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Lawmakers Urged to Expand Housing Tools as Home Prices Surge Across Massachusetts

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With home prices soaring across Massachusetts and rental affordability slipping further out of reach, housing leaders are urging the state Legislature to pass a slate of bills aimed at boosting housing production and easing the cost burden.

Rachel Heller, CEO of Citizens' Housing and Planning Association, addressed the issue in a recent column published in *Banker & Tradesman*. In the piece, Heller calls for swift action, writing that Massachusetts must build on recent housing efforts and adopt additional tools if it hopes to meet the state's target of 222,000 new homes over the next decade.

In Greater Boston, the median price for a single-family home has now reached \$1 million, according to the Greater Boston Association of Realtors. Statewide, the median single-family sale price has climbed to \$850,000, per data from The Warren Group.

The affordability crisis isn't limited to homebuyers. The National Low Income Housing Coalition's latest Out of Reach report ranks Massachusetts as the fourth least affordable state for renters, raising alarms among housing advocates and economists alike.

Planning for Growth

Massachusetts has a long-standing framework for affordable and mixed-income housing, most notably Chapter 40B. This law allows developers to bypass restrictive zoning in municipalities that fall short of the state's requirement for at least 10 percent affordable housing. According to Heller, "Chapter 40B works because it allows the creation of mixed-income housing and gives communities a framework to plan for growth and affordability."

However, while Chapter 40B has delivered over 70,000 homes to date, it is insufficient to meet the aggressive goals set by the Healey-Driscoll administration. In recent years, state lawmakers have introduced new strategies. The MBTA Communities Act mandates that 177 community zones be allocated for multifamily housing by right. The Affordable Homes Act, meanwhile, legalized accessory dwelling units (ADUs) in all cities and towns and funded a range of housing initiatives including public and supportive housing, homeownership programs, and the new State Office of Fair Housing.

Governor Maura Healey's administration has also launched infrastructure programs to help towns absorb population growth spurred by new housing developments. But housing leaders argue that more must be done, and done quickly.

Three major bills currently under consideration aim to provide that next wave of support. The Yes In My Back Yard (YIMBY) bill would allow up to five homes per lot, eliminate minimum parking mandates, and remove lot size restrictions that often discourage development. The Yes In God's Back Yard (YIGBY) proposal would allow churches and other religious organizations to build apartment buildings on their properties. And Healey's newly introduced Mass Ready Act would streamline permitting and provide additional funding for mixed-use and priority housing developments.

“These bills are vital if Massachusetts is to stay competitive and livable,” Heller notes, while stressing that solving the housing crisis will require a shift in how communities think about zoning and growth.

“Today’s Massachusetts is one we planned for by historically using zoning to say ‘no.’ Let’s now use zoning to say ‘yes’ to a bright future we all want and deserve,” she concludes in her *Banker & Tradesman* column.