



TOWN OF WELLESLEY

Strategic Housing Plan

October 2025

Prepared for the Town of Wellesley
by Barrett Planning Group





Acknowledgements

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Introduction

The Town Staff, the Wellesley Housing Task Force, and consultants from the Barrett Planning Group began working with the community in May 2024 to develop a Strategic Housing Plan (SHP) for the Town of Wellesley. In 2021, the Town of Wellesley received the Housing Choice Initiative designation in recognition for its best practices in zoning, use of Community Preservation Act (CPA) funding for affordable housing, and achievement of the 10 percent minimum for affordable housing under Chapter 40B.¹ The Town's Housing Choice designation, which expires in 2026, gives the Town priority access to various state planning and infrastructure grants. To maintain the designation, Wellesley must continue to exemplify its commitment to sustainable housing production through unit creation and implementation of program best practices, many of which overlap with the recommendations of this Strategic Housing Plan.²

The Housing Task Force was originally organized as a communications channel and advisory group with Town staff and members from the Select Board, Planning Board, Community Preservation Committee, Wellesley Housing Authority, and Wellesley Housing Development Corporation. Over time, the group has expanded for specific purposes (including the development of the Strategic Housing Plan) at the request of community groups such as Building a Better Wellesley, Neighbors for Better Planning, and Friends of Brookside. In 2023, the Housing Task Force issued a Request for Proposals (RFP) to develop the Strategic Housing Plan following Town Meeting approval for Community Preservation Act funding to support this effort.³ As described in the RFP and to Town Meeting voters, the primary purpose of the Strategic Housing Plan is to develop a strategy for creating more diverse housing options and improving the Town's Fair Housing Policies.

Defining Housing Needs

This Strategic Housing Plan (SHP) began with a determination from the Housing Task Force that the Town of Wellesley continued to need more diverse housing options despite meeting many of the recommendations from the 2018 Housing Production Plan (HPP) and the 10 percent threshold for affordable housing on the state's Subsidized Housing Inventory (SHI). This target stems from G.L. c. 40B, §§ 20-23, ("**Chapter 40B**") which established the **comprehensive permit** process to facilitate the development of low- or moderate-income housing.

¹ Town of Wellesley Select Board, "Wellesley Received Housing Choice Initiative Designation" (April 5, 2021), accessed April 2025 at https://wellesleyma.gov/DocumentCenter/View/23655/SB_Housing-Choice-Initiative-designation_revised-45

² While program criteria is subject to change, the FY2025 application is available at <https://www.mass.gov/doc/2025-housing-choice-best-practices/download>

³ Town of Wellesley, "What is the Wellesley Housing Task Force?" accessed June 2025, <https://wellesleyma.gov/Faq.aspx?QID=257>

G.L. c. 40B – Chapter 40B proper – is actually the Commonwealth’s regional planning law and the parent legislation for regional planning commissions such as the Metropolitan Area Planning Council (MAPC). The four short sections that make up the affordable housing provision were added in 1969, and they are called “Chapter 40B” in this plan to be consistent with affordable housing nomenclature in Massachusetts. Nevertheless, remembering the regional planning umbrella for affordable housing can help local officials and residents understand the premise of the law, which is to provide for a regionally equitable distribution of housing for people with low incomes.

HOUSING TERMINOLOGY

Affordable Housing. This refers to refers to **low- or moderate-income housing** eligible for inclusion on the state’s **Subsidized Housing Inventory (SHI)**, which is the official list of affordable housing that is: subsidized by a state or federal subsidy program; available to households with incomes not exceeding 80 percent of the area median income (AMI), and at a cost that does not exceed 30 percent of their monthly gross income; subject to a long-term use restriction; and marketed in accordance with an approved fair housing marketing and resident selection plan.

Comprehensive Permit. Under Chapter 40B, prequalified developers can apply for a comprehensive permit to build SHI-eligible low- or moderate-income housing. The comprehensive permit covers all the approvals required under local bylaws and regulations. The Zoning Board of Appeals (ZBA) hears comprehensive permit applications and can waive local requirements to approve, conditionally approve, or deny a comprehensive permit; however, in communities that do not meet the 10 percent minimum (or other safe harbor thresholds described in 760 CMR 56.03), developers may appeal to the state Housing Appeals Committee (HAC). In towns that fall below 10 percent, Chapter 40B tips the balance in favor of housing needs. During its deliberations, the ZBA must carefully balance the regional need for affordable housing against valid local concerns such as public health and safety, environmental resources, traffic, or design. In addition, ZBAs cannot subject a comprehensive permit project to requirements that “by-right” developments do not have to meet, e.g., conventional subdivisions.

Housing Production Plan. A Housing Production Plan (HPP) is a community's strategy for meeting its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations. 760 CMR 56.03(4) describes the required contents of an HPP, the local and state approval procedure, and the certification process. Communities can request state certification of their HPPs if they meet their annual production goal of adding either 0.5 percent or 1.0 percent of its total year-round housing count to the Subsidized Housing Inventory in a given year. Municipalities that meet the 0.5 percent target are eligible for a one-year certification, while those that meet the 1 percent target can receive a two-year certification. During this period, decisions of the local Board of Appeals regarding comprehensive permit (40B) applications will generally be upheld by the Housing Appeals Committee even if the municipality has not achieved the 10 percent statutory minimum under Chapter 40B.

Chapter 40B establishes the “fair share” 10 percent threshold to determine whether a local Zoning Board of Appeals’ denial of a comprehensive permit project is “consistent with local needs.”⁴ **The 10 percent standard is not based on the quantified housing need of every municipality;** rather, by requiring the same proportion of affordable housing supply across the state, regional needs for housing are at least partially met through efforts from every community within a region. Wellesley has *surpassed* this minimum based on a state policy that counts *all* units in rental projects as long as 25 percent are affordable to low- or moderate-income households.⁵ While stated in the Chapter 40B Guidelines, this policy is not codified in the Chapter 40B statute or regulations and is therefore subject to change. That said, 10.68 percent of Wellesley’s year-round housing stock (981 units) is currently included on the SHI. While this achievement is commendable, it simply means that the Town has met the statutory minimum based on existing policy; it does not mean the Town has addressed local or regional housing needs — hence the Town’s pursuit of this Strategic Housing Plan.

COMMUNITY PERSPECTIVES

The community engagement process of this plan revealed a lack of consensus about the Town’s responsibility for addressing housing needs beyond its fulfillment of state mandates such as Chapter 40B or MBTA zoning (G.L. c. 40A, § 3A).

■ STRATEGIC HOUSING PLAN SCOPE

The Town has consistently acknowledged the importance of housing access and choice to the socioeconomic health, diversity, and vitality of the community, as evidenced by the Town’s 2019 Unified Plan and 2018 HPP. As such, the scope for this project spoke to the need for a range of housing types including single-family homes, multi-family units, rental apartments, and supportive housing to accommodate a variety of lifestyles, needs, income levels, and stages of life. Specifically, the scope referenced the inadequate supply of affordable housing for low-income households, senior housing, “middle-income” housing affordable to the local workforce and younger families, accessible housing for persons with disabilities, and even market-rate housing for those with higher incomes. Thus, the Town recognizes that its housing needs extend beyond the regulatory requirements tied to affordable housing under Chapter 40B.

The strategies included in this SHP suggest possible paths for diversifying the Town’s housing stock in a manner consistent with the land use principles of the Unified Plan while making good use of the resources most able to accomplish this — **land use regulations** and **Town-owned land**. Other tools are necessary to support the successful use of these resources, including policy development, strong leadership, professional capacity, adequate infrastructure, and community support. However, due to the extremely high land costs in Wellesley, without strong zoning

⁴ In addition to the 10 percent minimum, Chapter 40B provides for alternative thresholds based on the total amount of land used for affordable housing within a municipality, as well as the amount of land used in a given calendar year for this purpose. Together these metrics are referred to as the *statutory minima* under Chapter 40B.

⁵ This threshold lowers to 20 percent when applied to lower income thresholds than upper low- or moderate-income threshold of 80 percent of the area median income, or AMI.

incentives and smart use of Town-owned land, the Town cannot efficiently support the creation, redevelopment, or preservation of housing necessary to respond to identified needs.

■ QUANTITATIVE HOUSING GOALS

Previous Local Targets

The Town's 2018 Housing Production Plan (HPP) included a production goal of 45 SHI-eligible units per year.⁶ This formula-based numerical target is not based on a specific local need; rather, Chapter 40B regulations require that HPPs include an annual production goal for SHI-eligible units equal to 0.5 percent of the municipality's housing stock. (See previous text box for detail about HPP compliance.) At the time of the 2018 HPP, this calculation resulted in a 45-unit target.

The 2019 Unified Plan also established a numerical goal, aiming to add 400 permanently affordable housing units to the Town's SHI by 2028.⁷ This target was based on the estimated number of units needed to achieve 10 percent under 40B based on the unit shortfall at the time of the plan. (The goal included a buffer to account for the impending change in the year-round housing count based on the 2020 Census.) Both plans also included numerous *qualitative* strategies and policy recommendations developed in response to identified housing needs and related barriers. The Town has achieved or continues to work toward many strategies in these plans. This Strategic Housing Plan similarly includes qualitative strategies, including several recommendations from the HPP or Unified Plan that were not implemented.

Other Approaches

The Chapter 40B statutory minimum is an **easily quantifiable, fixed target** where the denominator is the most recent decennial census count of year-round housing, and the numerator is the total number of units eligible for the SHI at any given time. By contrast, there is no single, definitive method for quantifying housing need, as evidenced by recent estimates of national housing demand ranging widely from *zero* to *7.3 million* units depending on the philosophy and approach applied to the analysis.⁸ Methods typically aim to calculate gaps between the available supply of housing and demand from specific market segments based on past trends, existing conditions, and future projections. Various metrics used include vacancy rates, level of cost burden, affordability gaps (including for those working in the community), "mismatch" between existing housing stock and household needs (household size, disability status, etc.), homelessness, pent-up households living together due to high housing costs, and more.⁹ The nuanced relationships between these indicators do not necessarily translate into

⁶ Town of Wellesley, *Wellesley Housing Production Plan* (September 18, 2018), 42. Prepared for the Town by Barrett Planning Group, in association with JM Goldson.

⁷ Town of Wellesley, *Unified Plan* (March 2019), 7-4. Prepared for the Town by Stantec.

⁸ Moody's Analytics, "Bringing the Housing Shortage into Sharper Focus" (July 2025), 2.

⁹ Recent examples of statewide and national studies using these and other metrics include: Moody's Analytics, *Bringing the Housing Shortage into Sharper Focus* (July 2025); Freddie Mac, *U.S. Economic, Housing and Mortgage Market Outlook* (November 2024); Massachusetts Executive Office of Housing and Livable Communities, *A Home for Everyone: A Statewide Housing Needs Assessment* (February 2025); Metropolitan Area Planning Council & Housing Navigator MA, *Data Opens Doors: Measuring the Affordable Housing Gap in Massachusetts* (April 2025).

fixed targets for unit creation — particularly at the local level — but **findings can provide important context to inform policies, practices, and resource allocation, which is the approach taken for this Strategic Housing Plan.**

■ LOOKING AHEAD

Like the HPP and Unified Plan, this Strategic Housing Plan provides strategies and policy guidance based on an analysis of housing local and regional needs across income levels, household types, and other market segments *within the context of* Wellesley’s housing market, regulatory and policy framework, and findings from other community planning efforts. However, *unlike* the HPP and Unified Plan, this plan does not include specific numerical targets.

The Strategic Housing Plan itself is not tied to an existing housing program or initiative (although many recommendations reinforce the takeaways of the HPP and Unified Plan, both of which were developed in accordance with specific state frameworks.)¹⁰ Absent any regulatory mandate, future numerical goals should be developed alongside the specific strategies the community **chooses** to pursue and develop; otherwise, such targets are somewhat meaningless because the parameters defining the strategy (e.g. program budget, extent of zoning relief, selection of Town-owned properties, etc.) have not been defined yet. Identifying relevant metrics can help decision makers establish *program-specific* targets for select recommendations or simply track progress of a strategy over time. To aid in this exercise, an overview of possible metrics to consider follows the summary of Goals and Strategies below.

Key Findings

The Housing Needs Assessment and Development Constraints sections of this SHP analyzed existing conditions and past trends relating to the Town’s demographics, socioeconomics, housing stock, market conditions (including development trends), environmental constraints, infrastructure capacity, zoning barriers, and more. The relevant sections of this SHP include citations for the specific findings summarized below.

■ DEMOGRAPHIC PROFILE

SHIFTING POPULATION TRENDS. From 1990 to 2020, Wellesley experienced a significant loss of its 25 to 44 population and an increase in residents age 45 to 64, with a relatively stable share of the 65+ population.

RACIAL AND ETHNIC DIVERSITY. Wellesley is more racially and ethnically diverse than most surrounding communities. However, **Wellesley’s minority populations are more well-represented among college students living on campus**, which skews the overall minority statistics for the community.

¹⁰ Housing Production Plans are described in 760 CMR 56.03(4) and EOHLC’s Chapter 40B Comprehensive Permit Guidelines (Section II.B). While intended to expand upon the typical comprehensive master plan framework and jointly serving as a broader Townwide strategic plan, the Town’s 2019 Unified Plan was designed to include the required components of a Master Plan under G.L. c. 41, § 81D.

OLDER, PREDOMINANTLY HOMEOWNER HOUSEHOLDS. Half of Wellesley householders are between ages 45 and 64, a notably higher share than Norfolk County although in line with Dover and Weston. This age cohort tends to be in the prime of their earning potential compared to those under age 45 and are therefore better **equipped to “buy up” into significantly higher-cost housing markets.**

YOUNGER (AND OLDER) RENTER HOUSEHOLDS. Wellesley renters are more likely to be younger, although renting begins to increase among householders age 75+. This shift may be attributed to seniors looking to downsize into smaller rental units, as well as the Wellesley Housing Authority’s 130+ senior/disabled rental units.

DISABLED POPULATIONS. An estimated 869 residents age 18+ (3.8 percent) of Wellesley’s 18+ population have an independent living difficulty, and approximately 328 (1.2 percent) have a self-care difficulty. (These populations may overlap, and this count does *not* include those already living in existing institutionalized group quarters settings such as nursing homes.)

■ ECONOMIC PROFILE

HIGH INCOMES. The 2023 average household income for Wellesley households was \$368,179 compared to \$177,133 for Norfolk County and \$140,991 for Massachusetts. Due to Wellesley’s higher incomes, an estimated 73 percent of Wellesley households have incomes above the regional median (adjusted for household size) compared to 52 percent for Norfolk County.

PRESENCE OF LOW-INCOME HOUSEHOLDS & POVERTY. An estimated 22 percent of Wellesley households meet basic income requirements for affordable housing under Chapter 40B. For renter households, this figure jumps to 52 percent. **Nonfamily senior households (i.e. often seniors living alone) represent the largest share of Wellesley households living in poverty,** although the Townwide share of residents below the poverty line is significantly lower than the region.

HIGH ACHIEVING RESIDENT LABOR FORCE. Nearly three-quarters of Wellesley’s employed residents have occupations related to “Management, Business, Science, and Arts,” which typically yield significantly higher median earnings than other occupation types. Over half of residents age 25+ have a Master’s degree or higher.

EMPLOYMENT BASE IMBALANCE. Wellesley has a relatively high estimated jobs-to-housing unit ratio, with over two local jobs for every one housing unit. In addition, median earnings for those *working* in Wellesley (\$65,723) are much lower than those *living* Wellesley (\$111,595 for all employed residents; \$188,925 for full-time only), further making it difficult for local workers to enter the housing market. As a result, **many workers commute long distances to their jobs in Wellesley, with over 20 percent traveling 25+ miles to work.**

■ HOUSING MARKET

PREDOMINANTLY SINGLE FAMILY. An estimated 82 percent of Wellesley's dwelling units are single-family detached homes, the vast majority (94 percent) of which are owner-occupied.

HIGH PROPERTY VALUES. Wellesley's single-family homes have an average assessed value of \$1.93M while condominiums have an average assessed value of \$1.1M (FY2025). Wellesley's more attainably priced single-family homes (i.e. those in the bottom quartile value) tend to be older, comparatively smaller, situated on smaller lot sizes, and are much more likely to have had the same homeowner for the past 25+ years. However, even these homes have a median value of nearly \$1.3M. Very high property values result in limited feasibility for buy-down programs, property acquisition, or other methods to create affordability with Town funds.

HIGH SALES PRICES – TRENDING UP FOR CONDOMINIUMS. In 2024, the median price of a single-family home in Wellesley reached \$2.1M, while the median sale price for a condominium jumped dramatically from \$975,000 in 2023 to \$1.8M in 2024 due to recent sales from new high-cost condominium projects.

LITTLE OPPORTUNITY FOR MIDDLE/UPPER-MIDDLE-INCOME HOUSING. In a competitive, high-cost housing market such as Wellesley's, housing affordable to middle-income households simply will not be produced unless required or strongly incentivized. As a result, there has been significantly less representation of younger households in Wellesley over time, and it is challenging for those who work in the community to live in or near Wellesley.

COMMUNITY PERSPECTIVES

The appreciation for Wellesley's single-family neighborhoods was a common theme across all community engagement efforts. Concerns that multi-family developments might alter this legacy reflects broader community apprehension that new housing types could affect the built fabric of Wellesley and its neighborhoods.

COMMUNITY PERSPECTIVES

The lack of smaller units and middle-income housing was frequently referenced in the community engagement process, either as a need to address or as an unavoidable truth resulting from market forces. These gaps in the local housing supply present a challenge for longtime senior residents who cannot afford to downsize and remain in the community, as well as for younger families and local workers who are priced out of the housing market.

LARGER HOMES. Nearly half of Wellesley's owner households are either 1- or 2-person households, yet the strong majority of owner-occupied units contain four or five bedrooms. **Newer homes (often resulting from demolition and rebuild) tend to be much larger;** while the median residential building area for all of Wellesley's single-family homes is 2,806 square feet, the median jumps to 4,141 square feet for homes built since 2000.

TEARDOWNS. An estimated 12 percent of Wellesley's current stock has been built in since 2010; however, this new development has not led to an increase in total housing units available

because many new units are based on existing unit teardowns. **Between 2003 and 2025, Wellesley's single family housing stock rose by just 95 homes, although over 1,200 single family**

homes were built during this time. Also from 2003-2025, condominiums jumped by 320 units while two- and three-family homes fell by 65 properties (a loss of approximately 122 units). These shifts reflect the **loss of smaller multifamily properties, either due to conversion to condominiums or teardowns.**

■ AFFORDABILITY & STABILITY

RETHINKING 10%. Of the 981 units currently included on the SHI, only an estimated 589 (or 6.4 percent) are actually affordable due to state policy that counts all units in rental projects as long as 25 percent are affordable to low- or moderate-income households.¹¹ For a true 10 percent based on the 2020 Census, the Town would need to add 329 units, all affordable.

COST BURDEN. In 2023, an estimated 9.9 percent of Wellesley homeowners (759) and 17.4 percent of renter households (254) were severely cost burdened, meaning they were spending 50 percent or more of their income on housing costs. **Nonfamily senior households are disproportionately cost burdened, as they only make up 15 percent of Wellesley's households, yet account for 35 percent of severely cost-burdened households.**

HOUSING INSTABILITY. **Eviction filings for Wellesley renters more than doubled between 2023 and 2024** (up from 22 to 49 filings). For regional context, the ratio of eviction filings to rental units in Wellesley was far smaller than Norfolk County for 2021 and 2022; however, by 2024, the frequency of filings in Wellesley was on par with the county.

HOUSING AUTHORITY PROPERTIES. Both the 2019 Unified Plan and 2018 Housing Production Plan identified Barton Road (88-unit state family two- and three-bedroom units) and Morton Circle (36 state elderly-disabled one-bedroom units) as potential redevelopment projects. Although the Town has used CPA funds twice to study opportunities for the improvement, redevelopment, or expansion of one or both of these sites, no redevelopment project has commenced.

■ REGULATORY BARRIERS

LIMITED EXISTING MULTIFAMILY ZONING. While various forms of “multifamily” housing are allowed “by right” in multiple zoning districts, these areas are limited in size and scattered throughout town. In addition, multifamily projects are likely to trigger other local review processes that are permitted separately. Having strong regulatory safeguards is good practice, but it may be beneficial to streamline some of these local review processes.

COMPLEX ZONING BYLAW & PERMITTING PROCEDURES. Wellesley's zoning bylaw is largely organized by district-specific regulations, which has gradually led to overlapping land uses and provisions, making it difficult to assess the impact of broader zoning amendments. For example, while communities commonly assign distinct parking requirements to different land uses, Wellesley further imposes widely different requirements by district. Additionally, the layered

¹¹ This threshold lowers to 20 percent when applied to lower income thresholds than upper low- or moderate-income threshold of 80 percent of the area median income, or AMI.

permitting process ensures careful board review of larger projects, but also can trigger multiple review and approval phases, delaying projects and adding to development costs.

LIMITED INCENTIVES. Outside of the Residential Incentive Overlay (RIO), the **zoning bylaw does not appear to offer strong incentives to support the types of development the Town wishes to encourage**. The Inclusionary Zoning bylaw, for example, does not include bonus incentives, nor does the Natural Resource Protection bylaw, which is required for subdivisions creating five or more lots.

■ PRIORITIES & CONCERNS

NEEDS OF CURRENT WELLESLEY RESIDENTS. Throughout the engagement process, there tended to be **more consistent support for prioritizing housing challenges faced by current community members**. Examples included the redevelopment, modernization, and possible expansion of existing affordable housing; and addressing the needs of current residents being priced out of the community or unable to downsize within Wellesley.

IMPACTS OF DEVELOPMENT. Community concerns relating to housing development have focused on the **changes to neighborhood character, traffic, infrastructure capacity, degradation of the environment, and the cumulative effect of these impacts** on the overall quality of life for existing households.

COMMUNICATION & TRANSPARENCY. Wellesley residents are highly engaged and civically involved. Participants have expressed a **strong desire for transparency, two-way communication, and opportunities for meaningful input**. However, there is limited capacity in Town government, particularly the Planning Department, to oversee existing housing policy while incorporating more community-informed planning efforts and additional strategies.

BROADER LAND USE PLANNING. The Town's Unified Plan encourages more diverse housing types within walkable village centers, transit-accessible areas, and industrial parks while promoting the preservation of single-family neighborhoods. In addition, the land use policies of the Plan encourage protection of open space resources, while leaving room for exploration of some housing on the North 40 property.

TOWN-OWNED PROPERTY. Because land values are so high, one of the most efficient ways for the Town to meaningfully produce units aimed to address specific needs is through **selective disposition of municipal land, as suggested in the HPP and Unified Plan**. For scattered smaller

COMMUNITY PERSPECTIVES

The practice of adopting Residential Incentive Overlays (RIOs) to rezone specific sites has been criticized as an unsystematic or hasty way to introduce higher-density housing. In response to strong opposition to two RIOs at the November 2024 Special Town Meeting, the Planning Board has established an RIO task force to review the bylaw.

By contrast, greater support exists for reusing existing structures for multifamily housing in suitable areas, as this practice better protects the current built and natural landscape. However, current regulations do not facilitate redevelopment, which is the primary path forward for integrating housing into the existing fabric of the community.

tax title properties, this strategy can support the creation of affordable single-family homes throughout town. For larger sites, this strategy can facilitate housing projects aimed to address specific needs, such as supportive residential housing to serve adults with disabilities, a “starter home” development, or a retirement community for low-, moderate-, and middle-income seniors.

OPEN SPACE GOALS. The Town’s Open Space and Recreation Plan aims to expand permanently protected open spaces. While this may seem at odds with housing goals, it provides an **opportunity for collaboration on joint housing and open space preservation projects** that could access more potential funding streams and meet two important objectives.

■ OPPORTUNITIES

The value of real estate in Wellesley objectively limits socioeconomic diversity, which is an unavoidable truth for highly sought-after communities with competitive housing markets. As such, the Town’s best opportunities for encouraging the types of housing that can address market gaps is through proactively planning for redevelopment in suitable areas, amending zoning to facilitate the desired types of development and serve a broader range of incomes, and making good use of publicly owned land — all of which require strong leadership and clear policy defining the Town’s housing goals.

Summary of Goals and Strategies

This Strategic Housing Plan includes **6 goals** supported by **48 strategies** summarized below. These recommendations are described in greater detail in the later “Housing Goals and Strategies” and further organized into an “Approach to Implementation” that assigns suggested time frames and responsible parties.

■ GOAL 1

Empower the Wellesley Affordable Housing Trust (WAHT) to create, support, preserve, and improve affordable housing for the benefit of the community.

- 1A** Continue to launch and support the Wellesley Affordable Housing Trust.
- 1B** Pursue training and technical assistance for the WAHT members and supporting staff with MHP, CHAPA, or another entity, or solicit proposals for preliminary technical assistance as the WAHT launches.
- 1C** Develop a WAHT Strategic Plan that defines the Trust's mission, goals, policies, and potential initiatives for its first 3-5 years, beginning with the existing framework established by the WHDC.
- 1D** Revisit and (if warranted) revise the Town’s Affordable Housing and Fair Housing Policies.
- 1E** Within or as an appendix to the WAHT Strategic Plan, consider developing a Public Engagement Plan.
- 1F** Research potential funding streams and resources to capitalize the WAHT.

- 1G** Ensure an active WAHT presence in other municipal planning initiatives to enhance awareness of the links and compatibility between housing and other public interest topics.
- 1H** Identify programs and initiatives for the WAHT to pursue in the future based on their alignment with the AHT's mission, goals, and policies.

■ GOAL 2

Prioritize public outreach and engagement for housing and planning initiatives; foster continued, responsive community-wide dialogue about housing in Wellesley.

- 2A** Invite representatives from all Town Boards, Committees, and Commissions to a listening session to share questions, concerns, or ideas about housing as it relates to their work.
- 2B** Provide an annual Housing Report to Town Meeting.
- 2C** Build up the "Housing in Wellesley" page on the Select Board Office website to include links or subpages for specific audience.
- 2D** As applicable, support rezoning initiatives with participatory visioning activities such as design charettes, guided tours of the areas under discussion, and listening sessions.
- 2E** Work with the Wellesley Civil Discourse Initiative (WCDI) to plan a structured, connected series of housing-focused conversations.
- 2F** As part of the AHT's Public Education & Engagement Plan, organize a series of expert panel-led discussions on housing-related topics.

■ GOAL 3

Align housing and land use planning with the principles of the Unified Plan and other relevant local or regional planning efforts as appropriate.

- 3A** Launch a tiered zoning audit to (1) identify conflicting, redundant, or unclear provisions and (2) assess the bylaw's ability to encourage development types that meet Town needs and align with the Unified Plan.
- 3B** With input from all departments, document the implementation status of existing plans or initiatives.
- 3C** Continue to confer with the state's Division of Capital Asset Management and Maintenance (DCAMM) regarding opportunities for the redevelopment of state-owned land at Mass Bay Community College.
- 3D** Engage with Wellesley's educational institutions to discuss their housing needs and partnership opportunities.
- 3E** Hold a series of interdepartmental staff workshops to identify areas appropriate for development and redevelopment, focusing on locations identified in other planning efforts.
- 3F** Identify and pursue strategies for addressing transportation and mobility gaps to meet existing needs and facilitate residential or mixed-use redevelopment within industrial or administrative/professional districts.

- 3G** Plan for necessary traffic improvements at key problematic locations to accommodate future growth in areas anticipating or targeted for redevelopment.
- 3H** Commence an ongoing interdepartmental effort to develop criteria for determining the best use(s) of properties under municipal consideration (either for acquisition or disposition).
- 3I** Using the criteria established under 3H, assess vacant or underutilized Town-owned properties and use findings to make formal recommendations to the Select Board and Town Meeting for action.

■ GOAL 4

Pursue strategies to create, support, and sustain a diverse housing stock that addresses identified needs and supports other community-wide priorities.

- 4A** In partnership with the Wellesley Housing Authority (WHA), plan for redevelopment of Barton Road and Morton Circle to improve quality of life for existing tenants and provide additional mixed income units; evaluate other existing SHI projects for similar redevelopment opportunity.
- 4B** Track projects permitted under the Town's Inclusionary Zoning (IZ) Bylaw to assess its effectiveness; explore amendments to broaden its applicability and serve additional income levels.
- 4C** Formalize and communicate a long-term, planned approach for land use planning that encourages housing diversity, protects environmental resources, and is otherwise consistent with the Unified Plan.
- 4D** Review the Residential Incentive Overlay (RIO) Bylaw to determine its efficacy in addressing Wellesley's housing needs.
- 4E** Launch a "zoomed out" visioning process for Lower Falls and surrounding commercial areas to explore redevelopment scenarios that integrate housing within the existing built environment.
- 4F** To support and encourage smaller projects that would trigger IZ, prepare guidance materials and resources for local developers.
- 4G** Conduct an inventory of existing nonconforming vacant lots in residential districts and consider strategies to encourage manageable infill of allowed uses that create affordable units (including affordable single-family homes).
- 4H** Encourage conversion of underutilized non-residential buildings to multifamily housing (or mixed use if within commercial areas) by special permit.
- 4I** Explore potential impacts of allowing conversion of large older single-family homes into neighborhood-scale multifamily (up to four units) by special permit, provided the building's exterior is preserved; investigate market feasibility of requiring or incentivizing inclusion of an affordable or workforce housing component.

- 4J** Explore regulatory strategies that can incentivize “starter homes” (i.e. smaller single-family homes on reduced lot sizes) and open space protection on remaining vacant developable land within single family districts.

■ GOAL 5

Prevent displacement of Wellesley residents.

- 5A** Explore the adoption of a Means-Tested Residential Exemption (MTRE) for homeowners meeting age, asset, income, residency, and other requirements.
- 5B** Consider adopting G.L. c. 59 § 50, which grants a tax exemption to property owners renting an affordable unit up to 200% AMI (among other criteria).
- 5C** Explore additional regulatory or programmatic strategies to encourage the preservation of older properties and reduce teardown activity.
- 5D** Investigate methods for encouraging the inclusion of more adaptable or accessible homes (beyond ADA requirements) within larger projects.
- 5E** Consider launching programs (or partnering with existing programs) to help income-eligible households with housing needs — e.g. rental assistance or rehabilitation/repair loans.
- 5F** Partner with developers to “buy down” market rents to affordable levels for some units within new rental projects — *on top of* their obligation under the Town’s Inclusionary Zoning.
- 5G** Assess the feasibility of acquiring or deed-restricting the limited supply of older, smaller multifamily properties upon resale.

■ GOAL 6

Strengthen the Town's capacity for advancing its housing and land use goals, policies, and planning.

- 6A** Conduct an internal assessment of current staff capacity to implement the Strategic Housing Plan, monitor the Town’s deed-restricted affordable housing, and support the efforts of the newly launched WAHT.
- 6B** Consider joining the Regional Housing Services Office to expand the Town's capacity for supporting housing initiatives.
- 6C** Based on findings from above actions (6A-6B), consider adding a housing staff position to oversee housing-related initiatives, administer affordable housing programming, assist residents with housing needs, and facilitate other actions suggested in this Strategic Housing Plan.
- 6D** Conduct a review of the Town's existing deed-restricted units and establish a tracking method to review their long-term compliance.

- 6E** Implement a standard policy of charging monitoring fees or requiring a Monitoring Services Agreement for any units created through the Town’s Inclusionary Zoning or under the Chapter 40B Local Initiative Program.
- 6F** Using the criteria for assessing properties under 3H, develop standard RFPs to enable the Town or WAHT to acquire property for affordable housing purposes.
- 6G** Remain current on technical assistance opportunities and planning grants relating to housing, including the Town’s continued designation under the Housing Choice Initiative.
- 6H** Re-engage with the WestMetro HOME Consortium to determine future pathways for membership when the program has capacity.

Guidance for Metrics

Table 1 below offers suggestions for measurable indicators that could be incorporated into program-specific goals or allow the Town to measure progress and effectiveness of adopted strategies over time.

Table 1. Suggested Metrics for Goal Setting and Assessment

Indicators	Description
Actual Count of Deed-Restricted Units on SHI	As described above, for a “true” 10 percent on the SHI based on the 2020 Census, the Town would need to add 329 units , all affordable, and keep pace with affordable units and market units created in the future to ensure this target is maintained.
Other Project Details for SHI Projects	the Town can document additional details for SHI projects, including units by bedroom count; age or other eligibility restrictions; number of first floor living units or accessible units; additional income-restricted units (such as higher-income units), subsidy programs, monitoring requirements, lot size area , and more. Once the Town has a deeper understanding of what exists on the SHI, it can consider specific numerical goals for unit types that should be encouraged.
Local Funds Awarded & Projects Supported	While the newly established Wellesley Affordable Housing Trust (WAHT) will already be required to keep detailed financial records, the Town and Trust can take additional steps to document particulars of all supported projects. Metrics can include the number of project units, number of accessible units, units by bedroom count, cost per unit, project type (ownership or rental), income levels served, location (neighborhood or zoning district), other contributing subsidy sources (if any), and permitting mechanism .

Table 1. Suggested Metrics for Goal Setting and Assessment

Indicators	Description
Number of Households Served	While there will be overlap with reporting on development projects as described above, the WAHT or other housing partners may also support non-development housing programs suggested in the SHP’s strategies such as rental assistance, “buying down” additional rents to a range of income levels, rehabilitation loans, and more. Tracking or establishing a goal for the number of Wellesley households served can help the Town assess and refine such programs.
Units Created Under IZ	While the detailed SHI documentation suggested above would overlap with this effort, specifically tracking details for units produced under Inclusionary Zoning will allow the Town to determine if adjustments to the bylaw are necessary, particularly in light of the substantial need for housing above 80% AMI and under market prices .
Number of Teardowns	While the Planning Department already tracks demolition delay bylaw applications and permits, tracking and reporting additional data comparing the original home to the replacement home (year built, neighborhood, building square footage, number of bedrooms, style, assessed value , etc.) can support decision-making and goal setting relating to policies and programs to incentivize preservation of older housing stock
Affordability Gaps & Market Demand	Using standard calculations for housing affordability, the Town could determine the income levels required to afford Wellesley’s home values and market rents (as was undertaken in the Affordability Gaps section) and use this information to assess the feasibility of “buy-down” programs or expanded thresholds within the Town’s Inclusionary Zoning.
Cost-Burdened Households	The Town could aim to reduce the number or percentage of cost burdened households in Wellesley, either through programming or unit creation targeted to specific income levels. Detail by household type (such as that shown in Table 26 of the Needs Assessment) requires further analysis, but any consistent, standard approach for assessing cost burden can help the Town set goals to close observed gaps.

Table 1. Suggested Metrics for Goal Setting and Assessment

Indicators	Description
Projects on Town-Owned Land	Because land values are so high, one of the most efficient ways for the Town to meaningfully produce units aimed to address specific needs is through selective disposition of municipal land. Once the Town has undertaken a detailed assessment of Town-owned properties, specific goal setting can emerge. For example, the Town can set annual goal for independent affordable ownership units created on smaller, scattered tax title properties. For larger sites, the Town could set collaborative targets with the Natural Resources Commission for acreage conserved and affordable units created .
Level of Civic Engagement	Several strategies in this plan focus on the importance of proactive, thorough, meaningful community engagement efforts for housing and land use planning initiatives. Reporting on the types of engagement (method, location, outreach, results) and level of participation (number of participants) can help the Town make observations about successful methods or identify underrepresented groups.

Approach to Engagement

Engagement across several outreach methods connected the consulting team, Town staff, Housing Task Force members, and local officials with residents and nonresidents throughout this process. These efforts are described below, with detailed summaries included in the Appendix of this plan.

