

In August 2025, a coalition of housing advocates, urban planners and designers, academic economists, think tank executives, and land use attorneys filed an initiative petition with the Office of the Attorney General of Massachusetts and formed a ballot committee in support of the petition called “Legalize Starter Homes.” The petition would prevent municipalities from enforcing minimum lot size requirements greater than 5,000 square feet and frontage requirements greater than 50 feet in residential zoning districts for single-family homes on lots with access to public sewer and water service. This initiative petition aims to help address Massachusetts’ severe shortage of housing, especially “starter homes” attainable to first time buyers and seniors looking to downsize. It also aims to keep contractors employed and supply chains as healthy as possible despite high interest rates and rising construction costs.

Last fall, Boston Indicators found that the minimum income needed to afford to buy an entry-level home in the region was \$162,000.¹ Between February 2020 and February 2026, the number of active home listings on the market in Massachusetts declined by 38%, despite rising in states including California, Florida, and Texas.² These housing affordability and availability challenges translate into real consequences for the state’s economy and social cohesion.

Recent polls show that a third of Massachusetts voters have considered leaving the state in the past year.³ Among the top three most important factors influencing the decision of young people to stay are their ability to buy a home and the cost of rent.⁴ Between July 2024 and July 2025, a net of 33,000 Massachusetts residents left for other states.⁵ And in recent years, 44% of these outmigrants were under the age of 35, in their prime family formation years.⁶

To facilitate the production and affordability of new housing, the idea that we should both allow homes to be built on smaller lots and allow larger lots to be subdivided into smaller ones is immensely popular with the public. Polling about those ideas in the abstract shows support of

¹ The Boston Foundation. “Greater Boston Housing Report Card 2025.” Retrieved from <https://www.tbf.org/-/media/tbf/reports-and-covers/2025/2025-gr-boston-housing-report-card-final-2025.pdf>

² [Realtor.com](https://www.realtor.com). “Residential Real Estate Data Library.” Retrieved from <https://www.realtor.com/research/data/>.

³ Samantha Gross. “A Third of Voters Polled Say They’ve Weighed Leaving Mass.” The Boston Globe. Retrieved from <https://www.bostonglobe.com/2025/12/07/metro/massachusetts-voters-leaving-state-expensive-suffolk-poll/>.

⁴ Greater Boston Chamber of Commerce. “Foundation’s Young Residents Survey Highlights Importance of Housing & Jobs.” Retrieved from <https://bostonchamber.com/press-release/chamber-foundations-young-residents-survey-highlights-importance-of-housing-jobs-to-retention-of-20-30-year-olds/>.

⁵ Jon Chesto & Matt Stout. “Massachusetts Sees Jump in People Moving to Other States.” The Boston Globe. Retrieved from <https://www.bostonglobe.com/2026/01/27/business/people-leaving-massachusetts-outmigration-2025/>.

⁶ U.S. Data Labs. “Taxpayer Migration by State.” Retrieved from <https://usdatalabs.org/taxation/irs-taxpayer-migration>.

upwards of 70% among Massachusetts voters.⁷ Polling of the Legalize Starter Homes ballot measure in particular shows 58% support, with another 21% undecided.⁸

Recent polls also show that the cost and availability of housing is one of the top concerns of 45% of Massachusetts voters, 15 percentage points more than any other issue.⁹ Legalize Starter Homes is the only ballot measure in Massachusetts this year that would both decrease the cost and increase the availability of housing. The other housing-related one would institute the strictest statewide rent control scheme in the country.

This is a virtually unprecedented campaign of nationwide importance. To our knowledge, Legalize Starter Homes is the first statewide ballot campaign in the country pushing for residential zoning reforms, a critical test of the common industry assertion that such reforms are broadly popular with the public. Thus, anyone with an interest in a supply-driven approach to housing affordability and abundance has a clear stake in the campaign's success.

