

Central Massachusetts Regional Housing and Transportation Study

OCTOBER 2025 UPDATE



Selected Consultant Team



CommunityScale

CommunityScale is an urban planning consultancy focused on helping communities across the country improve equity, economic mobility, and housing attainability. CommunityScale provides a range of services and analytics products designed to help our clients make more informed and targeted decisions around policy and investment, from development opportunity assessments to zoning reviews to housing needs assessments. The firm's clients include municipalities, counties, regional planning agencies, and developers located across the country.



Toole Design is committed to designing and building spaces where people can move freely and intuitively, enjoying the experience and becoming a part of the community instead of just moving through it. Our success is built on collaborative partnerships with our clients, and thinking that goes beyond conventional solutions. For over 20 years, we've transformed the way people move, and helped communities thrive.

Project Purpose and Objectives

The Regional Housing and Transportation Study will provide a data-driven framework for addressing regional housing and transportation challenges and support coordinated planning efforts across municipalities.

Analyze existing housing and transportation conditions

Identify regional housing challenges and barriers to development

Assess the intersection of housing & transportation affordability

Conduct a housing development suitability analysis

Develop regional housing and transportation strategies

Create a toolkit for municipalities

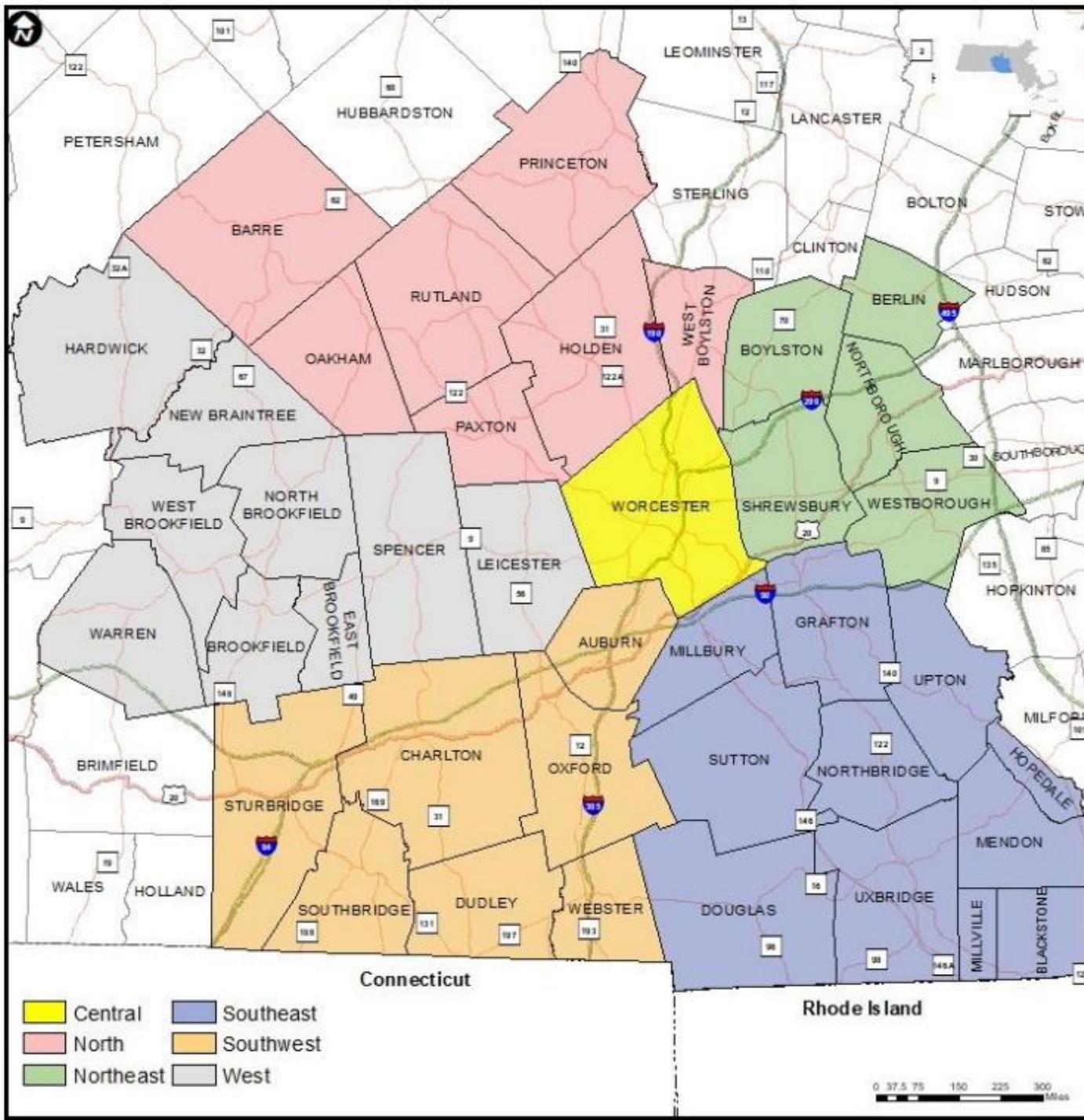
Study Components and Progress

Four Tasks

1. Existing Conditions Analysis  Mostly Complete
2. Stakeholder Engagement  Start in Nov
3. Suitability Analysis  About 20% Complete
4. Final Report & Housing and Transportation Toolkit