SMALL GROUP INTERVIEWS. During the months of June and July 2024, the consultant team conducted small group interviews with nearly 60 individuals familiar with Wellesley’s housing needs to get a sense of community perceptions surrounding the current state of housing stock in Wellesley. The Housing Task Force and Town staff distributed an interview sign-up form to those who would be interested in participating and asked them to share the opportunity with others. Participants included government officials, local residents, local employers, nonprofit organizations, and developers.

COMMUNITY SURVEY. A community survey was available from October 14, 2024 to November 25, 2024 through an online survey and physical copies. Designed to capture attitudes about housing in Wellesley and potential strategies to address housing diversity in Town, the survey encouraged responses from both residents and nonresidents to take. A total of 1,542 individuals completed this survey, the results of which are included in the Appendix.

COMMUNITY FORUMS. The Consulting Team and Housing Task Force hosted three community meetings during the development of this plan – one in June 2024 and two in November 2024 (one in person and one virtual).

WELLESLEY HOUSING TASK FORCE & WORKING GROUP MEETINGS. From June 2024 to April 2025, a Strategic Housing Plan Task Force met virtually to discuss the plan’s development, findings, and potential strategies.

PRESENTATIONS TO THE SELECT BOARD AND PLANNING BOARD. On June 3, 2025, the consultant team and Town staff presented a draft of the plan to both boards.

PUBLIC COMMENT PERIOD. Members of the public, including Town boards, committees, and commissions, had the option to provide written comments on the draft plan from June 4 to July 3. Town staff and the consultant team reviewed and discussed all comments, which were shared with the Planning Board and Select Board. Changes that resulted from these comments were presented to both boards during a final presentation of the plan.

FINAL PRESENTATION. On October 28, 2025, the consultant team presented the final plan to both Boards. **TO BE UPDATED.**

While the promotion of these engagement events, including the town-wide survey and community forums, attempted to include all individuals with an interest in housing, the feedback gathered from these events are from a self-selecting group of individuals. Self-selected sampling allows participants to engage on their own accord and willingness to participate is often influenced by a participants’ interest in the topic, time allowance, or even having headspace to fully engage in these events.

Self-selected sampling can amplify existing disparities in engagement access and privilege within the community engagement process. Certain populations, like those with more access to free time, have the availability to engage with civic engagement opportunities more easily. This can lead to an overrepresentation of viewpoints or experiences, skewing the overall results and limiting the generalizability of findings excluding marginalized or underrepresented groups. The consulting team, Town staff, and Housing Task Force acknowledge these limitations.

Data & References

■ SOURCES

Information for the Wellesley Strategic Housing Plan comes from a variety of sources, including the Town, the community engagement process described above, previous plans and studies, state agencies, proprietary data, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Bureau of the Census. The most frequently used sources of data are as follows:

AMERICAN COMMUNITY SURVEY (ACS). The ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a “rolling” dataset on a wide variety of topics. In most cases, data labeled “ACS” in this plan are taken from the most recent five-year tabulation: 2019-2023 inclusive.

STATE DATA CENTER AT UMASS DONAHUE INSTITUTE. The State Data Center (SDC) Program was established by the US Census Bureau in 1978 to partner with states to make data readily available at the state level through partnerships with state agencies, universities, libraries, and more. In Massachusetts, the State Data Center is housed at the University of Massachusetts Amherst Donahue Institute, which also produces the population projections used in this plan.

HUD CONSOLIDATED PLANNING/COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS) DATA. Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS. According to the HUD guidance, “these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.” The most recent CHAS Data are based on the ACS 2016-2021 estimates.

HOUSING MARKET SOURCES. The consultants tapped the Warren Group’s extensive real estate transaction databases to sample sales volume and sale prices, as well as Rentometer for rental market data.

TOWN PLANS. Recent documents including the Housing Production Plan (2018), Unified Plan (2019), Housing Market Analysis (2022), Open Space and Recreation Plan (2022), Climate Action Plan (2022), Sustainable Mobility Plan (2020), and Wellesley Safe Routes Plan (2025) captured goals and strategies from recent planning efforts in town.

TOWN DATA. Departments provided data upon requests to support a review of local development patterns, market trends, and development constraints.

In addition, many local and regional publications were reviewed during the development of this Strategic Housing Plan and this plan references them throughout this document.

■ COMPARISON GEOGRAPHIES

Comparison geographies included the communities immediately adjacent to Wellesley – Natick, Weston, Newton, Needham, and Dover – as well as Norfolk County and Massachusetts. When comparing with surrounding towns, Middlesex County was added because it includes three of the surrounding towns (Natick, Newton, and Weston).

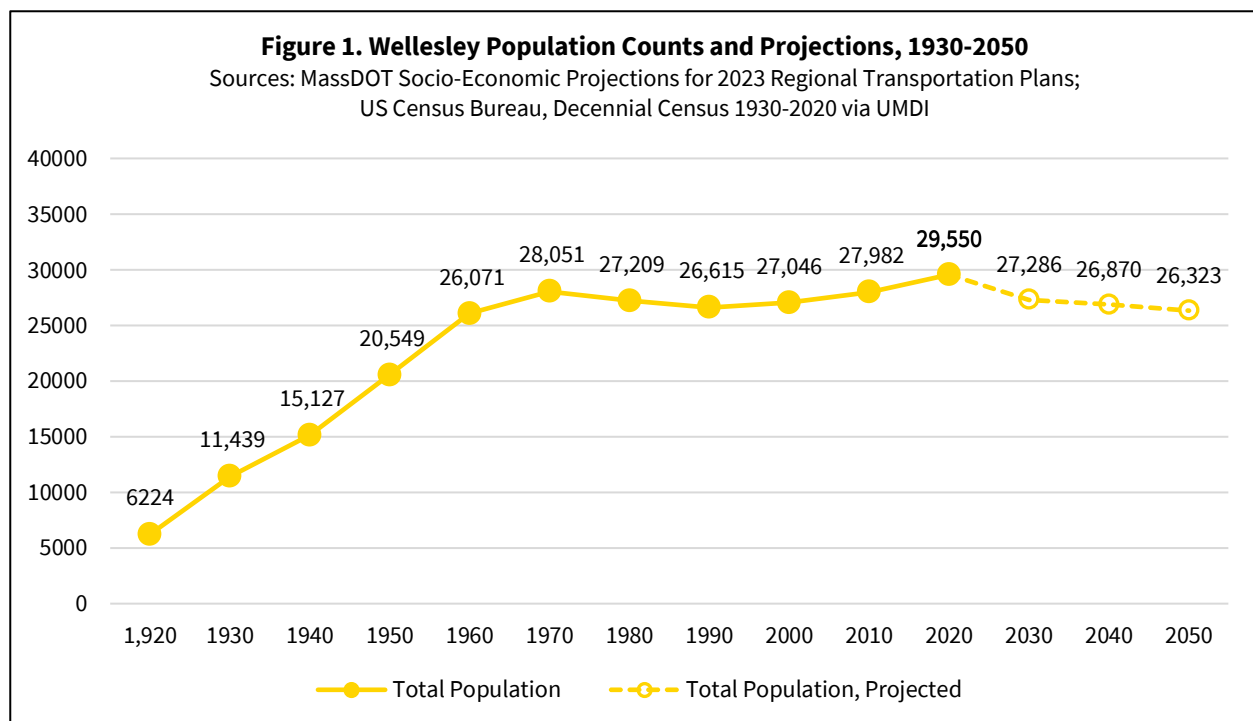


Housing Needs Assessment

Demographic Profile

■ POPULATION GROWTH

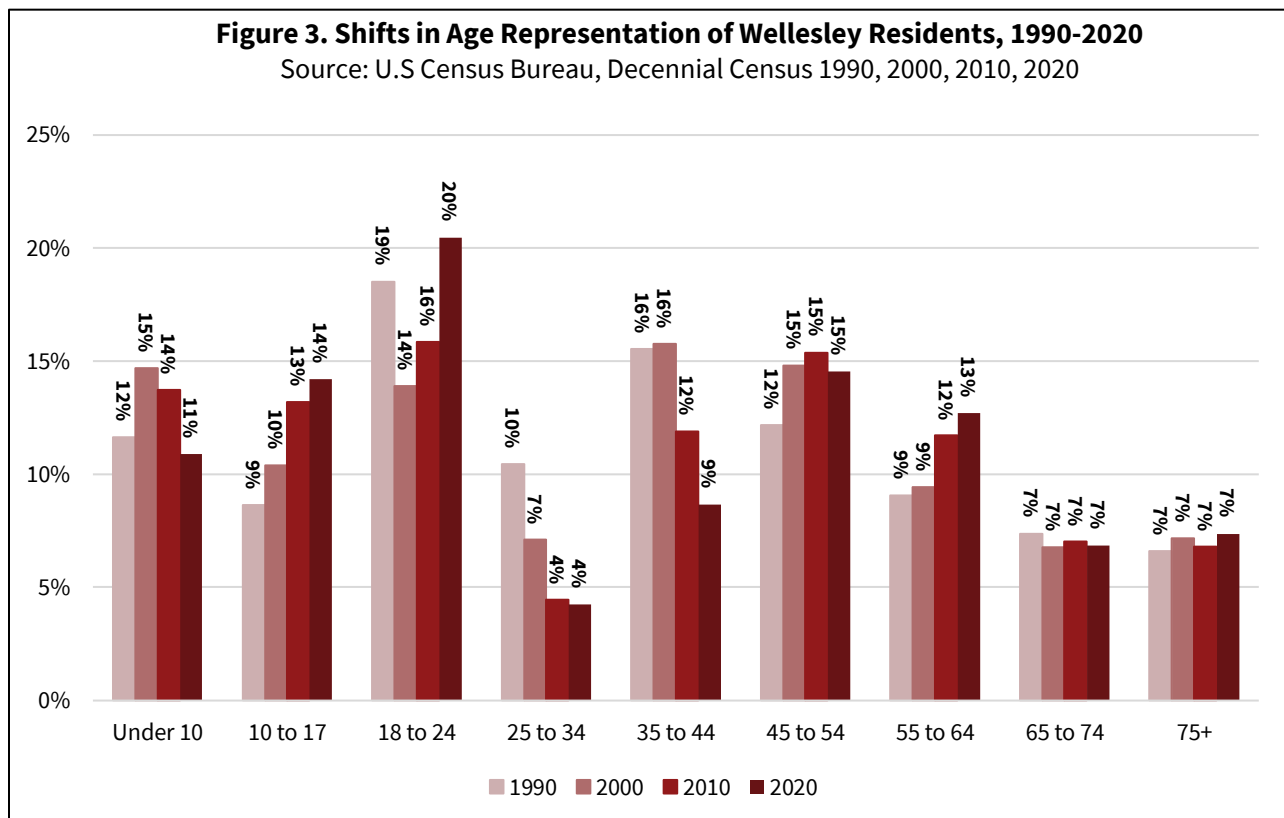
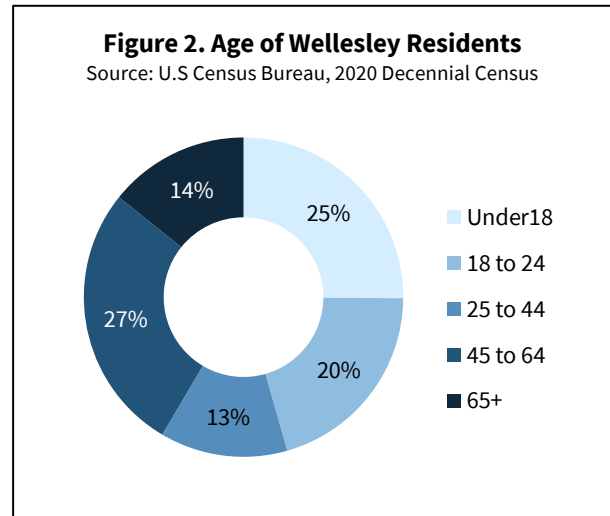
Over the last century, Wellesley's population growth accelerated most rapidly from 1920 to 1960 before somewhat stabilizing. While the Town's population hit a high of 29,550 in 2020, recent population projections from the Massachusetts Department of Transportation (MassDOT) indicate a probable decrease over the next couple of decades (**Figure 1**). These projections were developed from 2021 to 2023 to assist Metropolitan Planning Organizations (MPOs) prepare Regional Transportation Plans. As part of this effort, MassDOT engaged both the Massachusetts Donahue Institute (UMDI) and the Metropolitan Area Planning Council (MAPC) to develop and refine models to project estimated population, household, and employment changes through 2050.¹² These projections extrapolate past trends and incorporate adjustments based on development potential at the municipal level.



¹² UMDI used a municipal cohort method based upon birth, death, and migration trends to generation population projections, which MAPC then brought into a model that incorporated buildout assumptions based on land availability and local zoning modeled to the municipal level. Methodologies of UMDI and MAPC projections available at <https://www.mass.gov/lists/socio-economic-projections-for-2023-regional-transportation-plans>

POPULATION AGE

Comparing Wellesley to nearby municipalities can highlight regional trends as well as demographic patterns unique to Wellesley. The presence of both Wellesley College and Babson College, for example, result in a much larger representation of the population age 18-to-24 (see related “Group Quarters Population” below). Wellesley has a somewhat lower share of residents age 65+ than Norfolk County and Massachusetts (both 18 percent compared to Wellesley’s consistent share of 14 percent – see **Figures 2 and 3**). Meanwhile, the population age 25 to 44 has fallen consistently, with a drop of 3,126 residents in this range during the 30-year period from 1990 to 2020.¹³



¹³ US Census Bureau, 1990, 2000, 2010, 2020 Decennial Census.

School-Aged Populations

Wellesley's school-aged population increased by 699 between 2000 and 2020, although this growth includes a loss of 158 from 2010 to 2020.¹⁴ This period corresponds with a decline in enrollment in the Wellesley Public Schools (see **Figure 4**). However, school enrollment is a somewhat unreliable indicator in communities where a large number of youth attend private school, as **Table 2** shows is the case for Wellesley. An estimated 22 percent of Wellesley's school-aged children (grades K-12) are enrolled in private schools, on par with Newton and Weston and significantly higher than county and state figures.¹⁵

Figure 4. Wellesley Public Schools Enrollment, 2005-2024

Source: MA Department of Elementary and Secondary Education District Profile, Wellesley Public Schools

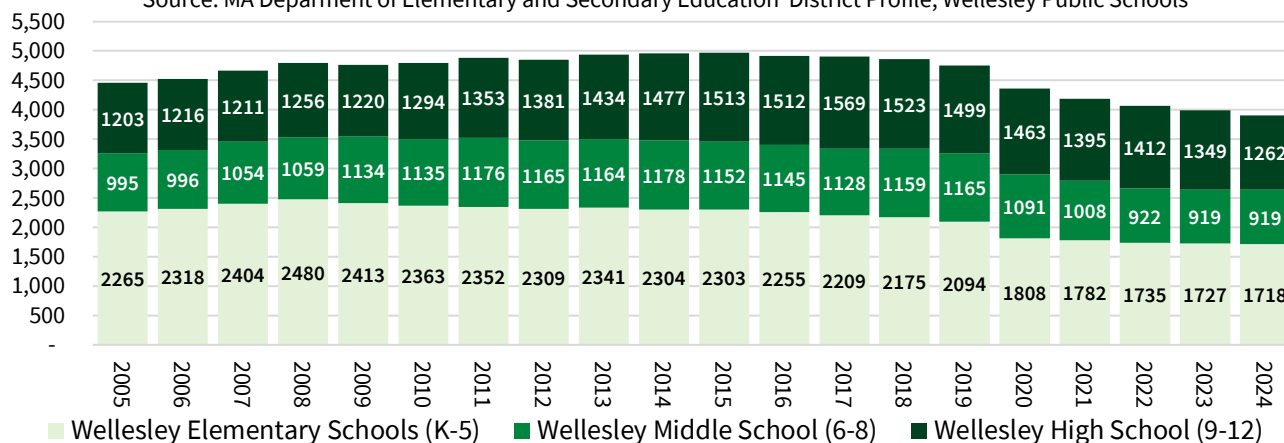


Table 2. Estimated School-Age Children Enrolled in Private School (K-12)

Geography	# K-12 Population	% K-12 Population
WELLESLEY	1,214	21.9%
Dover	211	18.3%
Natick	511	9.6%
Needham	1,156	15.4%
Newton	3,091	20.4%
Weston	550	21.1%
Norfolk County	14,017	12.4%
Middlesex County	26,528	11.1%
Massachusetts	112,118	11.0%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Table B14002

¹⁴ US Census Bureau, 2000, 2010, 2020 Decennial Census.

¹⁵ US Census Bureau, 2023 American Community Survey 5-Year Estimates, Table B14002.

Group Quarters Population

A community’s “group quarters” population includes those who reside in a group setting that is owned or managed by an organization providing housing or services for residents. Wellesley has a substantial group quarters population — an estimated 16 percent of its total population — primarily due to the presence of Wellesley College and Babson College. Together, both colleges house approximately 4,370 students in on-campus residence halls.¹⁶ While Wellesley’s nursing homes also count as group quarters, they do not host nearly the number of residents as its higher education institutions.

Figure 5A. Wellesley Household and Group Quarters Populations

Source: US Census Bureau,
2020 Decennial Census, Table DP1

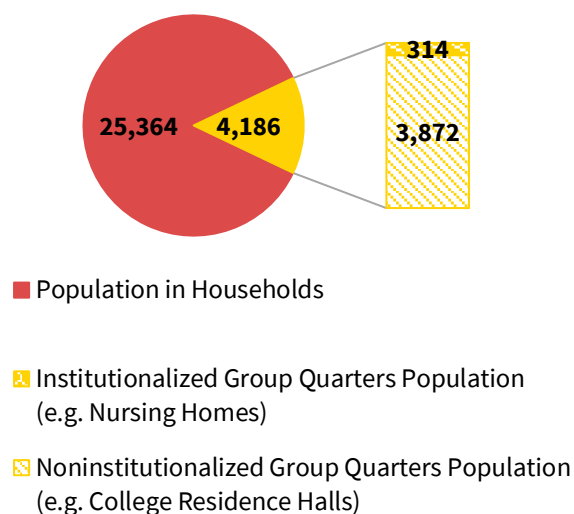
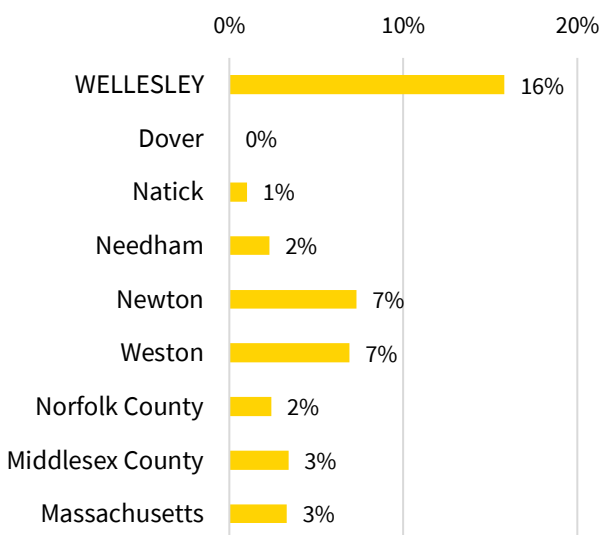


Figure 5B. Percent Population in Group Quarters

Source: US Census Bureau,
2023 ACS 5-Year Estimates, Table B26001



Understanding the distinctions between population types is especially important in communities with larger group quarters populations such as Wellesley because it affects how demographic data should be interpreted. Students living in college dormitories during the academic year count toward a community’s total resident population for Census purposes (as do residents of long-term care facilities if living at the facility on Census Day); however, these groups do not count toward a community’s households.

¹⁶ Wellesley College reports 2,181 students in fifteen residence halls (Wellesley College, “Housing,” residence hall profiles accessed May 2025 at <https://www.wellesley.edu/life-at-wellesley/housing>). Babson College reports that 80 percent of ungraduated students (2,734 in 2024) live on campus in eighteen residence halls (Babson College, *Common Data Set 2024-2025*, B. Enrollment and Persistence; Babson College, “Life at Babson/Residential Life/Housing,” accessed May 2025 at <https://www.babson.edu/undergraduate/student-life/residential-life/housing/>).

■ RACE, ETHNICITY, AND IMMIGRATION

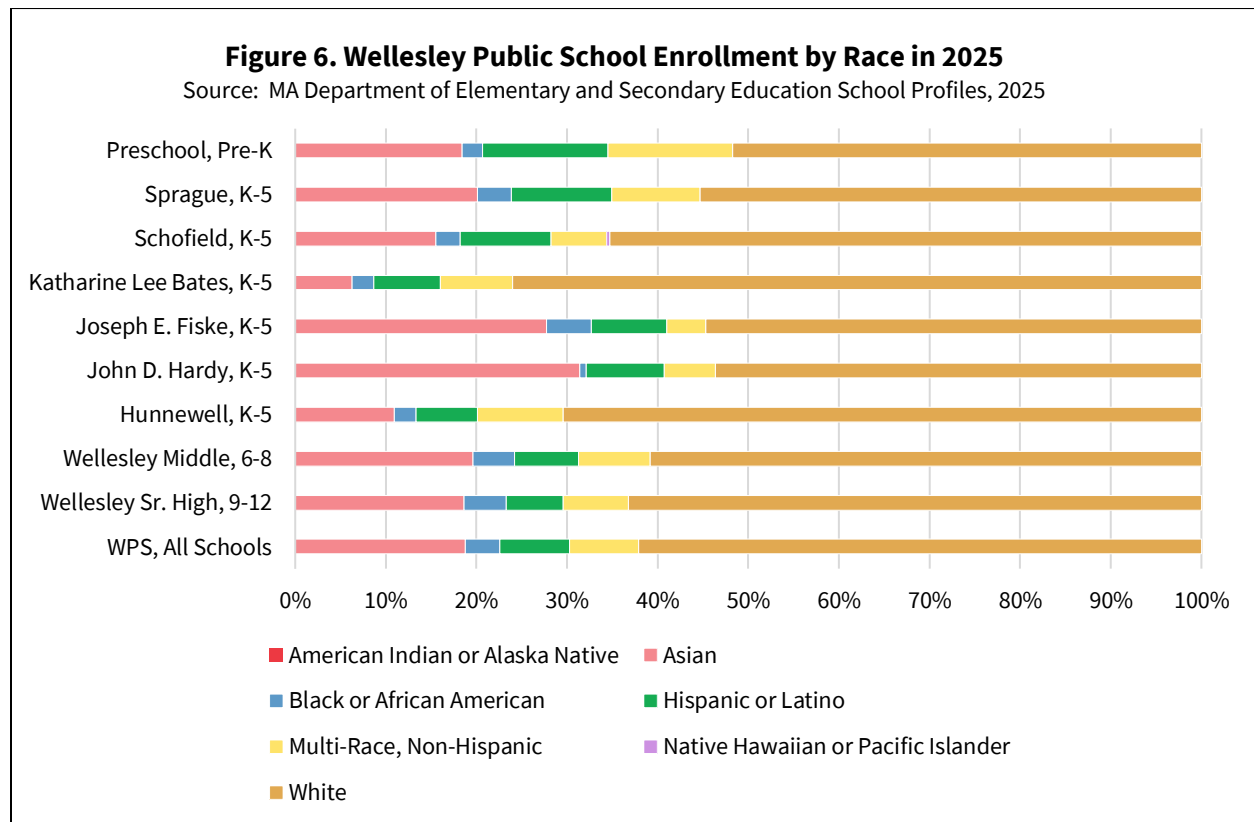
Minority Populations

The majority of Wellesley’s population is White Alone (73.5 percent), slightly lower than all neighboring communities except Newton and pointing to Wellesley’s relative racial diversity. However, much of this diversity is attributed to Wellesley’s group quarters populations (primarily college students, in Wellesley’s case), as **Table 3** below demonstrates. That said, the demographic makeup of Wellesley Public Schools also reflects greater diversity than the Town’s overall population, with approximately 38 percent of enrolled students belonging to a racial or ethnic minority (see **Figure 6**). The district’s six neighborhood elementary schools significantly differ in their levels of minority representation, paralleling the distribution of minority populations by census block group shown in **Map 1**. Asian residents make up the largest minority population in Wellesley, mirroring the larger MetroWest region’s demographic makeup.

Table 3. Comparative Race and Latino Population Characteristics

Race & Ethnicity	% Population		
	Total Pop	Household Pop	Group Quarters Pop
American Indian or Alaska Native Alone	0.2%	0.1%	0.4%
Asian Alone	14.0%	11.8%	21.7%
Black or African American Alone	2.0%	0.3%	9.1%
Native Hawaiian/Other Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	1.4%	0.8%	4.0%
Two Or More Races	9.0%	6.0%	21.2%
White Alone	73.5%	81.1%	27.9%
Hispanic or Latino	6.0%	3.7%	15.7%

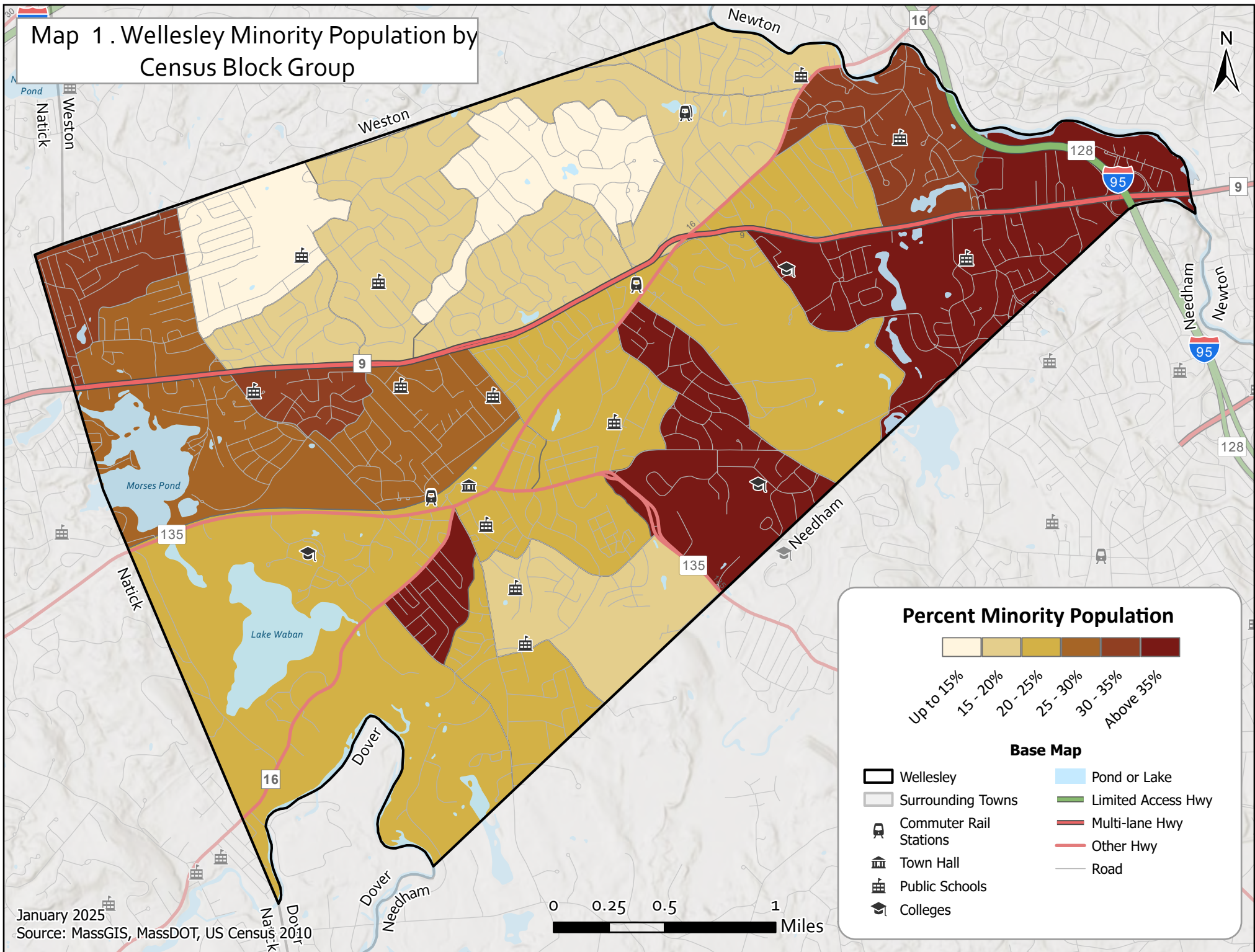
Source: U.S. 2023 American Community Survey 5-Year Estimates, Tables B02001, B03003, B25008(A-G)



Wellesley participates in the METCO program, a state-funded program created to expand educational opportunities and reduce racial isolation by allowing students from Boston to attend public schools in participating communities. Currently, Wellesley enrolls eighteen new METCO students each year, with a total of 153 enrolled.¹⁷

¹⁷ Metropolitan Council for Education Opportunity (METCO), “Explore Partner Districts,” accessed May 2025 at <https://metcoinc.org/apply/#explore>

Map 1 . Wellesley Minority Population by Census Block Group



Foreign-Born Population

Approximately 20 percent of Wellesley's total population was born outside of the United States, as shown in **Table 4**. Of the foreign-born population, the vast majority were born either in Asia (52 percent) or Europe (29 percent) – see **Figure 7**.¹⁸ About 20 percent of Wellesley's population age 5+ speaks a language other than English, with the greatest concentration among those 18-64 (24 percent).¹⁹ The Wellesley Public Schools report that 12.1 percent of enrolled students have a first language other than English, although just 2.6 percent are considered English Learners.²⁰

Figure 7. Place of Birth for Wellesley's Foreign Born Population

Source: ACS 5-Year Estimates, 2019-2023, Table B05002

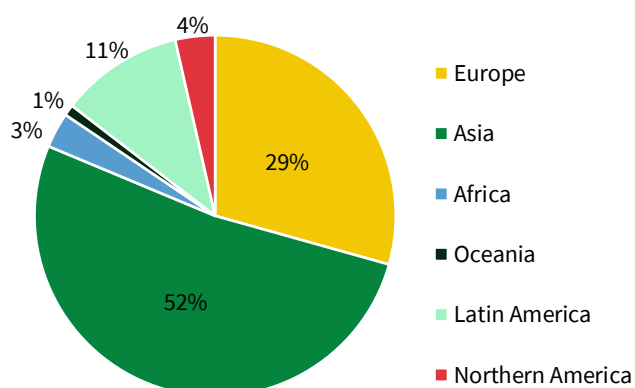


Table 4. Immigration Characteristics

Citizenship	Count	Percent
US Citizen, Born in United States	24,059	80.5%
US Citizen, Born in Puerto Rico or US Island Areas	81	0.3%
US Citizen, Born Abroad to American Parents	569	1.9%
Foreign Born, Naturalized US Citizen	3,049	10.2%
Foreign Born, Not US Citizen	2,148	7.2%

Source: 2023 American Community Survey 5-Year Estimates, Table B05001

¹⁸ US Census Bureau, 2023 American Community Survey 5-Year Estimates, Table B05002

¹⁹ Ibid, Table B16007

²⁰ Massachusetts Department of Elementary and Secondary Education, School District Profiles, Wellesley, Selected Populations, 2025.

■ DISABILITY

An estimated 8.1 percent of Wellesley residents have a disability, defined as a physical or mental impairment that substantially limits at least one major life activity. This reflects a lower share than Norfolk County (9.7 percent) and Massachusetts (12.1 percent).²¹ Some disabilities correlate with age, and understanding the overlap between the needs of older residents and residents with disabilities can help target types of in-demand housing stock such as single floor living units. As **Figure 8** and **Table 5** show, the share of residents with a disability increases for the 65+ population, with the most drastic jump for residents age 75 or over.

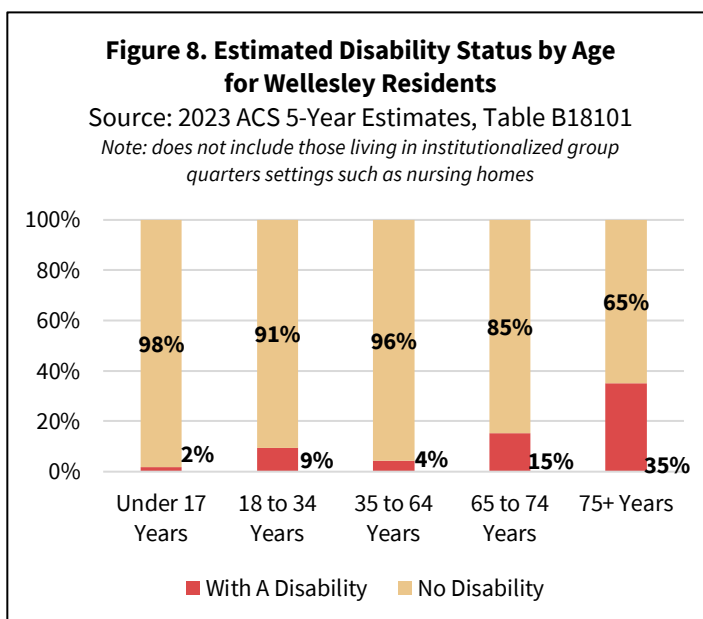


Table 5. Types of Disabilities for Wellesley Residents by Age

Disability Type	Total	Under 18	18 to 64	65 to 74	75+
Hearing	2.1%	0.1%	0.6%	6.1%	16.4%
Vision	1.1%	0.0%	1.2%	1.2%	3.8%
Cognitive	3.7%	2.2%	3.7%	4.3%	6.5%
Ambulatory	2.8%	0.0%	1.2%	5.3%	20.7%
Self-Care	1.2%	0.4%	0.4%	3.8%	8.0%
Independent Living	3.8%	N/A	2.1%	4.9%	16.9%

Source: 2023 ACS 5-Year Estimates, Tables B18102-B18107. Note: ACS does not provide data for independent living difficulties for the under 18 population. Disability data do not include those living in institutionalized group quarters settings such as nursing homes.

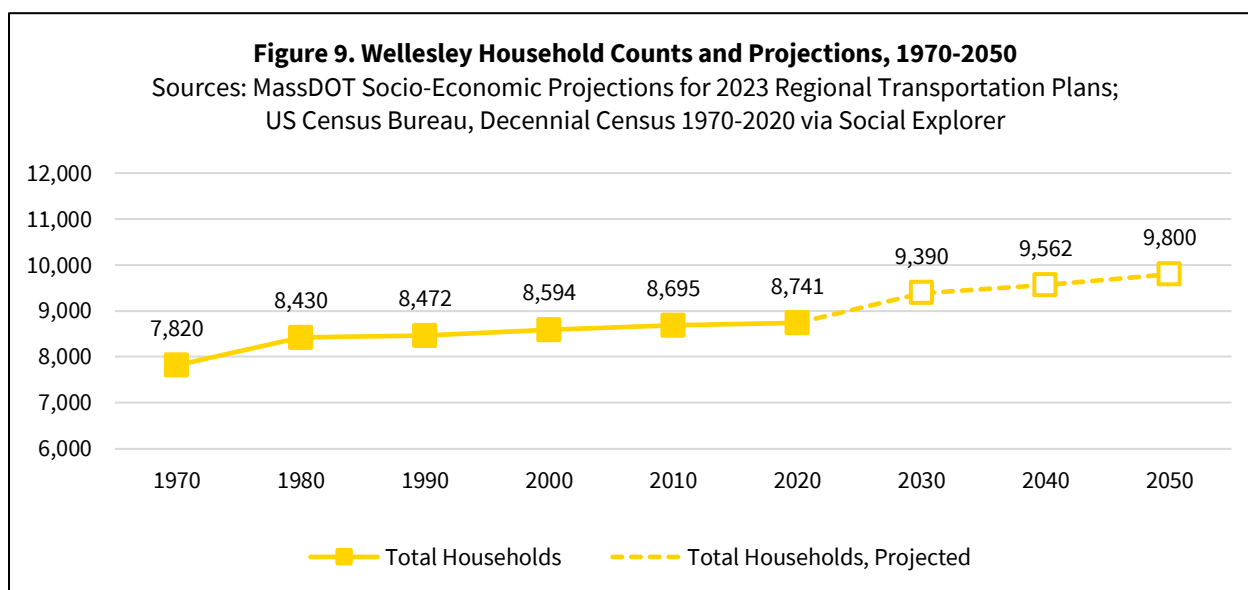
An estimated 869 residents age 18+ (3.8 percent) of Wellesley's 18+ population have an independent living difficulty, and approximately 328 (1.2 percent) have a self-care difficulty.²² (These populations may overlap, and this count does *not* include those already living in institutionalized group quarters settings such as nursing homes.) While the range of disabilities and associated needs within these categories vary widely, residential options for disabled adults with complex needs are very limited.

