

Regional Housing and Transportation Study

Central Massachusetts Regional Planning Commission

2026



CommunityScale



Regional Housing and Transportation Study Central Massachusetts Regional Planning Commission



Founded by the Legislature in 1963, **CMRPC** provides a variety of services to its constituencies and brings a regional perspective to planning and development. One of 13 Regional Planning Agencies in Massachusetts, CMRPC serves the City of Worcester and 39 surrounding communities in the southern two-thirds of Worcester County. CMRPC's programs include Transportation, Geographic Information Systems (GIS), and Regional Collaboration and Community Planning.



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 provides a data-driven framework for addressing regional housing and transportation challenges and supporting coordinated planning efforts across municipalities. By analyzing housing and transportation conditions at local and regional scales, the study provides strategies tailored to local needs while aligning with broader state housing and mobility goals.

A key focus of this study is the housing-transportation connection. In a largely car-dependent region, where people live directly informs their transportation costs, access to jobs and essential services, and overall quality of life. For those without vehicles, housing near transit, walkable centers, and employment hubs can improve accessibility. This study assesses how well the region's housing, transit, and transportation networks align and explores opportunities to create more connected, affordable, and resilient communities through a suitability analysis.

Regional Housing and Transportation Study objectives:

Analyze existing housing and transportation conditions

Identify regional housing challenges and barriers to development

Assess the intersection of housing and transportation affordability

Conduct a housing development suitability analysis

Develop regional housing and transportation strategies

Create a toolkit for municipalities



Key findings

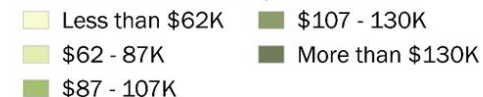


Household incomes are not evenly distributed across the region.

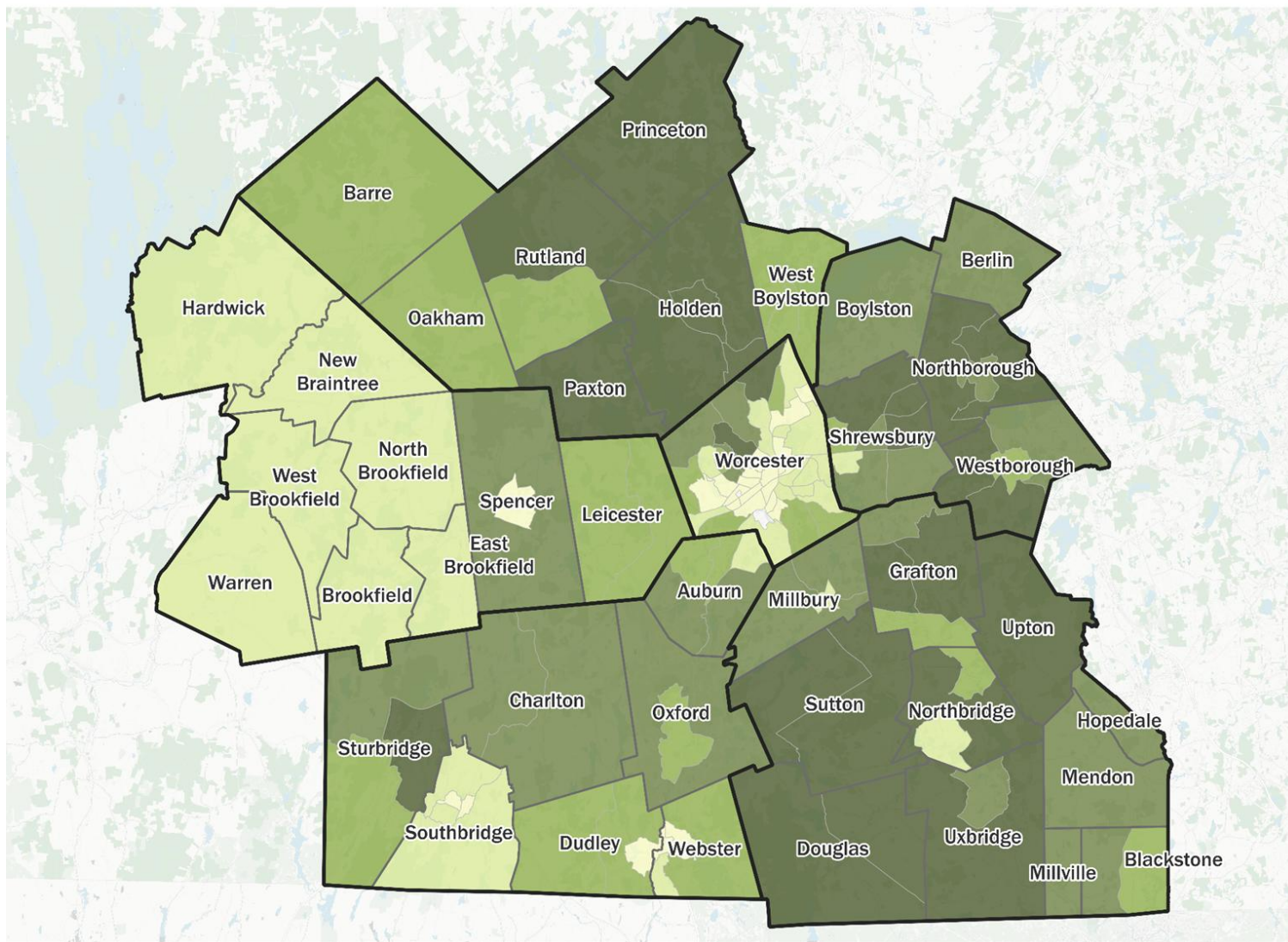
Median household income



Household income, 2023 US\$



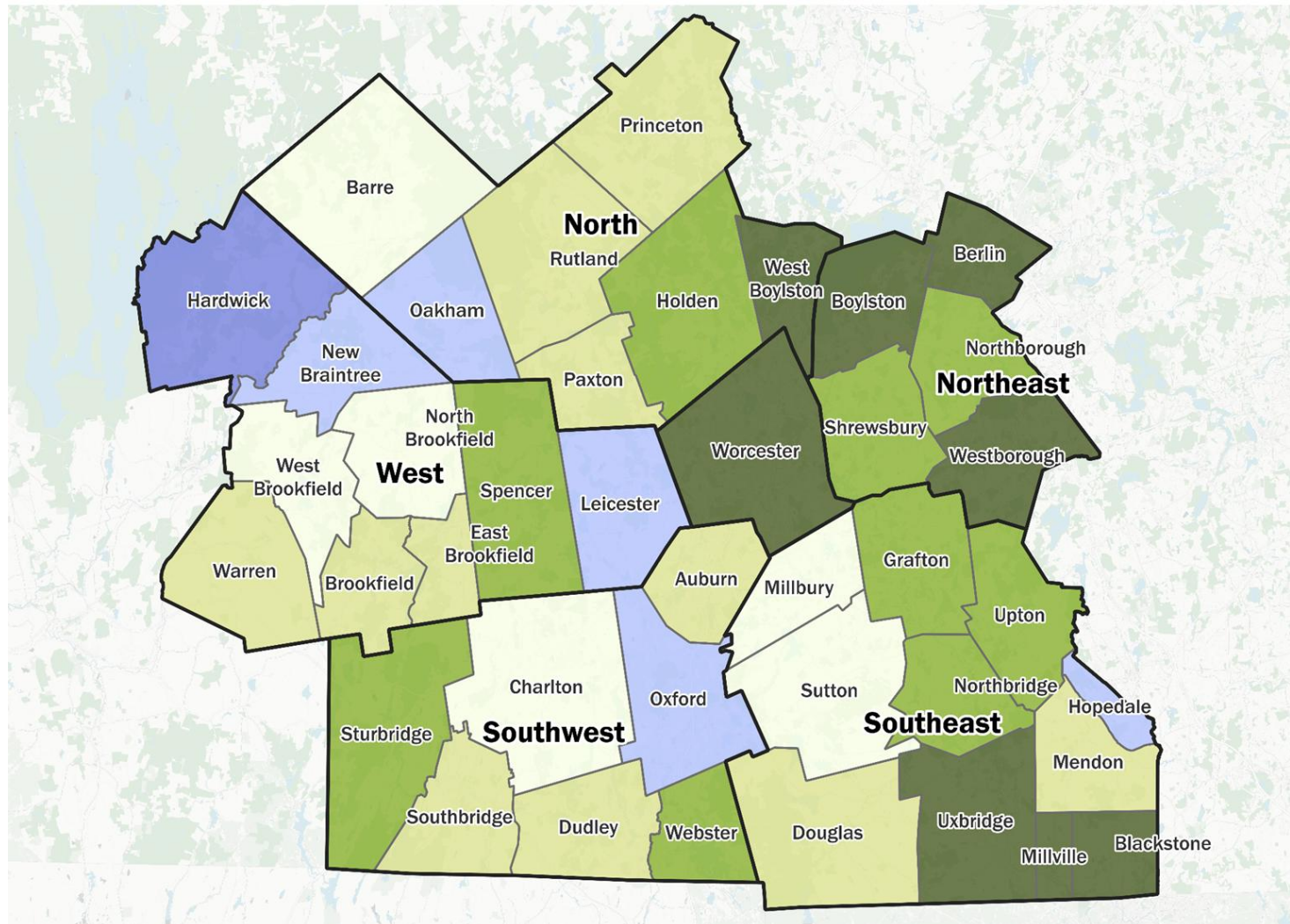
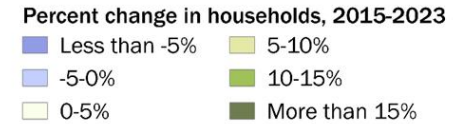
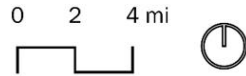
Household incomes across the CMRPC region vary considerably, with generally lower incomes to the west and higher incomes to the east. This uneven distribution contributes to significant differences in housing market conditions and households' ability to pay for housing across the region.



The region's growth is uneven, with faster growth in the east and areas of 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.

Household growth by municipality



CMRPC subregion	Household growth 2015 - 2024
Central	+15.3%
Northeast	+14.3%
North	+11.7%
Southeast	+9.7%
Southwest	+6.5%
West	+3.8%

The region is home to more smaller households, including roommates and seniors living alone

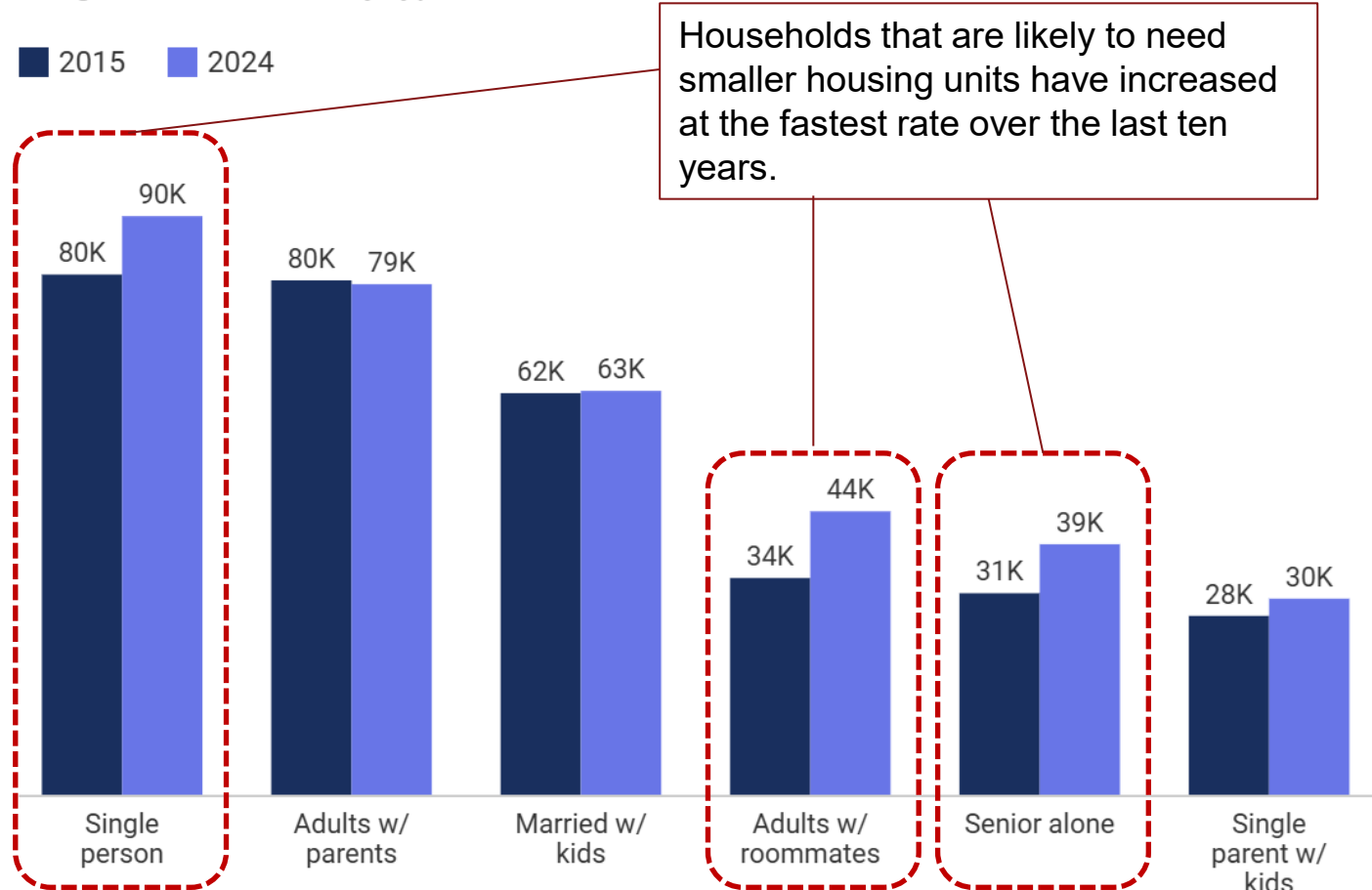
Over the past decade, most of the region's net household growth has been among smaller households. The numbers of adults living with roommates and seniors living alone increased most significantly.