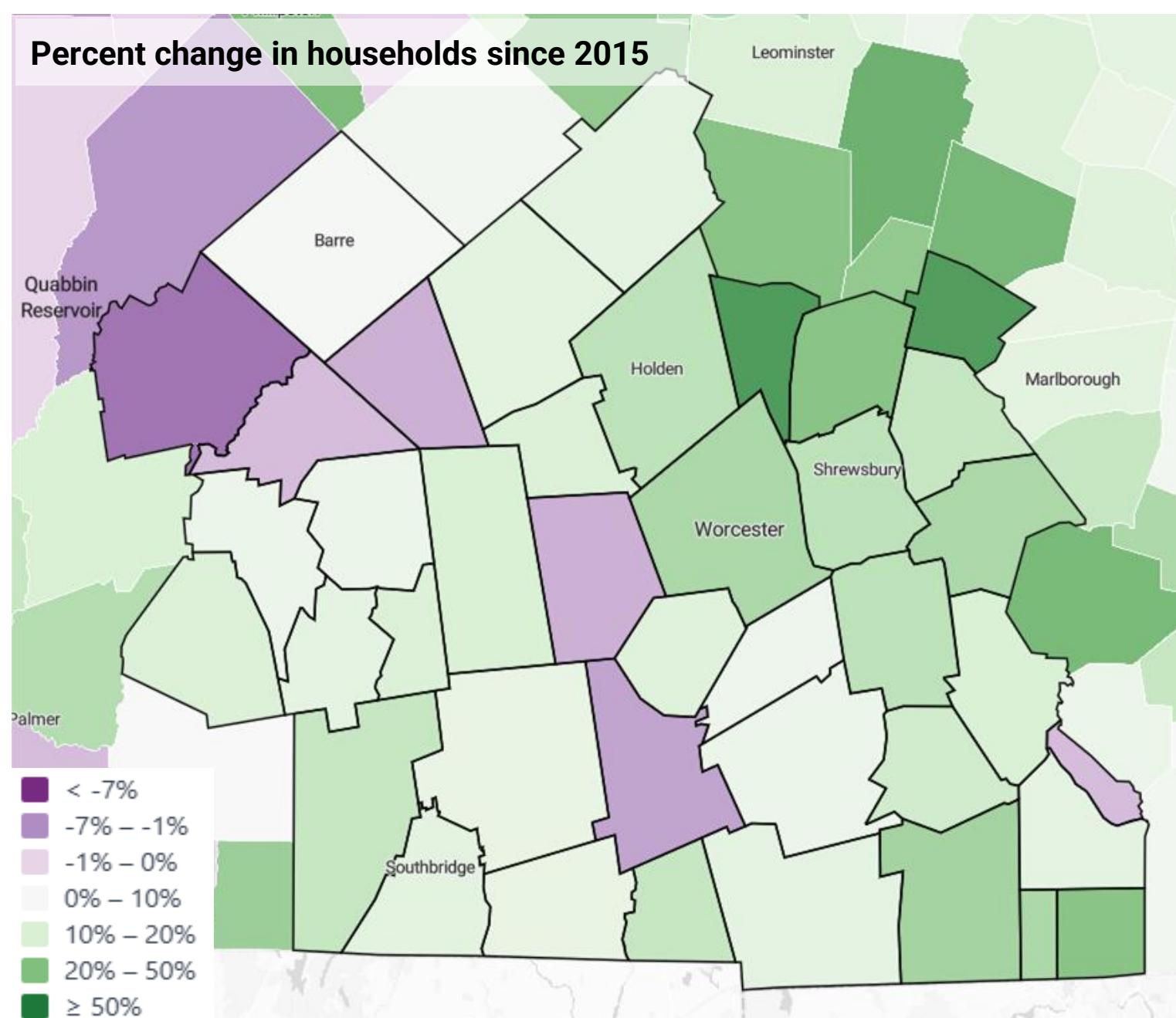
Draft Key Findings





The region's growth has been uneven, with faster growth in the east and slower growth and decline in the west.

Growth rates over the past 10 years are also uneven between municipalities and subregions, with those in the west experiencing only modest growth while others are growing much more quickly. Several municipalities in the western half of the region have lost households since 2015.



Production Need: About 27,000 units over 10 years

This is in line with the recently released statewide housing plan which estimated 7.5-10% housing growth need over the next 10 years.

18,228 Net growth in households

Housing supply needed to keep up with projected household growth over the next 10 years



ADJUSTMENTS

2,465 Replacement

Housing production for 0.1% annual replacement of overall stock throughout the planning period.



607 Ownership vacancy

There are not enough ownership units to meet pent-up demand, creating low vacancy that can drive up prices.



5,852 Rental vacancy

There are not enough vacant rental units available to keep prices stable.



0 Overcrowding

There aren't more overcrowded units than the national average, so no adjustment is needed.



0 Substandard housing

There are more substandard units than the national average, so an adjustment is needed.



27,152 Total 10-year additional housing production (11.7% total growth)

The region is home to fewer families with children and more small households and seniors.

Most households in the region are families without children or nonfamily (such as single-person households). In most subregions, the number of families with children has been decreasing over the years, while nonfamily households have been growing quickly.

The population of seniors aged 65+ has also been growing rapidly over the past decade across the region.

Household change by family type since 2015

	Families with children	Families without children	Nonfamily
Region total	-5.6%	+7.0%	+38.9%
Central	+7.9%	+6.2%	+30.0%
West	-11.8%	+0.5%	+24.0%
North	-5.3%	+10.2%	+55.9%
Northeast	-7.2%	+14.4%	+58.1%
Southeast	-12.2%	+11.5%	+46.4%
Southwest	-5.6%	-2.6%	+38.7%

