BY RACE AND ETHNICITY

There is a significant disparity in renter/owner mix by race and ethnicity: 73% of households with a head of household identifying as White and more than 60% of households with a head of household identifying as Asian are homeowners compared to just 40% of Latino households and 37% of Black households. See [“Fair Housing” on page A-27](#). These differences are more pronounced in the City of Lowell, where rental housing is more prevalent across all racial and ethnic groups than in the region or the state.

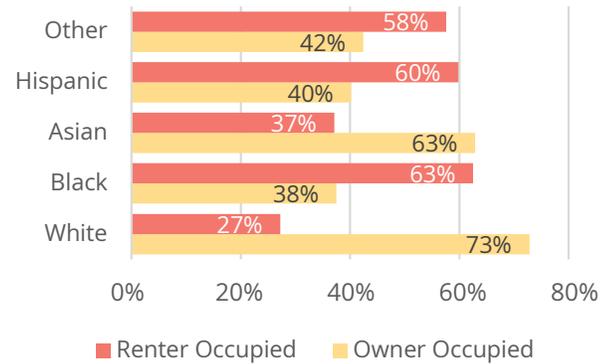
Simultaneously, there’s a lack of rental opportunities outside Lowell’s core. Figure 19 maps the proportion of rental units and the proportion of people of color or Hispanic or Latino. The lack of rental units corresponds to uneven distribution of people identifying as nonwhite or Hispanic or Latino. This raises fair housing concerns, limiting access to housing choice and economic opportunity throughout the region.

Figure 14: Greater Lowell Cost Burden by Race and Ethnicity, 2016-2020



Source: HUD CHAS dataset based on ACS 5-year 2016-2020, UMDI Analysis. Note: The CHAS dataset is a custom re-tabulation of American Community Survey data created by HUD with additional housing-related detail, but has a multi-year lag. Shares are based on the total of each racial and ethnic group for whom cost burden is calculated.

Figure 15: Greater Lowell Household Tenure by Race and Ethnicity, 2018-2022



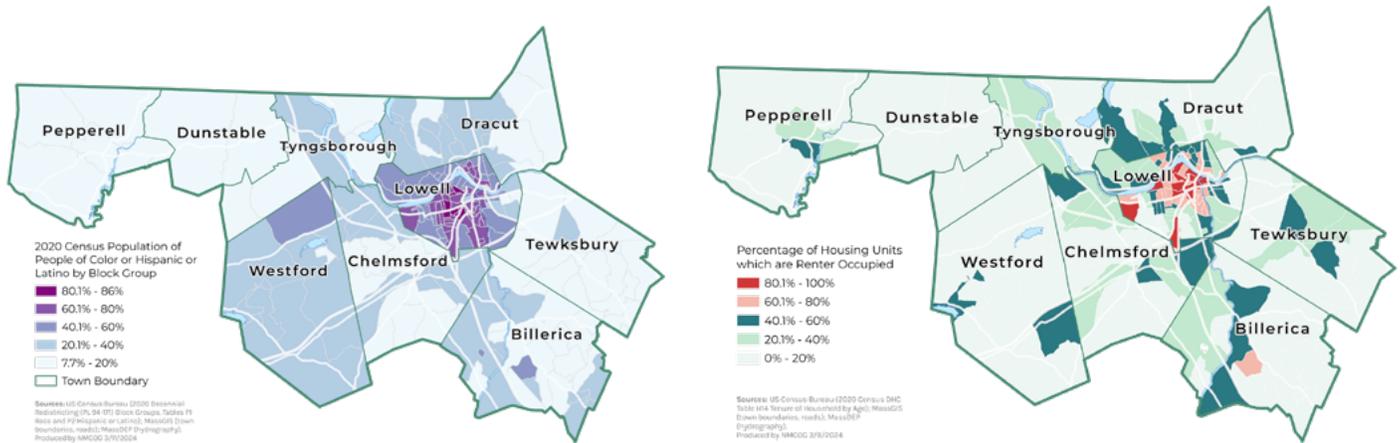
Source: U.S. Census Bureau, American Community Survey 2018-2022 Five-Year Data, Table B25003

THIS MAY CONTRIBUTE TO DISPARITIES IN HOUSING COST BURDEN

There are also significant racial disparities in housing cost burden. Nearly half of households in Greater Lowell with heads of household identifying as Hispanic or Latino are cost burdened or severely cost burdened, spending more than 30% or even 50% of their income on housing (Figure 14). Similarly, 37% of households with a head of household identifying as Black are cost burdened, compared to 28% of White- and Asian-identifying households. See [“Fair Housing” on page A-27](#).

These cost pressures affect both renters and owners and reflect the broader affordability challenges facing households of color in the region. Housing opportunities for people of color in Greater Lowell are limited by both the structure of the housing market (few rentals outside of Lowell’s core and very low rental vacancy rate, Figure 16) and the distribution of affordable housing. Without targeted action to diversify housing types and price points across all nine communities, existing patterns of racial and economic segregation are likely to persist or worsen.

Figure 16: Population of People of Color or Hispanic or Latino and Percentage of Housing Units which are Renter Occupied by Census Tract, 2020



Sources: U.S. Census Bureau, 2020 Decennial Census, PL 94-171 Block Groups, Tables P1 (Race), P2 (Hispanic or Latino), H14 (Tenure of Household by Age), MassGIS (Town boundaries, roads); MassGIS (Hydrography)

Transportation and Land Use Patterns

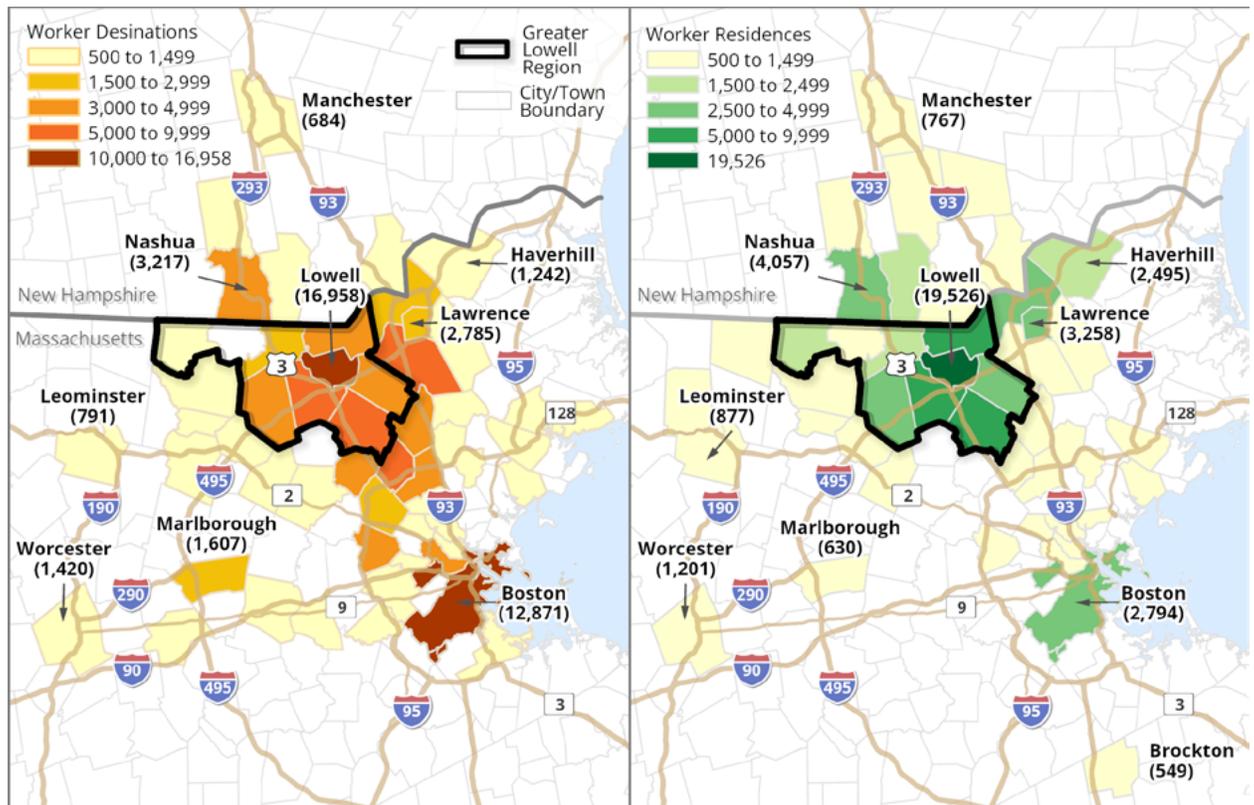
Strategic development can help improve transportation access and preserve conservation areas. Many of the 66% of people who commute to Greater Lowell live in or near areas like Nashua or Lawrence, where housing is more affordable. Building homes closer to job centers would reduce commuting pressures.

HIGH HOUSING COSTS PUSHING WORKERS AWAY, LENGTHENING COMMUTES

Roughly 66% of workers employed in Greater Lowell live outside the region. See [Figure 18](#) and [“In-flow and outflow of jobs in the NMCOG region” on page A-15](#). Among those commuters, the largest share live in or near Nashua, NH and Lawrence, MA—areas with more accessible and affordable housing options ([Figure 17](#)). This suggests that high housing costs in our region are pushing workers further away, creating longer commutes and heavier demand on regional transportation infrastructure.

At the same time, 70% of people who live in Greater Lowell commute to jobs outside of the region. Many travel south toward Boston or inner-ring suburbs, where higher concentrations of employment opportunities exist. This two-way commuter pattern creates cross-regional transportation demand that is increasingly difficult to meet with limited transit options and congestion roads.

Figure 17: Greater Lowell Worker Destinations and Origins



Sources: U.S. Census Bureau, LEHD (2022 On the Map destination analysis); MassDOT/NMCOG (roads); MassGIS/NMCOG (town boundaries); MassDEP

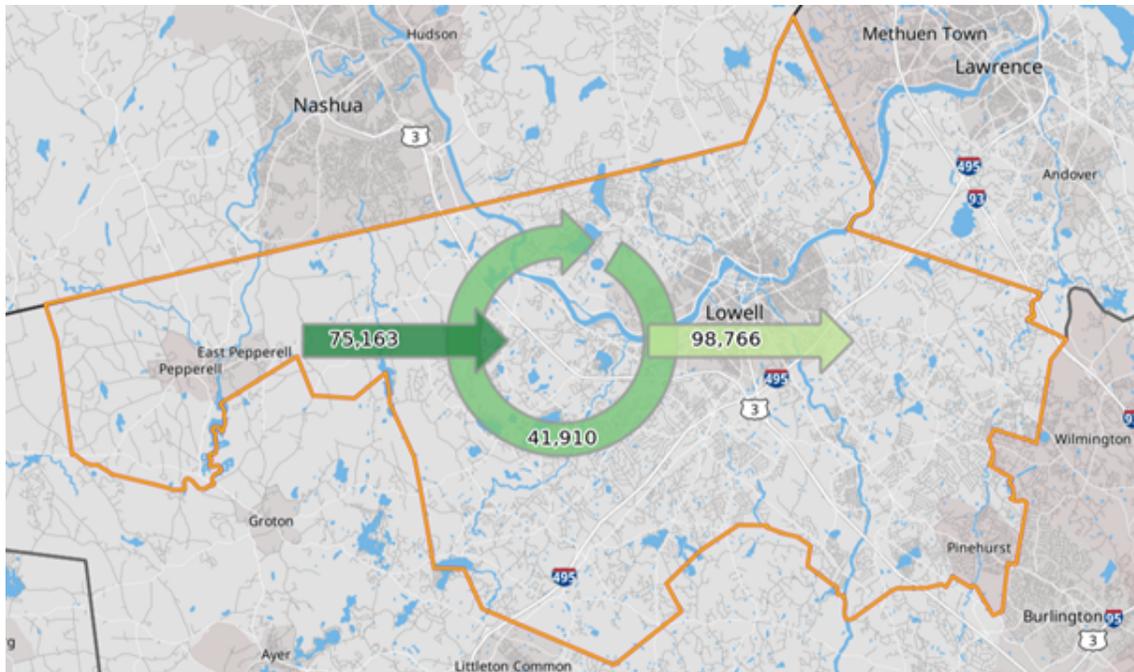
MOST OF THE REGION'S LAND IS OCCUPIED BY SINGLE-FAMILY HOMES

Most of the region's land is occupied by single-family detached homes, usually on single-acre lots. This includes areas with prime farmland or forest land. Although some single-family development is desirable to accommodate the needs and preferences of those who are seeking it, it is overwhelmingly the only choice in many Greater Lowell communities, and the larger lots encourage the construction of more expensive housing to recoup the cost of land. These regional zoning policies also encourage car use or dependence.

In some cases, conservation subdivisions have created smaller lots adjacent to conservation land. However, those areas are disconnected from one another in many cases, limiting their ecological or recreational value. These patterns make it clear that Greater Lowell is both a commuter-sending and commuter-receiving region—and that regional housing decisions directly influence transportation outcomes.

That said, efforts in the region are underway to tackle these challenges and create a region that uplifts and supports its workers with improved transportation infrastructure and utility upgrades to promote broader economic growth. Without pairing this with a significant increase in housing choice and affordability, Greater Lowell risks continuing to displace workers—pushing existing residents toward higher-wage job centers and more affordable communities elsewhere—and reducing the number of residents who can both live and work within the region. However, new growth may be able to be accommodated with other development forms that conserve more land while meeting resident needs – for example, cluster cottages, townhomes, small multifamily buildings, or larger multifamily buildings in areas with existing and appropriate infrastructure. These patterns may also provide greater opportunities for active transportation or transit along with housing choice.

Figure 18: Greater Lowell Primary Job Inflow and Outflow



Source: U.S. Census Bureau, LEHD On the Map destination analysis. Note: Arrows do not indicate direction of commuters. The selection area is the boundary of the NMCOC region.

Construction Cost-Revenue Financial Gap

Construction costs and financial feasibility play a critical role in determining what gets built. The gap between what it costs to build a unit and what developers can expect to earn constrains housing type and affordability.

IN THE CITY OF LOWELL, THERE'S A GAP BETWEEN CONSTRUCTION COSTS AND REVENUE

In Lowell, the growing gap between construction costs and potential revenue significantly limits new housing development, especially for affordable and missing middle housing types. Utilizing 2024 data from RSMMeans, HUD, and Zillow, MassInc estimates that a Lowell unit of rental housing costs \$208,865 more to build than what current rents can support. This gap is 2% larger than the Gateway City average of \$205,476. When looking at sales units, condominium sales prices are \$52,535 lower than the cost of construction, 25% higher than the gateway city average of \$41,479.¹⁵

Rising construction costs, driven by increases in labor, materials, and regulatory expenses, have significantly raised average development costs in recent years¹⁶. These “hard costs” now account for nearly 80% of the total cost of new developments¹⁷. In addition, “soft costs” such as permitting fees, design, and financing, further add to the financial burden. Local regulatory barriers often exacerbate this gap, limiting the feasibility of both affordable and market-rate housing projects. *At Home in Greater Lowell* strategies must offer the NMCOG region a range of innovative and proven approaches to reduce both hard and soft costs, reducing the gap between construction costs and anticipated revenue, increasing housing development across the region.

Figure 19: Financial Gap for Housing Construction, Lowell and Gateway City Average



Source: MassInc.org - Analysis of data from HUD, RSMMeans, and Zillow

15 MassINC Policy Center. (2024, November 14). 2024 Gateway Cities Housing Monitor. MassINC Policy Center. R <https://massinc.org/wp-content/uploads/2024/11/2024-Gateway-Cities-Housing-Monitor.pdf>

16 Fannie Mae. (2022, May). Multifamily Economic and Market Commentary: COVID-19 and Multifamily Construction Costs. <https://www.fanniemae.com/media/43576/display>

17 Jankovic, M. (2024, March 20). Less than 20 percent of renter households can afford new market-rate apartments. Massachusetts Housing Partnership. <https://www.mhp.net/news/2024/construction-costs-and-affordability>

Housing Need by Income and Household Type

To restore balance to the housing market, the region needs to build between 9,800 and 17,800 new units over the next ten years across a range of income levels and housing types. This will increase the vacancy rate, slow housing cost increases, and provide more options for young people and elders.

THE NUMBERS BEHIND THE NEED

To estimate how much housing is needed, UMDI worked with NMCOG using household growth projections developed by the Metro Area Planning Council (MAPC). UMDI created a “housing need” estimate based on three factors:

- **Projected growth**, based on the previous trends described in the previous key findings
- **“Missing” or latent households**: younger adults and lower-income households who would likely be forming their own households if not for high housing costs and limited availability
- **Providing a 5% vacancy rate**, reflecting a healthier balance between supply and demand across both ownership and rental housing than 2020’s 2.4% vacancy rate

By combining these three factors, UMDI estimates that the region will require more than 134,750 total housing units by 2035. The 2025 amount is estimated at roughly 117,000 units. That means the region must build approximately 17,750 units between 2025 and 2035. For a detailed explanation of data sources and calculations, see [“Gap Analysis of Housing Demand vs. Supply” on page A-31](#).

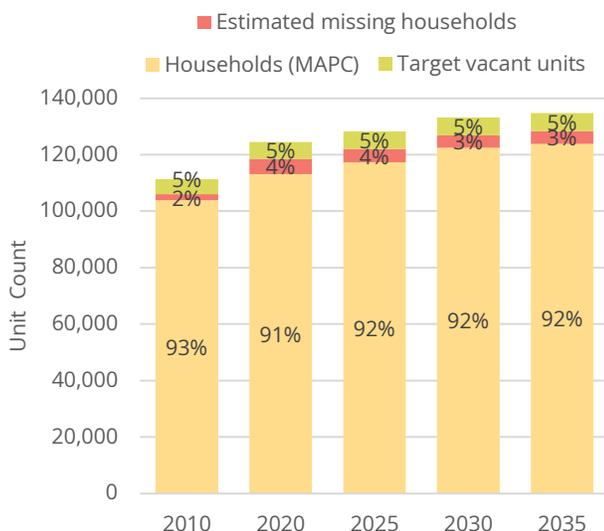
The Commonwealth of Massachusetts used a similar approach with different assumptions—including a lower target vacancy rate, lower starting number of households, lower international in-migration, and a smaller estimate of unmet housing formation—to project a need of a total of 126,800 to 128,100 total housing units by 2035. This translates to between 9,800 and 11,100 new units constructed between 2025 and 2035.

An objective of *At Home in Greater Lowell* Phase 2 will be to more deeply analyze those numbers with the most recent data to understand the number of homes that are needed to restore balance to the housing market and set a production goal based on that number.

WHAT KINDS OF UNITS ARE NEEDED?

Importantly, this nine-to-seventeen thousand-unit projected need includes all housing types and tenures—market-rate, subsidized, rental, ownership, and small-to-large unit sizes. Projections indicate that even as the number of households grow in each income category, the proportion of each category will remain similar. See [“Projections” on page A-7](#). Future phases of *At Home in Greater Lowell* will break down this total into more specific targets by income level, unit type, and geography.

Figure 20: Housing Unit Projected Need, 2025-2035



Source: UMDI Analysis

Figure 21: Total Household and Income Projections, 2010-2040



Source: 2030-2040: MassDOT, UMDI, and MAPC, V2023 Population, Household, and Employment Projections Statewide Model Run 97

“Business as Usual” Scenario

Without coordinated action, housing growth will continue—but not in ways that meet our evolving needs. If the permitting trends of the last five years continue, more than 3,000 units are likely to be built, partly as ADUs and multifamily units, but also as large-lot greenfield developments.

WOULD WE MEET OUR HOUSING NEEDS WITHOUT CHANGING POLICY?

In 2020, Greater Lowell was home to 112,764 households occupying 117,872 year-round housing units. Will existing market and policy conditions meet the projected need of between 128,100 and 134,750 units by 2035?

To answer this question, UMDI projected the number of year-round housing units that would be constructed by 2035, assuming nothing changes. Based on permitting trends from 2000-2020, and assuming permitting numbers would continue shrinking at the same rate they had been during those years, the region would build 10,680 units between 2020 and 2035. See [“Housing Production” on page A-28](#).¹⁸

However, the region’s permitting numbers shrunk at a much greater rate. Based on 2020-2024 permit data, the number was close to 1,500 units in five years. At that rate, the region would build only 4,500 total units in the period, well short of the need.¹⁹ Possible reasons that permitting may not speed up without intervention are long-term increases in construction costs, reduced land availability, and interest rates. All three of these elements make a project more difficult to make enough revenue to cover the cost and anticipated profit. Permitting may accelerate without intervention as cost/revenue projections become more favorable, but speed would need to nearly triple to meet the low bound of the projected need and increase by more than five times to meet the high bound.

¹⁸ Simple linear regression analysis.

¹⁹ Not all units created may be captured in permit data—for example, a single-family home being split into multiple apartments. However, not all permitted units are constructed.

WOULD THE NEW GROWTH BE IN MBTA DISTRICTS?

Many stakeholders asked how much growth could be located in “MBTA Districts,” the multifamily zoning districts created to comply with M.G.L. c. 40A, § 3A. To approach this question realistically, NMCOG conducted a parcel-level redevelopment likelihood analysis using zoned capacity data, assessors’ parcel data, and a redevelopment viability framework. See [“Methods Used for Soft Site Analysis” on page A-34](#). Each of the 1,147 parcels zoned or proposed for compliance was classified from a short-term time horizon for redevelopment to long-term or not viable. Parcels were categorized as more likely to redevelop in the near term if they:

- Were larger than 0.2 acres
- Had a large gap between existing units and newly-zoned capacity
- Had a low building value relative to land value
- Were owned by LLCs or out-of-state entities
- Were not owned by churches, nonprofit organizations, or condo associations
- Were not located in historic districts

Based on this analysis, NMCOG estimates that 3,028 units could be constructed in the short-term and 585 additional could be constructed in the short- to medium-term. Units projected in longer terms are likely not to be built within the ten-year span of this plan.

Together, these represent the potential for 3,613 units over the next decade, which is slightly more than the 3,000 homes that might be built if permitting trends continue. However, a large majority of the short-term projected units, 2,140, are in Lowell. These units would be developed on parking lots, aging industrial properties, or vacant infill parcels. This type of housing development faces significant cost-return barriers that could delay or inhibit development without incentives. The majority of the remainder of the units were projected in Westford (890 units). Other communities have not yet passed compliant zoning or have very few units projected in the short-term.

WHAT ABOUT ADUS?

Accessory Dwelling Units (ADUs) offer a flexible solution to expand housing options in urban, suburban, and rural neighborhoods. ADUs offer diverse rental and homeownership opportunities that support multigenerational living, aging in place, and accessible housing designs. The 2024 Affordable Homes Act²⁰ allows a protected class of ADUs by-right in every single-family zone in the state. Stakeholders asked if the projected need could be accommodated through the creation of ADUs under this new law.

Whether the Greater Lowell region sees enough ADU production to advance housing goals depends on how municipalities utilize their discretionary authority. According to EOHLIC, 43 ADUs have been permitted in the first six months of the law in Greater Lowell, ranging from none in Tewksbury to 13 in Billerica. A total of nine have been constructed.²¹

This range is in-line with or slightly more than communities in other states that implemented limited ADU zoning flexibility. Three communities in New Hampshire that have introduced ADUs permit an average of three to six ADUs annually. However, greater flexibility creates larger increases. California typically permitted 1,200 ADUs annually but saw permitting increase to 24,000 in 2022 once new statewide legislation was passed. Similarly, Seattle saw an increase from approximately 211 ADUs to 4,500 over a three-year period.²² Although production surged in California after the law was passed, housing market conditions, aggressive zoning updates, and ADU-specific development incentives resulted in greater ADU production. ADU laws in nearby states such as Maine and Connecticut appear to have more muted ADU construction.

To estimate ADU production in Greater Lowell, the team looked toward EOHLIC research, which estimates the law would create 8,000 to 10,000 new ADUs statewide in five years.²³ Pro-rating that number by the proportion of year-round units in Greater Lowell results in an estimate of roughly 325 to 400 new ADUs in our region. If this holds true, ADUs appear to be one piece of increasing housing choice but will not meet the full housing need.

20 Executive Office of Housing and Livable Communities. (2025, February 5). Accessory dwelling units. Commonwealth of Massachusetts. <https://www.mass.gov/info-details/accessory-dwelling-units>

21 <https://www.mass.gov/info-details/accessory-dwelling-units>

22 Sheild, E., & Luberoff, D. (2023, November). Accessory dwelling units: Lessons for Massachusetts from around the country. Joint Center for Housing Studies of Harvard University. https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_adus_sheild_luberoff_2023.pdf

23 EOHLIC. (2024, December 9). "Executive Office of Housing and Livable Communities Invites Comments on Proposed Regulations for Accessory Dwelling Units", Press Release. <https://www.mass.gov/news/executive-office-of-housing-and-livable-communities-invites-comments-on-proposed-regulations-for-accessory-dwelling-units>

WHERE ELSE WOULD NEW GROWTH OCCUR?

This "business as usual" section projects housing unit growth between 2025-2035 of:

- More than 3,000 units total,
- Less than 3,000 of which built in MBTA districts in the short term, and
- 650 to 800 additional of which being ADUs.

If more than 3,000 units might be built in the next ten years in the NMCOG region, and only a portion of them would be built in MBTA Communities districts or as ADUs, where would the others be built? MAPC created a model in 2023 that assigned growth of number of households in the most likely areas based on existing zoning capacity and desirability of block groups. Because of the very low vacancy rates in the area, most of this growth in number of households would result in new housing units.

The MAPC model projected that growth would occur largely in areas currently zoned for single-family detached housing that had vacant land. In other words, without intervention, most growth not related to MBTA Communities or ADU development will happen where there is vacant land, regardless of whether that's the ideal location for growth. Changes in zoning may shape this growth from single-family detached on large lots to a greater variety of housing types closer to existing infrastructure.

WHAT HAPPENS IF WE DON'T BUILD MORE?

The previous key finding notes that more than 3,000 units would be constructed if nothing changes between 2025 and 2035. However, if the need is greater than this number of units, the result won't necessarily be that population growth is limited. Instead, we may see growth that has the following patterns:

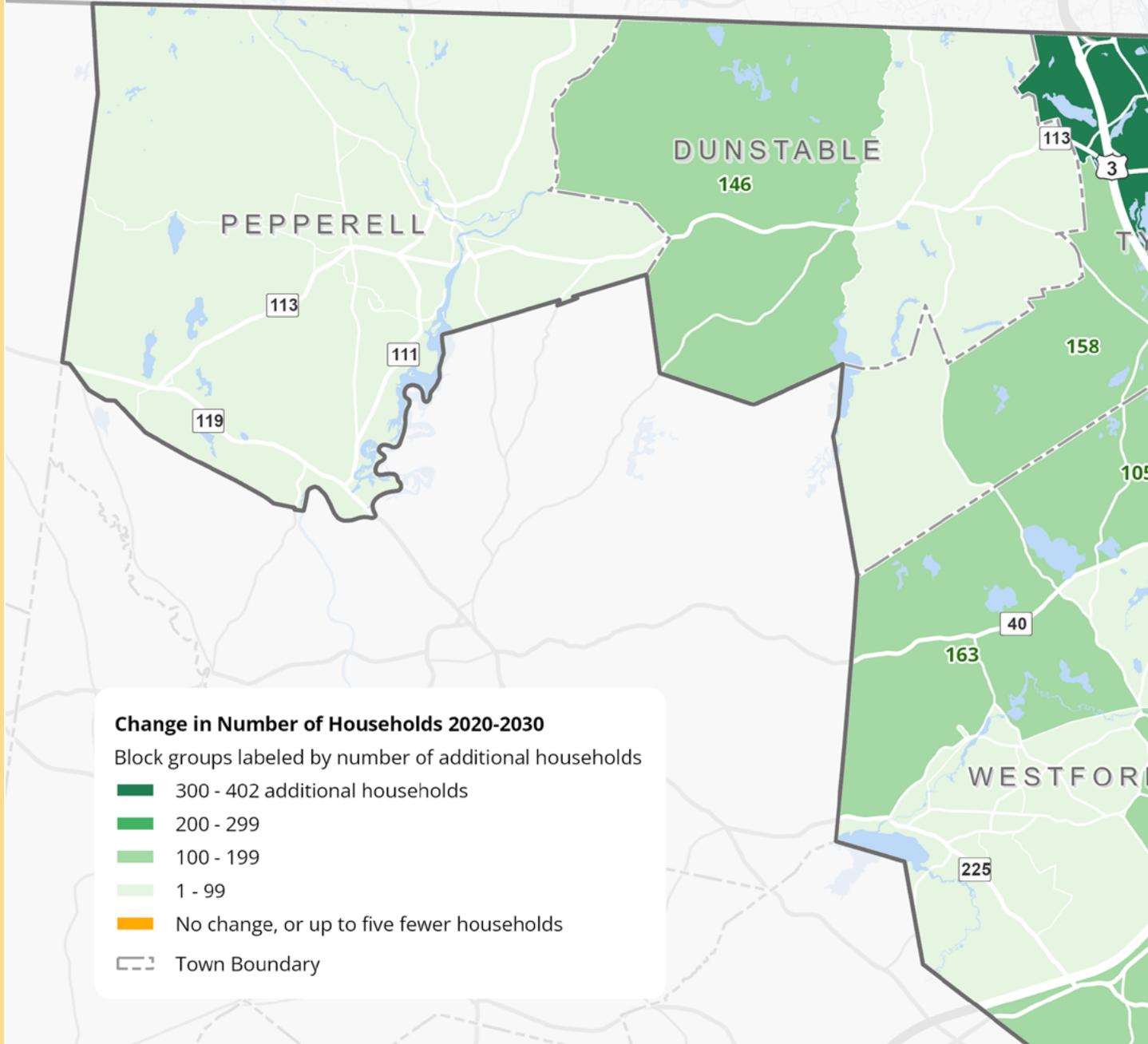
- **Doubling up:** In urban areas, this may mean multiple families sharing a unit; in suburban areas, adult children remain in the family home.
- **Increased homelessness:** Without affordable options, more individuals will turn to shelters or live unsheltered.
- **Limited housing choice:** Low vacancy conditions would limit housing mobility, keeping prices high and limiting who can live here.
- **Domestic outmigration:** Despite a constrained market not completely eliminating population growth, some households that are vital to the health of the region, such as young people entering the workforce, may accelerate their rate of departure to other states.

Even if statewide or national conditions change housing demand, a backlogged undersupply of housing may maintain these undesirable outcomes. With this in mind, the team created six goals and seventeen strategies to change "business as usual" through conversations with experts, elected and appointed officials, and residents across the Greater Lowell region. The next section details those goals and strategies.