The growth in single person households - and seniors living alone specifically - suggests the region will need to add more smaller units, including accessible options that accommodate aging in place.

The growth in adults living with roommates may in part suggest more young adults are unable to find housing that meets their needs and budget, requiring sharing larger, more expensive units with others.

Changing household types in CMRPC Region

Change in households by type from 2015 to 2024.



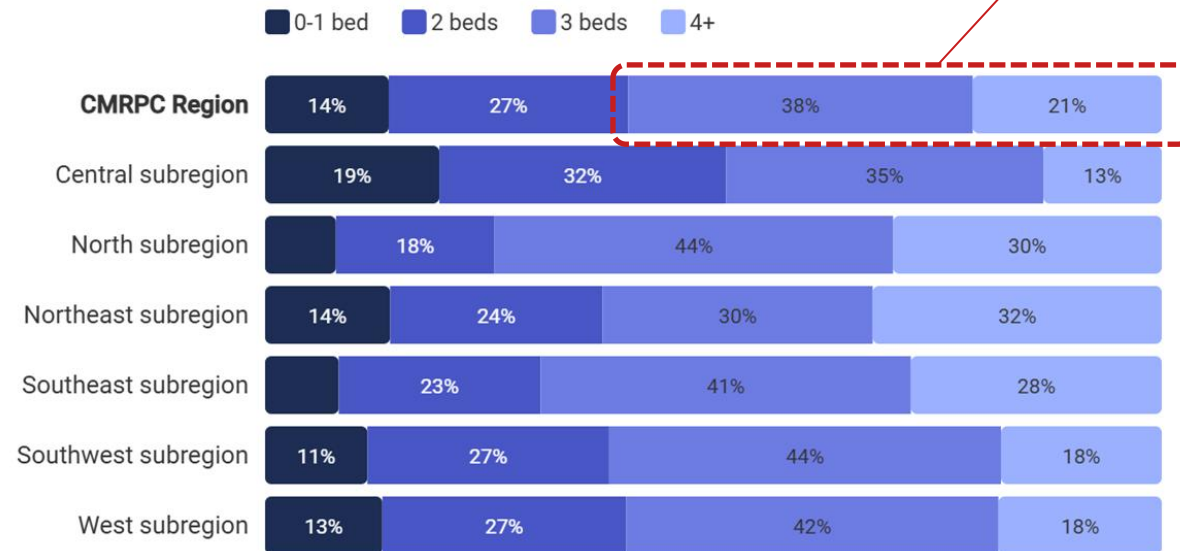
Changing demographics demand a different mix of housing types and sizes.

As households shrink, demand for housing is likely shifting 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.

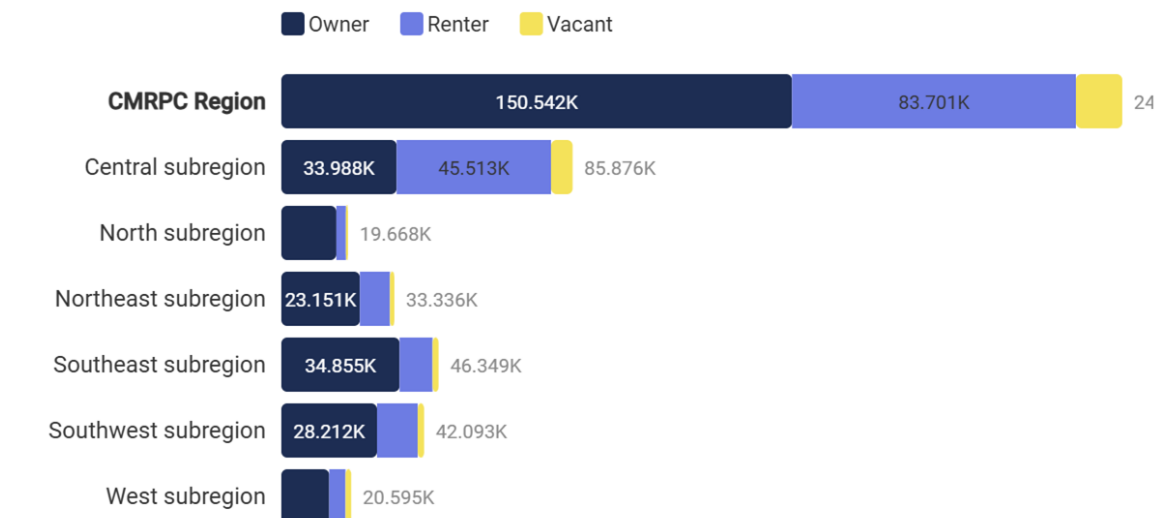
Many types of single households are more likely to rent than own, especially younger adults. While the Central subregion offers many rental options, there are substantially fewer of these choices in other subregions.

Most homes in the region cater to multi-person or family households.

Home sizes across sub-regions, 2024



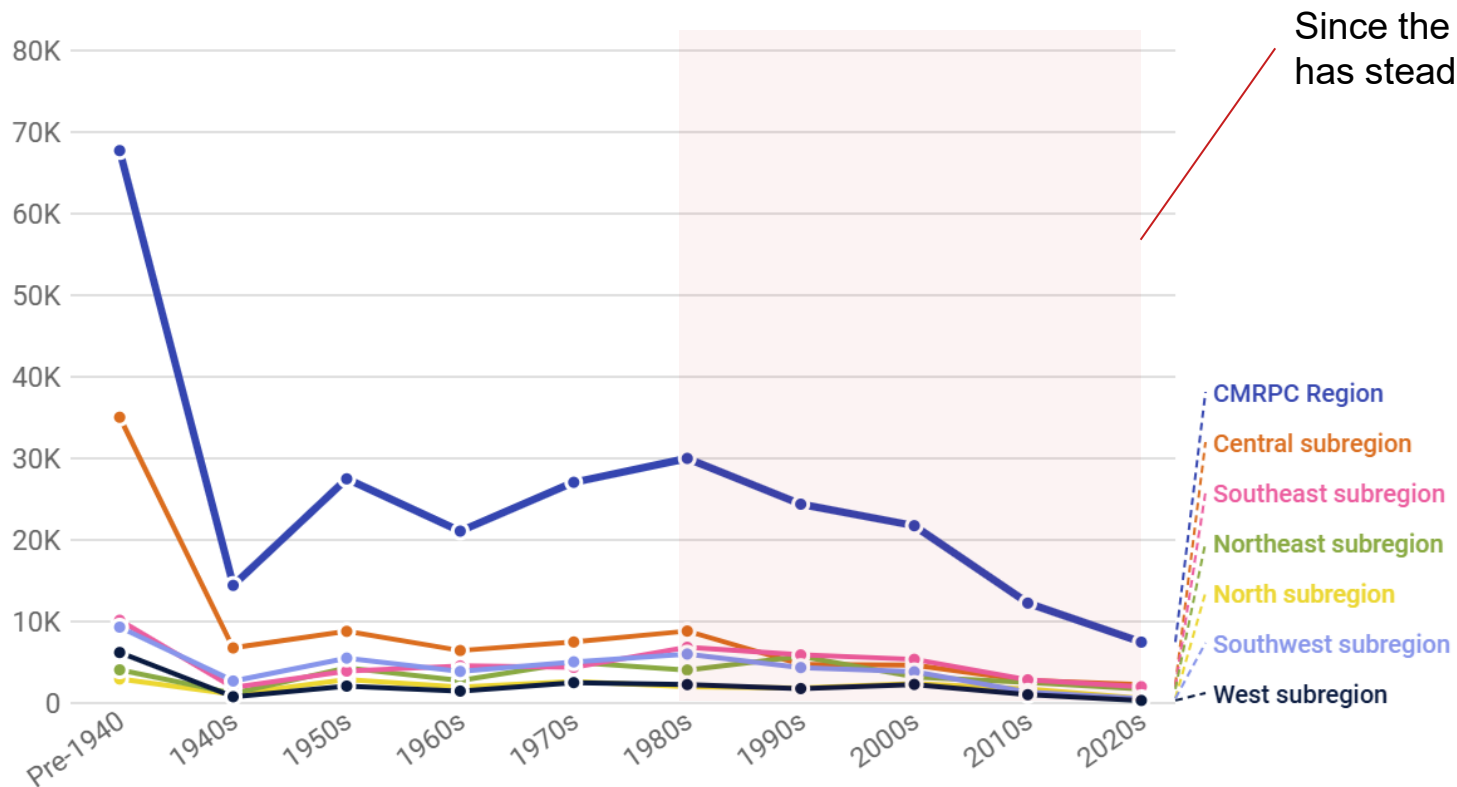
Units by tenure across sub-regions, 2024



Housing production has slowed in recent decades.