65+ population change since 2015

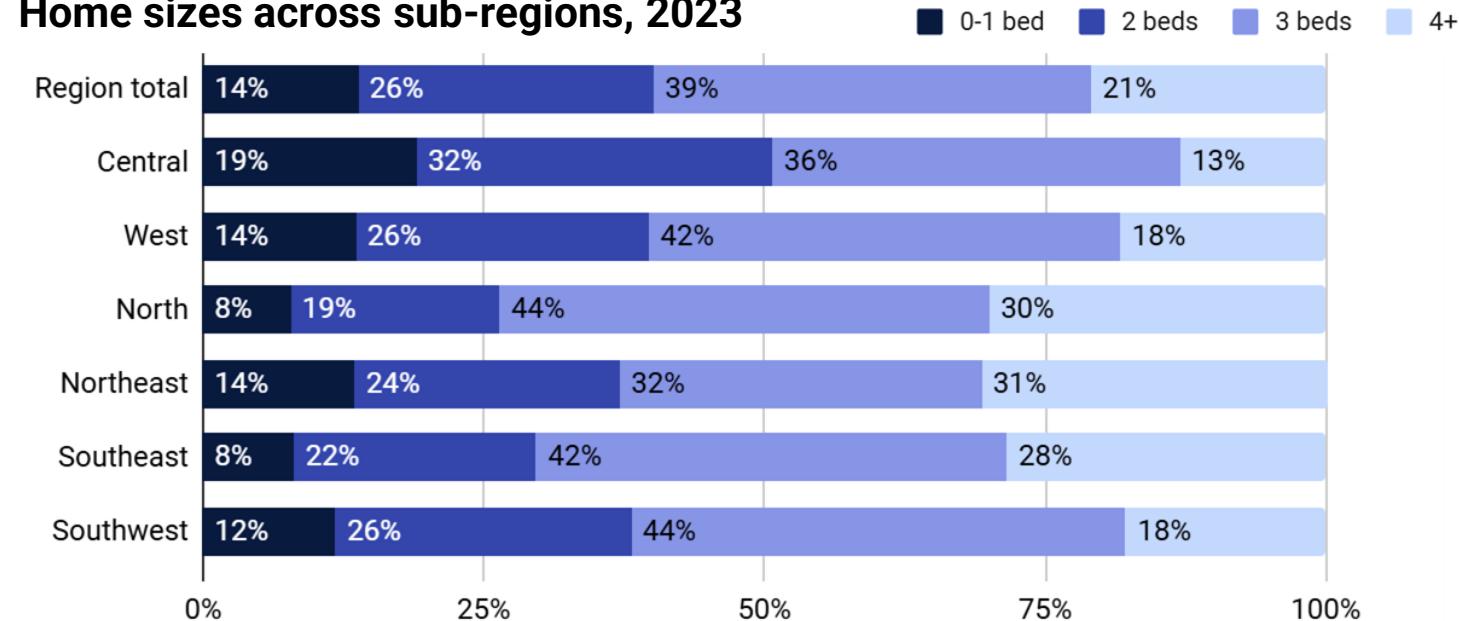
CMRPC subregion	Share of population 65+ (2025)	10-year change in population 65+ (2015-25)
West	25.8%	+58.8%
North	19.2%	+46.9%
Northeast	17.4%	+40.4%
Southwest	18.5%	+28.3%
Central	13.3%	+23.4%
Southeast	18.5%	+48.4%

Changing demographics may increase the need for a different mix of housing types and sizes.

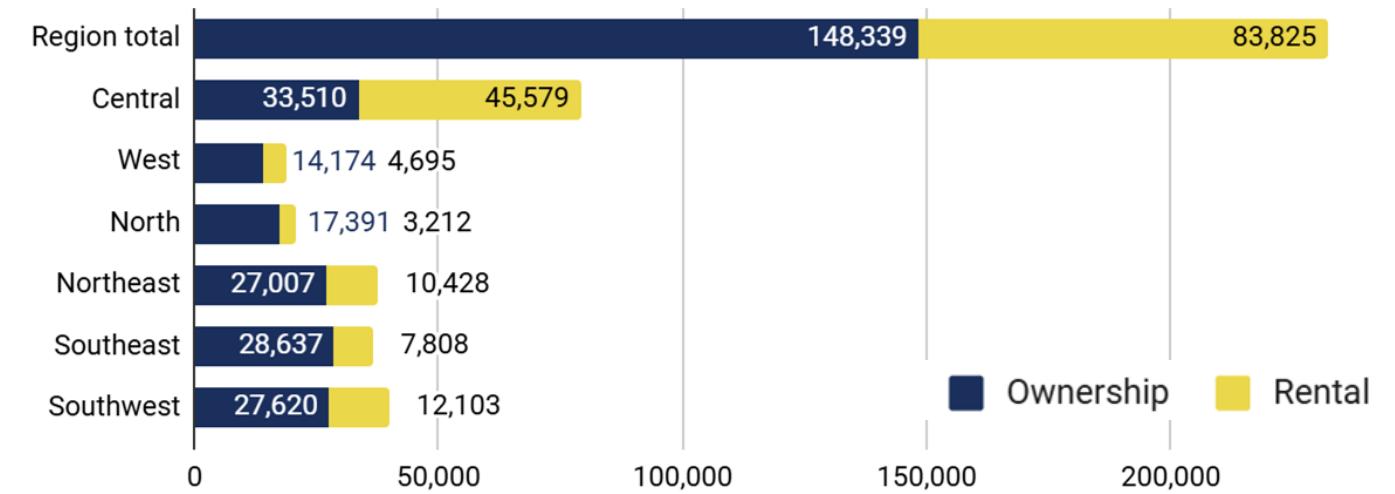
As households shrink toward more families without children, senior households, and single-person nonfamily households, demand for housing is likely to shift from larger houses with room for kids to smaller units that may include townhouses, condos, and apartments.

Currently, the region offers a moderate share of smaller units, though this count may need to increase in some subregions moving forward to keep up with changing demand.