²¹ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Table B1801.

²² US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Tables B18106 and B18107.

HOUSEHOLD CHARACTERISTICS

Wellesley has an estimated total of 9,101 households, with an average household size of 2.8 — slightly smaller than Dover (3.1) and Weston (3.0), on par with Needham (2.8), and larger than Natick (2.4) and Newton (2.6).²³ **Figure 9** shows the increase in Wellesley households from 1970 to 2020, as well as projections through 2050 based on the same 2023 MassDOT Socio-Economic Projections reflected in **Figure 1**. While Wellesley’s population is expected to decrease, these projections predict that the number of households will increase, indicating either a likely decrease in average household size or an assumed loss of group quarters population, or a combination of these factors.



Household Type

The US Census Bureau defines a “family” household as a group of two people or more related by birth, marriage, or adoption and residing together; all such people are considered as members of one family. **Table 6** shows that around 70 percent of Wellesley’s households are married couples, which is significantly higher than Norfolk County or Massachusetts but is within the range of most neighboring communities.²⁴

What is a householder?

For Census purposes, each household has one householder, defined as the person (or one of the people) in whose name the home is owned or rented. Household-level data from the Decennial Census and American Community Survey is based upon the designated householder and may not necessarily apply to the entire household; the “Age of Householder” or “Race of Householder” data, for example, only refer to one householder.

What is tenure?

In the context of housing, tenure refers to whether a household owns or rents their home.

²³ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, via Social Explorer Table A10003.

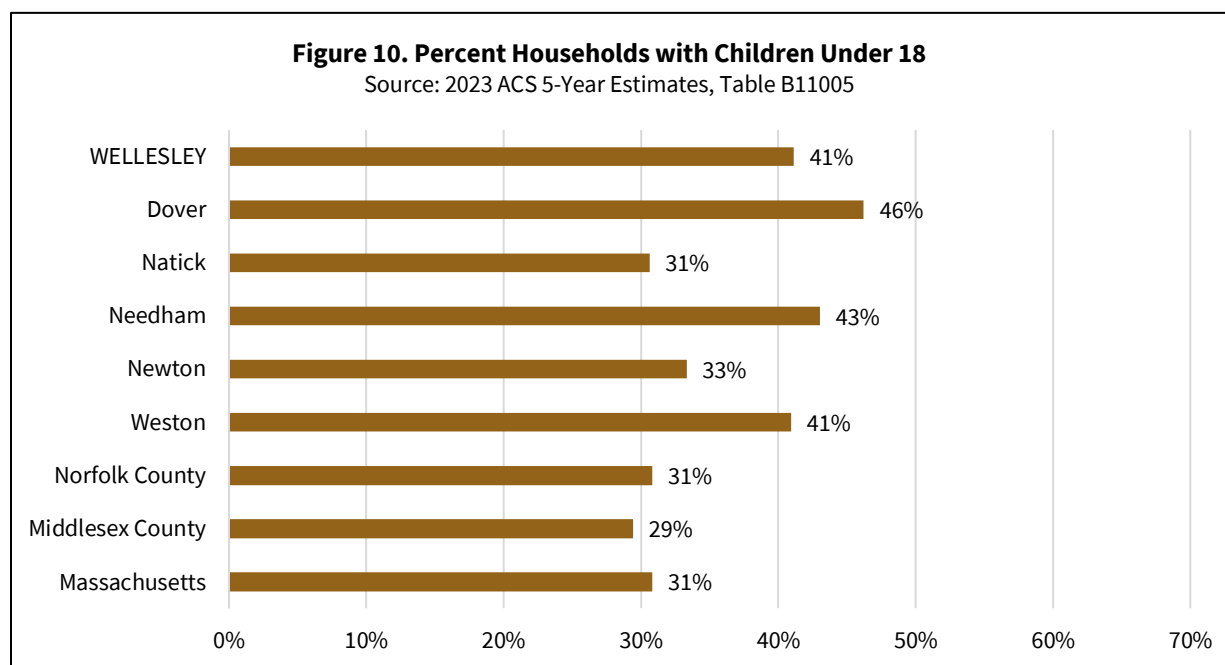
²⁴ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Table B11001.

Table 6. Household Types for Wellesley and Comparison Geographies

Household Type		Wellesley	Norfolk County	Massachusetts
Family Households	Married Couples	70.0%	52.3%	46.2%
	Other Family	7.1%	13.4%	16.4%
Non-Family Households	Householder Living Alone	20.6%	26.9%	28.6%
	Householder Not Living Alone	2.3%	7.5%	8.8%

Source: 2023 American Community Survey 5-Year Estimates, Table B11001

An estimated 41 percent of Wellesley households include minor children (**Figure 10**), with concentrations by census tract ranging from a low of 29 percent in the southwest corner (which includes Wellesley College) to a high of 51 percent in the northeast corner bordering Weston and Newton.



Age and Tenure

Homeowner households far exceed renter households in Wellesley, Dover, Needham, and Weston (**Figure 11**). Wellesley renters are more likely to be younger, although renting begins to increase among householders age 75+ (**Figure 12**). This shift may be attributed to seniors looking to downsize into smaller rental units, as well as the Wellesley Housing Authority's 130+ senior/disabled rental units described later in the Housing Market section.

Figure 11. Percent Homeowner Households

Source: 2023 ACS 5-Year Estimates, Table B25003

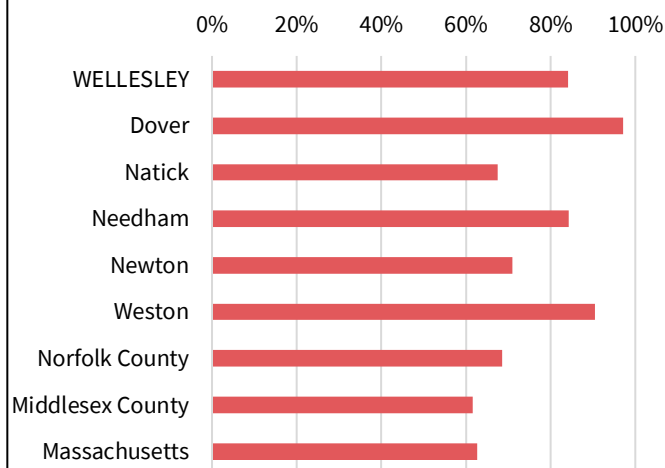
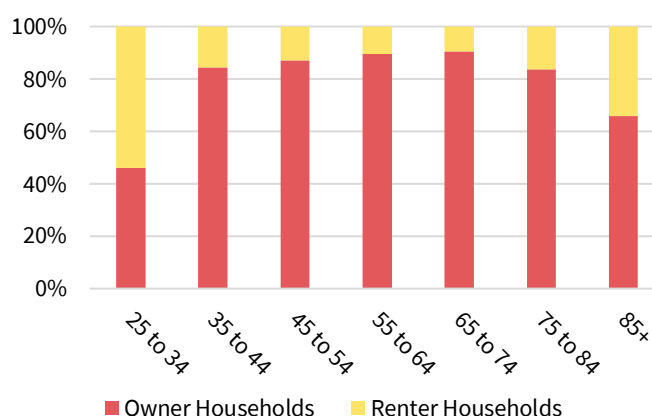


Figure 12. Tenure by Age for Wellesley Householders

Source: 2023 ACS 5-Year Estimates, Table B25003



Nearly half of Wellesley householders are between ages 45 and 64 (**Figure 13**), notably higher share than Norfolk County although in line with Dover and Weston. This age cohort tends to be in the prime of their earning potential compared to those under age 45 and are therefore better equipped to “buy up” into the significantly higher-cost housing markets of Weston and Wellesley.

The prevalence of younger renter households (as well as the shift toward renting among senior households) aligns with smaller household sizes, with nearly 70 percent of Wellesley renter households made of up one or two members (**Table 7**).

Figure 13. Age of Householder, Wellesley and Norfolk County

Source: 2023 ACS 5-Year Estimates, Table B25007

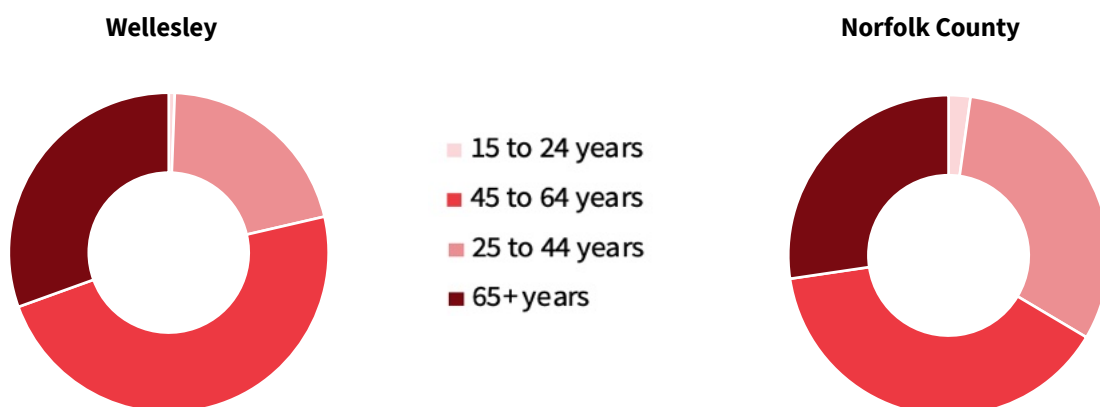


Table 7. Wellesley Owners and Renters by Household Size

Owner Households			Renter Households		
Household Size	2013	2023	Household Size	2013	2023
1-Person	15.6%	15.9%	1-Person	44.9%	45.6%
2-Person	33.5%	32.3%	2-Person	30.0%	24.5%
3-Person	14.2%	17.3%	3-Person	11.7%	9.0%
4-Person	21.1%	20.6%	4-Person	11.4%	10.7%
5-Person	11.9%	9.6%	5-Person	1.0%	7.7%
6-Person	3.3%	4.0%	6-Person	1.1%	2.0%
7+ Person	0.3%	0.3%	7+ Person	0.0%	0.5%

Source: 2013 & 2023 American Community Survey 5-Year Estimates, Table B25009

■ GEOGRAPHIC MOBILITY

Townwide, Wellesley’s population has a similar degree of geographical mobility as the county and state, as measured by the share of residents living in the same home as the previous year (**Table 8**). In terms of Wellesley’s neighbors, Needham and Dover residents are much more likely to be living in the same house as the previous year compared to Wellesley, Newton, Weston, or Natick.²⁵ *Within* Wellesley, the census tracts containing Babson and Wellesley College have much higher resident turnover due to their student populations; while these newcomer student populations are most likely coming from a different state, the Babson-affiliated census tract shows significantly more in-migration from another country than the census tract containing Wellesley College. This matches differences in enrollment trends between both institutions; Babson College has a higher share of international undergraduate students (28 percent) compared to Wellesley College (13 percent).²⁶

²⁵ US Census Bureau, 2023 American Community Survey 5-Year Estimates, Table B07001

²⁶ Babson College, “International Students: A Local Campus, A Global Viewpoint,” accessed May 2025 at <https://www.babson.edu/undergraduate/admission/international-students>; Wellesley College, “International Applicants,” accessed May 2025 at <https://www.wellesley.edu/admission-aid/apply/first-year-applicants/international-applicants>.

Table 8. Geographical Mobility in the Past Year for Residents

	Census Tract Containing Wellesley College	Census Tract Containing Babson College	Wellesley	Norfolk County	Massachusetts
Same house 1 year ago	84.2%	82.0%	87.4%	89.2%	88.0%
Moved within same MA county	2.5%	1.7%	2.4%	4.1%	5.9%
Moved from different MA county	2.2%	2.8%	4.2%	3.9%	3.0%
Moved from different state	9.2%	9.1%	4.6%	2.2%	2.2%
Moved from abroad	1.9%	4.3%	1.8%	0.8%	0.9%

Source: 2023 American Community Survey 5-Year Estimates, Table B07001

Economic Profile

The economic profile of a community examines socioeconomic characteristics of its population and households, its labor force (residents over age 16 either working or looking for work), and its employment base (jobs within a community). These factors connect to housing primarily when considering whether area wages are compatible with housing costs or to gain insight into those currently served by housing market.

■ INCOME

Median Household Income

The American Community Survey has a ceiling of \$250,000 for its published median income figures, so the *actual* median household income figures for Wellesley, Dover, and Weston are too high to include in **Table 9**. Generally, median income levels, as opposed to average, better display the income status of the majority of households because outliers have little effect. However, for context, the 2023 average household income for Wellesley households was \$368,179 compared to \$177,133 for Norfolk County and \$140,991 for Massachusetts.²⁷

Table 9. Median Household, Family, and Non-Family Household Incomes, 2023

	Median Household Income	Median Family Income	Median Non-Family Income
WELLESLEY	Over \$250,000	Over \$250,000	\$83,568
Dover	Over \$250,000	Over \$250,000	\$123,750
Natick	\$134,591	\$180,851	\$69,286
Needham	\$212,241	\$231,607	\$77,228
Newton	\$184,989	\$231,607	\$87,030
Weston	Over \$250,000	Over \$250,000	No data
Norfolk County	\$126,779	\$163,845	\$69,417
Middlesex County	\$126,497	\$160,640	\$76,523
Massachusetts	\$101,341	\$128,134	\$59,635

Source: 2023 American Community Survey 5-Year Estimates, B19013, B19113, B19202

²⁷ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, via Social Explorer Table A14008.

Regional Context

The US Department of Housing and Urban Development (HUD) publishes Area Median Family Incomes annually for federally defined metropolitan and rural areas. Wellesley is part of the “Boston-Cambridge-Quincy MA-NH HUD Metro Area,” which includes Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties and extends into New Hampshire. Based on the median income, HUD sets annual income limits, adjusted for household size, to determine eligibility for its low- or moderate-income housing programs. **Table 10** below shows the HUD 2025 income limits for 30%, 50%, and 80% of the Area Median Income (AMI), with added columns calculating unofficial income limits at 100% and 200% AMI for context.²⁸ At \$368,179, Wellesley’s average household income exceeds the income of a 4-person, 200% AMI household.

Table 10. 2025 Income Limits for Boston-Cambridge-Quincy HUD Metro Area

Median Family Income: \$160,900					
HH Size	30% AMI	50% AMI	80% AMI	100% AMI	200% AMI
1	\$34,750	\$57,900	\$92,650	\$115,800	\$231,650
2	\$39,700	\$66,200	\$105,850	\$132,400	\$264,650
3	\$44,650	\$74,450	\$119,100	\$148,900	\$297,750
4	\$49,600	\$82,700	\$132,300	\$165,400	\$330,750
5	\$53,600	\$89,350	\$142,900	\$178,700	\$357,250
6	\$57,550	\$95,950	\$153,500	\$191,900	\$383,750

Source: HUD 2025 Income Limits, Boston-Cambridge-Quincy HUD Metro Area

HUD publishes a dataset known as the Comprehensive Affordable Housing Strategy (CHAS) to guide local governments plan their use of HUD funds. Because CHAS is based on American Community Survey data, it lags behind and the most recent set available is for 2021. Nonetheless, the data help contextualize and compare the distribution of income levels across geographies. **Table 11** below shows the percent of households by tenure at specific income thresholds for Wellesley and Norfolk County. An estimated 73 percent of Wellesley households have incomes above the regional median, adjusted for household size, compared to 52 percent for Norfolk County. Because these income levels are based on a regional area, communities with well over half of the households above the median are comparatively wealthier.

²⁸ As calculated from 80% AMI income limits, rounded to nearest \$50. Programs serving higher income limits typically calculate from 50% AMI, 80% AMI, or directly from the median household income. Results will differ based on method because HUD adjusts each income level based on prescribed calculations that limit fluctuations from year to year and across geographies.

However, Table 11 also indicates that, despite meeting its state obligations for affordable housing, Wellesley still has more households considered low or moderate income than it does affordable units. In Massachusetts, G.L. c. 40B §§ 20-23 (“Chapter 40B”) sets a target for communities to have at least 10 percent of their year-round housing stock deed-restricted for low- or moderate-income households, defined as having incomes up to 80% AMI, yet for most communities, the percentage of households under 80% AMI exceeds the state’s 10 percent goal. **An estimated 22 percent of Wellesley households (approximately 1,950) meet basic income requirements for affordable housing under Chapter 40B. For renter households, this figure jumps to 52 percent, or 770 out of an estimated 1,475 households.** Other factors may apply; for example, low-income owner households may include retirees with paid off mortgages and homes holding substantial value that would make them ineligible for affordable housing. However, the data point to a potential gap between the state’s target versus a community’s level of income-eligible households.

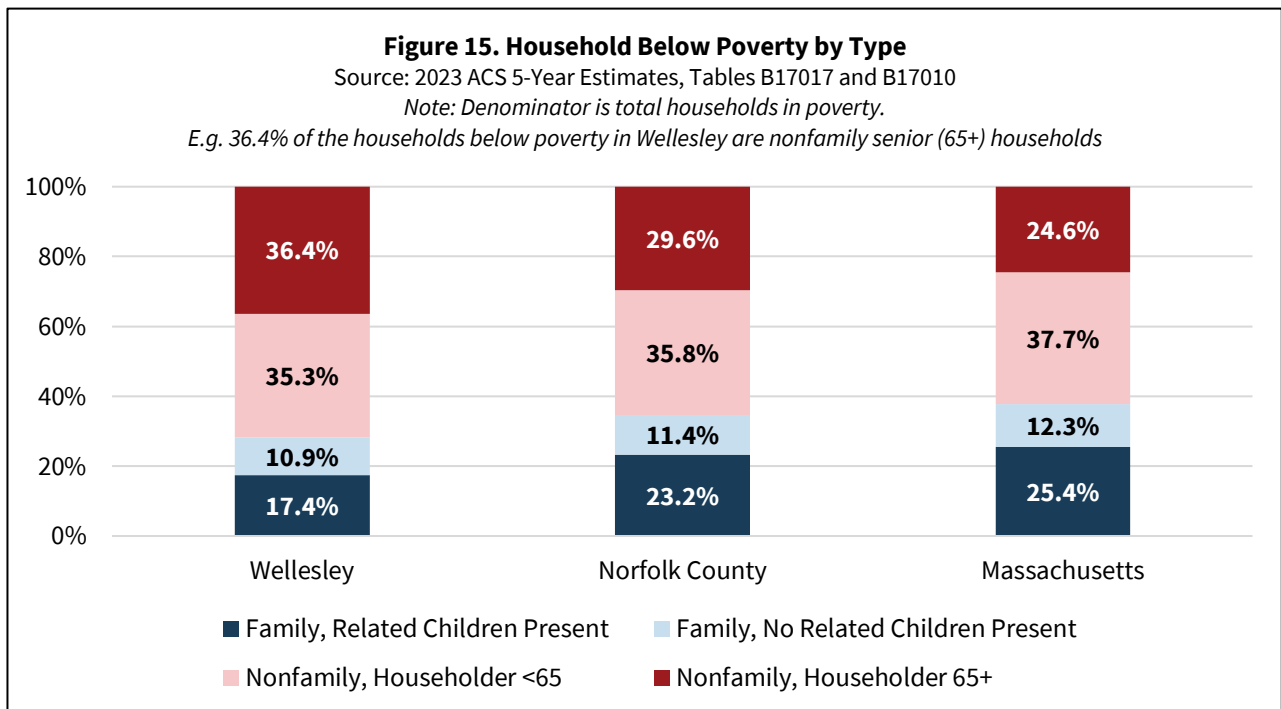
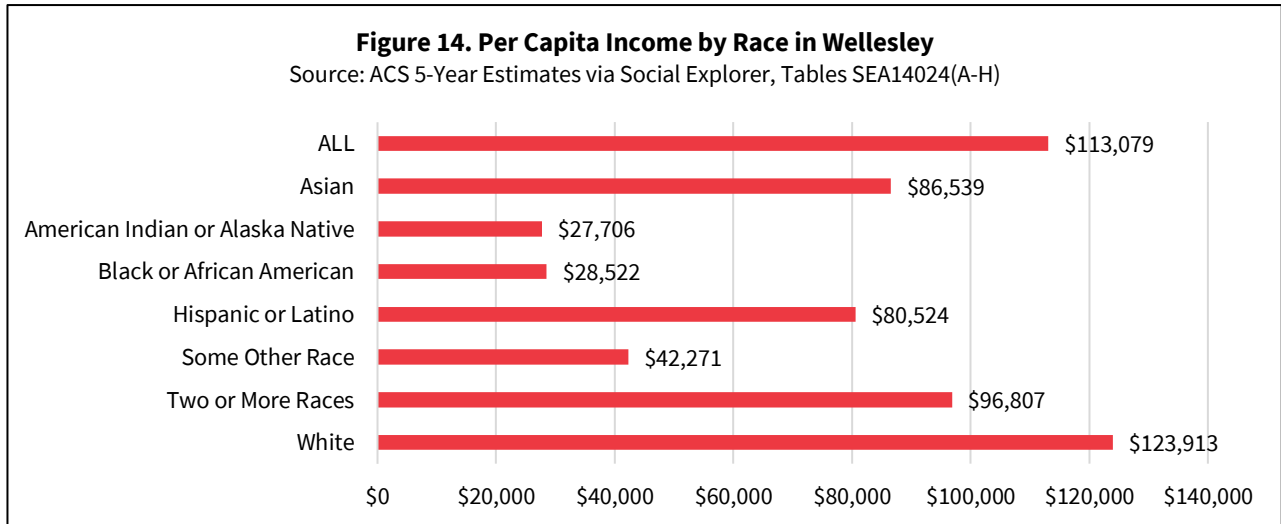
Table 11. Household Income Levels by Tenure, Wellesley and Norfolk County

Wellesley						
Income Cohort	Total		Owners		Renters	
	#	%	#	%	#	%
Up to 30% AMI (Extremely Low Income)	725	8%	365	5%	360	24%
30+ to 50% AMI (Very Low Income)	415	5%	245	3%	170	12%
50+ to 80% AMI (Low Income)	810	9%	570	8%	240	16%
80+ to 100% AMI (Moderate Income)	400	5%	325	5%	75	5%
100+% AMI (Above Median)	6,330	73%	5,695	79%	635	43%
Norfolk County						
Income Cohort	Total		Owners		Renters	
	#	%	#	#	%	#
Up to 30% AMI (Extremely Low Income)	36,720	13%	13,450	7%	23,270	27%
30+ to 50% AMI (Very Low Income)	28,440	10%	14,850	8%	13,590	16%
50+ to 80% AMI (Low Income)	38,745	14%	24,020	13%	14,725	17%
80+ to 100% AMI (Moderate Income)	27,880	10%	18,200	10%	9,680	11%
100+% AMI (Above Median)	144,960	52%	118,585	63%	26,375	30%

Source: HUD 2021 CHAS 5-Year Estimates, 2017-2021

Per Capita Income

Per capita income compares the relative wealth of different populations by dividing aggregate income by the population count. Though not the same as household income, per capita income sheds light on potential disparities within population groups. American Community Survey data indicate a significant difference between the per capita income of Wellesley’s White, non-Latino residents and Black or Latino residents, as illustrated in **Figure 14**, titled Per Capita Income by Race. The disparity in per capita income results in different levels of access to housing choice and neighborhood options.



■ POVERTY

An estimated 3.9 percent of Wellesley households have incomes below the poverty level compared to 8.0 percent for Norfolk County and 10.9 percent for Massachusetts (**Table 12**). Nonfamily senior households represent the largest share of Wellesley households living in poverty (**Figure 15**), followed by other nonfamily households and single parent households.

Table 12. Estimated Percent Below Poverty Level by Household Type

Note: Denominator is specific household type. E.g. 11.5% of Wellesley's nonfamily senior (65+) households live in poverty.

Household Type	Wellesley	Norfolk County	Massachusetts
All Households	3.9%	8.0%	10.9%
All Family Households	1.4%	4.2%	6.6%
Family Households, Related Children Present	1.7%	6.1%	10.0%
Family Households, No Related Children Present	1.2%	2.6%	3.9%
All Nonfamily Households	12.3%	15.2%	18.2%
Nonfamily, Householder Age >65	13.2%	13.5%	17.1%
Nonfamily, Householder Age 65+	11.5%	17.9%	20.2%

Source: American Community Survey 5-Year Estimates, 2019-2023, Tables B17017 and B17010

■ EDUCATIONAL ATTAINMENT

The highly educated population in Wellesley reflects similar trends in neighboring populations in the region like Weston and Newton. Over 86 percent of Wellesley's residents 25 years and over have at least a bachelor's degree, with 54 percent of Wellesley's residents holding a graduate, professional, or doctoral degree (**Table 13**).²⁹ These statistics are higher than the corresponding estimates for the region, and Wellesley attracts graduates from various prestigious academic institutions in the Boston area. High-achieving, well-educated people often have high earning potential, and the 86.2 percent of Wellesley residents with at least a bachelor's degree indicate a highly educated and motivated workforce in the area.

²⁹ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Table B15003.

Table 13. Estimated Cumulative Level of Educational Attainment for Population Age 25+

Level of Educational Attainment	Wellesley	Norfolk County	Massachusetts
Less than High School	1.5%	2.4%	8.6%
High School Graduate or More (Incl. Equivalency)	98.5%	97.6%	91.4%
Some College or More	94.6%	89.9%	68.6%
Bachelor's Degree or More	87.1%	79.7%	46.6%
Master's Degree or More	55.1%	49.3%	21.4%
Professional School Degree or More	21.8%	20.9%	6.4%
Doctorate Degree	9.4%	10.3%	3.3%

Source: American Community Survey 5 -Year Estimates, 2019-2023, Table B15003

■ RESIDENT LABOR FORCE

Wellesley's **labor force**, defined as residents age 16+ working or looking for work, totals 13,875. Nearly a third of Wellesley's employed population works in education, health care, or social assistance; **Table 14** shows the top three industries reflected in Wellesley's labor force, with a significant drop in representation for specific industries thereafter; at 5.1 percent, manufacturing is the fourth most common industry for Wellesley's labor force.³⁰ Many jobs in these fields require post-

secondary education and certification, such as finance, education, science, and health care. However, within any given industry, one's **occupation** (the type of work someone does) can heavily influence earnings. Nearly three-quarters of Wellesley's residents employed full-time work in Management, Business, Science, and Arts occupations, which typically have significantly higher earnings than other types of jobs, as is the case for Wellesley residents. (**Table 15**). According to the Census Bureau's OnTheMap tool, nearly a third of Wellesley's employed population works in Boston (32.4%), followed by Wellesley (12.2%), Cambridge (6.9%), and

Table 14. Top Five Industries for Wellesley's Labor Force

Industry	%
Educational Services, Health Care, and Social Assistance	32.4%
Professional, Scientific, and Management, and Administrative and Waste Management Services	21.4%
Finance and Insurance, and Real Estate and Rental and Leasing	18.7%
<i>All Other Industries</i>	27.5%

Source: 2023 ACS 5-Year Estimates, Table B08126

³⁰ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Table B08126.

Newton (4.0%) and Waltham (3.4%), with 90 percent commuting 24 miles or less to work.³¹ (Note: these figures do not reflect the self-employed population and are based on 2022 estimates, two limitations of OnTheMap.)

Table 15. Occupation and Median Earnings

Occupation	Wellesley		Norfolk County		Massachusetts	
	% Labor Force	Median Earnings	% Labor Force	Median Earnings	% Labor Force	Median Earnings
Management, Business, Science, and Arts	74.3%	\$200,890	59.4%	\$109,497	51.1%	\$100,118
Service	5.8%	\$14,563	12.3%	\$49,376	15.5%	\$46,033
Sales And Office	16.5%	\$221,875	17.5%	\$70,503	17.7%	\$61,695
Natural Resources, Construction, Maintenance	1.5%	\$56,438	5.0%	\$76,609	6.7%	\$66,275
Production, Transportation, Material Moving	1.9%	\$35,147	5.8%	\$56,141	9.0%	\$51,397

Source: American Community Survey 5-Year Estimates, 2019-2023, Tables B08124 and B24022

■ EMPLOYMENT BASE

While resident employment trends directly influence a community's housing market, the jobs available within a community (known as the **employment base**) also provide critical insight, particularly when there are significant differences between those who *work* in a community and those who are able to *live* in it. The top three industries represented among local jobs are the same as those for Wellesley residents, although the split and ranking order differ slightly – see **Table 16**, which extends to show the top five industries of those who work in Wellesley. Over half (57.8 percent) of these jobs are in Management, Business, Science, and Arts occupations, significantly less than the 74.3 percent

Table 16. Top Five Industries for Wellesley Jobs

Industry	%
Educational Services, Health Care, and Social Assistance	34.8%
Finance and Insurance, and Real Estate and Rental and Leasing	16.1%
Professional, Scientific, and Management, and Administrative and Waste Management Services	15.8%
Retail Trade	7.1%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	6.1%
<i>All Other Industries</i>	<i>20.1%</i>

Source: ACS 2023 5-Year Estimates, Table B08526

³¹ US Census Bureau, OnTheMap, Work Area Profile Analysis for Wellesley, 2022.

COMMUNITY PERSPECTIVES

During Stakeholder Interviews, some participants highlighted the need to support the housing needs of university employees and staff in addition to graduate students who often do not have access to on campus housing. Additionally, retail and other commercial businesses have difficulty finding employees who live in town or can afford to live in or around Wellesley. In addition, several groups during the November 2024 community meeting discussed the importance of housing for the workforce. (*Stakeholder Interviews, p.2; November 2024 Meeting Summary, p.7*)

for those living in the community; as discussed above, these occupations typically yield higher incomes. Comparatively, service occupations (which yield some of the lowest earnings) are much more common among Wellesley’s workers, representing 13 percent of local jobs compared to 5.8 percent for Wellesley residents. Thus, median earnings for those who work in Wellesley (\$65,723) are much lower than those living Wellesley (\$111,595 for all employed residents; \$188,925 for full-time only).³² Wellesley’s workers also travel from a greater variety of communities and farther distances compared to Wellesley’s employed residents, as shown in **Table 17** below.

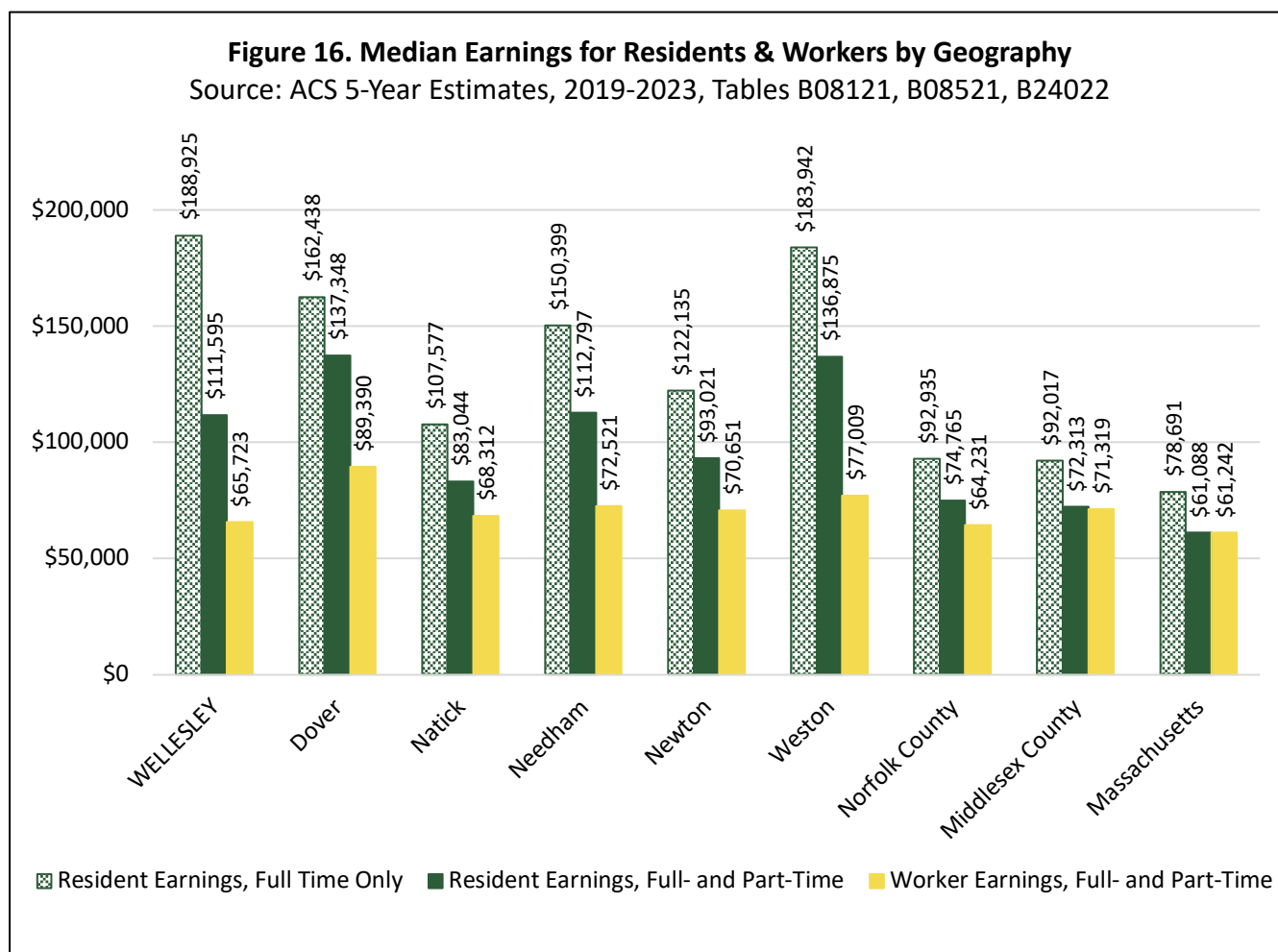
Table 17. Wellesley Commuting Patterns

Lives in Wellesley <i>Commuting TO</i>		Works in Wellesley <i>Commuting FROM</i>	
Boston	32.4%	Boston	10.3%
Wellesley	12.2%	Wellesley	7.3%
Cambridge	6.9%	Framingham	3.7%
Newton	4.0%	Newton	3.2%
Waltham	3.4%	Needham	2.5%
All Other Communities	41.1%	All Other Communities	73.0%
Distance Traveled		Distance Traveled	
< 10 Miles	40.8%	< 10 Miles	41.3%
10-24 Miles	49.3%	10-24 Miles	38.5%
25+ Miles	9.9%	25+ Miles	20.1%

Source: US Census Bureau, OnTheMap, 2022

³² US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Tables B08521, B08121, B24022.