Housing production by decade

ACS 2024 5-year estimates (B25034); 2020s from Building Permit Survey

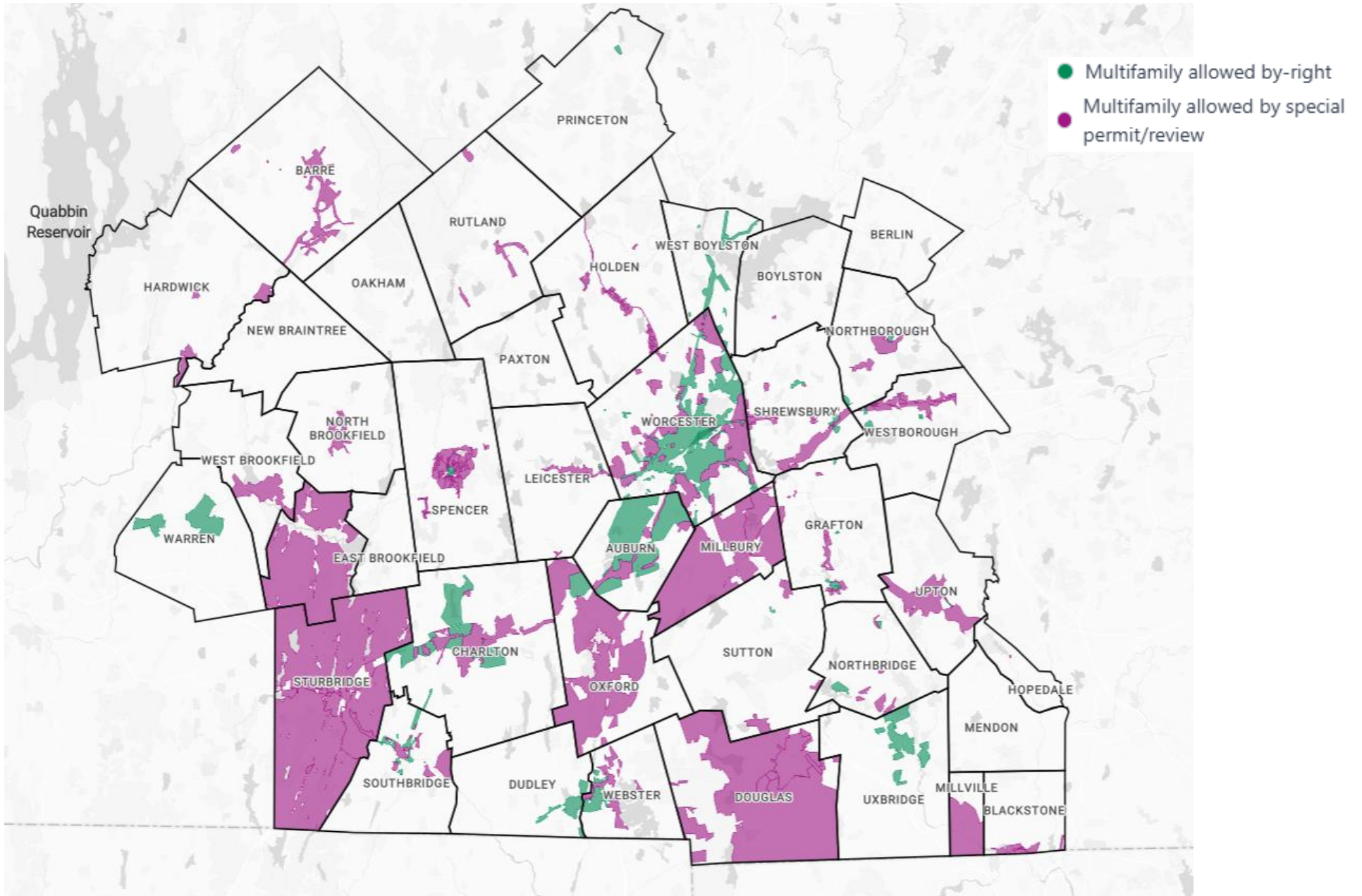


Since the 1980s housing production has steadily declined.

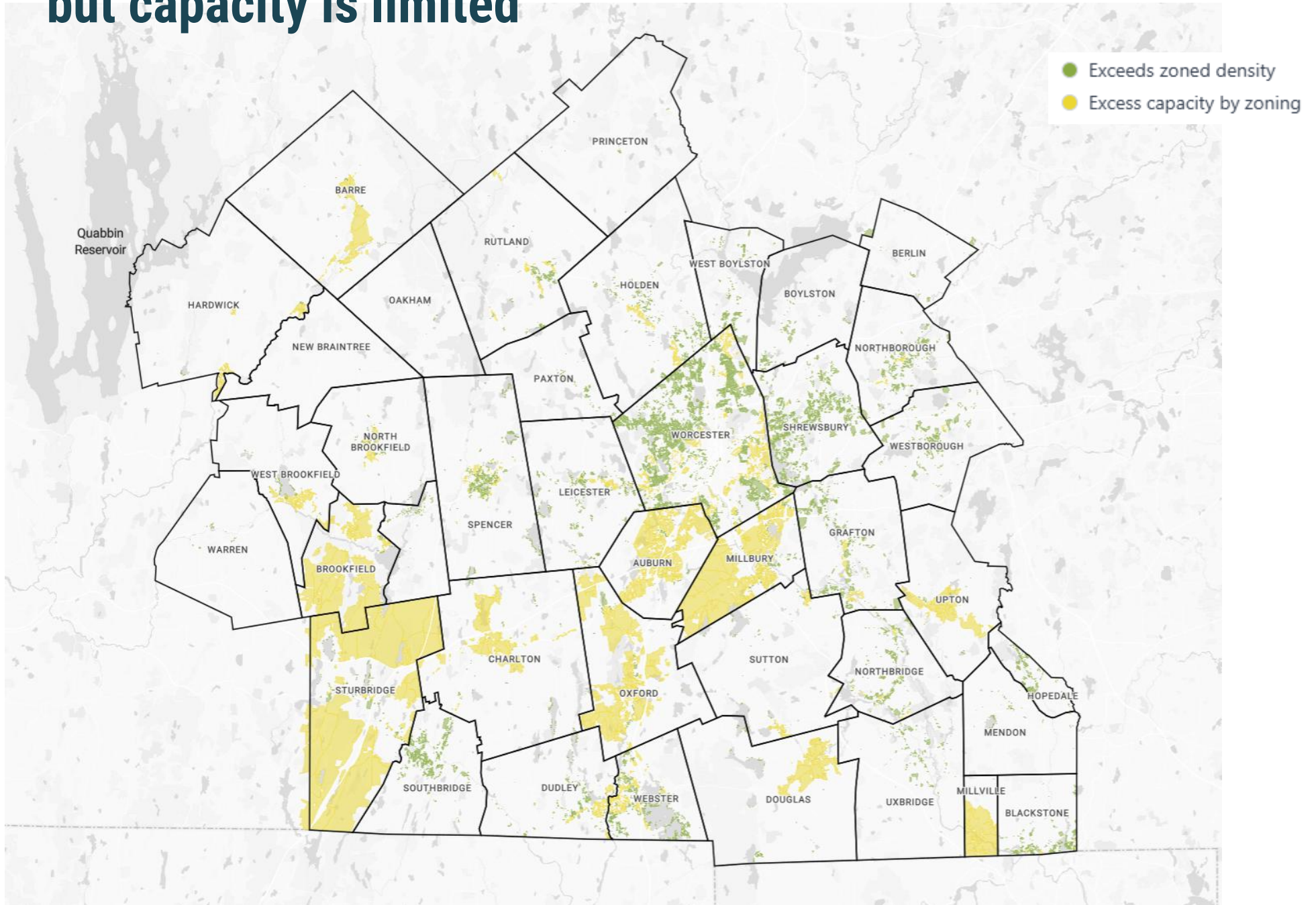
Most new housing that is being built caters to larger households. In Worcester and the Northeast Subregion, smaller units have started to be built too.

	Single Family	2 units	3-4 units	5+ units	Total
Central	913	146	44	1,943	3,046
North	1,162	30	6	14	1,212
Northeast	1,160	102	0	2,631	3,893
Southeast	987	142	11	230	1,370
Southwest	2,698	182	12	130	3,022
West	425	8	0	0	433
Region total	7,345	610	73	4,948	12,976

Opportunities for diverse housing production are limited



Existing zoning could support more housing development, but capacity is limited



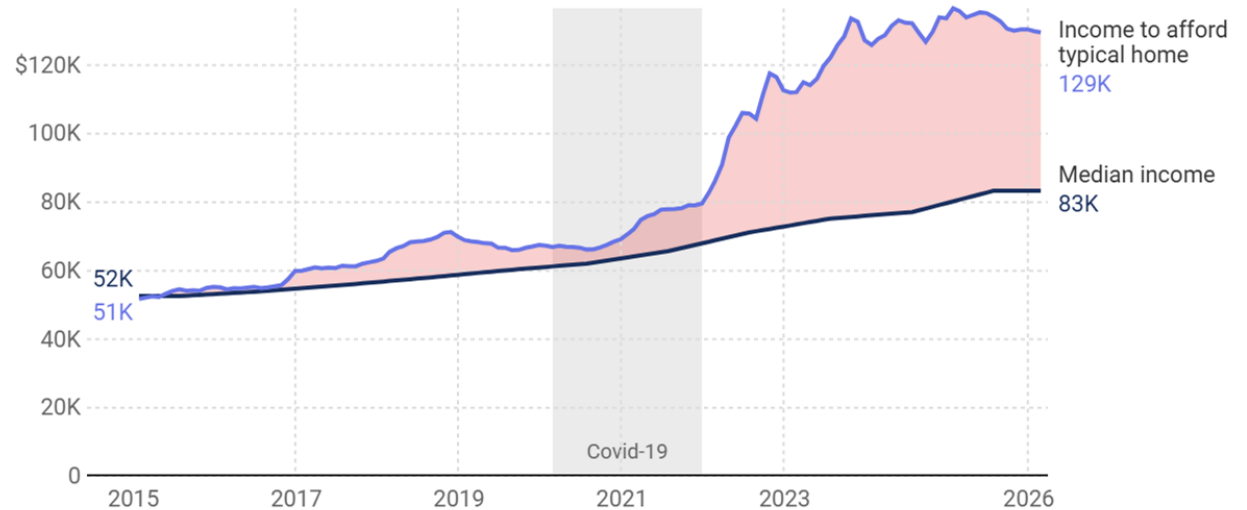
For most households, housing across the region is much less affordable than it was 5 or 10 years ago.

Housing affordability

In February 2026, the typical home is unaffordable. The gap is \$46,269.

One measure of housing affordability compares the home purchase affordable to a household earning the median income with the price of typical homes on the market over the same timeframe. The CMRPC region was relatively affordable to local residents by this measure until the pandemic, at which point prices rose out of reach for most.

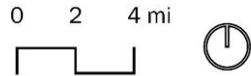
All subregions report an affordability gap by this measure, though the size of the gap varies by place as driven by different median incomes and local home prices.



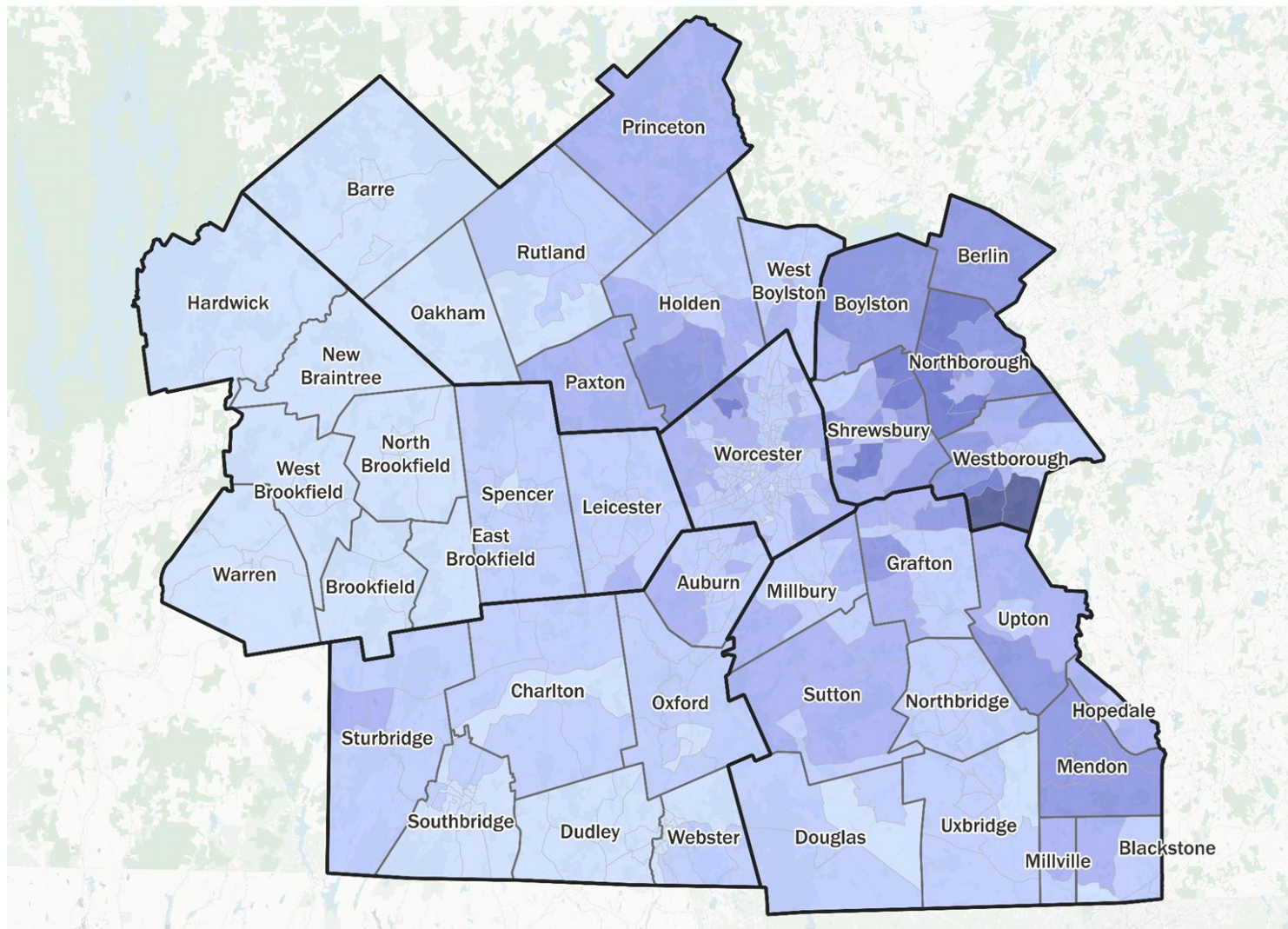
Geography	Typical	Home Price		Income		
		Affordable to median	Gap / Surplus	Required for typical	Median	Gap / Surplus
CMRPC Region	\$479,760	\$308,311	-\$171,449	\$129,177	\$83,014	-\$46,163
Central subregion	\$479,760	\$220,958	-\$258,802	\$129,177	\$59,494	-\$69,683
North subregion	\$479,760	\$396,176	-\$83,583	\$129,177	\$106,672	-\$22,505
Northeast subregion	\$479,760	\$431,085	-\$48,675	\$129,177	\$116,071	-\$13,106
Southeast subregion	\$479,760	\$376,668	-\$103,092	\$129,177	\$101,419	-\$27,758
Southwest subregion	\$479,760	\$290,636	-\$189,124	\$129,177	\$78,255	-\$50,922
West subregion	\$479,760	\$255,745	-\$224,015	\$129,177	\$68,860	-\$60,317

