

MassSenate

2025–2026 SESSION IN REVIEW HIGHLIGHTS

Housing Accessibility and Affordability

Across Massachusetts, residents are struggling with rising housing costs—and many, especially young people, worry about whether they can build a future here. In response, the Massachusetts Senate has ***made housing a central focus of its legislative agenda***, embedding ***key policies and funding across major bills and budgets***.

Building More Housing

We prioritized policies that make it faster, more predictable, and more financially feasible to build new housing. Major permitting reforms stabilize zoning rules from the moment a building permit application is filed through the completion of construction, preventing projects from being derailed by midstream regulatory changes. We also strengthened environmental permitting efficiency, expediting wetlands reviews while maintaining strong safeguards.

Our Economic Development Bond Bill expands housing production tools even more, requiring automatic two-family zoning and enabling easier commercial-to-residential conversions, among other things.

Finally, cutting the sales tax on certain building materials lowers construction costs in the face of tariffs, helping more projects move forward. Over time, that means more apartments and homes being built.

Keeping Housing Affordable

We also worked to create far more housing that people can actually afford. A package of tax-relief tools gives cities and towns the ability to reduce property tax costs and put savings directly into residents' pockets.

By doubling and tripling key housing funds, the state can build more affordable homes and renovate older ones, increasing the number of places where residents can live without being priced out. By investing billions to modernize and upgrade public housing, the Senate is making sure that tens of thousands of older residents, families, and people with disabilities can continue living in safe, healthy homes.

Fighting for Renters

We advanced several measures that support renters and strengthen the multifamily housing market. We created construction sales tax relief for multifamily developments serving low-, moderate-, and middle-income residents—lowering costs for projects that produce rental homes.

We also got rid of unfair broker fees, saving thousands of dollars for renters hoping to find that new apartment.



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Signed Into Law

FISCAL YEAR 2027 BUDGET POLICY PROVISIONS ON STREAMLINED LOCAL HOUSING PERMITTING

Includes numerous provisions to streamline local housing permitting, intended to boost new housing production in Massachusetts. These updates reflect the Senate’s ongoing commitment to making Massachusetts more affordable for families and young adults, as well as progress following the Legislature’s passage of the Affordable Homes Act in 2024:

- Makes it easier for homeowners and developers to work with buildings or properties that do not fully meet current zoning rules because they were built under older codes;
- Requires local permitting authorities to account for the ‘public interest’ in housing production as a factor when considering whether to grant a variance;
- Locks zoning rules in place at the time a building permit application is filed and vests them throughout the building process so that projects are not jeopardized by changing rules midway through the project;
- Provides reasonable timelines for projects to proceed under existing zoning rules; and
- Modernizes the variance standard.

Bill H.5555 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Signed into law on July 9, 2026

FISCAL YEAR 2026 CONSOLIDATED SUPPLEMENTAL BUDGET PROVISION ON HOUSING CONSTRUCTION

Creates a new sales tax exemption to foster multifamily housing production and combat the negative impact of tariffs and inflation on housing development in Massachusetts. Applies to the sales of building materials used in the construction of approved affordable, moderate income, and middle-income housing projects, capped at \$35 million per year. Follows the Senate’s action through the Fiscal Year 2026 budget to study the removal of the sales tax for certain housing supply items.

Bill H.5470 | [Bill Text](#) | [Fact Sheet](#) | Signed into law on June 12, 2026

Bill H.4240 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Signed into law on July 4, 2025

FISCAL YEAR 2026 BUDGET POLICY PROVISION ON RESIDENTIAL BROKERS’ FEES

Requires any residential broker fee to be paid by the party that reaches out to the broker, ensuring that landlords do not initiate contact and then pass fees on to tenants.

Bill H.4240 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Signed into law on July 4, 2025

FISCAL YEAR 2026 BUDGET FUNDING FOR FIRST-GENERATION HOMEBUYERS

Provides \$500,000 to provide a matched-savings program, financial literacy, and homebuyer education for long-term home ownership stability and to assist first-generation homebuyers through the Saving Towards Affordable and Sustainable Homeownership program.