Figure 22: V2023 Socioeconomic Projections, Change in Number of Households, 2020-2030

Source UMDI, MassDOT, MAPC.



Sources:

MAPC/CTPS/UMass Donahue (v2023 socioeconomic projections); MassDOT/NMCOG (roads); MassGIS (town boundaries); MassDEP (2009 hydrography)

Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

Produced by NMCOG 12/9/2025

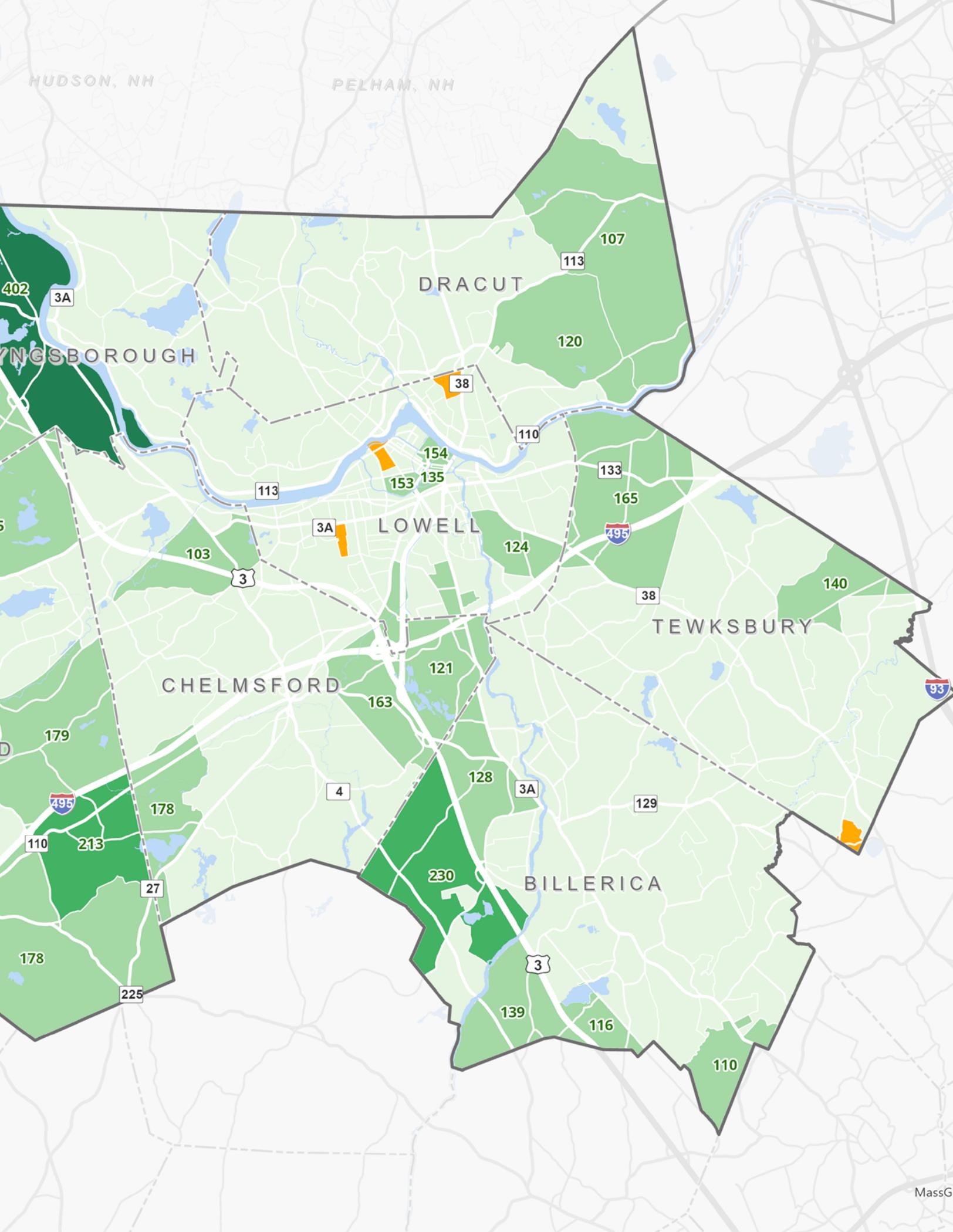


**NORTHERN
MIDDLESEX
COUNCIL OF
GOVERNMENTS**
SERVING THE REGION SINCE 1963



0 3,000 Feet





HUDSON, NH

PELHAM, NH

DRACUT

LYNGSBOROUGH

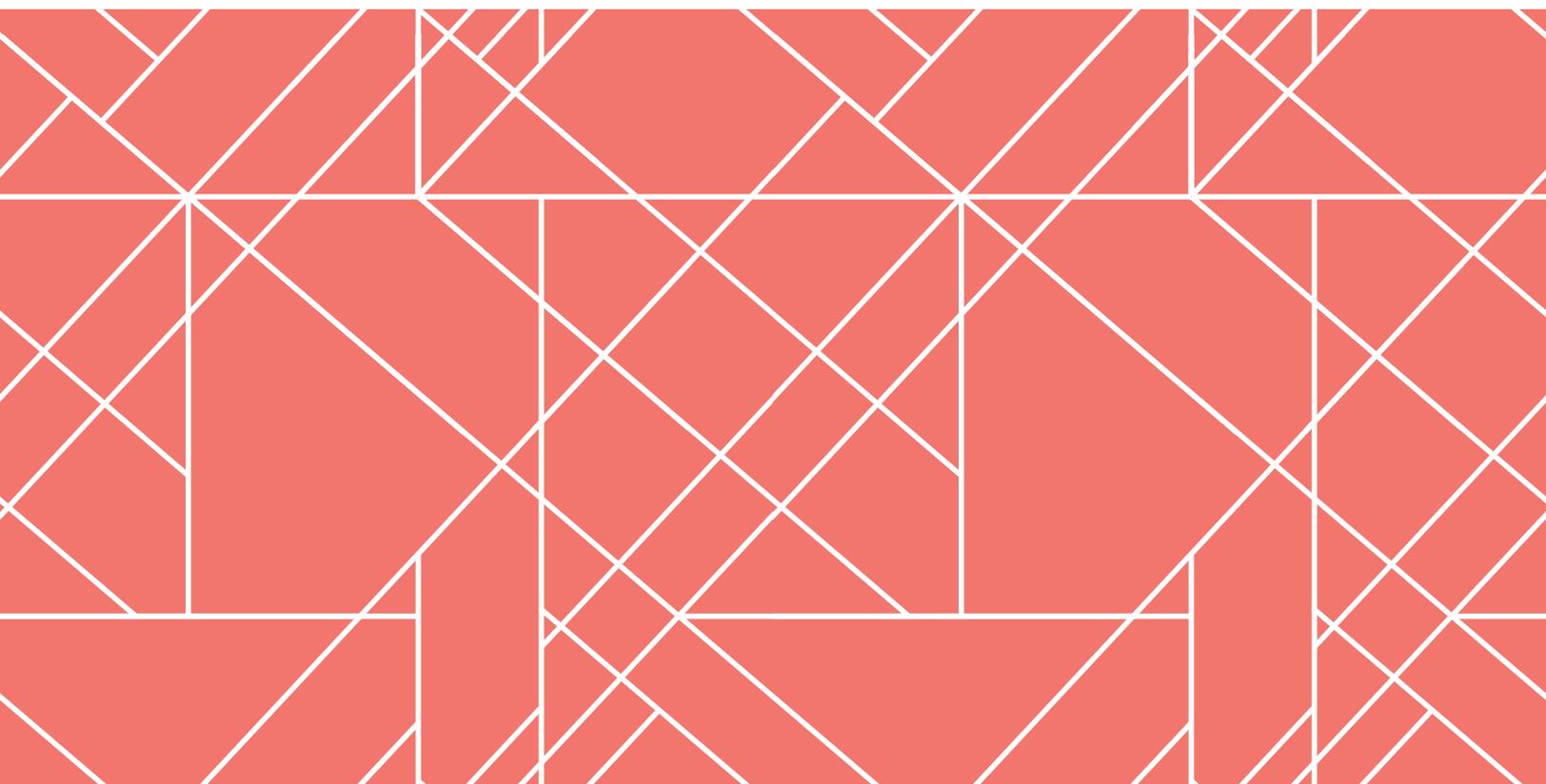
LOWELL

CHELMSFORD

TEWKSBURY

BILLERICA

Section 3
Six Goals, Seventeen
Strategies



Six Goals, Seventeen Strategies

STRUCTURE OF A GOAL

The six goals and seventeen strategies in this section were developed in close collaboration with NMCOG's nine municipalities, shaped by input from participants in the three regional housing summits. Together, they form the backbone of the At Home in Greater Lowell strategy—grounded in data, designed for impact, and adaptable for local context.

Supporting Data

Each goal starts with a description of the goal and is accompanied by key data points that illustrate the regional context. In many cases, these data points establish a baseline for tracking progress over time. Links to the appendix provide further explanation and detail.

Tracking Measures

To monitor progress, each goal includes one or two tracking measures—quantifiable indicators that will help assess whether the region is moving toward its housing vision. Specific targets for these measures will be developed in At Home in Greater Lowell Part 2: Toolkit & Implementation Guide. NMCOG will also publish an annual regional housing dashboard to share updates on these measures.

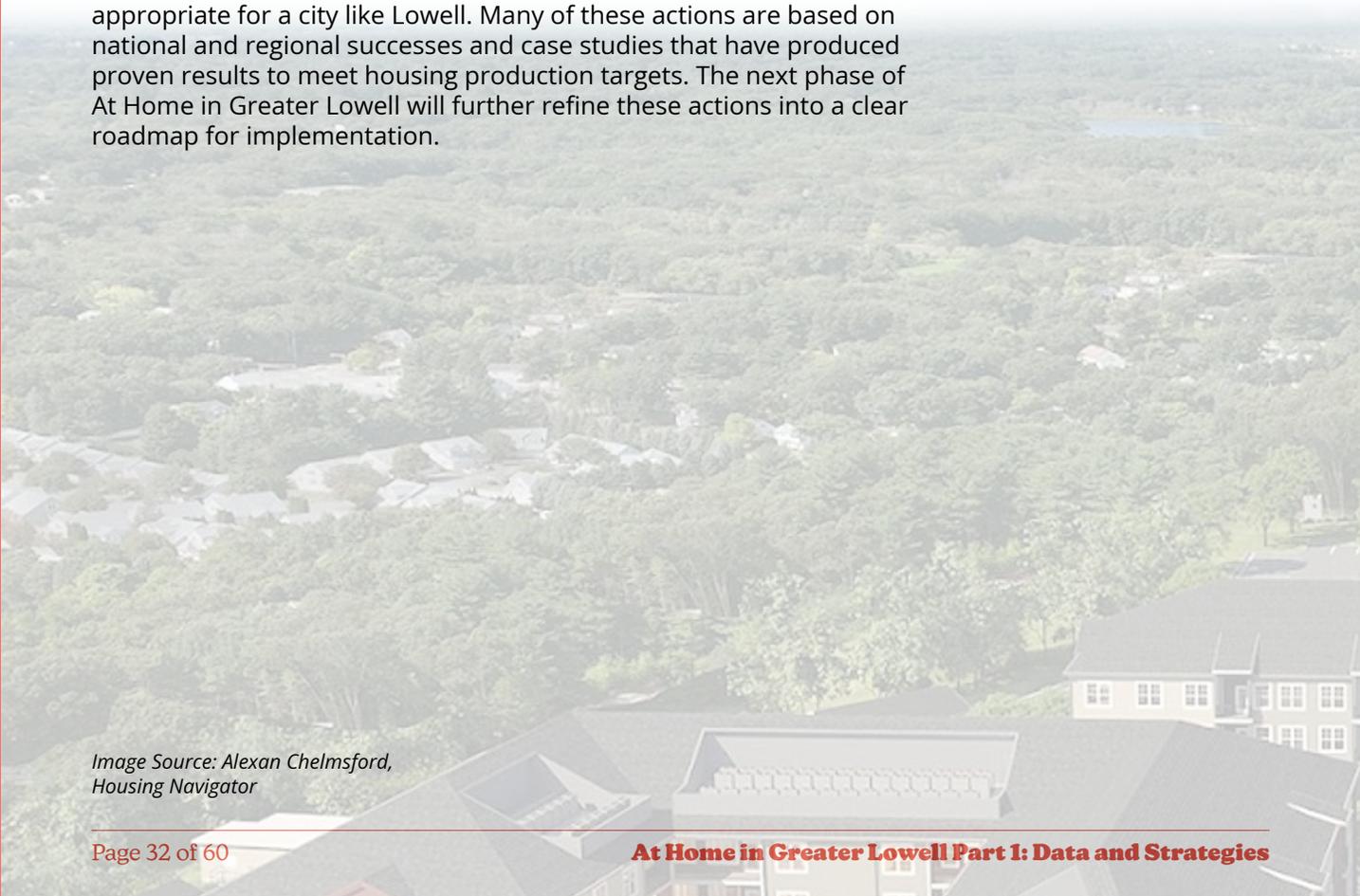
Strategies

Each goal includes two or three priority strategies. These are not the only possible approaches to achieving the goal, but they represent bold, high-impact actions that could shift housing outcomes at a regional level.

Local and Regional Actions

Each strategy includes a list of specific local and regional actions that must be taken to advance the work. These actions reflect the diversity of the region—what works for a rural town may differ from what's appropriate for a city like Lowell. Many of these actions are based on national and regional successes and case studies that have produced proven results to meet housing production targets. The next phase of At Home in Greater Lowell will further refine these actions into a clear roadmap for implementation.

Image Source: Alexan Chelmsford, Housing Navigator



STRATEGY GEOGRAPHIES AND ACTION TYPES

Each strategy is categorized by its geographic focus:



IMPLEMENT LOCALLY

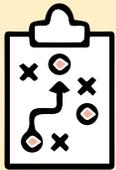
Intended for adoption by individual municipalities, tailored to local conditions. These strategies gain power when adopted collectively, but each municipality can pursue them independently.



IMPLEMENT REGIONALLY

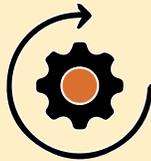
Primarily advanced at the regional level.

Strategies are also grouped by action type, to clarify what kinds of efforts are required. A single strategy may involve multiple action types:



NEW PLAN

One-time studies or planning efforts to target resources or adjust policy.



NEW PROGRAM

New, ongoing initiatives that may require staffing or funding.



POLICY OR BYLAW

Formal policy changes, including zoning and regulatory updates.



STATE OR FEDERAL PARTNERSHIP

Collaborative efforts to shape policy or secure funding beyond the region.

Goal 1

Housing Choice



Goal: Increase the total number and type of safe, healthy, and environmentally-friendly homes so that people at any stage of life and income will be able to find a place to live.



Tracking Measures:

Number of New Homes

Percent of homes that are 2+ family



What's Already Happening

Today, the region permits new housing at a lower rate than the state overall, and current trends fall short of what is needed. Compared to national trends, Massachusetts permits far fewer homes per capita, and the NMCOG region lags even further.

- U.S. average: 4.8 permits per 1,000 residents
- Massachusetts: 2 permits per 1,000 residents
- NMCOG region: < 1.0 per 1,000 residents

Among NMCOG municipalities, Lowell led in total units (97 units per year), yet this represents only 0.87 per 1,000 residents. Tyngsborough (3.12) and Westford (3.28) had the highest per capita rates, while other towns ranged from 1.67 permits (Pepperell) to 2.36 permits (Tewksbury) per 1,000 residents. See ["Housing Production" on page A-28](#).

If current permitting rates continue, the region would produce only around 3,000 new units in ten years—well short of the 9,800 to 17,800 units needed to meet demand and achieve a healthy 5% vacancy rate. See ["Gap Analysis of Housing Demand vs. Supply" on page A-31](#). Although construction may accelerate post-COVID, several factors such as high interest rates, limited land with zoning capacity, and high construction costs make that uncertain. Additional analysis indicates MBTA Communities districts and/or ADUs, while helpful, won't be sufficient on their own to increase housing production. Furthermore, most new housing in the region has been single-family homes or large multifamily Comprehensive Permit (40B) projects, with limited growth in the types of developments smaller developers can take on, such as duplexes, triplexes, and four-unit buildings. These "missing middle" homes are critical for middle-income households but remain underproduced.



What's the Opportunity

Goal 1 focuses on expanding housing production across income levels, ages, and household sizes. Like much of the U.S., the NMCOG region has not kept pace with housing demand—especially for diverse, smaller-scale housing options that support people at different life stages. To meet projected needs, municipalities in the region will need to adopt policies that enable more housing, including zoning reforms, mixed-use incentives, adaptive reuse of underutilized sites, and streamlined permitting, particularly for multi-family and "missing middle" housing.



Strategy 1.1: Missing Middle Zoning

Geography

Action Type(s)

Implement zoning changes that encourage the production of housing to meet current and future housing needs

The types of housing that often are ideal for middle-income households and contribute to vibrant, mixed-income neighborhoods; such as townhomes, duplexes, triplexes, and fourplexes; have had a remarkable slowdown in construction in Greater Lowell. These homes, often called the “missing middle,” create “gentle density” that fits within existing neighborhoods and serves middle-income households often overlooked by both market and subsidized housing systems. This slowdown in construction is likely caused by barriers such as single-family zoning, discretionary permitting, and uncertain approval processes for multifamily projects that are political, risky, and slow.

This strategy should be taken by each municipality individually to determine what types of missing housing are right for them, and the best places for zoning that allows those homes. A small community may create cottage cluster zoning near their town center, while another may allow infill development of quads and six-plexes along a transit line. The important element is that the zoning should allow flexibility and certainty to decrease developer risk and cost and require lot sizes that enable developers to build more affordable units, especially as smaller developers often are the ones to build smaller infill units such as these.

Local Actions

- Adopt zoning that allows “cottage style” single family developments on small lots by right in key geographies
- Adopt zoning that allows “missing middle” homes such as two-family, three-family, townhomes, or multifamily
- Identify and adjust barriers to the permitting process

Regional Actions

- Create toolkit that will assist communities in adopting new zoning
- Prioritize DLTA and other assistance for projects that amend zoning or other housing policies to increase housing capacity in key areas

Example:

Lexington Missing Middle Housing Zoning Pilot Program

Lexington, Kentucky, tested zoning reforms to permit duplexes, triplexes, and fourplexes on single family lots in targeted areas. Included form-based standards and expansion of ADU regulations. See the explainer on the Fayette Alliance page (fayettealliance.com/nimby-yimby-zoning-lexington-kentucky/) and the City’s page (www.imaginelexington.com/ugmzota).



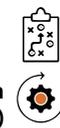


Strategy 1.2: Adaptive Reuse Plan

Geography



Action Type(s)



Develop a regional adaptive reuse plan including identification of buildings, marketing, and funding for site readiness

Many NMCOG communities have a supply of underused commercial, civic, and/or industrial buildings that could be repurposed into housing or mixed-use projects. Adaptive reuse is often faster, more sustainable, and more neighborhood-compatible than new constructions, especially in places with limited available land. With the rise of remote work and changing space needs, vacant offices, schools, industrial buildings, and civic spaces offer an untapped opportunity to expand the region's housing stock, especially for small multi-family and mixed-income housing. However, these projects are often complex and site-specific, requiring significant predevelopment support, creative design solutions, and regional coordination to attract developer interest.

A regional adaptive reuse plan is needed to identify opportunities like these in the region and to prepare plans of action for when viable properties and developers are identified. A regional adaptive reuse program would pool adaptive reuse/redevelopment opportunity site information across the nine Greater Lowell communities, attracting more developer interest, help towns identify and prepare viable reuse sites, and advance housing and economic development simultaneously through mixed-use infill. This strategy supports both housing production and downtown revitalization, while making the most of existing assets in a financially and environmentally sustainable way.

Local Actions

- Identify viable reuse sites during planning process.
- Participate in predevelopment assistance and marketing program.

Regional Actions

- Seek funding for a regional plan that identifies viable reuse sites and barriers to redevelopment.
- As plan is completed, connect those sites with needed predevelopment assistance to remove those barriers.
- After plan is completed, regionally market the list of viable sites to developers across the state.

Example: Tucson Adaptive Reuse Program

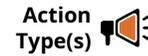
CITY OF TUCSON
ADAPTIVE REUSE TOOLKIT
Zoning and Building Code tools for flexible standards and cost reductions in adaptive reuse projects

- 01 BUILDING CODE FLEXIBILITY**
Using the International Existing Building Code for:
 - Altering building use
 - Repairs
 - Restoration or replacement of previously approved materials and installations
 Modification of appearance, layout or aggregate area
 - Additions
 New additions required to meet the International Building Code. Use existing portions may be treated per the International Existing Building Code.
 - Shared outdoor spaces, flexibility in number of parking spaces, alternate code design, etc.
- 02 REDUCED SETBACKS**
Modification of setback requirements with design review
 - I-188 Incentive District or Urban Overlay District
 - Design Development Option
 - Variance
- 03 REDUCED PARKING**
Modification of required parking spaces with department approval
 - I-188 Incentive District or Urban Overlay District
 - Individual Parking Plan
 - Parking Design Modification Request
 - Carshare Parking Modification
 - Variance
- 04 SIDEWALKS**
Flexibility in sidewalk requirements
 - I-188 Incentive District or Urban Overlay District
 - Technical Standards Modification Request
- 05 REDUCED LANDSCAPING**
Flexibility in landscape requirements with design review
 - I-188 Incentive District or Urban Overlay District
 - Design Development Option
 - Variance
- 06 CHANGE OF USE**
Change of use may be allowed without additional review
 - As in Ordinance Section 3.3.3.14
 - Change of Use allowed without impairments
 - I-188 Incentive District / Downtown Linka Subdistrict
- 07 BUILDING HEIGHT**
Variances from LDC height requirements reviewed by the Board of Adjustment
 - I-188 Incentive District or Urban Overlay District
 - Variance
- 08 LEASE EXCISE TAX**
 - 8 year property tax abatement
 - Available for projects located in the Central Business District that result in a property value increase of at least 100%

Adaptive Reuse Pilot Program launched in 2017 that offers code revisions, incentives, and zoning overlay districts to encourage redevelopment of existing and underutilized buildings. The reduction of parking minimums were a popular tool utilized by several projects to move development forward. See the [Website \(https://www.tucsonaz.gov/Departments/Planning-Development-Services/Planning-Initiatives/Adaptive-Reuse\)](https://www.tucsonaz.gov/Departments/Planning-Development-Services/Planning-Initiatives/Adaptive-Reuse).



Strategy 1.3: Modular Housing Program



Study barriers to modular or panelized housing, create strategies to overcome them, and advocate for allowing modular housing in state and federal programs

Meeting housing production goals requires innovative construction solutions, like modular and panelized housing, which offer faster timelines, cost savings, and increased housing diversity. These construction techniques offer a potential avenue to lower construction costs, opening the door for investment in projects that would otherwise be infeasible to build. Some estimates project that modular solutions can cut project completion timelines down by 20-50% and total construction costs by 20%.²⁴ However, barriers such as zoning restrictions, regulatory complexity, financing challenges, and limited local expertise limit widespread adoption.

The Greater Lowell region can begin to engage with pilot programs, zoning adjustments, and advocacy efforts to support modular housing. These efforts can be guided by expert organizations leading the way in the field, providing crucial technical assistance and resources, helping communities adopt small-scale modular housing solutions. Local initiatives and success stories are already providing momentum, like the Metropolitan Area Planning Council's (MAPC) effort to establish a modular construction facility in Greater Boston.²⁵ To fully realize these benefits, modular and panelized housing must be recognized in housing production strategies with streamlined permitting and dedicated funding. Combining policy reforms with the support from expert organizations can help jurisdictions overcome barriers and accelerate cost-effective, equitable housing production across Greater Lowell.

Local Actions

- Participate in recommendations, which may include pilot programs, zoning adjustments, or advocacy

Regional Actions

- Seek examples of attractive, functional, and cost-effective modular housing
- Seek funding to study barriers within the region to modular housing
- Determine methods to overcome those barriers, including evaluating pilot programs, policy change at local or state levels, or pre-approving certain designs
- Study models of supporting local fabrication of modular and panelized housing



Example: Bensonwood Unity Homes

A southern New Hampshire based modular home manufacturing company offering a local example of attractive, functional, and cost-effective modular housing. The manufacturing facility is near Greater Lowell, when factoring shipping logistics cost into the cost analysis. See the [Website \(bensonwood.com/build-with-us/our-homes/unityhomes/\)](https://www.bensonwood.com/build-with-us/our-homes/unityhomes/).

24 McKinsey & Company. (2019). *Modular construction: From projects to products*. McKinsey & Company. <https://www.mckinsey.com/~media/mckinsey/business%20functions/operations/our%20insights/modular%20construction%20from%20projects%20to%20products%20new/modular-construction-from-projects-to-products-full-report-new.pdf>

25 Metropolitan Area Planning Council (MAPC). *3M to Bring Modular Construction Facility to Greater Boston*. <https://www.mapc.org/news/3m-to-bring-modular-housing-construction-facility-greater-boston/>

Goal 2

Housing Location



Goal: Increase the number of homes in places that are climate-resilient with access to public transportation, employment, basic services, and amenities essential for daily life.



Tracking Measures:

Mode-shift away from single occupancy vehicles

Percent of new homes that are within 1/2 mile of transit



What's Already Happening

The NMCOG region is highly car-dependent. More than 80% of employed residents drive to work. See [“Means of Transportation to Work” on page A-14](#). In comparison, the state average for residents who commute by car is 71%. Only five percent use alternative modes of transportation (e.g., public transit, walking, or biking). Most NMCOG residents commute outside of the region—primarily by car—to job centers in Greater Boston. Meanwhile, two-thirds of local jobs are held by workers commuting in, many from New Hampshire, where housing is more affordable. See [“In-flow and outflow of jobs in the NMCOG region” on page A-15](#). As housing costs rise, more workers are priced out of living near their jobs, increasing traffic and limiting access for lower-income residents without cars. Locating more housing at diverse price points near existing transit hubs, job centers, and pedestrian infrastructure can ease these pressures, especially when paired with investments in sidewalks, bike lanes, and expanded bus service. This also helps advance climate goals: as Schuetz writes in *Fixer-Upper*, “Building more homes in mixed-use neighborhoods that are close to job centers, with access to reliable public transit, and street design that is conducive to walking and cycling would allow people to shift from car-dependent to car-light lifestyles, thus reducing their carbon footprint.”²⁶



What's the Opportunity

Where we build housing matters. This goal focuses on locating new homes in areas that are walkable to public transportation, jobs, town centers, and/or other services and amenities. This includes the concept of transit-oriented development (TOD) which encourages building more housing around public transit stations. It also encourages increased walkability and connectivity for residents. This goal should guide where we emphasize growth in our region and where we emphasize it in our individual municipalities. This goal supports both economic mobility and environmental sustainability, with two strategies detailed below.

26 Schuetz, *Fixer-Upper*, 42.



Strategy 2.1: TOD Master Plans

Geography 

Action Type(s)  

Develop Transit Oriented Development (TOD) master plans around current or future commuter rail stations, including advocacy for expanded service and feasibility studies

This strategy is specially targeted toward Commuter Rail transit: Lowell and Billerica have active commuter rail stations, and Tyngsborough is positioned for future expansion. New housing should be encouraged near these stations to promote better access to jobs and services. Transit-oriented development (TOD) accomplishes this, locating housing, jobs, and services near public transportation—allowing more residents to live car-light lifestyles, improving access to regional job centers, and helping meet climate goals. TOD can also boost the regional economy. A range of housing options near job centers improves workforce retention and reduces economic bottlenecks.²⁷

The MBTA Communities Act (M.G.L. Chapter 40A, Section 3A) requires most NMCOG municipalities to “have at least one zoning district of reasonable size in which multi-family housing is permitted as of right” that is within 0.5 miles of public transit.²⁸ However zoning is just the beginning. To deliver true TOD, communities need clear visions for redevelopment, barrier analysis, and infrastructure planning to support new housing near stations. This also includes advocacy for a level of service that would support the planned transit-oriented homes: aligning housing and transit planning can make the case for future service investments, attract developer interest, and better serve residents. This strategy also includes attracting resources: Federal programs like Thriving Communities (USDOT and HUD) provide funding and technical assistance for projects that align housing with transportation investments.

Local Actions

- Participate in planning processes and assist with advocacy

Regional Actions

- Work with Lowell, Billerica, and Tyngsborough to implement MBTA Communities zoning
- Undertake projects in each community to create a master plan that envisions desired development and identifies barriers to that development
- Include feasibility study of residential development and additional rail service
- Develop an advocacy plan for the extension of commuter rail service in both frequency and geographic extent to Tyngsborough

Example: Denver TOD Strategic Plan

Denver, Colorado, developed a high quality TOD strategic plan for a large metro downtown region. Directed towards several stakeholders including residents and business owners, developers, and public employees looking to advance TOD type projects and assist in making strategic real estate decisions. [Read the Report \(www.denvergov.org/files/assets/public/v/1/transit-oriented-development/documents/tod_strategic_plan.pdf\)](http://www.denvergov.org/files/assets/public/v/1/transit-oriented-development/documents/tod_strategic_plan.pdf).



²⁷ Schuetz, Fixer-Upper

²⁸ Executive Office of Housing and Livable Communities. Multi-family zoning requirement for MBTA communities. Mass. gov. from <https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities>



Strategy 2.2: Traditional Neighborhood Program

Geography  Action Type(s) 

Develop a competitive “Traditional Complete Neighborhood” technical assistance program for neighborhoods that could support pedestrians, bicycles, and/or bus transit

A complete neighborhood is one where residents can walk, bike, or take transit to meet daily needs, such as visiting a grocery store, a pharmacy, health care, parks, education, and jobs.²⁹ These neighborhoods are compact, well-connected, and accessible to people of all ages and abilities. Across the country, regions are investing in mobility-oriented development and complete neighborhoods as a way to improve equity, reduce car dependence, and align housing with infrastructure.

While Greater Lowell includes many town and neighborhood centers that are a traditional village style, many lack the infrastructure such as sidewalks, bike lanes, transit, or mixed-use zoning to function as complete neighborhoods. This strategy would create a regional technical assistance program to help communities plan for and implement the improvements needed to realize that potential. The technical assistance program would focus on elements communities need to turn their villages into complete neighborhoods: zoning adjustments, assistance with infrastructure planning, public education, market studies, or master planning.