Costs for renters are lower, but availability is limited in much of the region.

Typical housing costs for prospective renters

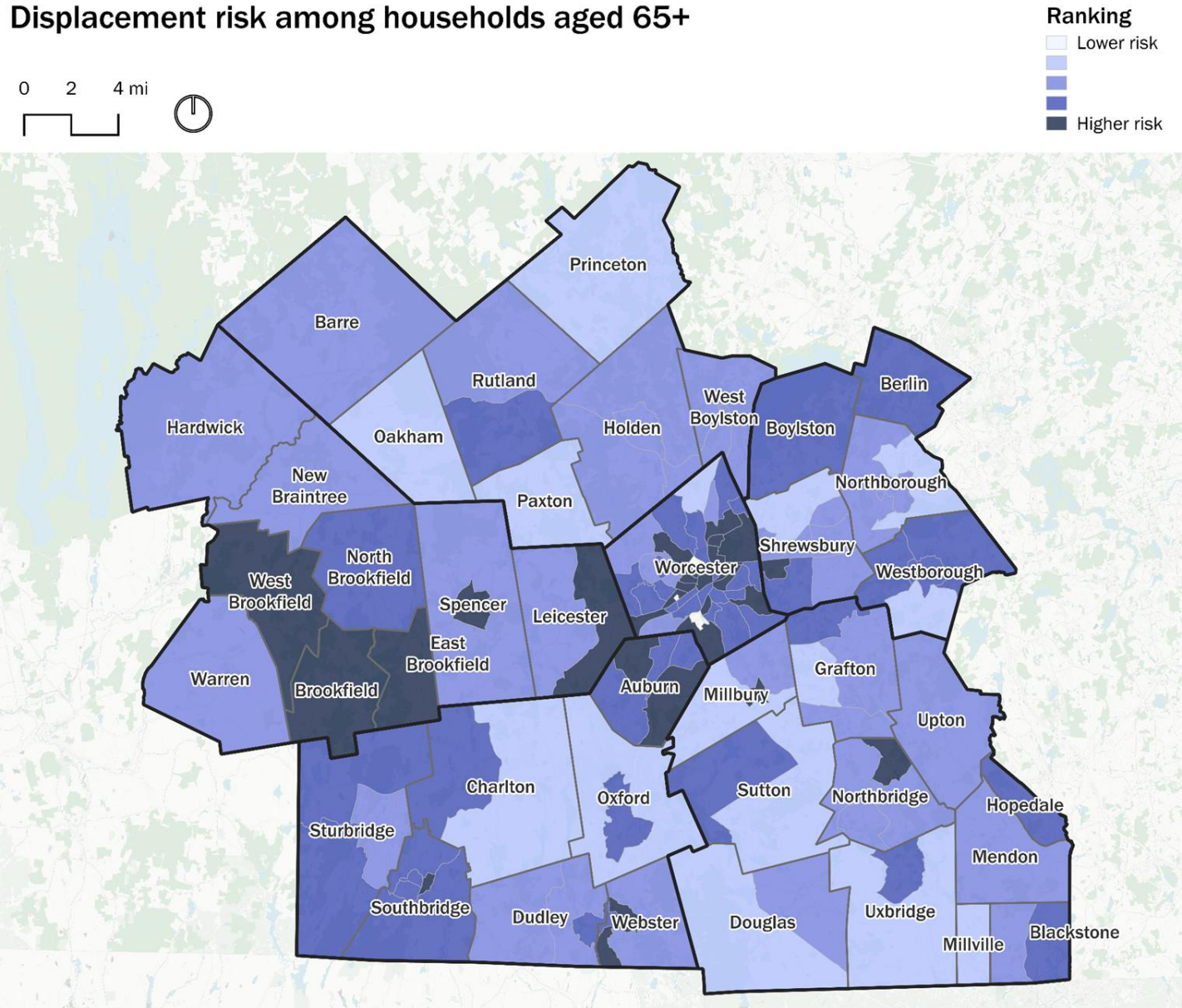


Monthly Costs, 2025 US\$



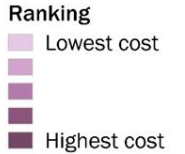
As market pressure builds across the region, some vulnerable populations are at risk of displacement.

Displacement risk among households aged 65+

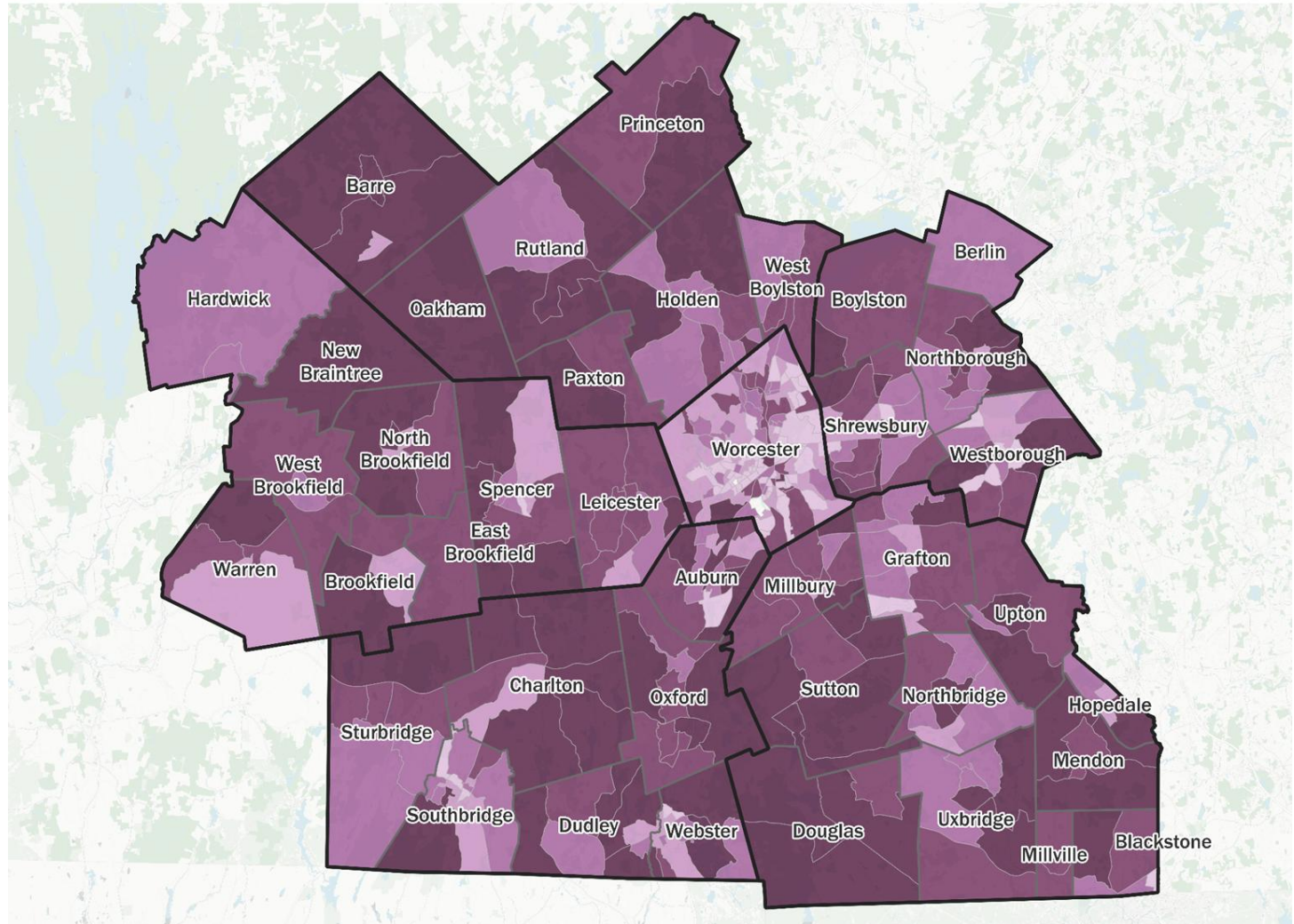


Access to cars is generally required in the CMRPC region, though in Worcester car ownership can be less expensive.

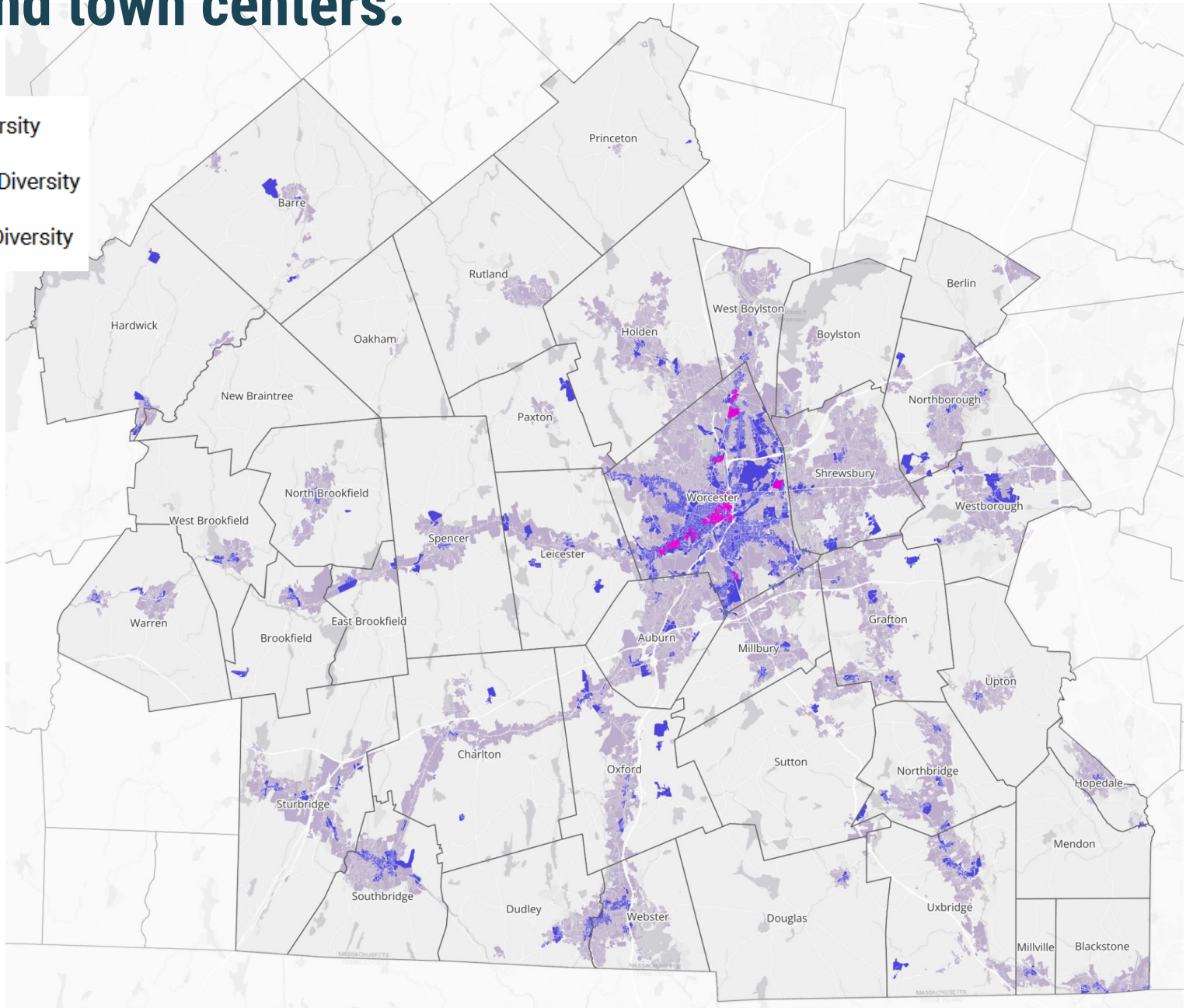
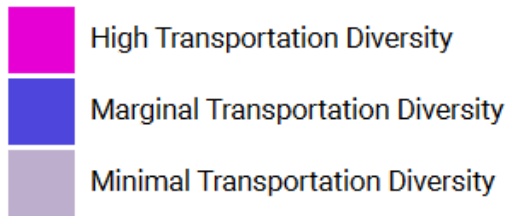
Relative cost of car ownership for a typical household