This includes those looking to advance the many similar lot size reform bills that have been proposed in other states, from Indiana to Florida to Maryland to Connecticut. It also includes those looking to implement already-passed lot size reforms in other states, notably Maine. In June 2025, Maine enacted L.D. 1829, a law that similarly caps minimum lot sizes statewide at 5,000 square feet in areas served by public sewer systems.¹⁰ L.D. 1829 served as a major precedent for Legalize Starter Homes. The fact that the two reform efforts use the same lot size threshold of 5,000 square feet is especially powerful since Maine has both a less severe housing shortage and much more vacant and developable land than Massachusetts. If such a policy is necessary and politically viable in Maine, it should be in Massachusetts as well.

Lastly, there is rigorous empirical evidence that large minimum lot sizes raise the costs of homes both directly, by forcing buyers to spend more on land, and indirectly, by decreasing the total number of homes that can be built and thus raising competition among buyers for the remaining homes. Much of this literature studies Massachusetts in particular. For example, Glaeser, Schuetz, and Ward (2006) found that, in Greater Boston, a quarter-acre increase in the minimum lot size requirement was associated with 10% fewer homes permitted between 1980 and 2002.¹¹ Separately, Zabel and Dalton (2011) found that Eastern Massachusetts minimum

⁷ Abundant Housing Massachusetts. "2025 Statewide Polling Results." Retrieved from <https://www.abundanthousingma.org/resources/2025-polling-results/>.

⁸ YouGov Blue. "Housing is the Top Concern in Massachusetts." Retrieved from <https://drive.google.com/file/d/1W9DmTrGhiN-zVfp1Am7CsMKg0FkrCZO1/view>.

⁹ Ibid.

¹⁰ Eli Khan & Salim Furth. "Framing Futures: Pro-Housing Legislation Goes Vertical in 2025." Mercatus Center at George Mason University. Retrieved from <https://www.mercatus.org/research/policy-briefs/framing-futures-pro-housing-legislation-goes-vertical-2025>.

¹¹ Ibid.

lot size requirements can raise home prices by 20% or more in some contexts, and that these price effects tend to increase over time.¹²

In summary, recent public polling data, precedents in both the Massachusetts General Laws and other state policies, and - most importantly - the urgent and extreme nature of Massachusetts' housing shortage all suggest that now is the right time to pursue this initiative petition. If passed by voters in November, it truly would be a far-reaching expansion of opportunity for a new generation of homeowners to thrive in Massachusetts.

The campaign effort is already well underway. Nearly \$1.5 million in fundraising enabled the campaign committee to collect more than 100,000 certified signatures. We turned in the last of our signature forms to the Massachusetts Secretary of State's Office on Wednesday, June 24. On July 17, the Secretary announced that we are officially on the ballot in November. Any NAHB State and Local Issue Fund monies disbursed for this effort will facilitate voter education efforts this summer and fall, paying for digital ads and upfront costs for further fundraising efforts.

The Home Builders and Remodelers Association of Massachusetts (HBRAMA) has been deeply involved in Legalize Starter Homes from the beginning. Our chief lobbyist helped draft the initial petition language. Our former Government Affairs Committee chairman was one of the first ten signatories, and thus his name appeared on all the petition forms signed by voters. We have donated \$25,000 (including \$20,000 originating from the State and Local Issue Fund), assisted with signature gathering and fundraising through our communications channels, and hosted an early in-person informational meeting on the campaign. To date, we estimate that our lobbyist and committee members have spent a collective 50-60 hours assisting with the campaign effort.

In the language of the prompt, our action plan for dealing with this issue is to coordinate closely with the campaign on at least four items: 1) raising awareness among our members and the electorate; 2) assisting with fundraising; 3) gathering signatures to ensure the petition is on the ballot; and 4) securing endorsements among state and local elected officials. Throughout the campaign, we will use our email list, social media, and member meetings to express support for and share updates about the campaign. We will host fundraising events for the benefit of the campaign, pursue grant opportunities on behalf of the campaign, connect the campaign organizers with potential donors, and (as funds allow) donate more ourselves. Once the petition is officially on the ballot, we will use our relationships with elected officials at the state and local levels to seek their endorsement of the ballot question. Lastly, we will have weekly check-ins with the campaign team to better align our actions with their messaging and priorities and assist however else we can.