NMCOG may partner with organizations for funding or expertise. The Thriving Communities program (USDOT/HUD) funds local governments to coordinate infrastructure, housing, and transportation. The MassDOT Complete Streets Program already funds many of these improvements. NMCOG communities can layer this support with regional planning assistance to help design and prioritize projects that support neighborhood-scale development.

Local Actions

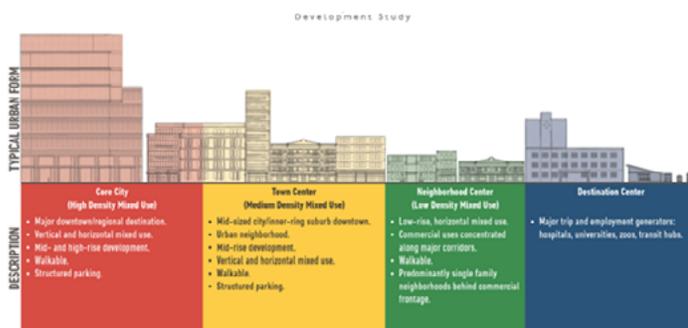
- Apply for technical assistance grants and participate in program

Regional Actions

- Identify a funding source to create a new program to provide 1-2 technical assistance programs per year for “Traditional Complete Neighborhoods”
- Assistance could include zoning studies, transportation studies, market/feasibility studies, or preliminary design work to improve neighborhoods of a certain density, create traditional “village-style” patterns, and provide stronger multimodal transportation connections

Example:

Mobility Oriented Development in Southeast Michigan



Southeast RTA created a Mobility Oriented Development Study. It includes typologies of station areas (core city, town center, neighborhood center, destination center). [Learn more at https://mkskstudios.com/projects/southeast-rta-mobility-oriented-development-study](https://mkskstudios.com/projects/southeast-rta-mobility-oriented-development-study).

²⁹ C40 Cities. (n.d.). 15-minute cities: How to create ‘complete’ neighbourhoods. C40 Knowledge Hub. www.c40knowledgehub.org/s/article/15-minute-cities-How-to-create-complete-neighbourhoods

201 Canal, Icon
Architecture



Goal 2: Housing Location



Goal 3

Housing Stability & Subsidization



Goal: Provide housing stability for current and future residents by creating and maintaining homes that affordably meet their needs, therefore ensuring access and ability to stay within communities of opportunity.



Tracking Measures:

Number of subsidized units on the SHI

Percent of housing cost burdened households



What's Already Happening

Housing prices in Greater Lowell far outpace incomes. In every community, the median household income falls short of what is needed to afford a typical home. See [“Affordability” on page A-25](#). For example, in Lowell, the annual household income needed to afford a median income priced home is \$125,500 and the income needed to afford a median priced rental is \$80,500. These incomes are both above the median household income in Lowell of \$76,000. Additionally, some of the larger industries in Lowell, like health care, have the lowest average annual wages and fall below the income needed to afford a home or rental. See [“Employment and Wages” on page A-12](#). This makes homeownership out of reach for many. **Nearly half of all renter households in the region are cost-burdened, spending more than 30 percent of their income on housing, and one in four are severely cost burdened, spending more than 50 percent of their income on housing.** When renters are spending so much of their income on rent, it is more challenging to save any money for a down payment on a house, especially in the NMCOC region where home prices have grown beyond incomes. Correspondingly, young adults delay forming new households, and working households in key industries—such as healthcare—struggle to find stable housing near jobs.



What's the Opportunity

While zoning reforms and new housing production (see [Goal 1](#)) are essential long-term strategies, they take time to show results. In the short term, direct support for low- and moderate-income households—through subsidies, stabilization programs, and affordable housing development—will be needed to ensure that residents can stay in place and access opportunity. Subsidized housing remains a vital tool to ensure long-term housing stability for residents unable to compete in the market, particularly families that make a low-income, older adults, and people with disabilities.

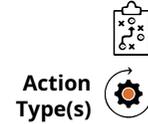
The Subsidized Housing Inventory (SHI) maintained by EOHLC shows 11,602 units across the region, about 10.2% of the region's total housing. A substantial share, 21%, of the subsidized housing in the region is dedicated to the elderly or those with disabilities. See [“Subsidized Housing” on page A-22](#). These units are highly valuable with competitive markets for both eligible low-income families who face long waitlists, and developers who compete to access limited funds and programs to develop these types of units. Efforts must be taken to explore new opportunities and leverage existing tools to preserve and expand these currently developed subsidized units. A proactive approach to monitoring and tracking expiring deeds and compliance requirements will ensure these units remain available and are utilized by eligible tenants and developers. Additionally, preservation, repositioning, and renovation programs, like HUD's Restore-Rebuild program, and local first right of refusal ordinances should be explored to preserve existing developments and construct new subsidized units.³⁰

30 U.S. Department of Housing and Urban Development. (2024). *Restore and rebuild: Leveraging HUD programs to promote homeownership and economic mobility*. https://www.hud.gov/sites/dfiles/Housing/documents/Restore-Rebuild_Guide_11-2024.pdf





Strategy 3.1: Regional Housing Services Office



Develop a region-wide housing services office to inventory, evaluate, and communicate actual affordable housing inventory and anti-displacement programs

The NMCOG region lacks a clear, up-to-date picture of its affordable housing landscape. Existing datasets, such as the state’s Subsidized Housing Inventory, are incomplete or inconsistent across communities. Local officials and housing providers often lack critical information about unit affordability levels, waitlists, or upcoming expirations.

A Regional Housing Services Office (RHSO) would investigate, evaluate, and communicate actual affordable housing inventory and anti-displacement programs. In addition, it could support municipal efforts to create new affordable housing and housing support programs. Finally, the RHSO will assist in monitoring affordable units, ensuring private owners follow applicable agreements and laws.

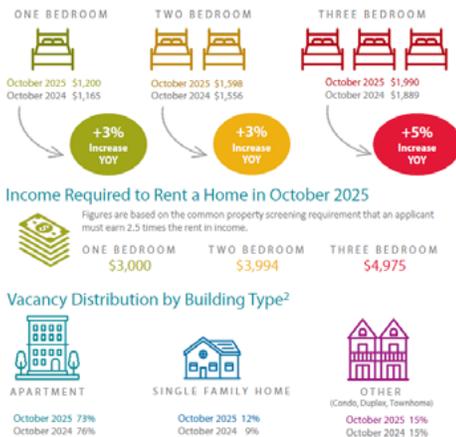
During the At Home in Greater Lowell planning process, a pilot Northern Middlesex RHSO was developed to test and refine such a program. The pilot program, if continued, will centralize this information, maintain a consistent inventory, and provide technical assistance to municipalities for preservation, compliance, and planning. Making the pilot permanent, with any adjustments the pilot period recommends, will create a foundation for long-term housing stability and policy alignment across the region.

Local Actions

- Provide existing documentation of SHI units
- Provide ongoing funding to RHSO

Regional Actions

- Identify funding to create and maintain a region-wide inventory of not only SHI units, but the affordability levels, waitlist status, and other important data for each community
- Develop a Regional Housing Service Office (RHSO) to monitor, administer, and assist in preservation and expansion of number of SHI units



Example: Minneapolis Rental Housing Inventory and Analysis

Minneapolis, MN, developed an inventory as part of its housing policy initiatives. It includes a detailed mapping of rental housing properties by affordability level, tracks condition and ownership to assess vulnerability to displacement, and supports policy decisions on preserving naturally occurring affordable housing. [Visit the website at https://www.housinglink.org/research/minneapolis-rental-housing-brief.](https://www.housinglink.org/research/minneapolis-rental-housing-brief)



Strategy 3.2: Inclusionary Zoning Market Studies

Geography 

Action Type(s) 

Complete market studies to evaluate and create or update inclusionary zoning or incentive zoning sections

Inclusionary Zoning or Incentive Zoning (IZ) policies and programs are powerful tools to increase affordable housing production. The policies place requirements on housing development projects—in a certain area or municipally-wide—to include a percentage of affordable housing units as part of the overall development. In exchange for affordable units, municipalities may offer developers a number of development incentives such as density bonuses to assist in ensuring projects are economically feasible.

Although IZ policies are vital tools, they should be informed by detailed feasibility studies to ensure they are effective in supporting the region’s housing production goals. Market feasibility studies evaluate how various levels of IZ requirements and incentives may impact housing production, either positively or negatively, considering the current, local housing market. They allow a municipality to offer a clear and viable pathway for builders to increase affordable housing production without introducing regulatory burdens that could undermine financial feasibility.³¹

Each community should undertake its own study and create or adjust zoning accordingly. Key elements typically include a comprehensive pro forma analysis across various typical project types and an examination of potential alternative compliance mechanisms, such as density bonuses and fee-in-lieu options, which can help offset IZ requirements when needed. In addition, they include legal analyses to identify potential challenges or barriers that may arise during policy implementation.

Local Actions

- Undertake market studies to determine thresholds and affordable unit percentages of developments that the current market could support
- Develop and implement zoning that either requires a certain proportion of units to be affordable or provides reasonable density bonuses if affordable units are provided, either within an overlay or town-wide

Regional Actions

- Create customizable tools and model zoning to assist communities in completing market studies and updating or creating new zoning
- Prioritize DLTA and other assistance for projects that are designed to utilize market studies to craft Inclusionary Zoning or Incentive Zoning that would increase the number of affordable units without impacting housing production



Example: Cambridge Inclusionary Housing Study

Evaluated the feasibility of a 15% affordable housing requirement for new developments. Tested through pro forma modeling, analyzing development costs, market rents, sales prices across different types of properties (rental and ownership). Resulted in a 2017 increase to 20% for developments with 10+ units. See the [Study Memo: https://www.cambridgema.gov/-/media/Files/CDD/Housing/Inclusionary/hsg_incl_study_memo_20160408.pdf](https://www.cambridgema.gov/-/media/Files/CDD/Housing/Inclusionary/hsg_incl_study_memo_20160408.pdf)

31 Grounded Solutions Network. *Inclusionary Housing Feasibility Studies Convening Report*, 2018. <https://inclusionaryhousing.org/wp-content/uploads/2018/11/ih-feasibility-studies-convening-report.pdf>



Strategy 3.3: Expand Homebuyer Programs

Geography

Action Type(s)

Work with state and federal partners to create low- or no-interest mortgages and expand first-time homebuying programs (including rent-to-own programs)

Because home prices in the region far exceed what typical households can afford and high rents make it difficult to save for a down payment, it is extremely difficult to become a new homeowner in Greater Lowell. This challenge is especially acute for Black and Hispanic or Latino households, who face systemic barriers to wealth-building and who may have faced or had families that faced exclusionary zoning.

Expanding access to first-time homebuyer support, such as down-payment assistance, no-interest loans, and financial education, can help more households build equity and long-term stability. Lowell’s HOME and Lowell Development Finance Corporation (LDFC) programs offer strong models.³² Through these tools, the City of provides no-interest loans and education, but fewer resources exist beyond the statewide ONE Mortgage program in surrounding towns. In addition, these successful programs could be strengthened through pairing with expanded low- or no-interest mortgages for more income levels, similar to the One + Boston program currently available only in Boston.

Other affordable homeownership programs may exist in the region but are underutilized. Housing Choice Vouchers can apply their voucher towards mortgage payments rather than rent.³³ Rent-to-own (RTO) models can offer a bridge to homeownership, in which a qualifying tenant accumulates rent credits toward a down payment. These programs require local partnerships with mission-aligned developers and service providers to assist in homeownership counseling, financing, and administration to expand and remain successful. A regional effort to work with developers and organizations to determine market and logistical conditions that are barriers to the above programs is a first step to bringing these opportunities to Greater Lowell.³⁴

Local Actions

- Utilize toolkit to expand knowledge about first-time homebuyer programs to young people and renters
- Work with developers to create rent-to-own (RTO) units

Regional Actions

- Provide an educational toolkit about first-time homebuyer programs
- Provide an educational toolkit about rent-to-own programs
- Assist in advocacy to expand statewide first-time homebuyer mortgage programs like ONE Mortgage



Example: Housing Fund Wealth Building Program (Nashville)

A rent-to-own program where a portion of monthly rent is set aside to build equity for eventual homeownership. The program targets families unable to qualify for traditional mortgages and includes homeownership education and financial literacy training. Creates a pathway to ownership for households with lower credit scores or insufficient savings. See the [Website at https://thehousingfund.org/](https://thehousingfund.org/)

³² Merrimack Valley Housing Partnership. “City of Lowell HOME Program.” <https://www.mvhp.org/down-payment-assistance-programs/city-of-lowell-home-program/>.

³³ Teles, D., Ramos, K., Su, Y., & Su, D. (2023, May). *Using Vouchers to Support Homeownership: Can the Housing Choice Voucher Homeownership Program Help Address the Black-White Homeownership Gap?* Urban Institute. Retrieved from <https://www.urban.org/sites/default/files/2023-05/Using%20Vouchers%20to%20Support%20Homeownership.pdf>

³⁴ Center for Community Progress. (2024, December). *Creating homeownership opportunities in Newark through Housing Choice Vouchers: A Newark Land Bank case study.* Center for Community Progress. <https://communityprogress.org/publications/new-jersey-hcv-homeownership/>

Goal 4

Housing Security & Anti-Homelessness



Goal: Eliminate housing insecurity through the strengthening of diversion and emergency shelter systems and the long-term creation and preservation of homes appropriate for chronically unhoused residents and individuals.



Tracking Measures:

Unsheltered point-in-time count

Number of Permanent Supportive Housing (PSH)



What's Already Happening

Housing insecurity in Massachusetts has increased in recent years, driven in part by increasing eviction filing rates. The Massachusetts Housing Partnership (MHP) found that over a two year period, from August 2022 to February 2024, eviction filings surpassed average pre-pandemic rates (greater than 2,600 total filings per month).³⁵ Foreclosure petition rates across the state have also seen a steady increase since the pandemic.

This is hand-in-hand with an increase in the unhoused population. While the data collection methodology is limited in providing the complete landscape of homelessness, nearly two decades of sheltered and unsheltered homeless counts have revealed that homelessness in the region has doubled since 2007 and continues to grow. See ["Homelessness" on page A-26](#). Massachusetts and Greater Lowell is disproportionately challenged by homelessness: last year, the U.S. saw an 18% increase in homelessness while the numbers in Greater Lowell increased by 55%.³⁶ As of 2025, a recent spike in homelessness may be passing, but persistent challenges like inadequate housing production and escalating housing costs are expected to contribute to long-term growth in homelessness.³⁷



What's the Opportunity

Homelessness emerged as a key issue during the At Home in Greater Lowell planning process, particularly for individuals facing compounding barriers. This goal addresses this alongside housing security. As housing costs rise, more households face housing insecurity in which a single setback, like a job loss or medical emergency, can lead to eviction or homelessness. This happens in all Greater Lowell communities, even though it may not always be immediately visible. This housing insecurity might take the form of couch surfing, sleeping in private vehicles, or eventually leaving a hometown to find shelter. However, emergency shelters, supportive housing, or other safety net systems are already in short supply. While increasing overall housing stock is critical, communities must also take action to support residents who are unhoused or at risk of homelessness. The following strategies reflect community priorities to ensure that everyone, especially those with the least, has a secure place to call home.

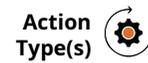
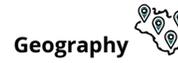
³⁵ Jankovic, M. (2024, December 6). *Housing Stability Monitor: Massachusetts evictions & foreclosures (4th ed., data through September 2024)*. Massachusetts Housing Partnership, Center for Housing Data. <https://www.mhp.net/news/2024/housing-stability-monitor>

³⁶ Greater Boston experienced a 67% increase. See Kennedy, A., & Schuster, L. (2025, January 29). *Homelessness in Greater Boston: An update*. Boston Indicators. Retrieved August 3, 2025, from <https://www.bostonindicators.org/article-pages/2025/january/homelessness-point-in-time-update>

³⁷ Kennedy, A., & Schuster, L. (2025, January 29). *Homelessness in Greater Boston: An update*. Boston Indicators. Retrieved August 3, 2025, from <https://www.bostonindicators.org/article-pages/2025/january/homelessness-point-in-time-update>



Strategy 4.1: Data Dashboard



Create and maintain a data dashboard

Effective responses to housing insecurity requires timely, local data. Currently, data is limited: the HUD Point in Time (PIT) counts, conducted annually in January, provide only a snapshot, often undercounting people experiencing homelessness and missing seasonal trends. The Continuum of Care (CoC) covers a large geography, limiting its usefulness for community-level planning. At times, different subsets of this data is reported to the public, creating confusion. This highlights a critical need for reporting data specific to Greater Lowell and expanding public understanding of that set of agreed-upon basic numbers. This should include how many shelter beds are currently in Greater Lowell, how many units of permanent, supportive housing with wrap-around housing are available, and how many people are currently in shelter or unsheltered.

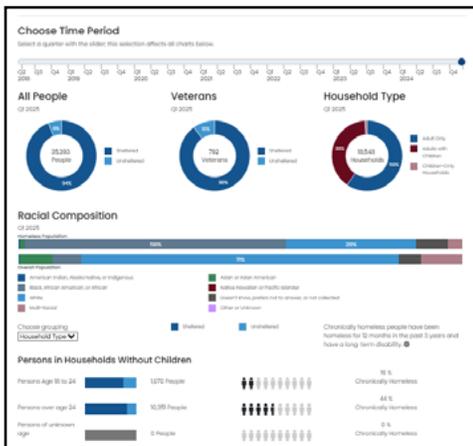
There are many national examples of citywide or regional dashboards that tie together federal and local data to identify gaps, assign resources, and increase service capacity. The data typically centralizes and publishes data reported by local CoCs through the Homeless Management Information System (HMIS). This and other data should be added to the regional dashboard to create a clear, up to date picture of homelessness and housing instability on an ongoing basis.

Local Actions

- Provide data for dashboard as needed and available

Regional Actions

- Create and host a regional dashboard to collect and report data on unhoused individuals and families in the region
- Streamline data collection and reporting through the data dashboard
- Track progress and change, and advertise and communicate that data to both policymakers and the public



Example: Rehousing Data Collective Public Dashboard

Massachusetts statewide data dashboard that provides key data points on people experiencing homelessness, entering/exiting homelessness, and demographics of those people. This type of data could be localized for Greater Lowell and expanded with additional information on shelter beds and permanent supportive housing.

[Access the Dashboard at https://www.mass.gov/info-details/the-rehousing-data-collective-public-dashboard.](https://www.mass.gov/info-details/the-rehousing-data-collective-public-dashboard)



Strategy 4.2: Collaborate with Providers



Collaboratively develop proposals to reduce red tape, identify funding gaps, and request additional funding

Greater Lowell has an incredible network of service providers that work every day providing services preventing housing loss or providing housing and services. Many of these providers noted their greatest needs were a lack of funding and reporting requirement burdens – for themselves or their clients. This calls for regional coordination, policy reform, and shared advocacy. Preventing housing loss is far more cost-effective and humane than responding to homelessness. When homelessness occurs, a holistic model with housing and services is most effective. The model will:

Improve how support services are delivered: Despite collaboration, service delivery is often fragmented or duplicative. Focus groups composed of existing service providers and state partners can identify opportunities for coordination, standardization, and alignment across housing, health, and human services. This may include adopting tools such as the Massachusetts Alliance for Supportive Housing’s triage and assessment model, sharing best practices in personalized case management, and by-name list case conferencing.

Reduce red tape in existing programs: Regulatory complexity and burden can slow or discourage access to assistance—especially for households in crisis. Municipalities and providers should work together to identify duplicative reporting, conflicting eligibility criteria, and inefficient application processes. Working with state partners, the region can advocate for streamlined requirements and funding flexibility across shelter systems, housing vouchers, supportive services, and state housing initiatives. This also includes evaluating the impact of shifting to the Balance of State.

Strengthen upstream prevention measures: Preventing homelessness before it starts is more effective and less costly than emergency response. Partners should expand access to eviction prevention services, including rental arrears assistance, mediation, and legal navigation support. Programs should also include public education about housing rights and available resources, helping tenants and landlords resolve issues early.

Expand tenant protections to legal aid: Many tenants do not understand their rights, and those who do often lack the resources to assert them. Access to legal assistance is essential for preventing unjust evictions and preserving housing stability, especially for low-income households. Existing services, such as Northeast Legal Aid, are under-resourced. Strengthening, expanding, and publicizing these services can help tenants remain housed and hold landlords accountable.

Local Actions

- Share education about legal, financial, and service resources to community members
- Participate in working groups

Example: **Help Hope Home**

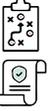
Regional effort in Las Vegas metro area with collaborative grant funding applications, coordinated entry systems to streamline placements, and partnerships with service providers to ensure resource alignment. [Website](#).

Regional Actions

- Develop working groups made up of service providers and state entities to identify areas of collaboration
- Identify redundancies and inefficiencies in requirements and work with state offices to determine ways to reduce or eliminate those inefficiencies
- Evaluate impacts of moving to balance of state CoC
- Emphasize discussion of preventative strategies such as eviction prevention services
- Consider the Massachusetts Alliance for Supportive Housing triage and assessment tool to identify the most vulnerable individuals
- Develop funding proposals appropriate for grants and federal/state programs



Strategy 4.3: Site Permanent Supportive Housing

Geography  Action Type(s) 

Identify sites for permanent supportive housing in each community and connect those with providers, funding, and zoning relief

For individuals who are already unhoused, especially those with complex needs, Permanent Supportive Housing (PSH) offers a proven path to stability. PSH pairs deeply affordable housing with wraparound support services, often utilizing the Housing First model. Residents are not required to participate in services as a condition of tenancy, but are offered help with mental health, substance use, healthcare, and case management in a dignified and community-integrated setting. Research shows that PSH reduces shelter use, hospitalization, and emergency service calls, saving public dollars while improving residents' health and stability.³⁸ But access to PSH remains limited, and development is hampered by land costs, zoning barriers, and funding gaps.

This strategy focuses on identifying feasible PSH development sites in every NMCOC community and working with PSH Providers to identify and eliminate barriers to creating housing on those sites. Common characteristics of successful PSH Development models typically include pairing identified acquisition and development funds and long-term deeply affordable housing subsidies (Project Based Vouchers, Low Income Housing Tax Credits, etc.) with zoning relief and development incentives, along with experienced affordable housing developers and service providers to ensure project completion and long-term management success.

Local Actions

- Identify municipal or private land ideal for PSH
- Provide zoning relief as necessary for PSH

Regional Actions

- Identify municipal-owned land or private land with owners interested in selling that could support multifamily or cottage-style Permanent Supportive Housing (PSH) or other deed-restricted affordable housing developments
- Identify developers, providers, and funding that can create these units, including gap funding to purchase and convert market-rate buildings into multifamily
- Create toolkit materials to assist communities in providing zoning relief necessary for key sites

Example: Social Impact Bond (SIB) initiative

Denver, in partnership with a nonprofit, manages program that IDs properties suitable for PSH development and connects with developers and service providers. They provide zoning relief and expedited permitting to facilitate project approval. It used tax credits, private dollars, federal housing vouchers, and local funds to identify properties and develop or convert them into more than 250 PSH units for chronically homeless individuals. Read the [Urban Institute Report at https://www.urban.org/research/publication/breaking-homelessness-jail-cycle-housing-first-results-denver-supportive-housing-social-impact-bond-initiative](https://www.urban.org/research/publication/breaking-homelessness-jail-cycle-housing-first-results-denver-supportive-housing-social-impact-bond-initiative).

³⁸ Rog et al. (2014). Permanent supportive housing: Assessing the evidence. *Psychiatric Services*, 65(3), 287–294. <https://doi.org/10.1176/appi.ps.201300261>



Goal 5

Fair Housing & Engagement



Goal: Foster inclusive communities and affirmatively further fair housing in every neighborhood in our region while communicating equitably and effectively across the region



Tracking Measures:

Engagement metrics on media campaigns

Number of participants in trainings



What's Already Happening

Where people live shapes their access to opportunity via jobs, education, transportation, health, and more. Under both federal and state law, communities are required to affirmatively further fair housing by proactively expanding housing choice and reducing segregation.³⁹

This goal addresses persistent inequities in housing access, particularly for Black and Hispanic or Latino households, who are more likely to rent, experience cost burdens, and face barriers to homeownership in the Greater Lowell. In contrast, White and Asian households are more likely to own homes, which are key to building intergenerational wealth. Beyond race and ethnicity, fair housing law protects people based on disability, age, sex, gender identity, family status, religion, income source, veteran status, and national origin. Many households continue to face discrimination, such as families being turned away due to children or housing voucher use, despite legal protections.



What's the Opportunity

Examining housing tenure and cost burden by race can help show racial disparities and serve as an indicator of progress toward more equitable housing. By the numbers, 73% of households with a head of household identifying as White, Non-hispanic or Latino are homeowners compared to only 40% of Hispanic or Latino households and 37% of Black households. The home ownership rate is lower for Asians inside Lowell, as well. There are also disparities in cost burden by race.

In addition to fair housing, this goal addresses communication and participatory planning. Discussion about housing should include all residents to help collaboratively shape their community. That includes outreach that effectively reaches all types of people, countering misinformation with information, and understanding and incorporating diverse viewpoints.

To achieve both these aims – fair housing and communication - the region must focus on:

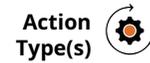
- Expanding homeownership and rental options in high-opportunity areas
- Improving public understanding of fair housing rights and responsibilities
- Building trust through culturally competent outreach, storytelling, and training

³⁹ Mass.gov "Fair Housing Law." <https://www.mass.gov/fair-housing-law>





Strategy 5.1: Storytelling Program



Advance a region-wide storytelling program to combat misinformation and raise awareness for both housing challenges and well-researched solutions

Changing housing policy requires changing dominant—and often negative—narratives around housing. Misinformation, fear, and stigma, especially around multifamily housing and affordability, can derail the most well-crafted plans. The At Home in Greater Lowell summits revealed a common concern: local efforts to expand housing choice often face pushback rooted in misunderstanding.

The American Planning Association recommends public messaging to promote the benefits of affordable housing: “State and local jurisdictions should engage with business leaders to provide public messaging on the importance of housing and housing development to meet the needs of economic growth.”

A well-designed storytelling program can cut through the noise. By elevating the lived experience of residents—young people struggling to rent, seniors seeking to downsize, essential workers priced out of the region—this strategy aims to build empathy, shift public opinion, and reframe housing as a shared community priority. These stories can be shared – either told by the people themselves at events or in videos – or as short narratives over social media or other venues. During the At Home in Greater Lowell planning process, NMCOC began a pilot storytelling program to test and refine this strategy. If successful, this program could be expanded to include more forms of media, last longer, and elevate more stories.

Local Actions

- Assist in finding storytellers and venues
- Promote videos, events, and stories to residents, businesses, and partners

Regional Actions

- Seek funding to advance storytelling program
- Play a convener role to develop storytellers and new storytelling venues-- including in-person events, social media, and traditional media--linking policy and positive economic development, fiscal, and human outcomes

Example: Housingworks Austin

Austin focused on building public understanding of affordable housing needs and solutions. Featured: interactive maps and dashboards showing distribution of affordable housing, shared testimonials from residents who benefited from affordable housing programs, and community events (walking tours of AH developments) to demystify their impact. [Visit the website.](#)



HousingWorks
AUSTIN



Strategy 5.2: Fair Housing Training Program



Develop a regional fair housing training program and require participation for all land use boards and committee members (planning boards and zoning boards)

Local land use boards, such as planning boards, zoning boards of appeal, select boards, and city councils, play a critical role in housing opportunities. Yet many members are newly appointed and may not be familiar with the Fair Housing Act, Massachusetts anti-discrimination laws, or the intersection of these with land use boards. NMCOG communities are each at different stages of planning for housing. Providing a shared foundation of fair housing knowledge will help align these efforts and reduce the risk of unintentional discrimination in land use decisions.

This strategy proposes the creation of a regional fair housing training program, delivered regularly and tailored for decision-makers in Greater Lowell. The training would cover such topics as federal and state legal obligations, common forms of housing discrimination, avoiding unintended disparate impact of policy, housing accessibility for people with disabilities, implicit bias, real-world scenarios, and/or the broader value of equitable access to housing. This program could have regional sessions, which would have an additional benefit of land use boards meeting their counterparts from other municipalities, or provided at a regular public meeting of the body, in order to ensure members receive the information.

The Mass Housing Partnership and the Citizen Planner Training Council both specialize in offering customized training to municipal staff and boards and may assist. Other organizations could be engaged for their expertise, such as Mass Fair Housing, the State Office for the Massachusetts Commission Against Discrimination (MCAD), and Suffolk University Law School's Housing Discrimination Testing Program.

Local Actions

- Adopt policy or bylaw that requires members of land use boards to attend training at regular intervals

Regional Actions

- Develop, potentially with statewide partners, a regional fair housing training program that is offered at least annually, but potentially several times each year
- Seek funding for program



Example: Citizen Planner Training Council

The Citizen Planner Training Council offers scheduled and on demand trainings geared towards land use boards. The training covers topics that aim to inform volunteer and elected planners on key roles and state housing law. See the [Website](#).



Strategy 5.3: Tenant and Landlord Support

Geography  Action Type(s) 

Create or expand programs to provide housing counseling, financial literacy education, and housing readiness for residents and those seeking to live in the region

Access to housing isn't just about supply, it's also about navigating complex systems. Many renters and prospective homebuyers, especially low-income households, immigrants, and young adults, face barriers understanding leases, mortgage options, tenant rights, and subsidy programs. On the equation's other side, landlords may not fully understand the legal protections for voucher holders or available incentives. This strategy expands and promotes housing counseling, financial literacy education, and landlord engagement programs:

Provide translation services: Fair housing requires the assurance that all protected classes—including national origin and language—are fairly served, including fair communication. Any new affordable housing or assistance programs and major communications should be translated, and housing providers should be provided language access plan guidance.

Increase resources to support voucher holders: State and federal voucher programs provide rental assistance to low-income families. Tenant-based vouchers that travel with renters to new locations are in high demand with a waiting list. Even when a household secures a voucher, finding a unit remains a major barrier. Partners should support voucher holders in identifying eligible units, understanding rent reasonableness, and applying to landlords. This should also involving publicizing and advocating for expanding capacity of existing programs, like the SNO Mass Program.