Home sizes across sub-regions, 2023



Units by tenure across sub-regions, 2023

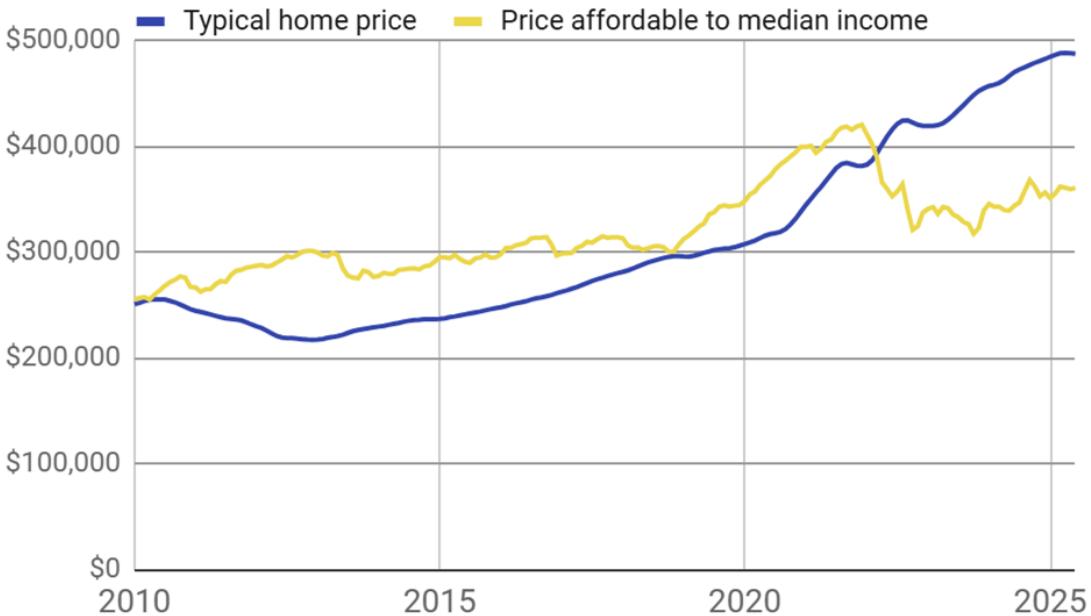


For most households, housing across the region is much less affordable than it was 5 or 10 years ago.

Especially since the Covid pandemic, housing prices across the region have risen quickly while households' ability to pay has diminished.

Home prices in the north and east are much higher than in the central and west subregions. However, because incomes are also higher in the east and lower in the west, affordability gaps are pronounced in all subregions. Region-wide, the typical home price is at least \$100k more than a household earning the median income for that subregion can afford.

Affordable home prices vs. typical home prices, region-wide



Difference between price affordable to median income and typical home price

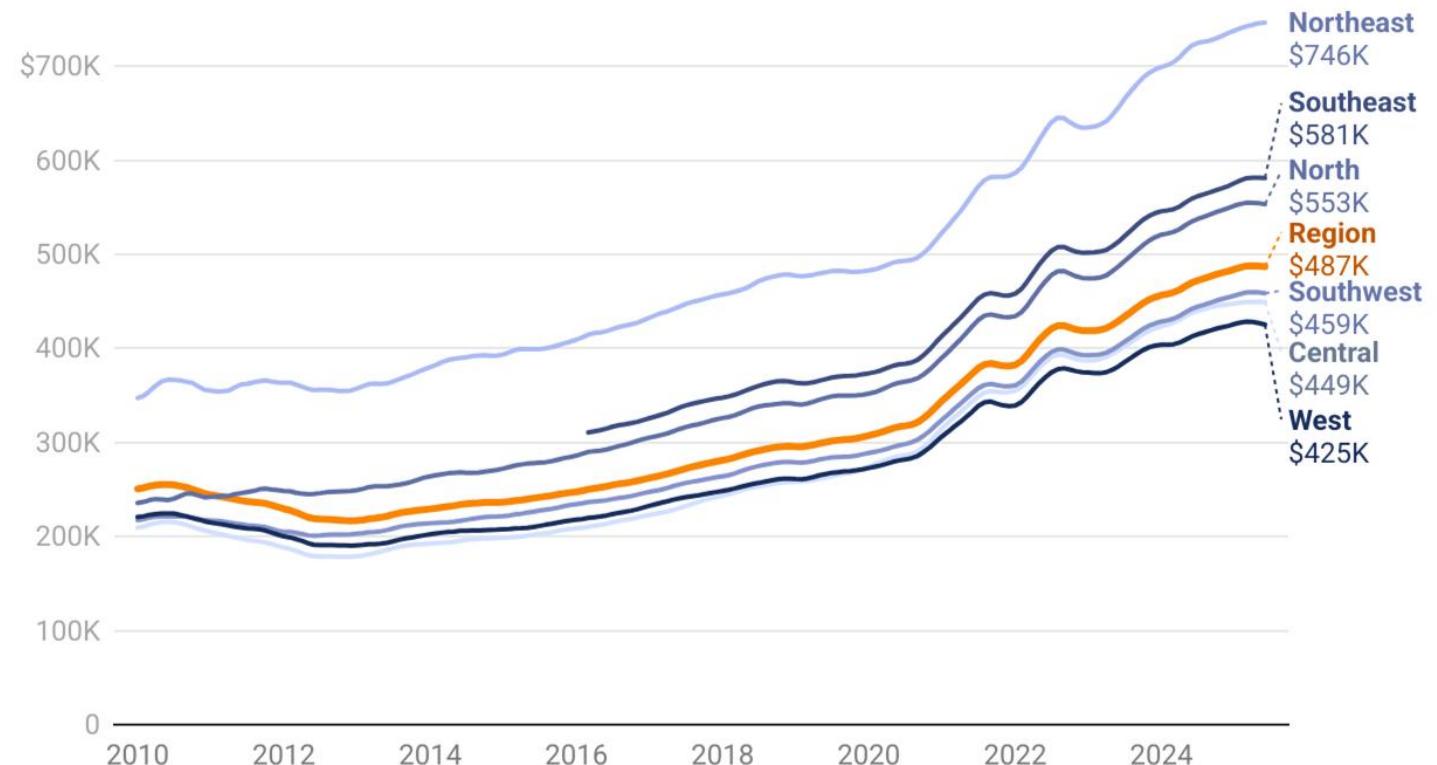
CMRPC subregion	Affordability gap
West	\$144k
North	\$110k
Northeast	\$233k
Southwest	\$131k
Central	\$192k
Southeast	\$133k