CMRPC subregion	Annual car ownership cost
North	\$ 20,930
Southeast	\$ 19,550
Southwest	\$ 18,920
West	\$ 18,450
Northeast	\$ 17,500
Central	\$ 12,070

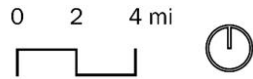


Transportation options beyond cars are limited to key corridors and town centers.

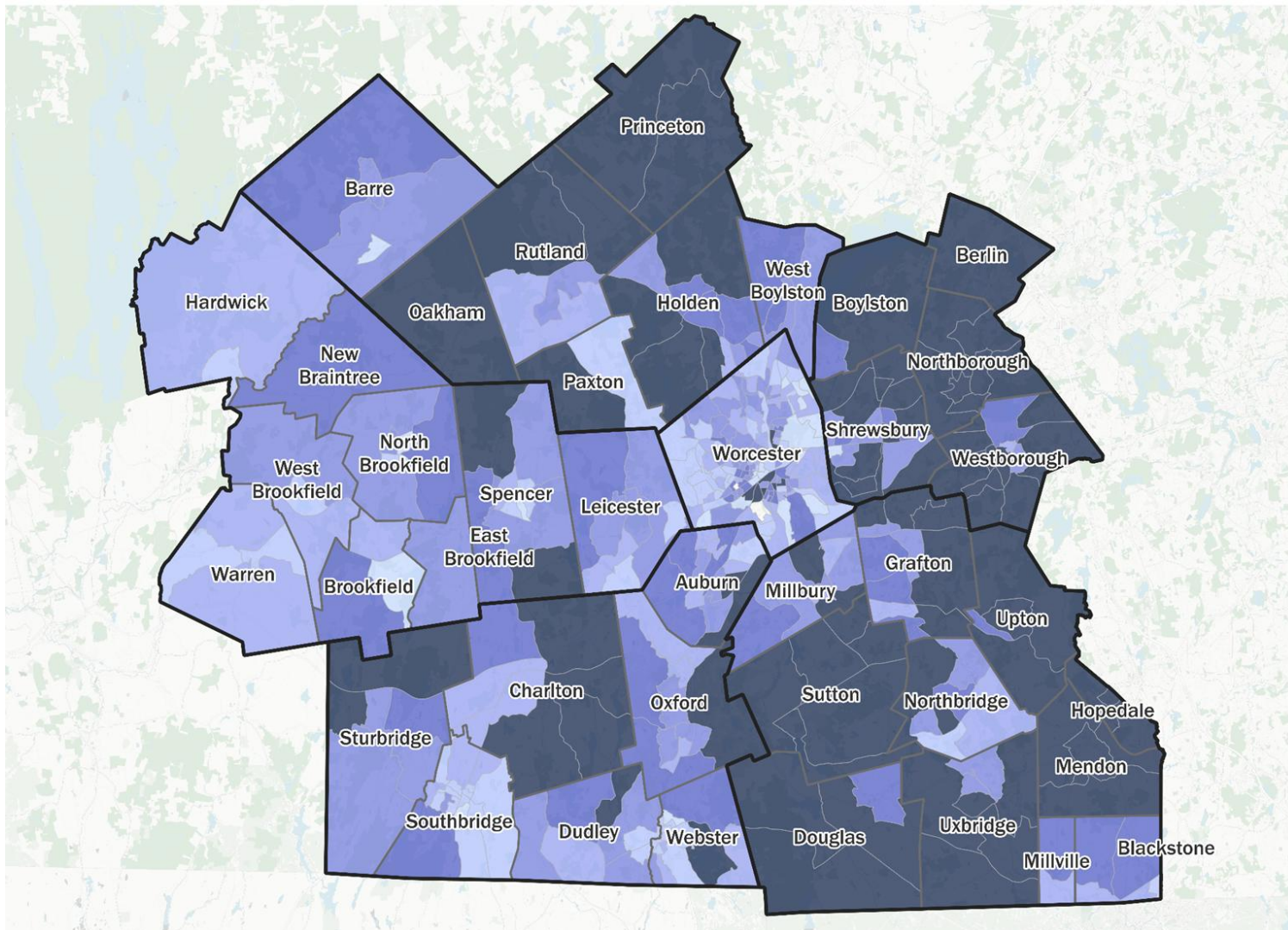


Transportation costs escalate household expenses, especially for those without alternatives to cars.

Typical combined housing and transportation costs, prospective owners

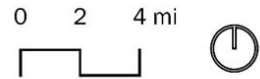


Monthly costs, 2025 US\$

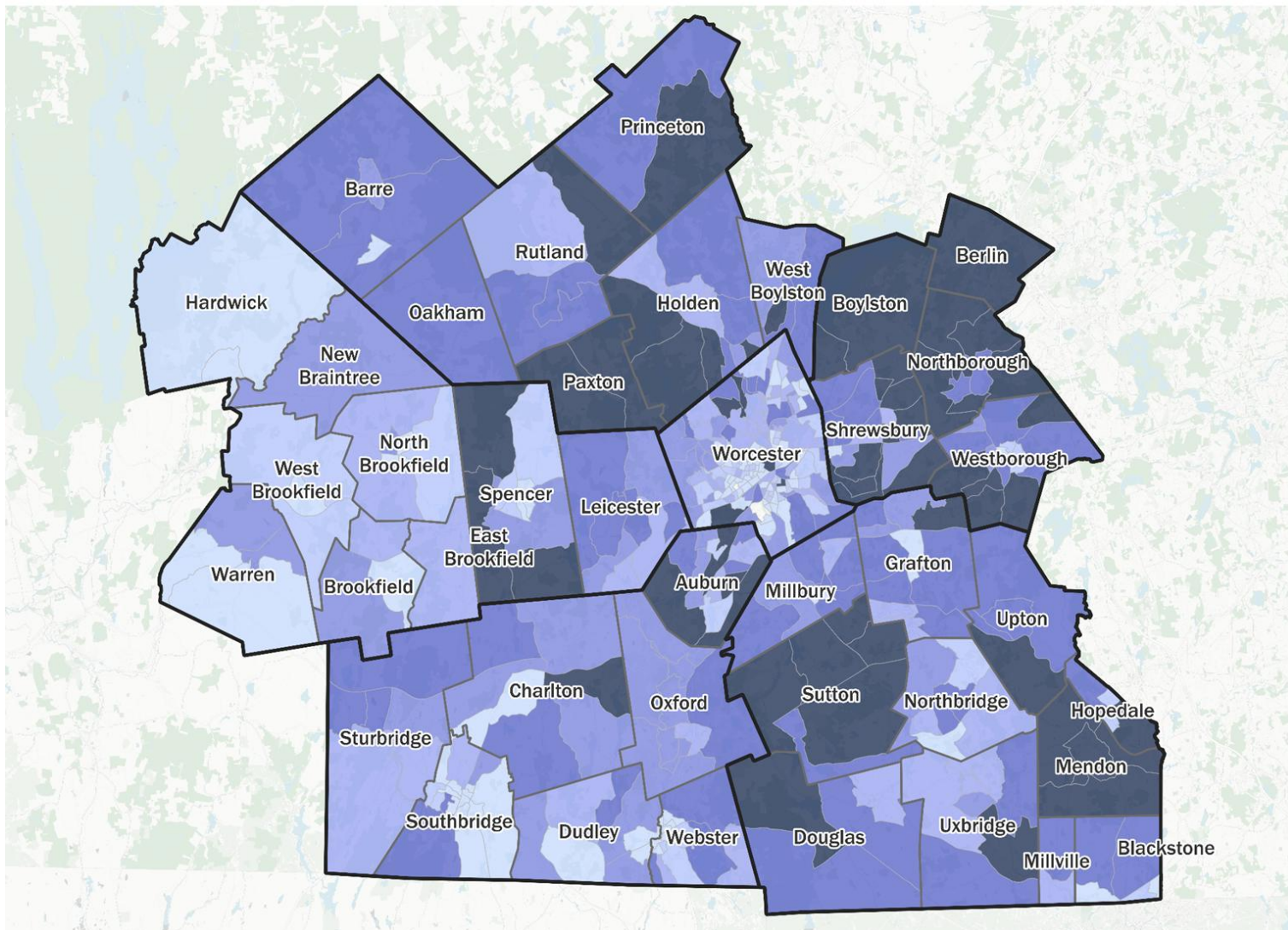


Transportation costs escalate household expenses, especially for those without alternatives to cars.

Typical combined housing and transportation costs, prospective renters



Monthly Costs, 2025 US\$





Household profiles



Household profiles

To help illustrate how the study’s analysis impacts people in the region we produced a set of hypothetical households to look at where they could live affordably in the region.

	Housing at the right price	Housing of the right type	Housing in the right locations
Household Profiles	<p>1. Young family looking for a starter home. A couple with one child earning \$122k/year looking to buy a 3-4 bedroom house.</p>	<p>3. Empty nester couple looking to downsize. A couple searching for a smaller house on a compact lot that is likely to be accessible.</p>	<p>5. Someone looking for housing walkable to things to do. A household looking to live in an area with things going on, walkable destinations, a mix of land uses.</p>
	<p>2. Young family looking for a starter home with a challenging household budget. The same couple earning \$122k/year, but with competing costs like childcare, car payments, and student loans.</p>	<p>4. Young professional looking for an apartment before settling down. A household searching for rentals in the region, without much price sensitivity.</p>	<p>6. Household looking for a car-lite lifestyle. A household trying to get by with one car, hoping to walk or take transit some of the time.</p>

2. Housing at the right price: A challenging household budget and the impact of reducing car ownership.

2. Young family looking for a starter home with a challenging household budget. The same couple earning \$122k/year, but with competing costs like childcare, car payments, and student loans.

Affordability method	"Affordable" home price	Housing costs as share of gross income
30% of income rule	\$350,950	30%
Realistic budget (2 cars)	\$286,162	19%
Realistic budget (1 car)	\$377,033	32%

	Owns 2 cars	Owns 1 car
Household income	\$122,200	\$122,200
Monthly gross	\$10,183	\$10,183
Federal & state taxes	\$2,240	\$2,240
Net monthly income	\$7,943	\$7,943
Childcare	\$1,792	\$1,792
Car ownership	\$1,625	\$1,008
Student loans	\$400	\$400
Health insurance contribution	\$633	\$633
Phone/internet	\$100	\$100
Groceries	\$600	\$600
Utilities	\$200	\$200
Child expenses (clothes, activities, etc.)	\$200	\$200
Retirement/savings	\$250	\$250
Maintenance	\$200	\$200
Available for housing costs	\$1,943	\$2,560
Attainable price	\$286,162	\$377,033

3. Housing of the right type: Downsizing within the community

Source: RentCast

3. Empty nester couple looking to downsize. A couple searching for a smaller house on a compact lot that is likely to be accessible.