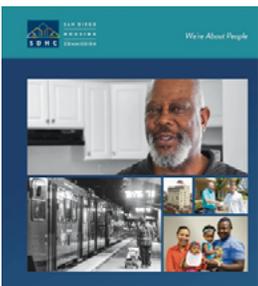
Increase voucher education and support for landlords: Voucher holders face challenges such as discrimination and finding homes within the price limits for their incomes. Some landlords are unaware that Massachusetts fair housing laws protect people with vouchers from discrimination, and they cannot turn away renters based on the method of payment, including a voucher. They may also be unaware of available leasing incentives and tenancy support available to them when renting to tenants with subsidies. Partners can engage landlords in education about the voucher holder rights, helping them avoid unwitting discrimination. Such education could be combined with other helpful information as well as access to resources, such as HUD lead paint remediation. Landlord training is offered to owners and prospective multi-family homebuyers by many organizations with whom municipalities and other agencies could partner.

Local Actions

- Promote educational offerings to local owners and residents

Regional Actions

- Expand and publicize educational resources from Community Teamwork, Inc, the Merrimack Valley Housing Partnership, and local lenders
- Create and offer training for landlords to accept vouchers



Example: Housing First San Diego

An anti-homelessness approach that leverages local inclusionary housing dollars. It offers several programs that provide rental subsidies, landlord incentives and education, case management, and homeless prevention counseling. See the [Website](#).



Goal 6

Funding & Partnerships



Goal: Create and sustain long-term funding sources and partnerships – across agencies, municipalities, organizations, and advocates – to advance the other goals of this plan, reduce barriers to housing production including infrastructure, and support region-wide coordination on local housing policies.



Tracking Measures:

Number of dollars granted for homes or infrastructure supporting homes in region



What's Already Happening

Funding and partnerships play a critical role in addressing housing challenges across Greater Lowell. The region depends on collaboration among municipalities, housing authorities, nonprofit developers, social service agencies, and private sector partners to build and preserve affordable housing. However, funding for housing, services, and the hard infrastructure to support it remains fragmented and often short-term, limiting the ability of local partners to plan strategically and sustain progress.

Large federal investments, such as ARPA, have helped jumpstart development, but future federal funding is uncertain. State funding includes the the Housing Choice grant program, One Stop for Housing that provides subsidies for affordable projects, and the One Stop for Growth which includes Housing Works funding for infrastructure. Communities and service providers have explored and implemented partnerships that put them in a better position to receive funding, but the scale of the need requires shared resources, stronger collaboration, and new models of investment.



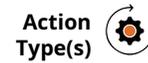
What's the Opportunity

Goal six recognizes this need - it is foundational: without sustainable funding for both housing construction and the infrastructure necessary to support it, the other goals of At Home in Greater Lowell cannot be achieved. Strong partnerships are critical not only for funding, but for program delivery. While municipalities, agencies, and others in the region are actively partnering for housing, there is a need and opportunity to expand this collaboration and bring additional funding to support At Home in Greater Lowell goals. Through the planning process, stakeholders identified three core opportunities for regional action:

1. **Shared equity models:** interest in strategies like Affordable Housing Trusts or Community Land Trusts suggests that cross-community funding tools could help municipalities jointly support affordable housing production, particularly in communities that lack staff or capital to do so independently.
2. **Infrastructure investment:** many areas in the region face infrastructure constraints (e.g., water, sewer, broadband, electric) that limit where and how much housing can be developed. Addressing these challenges through coordinated infrastructure planning and funding is essential to unlocking more housing sites.
3. **Unconventional partnerships:** stakeholders emphasized the importance of broadening the circle. High home costs isn't a siloed issue—it's deeply connected to workforce development, transportation, education, and healthcare. Stronger partnership with employers, anchor institutions, and regional agencies can accelerate implementation and unlock creative financing and political support.



Strategy 6.1: Housing Accelerator Committee



Create a Greater Lowell Housing Supply Accelerator

Meeting Greater Lowell’s housing production and affordability goals will require more than policy change; it demands ongoing collaboration, technical support, and alignment of partners. The Housing Supply Accelerator would serve as the regional implementation arm of At Home in Greater Lowell, providing structure and momentum to advance the strategies laid out in this plan. This is not a new program or institution. Instead, it would be a “task force” of existing agencies, a public-private convening and collaboration. The Accelerator would:

- Align state, local, and institutional partners around implementation
- Support local capacity to implement zoning changes, development reviews, and infrastructure coordination
- Elevate shared learning, highlight best practices, and recognize progress across municipalities
- Engage new voices, including community residents and nontraditional partners like healthcare institutions and workforce providers

This model builds on successful frameworks nationally, as illustrated in the [Housing Supply Accelerator Playbook](#) by the American Planning Association and National League of Cities. Locally, institutions like UMass Lowell—through initiatives such as the Lowell Innovation Network Corridor (LINC)—show how higher education can be a powerful partner in expanding housing and revitalizing neighborhoods. By providing a platform for shared leadership, the Greater Lowell Housing Supply Accelerator will keep implementation efforts on track, create regional coherence, and bridge the gap between planning and action.

Local Actions

- Participate in Housing Accelerator activities

Regional Actions

- Identify partners to implement this plan through the creation of a Housing Accelerator
- Create a steering committee, engage core partners, and provide materials for outside partners
- Develop opportunities to involve residents to shape development decisions
- Weave partnership into annual summit structure with awards



Example: APA Housing Supply Accelerator

A National initiative, led by the American Planning Institute and National League of Cities, aimed at helping local governments overcome barriers to increasing housing production by streamlining zoning, permitting, and financing processes. [Read the Report.](#)



Strategy 6.2:

Construction Loan Guarantee Program

Geography



Action Type(s)



Create a new guarantee program leveraging support from local and regional financial institutions

A persistent challenge to building new housing—especially affordable housing and small-scale developments—is the financing gap between a project’s costs and expected revenues. Developers seeking to build housing in infill areas, near transit, or with income-restricted units often face greater financial risk, higher upfront costs, and difficulty securing financing. A regional guarantee program can help fill this gap. Guarantee funds are gaining traction nationally as flexible tools that combine public policy objectives with private capital, advancing housing affordability and supply in places where conventional finance falls short.

Modeled after innovative efforts such as the Lowell Development and Financial Corporation (LDFC), this program would de-risk investment in priority housing developments by offering loan guarantees to lenders. These guarantees would lower the perceived risk of lending, enabling more favorable loan terms—such as reduced interest rates or higher loan-to-value ratios—for projects aligned with regional housing goals. The program would prioritize projects such as development on small or underutilized sites, housing with units reserved for **middle-income or workforce households**, projects in walkable, **transit served areas**, and adaptive reuse or **conversion of commercial properties to residential**. In addition to enabling new development, this program could be used strategically to preserve and rehabilitate existing subsidized housing.

NMCOG and housing accelerator partners should work with a coalition of banks, credit unions, community development financial institutions (CDFIs), and impact investors to structure the fund, and potentially partner with existing entities like MassHousing or local housing trusts for administration and underwriting.

Local Actions

- Advocate and support at the local level

Regional Actions

- Work with financial institutions to develop an LDFC-like partnership that could utilize federal or impact investor dollars to guarantee low-interest or risky loans
- Create a framework for targeting those funds such as infill development, development with workforce units, development in certain areas, etc.
- Work or support others’ work to reach out to potential funding sources to fund the guarantee program



Example: Bluehub Capital

Bluehub Capital is a Boston based Community Development Financial Institution that has a dedicated housing finance program. Specializing in preservation and new development, the agency has helped fund 36,000 units nationally. Visit their [website](#).



Strategy 6.3: Regional Infrastructure Growth Plan

Geography  Action Type(s)  

Conduct a study, and complete and implement a plan to expand small-scale or regional sewer capacity and energy infrastructure

The ability to increase housing supply in Greater Lowell region is directly tied to the availability of physical infrastructure, especially water, sewer, and energy systems. Several communities report that outdated or limited sewer systems and constrained electrical grids are already impeding housing development, particularly for multifamily and infill projects in town centers or village areas. This is especially urgent as electrical infrastructure needs to grow with the shift toward building electrification, EV charging, adoption of specialized stretch building codes, and clean energy adoption. This is not unique to Greater Lowell: distributed energy systems, microgrids, and utility coordination are increasingly being built into local housing and climate strategies. Meanwhile, wastewater infrastructure remains a persistent constraint in rural, suburban, and urban areas of the region. Investing in these systems not only unlocks housing opportunities but also promotes environmentally sustainable and fiscally responsible development.

However, regional visibility into infrastructure capacity is limited. Most utilities maintain data individually, often in formats that are not easily comparable or actionable across communities. A regional planning effort is needed to understand existing conditions, identify priority areas for upgrades, and pursue funding collaboratively for expansion or modernization. This work, designed to bring more investment into infrastructure into the region, would work hand-in-hand with a regional growth strategy recommended by Greater Lowell Stronger Together, the 2025-2030 Greater Lowell Comprehensive Economic Development Strategy. Planning around infrastructure—both sewer and energy—is essential to achieve smart growth, housing affordability, and long-term sustainability.

Local Actions

- Partner and participate in regional planning

Regional Actions

- Create a dataset of existing wastewater infrastructure
- In partnership with local governments and other relevant stakeholders, identify opportunities for expanding wastewater infrastructure
- Evaluate possibility of small-scale area package treatment plants for multiple multifamily developments in town centers or other traditional complete neighborhoods
- Seek funding to implement opportunities



Example: Regional Wastewater Treatment Consolidation Study

Connecticut developed a comprehensive statewide wastewater infrastructure datasets, empowering local and regional planners to coordinate housing and sewer planning. NVCOG worked with the state Office of Policy and Management to obtain \$1.35m for a regional wastewater treatment consolidation study (2018). [Read the report.](#)

Strategy Matrix

These pages summarize the six goals and seventeen strategies for easy reference. For full information on each strategy, reference the appropriate page in this plan.

	Geography	Action Type(s)	Goal/Action	Tracking Measure 1	Tracking Measure 2
			1. Increase the total number and type of safe, healthy, and environmentally-friendly homes so that people at any stage of life and income will be able to find a place to live.	Number of New Homes	Percent of homes that are 2+ family
1.1			Missing Middle Zoning Implement zoning changes that encourage the production of housing to meet current and future housing needs		
1.2			Adaptive Reuse Plan Develop a regional adaptive reuse plan including identification of buildings, marketing, and funding for site readiness		
1.3			Modular Housing Program Study barriers to modular or panelized housing, create strategies to overcome them, and advocate for allowing modular housing in state and federal programs		
			2. Increase the total number and type of safe, healthy, and environmentally-friendly homes so that people at any stage of life and income will be able to find a place to live.	Mode-shift away from single occupancy vehicles	Percent of new homes that are within 1/2 mile of transit
2.1			TOD Master Plans Develop TOD master plans around current or future commuter rail stations, including advocacy for expanded service and feasibility studies		
2.2			Traditional Neighborhood Program Develop a competitive “traditional complete neighborhood” technical assistance program for neighborhoods that could support pedestrians, bicycles, and/or bus transit		
			3. Provide housing stability for current and future residents by creating and maintaining homes that affordably meet their needs, therefore ensuring access and ability to stay within communities of opportunity.	Number of subsidized units on the SHI	Percent of housing cost burdened households
3.1			Regional Housing Services Office Develop a region-wide housing services office to inventory, evaluate, and communicate actual affordable housing inventory and anti-displacement programs		
3.2			Inclusionary Zoning Market Studies Complete market studies to evaluate and create or update inclusionary zoning or incentive zoning sections		
3.3			Expand Homebuyer Programs Work with state and federal partners to create low- or no-interest mortgages and expand first-time homebuying programs (including rent-to-own programs)		



IMPLEMENT LOCALLY

Intended for adoption by individual municipalities, tailored to local conditions. These strategies gain power when adopted collectively, but each municipality can pursue them independently.



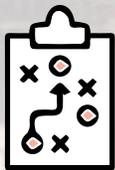
IMPLEMENT REGIONALLY

Primarily advanced at the regional level.

Image Source: The Val, Housing Navigator

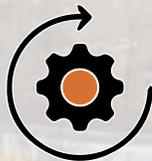


Geography	Action Type(s)	Goal/Action	Tracking Measure 1	Tracking Measure 2
4. Eliminate housing insecurity through the strengthening of diversion and emergency shelter systems and the long-term creation and preservation of homes appropriate for chronically unhoused residents and individuals.			Unsheltered point-in-time count	Number of Permanent Supportive Housing (PSH)
4.1	 	Data Dashboard Create and maintain a data dashboard		
4.2	 	Collaborate with Providers Collaboratively develop proposals to reduce red tape, identify funding gaps, and request additional funding		
4.3	 	Site Permanent Supportive Housing Identify sites for permanent supportive housing in each community and connect those with providers, funding, and zoning relief		
5. Foster inclusive communities and affirmatively further fair housing in every neighborhood in our region while communicating equitably and effectively across the region			Engagement metrics on media campaigns	Number of participants in trainings
5.1	 	Storytelling Program Advance a region-wide storytelling program to combat misinformation and raise awareness for both housing challenges and well-researched solutions		
5.2	 	Fair Housing Training Program Develop a regional fair housing training program and require participation for all land use boards and committee members (planning boards and zoning boards)		
5.3	 	Tenant and Landlord Support Create or expand programs to provide housing counseling, financial literacy education, and housing readiness for residents and those seeking to live in the region		
6. Create and sustain long-term funding sources and partnerships - across agencies, municipalities, organizations, and advocates - to advance the other goals of this plan, reduce barriers to housing production including infrastructure, and support region-wide coordination on local housing policies.			Number of dollars granted for homes or infrastructure supporting homes in region	
6.1	 	Housing Accelerator Committee Create a Greater Lowell Housing Supply Accelerator		
6.2	 	Construction Loan Guarantee Program Create a new guarantee program leveraging support from local and regional financial institutions		
6.3	 	Regional Infrastructure Growth Plan Conduct a study, and complete and implement a plan to expand small-scale or regional sewer capacity and energy infrastructure		



NEW PLAN

One-time studies or planning efforts to target resources or adjust policy.



NEW PROGRAM

New, ongoing initiatives that may require staffing or funding.



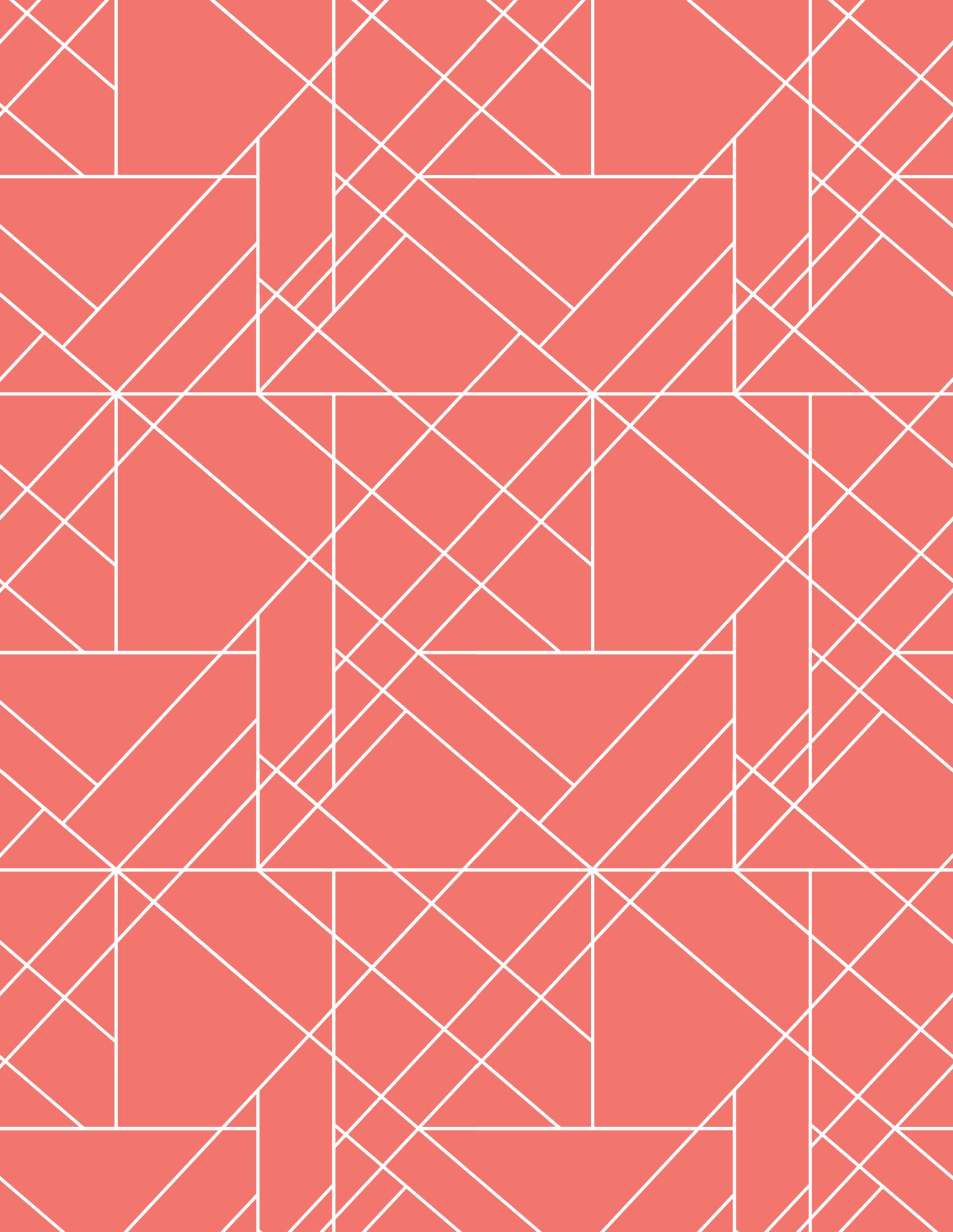
POLICY OR BYLAW

Formal policy changes, including zoning and regulatory updates.



STATE OR FEDERAL PARTNERSHIP

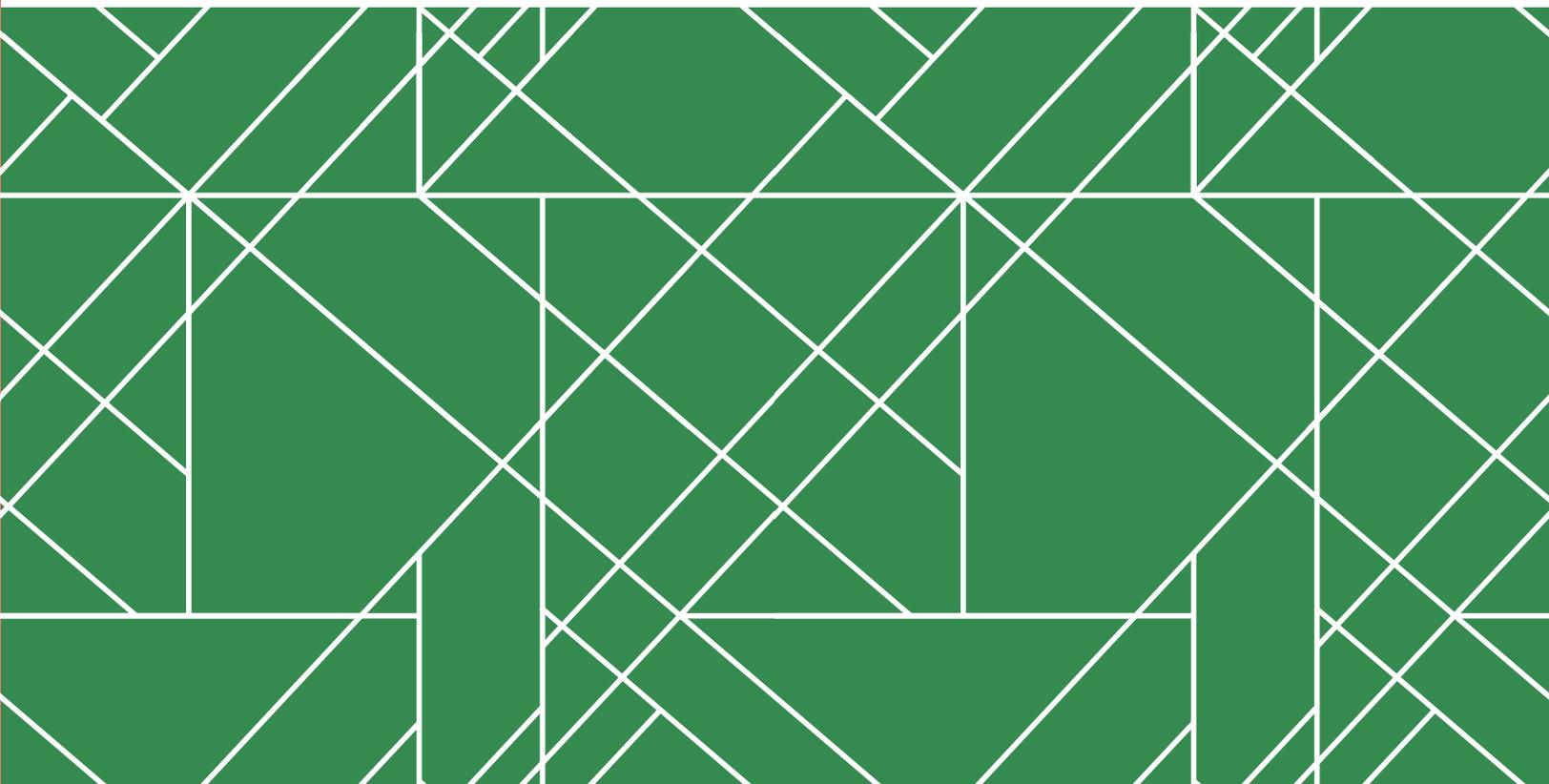
Collaborative efforts to shape policy or secure funding beyond the region.



Appendix 1

Housing Needs

Assessment



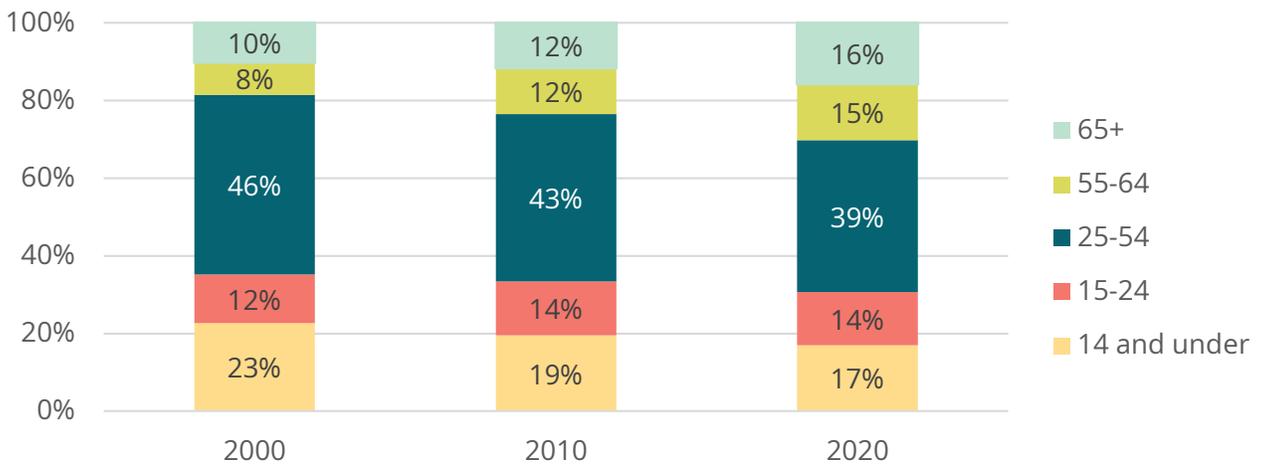
Housing Needs Assessment

The following Housing Needs Assessment was developed by the University of Massachusetts Donahue Institute (UMDI) for *At Home in Greater Lowell*.

Demographics

Just over 300,000 people call the NMCOG region home. Across the nine communities, there is a wide variation in population size in the different municipalities of the region. The largest municipality is the city of Lowell, which has a population of around 115,000, or just over a third of the region's population. Lowell the fifth largest city in the state. The next largest municipalities in NMCOG are Billerica (42,000 residents) and Chelmsford (36,000).

Figure 23: Greater Lowell Share of Population by Age, 2000-2020



Source: U.S. Census Bureau, 2000, 2010 and 2020 Decennial Census

AGE

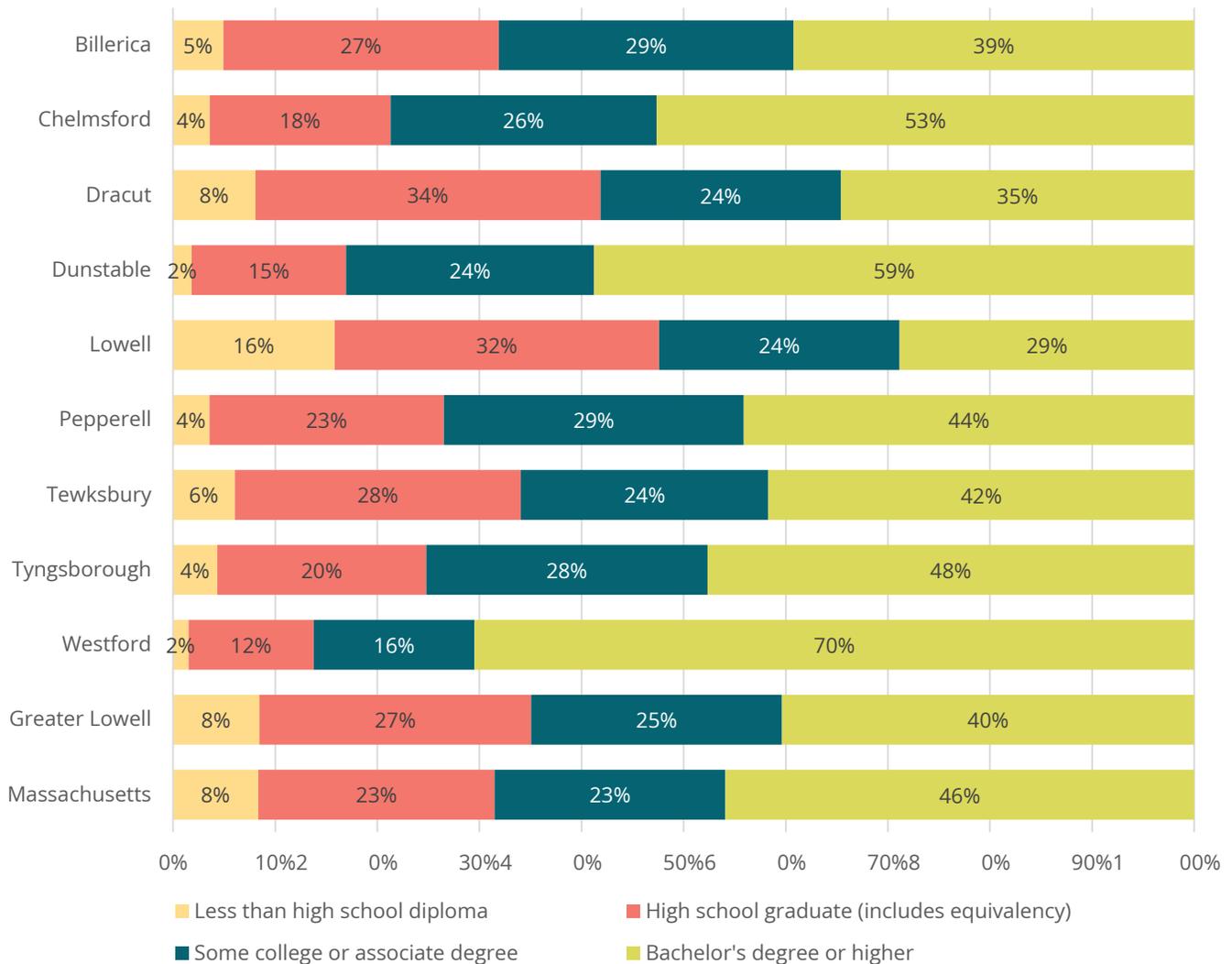
Following the trend in the state, the population in NMCOG has been aging. In 2000, the population 65 and over was only 10 percent of the overall NMCOG population, compared to 16 percent in 2020 (Figure 26). This shift occurred as the 65 and over age group grew 45 percent across the decade, faster than the state. The prime working age group (ages 25 to 54) was 46 percent of the population and has decreased to 39 percent as of 2020.

As the share of the population that is retirement age grows, there are fewer working age people to support them.

Despite growing faster since 2010, NMCOG does have a smaller share of its population that is 65 and over compared to the state. As of 2022, 15 percent of the NMCOG population is 65 and over compared to 17 percent at the state level. The 65 and over population in Lowell is even smaller at 12 percent. The Lowell population skews slightly younger than the rest of the region and the state.

Figure 24: Educational Attainment, Population 25 and above, 2022

GREATER LOWELL HAS A LARGER SHARE OF ITS POPULATION WITH LESS THAN A FOUR-YEAR DEGREE THAN THE STATE OVERALL, THOUGH SOME MUNICIPALITIES HAVE HIGH LEVELS OF EDUCATIONAL ATTAINMENT.



Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table C15002

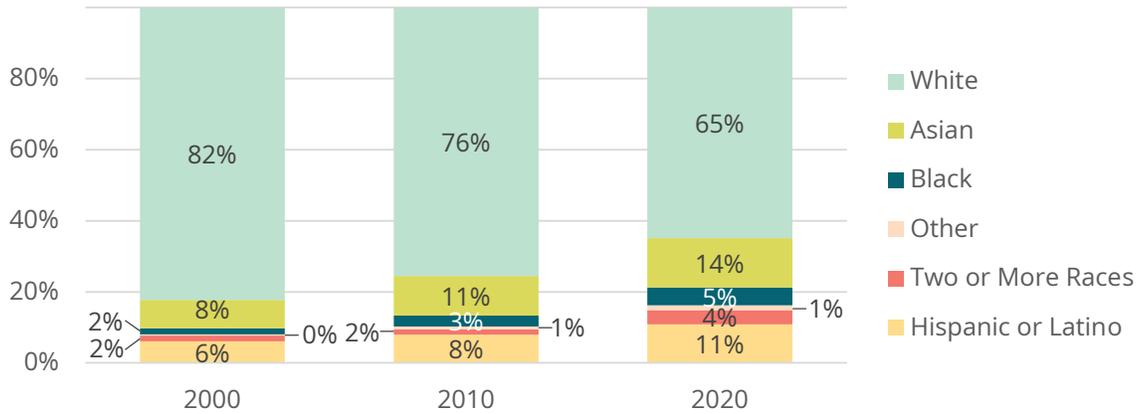
EDUCATIONAL ATTAINMENT

Educational attainment varies across the Greater Lowell municipalities, but in the region overall, 40% of the population over 25 years of age has a bachelor’s degree or more education (Figure 27). While high, it is slightly lower than the state where 46% have a bachelor’s degree or more. That said, Westford, Chelmsford, and Dunstable have very high educational attainment; 70% of the 25 and over population in Westford and more than 50% in Chelmsford and Dunstable has a four-year degree or more. In contrast, only 29% of the 25 and over population in Lowell have a bachelor’s degree or more education, which is lower than the state and the region. Sixteen percent have less than a high school diploma, which is twice the share of the state and region.