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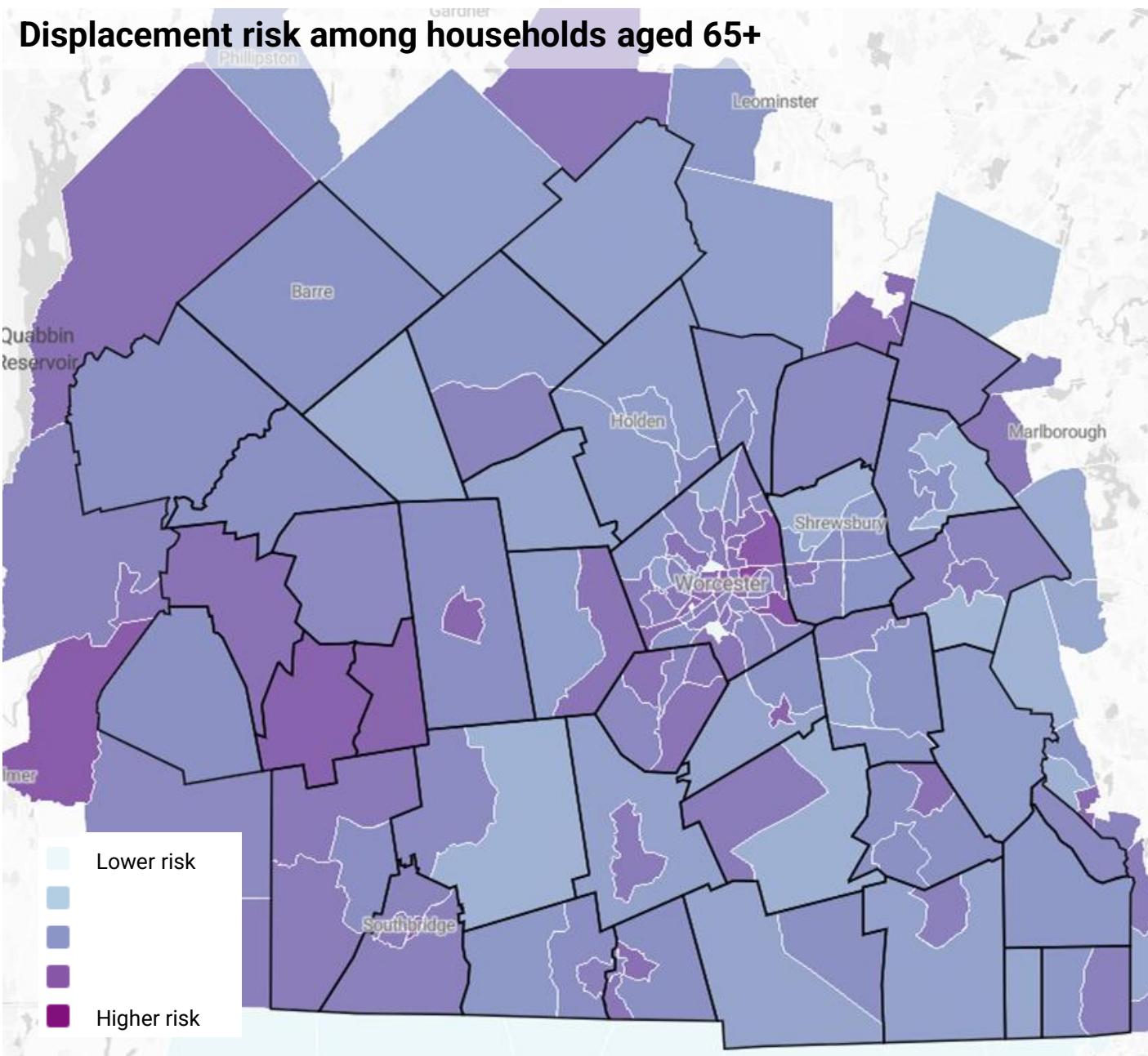
Typical Home price over time by Subregion



As market pressure builds across the region, some vulnerable populations are at risk of displacement.

Rising prices and a more competitive housing market impact some populations more than others.

While higher-income, more upwardly mobile households may be able to absorb increased costs, other groups are more vulnerable to negative consequences such as displacement from their home communities. Displacement risk among lower-income, older households is widespread across the region.



Housing production has slowed in recent decades.

The region is building new housing at a much lower rate today than in the 20th century, contributing to slower growth and potentially driving up prices through constrained supply in the face of rising demand. For example, production during the 2010s was about half the rate seen in the several decades leading up to it.

Housing built since 2015 has largely been limited to single family houses, with the exception of the central and northeast subregions.