The estimated total cost to run a competitive ballot campaign in Massachusetts ranges from \$5 million to \$7 million, depending largely on the price of purchasing TV ads in the eight weeks or

¹² Jeffrey Zabel and Maurice Dalton. "The impact of minimum lot size regulations on house prices in Eastern Massachusetts." Retrieved from <https://www.sciencedirect.com/science/article/abs/pii/S016604621100072X>.

so before the election. A table with high- and low-end cost estimates is below. *Note that it only includes funding needs that have not already been met with prior donations.*

Expense Category	Low End Cost Estimate	High End Cost Estimate
Consultants	\$110,000	\$170,000
Staff	\$35,000	\$35,000
Benefits and Taxes	\$3,000	\$3,000
Research	\$75,000	\$75,000
Digital Advertising	\$250,000	\$400,000
Radio Advertising	\$0	\$300,000
TV Advertising	\$2,600,000	\$4,100,000
Field Collateral (canvassing materials, yard signs, etc.)	\$110,000	\$160,000
TOTAL	\$3,183,000	\$5,243,000

Since the State and Local Government Affairs Committee generously provided \$20,000 to us for the Legalize Starter Homes campaign effort in April, the campaign was endorsed by the New York Times editorial board,¹³ collected an additional 16,930 certified signatures from registered voters, was featured on an NBC10 Boston news segment, participated in many speaking engagements with local and institutional constituents throughout the state, and officially secured a spot on the November ballot.

In conclusion, we would like to share some early research results that model out the potential impacts of this campaign on housing production in Massachusetts. Allowing homes to be built on 5,000-square-foot lots in areas with public sewer and water service, including the subdivision of larger lots into smaller ones, would increase the statewide zoning capacity for new homes by up to 667,000. Early estimates show that could translate into up to 5,700 new homes per year, an almost 50% increase from current levels of permitting.¹⁴

Thank you in advance for considering allocating funds to support HBRAMA's partnership in the Legalize Starter Homes campaign.

¹³ The New York Times Editorial Board. "How to Stop the Affluent from Rigging the Housing Market." Retrieved from <https://www.nytimes.com/2026/05/30/opinion/affordable-housing-lot-size-ballot-initiative.html>.

¹⁴ United States Census Bureau. "BPS - Permits by State." Retrieved from <https://www.census.gov/construction/bps/statemonthly.html>.

<https://www.nahb.org/forms/gated/state-and-local-fund-application>

Applicants must provide general information about the project, including:

- The title of your project
 - Legalize Starter Homes
- SLIF amount requested
 - \$20,000
- A brief project summary (2-3 sentences)
 - HBRAMA is supporting a ballot petition that aims to make it legal to build single-family homes on lots as small as 5,000 square feet everywhere in Massachusetts with access to public sewer and water services. Typical lot size minimums in most suburbs currently range from 15,000 to 25,000 square feet or more, making it financially infeasible to build entry-level suburban homes for young families, downsizing seniors, and first-time buyers from all walks of life.
- Total estimated cost of the project
 - \$1,460,000 for ballot access (already raised); \$3,000,000–\$5,000,000 for TV and digital ads, campaign materials, consultants, etc. after ballot access is secured
- List of Coalition partners (if any)
 - Massachusetts Association of Realtors
 - Greater Boston Real Estate Board
 - NAIOP Massachusetts