A closer look at educational attainment uncovers racial disparities in educational attainment in Lowell. Almost one third (31%) of the Asian population 25 and over and 28 percent of the Hispanic or Latino population 25 and over have less than a high school diploma. This is compared to 11 percent and seven percent for the white and black populations, respectively. The notable differences in education attainment in Lowell are likely driven by the higher share of the population that is foreign born. Compared to the native-born population, the foreign-born population in Massachusetts is more likely to have less than a high school diploma and just as likely as to have a graduate degree.

Figure 25: Greater Lowell Share of Population by Race and Ethnicity, 2000-2020

BETWEEN THE 2000 AND 2020 DECENNIAL CENSUS' THE SHARE OF THE POPULATION IN THE NMCOG REGION THAT IS HISPANIC/LATINO OR ASIAN NEARLY DOUBLED AND THE SHARE OF THE POPULATION THAT IS BLACK MORE THAN DOUBLED.



Source: U.S. Census Bureau, 2000, 2010 and 2020 Decennial Census. Note: Race groups are non-Hispanic or Latino, other includes American Indian/Alaskan Native, Native Hawaiian/Pacific Islander and two or more races. The 2020 Census made it easier for people of multiple races to identify themselves, which lead to a much larger Two or More Race category in that census

RACE AND ETHNICITY

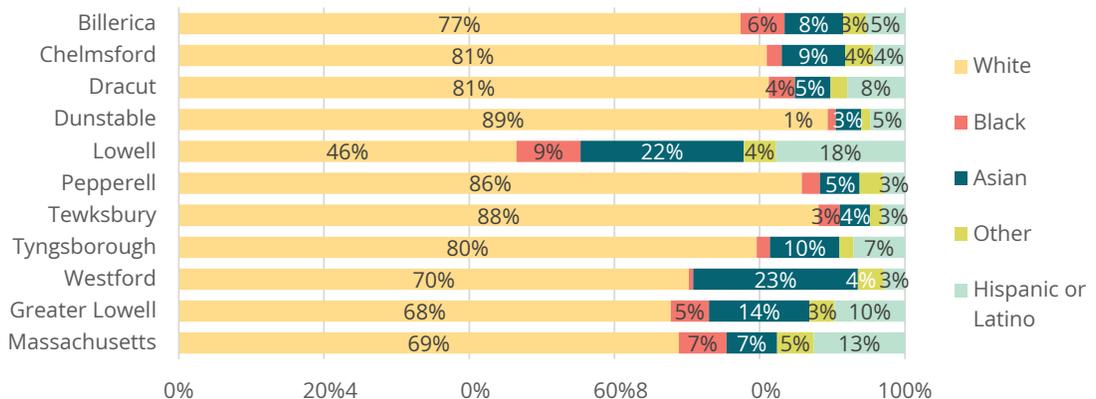
The NMCOG population is 68 percent white, which is about the same share as the state. The next largest racial population in the region is the Asian population, which makes up 14 percent of the region, a share that is twice the state share. While the region has a smaller share of Black, Hispanic or Latino, and two or more races than the state, it has twice the share of Asian residents. Westford and Lowell in particular have large Asian populations. Lowell has the most diverse population in the region. Lowell is 46 percent white, well below the state share and the share in the other towns. The population in Lowell is 22 percent Asian, 18 percent Hispanic or Latino,

and nine percent Black, which are all higher shares than the region and state overall. Most of the racial and ethnic diversity of the region is concentrated in Lowell.

The NMCOG region has experienced substantial demographic change over the last 20 years. Between 2000 and 2020, the share of the population that is Asian, Black, and Hispanic or Latino, grew rapidly. In that same period, the share of the population that is white, not Hispanic or Latino, fell. Similar trends are seen across the state. Compared to the state, in the period 2000 to 2020, the NMCOG region saw slightly faster growth in its Black population, but slightly slower growth in its Asian and Hispanic or Latino Populations.

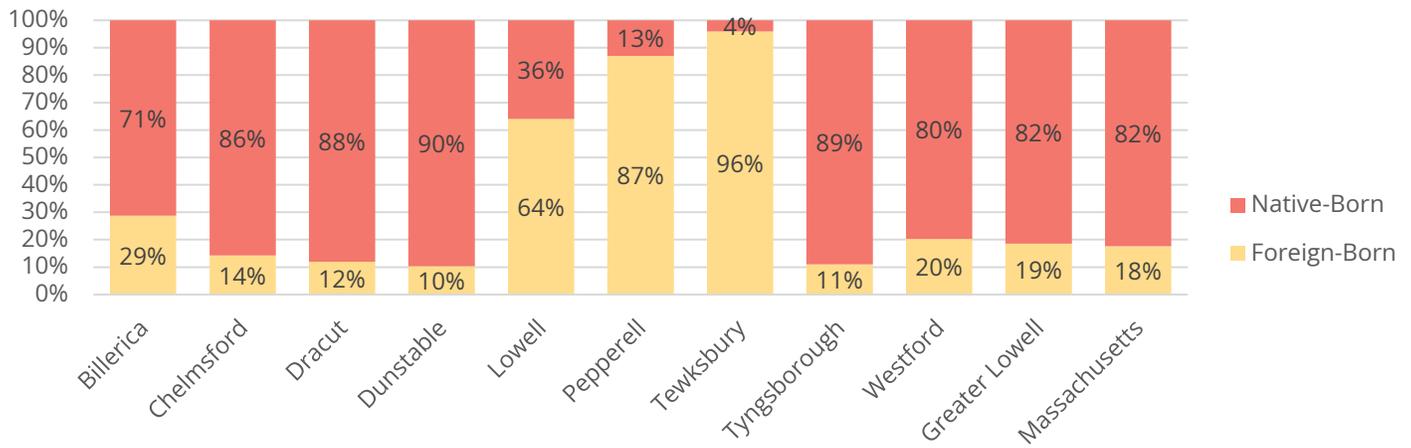
Figure 26: Share of Population by Race and Ethnicity by Community

GREATER LOWELL'S ASIAN POPULATION SHARE IS TWICE THE STATE SHARE, WITH WESTFORD AND LOWELL CONTAINING LARGE ASIAN COMMUNITIES AS A SHARE OF THEIR POPULATIONS.



Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022, Table B03002. Note: Percentages 2 percent and below not labeled, race groups are non-Hispanic or Latino, other includes American Indian/Alaskan Native, Native Hawaiian/Pacific Islander and two or more races.

Figure 27: Foreign- and Native-Born Population, 2022



Source: American Community Survey

FOREIGN-BORN POPULATION AND MIGRATION

The foreign-born population in the NMCOG region is the same as the state at 18 percent. Again, Lowell differs and has a much higher share of the foreign-born population at 29 percent. Westford is also higher than the state and region with 20 percent foreign-born. The other towns in NMCOG fall below the state benchmark, ranging between six and 14 percent for foreign-born population.

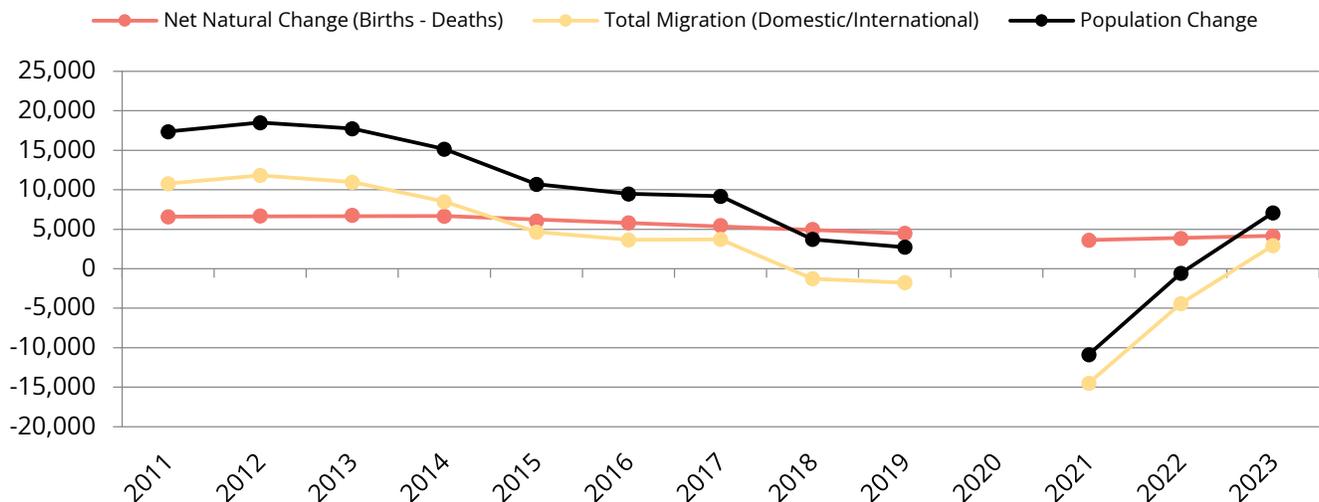
Detailed data to examine the components of population change over time in the NMCOG region is not available, but there is data for the whole of Middlesex County, which includes large portions of metro Boston. International migration to the county and the state has buoyed the county against the loss of

residents to other regions and states. On net domestic migration in Massachusetts has been consistently negative over the past decade.

Residential population change is a function of two factors, natural change and migration as shown in. This figure illustrates these components of change in the residential population in each year, in other words, not residential population totals, but the net change in the population. Births and deaths are the two contributors to natural change (grey dashed line) and domestic and international migration contribute to migration (yellow dashed line).¹

¹ Specifically, Department of Public Health records of births and deaths data are used to calculate for net natural change. The UMass Donahue Institute (UMDI) Population Estimates Program then compares that data to the change found in the U.S. Census Population estimates data, with the difference applied as migration in and out of a given region. This projection relies on Census data that is collected in April.

Figure 28: Middlesex County Components of Change 2010-2023



Source: UMDI V2023 Population Estimates. Note: The Census Bureau provides only 3 months of component data (April 1 to July 1) for decennial years, therefore component data for decennial years have been excluded from this graph for display purposes



Middlesex County has experienced natural population growth over the last decade and this growth is bolstered in most years by net in-migration. While the county has had negative domestic out-migration since 2013, this has been balanced by international in-migration, resulting in a net positive migration for the county in 2023. Natural population growth slowed between 2013 and 2019. Between 2021 and 2023, it increased, returning to prior pre-pandemic rates. If the natural population growth (shown in grey) continues to decline over time, international in-migration will become increasingly important to the continued growth of the county and by extension, NMCOG.

Figure 29: Household Language, NMCOG Region and Massachusetts, 2022

Source: U.S. Census Bureau, 2022. American Community Survey, ACS 5-Year Estimates Table C16002

LANGUAGE

Reflecting the diversity in the city, Lowell has more variety in household language than the other NMCOG communities and the state. Lowell has higher shares of households that speak Spanish, other Indo-European languages, Asian and Pacific Island languages, and other languages. Only 55 percent of households in Lowell speak English only, which is lower than the state and region where over 70 percent of households speak English only.

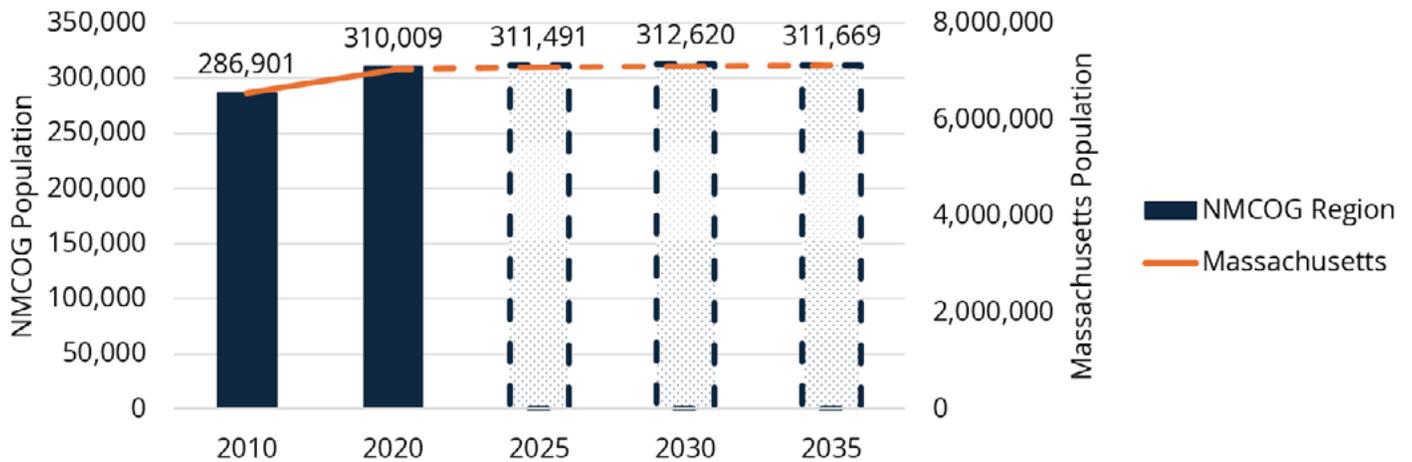
Projections

TOTAL POPULATION

Mirroring the trends in the Massachusetts population, the total population of the region is projected to increase through 2030 before demographic changes,

particularly aging and reduced family formation, slow population growth (Figure 34).

Figure 30: Greater Lowell Population Projection, 2010 -2035



Source: UMDI Population Estimates Program V2024 Projections

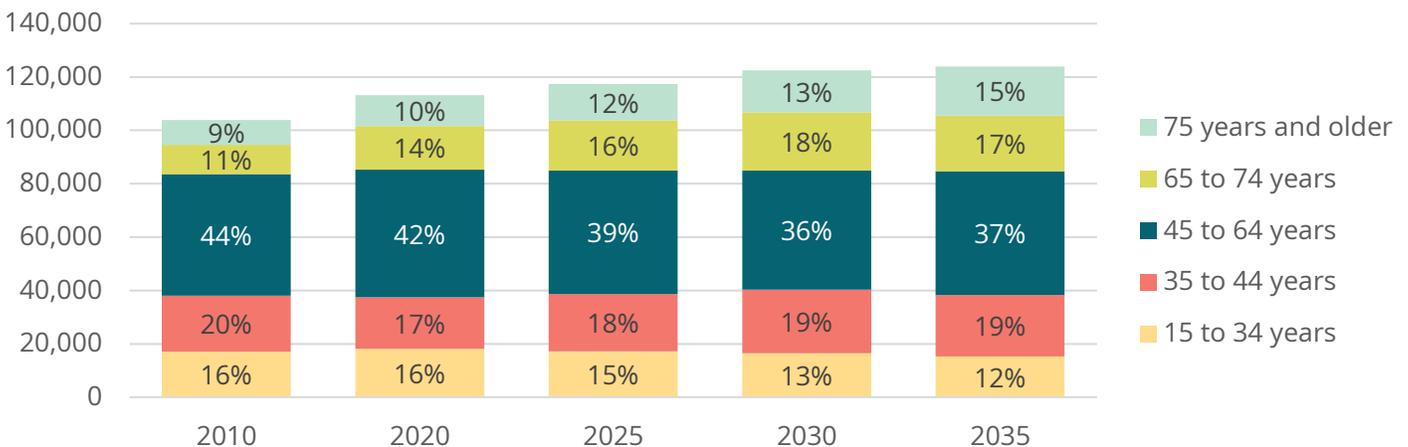
HOUSEHOLDS - AGE

As seen in the population data, the state is aging and NMCOG is following that trend, resulting in older households as seen in Figure 35. Between 2010 and 2020 the number of households who are age 65 or older grew 37 percent and this growth is projected to continue through 2030 before growing at a slower rate. By 2040, 65 plus households are projected to be

a third of NMCOG households, rising from one quarter in 2020. This will mean fewer working age households supporting more households who are retiring.

Figure 31: Household Age

THE NUMBER OF 65 PLUS HOUSEHOLDS WILL INCREASE AS THE POPULATION CONTINUES TO TREND OLDER.



UMDI Analysis and MAPC Household Projections

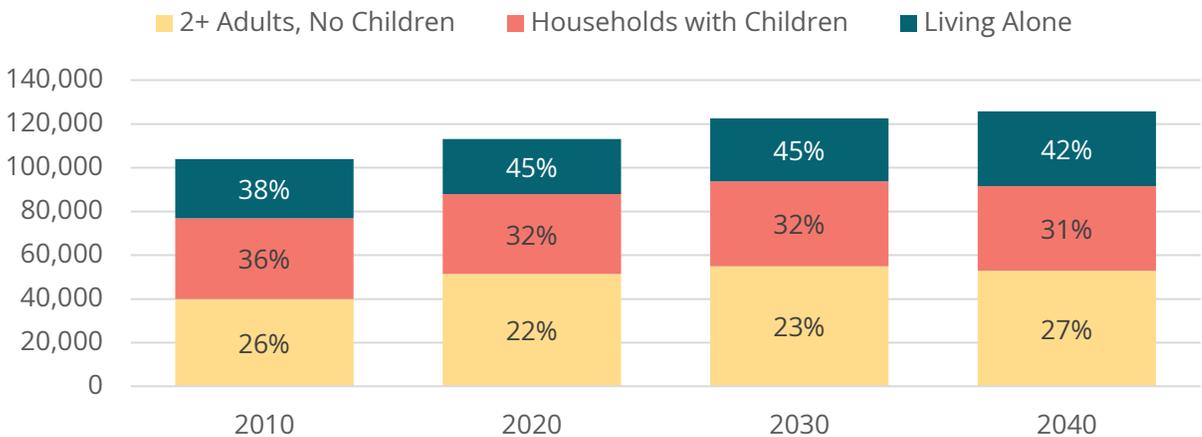
HOUSEHOLDS - TYPE

The aging of households has impacts on the housing market. First, older adults are more likely to need accessible housing units. In addition, older households may seek smaller units as their household size decreases. This is reflected in projections of household forma-

tion as shown in **Figure 36**. Older households will become more common leading to an increase in one to two person households while the share of households with children will remain relatively constant. The decline in households with children between 2010 and 2020 and between 2030 and 2040 will further slow population growth in the region.

Figure 32: Household Type

OVER TIME, HOUSEHOLD SIZE IS PROJECTED TO DECREASE DUE TO AN AGING POPULATION.



Source: MAPC Household Projections

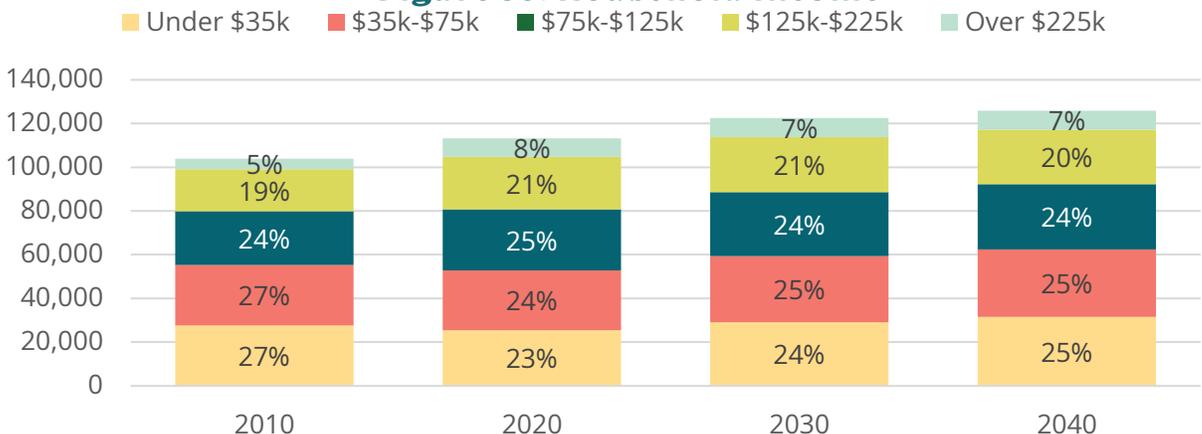
HOUSEHOLDS - INCOME

Looking to **Figure 37**, it is shown that over time income changes become rather stable and overall the population of those making under \$75,000 decreases. However, since 2010, the share of households earning more than \$125,000 annually has grown and is ex-

pected to remain steady through 2040.

While households in all income groups are growing numerically, as a share of the total population, households earning less than 75 thousand dollars a year have declined since 2010 and will remain at or below half of all households through 2040.

Figure 33: Household Income



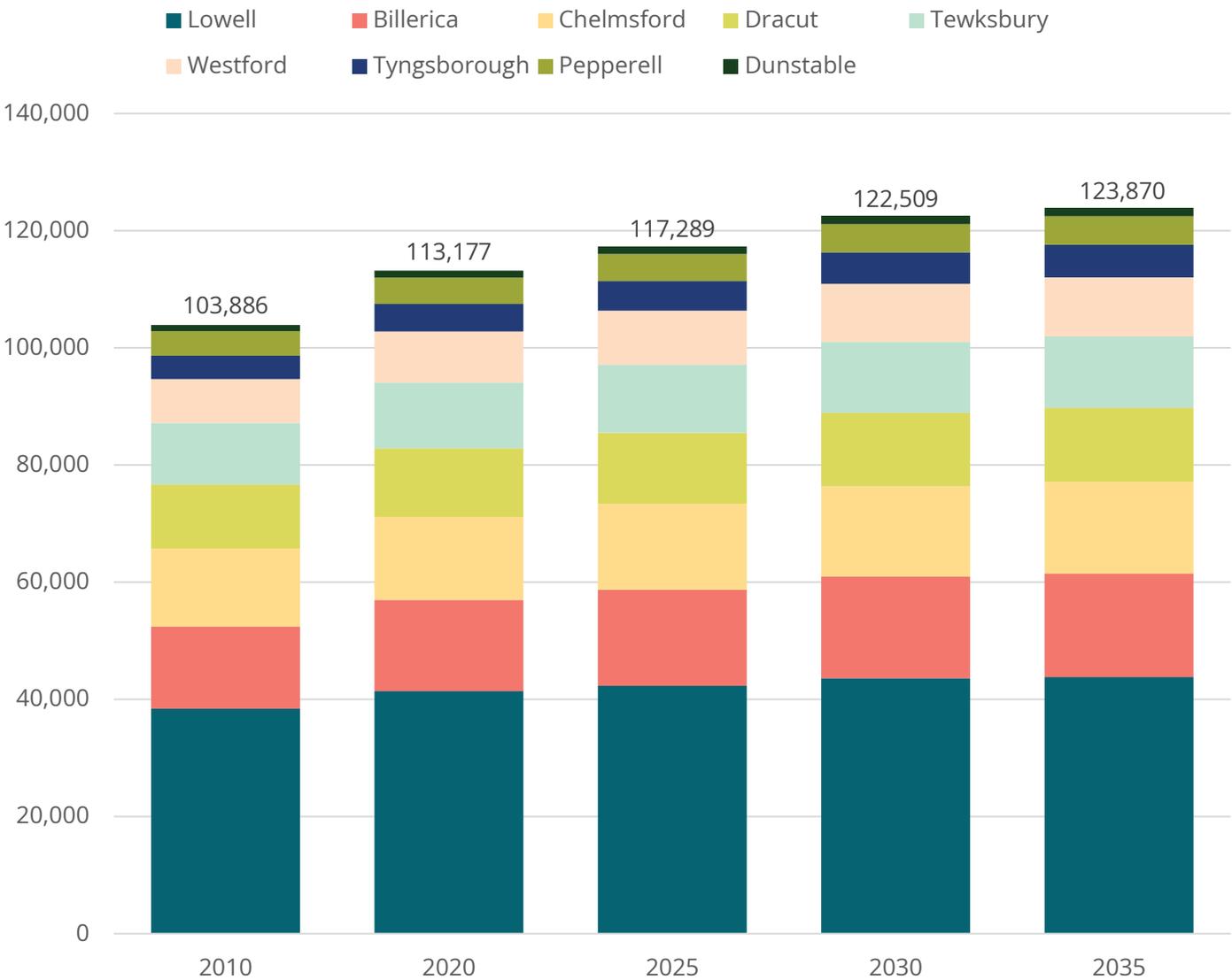
Source: MAPC Household Projections

HOUSEHOLDS - MUNICIPALITY

Household growth varies between communities in the NMCOG region as shown in **Figure 38**. The NMCOG region's total population is expected to grow 11 percent between 2020 and 2040. Between 2020 and 2040, the projected fastest growing towns in the region are Dunstable, Tyngsborough, Westford and Billerica. Lowell is projected to see the slowest household growth in that 2020 to 2040 period; however, it will still make up over a third of the region's population.

Figure 34: Households by City/Town

HOUSEHOLD GROWTH IS PROJECTED TO SLOW AFTER 2030 DUE TO DEMOGRAPHIC CHANGE.



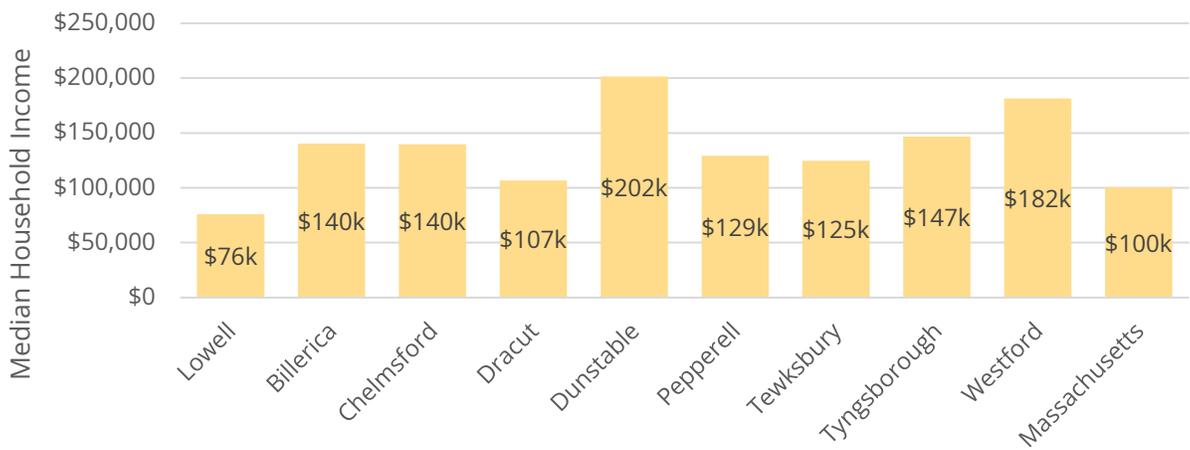
Source: UMDI Analysis and MAPC Household Projections

Economic Conditions

The NMCOG region contains significant economic diversity both across the region and within municipalities. Lowell is the economic hub of the region, but the region is also heavily tied to the Boston economy as many residents work in the Boston metro area. Mirroring trends throughout the Commonwealth, the urban core of the region, Lowell, has lower incomes and higher rates of poverty than the state while many of the suburban communities in the region have incomes well above the state's average. This section highlights the latest economic data for the NMCOG region including income, poverty status, employment and wages, and commuting data.

Figure 35: Median Household Income, 2022 (2023)

THE MEDIAN HOUSEHOLD INCOMES IN DUNSTABLE AND WESTFORD ARE MORE THAN DOUBLE THAN LOWELL'S



Source: U.S. Census Bureau, 2022. American Community Survey, ACS 5-Year Estimates, Table B19013
 Note: Median cannot be calculated for the region as a whole. Dollar Values are adjusted to 2023 dollars.

INCOME

The median income varies across the NMCOG communities, but all of them have a median household income higher than the state except for Lowell. Lowell has a notably lower household income than the other communities at \$76,000, which is also lower than the state median household income of \$100,000. There are especially high median household incomes in Dunstable and Westford, which are more than double Lowell's median household income at \$202,000 and \$182,000 respectively.

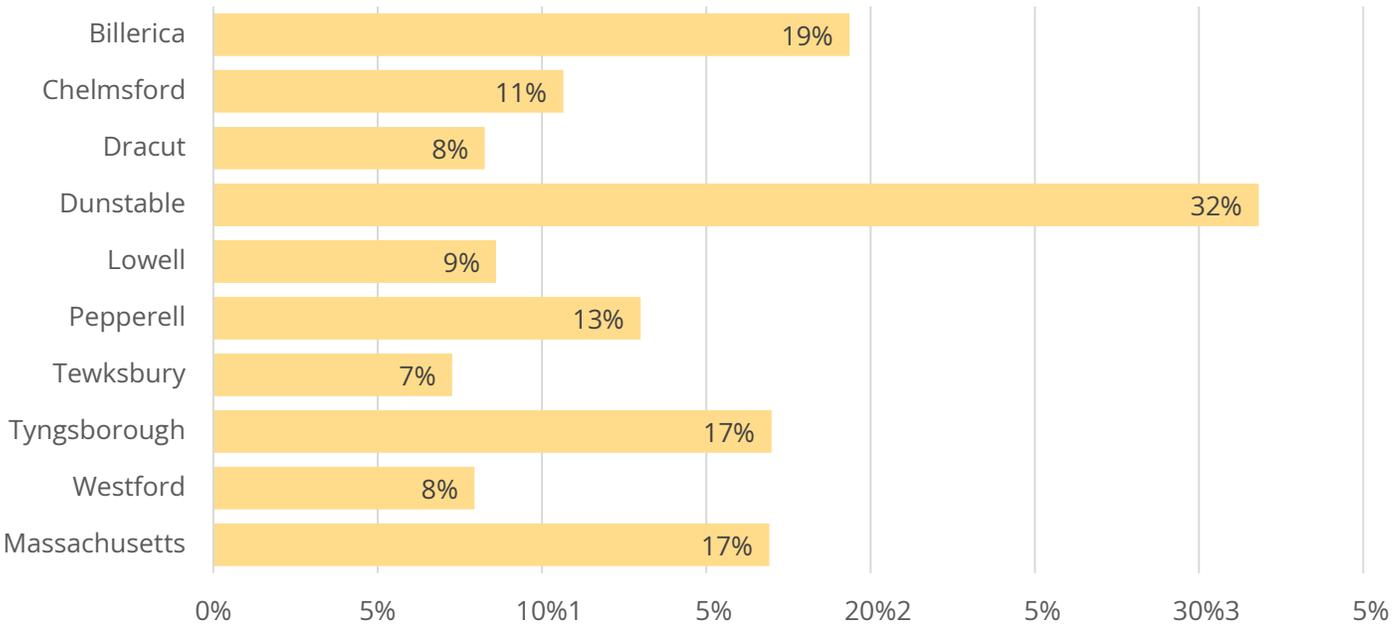
Another income measure is median family income, which gives the median income for families, rather than all households. Families include people living in a household who

are related by marriage, birth, or adoption. Family incomes tend to be higher than other households; the median family income for all of the NMCOG communities is higher than its median household income. In Massachusetts, the median family income is \$122,530. In Lowell, it is \$85,000 and ranges from \$120,000 to \$190,000 in the other NMCOG towns. The median family incomes in the communities have grown unevenly over the past decades. The growth in family income was highest in Dunstable.