Existing units by year built

Year built	Units	Share
Built 2020 or later	7,470	3%
Built 2010 to 2019	11,969	5%
Built 2000 to 2009	21,687	9%
Built 1990 to 1999	23,759	9%
Built 1980 to 1989	29,349	12%
Built 1970 to 1979	27,688	11%
Built 1960 to 1969	20,975	8%
Built 1950 to 1959	28,391	11%
Built 1940 to 1949	14,877	6%
Built 1939 or earlier	66,824	26%

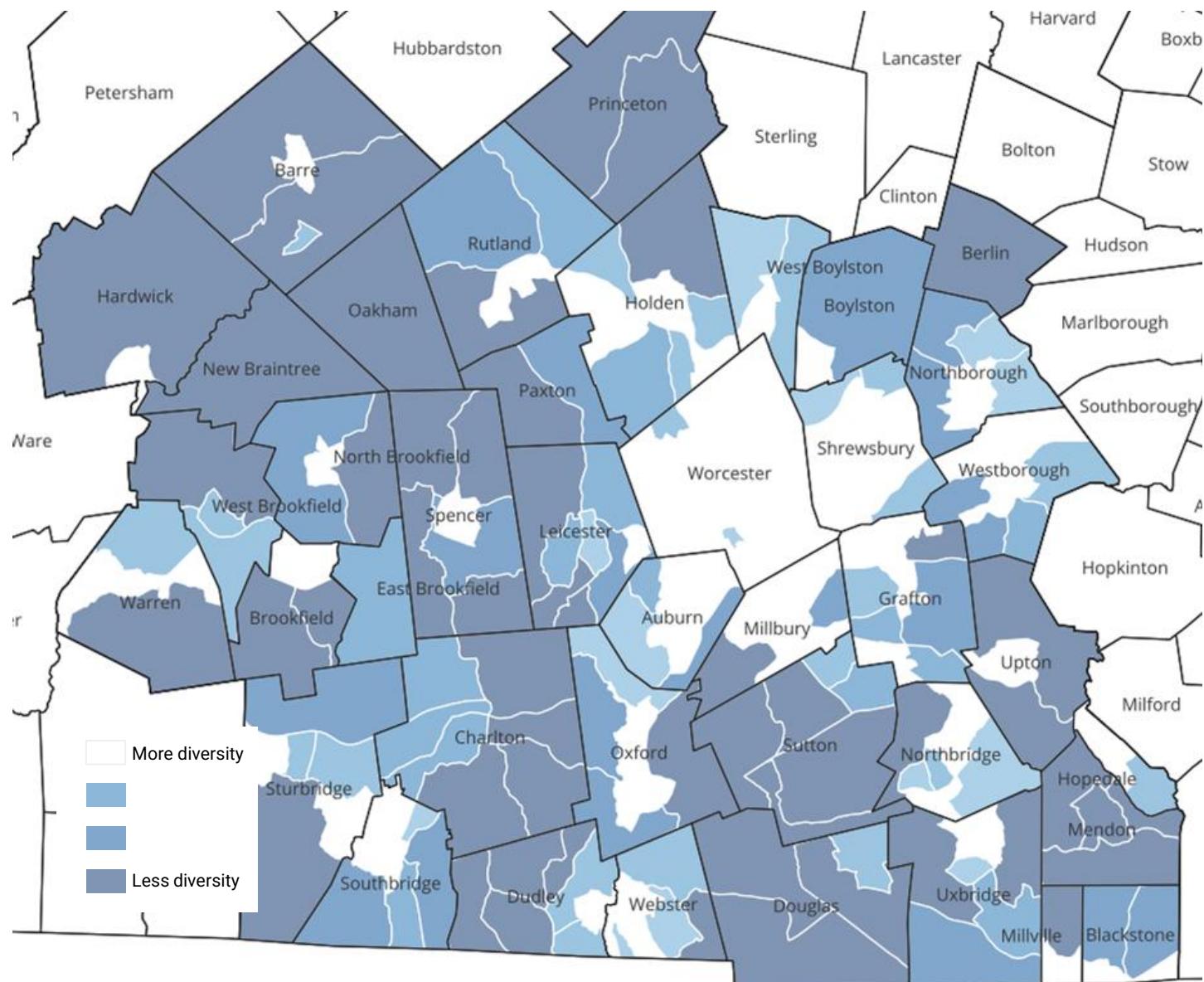
Building permits by structure type since 2015

	Single Family	2 units	3-4 units	5+ units	Total
Central	913	146	44	1,943	3,046
North	1,427	56	6	160	1,649
Northeast	1,402	126	3	2,703	4,234
Southeast	480	92	8	12	592
Southwest	2,698	182	12	130	3,022
West	425	8	0	0	433
Region total	7,345	610	73	4,948	12,976

Access to cars is generally required in the CMRPC region.