The number of jobs per housing unit within a geographic area provides a general sense of the balance between the housing market and employment base. Wellesley's estimated jobs-to-housing ratio is 2.16, the highest among neighboring communities (0.97-1.84), and higher than the ratio for Norfolk County (1.26) and Massachusetts (1.22).³³ This means that there are over two local jobs for every one housing unit, a potential demand on the local housing market. The wide earnings gap between Wellesley's workers and residents (**Figure 16**) makes it even harder for the working population to compete in the local housing market.



³³ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Tables B08604 and B25001. This ratio uses the "Worker Population for Workplace Geography" estimate from ACS. Job estimates from the MA Department of Economic Research (DER)'s Employment and Wages Reports (ES-202) yield different results, with Needham's ratio Needham's ratio (2.05) exceeding Wellesley's (1.87). With either approach, Needham and Wellesley have the highest two ratios.



Housing Conditions

This section provides an overview of the housing stock in Wellesley, which includes approximately 9,428 dwelling units and 9,101 households.³⁴ Knowledge of the existing housing type, size, and age of available units in Wellesley contributes to housing policies that encourage diversity of housing in response to identified needs.

■ HOUSING TYPES

An estimated 83 percent of Wellesley’s occupied dwelling units are single-family detached homes, the vast majority of which are owner-occupied.³⁵ Among adjacent communities, Dover and Weston have a higher share of single-family homes than Wellesley, while Newton and Natick have more diverse housing stocks, as shown in **Table 18**.

Table 18: Estimated Housing Inventory by Building Type, 2023

	WELLESLEY	Dover	Natick	Needham	Newton	Weston
Total Units	9,428	1,951	15,889	11,754	33,531	3,814
1, Detached	82.0%	96.1%	56.5%	77.3%	56.2%	87.6%
1, Attached	2.7%	2.6%	4.2%	4.7%	7.3%	3.6%
Duplex	3.4%	0.0%	6.1%	2.9%	16.0%	1.9%
3 or 4 Units	2.6%	0.2%	4.8%	0.8%	4.6%	1.5%
5 to 9 Units	1.3%	1.2%	5.7%	2.4%	2.4%	1.6%
10 to 19 Units	0.8%	0.0%	7.2%	0.8%	3.4%	0.0%
20 to 40 Units	3.5%	0.0%	5.6%	2.3%	2.8%	2.0%
50+ Units	3.8%	0.0%	9.9%	8.9%	7.1%	1.8%
Other	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%

Source: American Community Survey 5-Year Estimates, 2019-2023, Table B25024

While Table 18 above is based on American Community Survey (ACS) estimates for broad comparison purposes, local Assessor’s records provide greater detail. Land use codes do not align perfectly with ACS categories – for example, the “1, Attached” description in Table 18 includes

³⁴ US Census Bureau, American Community Survey 5-Year Estimates, 2019-2023, Table B25002.

³⁵ Ibid., Table B25032.

townhouses, which for assessing purposes may include smaller multifamily rentals or condominiums. However, both ACS estimates and Assessor’s records reflected in **Table 19** below confirm the prevalence of single-family homes within Wellesley, both in number of properties and land area. **Map 2**, which displays the distribution of housing types across Wellesley by parcel, shows that most multifamily housing is along major roads and downtown, with some exception.

Table 19. Select Residential Land Uses in Wellesley

Housing Type	Number of Parcels	Total Land Area (Acres)
Single-family	7,315	3020.1
Condominiums	666	--
Two-family	91	27.0
Three-family	17	4.0
Multiple houses one parcel	20	45.5
Mixed-Use with Residential	15	5.8
Multifamily 4-8	15	17.5
Multifamily 8+	14	13.6
Housing Authority	5	20.1

Source: FY2025 Assessor’s Records, Town of Wellesley via MassGIS

Specialized types of housing in Wellesley include two assisted living facilities (including Waterstone, which also includes an independent living component), group homes, and housing affiliated with Wellesley’s private educational institutions, both for students as well as faculty housing.

Single Family Homes

Table 20 below provides a detailed look at Wellesley’s single-family housing stock based on local Assessor’s records, looking at key data points for all single-family properties compared to those in the lower and upper quartiles by value. In addition, **Map 3** displays Wellesley’s single-family homes by year built, although it is important to note that many of the newer homes reflect demolition/rebuilds as opposed to new construction on previously vacant land, as described in the Development Trends section below.

Table 20. Wellesley Single Family Home Characteristics

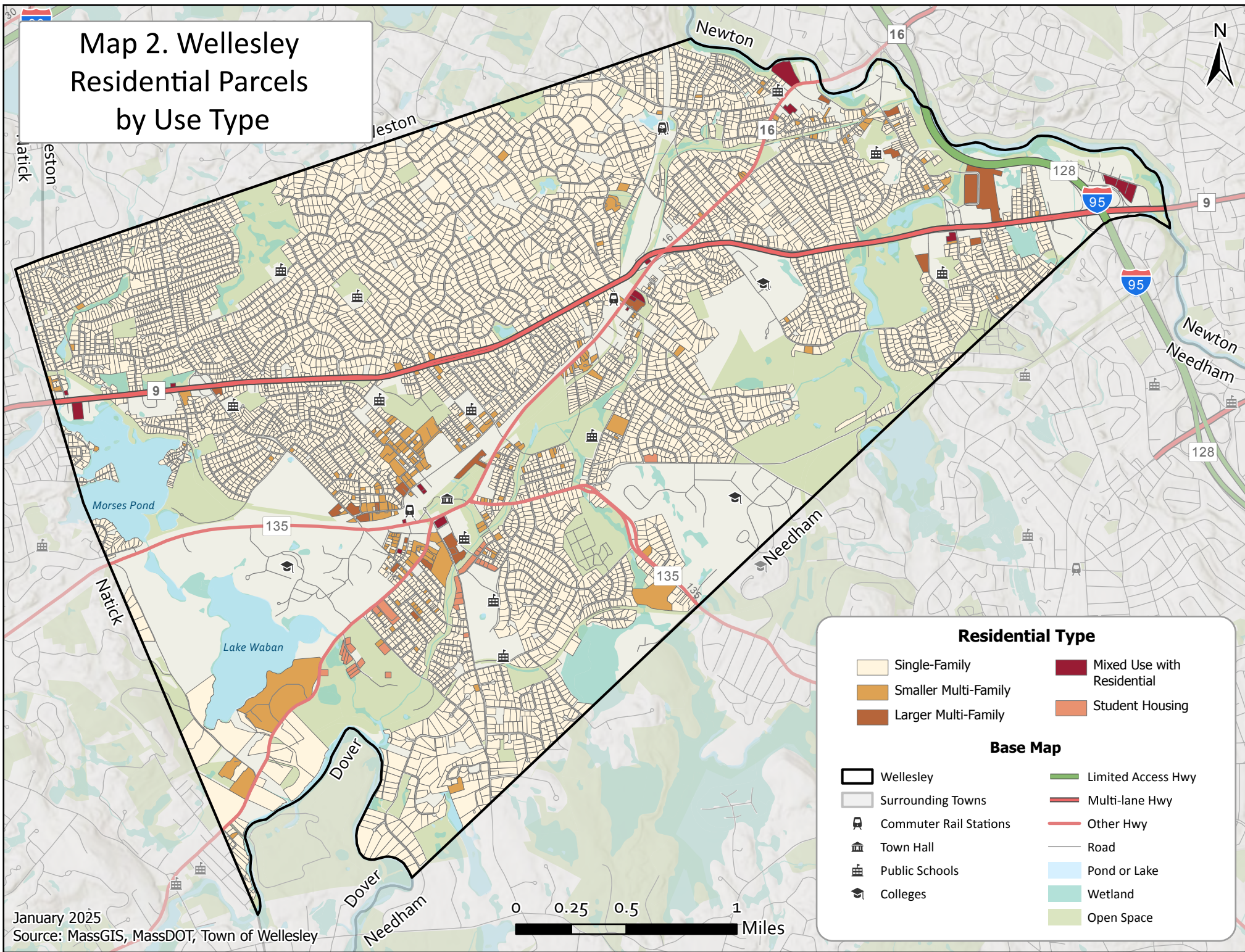
	All Single Family	Lower 25 th Percentile Value	Upper 25 th Percentile Value
# Parcels	7,315	1,826	1,829
Median Assessed Value	\$1,656,000	\$1,282,000	\$2,211,500
Median Building/Land Value Ratio	0.47	0.17	1.05
Median Year Built	1950	1937	1991
Median Lot Size	15,000	10,298	23,295
Median Residential Area	2,806	1,692	4,544
Median # Rooms	9	7	10
% Last Sold Pre 2000 (If last year sold is listed)	12%	18%	6%
#1 Most Common Style	Colonial: 57%	Colonial: 29%	Colonial: 83%
#2 Most Common Style	Garrison: 11%	Old Style: 24%	Garrison: 8%
#3 Most Common Style	Cape Cod: 11%	Cape Cod: 21%	Tudor: 3%

Source: FY2025 Assessor's Records, Town of Wellesley via MassGIS

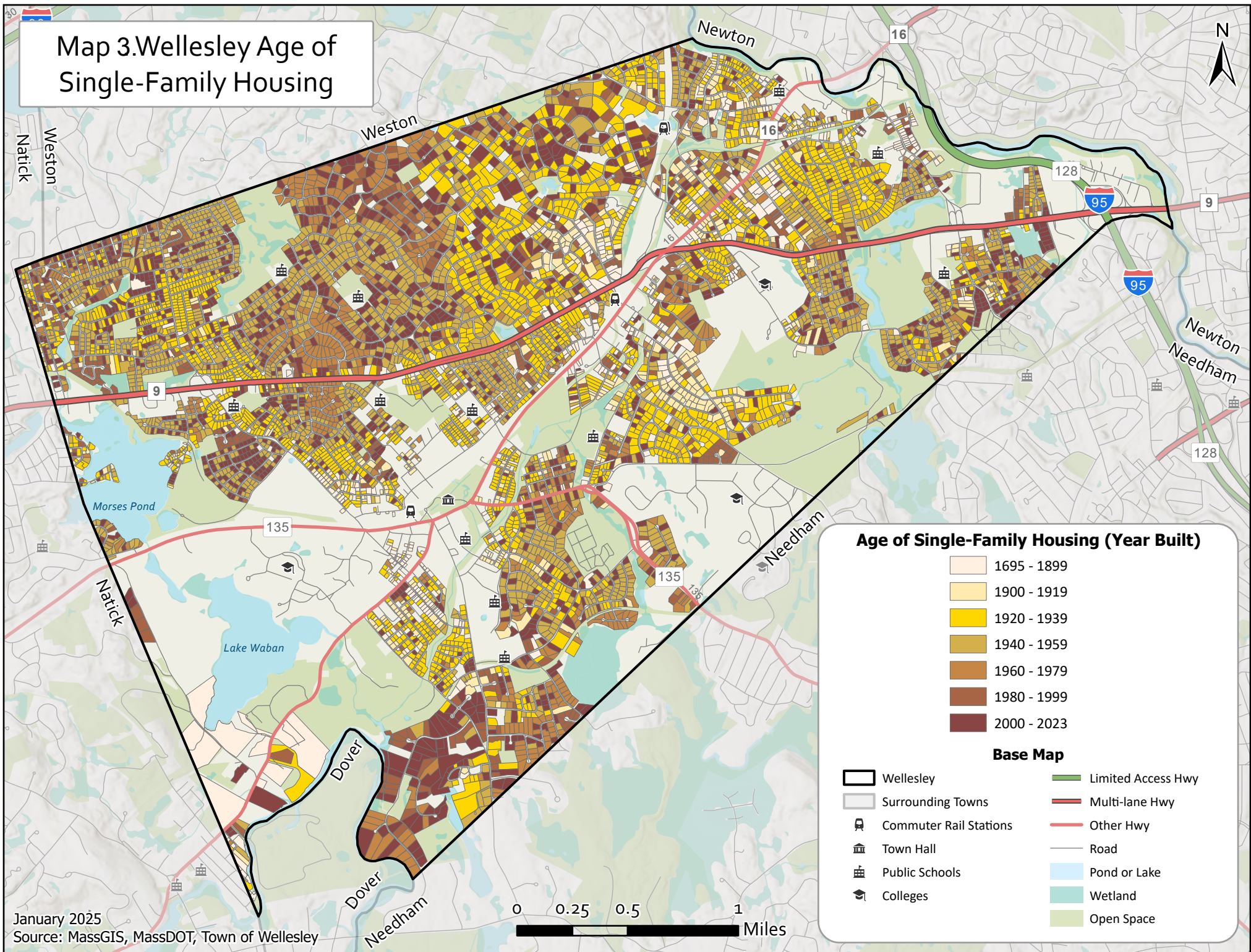
In general, single-family homes with Assessed Values in **lower 25th percentile**:

- Have a median assessed value of **\$1.3M**
- Hold most of their value in the land as opposed to the building
- Are older (median year built: 1937)
- Are comparatively smaller (1,692 sq ft, with median of 7 rooms) and situated on smaller lot sizes (median 1/4 acre)
- Comprise a much lower share of Colonial-style homes, although this is still most common
- Are much more likely to have same owner for 25+ years than the upper quartile homes
- Represent some of Wellesley's limited more "naturally affordable" housing stock

Map 2. Wellesley Residential Parcels by Use Type



Map 3.Wellesley Age of Single-Family Housing



■ NUMBER OF BEDROOMS

The variety of number of bedrooms in available owner and rental housing units can offer choice for households within a community. However, it can also create challenges for households when available housing stock is “mismatched” with household sizes. Nearly half of Wellesley’s owner households are either 1- or 2-person households, yet 63.6 percent of owner-occupied units are 4- or 5-bedroom units (**Table 21**).³⁶ This reflects the concern of many residents during the engagement process that there is a lack of smaller units for long-term residents who wish to stay in Wellesley but cannot find a suitable home. This prevents natural housing turnover and contributes to a market bottleneck for families looking to move into Wellesley completing for highly in-demand single family homes.

Table 21. Tenure by Number of Bedrooms for Wellesley Households

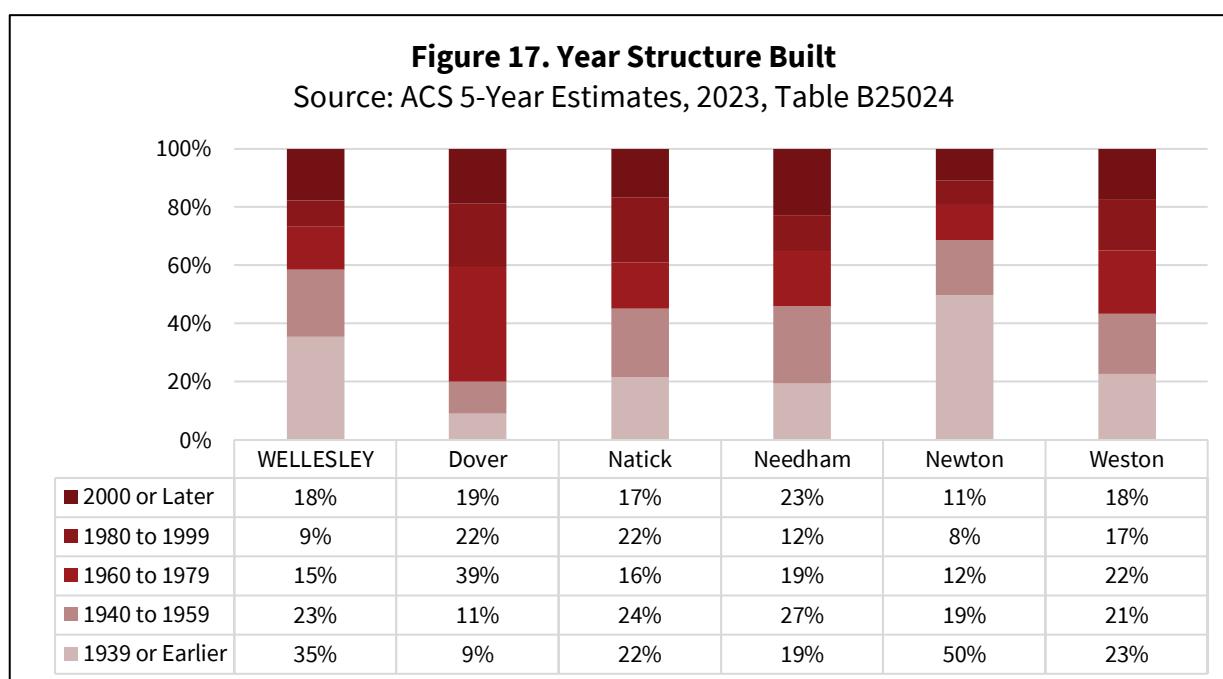
	Owner Occupied		Renter Occupied	
No bedroom	33	0.4%	99	6.8%
1 bedroom	69	0.9%	313	21.5%
2 bedrooms	557	7.3%	522	35.8%
3 bedrooms	2,121	27.8%	243	16.7%
4 bedrooms	2,846	37.2%	174	11.9%
5+ bedrooms	2,016	26.4%	108	7.4%

Source: American Community 5-Year Estimates, 2019-2023, Table B25042

³⁶ American Community Survey 5-Year Estimates, 2019-2023, Tables B25042 and B25009.

■ AGE OF HOUSING STOCK

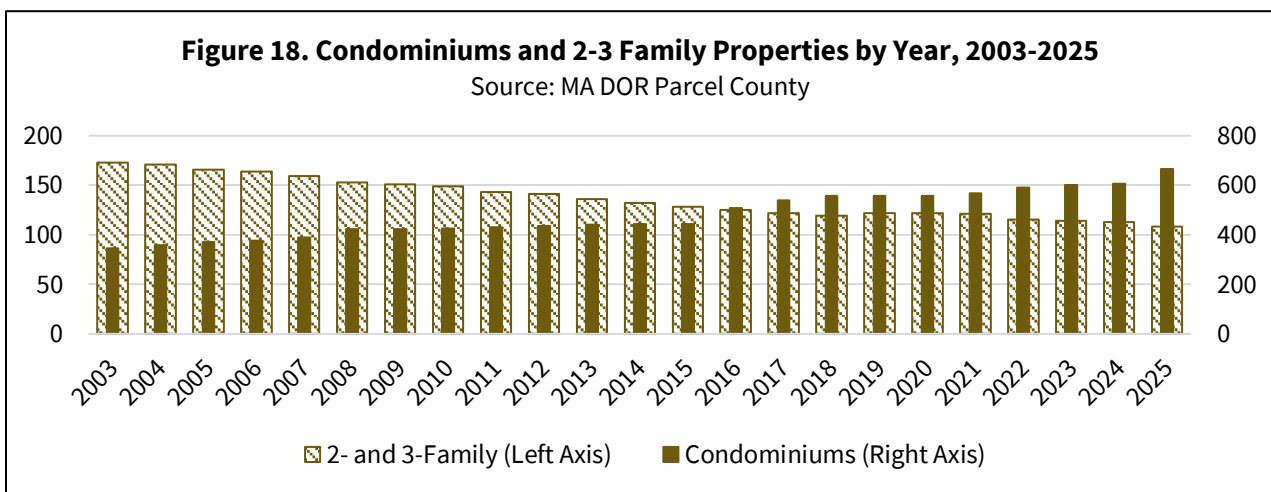
The majority of housing units in Wellesley were built before 1960, reflecting the postwar boom along Route 95 and Route 128 and the corresponding population growth shown in **Figure 1**. (See also **Figure 17** below for a comparison of housing age across neighboring towns.) On the newer end, an estimated 12 percent of Wellesley’s current stock has been built in since 2010; however, this new development has not led to an increase in total housing units available because many new units are based on existing unit teardowns, as described in the “Development Trends” below. These demolitions occur across Wellesley, although some areas have relatively higher concentrations of teardown activity relative to the number of units. Based on available demolition permits over the past five years, about 30 percent of total demolitions have occurred on lots larger than half an acre. The Development Constraints section of this plan details the Town’s demolition delay bylaw, which attempts to curb this trend.



Housing Market

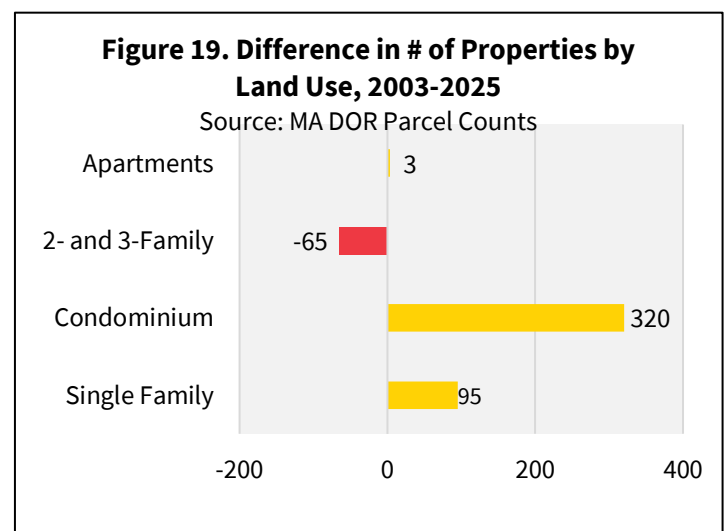
DEVELOPMENT TRENDS

Between 2003 and 2025, Wellesley’s single family housing stock rose by just 95 homes, although current single family Assessors records indicate that *over 1,200 single family homes* were built between 2003 and 2025, speaking to the trend of demolition and rebuild for older single-family homes that go on the market. During this same period, condominiums jumped by 320 units while two- and three-family homes fell by 65 properties (a loss of approximately 122 units).³⁷ These shifts reflect that smaller multifamily properties are being lost (either due to conversion to condominiums or teardowns, with these shifts shown in **Figures 18 and 19** below.



COMMUNITY PERSPECTIVES

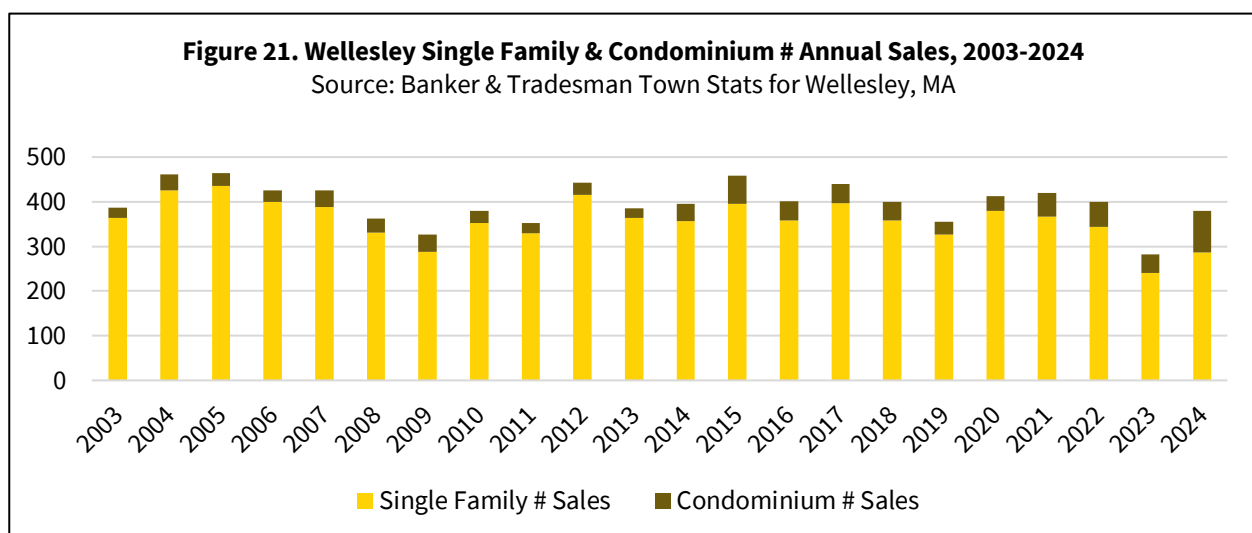
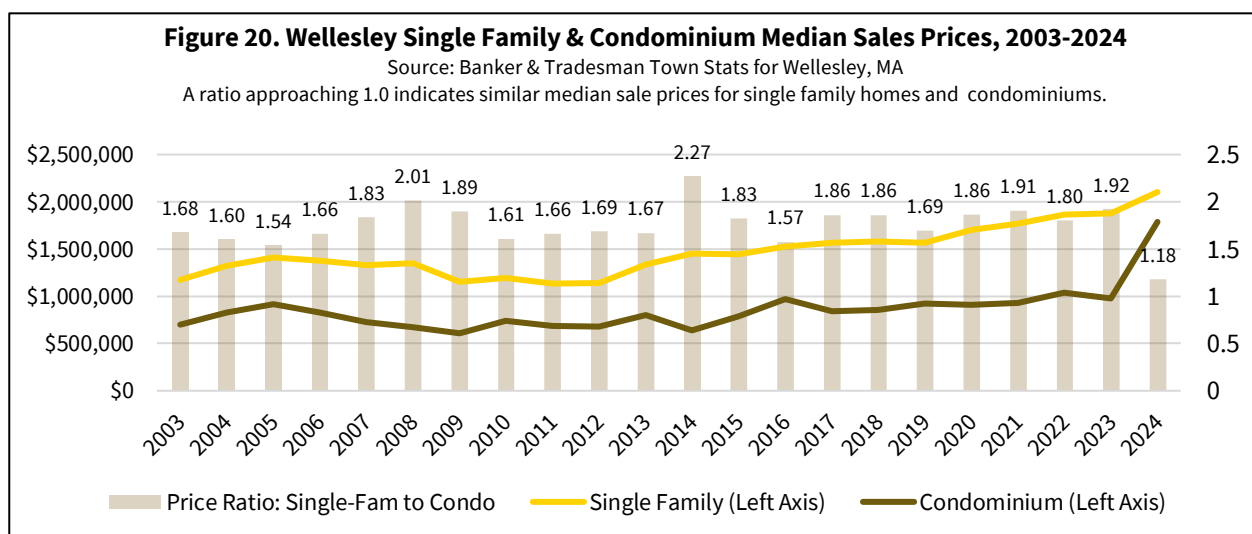
Across Community Meetings and Stakeholder Interviews, many participants referred to the large number of smaller starter homes that would fit into middle housing descriptions but have been lost to trends of tear-downs and “mansionization” in Wellesley’s residential neighborhoods. This is consistent with evidence of the high number of demolitions and new developments of larger homes in the data, as well as the growing pool of demo delay projects the Planning Department must review. (*Stakeholder Interview Summary, p4*).



³⁷ MA Department of Revenue, Division of Local Services, “Parcel Counts and Valuations by Use,” accessed January 2025.

SALE PRICES & VOLUME

Sales of single-family homes and condominium units have remained stable over the previous 40 years, with spikes occurring in 1991-1993, 1997-2000, and 2004-2007. In 2024, the median price of a single-family home in Wellesley reached \$2,103,500, while **the median sale price for a condominium jumped dramatically from \$975,000 in 2023 to \$1,787,500 in 2024 – nearing prices for single family homes (Figure 20)**. This may stabilize as the units from new high-cost condominium projects (the Bristol and Terrazza) sell; these recent projects led to a jump in condominium sales in 2024 (**Figure 21**). While home sales fell in 2023, they appear to have rebounded, with nearly 100 sales in 2024.



■ MARKET RENTS

Table 22 below shows median market rents for Wellesley based on sample listings pulled and analyzed via the proprietary source, Rentometer. However, these figures do not reflect the rents at Wellesley’s newer multifamily rental developments, including Highland Park (680 Worcester Road) and the Nines (40 Williams Street). As of May 2025, the median price for 2-bedroom listing at the Nines was \$6,061 and \$4,250 for Highland Park (based on public listings for available 2-bedroom units – just four units for each development).³⁸

Table 22. Wellesley Rental Prices

Rental Median Rents, 2024 via Rentometer						
	Studio	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms
Median	\$1,795	\$1,677	\$2,025	\$4,350	\$6,150	\$8,500
Minimum	\$1,600	\$592	\$842	\$1,000	\$3,200	\$5,700
Maximum	\$4,083	\$3,017	\$3,400	\$9,461	\$13,500	\$15,000
25th Percentile	\$1,561	\$1,394	\$1,772	\$3,007	\$4,736	\$7,975
75th Percentile	\$3,425	\$2,040	\$2,538	\$5,805	\$8,291	\$11,343

Source: Rentometer, September 2024 Market Overview for Wellesley

■ AFFORDABILITY GAPS

The standard for affordability is that a household does not spend more than 30 percent of their income on monthly housing costs (mortgage payments, taxes, and insurance for homeowners; rent and utilities for renters). Households that spend *more* than this amount are considered “cost-burdened” or unaffordably housed, although this metric is more significant for low- or moderate-income households whose remaining funds after paying housing costs may not cover other critical household expenses such as food, clothing, transportation, or medical expenses. Households that spend more than 50 percent are considered “severely cost-burdened.” Realistically, many mortgage lenders and lessors/property managers assume more than 30 percent when setting minimum income thresholds. However, this section uses the 30 percent standard because it allows for comparison to pricing for SHI-eligible affordable units and HUD’s data on cost-burdened and severely cost-burdened households.

Ownership

Table 23 below displays a range of affordability gaps based on Wellesley’s 2024 median single-family sales price for 2024 (\$2,103,500) compared to maximum purchase prices affordable to a household earning the average income for homeowner households in Wellesley (\$397,676). Using pricing assumptions included in the bottom of the table, a household would need to have

³⁸ The Nines, “Find Your Home,” accessed May 2025 at <https://thenineswellesley.com/floorplans/>; Highland Park Wellesley, “2-Bedroom Listings,” accessed May 2025 at <https://highlandparkwellesley.com/1-bedrooms-1>

a substantial down payment of over \$950,000 to close out the gap. With such high home values, Wellesley is not a “starter home” community, and many buyers have earnings from the sale of their previous home to enable the purchase of their next home in Wellesley.

Table 23. Estimated Affordability Gaps for Wellesley Homeowner Households

Maximum Purchase Prices for Average Income of Wellesley Homeowner Households ACS 2023: \$397,676	Down Payment Size	Maximum Purchase Price	Affordability Gap from Wellesley Median SF Sale Price 2024: \$2,103,500
	5% Down Payment (\$63,289)	\$1,265,786	-\$837,714
	20% Down Payment (\$315,196)	\$1,575,982	-\$527,518
	45% Down Payment (\$939,694)	\$2,088,209	-\$15,291
Sources: Banker & Tradesman Town Stats, Wellesley 2024 Median Sales Price, Single Family Homes. ACS 5-Year Estimates, 2019-2023, Table B25003 and B25120. Median household income not used due to suppression of values over \$250,000. Assumes 30% of income toward ownership costs; 30-year fixed rate mortgage, 5%, 20% and 45% down payment; interest = 6.3% (current average for 30-year, fixed rate mortgage, week of 9/25/2025); Town of Wellesley FY2025 tax rate = \$10.28/\$1,000; Property insurance rate = \$6/\$1,000; Private Mortgage Insurance 0.78% (not applied to 20% and 45% down payments).			

Affordability gaps do not just affect those hoping to move to Wellesley; as described previously, many of the remaining older, attainably valued homes have not resold in 25+ years. Thus, a long-term resident planning to sell their current home and use the proceeds as a down payment for a different home in Wellesley may not be able to compete in today’s housing market. HUD CHAS data indicate that *very few* ownership units in Wellesley would be affordable to households below the area median income (see **Table 24** below), yet an estimated 21 percent of homeowner households (1,505) in Wellesley have incomes below this threshold. While these households were able to purchase their current homes in the past, they would not likely be able to buy and move into a different home in Wellesley today unless they had a *substantial* down payment, potentially in excess of proceeds from the sale of their current home.

Table 24 shows the estimated number of units in Wellesley valued at prices affordable to specific income levels, as well as the number of homeowner households at each income threshold. **These estimates show an affordability mismatch of approximately -1,275 ownership units for households up to 100% AMI.** To provide further context, the table also includes the number of cost-burdened households at each income level. Low- or moderate-income homeowners may not automatically be “unaffordably housed” if, for example, their mortgages are paid off or they live in an income-restricted unit. When only considering cost-burdened households, this deficit shrinks to -640 units.

While the table below appears to indicate a “surplus” of units affordable to households over 100% AMI, it is important to note that HUD does not break down higher income levels; as a result, the data cannot identify market gaps applicable to the vast majority of Wellesley homeowners, 79 percent of whom have incomes over 100% AMI. Most likely, if the 100+% AMI counts were broken down into additional tiers (e.g. 125% AMI, 150% AMI, 175% AMI, etc.), the results would

provide more nuanced insight into supply and demand. That said, the available data indicates that many current residents would face a clear affordability gap if they re-entered Wellesley's housing market hoping to purchase a different that met their changing needs.

Table 24. Homeowner Affordability Mismatch: Unit Values vs Wellesley Household Incomes

	Ownership Units	Owner Households	Difference	Cost Burdened Owner Households	Difference
50% AMI	140	610	-470	450	-310
80% AMI	45	570	-525	280	-235
100% AMI	45	325	-280	140	-95
TOTAL ≤ 100% AMI	230	1,505	-1,275	870	-640
TOTAL > 100% AMI	7,095	5,695	1,400	555	6,540

Rental

Table 25 below shows the affordability gap a household earning the median rent for renter households in Wellesley faces based on HUD's Small Area Fair Market Rents (SAFMR) for Wellesley as well as the Nines' current pricing.³⁹

Table 25. Estimated Affordability Gaps for Wellesley Renter Households

ACS 2023 Median Renter Income		Monthly Affordability Gap, 2-Bedroom Unit	
Income	Max. Rent + Utilities (30% Monthly Income)	HUD FY2025 SAFMR Incl. Utilities = \$3,735	The Nines, May 2025 \$6,061 + \$245 Utilities = \$6,306
\$123,125	\$3,078	-\$657	-\$3,228

Source: ACS 5-Year Estimates, 2019-2023; HUD FY2025 Small Area Fair Market Rents, Median of Wellesley's SAFMR zip codes; The Nines rental listings (not including utility costs), May 2025; Utility costs estimated from 2025 Wellesley Housing Authority Utility Allowances for High-Rise Multifamily.⁴⁰

Using the affordability standard of no more than 30 percent income toward rent and utilities, a household would need an income of \$149,400 to afford the 2025 SAFMR for a 2-bedroom unit in Wellesley. To afford a market rate 2-bedroom unit (plus utilities) at the Nines, a household would need an income of \$252,240 — more than twice the estimated median household income for Wellesley renters.