These incomes differ by race and ethnicity, however. Hispanic families in Lowell have a median family income of \$58,000, which is much lower than the median incomes of white, Black, and Asian families.¹ This fol-
 1 For white, Black, and Asian populations that are non-Hispanic or Latino.

Figure 36: Median Family Income, Percent Change 2000-2022 (\$2023)

BETWEEN 2000 AND 2022 MEDIAN FAMILY INCOMES IN NMCOG TOWNS GREW UNEVENLY. WHILE DUNSTABLE AND WESTFORD HAD THE TWO HIGHEST MEDIAN FAMILY INCOMES IN THE PERIOD, DUNSTABLE'S FAMILY INCOMES GREW BY NEARLY A THIRD WHILE WESTFORD'S GREW LESS THAN TEN PERCENT.



Source: U.S. Census Bureau, 2000 Decennial Census SF3, P077 and P155A, B, D, H, 2010 and 2022 American Community Survey, ACS 5-Year Estimates, Table B19113 A, B, I, D. BLS CPI-U.

Note: Median cannot be calculated for the region as a whole. Dollar Values are adjusted to 2023 dollars. Source

lows the trend of the state; Hispanic families in Massachusetts have a median family income of \$64,000, again much less than other populations. In Lowell, Asian families have a median family income of \$94,000, which is a higher income than the overall median family income. In the other NMCOG towns, the populations of Black and Hispanic families are typically lower but the high margins of error in the data make it difficult to confirm these trends in those towns. Asian families have higher family incomes in some communities and lower in others.

POVERTY

Like other indicators, poverty rates in NMCOG vary by town and by race, but the biggest differences are between Lowell and the other communities. Seventeen percent of the population in Lowell is below the poverty level, which is a higher share than the region and the state, which are nine and ten percent, respectively. The other NMCOG communities all have shares lower than the state and region, ranging from one to seven percent.

Lowell has higher shares of populations living below the poverty level across races and ethnicities as well. Eighteen percent of the white population in Lowell is below the poverty level compared to eight percent in both the region and the state. Similarly, 26 percent of the Hispanic or Latino population in Lowell is below the poverty line compared to around 20 percent in the region and the state.



EMPLOYMENT AND WAGES

Housing prices vary by town, in places where wages are sufficiently high, rising housing costs are not as severe a concern, though households on fixed incomes may be impacted. In lower wage places, rising housing costs can place an immense burden on residents who do not own their own homes. To illustrate this relationship, affordability analysis was performed on Lowell, comparing wages by industry to available home price data.

In analyzing industry employment and wages, the data show that few industries in the region offer a wage commensurate with owning or renting a home in the area. In Lowell, the annual household income needed to afford a median priced home is \$125,500 and the income needed to afford a median priced rental is \$80,500. These incomes are both above the median household income in Lowell of \$76,000. Only a few industries offer incomes over that needed to afford a home: management of companies and enterprises; utilities; professional and technical services; and information. Of these four sectors, professional and technical services has the highest average monthly employment at over 2,500, or seven percent of total employment in Lowell, and has average annual wages of \$166,000. Utilities and management of companies and enterprises are both relatively small sectors in Lowell. Information is slightly larger than these with around 1,300 employees but still only makes up 3.5 percent of total employment.¹

Some of the larger industries in Lowell have some of the lowest average annual wages that fall below the income needed to afford

a home or rental. The largest industry by employment is health care and social assistance, which makes up around 30 percent of total employment, and has an average annual wage of \$57,000. This is well below the income needed to own or rent a home in Lowell. Educational services is the next largest industry sector in Lowell, which has an average annual wage of \$76,000. This income is slightly higher than Lowell's median household income, however, it is still below the income needed to afford a median priced home or rental. Even construction, which has average annual wages of \$99,000, is still below the income needed to afford a home.

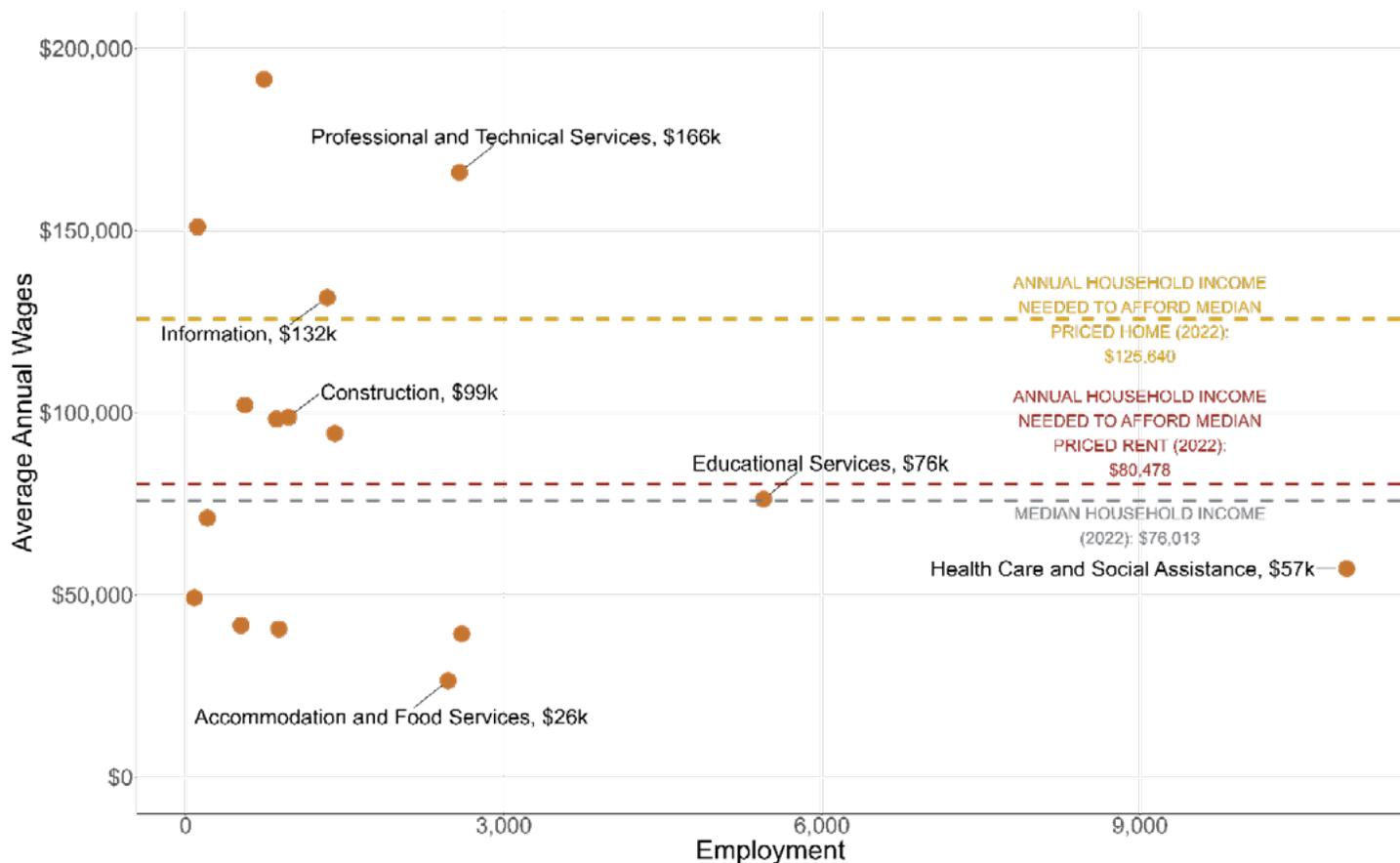
Note that these wages are averages, not medians, so the highest incomes in the sector will bring up the average wage figures for each industry. Affordability may look very different for people in the same industry but at different points in their careers. Even in a low wage industry, there are some workers who earn larger salaries in managerial and technical roles.

When wages are not sufficient to afford housing, residents can take on more roommates, seek help from family/friends or take on second or even third jobs. These tactics can close the gap on housing affordability in some instances, particularly for renters, but may be insufficient to achieve home ownership. When residents are cutoff from owning their own homes, they are cutoff from one of the most effective means of wealth accumulation which can have long term impacts on an area. As mentioned previously, wages in industries like Management and Utilities are very high but those industries contain fewer than 1,000 of the city's nearly 40,000 jobs.

¹ "Employment and Wages (ES-202)."

Figure 37: Employment, Income and Housing Affordability in Lowell, 2022 (\$2023)

FEW INDUSTRIES IN LOWELL OFFER A WAGE COMMENSURATE WITH OWNING OR RENTING A HOME IN THE AREA.



Source: ES-202 data, ACS 2022 5-Year Estimates, UMDI analysis

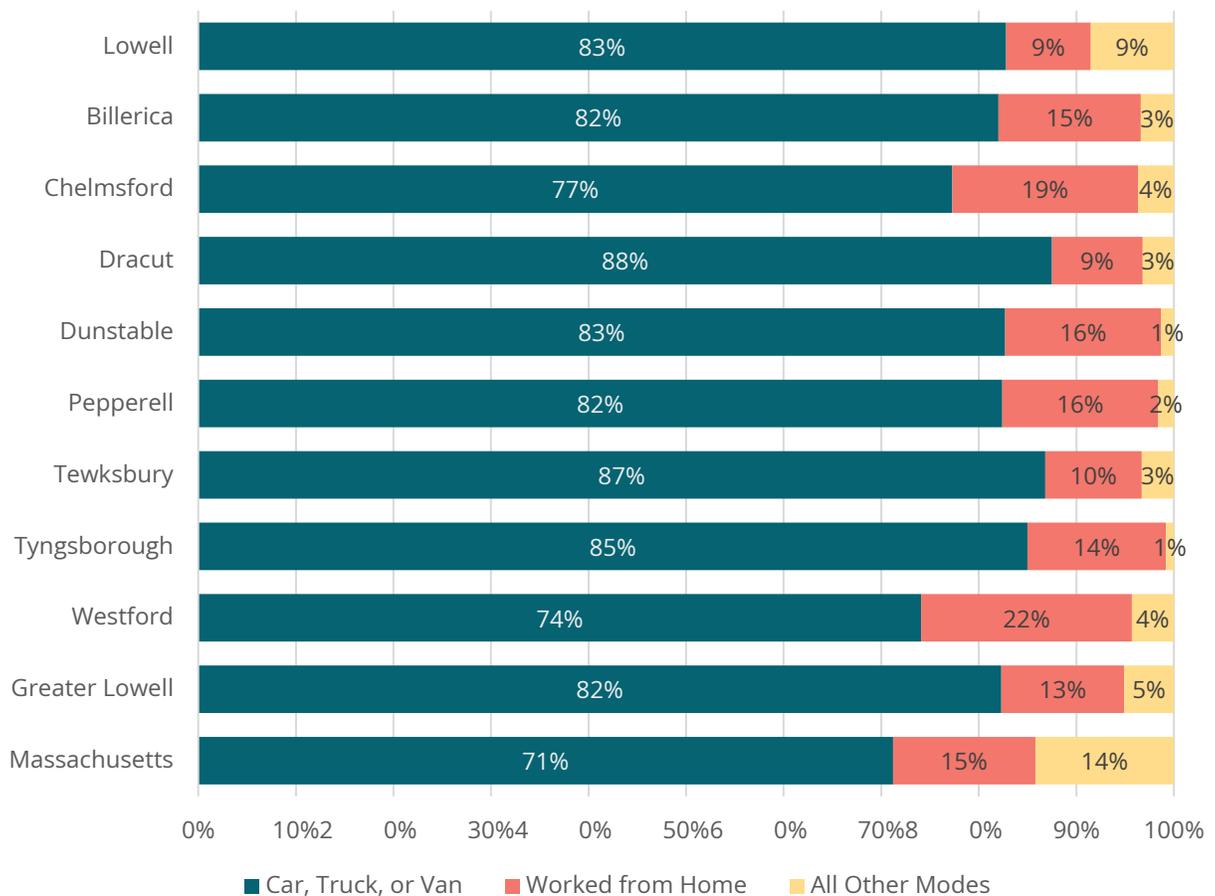
MEANS OF TRANSPORTATION TO WORK

Currently, the NMCOG region is very car dependent as the majority of the employed population in the region use a car to commute to work (**Figure 43**). A higher share of NMCOG residents (82%) use cars as transportation to work than all residents in the state (71%). Only five percent of workers in the region use other modes of transportation (including public transportation or biking). Even in Lowell and Billerica where there are commuter rail stations, greater than 80 percent of workers use drive to work, again exceeding the state-wide average. Reflecting the availability of public transit in Lowell, eight percent of the employed population in Lowell uses other modes of transportation, which includes two percent that use public transportation and

five percent that walk or bike to work. This is still well below the state level of other modes of transportation.

As discussed in an earlier section of the report, 70 percent of workers that live in NMCOG are employed outside of the region, meaning they need transportation to their job, unless they work from home. Many of these workers are traveling to Boston and the surrounding metropolitan area for jobs, however, the majority of workers are not taking public transportation. This could indicate a need for improvement in the existing commuter rail service or better connectivity to access the transportation through adding more housing near stations and/or improving connectivity for workers to get there.

Figure 38: Means of Transportation to Work, 16+ Employed Population



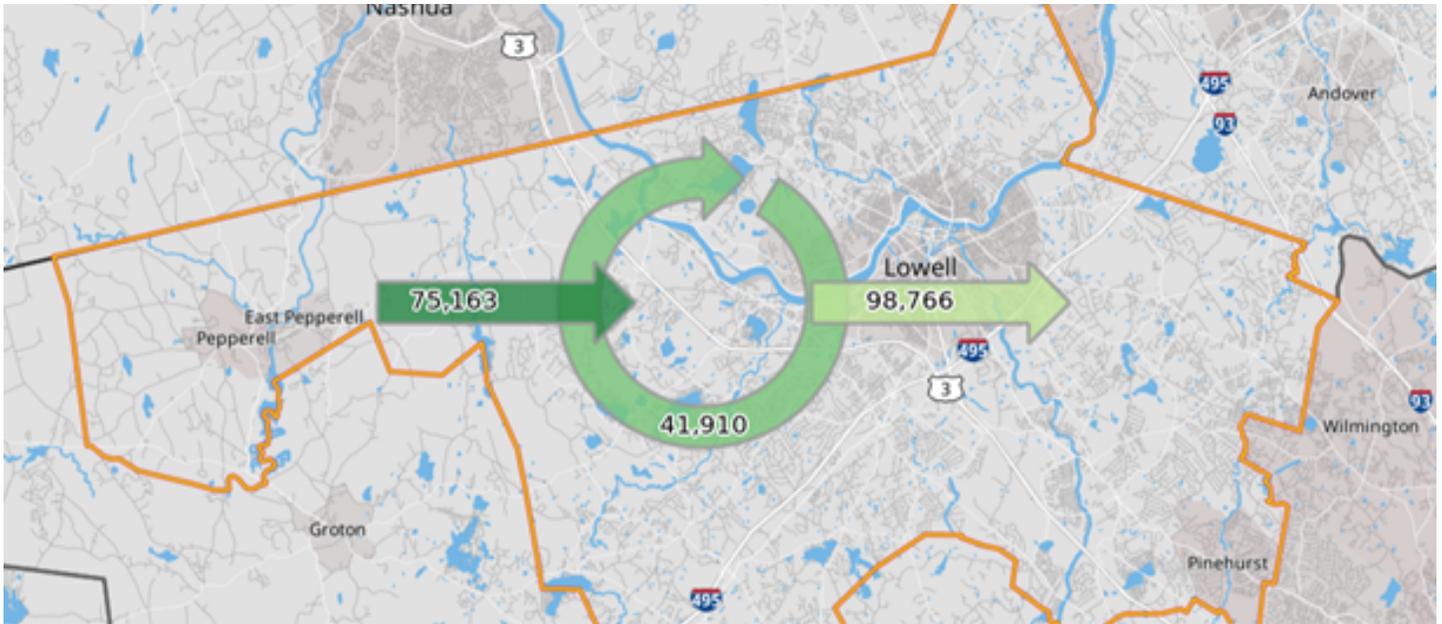
Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B08006

Note Labels representing values of less than two percent are hidden. In Tyngsborough, Pepperell, Dunstable, Dracut and Billerica the margin of error on work from home is between 20 and 35 percent of the estimate. All other modes includes Public transportation (excluding taxicab), Bicycle or Walked, Taxicab or motorcycle and all other means.

IN-FLOW AND OUTFLOW OF JOBS IN THE NMCOG REGION

In the NMCOG region, 75,000 commute into the region for jobs and over 98,000 commute out of the region for jobs (**Figure 43**). There are 42,000 who both live and work in the region. There are more workers leaving the region for jobs than there are workers coming into the region for jobs.

Figure 39: Inflow and Outflow of Primary Jobs in NMCOG Region, 2021



Source: U.S. Census Bureau, OnTheMap .Note: Arrows do not indicate direction of commuters. The selection area is the boundary of the NMCOG region.

The majority (70%) of workers living in the NMCOG region are employed outside of the region. The region’s close proximity to the Greater Boston region means it is a practical place for workers in that area to live and commute from. Only 30 percent of workers living in the region are also employed in the region (**Table 1**). While there are also a notable number of people who commute into the region to work, each day, many more workers commute out of the region than commute in. The following tables show where NMCOG residents live and work (**Table 1, Table 2**) followed by data on commuters into the region (**Table 3, Table 4**).

Table 1: Location of Jobs of NMCOG Residents

MORE THAN TWO-THIRDS OF NMCOG RESIDENTS COMMUTE OUT OF THE REGION FOR WORK.

Work Location of NMCOG Residents	Count	Share
Living and employed in the NMCOG region	41,910	30%
Living in the NMCOG region but employed outside	98,766	70%
Total Living in the NMCOG Region	140,676	100%

Source: U.S. Census Bureau, OnTheMap

The 70 percent of residents work in a variety of locations in the state. Just under eight percent of NMCOG residents have jobs in Boston (**Table 3**). The other jobs are scattered across other towns in the eastern part of the state, as well as some in New Hampshire. Of the 117,000 jobs of those employed within the region, about two-thirds, or 75,000, live outside of the region. Around one-third are both employed and live in the region (Table 4).



Table 2: Location of Jobs of NMCOG Residents (Detailed)

BOSTON IS THE LARGEST SINGLE DESTINATION FOR COMMUTERS LEAVING THE REGION.

Work Location of NMCOG Residents	Count	Share
NMCOG Region	41,910	30%
Boston	10,979	7.8%
Burlington	5,963	4.2%
Andover		3.4%
Woburn	4,275	3.0%
Waltham	3,476	2.5%
Cambridge	3,448	2.5%
Bedford	3,434	2.4%
Wilmington	3,253	2.3%
Nashua, New Hampshire	3,074	2.2%
Lawrence	2,204	1.6%
Lexington	2,021	1.4%
Methuen	1,497	1.1%
Marlborough	1,432	1.0%
North Andover	1,231	0.9%
All other locations	47,686	34%
Total	140,676	100%

Source: U.S. Census Bureau, OnTheMap

The 75,000 workers that come into the region for jobs also come from a variety of different locations. However, a larger share of these workers are from New Hampshire, compared to the number of NMCOG residents that commute to New Hampshire. Over 4,000 workers from Nashua commute to the NMCOG region for jobs and Nashua is the largest origin location of workers, other than the NMCOG region itself (Table 5). There are also over 3,500 workers commuting in from Hudson, Pelham, and Salem, New Hampshire. The imbalance between the over 7,500 workers that are living in New Hampshire but work in Massachusetts and the smaller number travelling in the opposite direction suggests cost of living is a factor in where these workers choose to live.

Table 3: Location of Jobs of NMCOG Residents (Detailed)

MOST PEOPLE EMPLOYED IN THE REGION COMMUTE IN.

Work Location of NMCOG Residents	Count	Share
Employed and living in the NMCOG region	41,910	36%
Employed in the NMCOG region but living outside	75,163	64%
Total employed in the NMCOG Region	117,073	100%

Source: U.S. Census Bureau, OnTheMap

Table 4: Origin of Commuters into the NMCOG Region (Detailed)

MANY WORKERS IN THE NMCOG REGION LIVE IN NEW HAMPSHIRE.

Work Location of NMCOG Residents	Count	Share
NMCOG Region	41,910	36%
Nashua, New Hampshire	4,018	3.4%
Lawrence	2,618	2.2%
Boston	2,415	2.1%
Methuen	2,387	2.0%
Haverhill	2,208	1.9%
Hudson, New Hampshire	1,516	1.3%
Andover	1,391	1.2%
Pelham, New Hampshire	1,152	1.0%
Worcester	1,093	0.9%
Lynn	1,075	0.9%
Salem, New Hampshire	1,068	0.9%
Wilmington	1,044	0.9%
North Andover	999	0.9%
Woburn	937	0.8%
Acton	928	0.8%
All other locations	50,314	43%
Total	117,073	100%

Source: U.S. Census Bureau, OnTheMap

Housing Conditions

Wages and commuting patterns are strongly tied to the availability and cost of housing in the region, affecting resident affordability. This section shows the current housing conditions in the region including home and rent prices, existing housing stock, and household tenure across the NMCOC communities. NMCOC communities have followed state trends in growth of home values and have also shown steep increases in market rate rents. However, Middlesex County's rents overall have risen even faster in the same period, and vary widely at the town level, ranging from median gross rents estimated just over one thousand dollars per month in Pepperell to just over 2.5 thousand dollars a month in Westford. The region has a slightly higher rate of homeownership with 68 percent residents as homeowners, than is common across the state (62%). However, as is the case state-wide, there are racial disparities in ownership: a greater share of local Black and Hispanic families rent, while a greater share of white and Asian families in the region own homes. By age, price increases may be particularly affecting new and younger households' homeownership rates, as since 2000 the shares of householders who are 45 or older have held relatively steady and the proportion of homeownership among those 65 and older have increased while homeownership for people in the region between the ages 25 and 44 have declined.

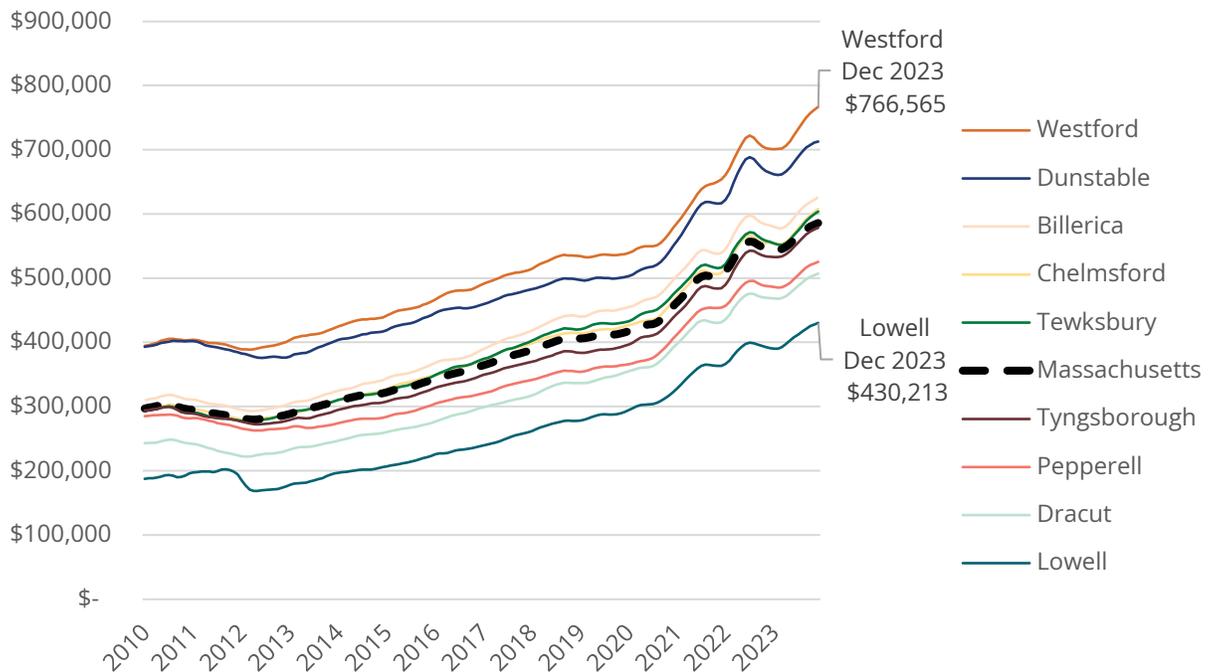
HOME AND RENT PRICES

Home values have increased in NMCOC communities like they have across the state. Five NMCOC communities have home values above the state and four fall below the state. Westford has the highest home values, according to the Zillow Home Value Index, and Lowell has the lowest home values. Still, all communities have experienced increases in home values over the last decade, following the growth trends in the state.

Data on rents is limited. Historic data on rents is from Zillow is only available for Lowell and Middlesex County. This data show that market rate rents in Lowell increased by 63 percent from January 2016 to December 2023, which is a faster rate than Middlesex County. However, Lowell market rents are still below the average market rate rental in the county.

Figure 40: Zillow Home Value Index (ZHVI), 2010-2023

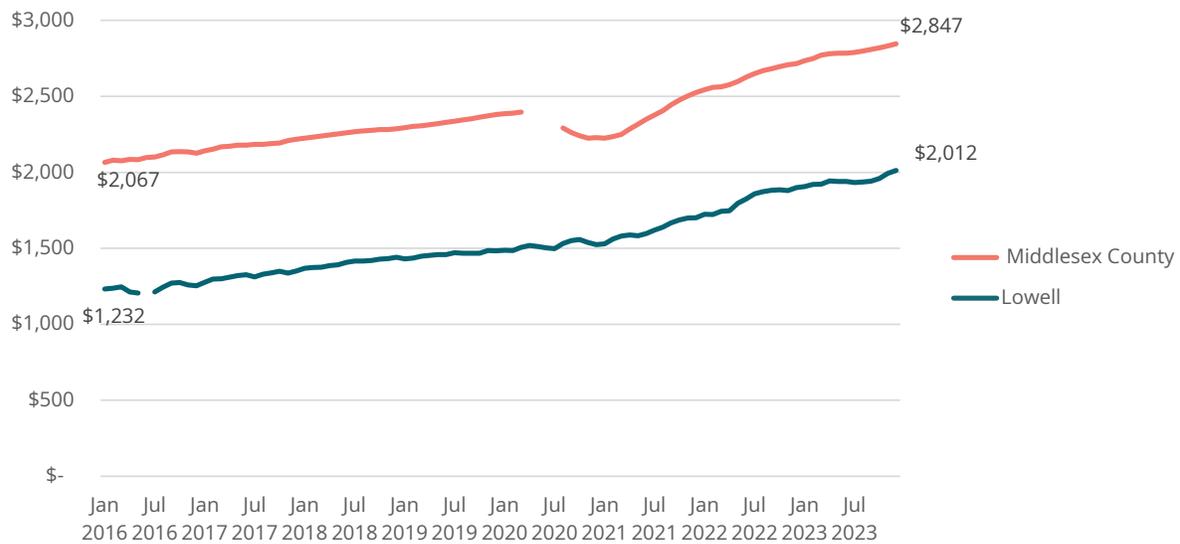
NMCOC COMMUNITIES HAVE FOLLOWED STATE TRENDS IN GROWTH OF HOME VALUES.



Source: Zillow

Figure 41: Market Rate Rents, 2016-2023, Zillow Observed Rent Index (ZORI)

MARKET RATE RENTS IN LOWELL HAVE INCREASED AT A FASTER RATE THAN MIDDLESEX COUNTY BUT ARE STILL BELOW THE AVERAGE MARKET RATE RENTAL IN THE COUNTY.



Source: Zillow

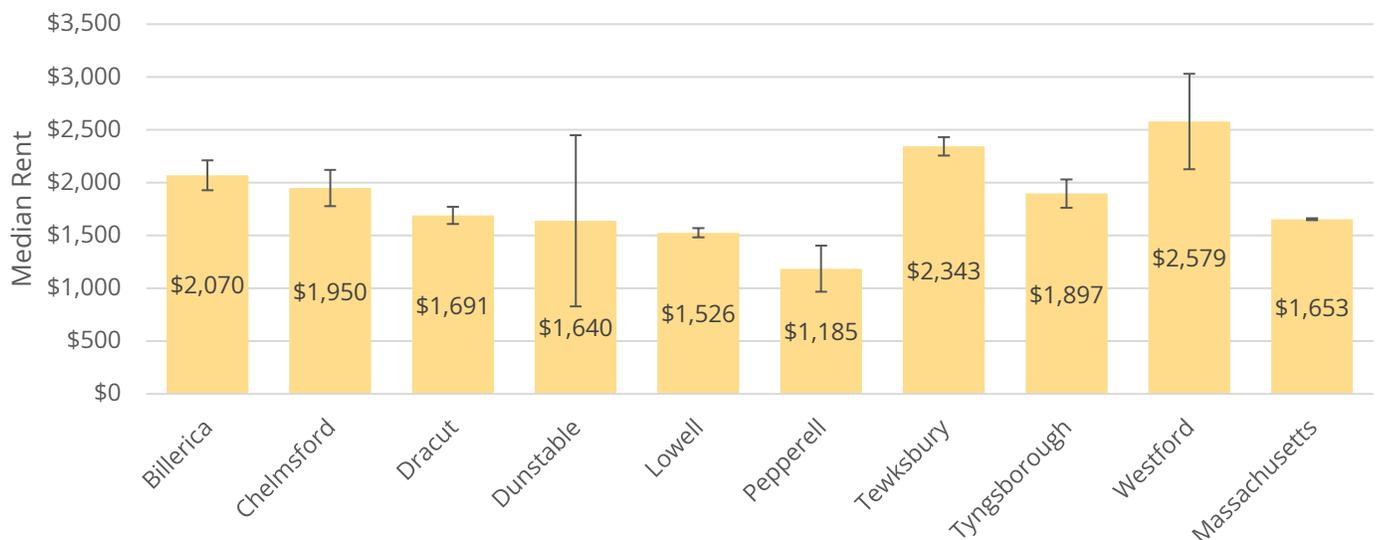
The Census also collects data on rents. According to the most recent 5-year American Community Survey (ACS), while rents in Lowell are growing, the city has one of the lowest median rents in the region at around \$1,500, which is just below the state median of \$1,650. Many of the other NMCOC communities have median rents higher than the state. These rents represent “gross rent” which is the cost of contract rent plus the typical cost of utilities. The ACS reported rent is lower than the Zillow reported rent for Lowell, this may reflect that the ACS data is derived from five years of ACS surveys, 2018 through 2022 which may

smooth out rent increases during and after 2020 as demand for housing increased.