- Welcoming Neighbors Network
- Abundant Housing Massachusetts
- League of Women Voters of Massachusetts
- Charles River Regional Chamber
- Dewey Square Group
- State Sen. Jamie Eldridge (D-Acton)
- Cambridge Vice Mayor Burhan Azeem
- Monetary contributions made toward the project (for example: HBA[s], coalition partners).
 - HBRAMA has contributed \$25,000, including \$20,000 that originated from the State and Local Issue Fund
 - Abundant Housing Massachusetts funded a poll with message testing for the campaign via Welcoming Neighbors Network
 - Many other donations from trade groups, corporations, wealthy individuals, and local housing advocates. The largest of these donations were from the Massachusetts Association of Realtors (\$500,000); the Greater Boston Real Estate Board (\$350,000); and various members of NAIOP, the Commercial Real Estate Development Association (\$450,000).



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Key Endorsements & Supporters

We're proud to have the support of communities, organizations, and leaders across Massachusetts.

Organizations

Abundant Housing
Massachusetts

Elected Leaders

Congressman Jake Auchincloss

A Better Cambridge
Boston Democratic Socialists of
America
Boston Ward 4 Democratic City
Committee
Building a Better Wellesley
Building Equitable
Neighborhoods for Franklin
Buzzards Bay Area Habitat for
Humanity
Charles River Regional
Chamber
Citizens' Housing and Planning
Association
Commercial Real Estate
Development Association
Massachusetts
Equitable Arlington
Franklin Hampshire Habitat for
Humanity
Greater Boston Chamber of
Commerce
Greater Boston Real Estate
Board

Mayor Joshua Garcia of
Holyoke
Mayor Jon Mitchell of New
Bedford
Mayor Jared Nicholson of Lynn
Mayor Dominick Pangallo of
Salem
Mayor Sumbul Siddiqui of
Cambridge
Vice Mayor Burhan Azeem of
Cambridge
Senator John Cronin
Senator Julian Cyr
Senator Lydia Edwards
Senator Jamie Eldridge
Senator Adam Gomez
Representative James Arena-
DeRosa
Representative Mike Connolly
Representative Carlos
Gonzalez
Representative Natalie Higgins
Representative Dave LeBoeuf

Greater Springfield Habitat for
Humanity

Hanson Democratic Town
Committee

Home Builders & Remodelers
Association of Cape Cod, Inc.

Home Builders & Remodelers
Association of Greater Boston

Home Builders & Remodelers
Association of Massachusetts

Housing Medford

Jewish Alliance for Law &
Social Action

League of Women Voters of
Massachusetts

League of Women Voters of
Needham

Lowell Democratic City
Committee

Massachusetts Association of
Realtors

Metro South Chamber of
Commerce

Natick Democratic Town
Committee

Representative Bill MacGregor

Representative Jonathan
Zlotnik

City Councilor Susan Albright of
Newton

City Councilor Cyrus
Dahmubed of Newton

City Councilor Gumersindo
Gomez of Springfield

City Councilor Maria Scibelli
Greenberg of Newton

City Councilor Alison Leary of
Newton

City Councilor Joe Lopes of
New Bedford

City Councilor Jose Rivera of
Worcester

City Councilor Jason Sydoriak
of Salem

City Councilor Kate Toomey of
Worcester

Planning Board Vice-Chair
Andy Meyer of Natick

Sheriff Donna Buckley of
Barnstable

Needham Democratic Town
Committee

Needham Housing Coalition
Newton for Everyone

North Central Massachusetts
Chamber of Commerce

Norwood for All

Pathfinder ADU

Progressive Massachusetts

Shrewsbury Democratic Town
Committee

Somerville Democratic City
Committee

Somerville YIMBY

South Coast Places for People

Southwick Democratic Town
Committee

Sudbury Democratic Town
Committee

Waltham Inclusive
Neighborhoods

Worcester Chamber of
Commerce

County Commissioner Greg
Hanley of Plymouth

School Committee Member
Alex Guardiola of Worcester

News Organizations

The New York Times Editorial
Board