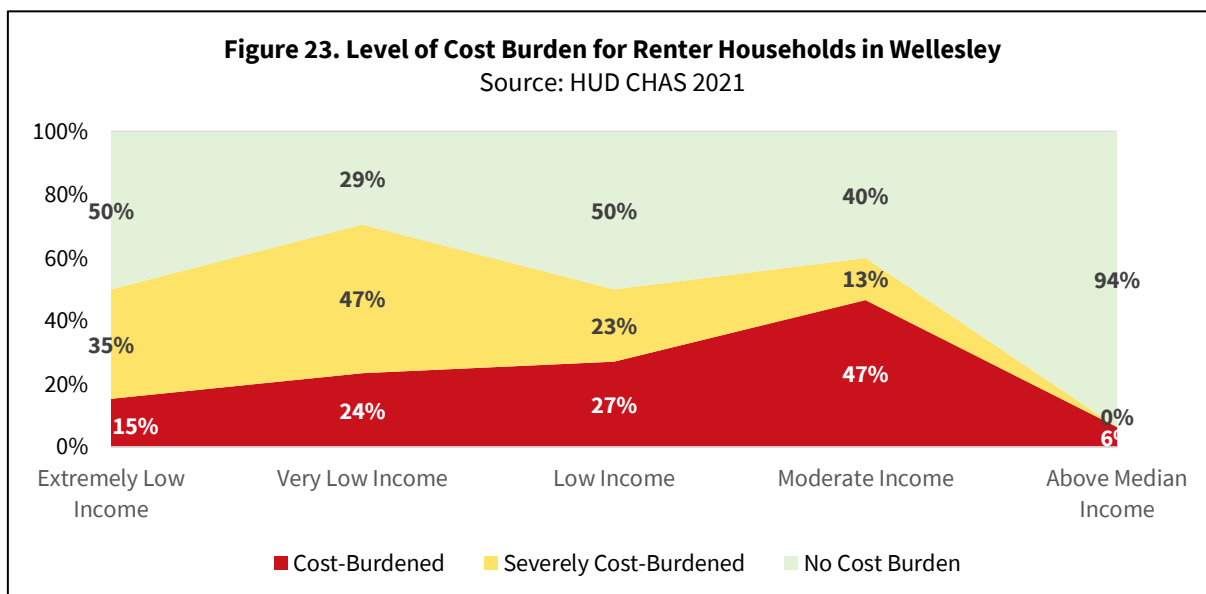
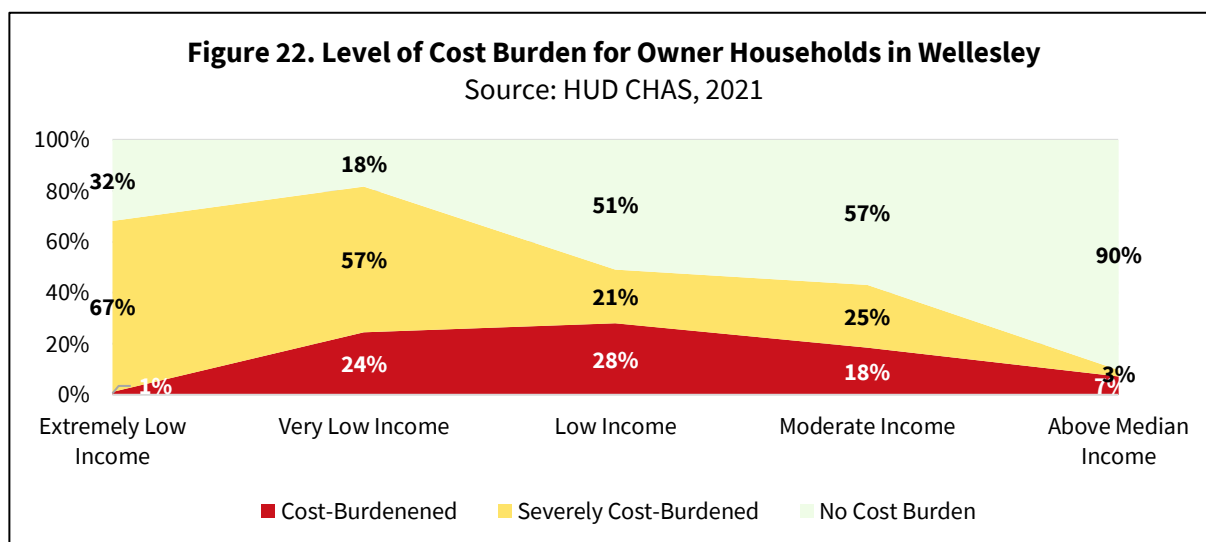
³⁹ US Department of Housing and Urban Development, FY2025 Small Area Fair Market Rents.

⁴⁰ Wellesley Housing Authority, "2025 Payment Standards and Utility Schedule," accessed September 2025 at <https://wellesley-housing.org/wp-content/uploads/2025/07/2025-wha-payment-standards-and-utility-schedule.pdf>.

HOUSING INSTABILITY

Cost Burden

Cost-burdened households include those that pay 30 percent or more of their income on housing, while severely cost-burdened households spend 50 percent or more. As a result of high housing costs and scarcity of available affordable homes, many households spend a large majority of their income on housing, making other interactions with local and regional economies nonviable. **Figures 21 and 22** show the estimated breakdown of cost burdened households by tenure in Wellesley for different income groups based on HUD's Comprehensive Housing Affordability Strategy (CHAS) data from 2021 (the most recent year for which these data are available).⁴¹



⁴¹ More recent 2023 ACS 5-Year estimates indicate that an estimated 759 Wellesley homeowners (9.9 percent) and 254 renter households (17.4 percent) experience severe cost burdened, meaning they were spending 50 percent or more of their income on housing costs (Tables B25074 and B25140). However, because the ACS figures do not include a breakdown by income level, the slightly older CHAS data are used for the figures above.

For owners, extremely low and very low-income groups are by far most likely to experience cost burden, while among renters, extremely low-income households are slightly less vulnerable because a fair amount of these renter households may be in subsidized housing or have access to a mobile renter voucher. **Among renters, households with incomes above 80% AMI but under the area median income are by far the most likely to experience severe cost burden**, as they do not qualify for most affordable housing programs but are faced with an extremely costly rental market.

CHAS also provides estimates by household type, accounting for several household configurations included in **Table 26** below. Senior non-family households (either living alone or in a shared living situation with non-family) only make up 14.7 percent of Wellesley’s households, yet account for 35.0 percent of severely cost-burdened households. Small families (2-4 members) represent the highest share of severely cost-burdened *homeowner* households (35 percent), followed by senior non-family (26 percent) and senior family (23 percent). However, senior non-families make up an estimated 59 percent of severely cost-burdened *renter* households, followed by small families (22 percent) and other household types (11 percent).⁴²

Table 26. Severely Cost-Burdened Households by Household Type

Household Type	All Households		Severely Cost Burdened Households		
	#	%	#	% of Household Type	% of Severely Cost-Burdened Households
Senior Family	1,715	19.8%	185	10.8%	18.5%
Senior Non-Family	1,270	14.7%	350	27.6%	35.0%
Large Family	1,135	13.1%	60	5.3%	6.0%
Small Family	3,950	45.6%	315	8.0%	31.5%
Other Household Type	595	6.9%	90	15.1%	9.0%
Total	8,665	--	1,000	--	--

Source: HUD CHAS, 2016-2021, Table 7

Eviction and Foreclosure

Eviction filings also provide a valuable measure of housing insecurity. While filings do not necessarily result in actual evictions, they still indicate a period of extreme housing instability. **Eviction filings for Wellesley renters more than doubled between 2023 (22 filings) and 2024 (49 filings).** For regional context, the ratio of eviction filings to rental units in Wellesley was far smaller than Norfolk County for 2021 and 2022; however, by 2024, the frequency of filings in

⁴² US Department of Housing and Urban Development, CHAS Estimates, 2017-2021, Table 7.

Wellesley was on par with the county.⁴³ **Table 27** details the number of filings by year relative to the number of housing units for Wellesley and Norfolk County.

Table 27. Wellesley Eviction Filings, 2021-2024

Year	Wellesley		Norfolk County	
	Eviction Filings	% of Renters	Eviction Filings	% of Renters
2024	49	3.1%	3,135	3.3%
2023	22	1.4%	3,229	3.4%
2022	11	0.7%	2,794	3.0%
2021	10	0.6%	1,642	1.8%

Source: MassLandlords Massachusetts Eviction Data and Housing Court Statistics; US Census Bureau, 2020 Decennial Census for count of Renter Households.

Like eviction *filings*, foreclosure *petitions* do not necessarily indicate an actual loss of housing, as many foreclosure petitions become resolved. Nonetheless, jumps in petitions in any given year may be an indicator that more households in the community are struggling to make ends meet and are at risk of displacement. In 2023, there were just three foreclosure petitions recorded in Wellesley, but in 2024 this tripled to nine petitions filed.⁴⁴

■ AFFORDABLE HOUSING

Defining Affordable Housing

By law in Massachusetts, all communities are supposed to have affordable housing for low-income people – housing that remains affordable to them over time because a deed restriction controls the price or the rent. Designated “affordable housing” requires income restricted units in some or all of a development. This means that when a household applies to lease or purchase a restricted unit, their income must fall below the applicable income limit for that unit. Housing available at or below 80 percent of Area Median Income, adjusted for household size, is one of the most common income restrictions as stipulated in Chapter 40B.

Naturally Occurring Affordable or Attainable Housing

There are other types of affordable housing besides those known as SHI-eligible units. Older, moderately priced dwellings without deed restrictions, for example, can help to meet housing needs - but only for as long as the market allows. While any household may purchase or rent an unrestricted, “naturally occurring” affordable unit, only an income-eligible low- or moderate-income household can purchase or rent a deed-restricted unit. Each of these differing forms of

⁴³ MassLandlords, “Massachusetts Eviction Data and Housing Court Statistics,” accessed March 2025 at <https://masslandlords.net/policy/eviction-data/>

⁴⁴ Massachusetts Housing Partnership, “Housing Stability Monitor: Massachusetts Evictions and Foreclosures,” accessed February 2025 at <https://www.mhp.net/news/2024/housing-stability-monitor>

affordable housing meet a variety of housing needs. In a strong market like Wellesley and its secondary market area, unrestricted units tend to become unaffordable under unforgiving pressures on the Town’s housing market.

Chapter 40B

The Chapter 40B statute provides for a regionally equitable distribution of housing for low- or moderate-income households. The law establishes a minimum “fair share” target that 10 percent of a community’s housing stock will be eligible for inclusion of that state’s Chapter 40B Subsidized Housing Inventory (SHI) at any given time in the decennial count of units total.

As of the completion of this report, Wellesley had a total of 981 “SHI-eligible units,” bringing the Town to 10.68 percent, shown in **Table 28**. These units include a mix of Wellesley Housing Authority properties, private rental developments that also include market rate units, group homes, the 350-unit project permitted under the Town’s 40R overlay (the Nines), and more recently, some ownership units. The SHI units in rental projects and assisted living facilities may not reflect the *actual* number of affordable units; under current Chapter 40B Guidelines, as long as 25 percent of the units in such projects are restricted for low-income households (or 20 percent very low-income households), then EOHLC counts *all* of the project’s units on the SHI. Thus, to reflect the true count of low- or moderate-income housing units in Wellesley, Table 28 includes a column for the total SHI units, and another for the estimated number of deed-restricted affordable units. **While the SHI counts 981 units, only an estimated 549 are actually restricted for low- or moderate-income households, reflecting a difference of 432 units.**

Table 28. Wellesley’s Subsidized Housing Inventory

Project Name	Address	Type	Units ⁴⁵		Comp Permit	Term
			SHI	Affordable		
Barton Rd Development	190 Barton Rd	Rental	90	88	No	Perpetual
Dean House/List House	41 River St/315 Weston Rd	Rental	57	57	No	Perpetual
Kilmain House	505-513 Washington St	Rental	40	40	No	Perpetual
Morton Circle Development	487-503 Washington St	Rental	36	36	No	Perpetual
Linden Street Development	Waldo Ct/Linden	Rental	12	12	No	Perpetual
Ardemore at Wellesley	4 Cedar St	Rental	36	9	Yes	Perpetual
Jubilee House	10 Cross St	Rental	4	4	No	Perpetual
Glen Grove	50 and 60 Grove Street	Rental	125	125	Yes	Perpetual
DDS Group Homes	Confidential	Rental	12	12	No	N/A
Hastings Village	54-66 Hasting St	Rental	52	13	Yes	Perpetual
Waterstone at Wellesley	27 Washington St	Rental	82	22	No	Perpetual

⁴⁵ The number of affordable units in Table 28 is an *estimate*, as these figures are not officially reported by EOHLC. Affordable unit counts in the table are based on a preliminary review of the recorded restrictions and other available documentation for rental projects and should not be taken as an official count.

Table 28. Wellesley's Subsidized Housing Inventory

Project Name	Address	Type	Units ⁴⁵		Comp Permit	Term
			SHI	Affordable		
Wellesley Place	978 Worcester St	Rental	36	9	No	Perpetual
Linden Street	Linden Street	Rental	2	2	Yes	Perpetual
680 Worcester Rd	680 Worcester Rd	Rental	20	5	Yes	Perpetual
Wellesley Park	20-40 William St	Rental	350	88	No - 40R	2050
Cedar Place	2-3 Burke Lane	Rental	0	0	Yes	Perpetual
Worcester St	136-140 Worcester St	Rental	0	0	Yes	Perpetual
Townhouses at Edgemoor Circle	Edgemoor Ave and Overbrook Dr	Ownership	3	3	Yes	Perpetual
Walnut Street Fire Station	182 Walnut Street	Ownership	1	1	Yes	Perpetual
Wellesley Manor	874-878 Worcester St	Ownership	7	7	Yes	Perpetual
Peck Avenue and Mellon Rd	Peck Avenue and Mellon Rd	Ownership	3	3	No	Perpetual
Wellesley Commons	65 Washington St	Ownership	1	1	Yes	Perpetual
The Belclare Wellesley	580 Washington St and 53 Grove St	Ownership	5	5	No	Perpetual
Fieldstone Way	135 Great Plain Ave	Ownership	7	7	Yes	Perpetual
16 Stearns Rd/Albion	16 Stearns Rd ⁴⁶	Ownership	0	0	Yes	Perpetual
# Units			981	549		
Percent of 2020 Year-Round Housing Units (9,184)			10.68%	5.98%		

Source: EOHL, Chapter 40B Subsidized Housing Inventory, Wellesley, July 2024; Barrett Planning Group review of available restrictions via Norfolk County Registry of Deeds; Wellesley Housing Authority website for WHA-owned properties.

The majority of nearby municipalities have achieved the 10 percent minimum requirement of affordable housing stock under Chapter 40B. Adjacent communities still working to develop affordable housing in compliance with state regulations include Dover (2.82) and Weston (3.8 percent).⁴⁷

⁴⁶ The Albion will add six SHI units, bringing the total to 987 SHI units (10.75%), with 555 units (6.04%) restricted as affordable.

⁴⁷ MA Executive Office of Housing and Livable Communities, Chapter 40B Subsidized Housing Inventory, 2024.



Development Constraints

The following section discusses the most significant constraints that may affect Wellesley's ability to address its housing needs. In housing plans, terms such as "barriers" or "constraints" are typically used as a *value-neutral* way to describe factors that objectively limit housing development. While some "barriers" such as sensitive environmental areas or historic resources can limit development, they are also **community assets** — moreover, these barriers are unlikely to change if under special protections. Other "barriers" can be remedied if desired, particularly those stemming from local regulations and policies under the community's direct control. This analysis focuses on development constraints relating to the natural environment, infrastructure capacity, regulatory framework, and available resources. By understanding these interconnected factors, policymakers can make informed decisions about Wellesley's future development while maintaining the quality of life for its residents and protecting features the community values.

Natural Resources Protection

Sustainable planning and development principles encourage minimal disruption of natural resources, instead channeling activity where it currently exists, and supporting new development and redevelopment with suitable infrastructure. This section explores Wellesley's sensitive environmental resources, as well as the steps Wellesley has taken to protect them.

■ WATER RESOURCES

Wellesley is within the Charles River Watershed, a drainage basin covering approximately 310 square miles across over thirty communities.⁴⁸ This larger watershed consists of smaller drainage basins, several of which are located within Wellesley and named after the brooks that define their boundaries (see **Map 4, Watershed Drainage Basins & Water Supply Protection Districts**).

Groundwater

The Waban Brook and Rosemary Stream Brook basins largely correlate to Wellesley's **Water Supply Protection District**, which prohibits or limits certain land uses within the district; while this protective overlay follows the aquifer

What is a watershed?

A watershed, or drainage basin, is a land area in which all flowing surface waters and precipitation eventually converge at a single outflow point such as a river mouth, reservoir, bay, or ocean.

What is an aquifer?

An aquifer is an area of porous, water-bearing rock and sediment underground. Groundwater naturally fills the pockets created by geologic formations below the water table, such as cavities or cracks within rocks and spaces between particles of sand. An aquifer's **recharge area** is the area on land where water can pass through the surface and refill the aquifer.

⁴⁸ MassGIS (Bureau of Geographic Information), *Major Watersheds*, June 2000.

recharge areas *within Wellesley*, both aquifers are vulnerable to contamination from land uses in adjacent communities. As such, the Town’s 2022 Open Space and Recreation Plan (OSRP) identified the need to “Reduce non-point source pollution in water bodies from regional activities in upstream communities, particularly in the watershed area bordering Morses Pond...**through educational outreach to residents of Weston and other neighboring communities.**”⁴⁹

Ponds

Wellesley’s surface waters include thirteen ponds of varying sizes, with the two largest ponds (Morses Pond and Lake Waban) covering around 220 acres on the western side of town. High amounts of sedimentation and fertilizer runoff cause algal blooms affecting many of Wellesley’s ponds.⁵⁰ To improve the quality of these water resources, the Natural Resources Commission follows a **Comprehensive Management Plan** for eight of the Town’s public ponds. Morses Pond, however, is collaboratively managed by the Natural Resources Commission, Department of Public Works, and Recreation Department to meet quality and preservation goals for the pond.⁵¹

Rivers & Streams

The Town’s surface water network also includes the Charles River, an 80-mile river that creates Wellesley’s southwestern corner as well as its entire eastern border with Newton.⁵² To the west, the Waban Brook, Fuller Brook, and Polluck Brook join the Charles as it flows between Wellesley and Dover while the Cold Stream Brook, Rosemary Stream Brook, and Hurd Brook drain into the Charles at various points along the town’s eastern border with Newton.⁵³ Wellesley’s **Floodplain/Watershed Protection District**, which generally runs adjacent to these stream systems and the Charles River, requires a special permit for any new construction. While Wellesley’s hilly topography limits the extent of floodplain areas, bridge crossings, culverts, dams, and impervious surfaces such as driveways and parking lots contribute to water backup and flooding.⁵⁴

What is a floodplain?

A floodplain is a low-lying area generally next to a river or stream that is prone to flooding. Communities that participate in the Federal Emergency Management Agency (FEMA)’s National Flood Insurance Program (NFIP) must adopt floodplain management standards for Special Flood Hazard Areas (SFHAs) that have a 1 percent chance of flooding every year. As an NFIP participant, Wellesley adopted its **Floodplain/Watershed Protection Overlay District**, which corresponds to these FEMA-designated SFHAs.

⁴⁹ Town of Wellesley, Open Space and Recreation Plan 2022-2029, 62 and 139.

⁵⁰ Ibid, 57 and 61.

⁵¹ Town of Wellesley, “Pond Management” and “Morses Pond,” accessed January 2025 at www.wellesleyma.gov/1008/Pond-Management and www.wellesleyma.gov/455/Morses-Pond.

⁵² US Environmental Protection Agency, “Urban Waters – The Charles River,” accessed February 2025 at www.epa.gov/charlesriver; Town of Wellesley, Open Space and Recreation Plan 2022-2029, 82.

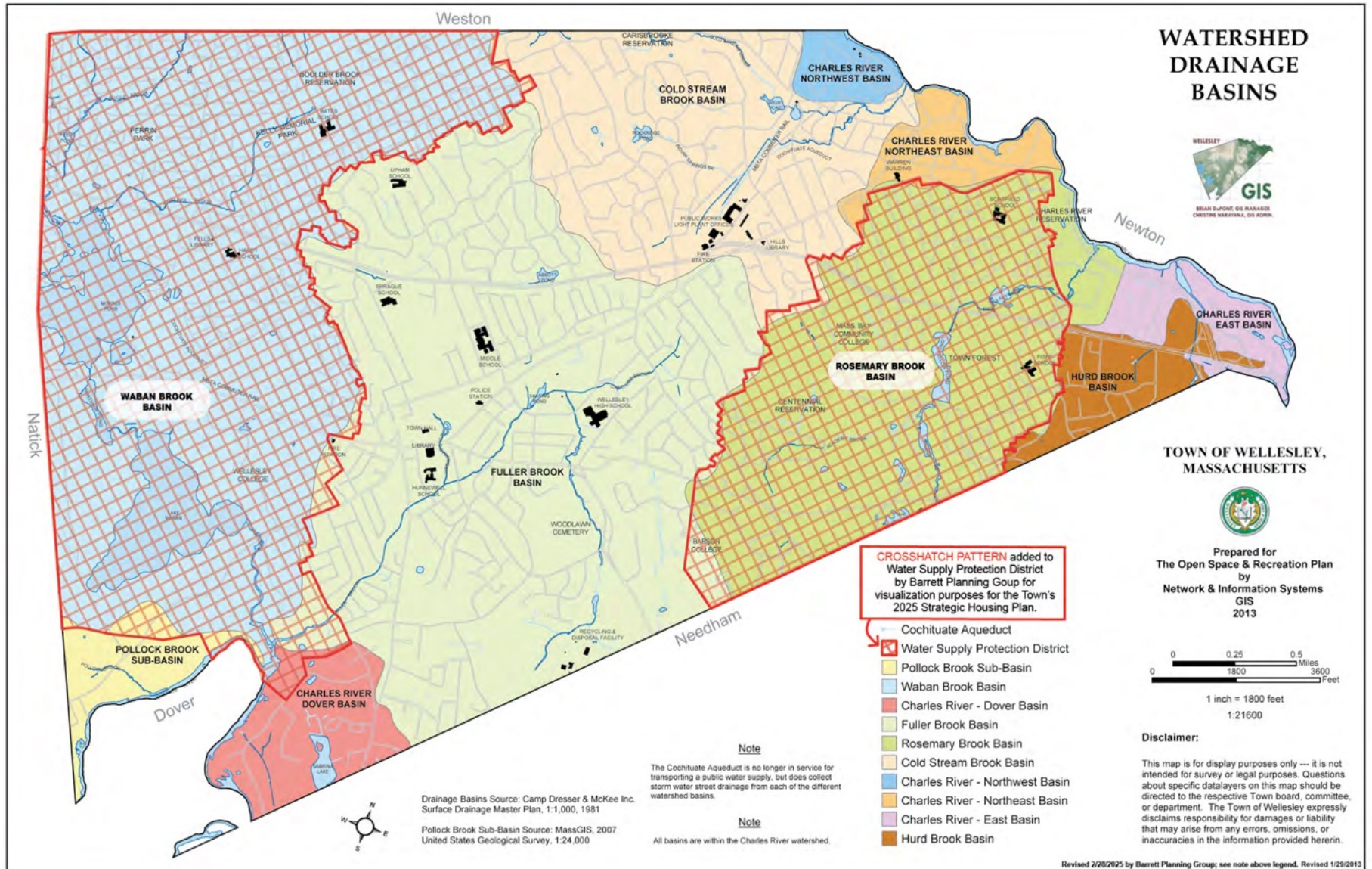
⁵³ Town of Wellesley, Open Space and Recreation Plan 2022-2029, 61.

⁵⁴ Ibid, 64 and 89.



Map 4. Watershed Drainage Basins & Water Supply Protection Districts

Original map prepared for OSRP by Network & Information Systems GIS, 2013



Wetlands & Vernal Pools

Forested and emergent wetlands are scattered throughout the town, with the largest wetland areas located: adjacent to the Recycling and Disposal Facility and continuing into Needham; along the Rosemary Brook near the Town Forest; and within the Overbrook neighborhood along Bogle Brook.⁵⁵ (See **Map 5, Water Resources**.) Wellesley also has at least twelve certified **vernal pools**, or small, shallow ponds that lack fish and are dry for part of the year. Because vernal pools have wet and dry cycles, they provide a unique habitat for many wildlife communities such as salamanders, frogs, turtles, snakes, and various insects.⁵⁶

The Wetlands Protection Committee reviews wetland permit applications for projects within a required resource area buffer zone, generally 100 feet. Unlike state or federal wetlands protection laws, the **Wellesley Wetlands Protections Bylaw** and associated **Wetlands Protection Regulations** include *uncertified* vernal pools as protected resource areas. The Massachusetts Natural Heritage and Endangered Species Program (NHESP) has identified thirty potential vernal pools within Wellesley, while the Town's Natural Resources Commission (NRC) estimates dozens more potential pools – all of which may be subject to protection under the Town's bylaw.⁵⁷

■ OPEN SPACE

Approximately 33-40 percent of Wellesley is open space, although around half of this open space is privately owned and potentially at risk of conversion to other uses in the future.⁵⁸ As such, the 2022 Open Space and Recreation Plan (OSRP) prioritizes expanding the amount of protected open space and identifies several parcels of interest for open space protection. Some of these properties were also pointed out in the Town's 2018 Housing Production Plan (HPP), such as Massachusetts Bay Community College and North 40.⁵⁹ In addition to identifying specific sites, the 2022 OSRP advocates for zoning measures that would preserve additional open space through zoning. Specifically, the plan encourages the Planning Board to “require that the Town's open space goals are considered when reviewing site plans and should encourage developers to use low-impact design strategies on these parcels.”⁶⁰ **Map 6, Wellesley's Natural & Built Environment**, juxtaposes the Town's open space resources along with its building landscape.

COMMUNITY PERSPECTIVES

Wellesley residents greatly value the community's natural and open space resources. Participants frequently expressed appreciation for these irreplaceable assets using nature-focused terms in response to discussion questions during the second community meeting.

⁵⁵ Ibid, 64.

⁵⁶ MassGIS (Bureau of Geographic Information), *NHESP Certified Vernal Pools*, prepared by the Natural Heritage and Endangered Species Program (NHESP), 2009. GIS data appear to show 13 certified vernal pools within Wellesley.

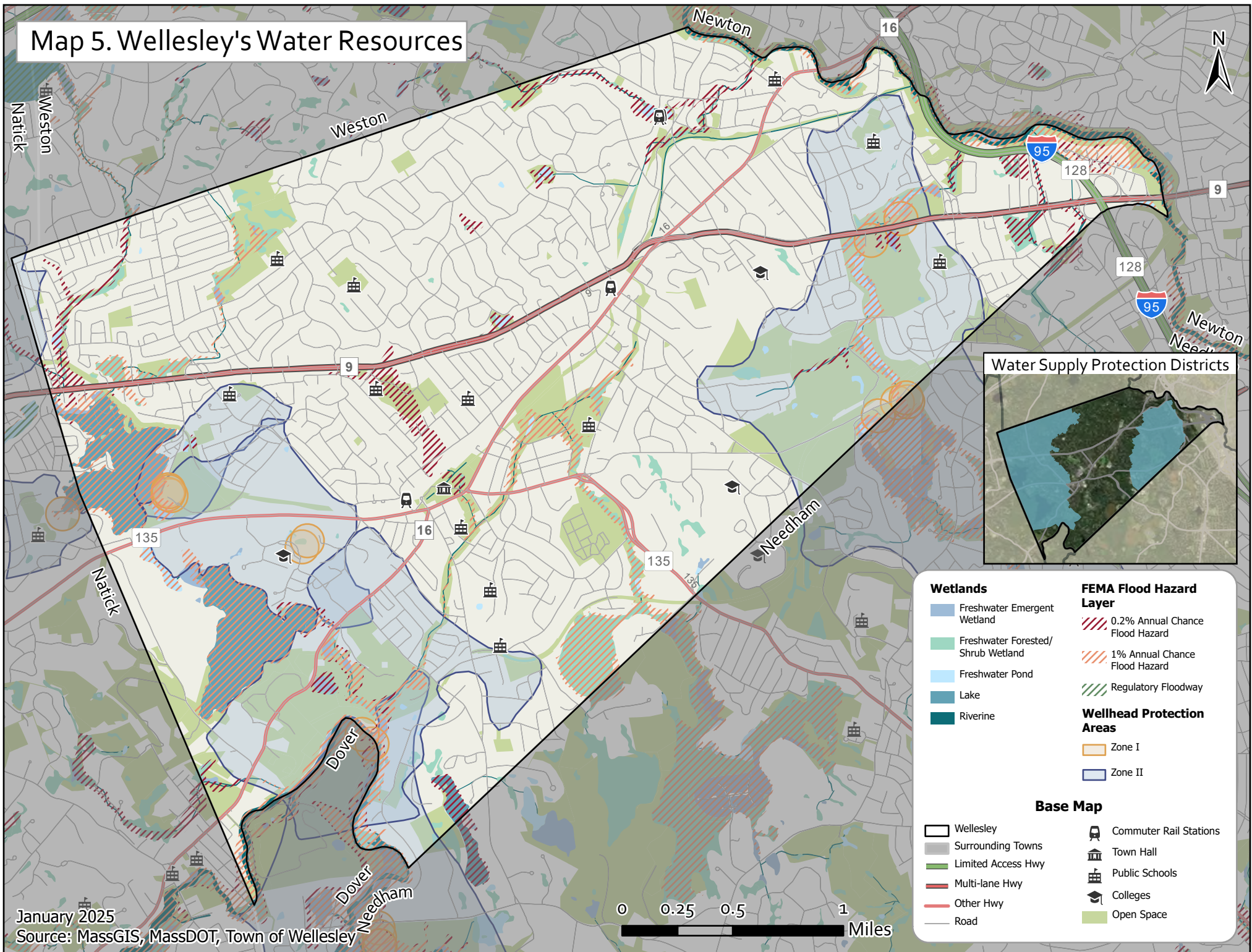
⁵⁷ MassGIS, *NHESP Potential Vernal Pools*, prepared by NHESP, July 2013; Town of Wellesley, *Open Space and Recreation Plan 2022-2029*, 65.

⁵⁸ Town of Wellesley, *Open Space and Recreation Plan 2022-2029*, 142, 148, and Table 8, 105-131.

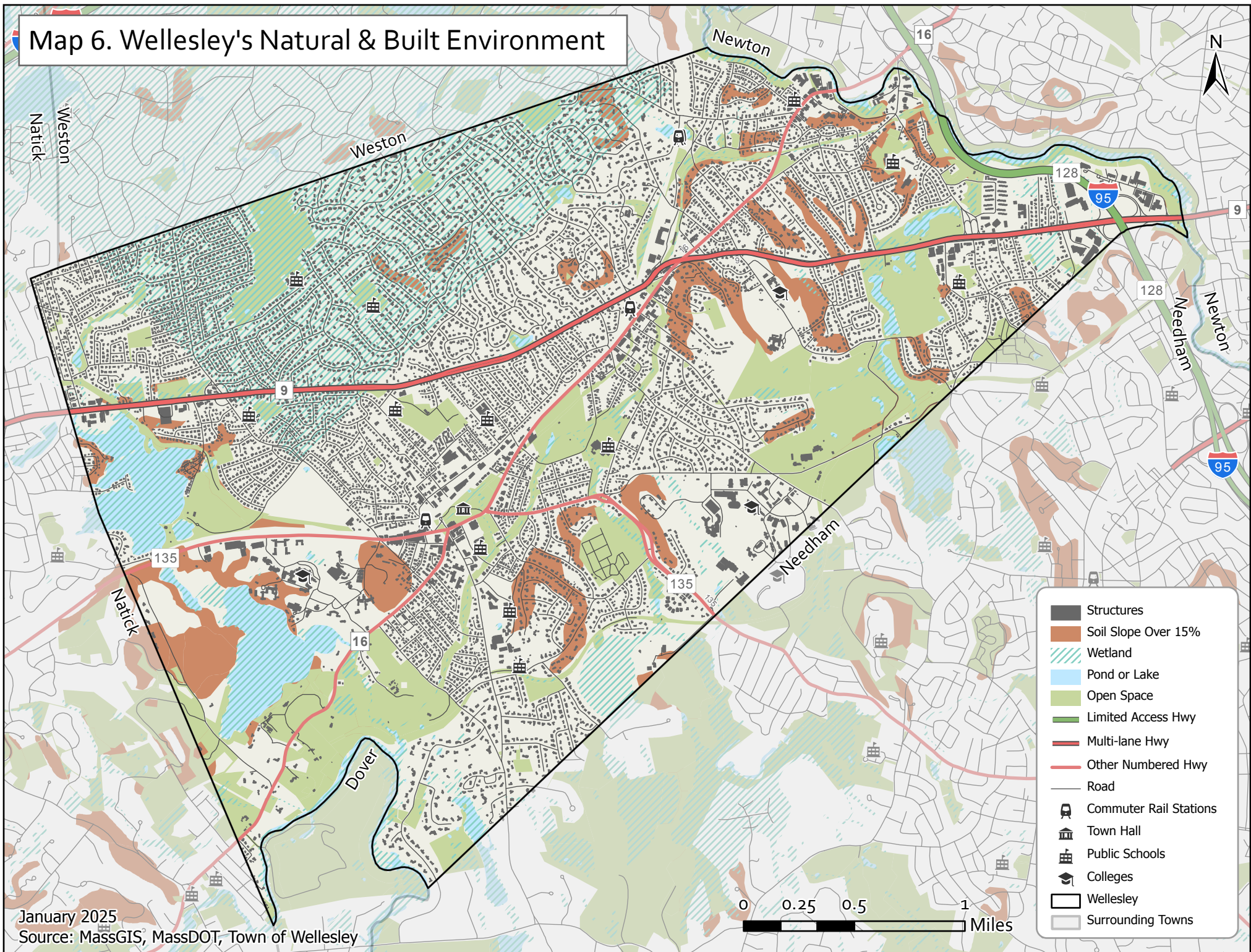
⁵⁹ Ibid., 159; Barrett Planning Group & JM Goldson, *Wellesley Housing Production Plan*, September 24, 2018, 48-50.

⁶⁰ Town of Wellesley, *Open Space and Recreation Plan 2022-2029*, 143.

Map 5. Wellesley's Water Resources



Map 6. Wellesley's Natural & Built Environment



Infrastructure Considerations

■ DRINKING WATER

Wellesley's drinking water comes from a combination of groundwater pumped from ten Town-operated wells and the Massachusetts Water Resources Authority (MWRA), a regional water utility that draws from surface water supplies located in central Massachusetts. The Town's MWRA connection provides a maximum of 4.2M gallons per day, with the Town's current maximum daily demand of over 6M gallons per day met through a combination of both local and MWRA sources.⁶¹ In 2023 the MWRA completed a project evaluation of an expansion project to Weston, Wellesley, and Natick which would meet all of Wellesley's demand. The project, estimated at \$70 million, would take between five to seven years to complete.⁶²

In addition to the Town's ten wells, the Department of Public Works (DPW) operates three water treatment facilities, two large storage facilities, and around 150 miles of distribution mains.⁶³ The Massachusetts Department of Environmental Protection (MassDEP) routinely inspects Public Water Supplier (PWS) systems such as Wellesley's to assess their technical, financial, and managerial capacity to provide safe drinking water. MassDEP conducted a sanitary survey of the Wellesley Water System in 2022 and found no violations or deficiencies requiring action.⁶⁴

In response to updated state drinking water standards, the Town began Per- and PolyFluorAlkyl Substances (PFAS) sampling in 2021 and found elevated levels in the four Morses Pond wells. The

What are PFAS?

Per- and PolyFluorAlkyl Substances (PFAS) are widely used, persistent chemicals that break down very slowly and are found in water, air, fish, and soil. Because some PFAS have been linked to harmful health effects, Massachusetts began requiring PFAS testing under 310 CMR 22, the state's drinking water regulations.

Town took the Morses Pond Drinking Water Treatment Plan facility offline until it was able to implement an interim treatment system that removes PFAS 6 to non-detection levels.⁶⁵ In April 2024, the US Environmental Protection Agency issued new national water standards for PFAS that the Town's two other treatment plants would likely be unable to meet; as such, the Town has begun planning for a permanent PFAS treatment system for Morses Pond and interim solutions at the Town's two other treatment plants.⁶⁶

⁶¹ Town of Wellesley, "FAQs: DPW – PFAS," #23, accessed February 2025 at [wellesleyma.gov/FAQ.aspx](https://www.wellesleyma.gov/FAQ.aspx).

⁶² CDM Smith, *MWRA Water System Expansion Evaluation to MetroWest Communities* (July 2023), 6-4 (Table 6-1) and 7-8 (Table 7-2), prepared for the Massachusetts Water Resources Authority.