While in Pepperell the median rent is lower than the state average, in the majority of the region median rent is higher, and in some places, much higher. Reflecting the small number of renters in their communities, both Dunstable and Westford have large margins of error, making estimates of rents less precise and in the case of Dunstable making it impossible to definitively state that the rent in Dunstable is lower or higher than the state average or other communities.

Figure 42: Median Gross Rent (2023)

PEPPERELL HAS THE LOWEST MEDIAN RENT IN THE REGION, JUST BELOW THE STATE AVERAGE.



Source : U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B25064

EXISTING HOUSING STOCK

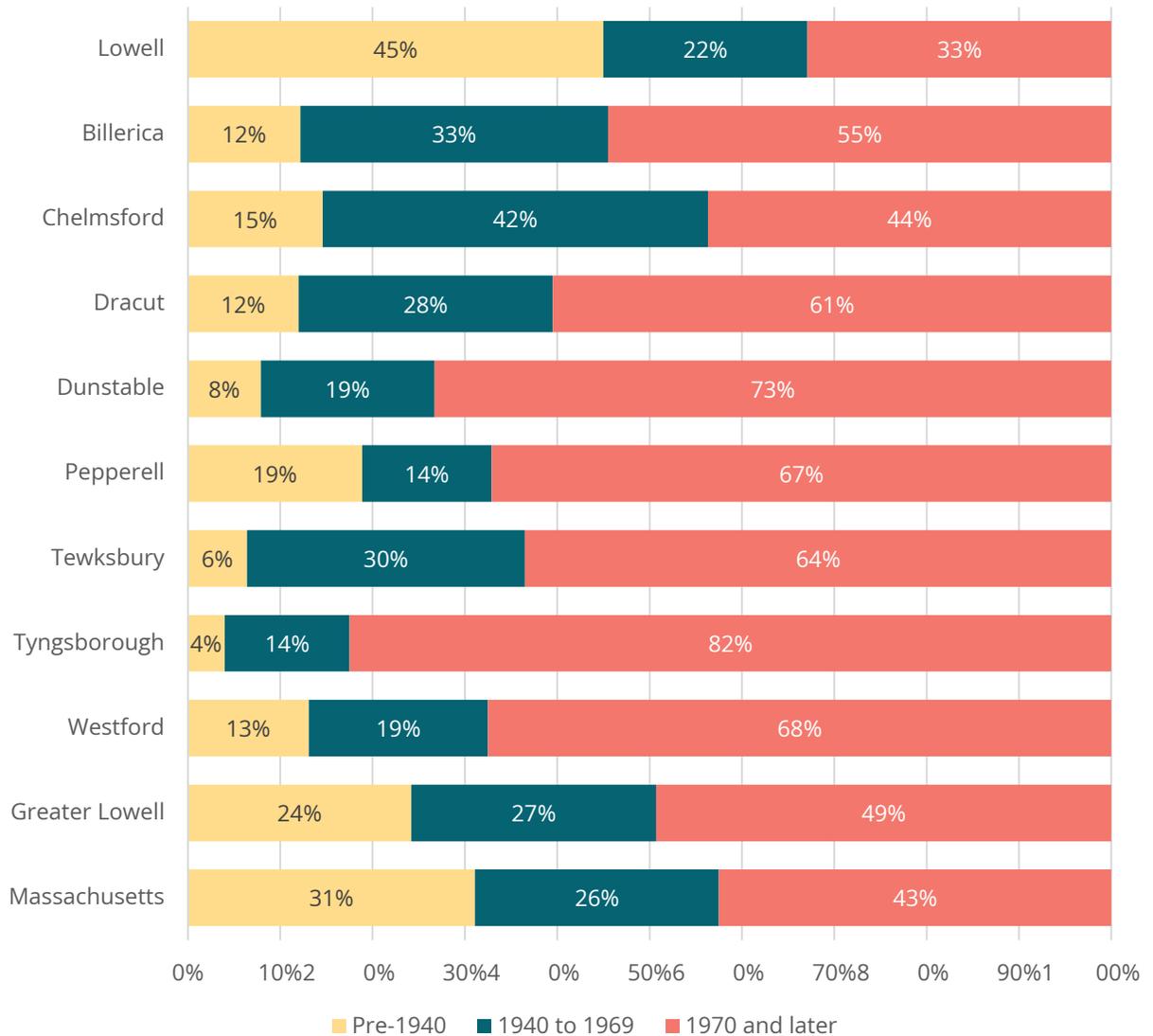
The NMCOG region has approximately 117,000 housing units and 44,000 of those are in Lowell. In the region overall, the housing stock is newer than in the state, but the housing stock is older in Lowell. About half (49%) of the housing units in NMCOG were built after 1970, which is higher than the state where this share is 42 percent. Again, this differs for the urban center. In Lowell, the housing stock is generally older than the rest of the region and the state. Only 33 percent of the units in Lowell were built after 1970. Almost half (45%) of the housing units in Lowell were built before 1940, which is a much higher share

compared to the other communities in the region and the state. In Massachusetts, only 31 percent of housing units were built before 1940. There is a need for new housing in Lowell to maintain a healthy housing market.

Chelmsford is the only other community in the region where a majority of the housing units were built before 1970. In contrast, in the state as a whole the age of the housing stock has been more evenly spread over time.

Figure 43: Age of Housing Stock

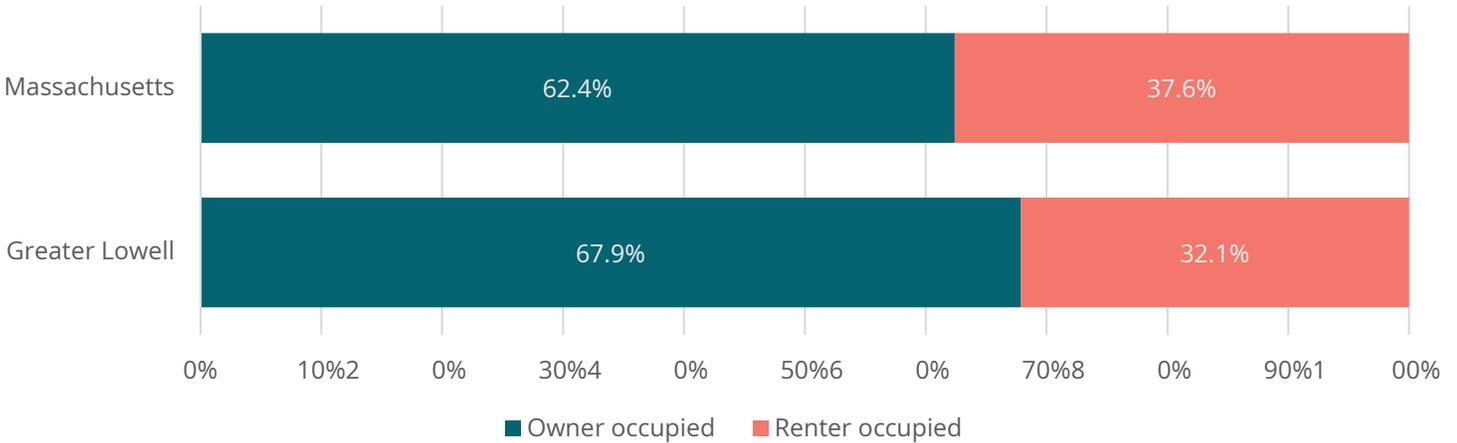
THE HOUSING STOCK IN THE NMCOG REGION IS NEWER THAN THE STATE OVERALL, WITH NEARLY HALF OF ALL HOUSING UNITS BUILT DURING OR AFTER 1970. LOWELL IS THE OPPOSITE, THREE-QUARTERS OF THE CITY'S HOUSING WAS BUILT BEFORE 1970.



Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B25034

Figure 44: Household Type (Renter/Owner), 2022

THE NMCOG REGION HAS A SLIGHTLY HIGHER SHARE OF HOMES THAT ARE OWNER-OCCUPIED THAN THE STATE.



Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B25003

HOUSEHOLD TENURE

Sixty-eight percent of households in the NMCOG region are owner occupied and 32 percent are renter occupied. The region as a whole has a greater share of owner-occupied homes than the state. However, these shares are different in Lowell where 57 percent of households are renter occupied and only 43 percent are owner occupied.

A breakdown of household ownership by race and ethnicity also reveals some differences. A greater share of Black and Hispanic households are renters while a greater share of white and Asian households are owners.

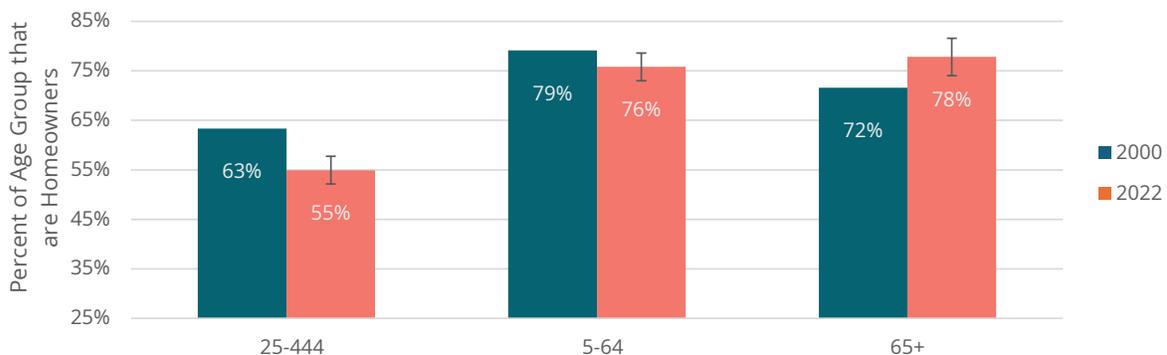
As shown in **Figure 49**, the shares of homeownership in ages 25-44 have declined. Older NMCOG residents are more likely to own their own home though there was not a statistically significant change in the 45 plus

rate of homeownership since 2000. Declining homeownership among 25- to 44-year-olds is likely driven by the sharp increase in the cost of housing and the lack of homeownership opportunities that are affordable to residents.

The NMCOG region is diverse in terms of community type, resident demographics, and economic conditions, however, across the region residents are struggling to afford housing. In the next section we lay out in more detail the challenges related to affording housing in the region and potential strategies to address these challenges that were surfaced through the At Home in Greater Lowell convenings. We lay out the goals and supporting data that can also serve as metrics to measure progress towards the goals and select strategies to achieve the goals.

Figure 45: Share of NMCOG Households Who Are Homeowners By Age

THE SHARE OF PEOPLE UNDER THE AGE OF 45 WHO OWN A HOME HAS DECREASED AND 65+ HAS INCREASED.



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25007, UMDI Analysis

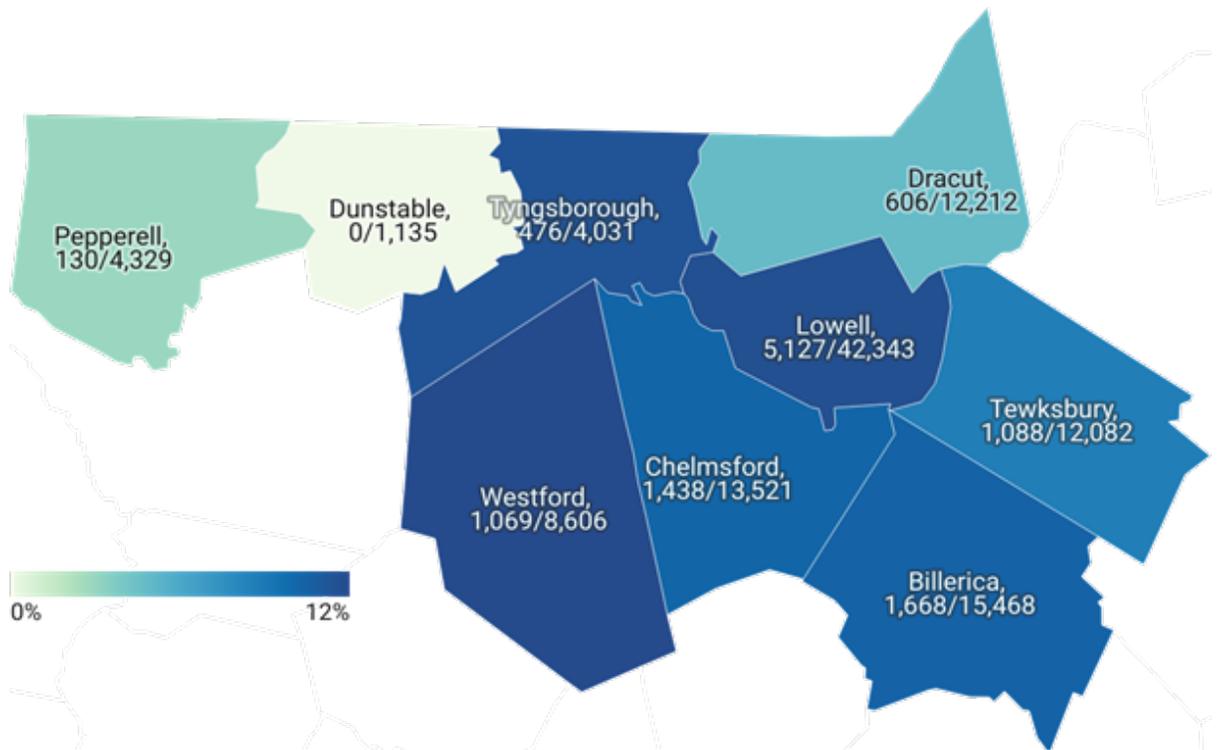
SUBSIDIZED HOUSING

A key tool in any community's toolbox to address the housing needs of its residents is publicly subsidized housing. The measures of cost burden and affordability illustrate that the market is not producing enough naturally occurring affordable housing. The production and preservation of subsidized affordable housing is one means of ensuring that the region of NMCOG remains home to residents from diverse economic backgrounds and helps to support households that are not able to participate fully in the workforce, such as the elderly and disabled.

The Subsidized Housing Inventory (SHI) data maintained by NMCOG highlights the un-

even distribution of subsidized housing in the region. This data includes public housing constructed decades ago and more recent developments. NMCOG is aware of potential undercounting of units in places like Lowell, where not all subsidized units appear in the housing inventory, and an issue of overcounting in some towns where the SHI count may include market rate units in projects that include a mix of affordable and market rate units. Nonetheless the data provides a potential baseline for measuring the region and the communities supply of subsidized housing

Figure 46: SHI Units as a Share of Total Housing Units and SHI/Total Housing Unit Counts



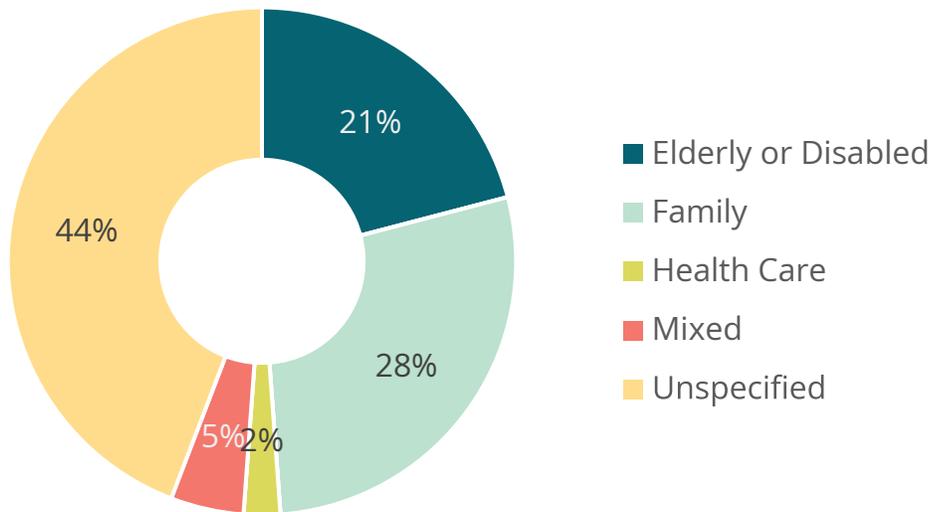
Source: EOHLC Subsidized Housing Inventory, 2024 and ACS 5-YR, 2018-2022

and highlights communities where there potential to increase the number of subsidized housing units.

The National Housing Preservation Database, which also suffers from significant limitations, helps to shed light on the forms of subsidized housing in the region.

A substantial share of the subsidized housing in the region is dedicated to the elderly or those with disabilities, and families with children as shown in **Figure 51**.

Figure 47: National Housing Preservation Database Target Tenant Type, NMCOG Region



Source: National Housing Preservation Database (NHPD)

Note: The NHPD is a database of 43 properties with subsidies in the NMCOG region. The NMCOG provided Subsidized Housing inventory for the region reports over 230 properties. Therefore the above should be viewed as a subset of subsidized properties which provides a glimpse at the makeup of subsidized housing in the region by type.

Housing Gap

Cost burden and affordability measures provide a current baseline estimate of the share of residents that are encountering challenges affording housing in the region and can be used in the future as measures of progress and improvement. These measures also highlight the differences across the region in price and incomes and the potential to increase inclusion through addressing these inequalities in access to housing.

COST BURDEN

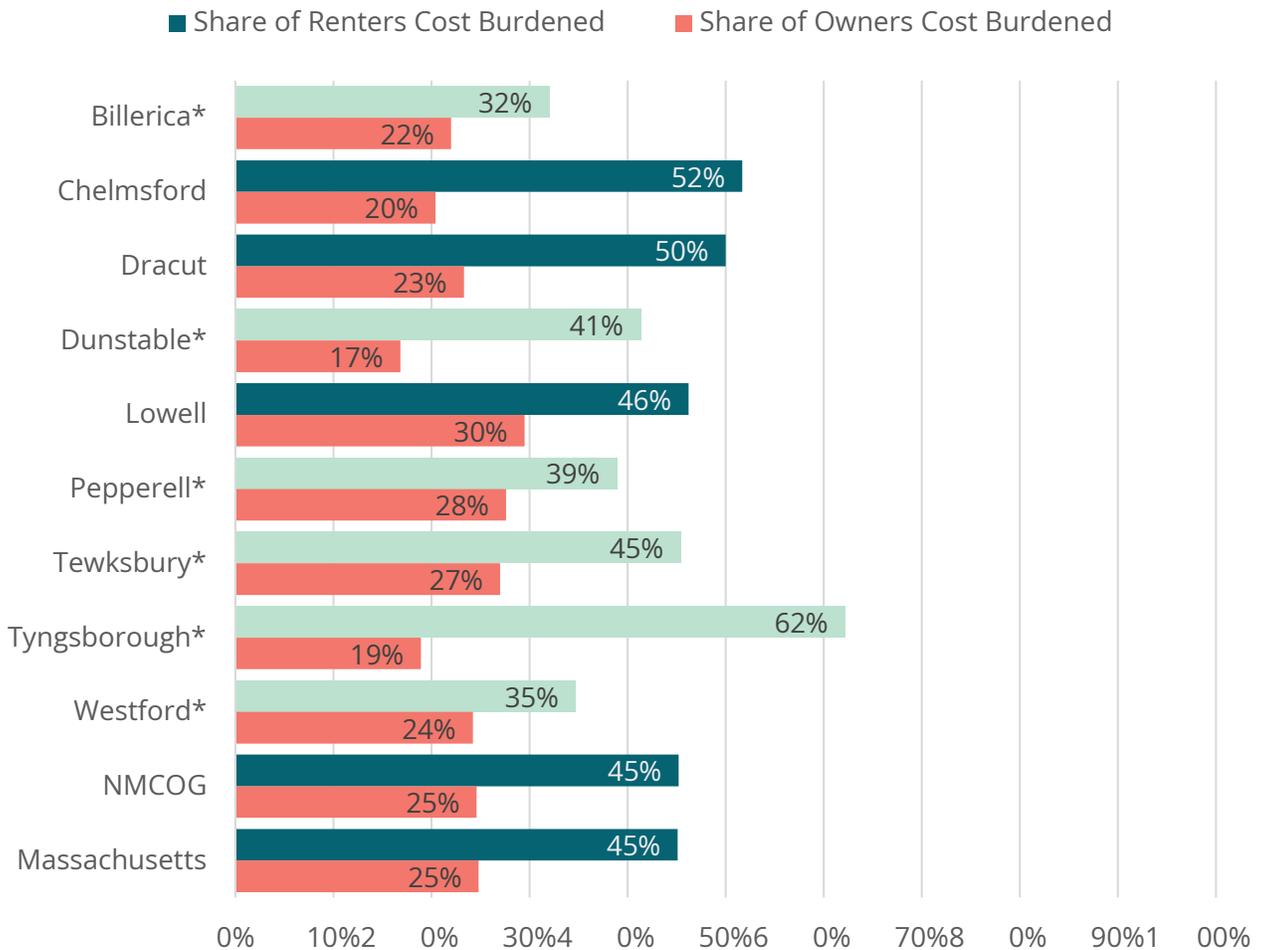
Cost burden captures the relationship between a household's income and their housing expenses. The federal government defines a household as cost burdened when they spend more than 30 percent of their income on housing and severely cost burdened when they spend more than 50 percent. Rates of cost burden vary considerably by race and tenure, mirroring income disparities by race and tenure. In the NMCOC region one in four homeowner households in the region are cost

burdened, which is the same as the state (Figure 31) and only 10 percent of those homeowners are severely cost burdened.

There is variation among the NMCOC communities, however, across communities, homeowners are less likely to experience cost burden than renters. Forty-five percent of renters in the region are cost burdened (24% severely cost burdened). The region also mirrors the state for rates of renter cost burden.

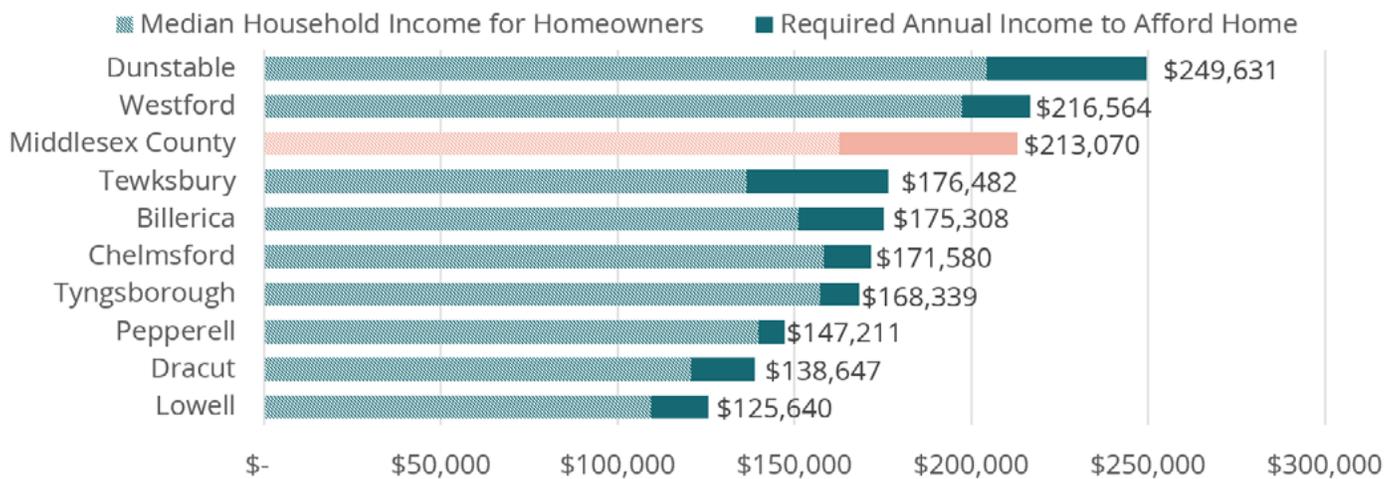
Figure 48: Renter and Owner Cost Burden

ONE IN FOUR OWNER HOUSEHOLDS IN THE REGION ARE COST BURDENED, SPENDING 30 PERCENT OR MORE OF THEIR INCOME ON HOUSING. APPROXIMATELY 45 PERCENT OF RENTER HOUSEHOLDS IN THE REGION ARE COST BURDENED AND NEARLY ONE IN FOUR ARE SEVERELY COST BURDENED, SPENDING 50 PERCENT OR MORE OF THEIR INCOME ON HOUSING.



Source : U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B25140

Figure 49: Income Required to Purchase Median Home, 2023 (\$2023)



Source: MA Realtor Association, Median Home Price, December 2023 YTD, ACS 5-year 2018-2022, UMDI Analysis

AFFORDABILITY

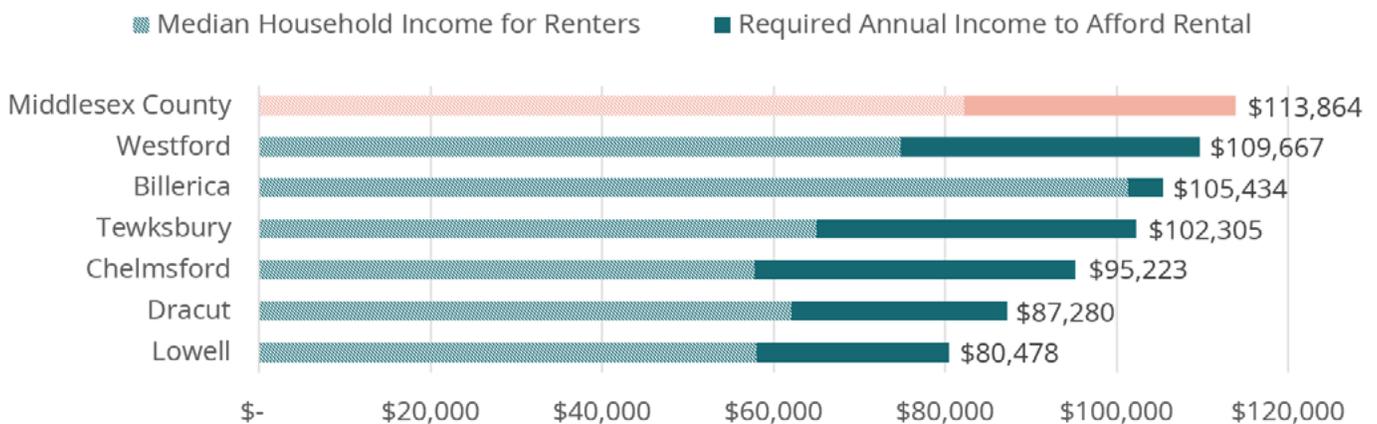
The income required to purchase a home and become a new homeowner in the region is high and exceeds the incomes of the typical residents in the region. As mentioned previously, the median household income for all NMCOG communities is below the income needed to purchase a home in the region (Figure 53). Similarly, the median household income is also below the income needed to afford a rental unit in the region (Figure 54). Such high housing costs can prevent residents from staying in their communities when they seek to purchase a new home or move into a new rental unit that better meets their needs. It can also lead to latent housing demand as adult children live with parents for longer or in other situations, such as living with roommates.

The analysis of employment and wages in Lowell, discussed in an earlier section, show that few industries

in the region offer a wage commensurate with owning or renting a home in the area. In Lowell, the annual household income needed to afford a median income priced home is \$125,500 and the income needed to afford a median priced rental is \$80,500. These incomes are both above the median household income in Lowell of \$76,000. Additionally, some of the larger industries in Lowell like health care have the lowest average annual wages and fall below the income needed to afford a home or rental.

Many existing residents of the NMCOG region experience lower housing costs because they purchased their homes when prices and interest rates were lower, or they have lower rents that have not grown at the rate of asking rents. The high cost of housing may be keeping some residents stuck in housing that is affordable but does not match their current needs.

Figure 50: Income Required to Rent Typical Market Rate Home, December 2023 (\$2023)



Source: MA Realtor Association, Median Home Price, December 2023 YTD, ACS 5-year 2018-2022, UMDI Analysis



HOMELESSNESS

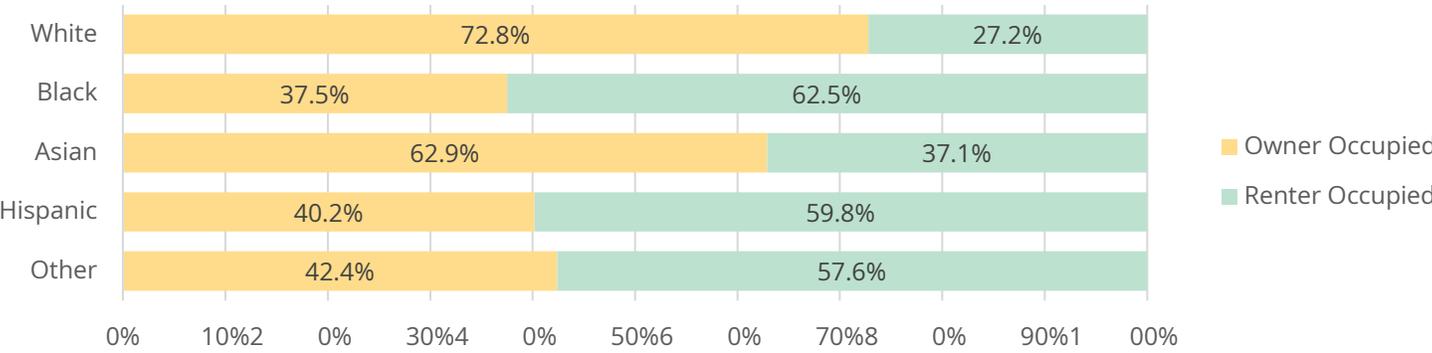
Homelessness in the Greater Lowell region has more than doubled since 2007, driven by rising rents, limited housing supply, and increasing instability. Data analyzed from nearly two decades of the HUD required Point in Time counts have tracked the rising rate of homelessness. In recent years, changes in migration patterns have led to a sharp increase in homelessness across the region. Without action taken to address low housing vacancies and high housing costs, as well as increase services to assist those most at risk, homelessness will continue to grow at an increasing rate.