Housing criteria	Listings meeting the criteria	Share of total listings	Criteria details
Total for sale listings, 2023-2025	30,939	100%	Total pool of available for sale listings.
Max 3 bed 2 bath	10,508	34%	As 1-2 person households, they only need extra bedrooms for family and guests.
...and less than 1,800sf	8,688	28%	Downsizers generally want smaller, more efficient units.
...and 1/4 acre or less	1,553	5%	Downsizers often prefer smaller yards (or no yard) to reduce maintenance obligations.
...and built since 1990	122	0.4%	Newer units are more likely to be in better condition and to accommodate people with mobility challenges.

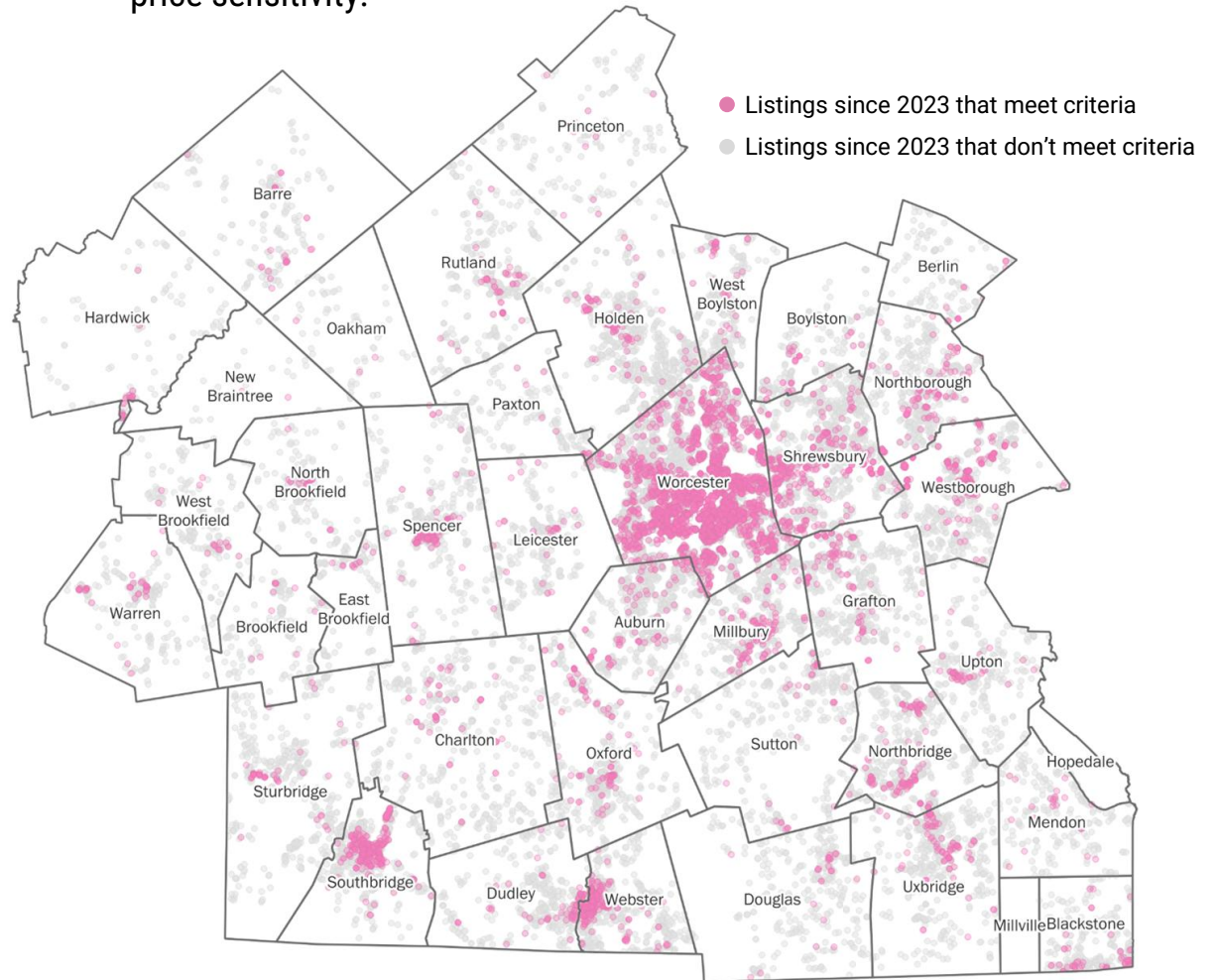
4. Housing of the right type: Renting within the community

Source: RentCast

4. Young professional looking for an apartment before settling down. A household searching for rentals in the region, without much price sensitivity.

Early-career professionals might be interested in moving to the region but may need or want to rent before buying, to get a better sense of where in the region they would want to live long term. Rentals are also a needed option for students and workers moving to the region for a shorter period of time, unsure if they will stay.

The map at right filters all listings since 2023 based on these criteria, revealing the limited options for a renter living alone.



5. Housing in the right locations: With access to things to do

Source: RentCast

Increasingly, residents nationally are interested in living within walking distance of things to do, in having the opportunity, however occasional, to walk to a restaurant or an errand. Areas with diverse land uses and clusters of service-sector jobs are most likely to have the infrastructure to support that lifestyle.

The map at right filters all listings since 2023 that are within a half-mile of these activity centers.

5. Someone looking for housing walkable to things to do. A household looking to live in an area with things going on, walkable destinations, a mix of land uses.



6. Housing in the right locations: Where living car-lite is possible

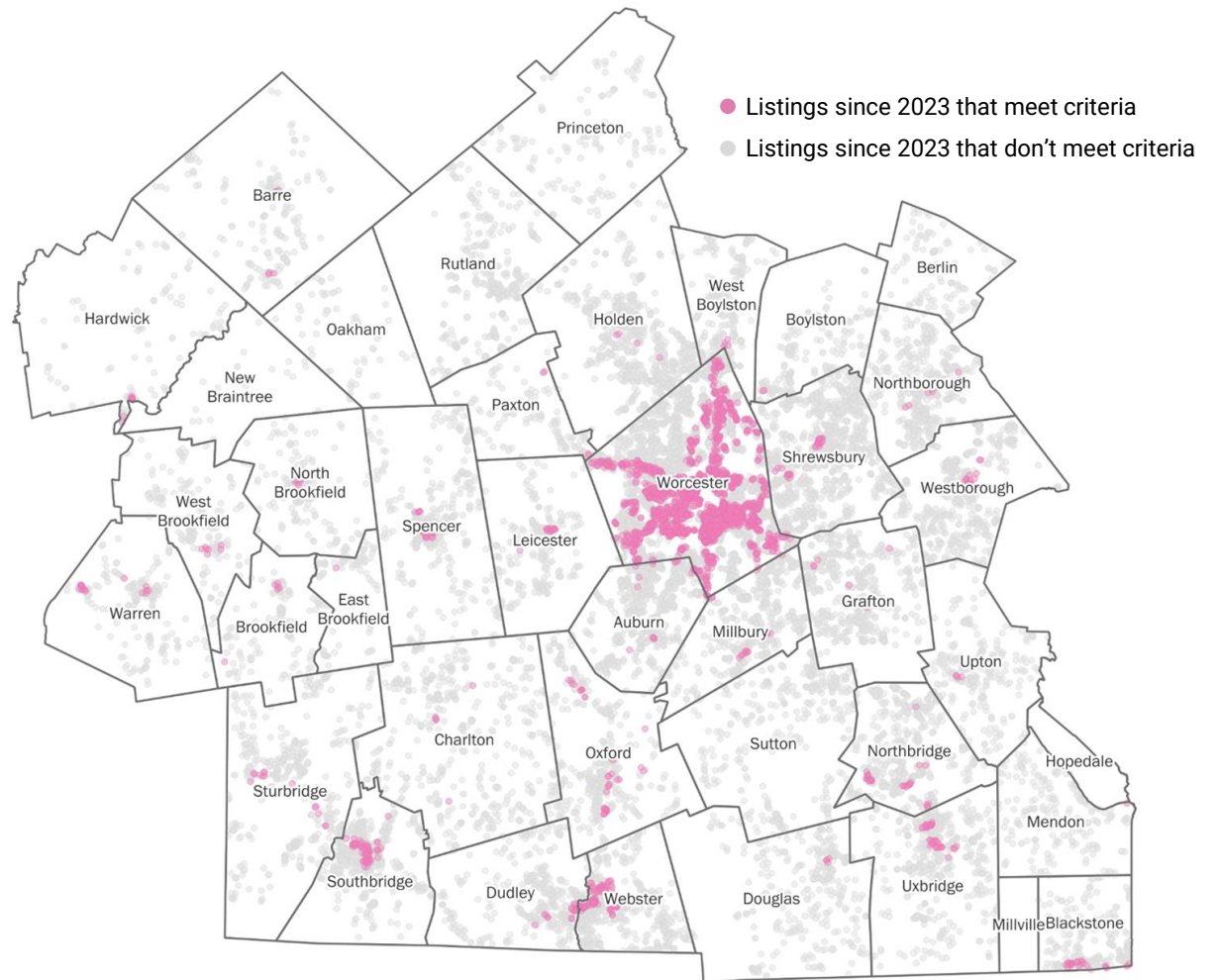
Source: RentCast

6. Household looking for a car-lite lifestyle. A household trying to get by with one car, hoping to walk or take transit some of the time.

Households in the area looking to get by with fewer cars or use them less often might be looking for areas where living car-lite is possible.

Areas that support a car-lite lifestyle have amenities and services sufficiently concentrated that residents could perform some required trips on foot or by bike, and/or have access to regular transit services, to connect them to destinations like grocery stores.

The map at right filters all listings since 2023 that are within areas with enough transit diversity to support a car-lite lifestyle.





Suitability analysis & development constraints



Suitability Analysis and Tools: Goals

The suitability analysis is intended as a tool to facilitate conversations about where to prioritize regulatory change, investments, and other strategies to unlock opportunities for housing diversity across all CMRPC communities.

Goals of the suitability analysis and associated tools

1. Establish physical barriers to development.
2. Identify neighborhoods and corridors most supportive of housing-diverse development given existing infrastructure, transportation diversity, and access to amenities.
3. Illustrate the kinds of development these areas can support, given their relative degree of transportation diversity and access to amenities. Highlight regulatory barriers to housing-diverse development.
4. Illustrate how areas that are highly suitable for residential development compare to existing patterns of interest: overall demographics, equity focus areas, development, etc. Compare with areas of relative market risk and opportunity.
5. Outline how targeted policy and investment interventions shift neighborhood suitability.

Physical barriers to development

The first step in identifying areas suitable for housing diverse development is to exclude areas with environmental or existing land use constraints.