⁶³ Town of Wellesley Department of Public Works, "Drinking Water Consumer Confidence Report," (2023), 2, accessed February 2025 at www.wellesleyma.gov/ArchiveCenter/ViewFile/Item/817

⁶⁴ *Ibid*, 3.

⁶⁵ Town of Wellesley Department of Public Works, "Drinking Water Consumer Confidence Report," (2021), 3; (2022), 4, accessed February 2025 at www.wellesleyma.gov/Archive.aspx?AMID=43

⁶⁶ Town of Wellesley Department of Public Works, "PFAS Information – PFAS Update April 2025," Accessed April 2025 at www.wellesleyma.gov/1652/PFAS-Information

Wastewater

Wellesley is part of the Massachusetts Water Resources Authority (MWRA) Wastewater System. Most residences are connected to the Town's wastewater collections system, which includes collection lines, lift stations, sewer manholes, and pumping stations. The Town's wastewater is discharged into the MWRA's collection sewers, which flow to the Deer Island Wastewater Treatment Facility. Wellesley's contribution to the total MWRA flow tends to increase during wet conditions, potentially due to illegal connection of sump pumps to household sanitary plumbing.⁶⁷

At the time of the 2022 OSRP, just over 200 properties in Wellesley remained on septic systems.⁶⁸ The Town's Health Codes and Regulations add stricter requirements for septic systems compared to state regulations ("Title 5," 310 CMR 15). These additional requirements include but are not limited to: larger minimum tank size; greater minimum distance between the highest groundwater elevation and the bottom of leaching elements, based on stricter percolation rates; and limiting groundwater testing to the months of March and April.⁶⁹

Stormwater

Since 2003 the Town has operated its stormwater system under the Small Municipal Separate Storm Sewer System (MS4) Permit, which is jointly overseen by the United States Environmental Protection Agency (EPA) and Massachusetts Department of Environmental Protection (MassDEP). Due to permit obligations and federal requirements to reduce pollution from stormwater runoff, the Town must continue to improve its stormwater infrastructure management. To support these improvements, the Town implemented a monthly **stormwater utility fee**, the revenue from which will support a recently established Stormwater Utility Enterprise Fund. Stormwater utility fees are based upon the amount of impervious area on a parcel, as impervious surfaces increase the volume and rate of stormwater runoff, which in turn contributes to flooding and pollution of surface waters.⁷⁰

■ TRANSPORTATION

Roadways

Wellesley is located just southwest of the interchange of **Interstate 90 (I-90)** and **I-95**. Several state-owned arterial roadways provide east-west regional access and include most of the signalized intersections in town. **Route 9**/Worcester Street extends across Wellesley from its eastern corner with Needham and Newton (also where its junction with I-95 is located), intersecting several arterial or collector roads (including Route 16 in Wellesley Hills) before entering Natick above Morses Pond. The Boston Region Metropolitan Planning Organization

⁶⁷ Town of Wellesley, 2023-2024 Annual Town Report: Water & Sewer Division, 117.

⁶⁸ Town of Wellesley, Open Space and Recreation Plan 2022-2029, 95.

⁶⁹ Town of Wellesley, *Health Codes and Regulations, Chapter V, "Sewage,"* accessed March 2025 at www.wellesleyma.gov/DocumentCenter/View/234/Chapter-V-PDF.

⁷⁰ Town of Wellesley, "FAQs: DPW – Stormwater Utility," #23, accessed February 2025 at wellesleyma.gov/FAQ.aspx.

(MPO)'s draft FY2026-2030 *Transportation Improvement Program* (TIP) includes planned drainage improvements along Route 9 for flood mitigation.⁷¹

Route 16/Washington Street and **Route 135** (Central Street/Wellesley Avenue/Great Plain Avenue) briefly merge and split off in Wellesley Square, where both routes intersect with collector roads around the downtown including Weston Road, Linden Street and Grove Street. Recently, the Boston Region MPO selected the Linden Street and Weston Road intersection as a study area for their Intersection Improvement Program; based on traffic data collected for this study, the MPO recommended solutions including improving signal timing, narrowing vehicle lane widths, and creating shared-use lanes among multiple modes of travel.⁷²

Several arterials and major collector roads in Town experience daily traffic exceeding 6,000 vehicles (Routes 9, 16, and 135; Weston Road, Walnut Street, Cedar Street), while several minor collectors experience between 3,000 and 6,000 vehicles per day (Glen Road, Cliff Road, Forest Street, Linden Street, Oak Street, Dover Road, Grove Street, and Benvenue Street).⁷³

Regulations for Traffic Management

Potential increases to traffic volumes in high-use corridors remains a central concern for residents in the context of building new housing. To mitigate the effects of development on circulation and mobility, the Town's Project of Significant Impact (PSI) special permit requires the applicant to submit a Municipal Systems Impact Analysis (MSIA) that details the project's ability to meet minimum standards for traffic and pedestrian safety (among other areas of concern); upon review, the Board may impose conditions including design alternatives, off-site negotiated improvements, or completion of multiple traffic studies within a year of a project's completion. (See "Regulatory Considerations" section for more detail on PSI requirements.)

In an effort to minimize bottlenecks on the road, the Town's Traffic Regulations forbid standing or parking vehicles on any roadway where parking will not leave a clear and unobstructed lane at least twelve feet wide of passing traffic – including delivery vehicles, which are limited to loading and unloading in indicated service zones for no more than thirty minutes. Fines for violation of these parking provision range from fifteen to fifty dollars.⁷⁴

Pedestrian & Cyclist Safety

Safe Routes Plan: Wellesley maintains a commitment to multimodal mobility, highlighted most recently in the Town's *Safe Routes Plan* (2025), which identifies gaps in Wellesley's pedestrian

⁷¹ Boston Region Metropolitan Planning Organization, *Transportation Improvement Program FFYS 2026-2030 [DRAFT]*, April 2025, 279-280. The Transportation Improvement Program (TIP) is five-year rolling capital plan for the 97 cities and towns in the MPO's planning area.

⁷² Boston Region Metropolitan Planning Organization, *Technical Memorandum: Wellesley Intersection Improvement*, August 2023, 22-25. Accessed October 2024 at <https://www2.bostonmpo.org/data/pdf/studies/bikeped/2023-intersection-improvement/Wellesley-Intersection-Improvement.pdf>.

⁷³ Kittleson & Associates, *Wellesley Townwide Safe Routes Plan* (February 2025), 36

⁷⁴ Town of Wellesley, *Traffic Regulations*, Articles V and X, updated March 2025

and cyclist infrastructure and suggests improvements that will grow a network of “low-stress” walking and biking routes in Wellesley. The plan identified portions of arterial roadways (Worcester Street/Route 9), Washington Street/Route 16), Central Street/Route 135, Weston Road) with partial sidewalk gaps (i.e. sidewalks absent on one side of the roadway), as well as collector streets including Wellesley Avenue and Oakland Street with complete sidewalk gaps (i.e. sidewalks absent on *both sides* of the roadway). In addition, the study noted that the Town’s existing bicycle infrastructure primarily consists of shared use paths within parks and conservation areas, with some bike lanes on portions of Washington Street and Great Plain Avenue.⁷⁵

Complete Streets: The Town of Wellesley’s 2020 *Complete Streets Prioritization Plan* (currently undergoing an update) identified thirty infrastructure projects that would improve bicycle and pedestrian facilities in town under the state’s Complete Streets program.⁷⁶ Since adopting a Complete Streets Policy, Wellesley has received nearly \$900,000 in Complete Streets funding, shown in **Table 29**.

Table 29. Complete Streets Projects

Year	Amount	Project(s)
2021 ⁷⁷	\$382,000	Great Plain Avenue: New crosswalks, extended sidewalks, and new bicycle accommodations at Great Plain Avenue rotary
2025 ⁷⁸	\$500,000	Amherst Road: New sidewalk to create a continuous connection between Wellesley Avenue to Radcliffe Road Alba Road, Wall Street, and Windemere Road: New sidewalks to create a connecting sidewalk from these roads to Linden Street sidewalk. Dover Road & Ingraham Road: New sidewalks to complete missing gaps on the Ingraham Road sidewalk and extend the Dover Road sidewalk between Ingraham Road and Benvenue Street.

⁷⁵ Kittleson & Associates, *Wellesley Townwide Safe Routes Plan* (February 2025), 36

⁷⁶ Town of Wellesley, *Sustainable Mobility Plan* (2020), 24

⁷⁷ MassDOT, “Awarded Project Narratives: Complete Streets Funding Program Tier 3 Grant Recipients: Fiscal Year 2021 Round 1,” accessed April 2025 at <https://madothway.my.site.com/GrantCentral/s/complete-streets-public-overview>.

⁷⁸ <https://www.wellesleyma.gov/1414/Complete-Streets>

Public Transportation

Commuter Rail: The Massachusetts Bay Transportation Authority (MBTA)'s Framingham/Worcester commuter rail line runs from Worcester to Boston and includes three stations in Wellesley: Wellesley Square, Wellesley Hills, and Wellesley Farms.⁷⁹ All three stations are slated for accessibility improvements in the Boston Region Metropolitan Planning Organization (MPO)'s draft FY2026-2030 *Transportation Improvement Program (TIP)*, a five-year rolling capital plan for 97 cities and towns in the MPO's planning area.⁸⁰

MWTRA's **CatchConnect** service is a curb-to-curb microtransit system that allows users to book rides in advance on a first-come, first served basis. Wellesley's service area covers the entire Town as well as select stops in Newton and Natick. While this service helps close public transportation gaps affecting multifamily housing in Wellesley, it is currently only available on weekdays.

Bus: The MetroWest Regional Transit Authority (MWRTA)'s #1 bus makes connections from Natick to Newton, with Wellesley stops including Wellesley Square, Babson College, MassBay Community College, and Lower Falls. In addition, MWRTA operates a free MassBay Community College shuttle running between the Wellesley campus and the Riverside T station in Newton.⁸¹

Micro-Transit: Various shuttle services requiring pre-registration serve to fill in network gaps, including MWRTA's Boston Hospital Shuttle, CatchConnect, Council on Aging Bus, and MetroWest Ride, the latter of which is for people with disabilities who are unable to independently access the fixed route bus system.⁸²

Market Conditions

*While the "Housing Market" section of this report details these factors in more detail, this speaks to the barrier Wellesley's **real estate market** creates for affordable housing development.*

■ LIMITED VACANT DEVELOPABLE LAND

As noted in the 2018 HPP, Wellesley is "a substantially built-out community" that "will probably see much of its future affordable housing created from redevelopment and reuse of existing properties."⁸³ Assessor's records confirm this limited availability of developable land, indicating that the majority of vacant residential parcels and Tax Title properties are under 10,000 square

⁷⁹ Town of Wellesley, "Commuter/Regional Railroad," accessed October 2024 at <https://wellesleyma.gov/1695/CommuterRegional-Railroad>

⁸⁰ Boston Region Metropolitan Planning Organization, *Transportation Improvement Program FFYS 2026-2030 [DRAFT]*, April 2025, Table 3-8 "FFYs 2026-30 TIP Transit Table (MBTA Federal Capital Program)"

⁸¹ Town of Wellesley, "Bus, Shuttle and Paratransit Services," accessed October 2024 at <https://wellesleyma.gov/1698/Bus-Shuttle-and-Paratransit-Services>.

⁸² Ibid

⁸³ Barrett Planning Group & JM Goldson, *Wellesley Housing Production Plan*, September 24, 2018, 55

feet in size. In addition to the Tax Title properties in **Table 30**, the Town owns another 81 vacant non-conservation properties, with about half under 10,000 square feet in size.⁸⁴

What are Tax Title properties?

A Tax Title is a lien placed on a property for nonpayment of taxes. The Tax Title gives a municipality the right to foreclose on a property and assume ownership.

Table 30. Characteristics of Vacant Residential Land & Tax Title Properties in Wellesley

	Vacant Residential Land			Tax Title Properties
	<i>“Developable” designation generally relates to conformity with dimensional requirements and may not reflect other factors such as environmental constraints.</i>			
	Developable	Potentially Developable	Undevelopable	
# Properties	52	4	145	31
Total Acres	119.40	0.92	41.71	5.80
Median Lot Size (Acres)	0.49	0.29	0.13	0.14
Median Assessed Value	\$1,335,000	\$125,000	\$25,000	\$22,000

Source: Town of Wellesley Assessors Records, FY2025, via MassGIS.

PROPERTY VALUES

The vacant residential properties preliminarily designated as "developable" or "potentially developable" have a median assessed value of \$1.3M, making the cost of acquiring even vacant land for residential development unattainable (**Table 31**). By comparison, the median assessed value for developed single family lots in Wellesley is currently \$1.66M.⁸⁵

Table 31. Characteristics of Vacant Residential Land & Tax Title Properties in Wellesley

	Single Family	Two Family	Three Family	Apts 4-8 Units
# Properties	7,315	91	17	15
Median Lot Size (Acres)	0.34	0.24	0.21	0.36
Median Year Built	1950	1910	1900	1902
Median Assessed Value	\$1,656,000	\$1,300,000	\$1,232,000	\$2,470,000

Source: Town of Wellesley Assessors Records, FY2025, via MassGIS.

⁸⁴ Ibid. By comparison, Assessor's records indicate that the Town owns 82 conservation properties totaling over 545 acres.

⁸⁵ Town of Wellesley Assessor's Records via MassGIS, FY2025.

Regulatory Considerations

Wellesley's zoning bylaw is complex, containing many different (often similar) zoning districts and several different layers of regulation that appear to require redundant review of projects for municipal staff and review boards.

■ APPROVAL PROCESSES

Wellesley has three categories that proposed developments can fall under depending on scale. One or two-unit dwellings are never considered Major or Minor Construction Projects unless located in a Flood Plain or Watershed Protection overlay district.

Major & Minor Construction Projects

Major Construction Projects require **Site Plan Review** by the Zoning Board of Appeals and include:

- a. New construction of 2,500 square feet or more of gross floor area
- b. An increase in gross floor by at least 50 percent
- c. All MBTA Communities projects⁸⁶
- d. Activities in the Flood Plain, Watershed Protection, and Water Supply Protection Districts

Minor Construction Projects are all other projects not fitting the above criteria that include a change in the outside appearance of a building from a public way, or enlargement of a parking or storage area. Any projects not meeting the criteria for Major or Minor Construction Projects are not subject to additional project review.

Both Major and Minor Construction Projects require **Design Review**. The Design Review Board, appointed by the Planning Board, considers aspects of project design including the preservation of existing landscaping, the massing and scale of buildings, and the appearance of signs. Wellesley's Design Guidelines Handbook, which has not been updated since 1989, is currently under revision.

Projects of Significant Impact

Projects of Significant Impact (PSIs) involve 10,000 square feet of new construction or a renovation or alteration of a structure over 15,000 square feet to facilitate a change in use. **A PSI requires a special permit from the Planning Board, and an applicant cannot seek Site Plan Review or Design Review for Major Construction Projects until *after* the Planning Board has approved the related PSI special permit.** Both processes require staff review of project applications, potentially creating inefficiency for departments, boards, and applicants.

⁸⁶ In 2021, the state legislature passed the MBTA Communities Act, requiring municipalities with commuter rail stations to have at least one zoning district in which multifamily housing is permitted as of right. To comply with the law, Wellesley designated the Wellesley Square Commercial, Business, Business A, Industrial, and Industrial A Districts as areas where MBTA Communities-compliant projects can be proposed as of right. These projects are exempt from Project of Significant Impact (PSI) regulations because MBTA multifamily districts cannot require a Special Permit, which is part of the Town's PSI review process.

As part of the PSI approvals process, applicants must submit a Municipal Systems Impact Analysis (MSIA) prepared by professional engineers that quantifies the impact of the Construction Project on water, sewer, storm drainage, electric, traffic, intersections, sidewalks and footways, building occupant life safety, refuse disposal and recycling. The Planning Board grants PSI special permits with conditions intended to mitigate the impacts of the project on each of these areas reviewed under the MSIA, including provision of sidewalks and other potential “Negotiated Improvements” to municipal facilities to meet service needs. The Planning Board can also require multiple traffic studies within a year of a project’s completion.

■ ZONING DISTRICTS

As shown in **Table 32**, Over 70 percent of Wellesley is zoned **Single Residence**, where the only residential uses allowed by right are single-family dwellings and Accessory Dwelling Units (ADUs).⁸⁷

Table 32. Wellesley’s Zoning Districts

District Category	Total Acres	% Zoned	District Category	Total Acres	% Zoned
Single Residence	4286.5	71.3%	Educational	631.4	10.5%
Single Residence 10	1,296.5	21.6%	Educational	560.2	9.3%
Single Residence 15	630.6	10.5%	Educational A	44.0	0.7%
Single Residence 20	1,486.0	24.7%	Educational B	27.2	0.5%
Single Residence 30	219.6	3.7%	Business	134.1	2.2%
Single Residence 40	646.9	10.8%	Business	51.6	0.9%
Single Residence A	6.9	0.1%	Business A	45.4	0.8%
General Residence	82.2	1.4%	Limited Business	10.5	0.2%
General Residence	82.2	1.4%	Lower Falls Village Commercial	8.9	0.1%
General Residence A	--	--	Wellesley Square Commercial	17.6	0.3%
Other Residential	25.6	0.4%	Industrial	28.1	0.5%
Limited Apartment	7.0	0.1%	Industrial	10.5	0.2%
Limited Residence	8.6	0.1%	Industrial A	17.6	0.3%
Multi-Family Residence	6.0	0.1%	Administrative/Professional	60.2	1.0%
Town House	4.0	0.1%	Transportation	51.3	0.9%
Parks, Recreation, Conservation	708.8	11.8%	Total Zoned Area	6,008.3	100.0%

Source: Town of Wellesley GIS Department, 2024

⁸⁷ Two-family homes are allowed in Single Residence districts by special permit in buildings that existed prior to the adoption of the bylaw.

Residential Uses

All zoning districts except for the Transportation and Parks, Recreation, and Conservations Districts (totaling 12.7% of the Town) allow some kind of residential use. **Table 33** shows the major types of residential development allowed in Wellesley and where these uses are allowed. However:

- **This table does not take the project-specific approvals discussed in the previous “Approval Processes” section into account;** as noted, even uses listed in the Zoning Bylaw as “allowed” in a district may trigger review as either a Major or Minor Construction Project or Project of Significant Impact, the latter of which requires a special permit with substantial requirements.
- **Many similar zoning districts have overlapping regulations.** For example, there are “A” versions of Single Residence, General Residence, Educational, Business, and Industrial where regulations differ very little from the base district. There are only a few scattered parcels designated under each A district.
- **Some definitions for residential uses appear inconsistent and overlapping.** For example, the term “apartment” is never clearly defined or distinguished from other terms like “multi-unit residence.” In addition, “multifamily housing” is defined as containing four or more units, yet districts like Lower Falls Village Commercial District describe multifamily projects as “residence[s] for more than two families.” These inconsistencies make it difficult to summarize Wellesley’s zoning in a traditional Use Table.
- Because the bylaw includes many exceptions, this table is for informational and summary purposes only.

While several districts allow multifamily housing, these are all relatively small, as shown in **Maps 7A and 7B** which display all zoning districts permitting some form of multifamily development.

Table 33: Wellesley Zoning Districts: Allowed Residential Uses, Consolidated

District	Single Family	ADUs	2-unit	3+ units (Varying Definitions)
Single Residence (2.1)	Yes	Yes	SP*	No
General Residence (2.2) <i>Allows all SR uses</i>	Yes	Yes	Yes	• Town houses only, 3-6 unit row • 3-8 unit row if includes affordable
Town House (2.3) <i>Allows all SR uses</i>	Yes	Yes	SP*	• Town houses only; 4-8 unit row
Multi-Unit Residence (2.4) <i>Allows all SR uses</i>	Yes	Yes	SP*	• 4+ units • Uses allowed in Limited Residence (age-restricted)
Limited Residence (2.5)** <i>Allows all SR uses</i>	Yes	Yes	SP*	• 3+ units if operated by nonprofit for age 62+** • “Public housing for the elderly”**
Limited Apartment (2.6) <i>Allows all SR and Edu District uses</i>	Yes	Yes	SP*	• 20+ units with 75% open space • Uses allowed in Educational Districts
Educational (2.7)***	Yes***	No	Yes***	• “Town houses and multi-unit dwellings” for faculty, staff, or employees of educational institution

Table 33: Wellesley Zoning Districts: Allowed Residential Uses, Consolidated

District	Single Family	ADUs	2-unit	3+ units (Varying Definitions)
Planned Development (2.8)	No	No	No	• “Town houses” or “apartment houses”
Administrative & Professional (2.9) <i>Allows all SR uses</i>	Yes	Yes	SP*	No
Business (2.10) <i>Allows all SR, GR, Edu District uses</i>	Yes	Yes	Yes	• “Residence for more than two families,” “apartment house” • Uses allowed in Gen Res and Educational Districts
Limited Business (2.10.2) <i>Allows all SR uses</i>	Yes	Yes	SP*	No
Lower Falls Village Commercial (2.11)	No	No	No	• “Residence for more than two families,” “apartment house”
Wellesley Square Commercial (2.12) <i>Allows all SR, GR, Edu District uses</i>	Yes	Yes	Yes	• “Residence for more than two families,” “apartment house” • Uses allowed in Gen Res District
Industrial (2.13) <i>Allows all SR, GR, Edu, Bus District uses</i>	Yes	Yes	Yes	• Uses allowed in Gen Res, Educational, Business Districts

*Only in a building where the use has been in existence since before adoption of zoning. **Operated by a non-profit organization, with 3+ independent dwelling units for households with at least half age 62+. ***For use by faculty, staff, or employees of an educational institution.

■ DIMENSIONAL REGULATIONS

Section 5.2 and 5.2.A state that 10/15/20/30/40 Area Regulation Districts apply to any underlying districts (not just Single Residence) — yet in practice, these Area Regulation Districts seem to refer to the Single Residence Districts only. Further, the Area Regulation Districts are not included on the Town’s Zoning Map for Single Residence Districts, nor are they described by location in the bylaw. This makes it difficult to determine the minimum lot size necessary for single family homes *outside* of the Single Residence Districts, as the bylaws for other districts only refer to lot sizes for allowed use types *other* than single family. As such the minimum lot sizes in **Table 34** below for any district outside of Single Residence reflect the requirements for the district’s primary, not single-family use.

Residential uses included in Educational, Business, Lower Falls Village Commercial District, and Wellesley Square Commercial District, require 2,500 sq ft minimum lot area per unit, potentially reduced to 1,800 in the WSCD in exchange for community benefits (e.g. open space or additional affordable units). In addition, Wellesley’s commercial districts also use Floor Area Ratio (FAR) to regulate density based on the size of a lot. For example, a FAR of 0.3 means that the total floor area of a building on a given lot can add up to no more than 30 percent of the lot’s area. In the Lower Falls District, the Planning Board may increase project density up to a FAR of 1.0 if a project meets all design guidelines and enhances pedestrian infrastructure and access to the river front.

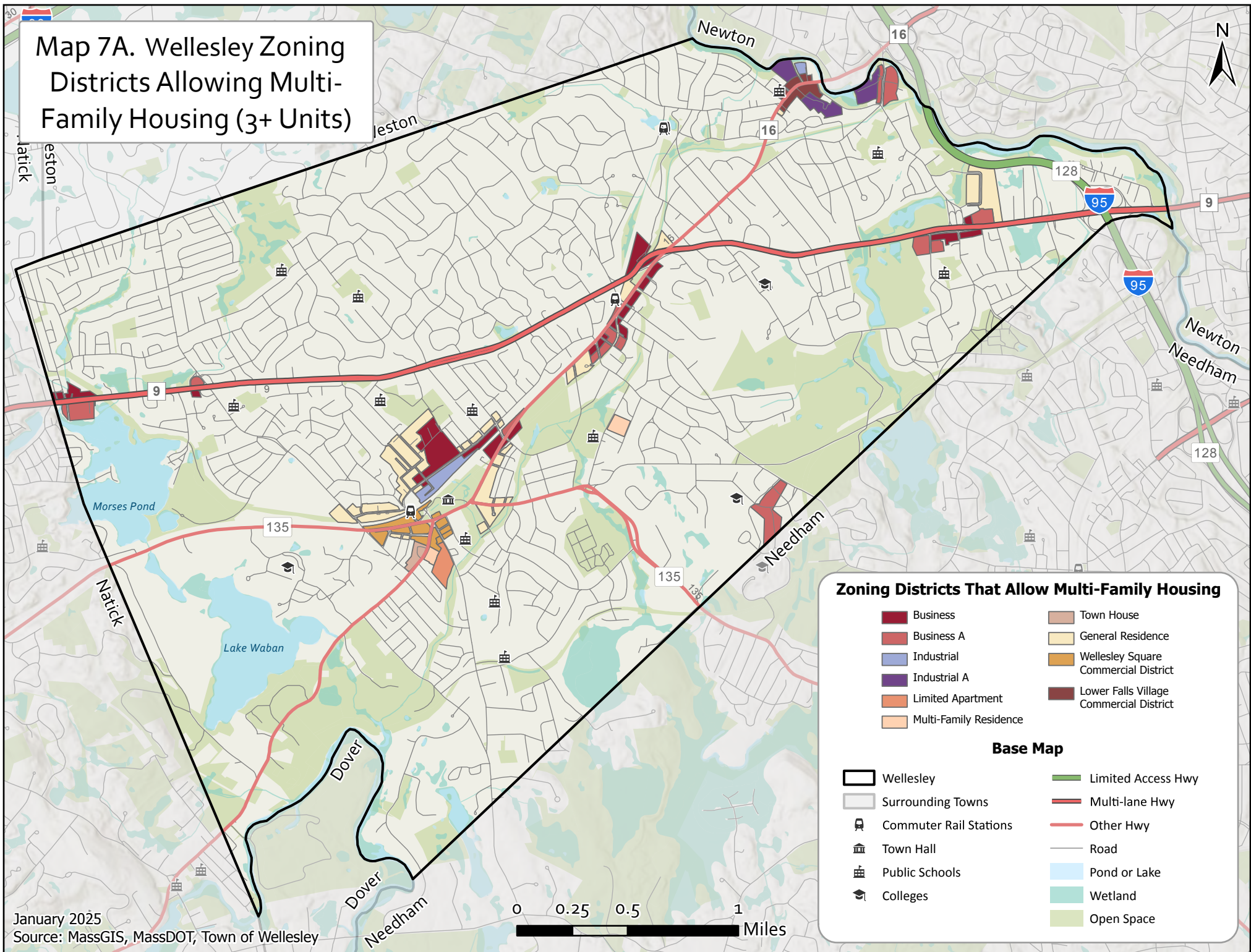
Table 34: Dimensional Regulations, Consolidated

District	Min. Lot Size ⁸⁸	Max. Res Density (lot size per unit)	Max. Lot Coverage	*Min. Frontage	Max. Building Height ⁸⁹
Single Residence 10	10,000 sq ft	10,000 sq ft	Maximum lot coverage ranges from 15-25% depending on lot size in SR and GR districts	60/75/90 ft	36 ft
Single Residence 15	15,000 sq ft	15,000 sq ft		60/80/100 ft	36 ft
Single Residence 20	20,000 sq ft	20,000 sq ft		60/100/110 ft	36 ft
Single Residence 30	30,000 sq ft	30,000 sq ft		60/120/175 ft	36 ft
Single Residence 40	40,000 sq ft	40,000 sq ft		60/140/200 ft	36 ft
General Residence**	15,000-21,000 sq ft	5,000-7,000 sq ft	20%	100-200 ft	36-40 ft
Town House**	20,000 sq ft	4,000-6,000 sq ft	25%	100 ft	36-40 ft
Multi-Unit Residence	20,000 sq ft	3,000 sq ft	30%	80 ft	3 stories/40 ft
Limited Residence	40,000 sq ft	2,500 sq ft	20%	Not specified	2.5 stories/30 ft
Limited Apartment	80,000 sq ft	1,800 sq ft	Not specified***	Not specified	4 stories/45 ft
*SR districts have three different sets of frontage and setback requirements depending on when an individual lot was recorded or endorsed, with each newer set more intensive than the previous one: pre-1985/between 1985 and 1997/after 1997. **GR and Town House districts offer increased density for: affordable units (GR) and additional open space (Town House). ***However, 75% of the lot in Limited Apartment District must be open space.					

⁸⁸ Unless NRP triggered by subdivision of 5+ lots, in which case SR dimensional requirements are reduced in exchange for required open space.

⁸⁹ Per Section 5.4, the 36-foot height limit only applies to single-family, two-family, and town house buildings permitted after November 5, 1996. This appears inconsistent with the 40-foot limit for town houses established in 2.2.A.3 (General Residence Districts) and 2.3.B.2.e (Town House Districts)..

Map 7A. Wellesley Zoning Districts Allowing Multi-Family Housing (3+ Units)



Map 7B. Wellesley Zoning Districts in Town Center Allowing Multi-Family Housing

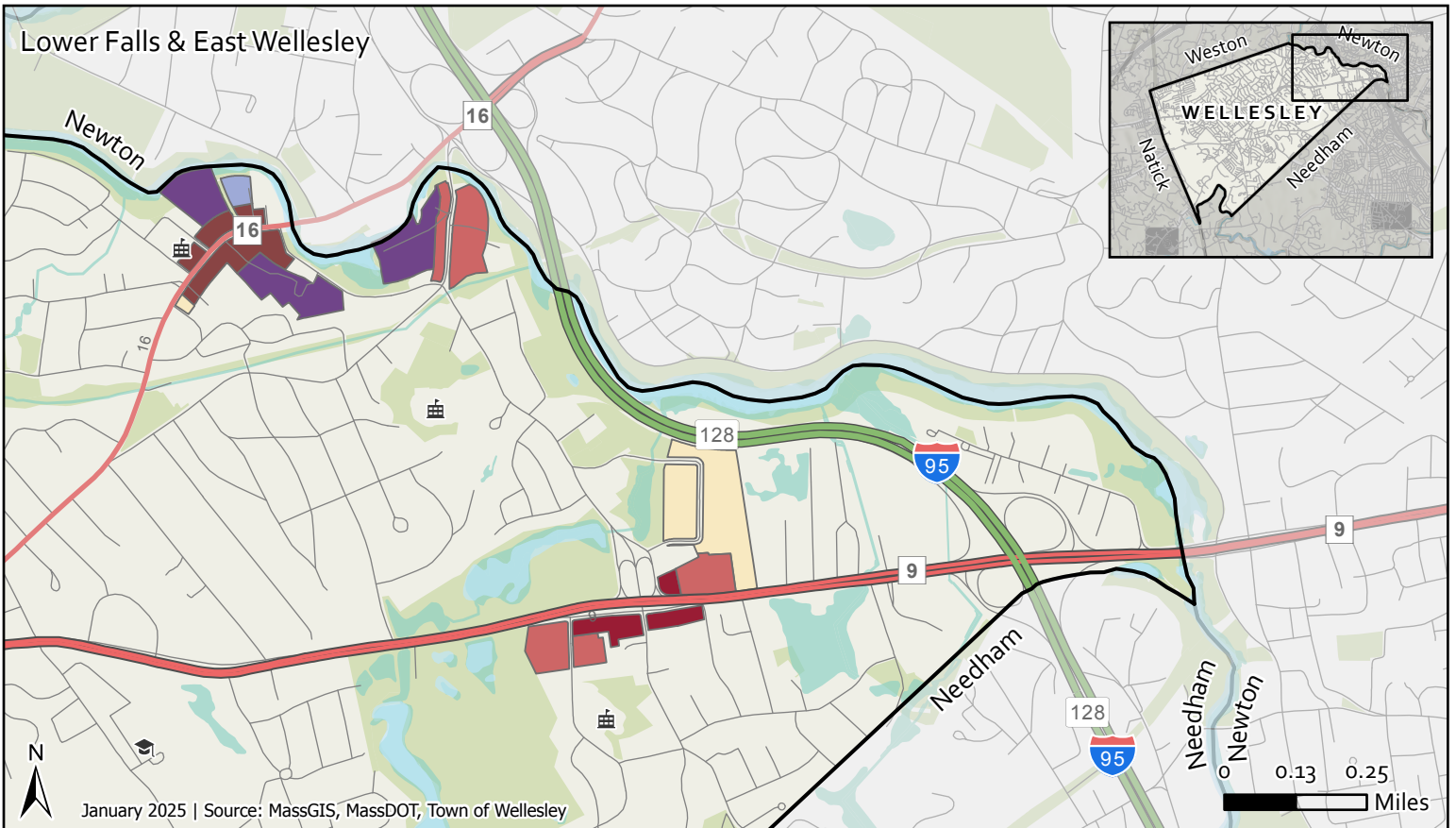
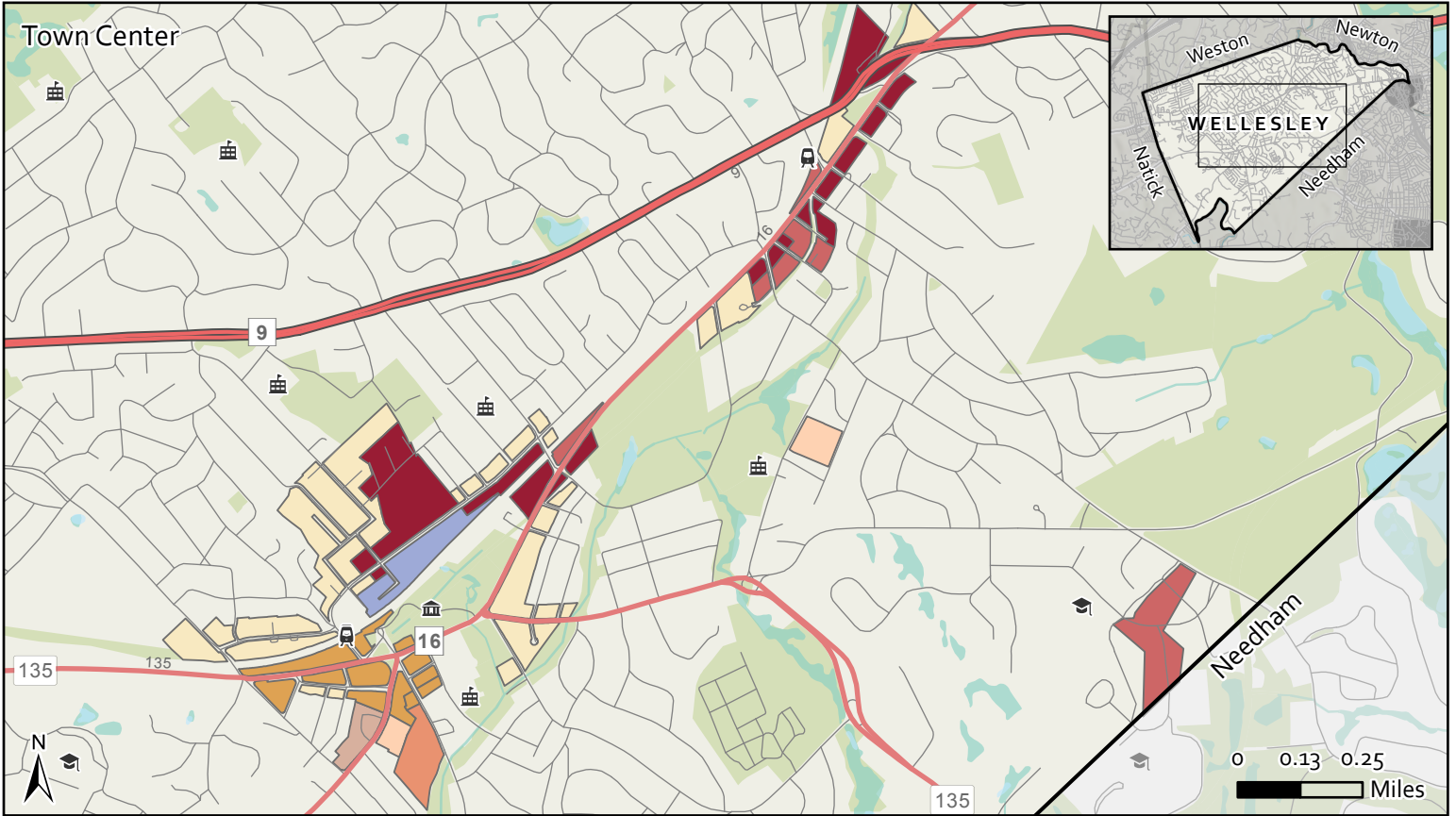
Zoning Districts Allowing Multi-Family Housing (3+ Units)

- | | | |
|--|---|--|
| Business | Limited Apartment | Wellesley Square Commercial District |
| Business A | Multi-Family Residence | Lower Falls Village Commercial District |
| Industrial | Town House | |
| Industrial A | General Residence | |

Base Map

- | | |
|--|---|
|  Commuter Rail Stations | Limited Access Hwy |
|  Town Hall | Multi-lane Hwy |
|  Public Schools | Other Hwy |
|  Colleges | Road |

- | |
|--|
| Wellesley |
| Surrounding Towns |
| Pond or Lake |
| Wetland |
| Open Space |



■ OVERLAY DISTRICTS

Wellesley has the following overlay districts designed to encourage residential redevelopment:

Residential Incentive Overlay (RIO)

The RIO provides incentives “for a parcel or parcels greater than one acre located in close proximity to the Town’s Commercial Districts and public transportation.” The overlay:

- Allows multifamily housing, including elderly housing and assisted living
- Requires lot sizes of 45,000 sq ft for new construction and 25,000 sq ft for conversion
- Has a maximum density of 1,400 sq ft lot area per unit for assisted or independent elderly housing and 1,800 for conventional multi-unit housing
- Limits height to 36-45 ft depending on the underlying district and type of residential use
- Requires 30 percent open space, with half of this required to provide “enhanced open space” that provides significant benefits to the community such as walking paths and other recreation amenities that enhance the aesthetics of public ways.
- Applies to four sites across Wellesley to date

COMMUNITY PERSPECTIVES

At the Town’s October 2024 Special Town Meeting, two proposed RIOs failed to pass, with concerns that the RIO bylaw represented a hasty, patchwork approach to ushering in higher density multifamily housing in or adjacent to single family neighborhoods. The failure of these articles to pass marks the first rejection of zoning changes in the last five years of Town Meetings in Wellesley.