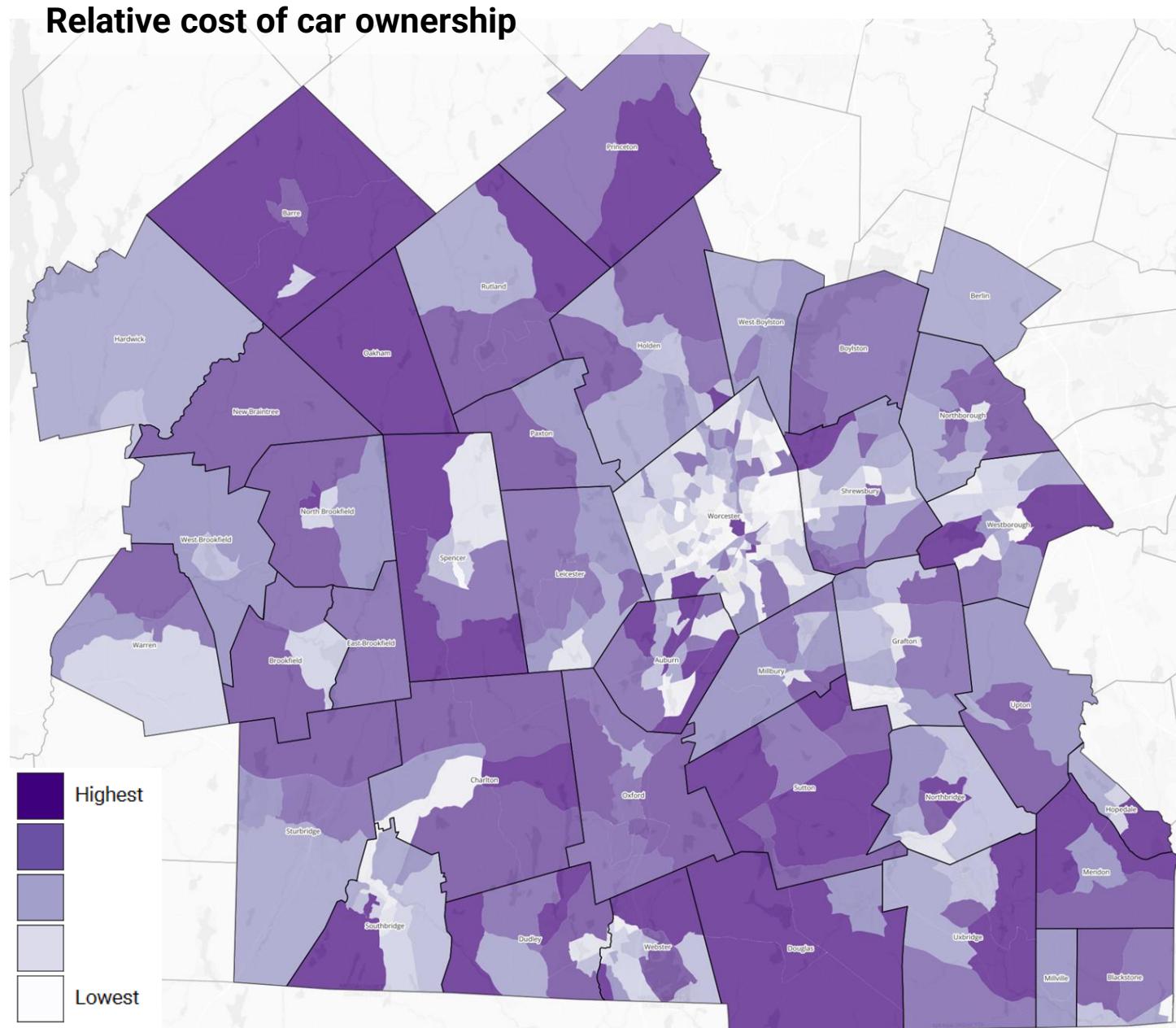
In Worcester and the town centers of several other municipalities in the region, amenities and services are sufficiently concentrated that residents could perform some required trips on foot or by bike. In Worcester and along certain regional corridors, transit service connects residents to destinations like grocery stores. These alternative mode options could enable a household to operate with one less car, or at least use their cars less often.