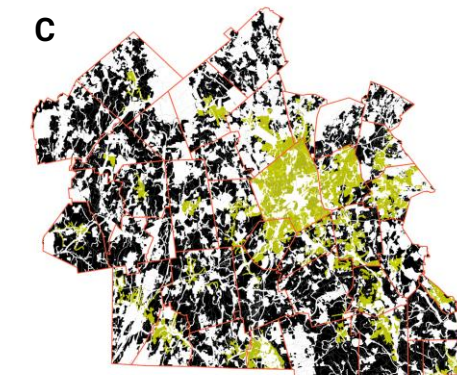
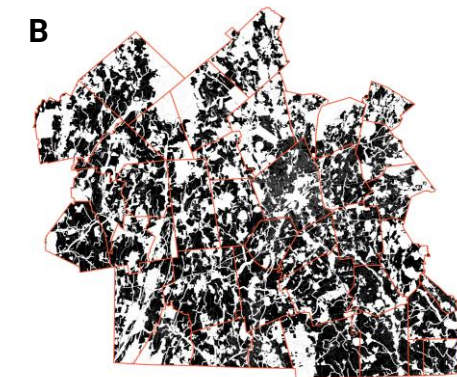
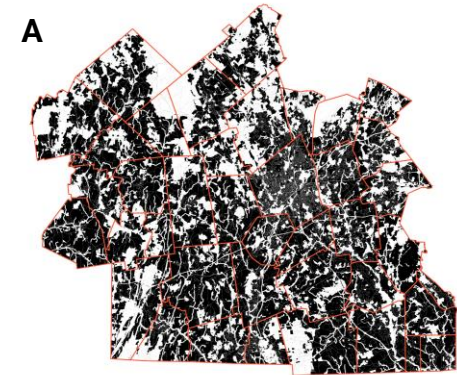
Layer **A** shows all buildable land, or areas without environmental constraints and/or first round land use constraints. Excluded from layer A are:

- Slopes greater than 25%
- FEMA national flood hazard layer
- River Protection Act buffer
- Right-of-ways
- Preserved and Recreational Open Space (via MassGIS)

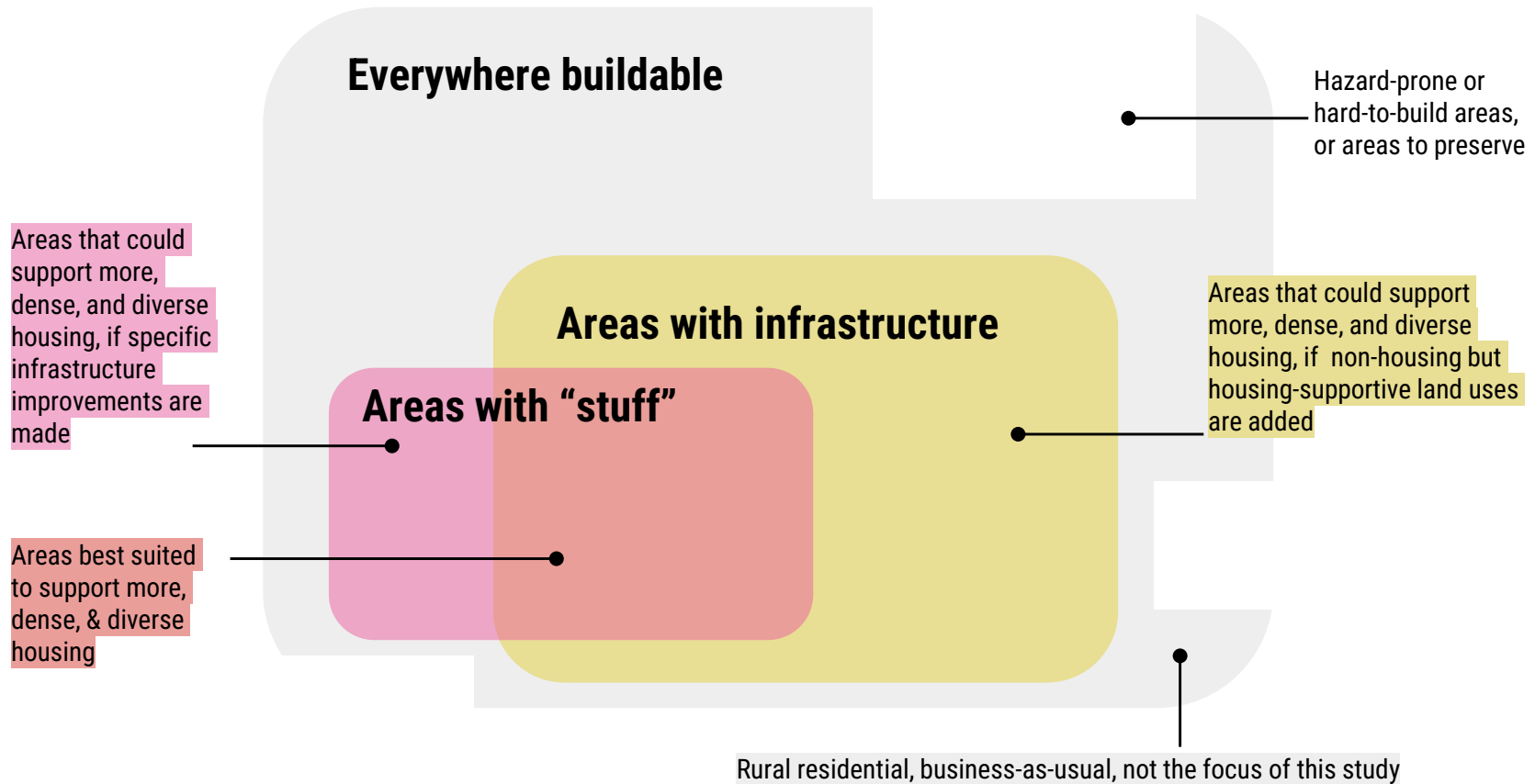
Layer **B** builds on the previous, with the additional exclusion of priority preservation areas as established in the Central Massachusetts Regional Planning Commission priority development and preservation plans.

Layer **C** overlays areas served by sewer and water with the buildable land layer of layer B.

This analysis is zoning-agnostic.



What makes a place “suitable” for housing development?

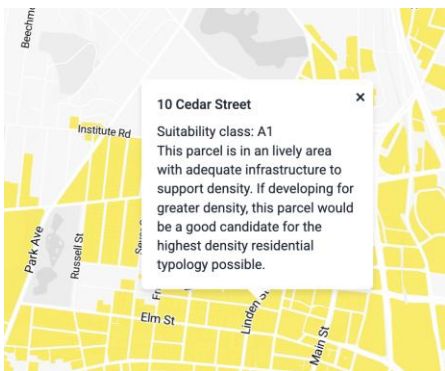


Suitability classes

“Buildable” parcels (those without environmental and baseline development constraints) were each assigned a suitability class based on the presence of infrastructure, the degree of transportation diversity, and the degree of concentration of amenities near that parcel.

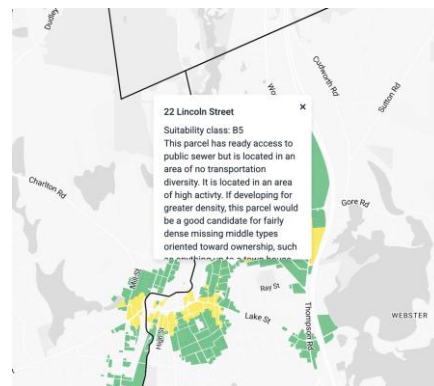
Group A

Areas that can support the most housing density and diversity. They have the right baseline infrastructure, amenity access, and relatively strong transportation diversity.



Group B

Areas that can support some housing density and diversity, have the right infrastructure, but are less transportation diverse (fewer opportunities to get around without a car) or have more limited amenity access.



Group C

Areas lacking the sewer infrastructure needed to support more meaningful housing density. Given their proximity to activity centers, their relative transportation diversity, and/or water infrastructure, however, they may be able to support slightly more housing diversity than other areas.



Group D

Areas without sewer or water infrastructure, activity centers, or transportation diversity. Still buildable, but not likely supportive of much housing diversity or density.



Overlays: opportunities and risks

The basket of overlays were developed to highlight opportunities for and risks to development across the region. When used in conjunction with the suitability layer and other data layers, these overlays may provide additional context to the feasibility and suitability of different development types and strategies across the region.

Opportunities included both individual opportunity sites such as vacant lots and more broad opportunities such as where land is available as a discount (or premium).

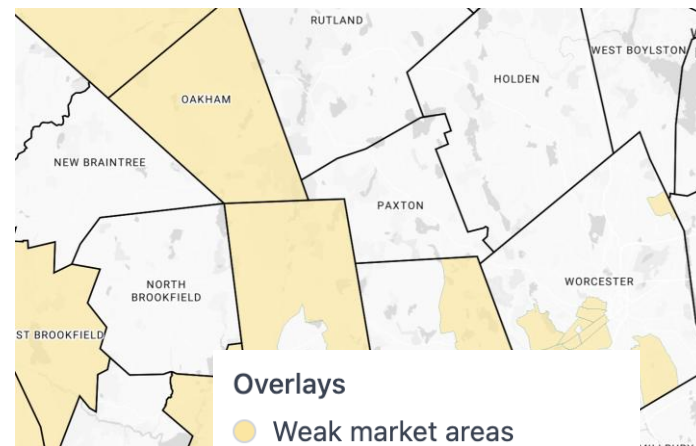
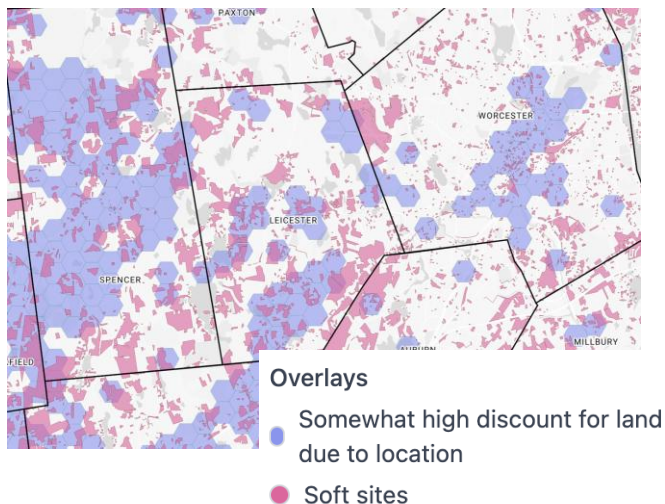
Opportunities

- Vacant sites
- “Soft” sites
- Land premiums and/or discounts

Risks overlays provide both policy recommendations based on market strength and awareness of potential inequity and vulnerability to market forces.

Risks

- Market strength
- REJ+ overlays
- Displacement risk



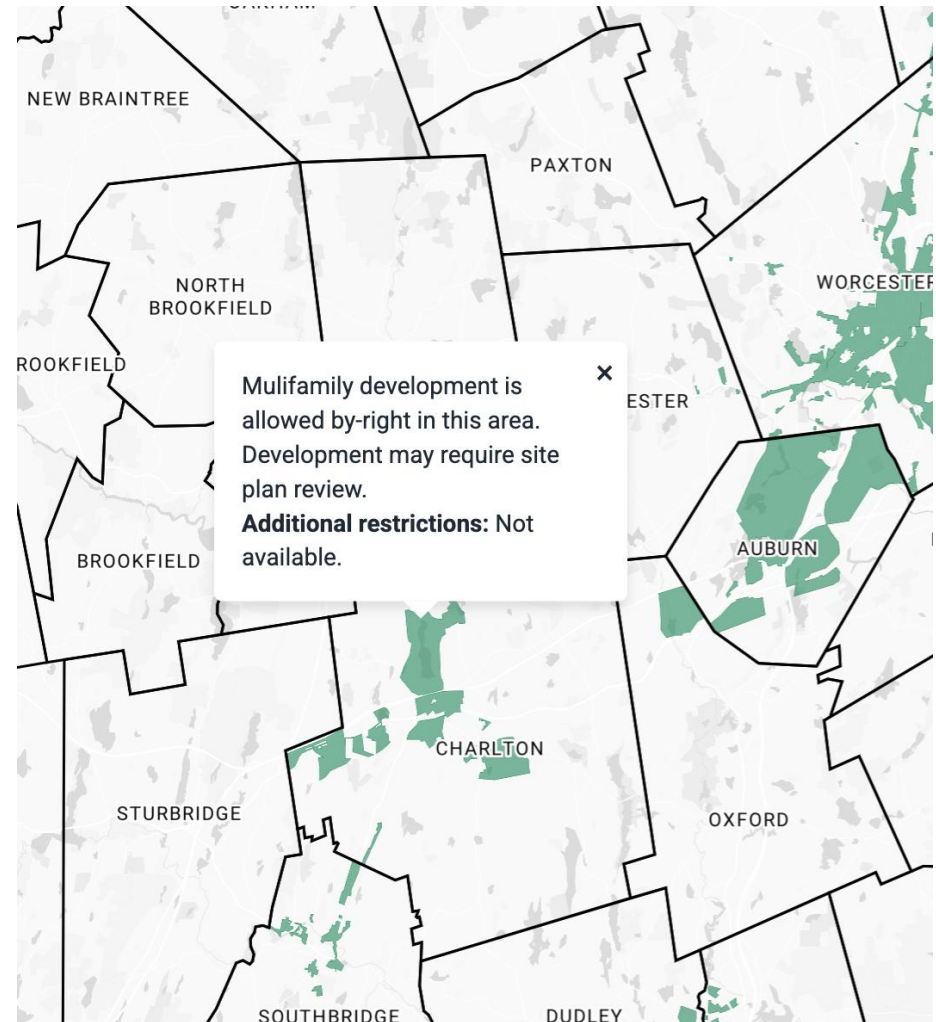
Highlighting regulatory barriers to housing-diverse development

The suitability analysis and resulting development type recommendations are zoning agnostic. The real-world practice of development—particularly dense development—is not.