Resident concerns about RIOs have centered around their applicability to properties in Single or General Residence districts that may be considered “in close proximity to” commercial districts and public transportation.

Wellesley Park Smart Growth Overlay

Chapter 40R is a program where a Town may adopt a “smart growth” zoning district that promotes denser residential and mixed-use development than would otherwise be allowed in exchange for financial incentives from the state. Wellesley’s Smart Growth overlay facilitates the redevelopment of Wellesley Park at the Town’s eastern boundary. The overlay requires 25 percent of units (higher than the 40R requirement of 20 percent) to be affordable, which ensures that all units in rental projects will count on the state’s Subsidized Housing Inventory. Incentives include allowable building height of up to 85 feet and a maximum density of up to 20 units per acre. To date, the district has produced The Nines, a 350-unit multi-family rental development.

Linden Street Corridor Overlay

The Linden Street Corridor Overlay is located on a section of Linden Street north of Wellesley Square and is designed to promote redevelopment. The overlay allows all uses in the underlying zoning district (Business), with opportunities to increase residential density in exchange for

community benefits including extra affordable units and additional or enhanced open space beyond the 18 percent required for the overlay.

MBTA Communities Projects

In 2021, the state legislature passed the MBTA Communities Act, requiring municipalities with commuter rail stations to have at least one zoning district in which multifamily housing is permitted as of right. To comply with the law, Wellesley designated the Wellesley Square Commercial, Business, Business A, Industrial, and Industrial A as areas where MBTA Communities-compliant projects can be proposed as of right if within 0.5 miles of an MBTA Commuter Rail Station. **These projects are exempt from Project of Significant Impact (PSI) regulations because MBTA multifamily districts cannot require a Special Permit**, which is part of the Town's PSI review process.

■ INCLUSIONARY ZONING

Inclusionary zoning regulations require that residential developments over a certain size include a percentage of units deed-restricted as affordable to low- or moderate-income households. In Wellesley, inclusionary zoning applies to:

- Major Construction Projects in the Lower Falls and Wellesley Square Commercial Districts, Business and Industrial Districts, and the Residential Incentive Overlay
- New subdivisions of five units or more

Under the bylaw, developers are required to set aside 20 percent of units in these projects as affordable housing; fifteen percent must be aimed at households with incomes at or below 80% AMI while 5 percent must be aimed at households with incomes between 80-140% AMI. **The bylaw does not include any incentives to provide additional affordability or to serve a wider range of incomes.**

Via a special permit from the Planning Board, a developer may locate the affordable units elsewhere in Wellesley or provide a cash payment to the Wellesley Affordable Housing Trust fund. Cash payments are based on the difference in sale price between a market rate and affordable unit.

■ OTHER REGULATORY CONSIDERATIONS FOR HOUSING

Natural Resource Protection (NRP) Development

NRP development is an alternative form of subdivision development that allows for more flexible and creative site design to minimize sprawl and impervious area. Any subdivision of land resulting in five or more residential lots (based on a yield formula taking conservation areas into account) must utilize NRP Development. Applicants require a special permit to opt for a traditional subdivision option. Design guidelines for NRP Developments require developers to identify high-priority preservation areas and cluster residential development away from these areas, using less intensive dimensional regulations than the underlying district would otherwise allow. At least

half of the site must be preserved as open space, and **there are no incentives offered to encourage additional affordable housing beyond the Inclusionary Zoning requirements.**

Historic District

Wellesley's **Historic District** is centered on Cottage Street, south of Wellesley Square, and is meant to protect the historic architectural character of the neighborhood. In addition, the Town has six single building historic districts. The Historic District Commission reviews all proposals that affect the exterior of a building in the district to ensure that the design and materials used match the existing area.

Large House Review

In Single Residence and General Residence districts, single family homes exceeding the total floor area thresholds in **Table 35** are subject to review by the Planning Board and Design Review Board; these thresholds apply to new homes and alterations of existing homes resulting in a 10 percent increase in size. The review criteria include standards for preservation of landscape, building scale, lighting, open space, drainage, and circulation.

Table 35. Large House Review Thresholds

District	Floor Area Threshold*
Single Residence 10	3,600 sq ft
Single Residence 15	4,300 sq ft
Single Residence 20	5,900 sq ft
Single Residence 30 and 40	7,200 sq ft
General Residence	3,600 sq ft
*Based on "Total Living Area plus Garage Space" for new construction and alterations increasing floor area by more than 10 percent.	

Demolition Delay Bylaw

In 2017, the Town adopted its Historic Preservation Demolition Review (Article 46C of the Town's General Bylaw) for the "preservation and enhancement of the Town of Wellesley's historical and cultural heritage by preserving, rehabilitating or restoring whenever possible, buildings that have distinctive architectural features or historical associations that contribute to the historic fabric of the Town."⁹⁰ The bylaw is triggered by partial demolitions of 50 percent or more, in addition to total demolition. Applicants seeking a demolition permit for buildings constructed before December 31, 1949 first must apply to the Wellesley Historical Commission for a determination of eligibility. The Commission may determine an eligible building is "preferably preserved" based on specific criteria, with such a determination allowing the Commission to impose a delay of up to twelve

Table 36. Demolition Delay Applications

Year	Applications	Determination Hearings	Waiver Requests
2024	63	27	9
2023	56	20	7
2022	80	30	7
2021	62	30	13
2020	50	29	8

Source: Town of Wellesley Annual Town Reports, 2020-2024, <https://wellesleyma.gov/Archive.aspx?AMID=53>

⁹⁰ Town of Wellesley, *Town Bylaws*, Article 46C, 2017

months before a demolition permit can be issued. The Planning Department processes many for eligibility notices each year (an average of 62 over the past five years), as shown in **Table 39**.

Conversion of Municipal Buildings

By special permit and contingent upon Select Board recommendation and a two-thirds vote of Town Meeting, municipal buildings in residential zones can be converted to a use otherwise permitted in the district. Prior to Town Meeting, the Planning Board is tasked with holding a public hearing and make a report to Town Meeting regarding the need for the use and its compatibility with the Town’s comprehensive plan and surrounding uses. This provision in the bylaw does not appear to provide for incentives to encourage this reuse strategy (e.g. density bonuses).

Parking Requirements

Residential parking requirements differ from district to district and are not clearly communicated for all uses – e.g. minimum parking requirements for single-family dwellings and duplexes are never explicitly stated, nor does the Wellesley Square Commercial District specify parking requirements for residential uses in the district (only for business, industrial, educational or commercial purposes). **Table 37** below shows the minimum number of spaces per unit required for various residential uses, with the highest being in the Linden Street Corridor Overlay at 2.5 parking spots per residential unit, in addition to parking required for commercial uses.

Table 37. Off-Street Parking Requirements

Use	Zoning District	Spaces per Unit
Apartments	Business A, Industrial A, Limited Residence	1
Apartments, 3+ (Age Restricted)	Limited Residence	1
Apartments, 20+ Units	Limited Apartment	1.5 per 2-br, 2 per 3+ br
Conventional Multi-Unit	Residential Incentive Overlay	2
Assisted or Independent Elderly Living	Residential Incentive Overlay	0.65
Town House	Town House, General Residence	2
All Residential Uses	Linden St. Corridor Overlay	2.5

Source: Town of Wellesley Zoning Bylaw, Section 5.17, Table 21.1

Resources

■ WELLESLEY HOUSING AUTHORITY (WHA)

The Wellesley Housing Authority (WHA) is a State and Federally funded public housing authority that manages a total of 245 rental units, including housing for elderly and disabled tenants (**Table 38**). In addition, the WHA holds twelve “mobile vouchers” (one state and eleven federal) that allow the holder to rent market rate housing.⁹¹ In 2022,

Town Meeting approved a home rule petition to allow the Town to use Community Preservation Act (CPA) funds for WHA properties (generally not allowable), and this Special Act was signed into law in 2024.

Table 38. Wellesley Housing Authority Properties

WHA Property	Type	Units
Barton Road	Family	40 2-br, 48 3-br
Waldo Court/Linden Street	Family	12 2-br
Morton Circle	Elderly/Disabled	36 1-br
Washington Street	Elderly/Disabled	40 1-br
Weston Road	Elderly/Disabled	31 1-br
River Street	Elderly/Disabled	26 1-br

Source: Wellesley Housing Authority, <https://wellesley-housing.org/developments/>

■ WELLESLEY HOUSING DEVELOPMENT CORPORATION/ WELLESLEY AFFORDABLE HOUSING TRUST

Established in 1998 by Special Act, Wellesley Housing Development Corporation's mission was to sponsor and assist in the development of affordable housing opportunities for persons of low, moderate, and middle income in the Town of Wellesley in order to implement the Town's **Affordable Housing Policy**.⁹² Recognizing that the state's provisions for establishing an Affordable Housing Trust under G.L. c. 44 § 55C (not yet in place in 1998) would better serve the Town, in April 2025 the WHDC, Select Board, and Planning Board gained Town Meeting approval to dissolve the WHDC, establish an Affordable Housing Trust, and update the Town's zoning bylaw to replace references to the WHDC.

The current Affordable Housing Policy was adopted in 1989 and amended in 1997 when Town Meeting authorized the establishment of the WHDC. The Affordable Housing Policy focuses on preserving single family neighborhoods, limiting development scale, maximizing affordability, giving preference to Wellesley residents, protecting open space, and generally reducing the impact of development on the Town, all while respecting the Town's **Fair Housing Policy**, which

⁹¹ Wellesley Housing Authority, “WHA Home Page,” accessed March 2025 at <https://wellesley-housing.org/>

⁹² Town of Wellesley, “Housing Development Corporation,” accessed December 2024 at <https://wellesleyma.gov/410/Housing-Development-Corporation>

Town Meeting adopted several years prior in 1985.⁹³ This earlier policy states that the Town will investigate instances of an “over-concentration or under-representation” of minority populations within Wellesley compared to the region and determine whether there has been any violation of fair housing law.⁹⁴

■ COMMUNITY PRESERVATION ACT (CPA)

The Community Preservation Act (G.L. c. 44B) allows municipalities to exercise control over decision that affect community preservation issues. In Wellesley, the CPA is funded by a surcharge of 1 percent on the annual property tax bill assessed on real property, as approved by Town Meeting in 2002.⁹⁵ Recent housing-related Community Preservation Committee projects have focused on planning efforts, including funding for an analysis of Wellesley Housing Authority properties to explore options for improving or redeveloping several sites (2018) and funding for this Strategic Housing Plan (2023).

■ STAFF & BOARD CAPACITY

Many of the planning and administrative strategies included in this Strategic Housing Plan require additional capacity to be successfully implemented, either through local/internal, regional, or combined professional support. Given the volume of applications alone that the Planning Department reviews on behalf of various boards (see discussion below), the Department likely does not have capacity to undertake the level of community-centered land use planning and engagement suggested in this document without additional support. In addition, encouraging the creation of affordable and workforce units through *redevelopment under zoning* requires significant time to work with local developers producing the units, interface with EOHLC to ensure their inclusion on the Subsidized Housing Inventory, and to simply *monitor* the units created.⁹⁶

COMMUNITY PERSPECTIVES

The Planning Department and Planning Board in Wellesley were described by participants as overwhelmed and overworked, with limited staff capacity to handle time-consuming processes like permit review and Large House Review while also managing future planning efforts (Stakeholder Interviews p4). Freeing bandwidth among Town staff would allow for the pursuit of resident engagement throughout planning processes, as requested by the community.

The Planning Department provides support for the Planning Board, Design Review Board, Historic Commission, Historic District Commission, and Denton Road Neighborhood Conservation District. The Department spends substantial time reviewing Large House Review applications, major

⁹³ Town of Wellesley, “Affordable Housing Policy,” Article 31, 1989 Annual Town Meeting; amended by Article 42, 1997 Annual Town Meeting. Available at <https://wellesleyma.gov/410/Wellesley-Affordable-Housing-Trust>

⁹⁴ Town of Wellesley, “Fair Housing Policy Statement,” April 8, 1985 Annual Town Meeting. Available at <https://www.wellesleyma.gov/363/Fair-Housing-Committee>

⁹⁵ Town of Wellesley, “Community Preservation Act,” <https://wellesleyma.gov/1444/Community-Preservation-Act>

⁹⁶ Under state requirements, the Town is responsible for monitoring Local Action Units and confirming annual compliance to EOHLC.

modifications, and waiver requests (22 LHR-related reviews in FY2024), as well as applications for design review and eligibility notices under the Demolition Bylaw. **Table 39** shows the volume and breadth of applications for which the Planning Department was responsible in 2024.

Table 39. Planning Department Applications & Review, 2024

Board	Applications/Review
Planning Board	• 10 Large House Review Applications • 9 Large House Review Major Modifications • 3 Large House Review Waivers • 1 PSI Application • 3 Subdivision Approval Not Required (ANR) Applications • 3 Reviews for Adequacy of Way • 5 Applications for Work on Scenic Road • Comments on 83 petitions to ZBA
Design Review Board	• 70 Applications • + Review of Large House Review Applications
Historic District Commission	• 8 Applications
Historic Commission	• 63 Applications under the Demolition Delay Bylaw, with 27 leading to Preservation Determination hearings and 9 to waiver requests

Source: Town of Wellesley, *2023-2024 Annual Town Report*, Planning Department, 88-89

Currently the Select Board’s Office has numerous housing-related tasks planned for 2025, as outlined in the Select Board’s draft FY2025 Work Plan.⁹⁷ This includes launching the new Affordable Housing Trust, which will require staff support, possibly under the Select Board’s Office as was done for the WHDC. (Per the 1998 Special Act establishing the WHDC, the organization was under the direct supervision of the Select Board.)

⁹⁷ Wellesley Select Board, “Draft FY2025 Work Plan Items,” updated January 22 2025, accessed May 2025 at https://www.wellesleyma.gov/DocumentCenter/View/38116/Priorities--Work-Plan-FY25_1222025



Housing Goals and Strategies

The goals and strategies included in this Strategic Housing Plan assume that, like all communities, Wellesley has housing needs that extend beyond the ten percent minimum under Chapter 40B. While this target serves an important purpose and assesses progress, it is a *minimum* and does not consider the diverse or unique needs within each community. Recognizing this, the Town's scope for the Strategic Housing Plan included a range of topics and issues to explore, with an aim to develop connected, feasible strategies tailored to the community.

Defining Wellesley's Housing Needs

To have purpose, strategies should respond to identified needs, community concerns, challenges, and opportunities. Together, the Needs Assessment of this plan and community engagement process highlighted the following:

■ CURRENT WELLESLEY RESIDENTS

- Some of the Town's older, existing affordable housing requires modernization and improved transportation access.
- Nonfamily households, particularly seniors living alone or in other nonfamily situations (e.g. renting a room) are most likely to be living in poverty.
- Very low-income households (owners and renters) and moderate-income renters are most likely to be unaffordably housed.
- Residents with disabilities have limited options for accessible housing or service-enriched housing.
- Long-term residents may struggle to find or afford a different home in Wellesley, in large part due to the gap between the value of their older home and the cost of newer housing that may better meet their changing needs.
- There is a significant mismatch between the values and costs of current housing supply compared to household incomes, particularly for homeowners.

■ BROADER HOUSING NEEDS

- Wellesley's high-cost housing market offers little to no opportunity for "middle income" or "upper-middle income" housing.
- The limited supply of smaller units (both rental and ownership) creates additional demand within an already highly competitive market.
- As a result of these market gaps, there has been significantly less representation of younger households in Wellesley over time, and those who work in the community may struggle to live in or near Wellesley.

■ CONCERNS FOR CURRENT WELLESLEY RESIDENTS

- Concerns about impacts of additional development frequently relate to: existing community and neighborhood character; preservation of single-family neighborhoods; degradation of the environment; increased traffic; strain on services and infrastructure; and the effect on overall quality of life for existing residents.
- Concerns about unmet housing needs frequently relate to: limited accessible or service-enriched housing; lack of smaller units for seniors and smaller families; longtime residents being “stuck” in their homes or having to leave Wellesley; impact of teardowns; an increasingly unattainable housing market that limits socioeconomic diversity.

■ CHALLENGES

- Current land use regulations do not effectively encourage redevelopment, which is the primary path forward for integrating housing into the existing fabric of the community; nor do they adequately incentivize affordability, including for a wider range of incomes.
- The extremely high cost of real estate makes acquiring property for affordable housing challenging.
- Outside of the Town’s Fair Housing and Affordable Housing Policies (adopted in the 1980s), the Town lacks defined housing objectives, goals, and policies. Any such local frameworks must be set (or updated) by the Town and consistently supported and *reaffirmed* through strong leadership in order to be effective.

Goals and Strategies

This section outlines goals and strategies relating to the above identified needs, as well as tools aimed at promoting leadership and increasing the Town’s capacity for acting on such strategies. The next chapter, “Approach to Implementation,” organizes these strategies by timing and responsible parties.

■ GOAL 1

Empower the Wellesley Affordable Housing Trust (WAHT) to create, support, preserve, and improve affordable housing for the benefit of the community.

1A Continue launch and support the Wellesley Affordable Housing Trust. In 2025, Town Meeting approved Article 34, which included a series of actions necessary to establish an Affordable Housing Trust:

- Accept G.L. c. §55C, the state’s Municipal Affordable Trust Fund Law
- Amend Wellesley’s General Bylaws to add Article 20, “Wellesley Affordable Housing Trust”
- Petition the Legislature to dissolve the Wellesley Housing Development Corporation (WHDC), which was established by Chapter 311 of the Acts of 1998
- Amend the Zoning Bylaw to replace references to the WHDC with the WAHT

Recognizing the advantages of a municipal affordable housing trust under G.L. c. §55C, the WHDC proposed the warrant article, which was also sponsored by the Planning Board and Select Board and received votes of support from the Community Preservation Committee and Wellesley Housing Authority. Under the Town's newly adopted bylaw, the WAHT includes seven voting members appointed by the Select Board, as well as the Town's Executive Director as a non-voting member. While the WHDC required Select Board approval for any expenditures, the WAHT will have greater autonomy in its use of funds and participation in real estate transactions relating to the creation and preservation of affordable housing. That said, Wellesley's bylaw applies additional safeguards to the Trust's authority, imposing a higher voting threshold compared to G.L. c. §55C and requiring Select Board approval for certain actions.

The Town's WAHT bylaw (Art. 20 of General Bylaws) specifies that, in addition to a Select Board member, the seven voting resident members should bring skills and expertise from areas including affordable housing/affordable housing advocacy, development and construction, law, real estate, banking, finance, and social services, and that an appointed member may be a tenant of subsidized housing. Unlike the WHDC bylaw (which merely specified that the WHDC shall comprise five members appointed by the Select Board), the WAHT bylaw encourages selection of qualified members representing a breadth of experience. However, the WAHT should consider modifying the membership language, as it currently reads as though up to "one of the six Wellesley residents may be a tenant who resides in subsidized housing units..." (emphasis added) and appears to distinguish this one member from the five members bringing aforementioned skills and expertise to the group.

Once the Select Board has appointed members to the WAHT, one of the Trust's first actions should be to execute and record a **Declaration of Trust** with the Registry of Deeds. The recorded declaration provides record notice of the Trust's establishment and its authority to hold and convey title to real estate.

- 1B Pursue training and technical assistance for the WAHT members and supporting staff with MHP, CHAPA, or another entity, or solicit proposals for preliminary technical assistance as the WAHT launches.** While the WAHT may include experienced members from the WHDC, the new Trust has additional powers, responsibilities, and an expanded membership. Seeking technical assistance would enable the WAHT and supporting Town staff to launch on a strong foot, guided by professionals familiar with the roles and responsibilities of affordable housing trusts established under G.L. c. §55C. The Massachusetts Housing Partnership (MHP) supports such efforts and has offered free trainings for Trust members in the past. In addition, the WAHT is authorized to "employ advisors and agents" and could independently procure consultant services specifically for this purpose.
- 1C Develop a WAHT Strategic Plan that defines the Trust's mission, goals, policies, and potential initiatives for its first 3-5 years, beginning with the existing framework**

established by the WHDC. The Town’s WAHT bylaw tasks the Trust with developing an action plan for its first 3-5 years and updating the plan every five years. In their efforts to establish the WAHT, the WHDC proposed a mission and preliminary objectives for the Trust’s first five years:

- Establish full board as defined in newly established AHT.
- Collaborate with Wellesley Housing Authority to evaluate their current portfolio and ways to improve or enhance utilization of property.
- Advocate for affordable housing and support the town in maintaining proper affordable housing stock and development.
- Facilitate public-private partnerships for affordable housing projects.
- For properties that may come under Wellesley Affordable Housing Trust control, direct the development and/or redevelopment of affordable housing, including occupying 156 Weston Road with an affordable household.⁹⁸

In addition to defining actions relating to these objectives, the WAHT’s Strategic Plan should include formal policies that reinforce the Trust’s mission and can provide objective guidance for decision-making. Crafting a formal strategic plan may require professional support, emphasizing the importance of Strategy 1C above.

1D Revisit and (if warranted) revise the Town’s Affordable Housing and Fair Housing Policies.

Town Meeting adopted a Fair Housing Policy, followed several years later by its 1989 adoption of its Affordable Housing Policy. The latter was amended eight years later when Town Meeting voted in 1997 to establish the Wellesley Housing Development Corporation. While neither policy specifically affirms the Town’s commitment to addressing identified housing needs (as opposed to meeting legal mandates), the Fair Housing Policy comes close by specifying that the Town will investigate instances of an “over-concentration or under-representation” of minority populations within Wellesley compared to the region and determine whether there has been any “violations of fair housing law.”⁹⁹ Nearly thirty years later, the newly established WAHT should work with the Select Board to reexamine these policies. At minimum, the policies should be reviewed for consistency *with each other* and with the Unified Plan. Additionally, the WAHT and Select Board ultimately must determine the extent to which an updated (perhaps combined) housing policy should commit to exploring and addressing local or regional housing needs — not based on mandates, but based on *findings*. As the current policies were adopted by Town Meeting, any amendments would likely be brought to Town Meeting.

1E Within or as an appendix to the AHT Strategic Plan, consider developing a Public Engagement Plan. Goal 2 of this Strategic Housing Plan emphasizes the need for strong public outreach, engagement, and dialogue relating to community housing initiatives. The WAHT should take a lead role in this focus and prepare an engagement strategy to plan

⁹⁸ Town of Wellesley, “Presentation to Town Meeting, ‘Article 34: Affordable Housing Trust (AHT),’” April 2025, Slide 10

⁹⁹ Town of Wellesley, “Fair Housing Policy Statement,” April 8, 1985 Annual Town Meeting. Available at <https://www.wellesleyma.gov/363/Fair-Housing-Committee>

accordingly. This document should prioritize transparency and visibility, introduce the AHT to the community, provide for education and advocacy opportunities, and aim to build partnerships.

1F Research potential funding streams and resources to capitalize the WAHT. Since the Town adopted the Community Preservation Act in 2002, the Community Preservation Committee (CPC) has awarded over \$2M to the WHDC for affordable housing projects (in addition to funds awarded to other housing groups including the Wellesley Housing Authority).¹⁰⁰ As the WAHT demonstrates its effectiveness, it should annually seek CPA funds — just as the WHDC had in the past — to ensure it has available funds to act quickly on opportunities that arise. In addition to CPA funds, the WAHT should continue to research and pursue additional funding mechanisms, including:

- *Future opportunity to establish a real estate transfer fee:* Current bills H.3056 and S.1937 seek to enable communities to adopt a real estate transfer fee, with funds directed to the local affordable housing trust. Although several previous bills failed, these filings — in addition to numerous related home rule petitions — show continued interest in this funding mechanism. As the bills are written, the local option fee would be imposed on real estate transactions over \$1M and communities would be able to: designate whether the fee would be paid by the seller, buyer, or both; establish different thresholds based on the tax classification of the property (e.g. residential, commercial, industrial, etc.); and exempt parties including but not limited to first time homebuyers and those eligible for the senior circuit breaker tax exemption under G.L. c. 62 §6k.
- *Earmarked funds:* While a housing bond bill is likely several years away, *looking ahead*, the WAHT should confer with legislators and advocate for a WAHT earmark in future spending bills. The 2024 Affordable Homes Act, for example, included earmarks for the Sudbury Housing Trust (\$1M to “develop affordable housing”) and the Lincoln Affordable Housing Trust (\$500k to “acquire and maintain affordable housing”), in addition to earmarks for numerous local housing authorities for specific projects.¹⁰¹

¹⁰⁰ Community Preservation Coalition, “Commonwealth of Massachusetts CPA Project Database,” accessed May 2025 at <https://www.communitypreservation.org/databank/projectsdatabase>

¹⁰¹ Chapter 150 of the Acts of 2024, “Affordable Homes Act,” (2024), Section 2A.

- **Tax-deductible donations:** As the WAHT establishes its presence and earns community trust by delivering on its mission, the Trust can promote G.L. c. 44 § 53A, which allows municipalities to accept tax-deductible gifts for public purposes. While this strategy primarily relates to direct funding sources, the WAHT can also encourage donation of property or purchase properties below market, resulting in a tax benefit to the seller.



**Implementation Example: CPA-funded “Opportunity Fund”
TOWN OF HINGHAM**

The Town of Hingham’s Community Preservation Committee has awarded funds to Hingham Affordable Housing Trust (HAHT) under its “Opportunity Fund” nearly every year since 2014. Even with the Town surpassing 10 percent on the Subsidized Housing Inventory, the HAHT and CPC recognize that the Town continues to have unmet housing needs. Most recently, for Hingham’s 2025 Annual Town Meeting, the CPC recommended \$700,000 in funding for the HAHT Opportunity Fund (\$200,000 more than the Trust had requested) noting that “Replenishing the Opportunity Fund will allow the Trust to respond quickly to those opportunities...to create new affordable housing units...that require immediate responses.”

Source: Town of Hingham, *Warrant for the Annual Town Meeting*, April 2025, Article 21

- 1G Ensure an active AHT presence in other municipal planning initiatives to enhance awareness of the links and compatibility between housing and other public interest topics.** Housing relates to nearly all aspects of local governance and planning for a sustainable community, highlighting the need for the WAHT to build partnerships with other municipal groups. Section 20.5 of the Town’s WAHT bylaw already specifies that WAHT will plan to coordinate their work with other boards, committees, and commissions “which address the issue of housing.” However, the Trust can go beyond this to establish connections with Town bodies whose missions may not be directly housing-focused, potentially identifying opportunities for shared projects or outreach initiatives.
- 1H Identify programs and initiatives for the WAHT to pursue in the future based on their alignment with the AHT’s mission, goals, and policies.** Before the WAHT nears completion of its initial Strategic Plan, Trustees should begin preparing an updated five-year plan, as outlined in Section 20.5 of the Town’s General Bylaws. At this time, the Trust may find itself ready to tackle new initiatives, taking care to review future projects for compatibility with WAHT policies and the Town’s Affordable Housing Policy. As projects are identified, the WAHT should outline an implementation timeline & program budget to incorporate into their updated strategic plan and to support future applications for CPA or other funding sources.

■ GOAL 2

Prioritize public outreach and engagement for housing and planning initiatives; foster continued, responsive community-wide dialogue about housing in Wellesley.

- 2A** Invite representatives from all Town Boards, Committees, and Commissions to a listening session to share questions, concerns, or ideas about housing as it relates to their work; where possible, explore opportunities for co-sponsored community events or projects. The work of nearly all Town departments, boards, committees, and commissions connects to housing, either as their primary charge or because of the impacts housing (and housing needs) have on their areas of focus. Holding a listening session will allow various Town bodies to learn from each other and may help inform the WAHT's development of its own Strategic Plan.
- 2B** Provide an annual Housing Report to Town Meeting. While this could come from the WAHT or the Select Board's Office, the report should discuss the implementation of this plan, highlight the Town's accomplishments over the year, reflect on what could be improved in the next year, and identify strategies from this or other plans to prioritize going forward. To aid in the preparation of this update, the WAHT or other reporting entity should consider tracking and reporting on some of the specific metrics suggested in the Introduction of this Plan. Being able to provide detailed updates about the achievements made possible with Town funds can build community confidence — *and pride* — in the WAHT and other housing partners. Communities with well-established, productive Affordable Housing Trusts often view the total amount contributed to the Trust as an accomplishment in and of itself. Voters in the Town of Nantucket, for example, have authorized **\$122M** in Town Meeting funds (plus *additional* Community Preservation Act funds) to the Nantucket Affordable Housing Trust since 2016.¹⁰²
- 2C** Build up the "Housing in Wellesley" page on the Select Board Office website to include links or subpages for specific audience - e.g. general housing information, resources and assistance, developer guidelines, etc. This strategy will be most successful with dedicated staff or outside professional assistance (see 6C), as materials should be tailored to the audience and updated regularly.
- 2D** As applicable, support rezoning initiatives with participatory visioning activities such as design charettes, guided tours of the areas under discussion, and listening sessions. Before implementing later recommendations for potential zoning amendments, plan an engagement process that involves and informs the community — neighborhood-level if applicable based on the proposal. For larger area-wide planning efforts (such as 4E for Lower Falls), begin with a figurative zoning *blank slate* and encourage participants to think about what they imagine the area could be - i.e. work back from a vision rather than forward from existing regulations.

¹⁰² Town of Nantucket, "Overview of Funding and Expenditures," accessed September 2025 at <https://nantucket-ma.gov/3620/Overview-of-Funding-and-Expenditures>

- 2E** **Work with the Wellesley Civil Discourse Initiative (WCDI) to plan a structured, connected series of housing-focused conversations.** To establish a general theme, each dialogue within the series could focus on the relationship between housing and a specific topic of interest to the community, with a new topic for each dialogue.
- 2F** **As part of the AHT's Public Education & Engagement Plan, organize a series of expert panel-led discussions on housing-related topics.** Like the WCDI strategy above, this will be most effective and powerful with an established theme and *purpose*. Consider partnering with neighboring towns or regional entities to broaden the reach and impact.

■ GOAL 3

Align housing and land use planning with the principles of the Unified Plan and other relevant local or regional planning efforts as appropriate.

- 3A** **Launch a tiered zoning audit to (1) identify conflicting, redundant, or unclear provisions and (2) assess the bylaw's ability to encourage development types that meet Town needs and align with the Unified Plan.** Although the Unified Plan made specific recommendations for evaluating the zoning bylaw, reviewing general clarity, and ultimately reworking to create a “hybrid” bylaw that incorporated elements of conventional and form-based zoning, this work has not been done to date. While this plan specifies some specific challenges of Wellesley’s zoning bylaw in the Needs Assessment, a much deeper dive into Wellesley’s zoning is necessary so that the Town can make informed decisions about future zoning changes.
- Use the bylaw’s reorganization as an opportunity to consider zoning strategies that can further incentivize affordable housing within development. such as That said, as the Town explores reorganization Because Wellesley’s zoning bylaw is largely structured by district, similar use definitions correlate are often established have been created over time for specific districts, resulting in substantial overlap aregulations individual districts have highly specific requirements and use definitions overlap, it can be challenging to assess the practicality or impact of common regulatory strategies for encouraging residential development on a broader scale. For example, in the current zoning bylaw structure, even a seemingly simple change such as lowering off-street parking requirements for multifamily housing would harequires identifying the myriad uses defined for specific districts. That said, interim changes such
- 3B** **With input from all departments, document the implementation status of existing plans or initiatives.** Create a matrix that can be used on an ongoing basis to review potential housing strategies for compatibility with other planning efforts. Integrating findings and policies from existing plans will help prepare staff to implement 3E and 3G in particular, as these actions require thoughtful review of a wide range of land use considerations.

- 3C Continue to confer with the state’s Division of Capital Asset Management and Maintenance (DCAMM) regarding opportunities for the redevelopment of state-owned land at Mass Bay Community College.** In 2023, the Healey-Driscoll Administration launched the State Land for Homes Initiative (SLFH), a partnership between DCAMM and EOHLC to facilitate housing development on underutilized or vacant state-owned land not subject to Article 97. On September 18, 2025, DCAMM officially announced that state-owned land at MassBay Community College was added to the SLFH inventory, and efforts to engage the community are underway.¹⁰³
- 3D Engage with Wellesley’s educational institutions to discuss their housing needs and partnership opportunities.**
- 3E Hold a series of interdepartmental staff workshops to identify areas appropriate for development and redevelopment, focusing on locations identified in other planning efforts.** These areas include but are not limited to MassBay Community College (now under the purview of DCAMM under the State Land for Homes Initiative), the Tailby/Railroad parking lots, North 40, WHA properties, and office parks. Draft an updated "working map" that proactively documents staff considerations about infrastructure capacity, safety, mobility, natural resource protection, and other concerns.
- 3F Identify and pursue strategies for addressing transportation and mobility gaps to meet existing needs and facilitate residential or mixed-use redevelopment within industrial or administrative/professional districts.** In 2024, Wellesley hired its first Transportation and Mobility Manager to assist with the development and implementation of neighborhood- and town-wide transportation plans. Current focus areas for the Transportation and Mobility Manager include soliciting resident input to guide the Town’s Complete Streets Prioritization Plan Update. These findings may help highlight necessary circulation improvements that could inform decision-making about areas best suited for housing redevelopment.
- 3G Plan for necessary traffic improvements at key problematic areas to accommodate future growth in areas anticipating or targeted for redevelopment.** The Town recently launched the Urban SDK platform, which monitors and analyzes traffic congestion and speeds using real-time data. This information, paired with other findings including those highlighted in the 2025 Townwide Safe Routes Plan, can help the Town prioritize future roadway improvements necessary to accommodate additional traffic volumes.
- 3H Commence an ongoing interdepartmental effort to develop criteria for determining the best use(s) of properties under municipal consideration (either for acquisition or**

¹⁰³ MA Division of Capital Asset Management and Maintenance, “Wellesley Property Added to Inventory of State Land to be Used for New Housing” (September 18, 2025), <https://www.mass.gov/news/wellesley-property-added-to-inventory-of-state-land-to-be-used-for-new-housing>

disposition). Use findings from existing plans as a basis for the criteria, and seek additional input from Town Boards, Committees, and Commissions, and the community before finalizing and making use of the criteria. The initial holistic review of Town plans and policies suggested above 3B will help set up a framework for this exercise.