Figure 51: Total Homeless Count Greater Lowell 2007-2024



Data is compiled from Point In Time Count (PIC) reports from 2007-2024. Between 2007-2019, data was reported for the Lowell CoC service area. Beginning in 2020, the Lowell CoC combined with the Balance of State CoC service area. Data reported for the Balance of State CoC has been broken out by the Executive Office of Housing and Livable Communities (EOHLC) to identify homelessness counts specific to the Greater Lowell Region. Project Type PSH/RRH/OPH are excluded from the count to determine the total number of sheltered individuals.

Figure 52: Household Type by Race and Ethnicity (Renter/Owner), NMCOC Region, 2022



Source: U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year, Table B25003

FAIR HOUSING

Examining housing tenure by race and cost burden by race can help show racial disparities and serve as an indicator of progress toward more equitable housing in the future. As mentioned in the basic housing conditions section of the report, a greater share of Black and Hispanic households is renter occupied while a greater share of white and Asian households is owner occupied. A majority, or 73 percent, of white households are homeowners compared to only 40 percent of Latino households and 37 percent of Black households.

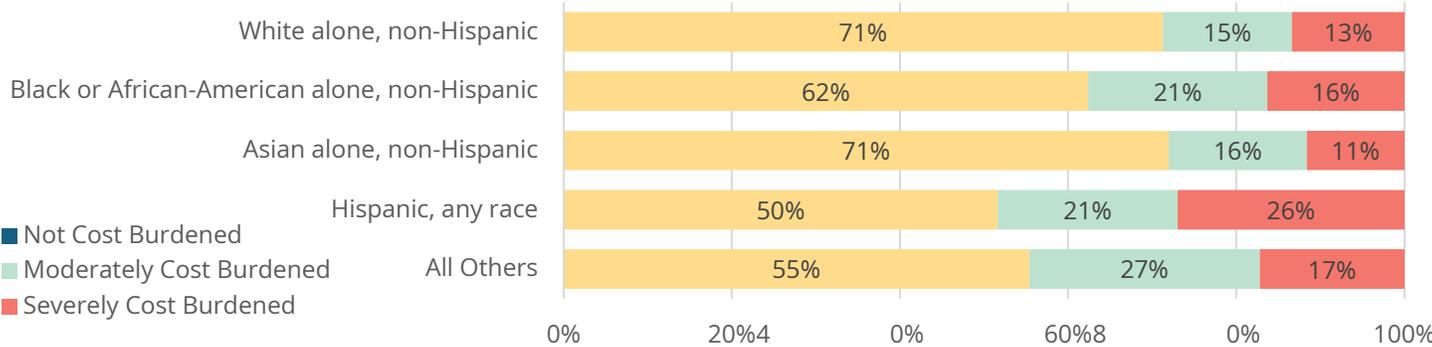
Again, these differences are more pronounced in the region’s urban center. In Lowell, the share of renter occupied households across all races and ethnicities is higher than in the region and the state. Households in Lowell that are Black, Hispanic, or of other races

have the highest shares of renter occupied households at 71 percent. Additionally, 51 percent of Asian households in Lowell are renter occupied, which is a higher share than other Asian households in the region and the state. Homeownership is lower for Black, Hispanic, and other races overall in the region and is lower for Asian households in Lowell.

There are also disparities in cost burden by race. Again, Black and Latino households are more likely to be cost burdened than white or Asian households in the region. Almost half of Hispanic households in the region are cost burdened or severely cost burdened, spending more than 30 or more than 50 percent of their income on housing. Around 37 percent of Black households are cost burdened, which is higher than the 28 percent of white and Asian households that are cost burdened.

Figure 53: Cost Burden by Race, Renters and Owners

BLACK AND HISPANIC OR LATINO HOUSEHOLDS ARE MORE LIKELY TO BE COST BURDENED.



Source: HUD CHAS dataset based on ACS 5-year 2016-2020, UMDI Analysis

Note: The CHAS dataset is a custom re-tabulation of American Community Survey data created by HUD with additional housing-related detail, but has a multi-year lag. Shares are based on the total of each racial and ethnic group for whom cost burden is calculated.

Housing Production

NMCOG is permitting new residential units at a lower rate than the state and is not producing enough housing to meet demand. This trend is discussed below with building permit data and housing demand and supply projections.

ANALYSIS OF HISTORICAL PRODUCTION TRENDS

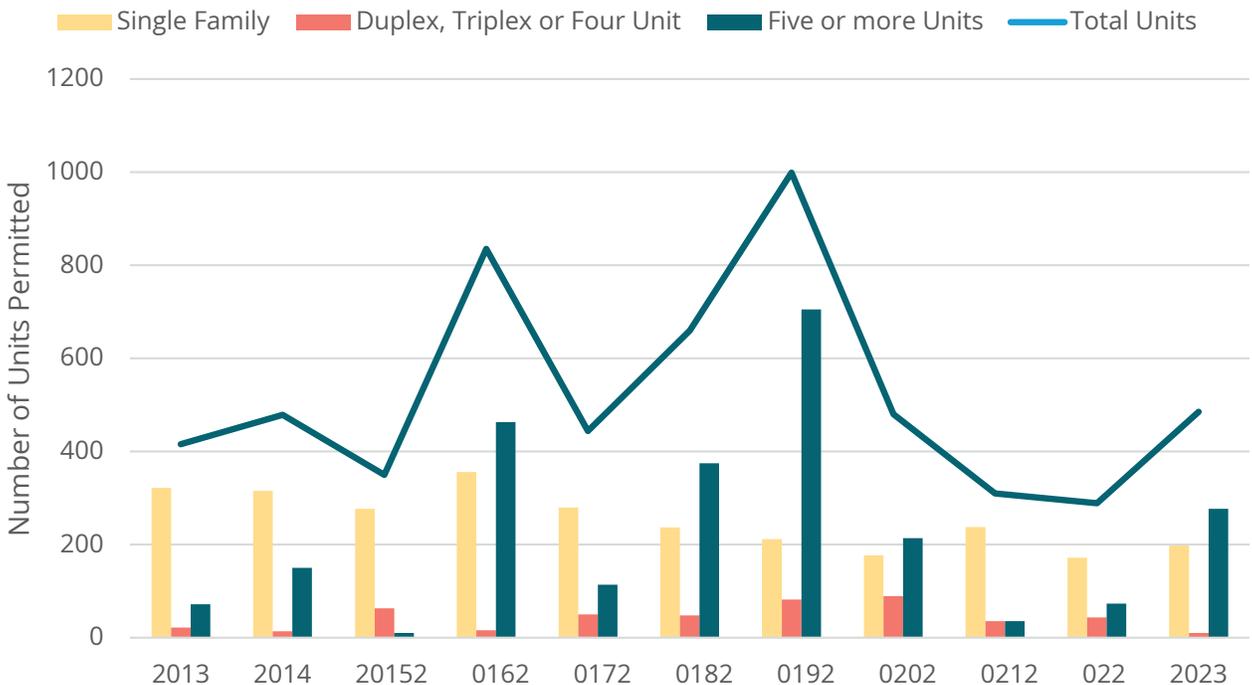
Over the past decade in the region, most new housing construction has been of single-family homes, as seen in building permit data (**Figure 58**). The number of units in multi-family developments has increased since 2016, contributing to the notable increase in total units between 2016 and 2019. However, in 2020, there was a sharp decline in the number of units and there wasn't a recovery until 2023. While there have been fluctuations between single family or five or more-unit housing, the number of units in duplex, triplex, or four-unit buildings has remained consistently low. Increasing production of this size developments

could provide an opportunity to create more housing that is affordable to middle income buyers, also known as "missing middle" housing, which includes duplexes, triplexes, and four-unit housing. This would diversify the housing supply and improve housing choice.

Compared to the rest of the country, Massachusetts and the NMCOG region permit far fewer homes per 1,000 residents (**Figure 60**). On average 4.8 buildings were permitted in U.S. per 1,000 residents. In contrast in Massachusetts only two permits were issued and less than one permit was issued in the NMCOG region per 1,000 residents. Overall, the region and state need to increase housing production.

Figure 54: Counts of Permitted Housing Units in the NMCOG Region, by Type of Housing

IN MOST YEARS, SINGLE FAMILY HOMES ARE THE PRIMARY SOURCE OF HOUSING UNITS, BUT SINCE 2016, MULTI-FAMILY CONSTRUCTION HAS GROWN.

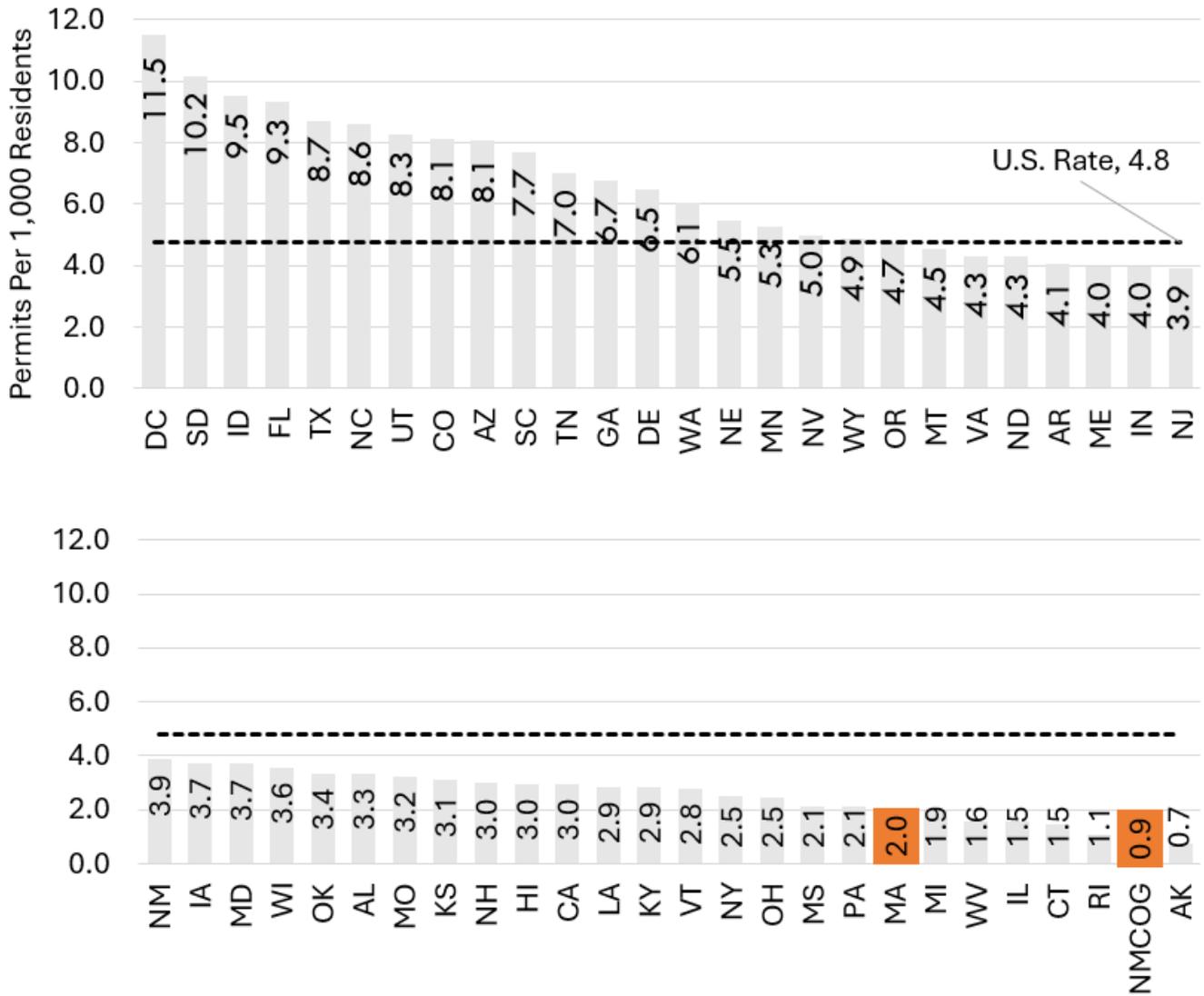


Source: U.S. Census, Building Permit Survey and Dunstable Housing Production Plan 2023.

Note: Data on building permits was unavailable for 2022 in Dunstable, 2 years of data in Billerica were incomplete.

Figure 55: Reported Building Permits Per 1,000 Residents by State, 2022

IF NMCOG WERE A STATE, IT WOULD HAVE THE SECOND-LOWEST BUILDING PERMITS PER 1,000 RESIDENTS.



Source: U.S. Census, Building Permit Survey

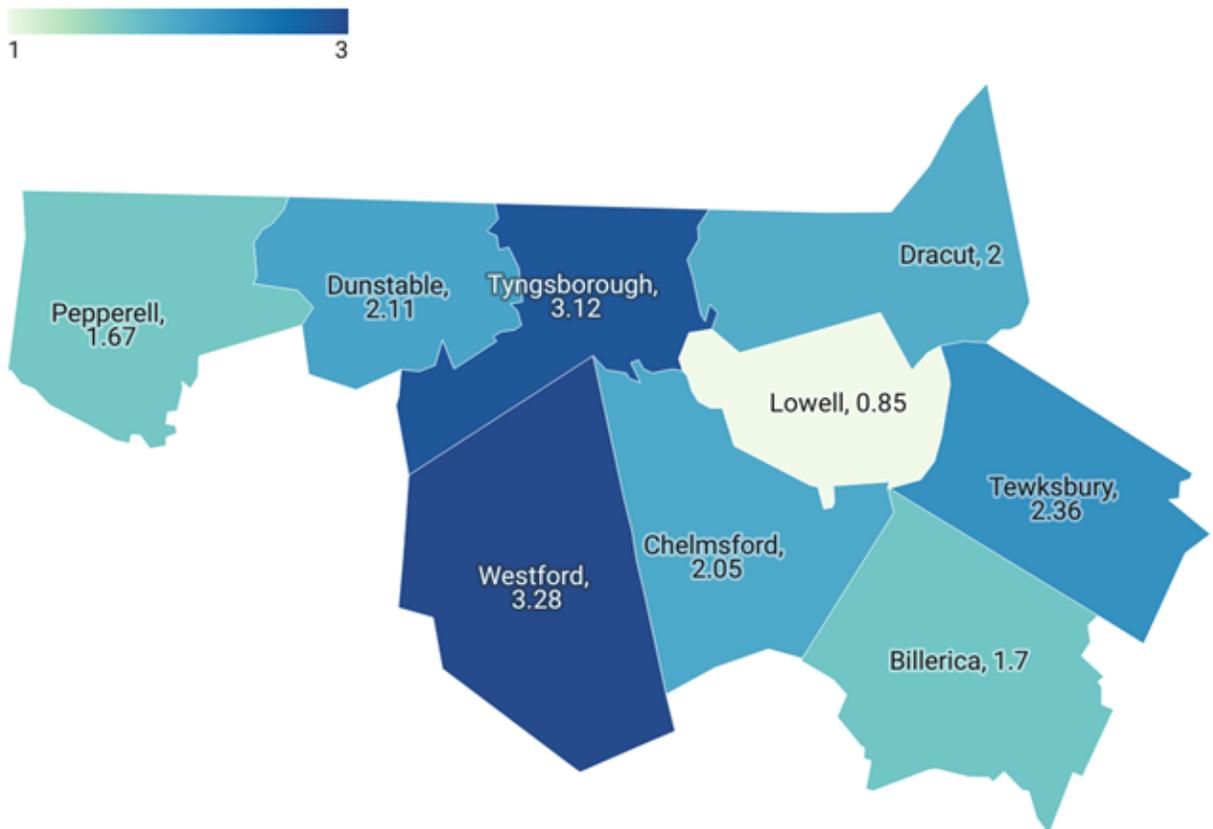
HOUSING PRODUCTION BY MUNICIPALITY

Looking more closely at housing production in the region it is important to consider both overall permitting and measures that take into account population and existing housing stock. Lowell has permitted more units between 2013 and 2022 than any other NMCOG town, an average of 97 units per year. In the region rates of permitting ranged from 0.85 units per 1,000 residents in Lowell to over three permits per 1,000 residents in Tyngsborough and Westford is a close second. When one considers how much housing is permitted as a share of existing housing units, smaller

towns again lead with Westford and Tyngsborough producing the most units as share of existing housing stock. These trends are driven in large part by the fact that Lowell has the largest population in the region and the largest housing stock. Lowell permitted nearly 1,000 units in the period. The towns with the next highest unit counts, Westford, Chelmsford and Tewksbury permitted over 700 units of housing each. These towns are smaller in population, driving their high permitting rate per 1,000 residents as shown in.

Figure 56: Average Annual Reported Units Permitted in 2013-2022, per 1,000 Residents

AS A RATE PER 1,000 RESIDENTS, TEWKSBURY PERMITTED MORE HOUSING IN 2022 THAN ANY OTHER NMCOG TOWN.



Source: U.S. Census, Building Permit Survey, Dunstable Housing Production Plan 2023, and ACS 5-YR, 2018-2022

Note: Data on building permits was unavailable for 2022 in Dunstable, 2 years of data in Billerica were incomplete.

GAP ANALYSIS OF HOUSING DEMAND VS. SUPPLY

In order to estimate how much housing is needed to help ease the very tight housing market in the region, UMDI leveraged household projections from Metro Area Planning Council (MAPC) that were developed to inform state transportation policy. UMDI then estimated what future housing production would look like if current construction trends were to continue, in other words, if the housing supply increased at the same rate as between 2000 and 2020. In addition, to account for the fact that in some cases households have failed to form because of the high cost of housing and lack of supply we estimated the number of missing or latent households. To do this we estimated the number of missing households by comparing the share of individuals in each age group that were heads of households in 2000 to the share who were heads of households in the 2020. Where there were fewer heads of households we assume this is due to a lack of available or affordable housing and add the

counts of these missing households to our estimate of the future demand for housing. Finally, a healthy housing market requires a higher rate of vacancy than currently exists in the region. For the home-ownership market economists often point to two or three percent as a healthy rate of vacancy while in the rental market, where households are more mobile, economists often point to seven or eight percent as a health vacancy rate. We set a target vacancy rate of five percent to reflect the mix of rental and homeownership units across the region. Adding together the MAPC projected number of households, the estimate of missing households and the number of units that are required to meet at health vacancy rate we reach our estimate of the housing target in 2035 of over 134,000 units. To reach this goal the region will need to produce over 19,250 units. We estimated that over 10,700 units would be produced, if current construction trends in the region continue, but that leaves an additional 8,570 to be produced to meet the needs of the region.

Figure 57: Components of Housing Unit Targets



Source: UMDI Analysis and MAPC Household Projections

Figure 58: Methodology



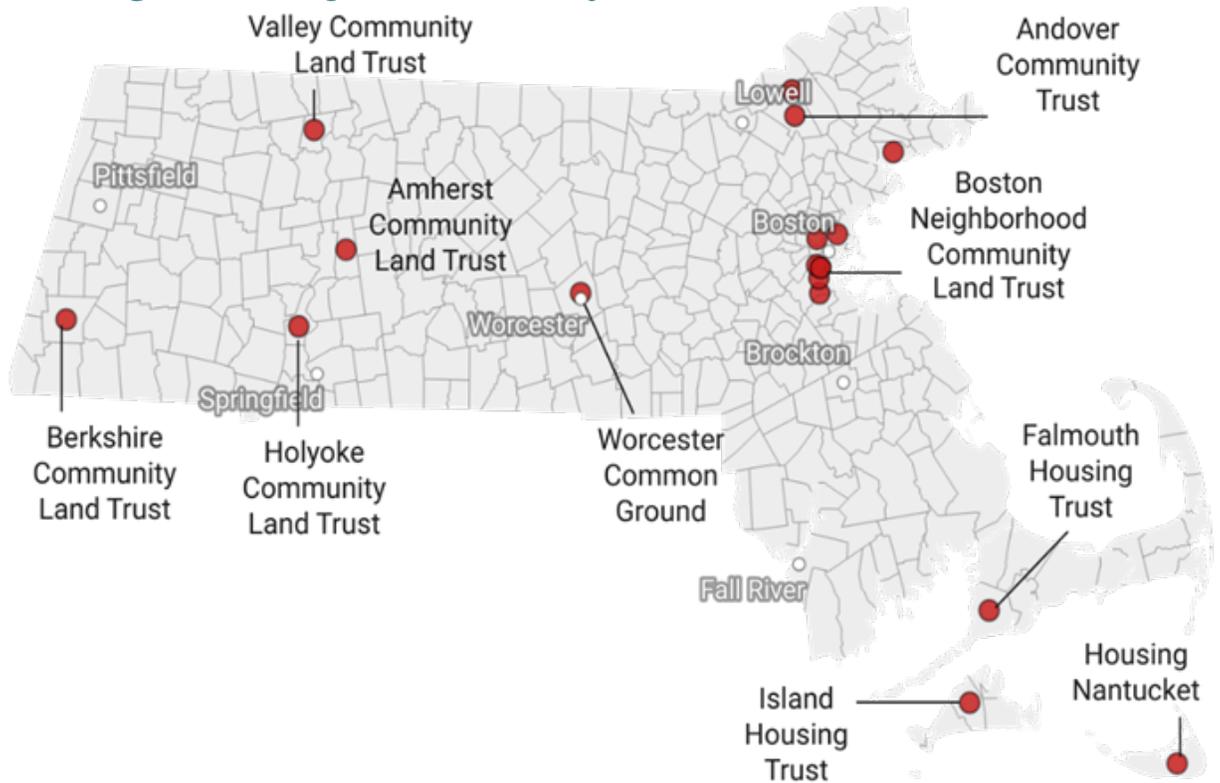
Source: Adapted from Kingsella, Mike, and Leah MacArthur. "2022 Housing Underproduction™ in the U.S." Up For Growth, 2022. <https://upforgrowth.org/apply-the-vision/housing-underproduction/>.

Resources

COMMUNITY LAND TRUSTS

There are existing community land trusts in Massachusetts, however there is not one in the NMCOG region. Exploring creating a community land trust or other similar shared equity housing model could help secure affordable housing. National and Organizations like the Grounded Solutions Network offer technical assistance and expertise on community land trusts or similar models implemented to create affordable housing opportunities. These types of organizations, in addition to the existing trusts in Massachusetts, should be engaged to assist in determining how a successful model can be implemented in the NMCOG region.

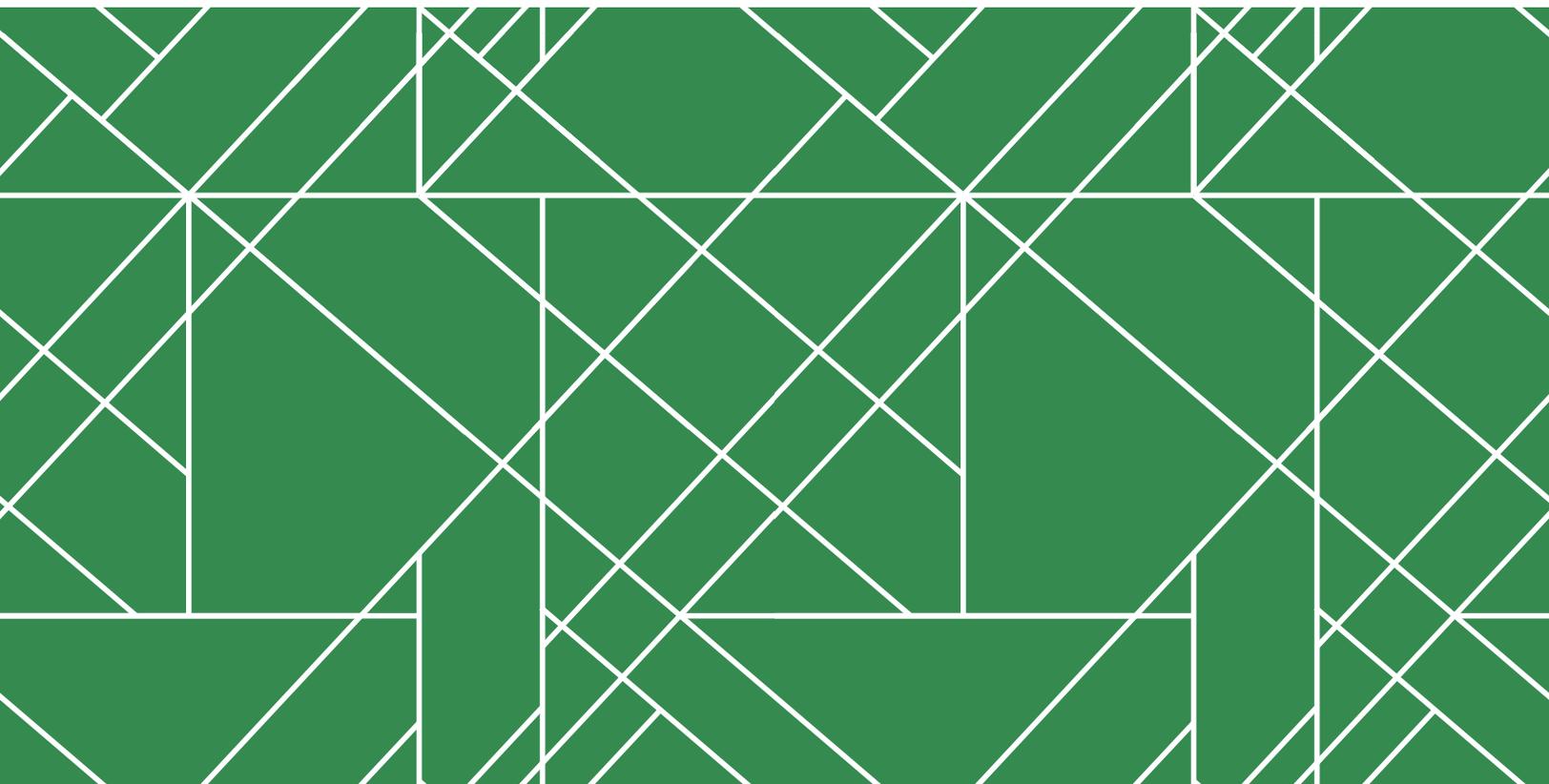
Figure 59: Map of Community Land Trusts in Massachusetts



Source: Grounded Solutions Network, MA GIS, Created with Datawrapper

Appendix 2

Methodology for Soft Site Analysis





Documentation of Methods Used for Soft Site Analysis of MBTA Community Parcels

Below is a summary of how each parcel was classified in terms of its likelihood for near-, medium-, or long-term redevelopment into multifamily housing after a zoning change. This data was used in the [“Business as Usual Scenario”](#) analysis. All classifications are subjective judgments, made quickly and using publicly available assessor data along with some basic real-estate assumptions. The purpose of this assessment is to provide a snapshot of how many new housing units is a community likely to experience in the coming years as a result of MBTA Communities zoning changes.

KEY FACTORS AND THEIR INFLUENCE

Parcel Size (acres)

- *Definition:* The parcel's area in acres.
- *Effect:* Larger parcels are more attractive for new development, since there's room for sufficient parking, amenities, or building footprint. Very small parcels (e.g., below 0.02 acres) are less likely to see stand-alone redevelopment unless combined with neighboring lots.

New Unit Capacity vs Existing

- *Definition:* The maximum number of new multifamily units theoretically allowed under the proposed rezoning compared to existing development.
- *Effect:* A bigger capacity suggests a larger “gap” between the current use and what could be built, increasing redevelopment potential. If the capacity is small or existing development already contains multifamily housing, redevelopment may be less financially enticing.

Building Value vs. Land Value

- *Definition:* The assessor's estimate of improvements (building) compared to the land itself.
- *Effect:* If Building Value is much higher than Land Value, it implies the property is

already significantly improved, so an owner may be less motivated to redevelop. Conversely, if Land Value is relatively high, or the building is of low value compared to land, the site is more likely a candidate for new construction.

Land Use Code / Current Use

- *Definition:* The assessor's category (e.g., Church, Restaurant, Warehouse, Parking, etc.).
- *Effect:* Stable uses governed by multiple parties—like churches, nonprofits, or large condo associations—are typically rated lower for redevelopment. Vacant or underused commercial land and parking lots often rank higher (near- or medium-term).

Owner Location

- *Definition:* The recorded owner's address—local vs. out-of-state
- *Effect:* Parcels owned by out-of-state individuals or LLCs were considered more likely to be redeveloped than owner-occupied or locally owned LLCs. This is because out of state owners are more likely larger organizations with a greater capacity to develop land and are more likely to sell the parcel.

Historic District (Lowell Only)

- *Definition:* For Lowell whether the parcel is in the [downtown historic district](#).
- *Effect:* Historic status can require more approvals or constraints, increasing costs, and potentially delaying or reducing the likelihood of near-term redevelopment. Parcels within the historic district that contain a structure built before WWII were considered less likely to be redeveloped soon.

LIMITATIONS

Each parcel was evaluated individually based on the above variables, as well as context (e.g., location, known site constraints). Assessors' data (and other public records) were the

primary source. These classifications are subjective snapshots. Another person’s judgment or additional data (e.g., environmental constraints, active development interest, or private market conditions) could change the assessment. The results are not a guarantee of actual redevelopment timeframes but serve as a quick screening tool to identify which parcels *might* be more or less likely to redevelop under a new multi-family zoning allowance.

Parcel Analysis Data Tables and Graphs

Table 5: Newly Zoned Units by Municipality

Municipality	Short Term	Short-to-Medium Term	Medium Term	Medium-to-long term	Long Term	Long term, possibly not viable	Not Viable	Total
Billerica	91	80	15	889	458	449	40	2,022
Chelmsford	-	-	-	17	-	1,503	-	1,520
Lowell	494	1,646	5,747	1,084	25,910	6,953	7,594	49,428
Tewksbury	-	24	37	818	206	165	-	1,250
Tyngsborough	-	388	-	22	-	411	-	821
Westford	-	890	-	3,213	-	47	-	41,50
Total	585	3,028	5,799	6,043	2,6574	9,528	7,634	59,191

Table 6: New Unit Development Feasibility Within Ten Years

Timeline	Total
Short Term	585
Short-to-Medium Term	3,028
Medium Term	5,799
Total	9,412