Regulatory barriers, such as restrictive zoning, play an important role in the basic feasibility of a project. To understand where the recommended development may be possible, the “multifamily possible” overlays highlight areas across the CMRPC region where current local zoning allows multifamily development by right, by special review, or by special permit.

Additional zoning layers look at areas where zoned density is both exceeded and there is excess capacity for development to address where development potential may exist or be unlocked via upzoning.

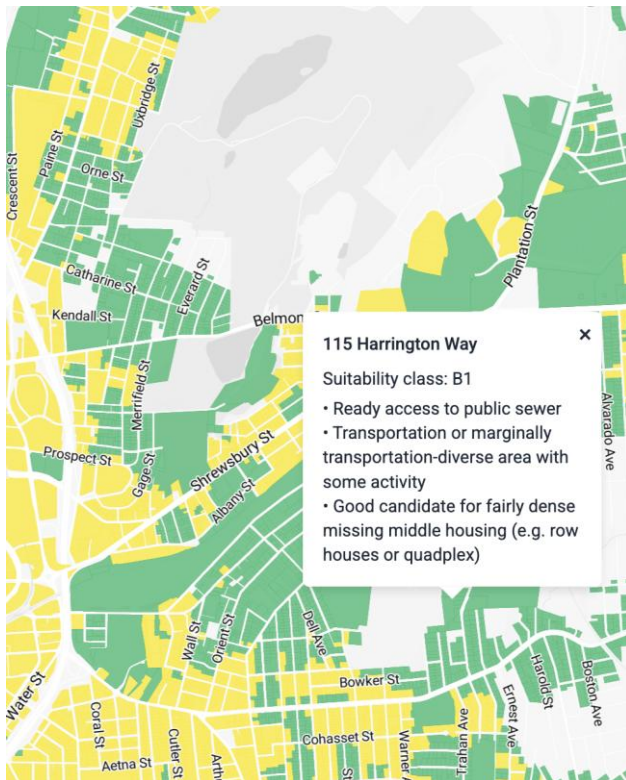
Multifamily development, for the purpose of this study, is defined as 3 or more units on the same parcel.



How to increase an area's suitability?

For each parcel, the variables that inform its suitability classification are outlined in the associated map “tooltip” (the text box that pops up when a user clicks on a parcel in the suitability layer). For parcels not in Group A, the inputs that keep that specific parcel from supporting greater housing diversity are outlined directly. [Give an example]

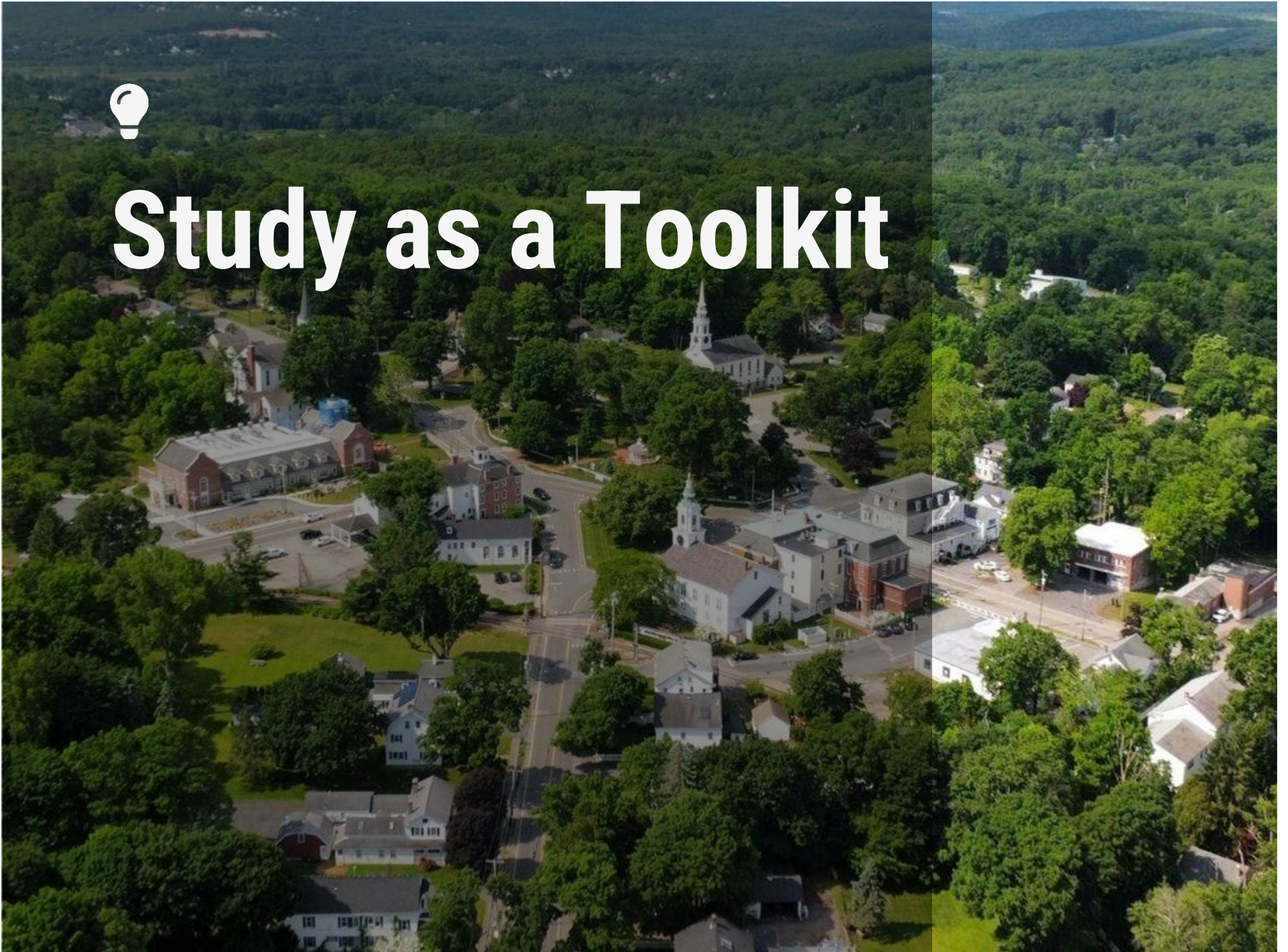
Below is a list of potential interventions that communities can pursue to increase the suitability of a priority area of town - where housing diversity makes sense in theory, but where on the ground realities (such as gaps in walking infrastructure or a lack of access to a grocery store) limit potential. Many of these interventions, or the policies and programs that facilitate them, are outlined in further detail in this study's Strategies Toolkit.



- Increase transportation access and pedestrian quality
- Encourage a diversity of land uses in residential and commercial districts
- Expand and/or increase the capacity of critical infrastructure



Study as a Toolkit



The study and data have been turned into two online tools

Housing and transportation are complex topics that require deeper conversation at the local level to ensure solutions to issues like housing affordability are grounded in the local context. We felt the best way to support this was by developing a decision support tool comprised of an online data dashboard and mapping system.

[Online Mapping Tool Link](#)

[Online Dashboard Link](#)



Toolkit Strategies



Strategies overview

Translating the study's analysis and engagement into opportunities for action, the strategies toolkit compiles policy and investment strategies that can help address housing and transportation challenges and opportunities uncovered through this process. The strategies in this section are primarily oriented toward public entities like cities, towns and regional planning agencies, but many of the approaches are transferable to other stakeholders and local and regional housing partners.

Strategies are organized by topic and include three different levels of commitment and complexity, from policy changes to program implementation to partnership investment. The study includes this range of topics and strategy types to provide a wide range of ideas and solutions the region's municipalities and other stakeholders can draw from and apply to locally as needed.

STRATEGY TOPICS

Housing Affordability and Cost Barriers: Addressing the cost of accessing and maintaining housing, especially for first-time homebuyers and residents aging in place.

Housing Diversity and Development Regulations: Expanding the variety of housing types available, especially in response to gaps in the region's supply and demographic trends toward smaller households and an aging population.

Transit Access, Connectivity, and Quality: Increasing the quality and diversifying the character of transit service, while pairing infill and new development nodes with the highest quality existing infrastructure.

Active and Novel Transportation Solutions: Creating high quality facilities to support diverse transportation options by targeting transportation diverse areas and exploring novel technologies with new studies.

Coordinated Regional Land Use and Transportation Planning: Integrating how the region and its municipalities approach housing and transportation policy, planning, and investment.

STRATEGY TYPES

Policy changes a rule. These are passive actions with no real cost, such as updating a zoning code or redirecting existing funding streams. Policies are generally enacted at the municipal level.

Program takes an active role. These involve cost and commitment, such as funding a staff position, launching a grant program, or creating an ongoing initiative. Programs may be enacted at the municipal or regional level.

Partnerships are catalytic investments with higher cost and commitment, such as contributing public land to a development, creating a municipal housing fund, or entering joint ventures with developers. These could include collaborations between

Strategies matrix

Topic	Policy	Program	Partnership
Housing Affordability and Cost Barriers	<p>Adopt property tax stabilization for income-qualified seniors.</p> <p>Dedicate CPA and other local discretionary funds toward housing production and rehabilitation.</p>	<p>Centralize knowledge regarding state and other funding opportunities as a resource for the region's municipalities and residents.</p> <p>Establish a regional homebuyer education and small landlord support program.</p>	<p>Create municipal affordable housing trust funds with dedicated revenue.</p> <p>Establish a regional housing land bank and/or investment fund.</p>
Housing Diversity and Development Regulations	<p>Update zoning to allow multifamily and missing middle housing by right, especially in areas with high housing suitability.</p>	<p>Share regional planning and permitting staff and supporting resources across small communities.</p> <p>Develop model zoning bylaws tailored to the region's different place types.</p>	<p>Contribute public and nonprofit land for housing development that fills gaps in the supply.</p> <p>Explore strategic sewer and water infrastructure extensions that unlock potential housing sites.</p>
Transit Access, Connectivity, and Quality	<p>Adopt transit-supportive land use policies near existing and planned high-quality transit stops.</p> <p>Prioritize "transit ready" building with high intersection and activity density over.</p>	<p>Increase transit quality through higher frequency and route interconnectivity.</p> <p>Expand microtransit service pilots and TDM partnerships connecting employers and housing to transit hubs.</p>	<p>Advocate for regional transit links such as Providence-to-Worcester and E-W rail, and high speed/frequency commuter busses.</p> <p>Establish mobility hubs at key regional transportation nodes and transit interfaces.</p>
Active and Novel Transportation Solutions	<p>Require sidewalk and bike connections in all new residential development approvals.</p> <p>Prioritize installing sidewalks, bike racks, and ancillary active transportation amenities in areas with high intersection and activity density.</p>	<p>Invest in targeted sidewalk, crossing, and bus shelter improvements at key nodes.</p> <p>Develop human-scale zoning and urban design model policies and encourage adoption throughout transit diverse areas.</p>	<p>Build protected multimodal corridors connecting housing clusters to services.</p> <p>Pilot municipal carshare, UTV communities, and other novel technology/policy studies, specifically targeting older or lower income adults.</p>
Coordinated Regional Land Use and Transportation Planning	<p>Align local master plans with regional housing and transportation suitability analysis.</p> <p>Formalize co-location as a transportation strategy.</p>	<p>Fund a regional housing and transportation coordinator position at CMRPC.</p> <p>Develop model bylaws that compliment housing uses with increased economic activity and innovation.</p>	<p>Form a regional housing compact with shared infrastructure investment commitments.</p>