Degree of transportation diversity by block group

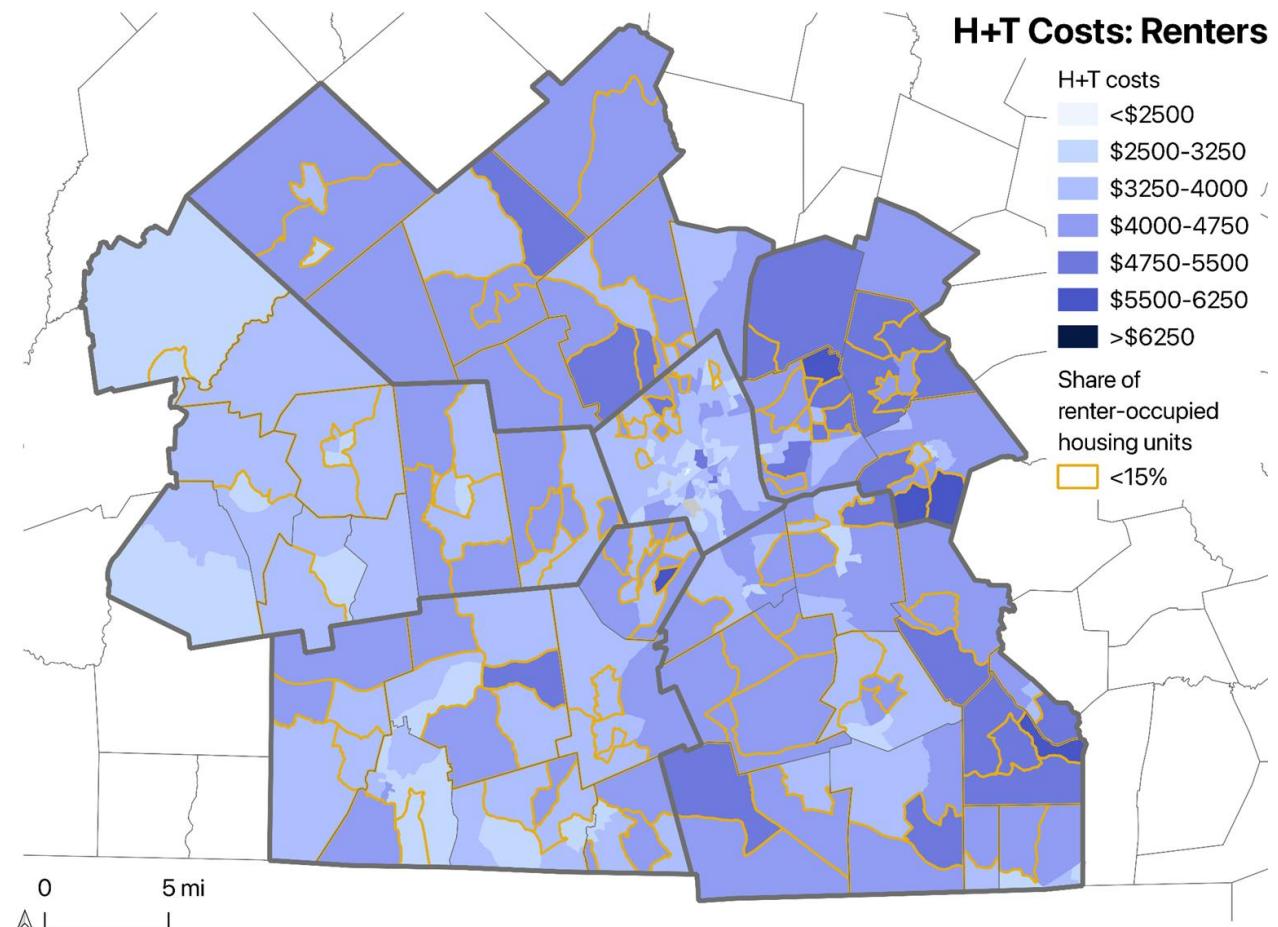
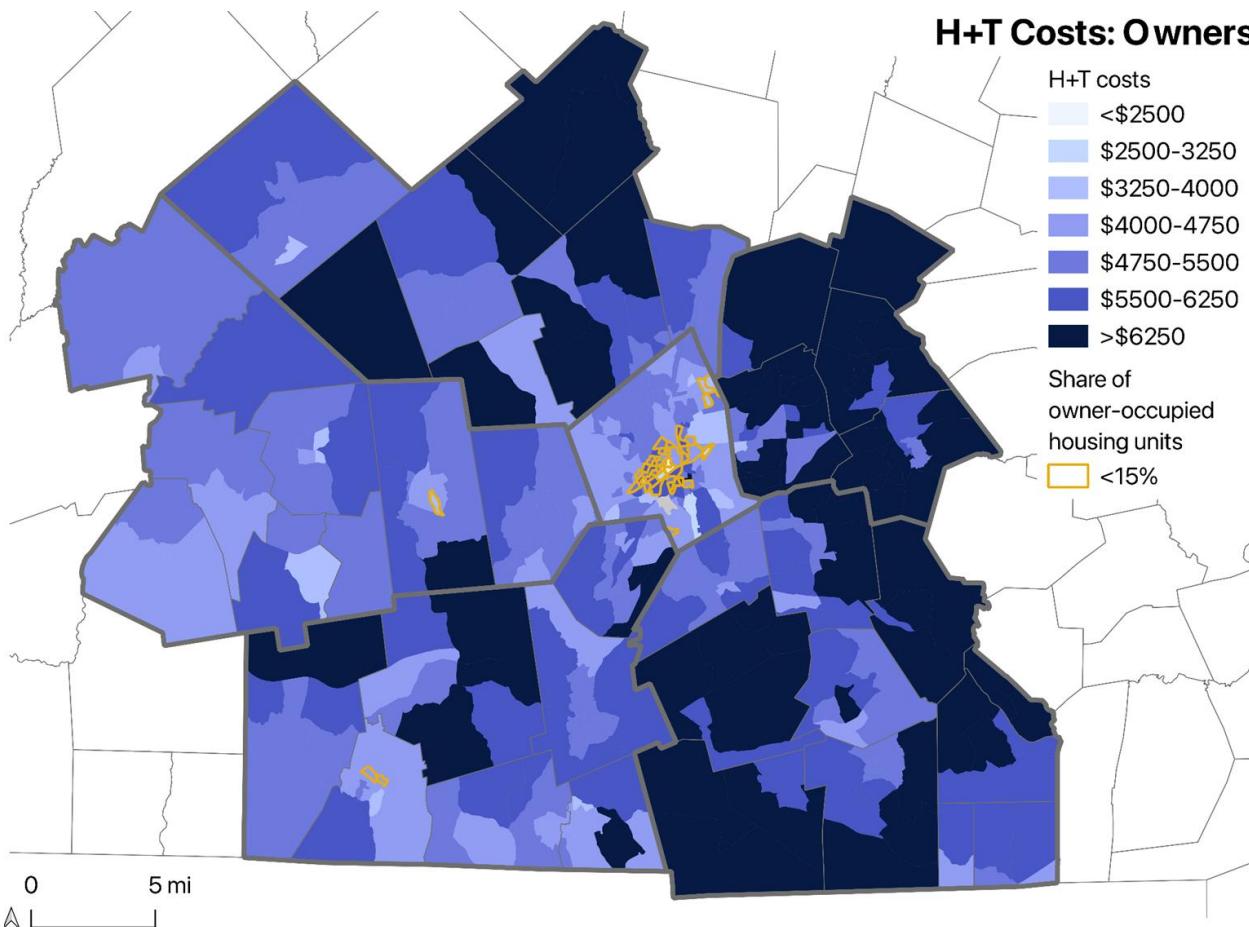


Though in Worcester car ownership can be less expensive.

CMRPC subregion	Annual car ownership cost
West	\$17,045
North	\$17,158
Northeast	\$15,039
Southwest	\$15,836
Central	\$10,892
Southeast	\$16,352



Transportation costs escalate household expenses, especially for those without alternatives to cars.



What's Next?

Suitability Analysis Initial Considerations

Land Factors: Areas eligible for development

- Infrastructure access: Sewer, water
- Environmental constraints: Topography, flood zones, wetlands, preservation areas
- Land availability: Vacant parcels, publicly-owned parcels, "soft" sites

Accessibility factors: High access areas

- Access to good transportation networks: sidewalks, high-frequency transit service
- Access to jobs: Number of jobs within 45 minute transit commute
- Access to services: At least 1 SNAP grocery store within 15-minute walk, intersection density

Development and cost factors: Lower-cost areas

- Transportation cost: Cars per worker
- Housing cost: Ownership costs, rental costs
- Development cost: Residual land value by building typology