3I Using the criteria established under 3H, assess vacant or underutilized Town-owned properties and use findings to make formal recommendations to the Select Board and Town Meeting for action.



**Implementation Example: Town-Owned Land Inventory
TOWN OF DENNIS**

In 2020 the Town of Dennis completed a comprehensive inventory of Town-owned properties, an initiative previously identified by the Select Board as a priority goal. The Town's Administration, Planning, and Finance Departments developed a process for conducting the inventory, beginning with defining Guiding Principles and Guidelines based upon findings from other Town plans including the Town's Housing Production Plan, Open Space and Recreation Plan, Hazard Mitigation Plan, and Local Comprehensive Plan. From there, Town departments, boards, committees, and commissions each reviewed a total of sixty-three tax title properties and provided comments to the Planning Department. Based on this input, staff made formal recommendations to the Select Board either to **sell** or **use** properties for specific uses including affordable housing, conservation, drainage, economic development, recreation, schools, and more.

32 MILL ST DP Map 75 Parcel 12										
Town Owned Land Assessment										
LAND USE VISION MAP	ZONE II	PRIORITY HABITAT	ESTIMATED HABITAT	ABUTTING CONSERVATION LAND	ENVIRONMENTAL JUSTICE AREA	WETLAND	WETLAND 50' BUFFER	WETLAND 100' BUFFER	FLOOD ZONE	ZONING DISTRICT
EC	N	N	N	N	N	N	N	N	N	DPVCB
						RECOMMENDATION				
						Make available as associated park space/drainage for housing at 187 Depot Street				
						COMMENT BY		COMMENT		
						DEPARTMENT OF PUBLIC WORKS		Drainage		
						CONSERVATION COMM		Open space in densely developed area, preserve		
						HOUSING TRUST		Park associated with adjacent housing/drainage		
						HOUSING ASSISTANCE		Affordable Housing		
						DENNIS CONSERVATION TRUST		No comment		
						POLICE		No comment		
						PLANNING BOARD		Active or passive reuse		
						DENNIS VILLAGE IMPROVEMENT		Open space and drainage associated with adjacent housing		

Source: Town of Dennis, *Town-Owned Land Inventory*, January 2020

■ GOAL 4

Pursue strategies to create, support, and sustain a diverse housing stock that addresses identified needs and supports other community-wide priorities.

- 4A** In partnership with the Wellesley Housing Authority (WHA), plan for redevelopment of Barton Road and Morton Circle to improve quality of life for existing tenants and provide additional mixed income units; evaluate other existing SHI projects for similar redevelopment opportunity. Both the 2019 Unified Plan and 2018 Housing Production Plan identified Barton Road (88-unit state family two- and three-bedroom units) and Morton Circle (36 state elderly-disabled one-bedroom units) as potential redevelopment projects. The Town has considered Barton Road in particular for some time, with Community Preservation Act funds awarded in 2006 and 2018 to study opportunities for improvement, redevelopment, or expansion of the site, with the later study also including Morton Circle. Following or alongside the redevelopment of these WHA sites, the Town could examine other SHI projects for their redevelopment potential, particularly sites with substantial or underutilized parking that could accommodate additional units on already disturbed land.



Implementation Example: Housing Authority Redevelopment Projects CITY OF CHELSEA

The City of Chelsea and Chelsea Housing Authority (CHA), in partnership with Joseph J. Corcoran Company, is in the midst of redeveloping the CHA's Innes Apartments, a 96-unit state family project built in 1950. Renamed DUO, this mixed income project now totals 330 units - the newly constructed 96 CHA family units (mostly 3- and 4-bedroom apartments), plus 40 "middle income" units (120% AMI) and 194 market rate units with a mix of studios, 1-bedroom, and 2-bedroom apartments. The CHA retains ownership over the property and has entered into a 99-year ground lease with the developer. Chelsea plans to follow a similar path for the redevelopment of the CHA's Prattville Apartments, a 128-unit family state project built in 1951.

- 4K** Track projects permitted under the Town's Inclusionary Zoning (IZ) Bylaw to assess its effectiveness; explore amendments to broaden its applicability and serve additional income levels. If warranted, consider adjusting the income range within the 20 percent required IZ units to meet the demand for attainably priced middle/upper-middle income housing while continuing to provide SHI-eligible affordable units. Alternatively, consider offering incentives for providing *additional* middle-income units over the 20 percent minimum.
- 4B** Formalize and communicate a long-term, planned approach for land use decisions that encourages housing diversity, protects environmental resources, and is otherwise consistent with the Unified Plan. The first goal in the "Land Use, Zoning, and Urban Design" chapter of the Town's Unified Plan is simply that "General principles guide land

use decision making.”¹⁰⁴ Proposals for zoning amendments aimed at encouraging housing variety and attainability should be considered alongside established principles, as well as the Town’s Affordable Housing Policy. While such Town policies should provide a solid foundation for decision making, they also should be continually revisited over time as the community’s vision, priorities, and needs evolve. Consider the following policies to the greatest extent possible:

- Maintain single family neighborhoods; however, consider rezoning commercial use properties within Single Residence districts to General Residence if along a major route or abutting a higher-density district.
- Consider existing and potential roadway safety concerns and traffic volumes in land use planning and proactively identify potential transportation improvements necessary to accommodate new development.
- Prioritize redevelopment of Wellesley’s commercial centers to encourage vibrant, walkable, mixed-use, mixed-income neighborhoods with transitional areas along the Washington Street corridor.
- Encourage maximum preservation of open space in future housing development, partnering closely with the Natural Resources Commission to plan for joint open space/housing projects that cluster housing and minimize land disturbance.
- Incorporate findings and recommendations from other municipal planning efforts into land use planning.

4C Review the Residential Incentive Overlay (RIO) Bylaw to determine its efficacy in addressing Wellesley’s housing needs. In response to community concerns about the broad applicability of the Town’s Residential Incentive Overlay Bylaw, the Planning Board recently created a RIO Task Force to review the bylaw and suggest potential changes. Possible areas to explore include:

- *Refining the applicability thresholds.* Currently, with a zoning amendment, a RIO can be applied to a parcel or parcels greater than one acre “located in close proximity to the Town’s Commercial Districts and public transportation.”
- *Intensifying IZ requirements.* Consider requiring more intensive inclusionary zoning within a RIO for multi-unit dwellings over a certain threshold. Also consider removing references to “conventional” (i.e. market rate) for multi-unit dwellings.
- *Incorporate additional parameters based on the underlying district.* The RIO bylaw currently includes different maximum building heights by district. In a similar fashion, it could further diversify allowable density and design guidelines depending on the underlying zoning district.

4D Launch a “zoomed out” visioning process for Lower Falls and surrounding commercial areas to explore redevelopment scenarios that integrate housing within the existing

¹⁰⁴ Town of Wellesley, *Wellesley Unified Plan*, prepared by Stantec, March 2019, 13-8

built environment. The Lower Falls/Washington Street/Walnut Street area includes a checkered mix of land uses across *ten* underlying zoning districts including the Lower Falls Village Commercial District, which connects to the floodplain along the Charles River. This greenway, which includes the Charles River Reservation and connected walking trails, acts as a protective buffer between intensive land uses and the river. Also adjacent to this critical open space corridor are several Business, Industrial, and Administrative/Professional Districts primarily in use as office parks, as well as a senior living facility permitted under a Residential Incentive Overlay. Redevelopment of these office parks to create multifamily housing or an enhanced mixed use commercial village center extending from the existing district would involve newer environmental regulations and practices for stormwater management and protection of water resources. Reimagining Lower Falls and surrounding areas should involve a participatory community process and opportunities to visualize scenarios that support connectivity, context-appropriate mixed use, and multifamily housing through redevelopment while prioritizing environmental protection and input from surrounding neighborhoods.

- 4E To support and encourage smaller projects that would trigger IZ, prepare guidance materials and resources for local developers.** Resources could include an overview of the permitting process and requirements for specific uses, affordability thresholds for applicable income limits, document templates (e.g. affirmative fair housing marketing and resident selection plans, regulatory agreements, etc.), and a clear, concise overview of the developer’s ongoing responsibilities for marketing and resident selection. Also consider utilizing AHT or CPA funds to support the lottery and tenant selection process for local developers who have not previously developed affordable housing and sponsoring trainings for affordable housing compliance.
- 4F Conduct an inventory of existing nonconforming vacant lots in residential districts and consider strategies to encourage manageable infill of allowed uses that create affordable units (including affordable single-family homes).** Depending on the results of this inventory, (1) consider allowing affordable single-family homes on undersized or irregular lots that otherwise meet health, safety, and environmental regulations, or (2) facilitating partnerships between owners of nonconforming lots and Habitat for Humanity to create affordable ownership opportunities as individual single family home LIP 40Bs. In addition, the Affordable Homes Act amended G.L. §10 to exempt nonconforming lots under common ownership and within SR districts from merging *if* the lots meet minimum dimensional requirements and are used to construct single family homes no larger than 1,850 square feet and with at least three bedrooms. Conducting this inventory would allow the Town to assess the number of lots (if any) to which this could apply.
- 4G Encourage conversion of underutilized non-residential buildings to multifamily housing (or mixed use if within commercial areas) by special permit.** In addition to establishing specific review criteria for conversion projects, consider density bonuses appropriate for the district to ensure efficient use of the structure and compatibility with the surrounding neighborhood. (Note: conversion to residential is allowed under RIO. In addition, Single

Residence Districts (and subsequently all districts that allow SR District uses) permit conversion of municipal buildings to uses *allowed in the underlying district* with Town Meeting approval.¹⁰⁵ However, this provision does not create opportunities in districts that do not allow multi-unit dwellings, nor are conversion projects always feasible without incentives to offset development costs. As such, this strategy suggests a broader redevelopment special permit, potentially tailored to each zoning district.)

- 4H Explore potential impacts of allowing conversion of large older single-family homes into neighborhood-scale multifamily (up to four units) by special permit, provided the building’s exterior is preserved; investigate market feasibility of requiring or incentivizing inclusion of an affordable or workforce housing component.** The Town’s current IZ bylaw would not cover such conversions because it only applies to Major Construction Projects in specific districts (including RIOs) or subdivisions of five or more units in any district. Without an affordability requirement, these conversions would likely only produce high-end condominiums because they are so costly to undertake.

While this recommendation may seem at odds with a policy of preserving single residence districts, it can actually help *protect* the existing built environment of these neighborhoods because the special permit would require preservation of the building’s exterior as a condition of approval. Otherwise, these older properties would be vulnerable to demolition and replacement with new construction of large single-family homes that may appear out of sync with established neighborhoods.

- 4I Explore regulatory strategies that can incentivize “starter homes” (i.e. smaller single-family homes on reduced lot sizes) and open space protection on remaining vacant developable land within single family districts.** While there are only a handful of vacant residential parcels large enough to yield substantial subdivisions, these properties potentially already can be subdivided and developed under current regulations. Taking a proactive approach can increase the likelihood that any such future development produces more attainably priced, modestly sized housing and protects open space. The Town could explore amendments to its existing Natural Resource Protection Bylaw to include strong zoning incentives for projects that place a cap on unit size or provide additional affordable units (not necessarily limited to SHI-eligible income levels.) This could also provide an opportunity to encourage more first floor living options, a need also addressed in strategy 5D. Because of the extremely high cost of land in Wellesley, the Town should conduct an analysis of market feasibility to determine realistic incentives for such amendments and should also consider whether any properties identified in the assessment of municipally owned land recommended in Strategy 3H could be suitable for such development.

¹⁰⁵ Town of Wellesley Zoning Bylaw, 2.I.A.9A.II

■ GOAL 5

Prevent displacement of Wellesley residents.

- 5A Explore the adoption of a Means-Tested Residential Exemption (MTRE) for homeowners meeting age, asset, income, residency, and other requirements.** As the Legislature considers a reintroduced bill (H.3105/S.2096) to authorize local adoption of an MTRE, the Town can take the time to explore this pathway to help lower income senior homeowners struggling to remain in their homes. This strategy has become increasingly popular, although it would currently require legislative approval of a home rule petition; in the Acts of 2024, the Legislature approved Special Acts for nearly a dozen communities, allowing them to establish MTREs to offer property tax relief for households based on measurable needs.
- 5B Consider adopting G.L. c. 59 § 50, which grants a tax exemption to property owners renting an affordable unit up to 200% AMI (among other criteria).** Under this exemption, taxes are reduced proportionally based upon the percentage of the square footage of the structure occupied by a qualifying household. This tax incentive can provide a fairly low-commitment option for property owners interested in participating, as it would not require a deed restriction or adherence to strict marketing and resident selection requirements; instead, communities can simply require submission of an annual application and supporting documentation to confirm eligibility. While such units would not count toward a community's Subsidized Housing Inventory (SHI), they help supply much-needed relatively affordable rental units.
- 5C Explore additional regulatory or programmatic strategies to encourage the preservation of older properties and reduce teardown activity.** In addition to the conversion option addressed in 4I, the Town could consider other incentives to encourage preservation of older homes. For example, G.L. c. 59 §5J allows communities to adopt a special assessment policy for the substantial rehabilitation of owner-occupied homes listed on state register of historic places. Under this provision, the increase in assessed value resulting from the rehabilitation is phased over a five-year period rather than all at once. While these options would not discourage a buyer fully intent on demolishing and rebuilding a custom home, they may appeal to others — or in the case of the tax incentive, it may even make the difference between allowing someone to afford rehabilitation needed to remain in their home versus being forced to sell.
- 5D Investigate methods for encouraging the inclusion of more adaptable or accessible homes (beyond ADA requirements) within larger projects.** Review the Town's Design Guidelines Handbook to assess whether it could be updated to support this goal, or include requirements for a

What is adaptable housing?

Adaptable housing has design features that more readily allow modifications to make a unit accessible if needed. Examples include reinforced bathroom walls to accommodate later installation of grab bars and kitchen work surfaces with knee space that can be readily concealed with removable base cabinets.

number of adaptable units as part of development agreements for future housing projects.

- 5E Consider launching programs (or partnering with existing programs) to help income-eligible households with housing needs — e.g. rental assistance or rehabilitation/repair loans.** Such programs could make a significant difference for current Wellesley households facing severe cost burden and struggling to remain in their homes.
- 5F Partner with developers to “buy down” market rents to affordable levels for some units within new rental projects — *on top of* their obligation under the Town’s Inclusionary Zoning.** While the Town could also consider doing this for ownership developments, the affordability gap for market rate condominiums in Wellesley is so staggering that this would be very costly to implement outside of rental projects.
- 5G Assess the feasibility of acquiring or deed-restricting the limited supply of older, smaller multifamily properties upon resale.** While this effort could also include small, older single-family homes, doing so would cost more on a per-unit basis than the limited remaining 2- and 3-family homes, which typically have lower assessed values than single-family homes. Based on findings, develop a program to engage proactively with property owners and express interest in partnering with them to deed-restrict or acquire the property upon resale. (Note: acquisition would need to adhere to procurement law - see strategy 6H regarding RFPs).

■ GOAL 6

Strengthen the Town's capacity for advancing its housing and land use goals, policies, and planning.

- 6I** **Conduct an internal assessment of current staff capacity to implement the Strategic Housing Plan, monitor the Town's deed-restricted affordable housing, and support the efforts of the newly launched WAHT.** Because actions fall primarily under the Select Board's Office and Planning Department, this should be a collaborative effort to review the implementation plan and determine potential capacity gaps.
- 6J** **Consider joining the Regional Housing Services Office to expand the Town's capacity for supporting housing initiatives.** The RHSO offers numerous housing services, including monitoring existing affordable housing, providing administrative support for housing-related boards, administering local housing programs (e.g. rental assistance), and other professional support. Member towns enter into an Intermunicipal Agreement (IMA), generally renewed every three years, and pay into the program based on varying needs. Under the most recent IMA, annual hours per town range from a low of 159 for Maynard to a high of 1,121 for Sudbury. Base regional hours are included for all towns, while monitoring and other professional services vary widely across communities.
- 6K** **Based on findings from above actions (6A-6B), consider adding a housing staff position to oversee housing-related initiatives, administer affordable housing programming, assist residents with housing needs, and facilitate other actions suggested in this Strategic Housing Plan.** Communities with housing staff generally establish the position either under administration or planning depending on their organizational structure and responsibilities of the position. Because the Select Board's Office has traditionally been the "home" for housing initiatives in Wellesley and the WAHT bylaw requires that the Trustees include a Select Board member and the Town's Executive Director, such a position could offer support to Select Board staff. In addition to the heavy administrative responsibilities of potential housing staff, this position could also include support for residents navigating housing issues. (Currently, residents "with inquiries related to housing services and issues" are directed to email the Select Board's Office.)¹⁰⁶ As a final consideration, while CPA funds may be able to support the cost of hiring a housing-related position, these funds also would limit the position's purview to housing up to 100 percent AMI, the limit established for community housing under the Community Preservation Act.
- 6L** **Conduct a review of the Town's existing deed-restricted units and establish a tracking method to review their long-term compliance.** In 2006, the WHDC received CPA funds to obtain professional services to develop a monitoring system for the Town's affordable

¹⁰⁶ Town of Wellesley, Select Board's Office, "Housing in Wellesley," accessed March 2025 at <https://wellesleyma.gov/1907/Housing-in-Wellesley>

housing stock.¹⁰⁷ However, since then, the state's Chapter 40B Guidelines have been updated, and the Town has adopted inclusionary zoning as well as a 40R district. Both of these zoning mechanisms produce projects that require annual certification to EOHLC that the project and affordable units are in compliance with the applicable program. The Town should revisit any existing monitoring procedures and ensure adequate staff or other professional capacity for carrying out this tracking.

- 6M Implement a standard policy of charging monitoring fees or requiring a Monitoring Services Agreement for any units created through the Town's Inclusionary Zoning or under the Chapter 40B Local Initiative Program.** Conducting the monitoring referenced in 6E requires staff time or outside professional support. Either way, this important task carries a cost. However, the Town can execute a Monitoring Services Agreement where the developer pays a fee (typically a one-time fee plus continued annual payments for rental projects) to offset this cost.



**Implementation Example: Monitoring Fees for Town-Sponsored Affordable Housing
REGIONAL HOUSING SERVICES OFFICE**

The Regional Housing Services Office has successfully helped member towns (Acton, Bedford, Lexington, and Sudbury) negotiate annual payments with developers of larger rental Local Initiative Projects. Under the LIP program, the municipality is responsible for compliance monitoring. These fees help offset the cost of membership in the RHSO, which in turn provides the monitoring, among other requested services, for the participating towns.

- 6N Using the criteria for assessing properties under 3G, develop standard RFPs to enable the Town or WAHT to acquire property for affordable housing purposes.** The town could craft multiple RFPs compatible with various desired development types (cottage-style development, retirement community, mixed income housing, affordable ownership, joint open space/housing projects, etc.). The Town does not need to issue these immediately and should in fact hold off doing so unless ready to act; however, collaboratively and proactively drafting these RFPs ensures compliance with procurement law and allows the Town to respond quickly as opportunities arise.
- 6O Remain current on technical assistance opportunities and planning grants relating to housing.** The Metropolitan Area Planning Council (in particular the MetroWest Regional Collaborative [MWRC]), Massachusetts Housing Partnership (MHP), and Citizens' Housing and Planning Association (CHAPA), regularly offer opportunities for training, technical assistance, and collaboration on housing-related issues. In addition, the Town should continue to review (and seek if warranted) planning and infrastructure grants made available through the state's Community One Stop for Growth application portal. As a designated Housing Choice Community (HCC), Wellesley and other HCCs are currently

¹⁰⁷ Community Preservation Coalition, "Commonwealth of Massachusetts CPA Project Database," Project ID 3607, accessed May 2025 at <https://www.communitypreservation.org/databank/projectsdatabase>

prioritized for MassWorks and other infrastructure grants in support of housing projects.

- 6P Re-engage with the WestMetro HOME Consortium to determine future pathways for membership when the program has capacity.** The Consortium includes thirteen communities, including the City of Newton as the lead. Under HUD’s HOME Investment Partnerships Program, the Consortium receives around \$1.5M annually for eligible affordable housing projects. The Consortium has also used funds for regional efforts, such as recent fair housing testing to assess the extent of racial and income source discrimination throughout the Consortium.¹⁰⁸ Membership could open funding opportunities for affordable housing projects, but also would facilitate active involvement in regional conversations about housing.

¹⁰⁸ City of Newton, “WestMetro HOME Consortium,” accessed April 2025 at <https://www.newtonma.gov/government/planning/housing-community-development/westmetro-home-consortium>

Approach to Implementation

This Strategic Housing Plan includes the **6 goals** and **48 strategies** detailed in the previous section, and assumes an implementation timeframe of **7-10 years**. The SHP's strategies are further organized across five categories shown in **Table 40**, with many actions falling into multiple categories. The implementation program proposed in this section includes *suggested* timeframes for launching the strategies described. These timing designations do not indicate the length of time an action may take; rather, they propose a sequence in which the actions logically commence. Short-term timeframes may indicate that: the strategy is a higher priority, later actions depend on a particular strategy, or simply that the recommendation can be addressed faster than most. However, the Town can and should adjust these timeframes in response to new opportunities or unforeseen challenges.

- Short-Term:** Action could commence as soon as possible *or* within one year, whichever occurs first.
- Near-Term:** Action could commence following the implementation of short-term actions *or* within one to three years, whichever occurs first.
- Mid-Term:** Action could commence following the implementation of short-term and near-term actions *or* within three to five years, whichever occurs first.
- Long-Term:** Action could commence following the implementation of short-, near-, and mid-term actions *or* within five years, whichever occurs first.
- Ongoing:** Action could become ongoing.

Table 40. Strategies by Category

Strategy Category	Count
Resources & Capacity	24
Planning & Collaboration	17
Zoning & Land Use	14
Leadership	8
Location-Based	6
Total Strategies*	48

**Line items exceed total because many strategies fall into multiple categories.*

The implementation table also suggests lead and supporting responsible parties comprising Town staff, elected officials, and appointed Boards, Committees, or Commissions. Ultimately, this is meant to be a flexible document that allows for discretion in the timing and assignment, particularly as community priorities and available resources evolve over time.

GOAL 1. Empower the Wellesley Affordable Housing Trust (AHT) to create, support, preserve, and improve affordable housing for the benefit of the community.

Strategy	Category	Timing	Lead	Support	Dependency
1A Continue to launch and support the Wellesley Affordable Housing Trust.	Leadership Resources & Capacity	Short-Term	SB	WHDC, AHT	
1B Pursue training and technical assistance for the AHT members and supporting staff with MHP, CHAPA, or another entity, or solicit proposals for preliminary technical assistance as the AHT launches.	Resources & Capacity	Short-Term & Ongoing	AHT	SBO	1A
1C Develop an AHT Strategic Plan that defines the Trust's mission, goals, policies, and potential initiatives for its first 3-5 years, beginning with the existing framework established by the WHDC.	Resources & Capacity	Short-Term	AHT	SBO	1A, 1B
1D Revisit and (if warranted) revise the Town's Affordable Housing and Fair Housing Policies.	Leadership	Near-Term	AHT	SB	1A, 1B, 1C
1E Within or as an appendix to the AHT Strategic Plan, consider developing a Public Engagement Plan that prioritizes transparency and visibility, introduces the AHT to the community, and aims to build partnerships.	Resources & Capacity	Near-Term	AHT	SBO, Planning	1A-1C, 2D
1F Research potential funding streams and resources to capitalize the AHT.	Resources & Capacity	Long-Term	AHT	SBO	1A-1C
1G Ensure an active AHT presence in other municipal planning initiatives to enhance awareness of the links and compatibility between housing and other public interest topics.	Resources & Capacity Planning & Collaboration	Near-Term & Ongoing	AHT	SBO	1A-1C, 2A
1H Identify programs and initiatives for the AHT to pursue in the future based on their alignment with the AHT's mission, goals, and policies.	Resources & Capacity	Mid-Term	AHT	SBO	1A-1D, 1F

GOAL 2: Prioritize public outreach and engagement for housing and planning initiatives; foster continued, responsive community-wide dialogue about housing in Wellesley.

Strategy	Category	Timing	Lead	Support	Dependency
2A Invite representatives from all Town Boards, Committees, and Commissions to a listening session to share questions, concerns, or ideas about housing as it relates to their work.	Leadership Planning & Collaboration	Short-Term	SBO	AHT, Planning	1A
2B Provide an annual Housing Report to Town Meeting.	Leadership	Short-Term & Ongoing	AHT	SBO, Planning	1A
2C Build up the "Housing in Wellesley" page on the Select Board Office website to include links or subpages for specific audiences.	Leadership	Near-Term & Ongoing	SBO	Planning, AHT	
2D As applicable, support rezoning initiatives with participatory visioning activities such as design charettes, guided tours of the areas under discussion, and listening sessions.	Leadership Zoning & Land Use	Near-Term & Ongoing	Planning	SBO, AHT	1C, 2D, 3A
2E Work with the Wellesley Civil Discourse Initiative to plan a structured, connected series of housing-focused conversations.	Planning & Collaboration	Mid-Term	AHT, WCDI	SBO, Planning	1E, 1G, 2A
2F As part of the AHT's Public Education & Engagement Plan, organize a series of expert panel-led discussions on housing-related topics.	Resources & Capacity	Mid-Term	AHT	SBO, Planning	1E

GOAL 3. Align housing and land use planning with the principles of the Unified Plan and other relevant local or regional planning efforts as appropriate.

Strategy	Category	Timing	Lead	Support	Dependency
3A Launch a tiered zoning audit to (1) identify conflicting, redundant, or unclear provisions and (2) assess the bylaw's ability to encourage development types that meet Town needs and align with the Unified Plan.	Zoning & Land Use	Near-Term	Planning		
3B With input from all departments, document the implementation status of existing plans or initiatives.	Planning & Collaboration	Short-Term & Ongoing	SBO	Dept Heads	
3C Confer with the state's Division of Capital Asset Management and Maintenance (DCAMM) regarding potential opportunities for disposition and redevelopment of state-owned land.	Planning & Collaboration Location-Based	Short-Term & Ongoing	SBO	Planning	
3D Engage with Wellesley's educational institutions (Babson, Wellesley, Tenacre, Dana Hall) to discuss their housing needs and partnership opportunities.	Planning & Collaboration Location-Based	Near-Term & Ongoing	SBO	Planning	3B
3E Hold a series of interdepartmental staff workshops to identify areas appropriate for development and redevelopment, focusing on locations identified in other planning efforts.	Planning & Collaboration Zoning & Land Use Location-Based	Near-Term	SBO	Dept Heads	3B, 3C, 3D
3F Identify and pursue strategies for addressing transportation and mobility gaps to meet existing needs and facilitate residential or mixed-use redevelopment within industrial or administrative/professional districts.	Resources & Capacity Zoning & Land Use	Near-Term	TMM	SBO	3A, 3B, 3E
3G Plan for necessary traffic improvements at key problematic areas to accommodate future growth in areas anticipating or targeted for redevelopment.	Resources & Capacity Location-Based	Near-Term & Ongoing		DPW	3F

GOAL 3. Align housing and land use planning with the principles of the Unified Plan and other relevant local or regional planning efforts as appropriate.

Strategy	Category	Timing	Lead	Support	Dependency
3H Commence an ongoing interdepartmental effort to develop criteria for determining the best use(s) of properties under municipal consideration (either for acquisition or disposition).	Planning & Collaboration	Mid-Term	SBO	Planning, Dept Heads	3B, 3C
3I Using the criteria established under 3H, assess underutilized municipally-owned properties and use findings to make formal recommendations to the Select Board and Town Meeting for action.	Planning & Collaboration	Mid-Term	SBO	Planning, Dept Heads	3H

GOAL 4. Pursue strategies to create, support, and sustain a diverse housing stock that addresses identified needs and supports other community-wide priorities.

Strategy	Category	Timing	Lead	Support	Dependency
4A In partnership with the Wellesley Housing Authority, plan for redevelopment of Barton Road and Morton Circle.	Planning & Collaboration Leadership	Short-Term	WHA, WAHT	SBO, Planning	1A-1C
4B Track projects permitted under the Town's Inclusionary Zoning Bylaw to assess its effectiveness; explore amendments to broaden its applicability and serve additional income levels.	Zoning & Land Use	Short-Term & Ongoing	Planning	AHT, SBO	
4C Formalize and communicate a long-term, planned approach for land use decisions that encourages housing diversity, protects environmental resources, and is consistent with the Unified Plan.	Zoning & Land Use Location-Based Planning & Collaboration	Near-Term	Planning	SBO, NRC, Dept Heads	3A-3E
4D Review the Residential Incentive Overlay bylaw to determine its efficacy in addressing Wellesley's housing needs.	Zoning & Land Use	Near-Term	Planning	SBO	3A, 3E
4E Launch a "zoomed out" visioning process for Lower Falls and surrounding commercial areas to explore redevelopment scenarios that integrate housing within the existing built environment.	Location-Based Zoning & Land Use	Mid-Term	Planning	SBO, NRC, Others?	3A, 3B, 3F
4F To support and encourage smaller projects that would trigger IZ, prepare guidance materials and resources for local developers.	Leadership Resources & Capacity	Mid-Term	Planning	AHT	1C, 1F, 2C, 3A
4G Conduct an inventory of existing nonconforming vacant lots in residential districts and consider strategies to encourage manageable infill of allowed uses that create affordable units (including affordable single-family homes).	Zoning & Land Use Planning & Collaboration	Long-Term	Planning	AHT, SB, NRC	1C, 1D, 3E, 3H, 4C
4H Encourage conversion of underutilized non-residential buildings to multifamily housing (or mixed use if within commercial areas) by special permit.	Zoning & Land Use	Long-Term	Planning	SB, HC (possibly?)	2E, 3A, 3E, 4C

GOAL 4. Pursue strategies to create, support, and sustain a diverse housing stock that addresses identified needs and supports other community-wide priorities.

Strategy	Category	Timing	Lead	Support	Dependency
4I Explore potential impacts of allowing conversion of large older single-family homes into neighborhood-scale multifamily (up to four units) by special permit, provided the building’s exterior is preserved; investigate market feasibility of requiring or incentivizing inclusion of an affordable or workforce housing component.	Zoning & Land Use Planning & Collaboration	Long -Term	Planning	HC, SB	2E, 3A, 3E, 4C
4J Explore regulatory strategies that can incentivize “starter homes” (i.e. smaller single family homes on small lots) and open space protection on remaining vacant developable land within single family districts.	Zoning & Land Use	Long-Term	Planning	NRC, Dept Heads	2E, 3E, 4C

■ GOAL 5. Prevent displacement of Wellesley residents.

Strategy	Category	Timing	Lead	Support	Dependency
5A Explore the adoption of a Means-Tested Residential Exemption (MTRE) for homeowners meeting age, asset, income, residency, and other requirements.	Resources & Capacity	Near-Term	SBO	Assessor	
5B Consider adopting G.L. c. 59 § 50, which grants a tax exemption to property owners renting an affordable unit up to 200% AMI (among other criteria).	Resources & Capacity	Mid-Term	SBO	Assessor	
5C Explore additional regulatory or programmatic strategies to encourage the preservation of older properties and reduce teardown activity.	Zoning & Land Use Planning & Collaboration	Mid-Term	Planning	HC, WAHT, SBO	3A, 3B
5D Investigate methods for encouraging the inclusion of more adaptable or accessible homes (beyond ADA requirements) within larger projects. Review the Town’s Design Guidelines Handbook to assess whether it could be updated to support this goal.	Zoning & Land Use	Mid-Term	Planning	DRB, COA	3A, 3B
5E Consider launching programs (or partnering with existing programs) to help income-eligible households with housing needs — e.g. rental assistance or rehabilitation/repair loans.	Resources & Capacity	Long-Term	WAHT	SBO	1C, 1D, 1F, 2C
5F Partner with developers to “buy down” rents for a number of units within new rental projects (on top of their obligation under the Town’s Inclusionary Zoning).	Resources & Capacity Planning & Collaboration	Long-Term	WAHT	Planning, SBO	1D, 1F, 1H
5G Assess the feasibility of acquiring or deed-restricting the limited supply of older, smaller multifamily properties upon resale. (Note: acquisition would need to adhere to procurement law - see strategy 6F regarding RFPs).	Resources & Capacity Planning & Collaboration	Long-Term	WAHT	HC, SBO	1D, 1F, 1H, 6G

■ GOAL 6. Strengthen the Town's capacity for advancing its housing and land use goals, policies, and planning.

Strategy	Category	Timing	Lead	Support	Dependency
6A Conduct an internal assessment of current staff capacity to implement the Strategic Housing Plan, monitor the Town's deed-restricted affordable housing, and support the efforts of the newly-launched WAHT.	Resources & Capacity	Short-Term	SBO, Planning	WAHT	
6B Revisit joining the Regional Housing Services Office to expand the Town's capacity for supporting housing initiatives.	Resources & Capacity	Short-Term	SBO, Planning	WAHT	6A
6C Based on findings from above actions (6A-6B), consider adding a housing staff position to oversee housing-related initiatives, administer affordable housing programming, assist residents with housing needs, and facilitate other actions suggested in this Strategic Housing Plan.	Resources & Capacity	Near-Term	SBO	Planning	6A, 6B
6D Conduct a review of the Town's existing deed-restricted units and establish a tracking method to review their long-term compliance.	Resources & Capacity	Near-Term	TBD	WAHT, SBO, Planning	6B, 6C
6E Implement a standard policy of charging monitoring fees or requiring a Monitoring Services Agreement for any units created through the Town's Inclusionary Zoning or under the Chapter 40B Local Initiative Program.	Resources & Capacity	Mid-Term	WAHT	SBO	4F, 6D
6F Using the criteria for assessing properties under 3H develop standard RFPs to enable the Town or AHT to acquire or deed-restrict property compatible with various desired development types.	Resources & Capacity	Mid-Term	SBO	WAHT, Planning	3B, 3E, 3F, 3H, 4C
6G Remain current on technical assistance opportunities and planning grants relating to housing.	Resources & Capacity Planning & Collaboration	Mid-Term & Ongoing	TBD	WAHT, SBO, Planning	6B, 6C
6H Re-engage with the WestMetro HOME Consortium to determine future pathways for membership when the program has capacity.	Resources & Capacity	Mid-Term	WAHT	Planning, SBO	6B, 6C

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Appendix

Click on the titles below to access each summary.

[Appendix A: Community Interview Summary](#)

[Appendix B: Community Meeting #1 Summary](#)

[Appendix C: Community Meeting #2 Summary](#)

[Appendix D: Community Survey Summary](#)