Bill H.4240 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Signed into law on July 4, 2025

FISCAL YEAR 2025 SUPPLEMENTAL BUDGET POLICY PROVISION ON EVICTION AND FORECLOSURE

Protects furloughed or otherwise unpaid federal employees from residential eviction or foreclosure during and immediately after any federal shutdown.

Bill H.4761 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Signed into law on November 25, 2025

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FISCAL YEAR 2025 SUPPLEMENTAL BUDGET PROVISION FOR EMERGENCY HOUSING ASSISTANCE

Provides \$425 million to support emergency housing assistance for unhoused families across the Commonwealth. Adds cost controls and reporting mechanisms to ensure the responsible use of taxpayer dollars, while continuing to fund a system that serves Massachusetts mothers, fathers, and children in crisis.

Bill H.58 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Signed into law on February 28, 2025

In Final Deliberations

ECONOMIC DEVELOPMENT BOND BILL PROVISIONS ON INCREASING ACCESS TO HOUSING

Includes a robust collection of housing provisions to spur production and lower housing costs:

- Allows two-family homes on all residentially-zoned lots, subject to reasonable local limitations;
- Creates a new, easier process for converting commercial properties into residential units;
- Requires timely review processes for housing construction projects;
- Provides incentives to communities building housing;
- Helps increase the number of home inspectors;
- Doubles MassDevelopment loan caps to support housing construction.

Bill S.3228 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Passed by the Senate on July 23, 2026

ECONOMIC DEVELOPMENT BOND BILL PROVISION ON AN AFFORDABLE HOMEOWNERSHIP PILOT

Supports the development and construction of permanently affordable homeownership units by aiding the creation of a pilot program. Authorizes \$2.5 million to fund the creation of units for low- and moderate-income households, including units within mixed-use developments.

Bill S.3228 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Passed by the Senate on July 23, 2026

ECONOMIC DEVELOPMENT BOND BILL PROVISION ON MUNICIPAL TAX RELIEF

Gives cities and towns the option of providing enhanced tax relief in the form of a rebate to taxpayers with low or middle incomes who already receive the residential tax exemption. Creates an additional tool on top of the established residential exemption, which gives property tax relief to local residents by shifting more of the residential tax burden onto vacation homes and investment properties.

Bill S.3228 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Passed by the Senate on July 23, 2026

ENERGY AFFORDABILITY BILL SECTION ON BUILDING ENERGY CODE

Locks in the energy code for developers at the time they file a building project's permit application, so that code changes do not interrupt a project midway through development.

Bill S.3143 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Passed by the Senate on July 1, 2026

ENVIRONMENTAL BOND BILL PROVISION ON STREAMLINED ENVIRONMENTAL PERMITTING

Reforms permitting requirements to reduce timelines for qualifying projects, contingent on meeting robust standards—seeking to align Massachusetts' rigorous protections with a more efficient review process.

Bill S.3064 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | Passed by the Senate on April 15, 2026

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ENVIRONMENTAL BOND BILL PROVISION ON HOME BUYING PROTECTIONS

Requires that home sellers and landlords inform prospective homebuyers and tenants about the flood risk of a residential property, along with any history of flooding on the property.

Bill S.3064 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | *Passed by the Senate on April 15, 2026*

Passed by the Senate

AN ACT RELATIVE TO VETERAN PROPERTY TAX WORK-OFF

Bolsters the targeted tax relief offered to veterans and spouses of deceased or disabled veterans by allowing them to reduce their property taxes by up to \$2,000 per year in exchange for providing volunteer services to their municipality, an increase from the current \$1,500 cap, under a provision local governments can choose to adopt.

Bill S.1948 | [Bill Text](#) | [Press Release](#) | *Passed by the Senate on January 15, 2026*

AN ACT TO PREVENT PROPERTY TAX BILL SHOCKS

Gives cities and towns the ability to shield taxpayers aged 65 and older who own and occupy their home, enrolled in MassHealth, or living with children under age six from the shock of an extraordinarily high tax bill in a year when the community's residential property tax levy rises by more than 10 per cent. Gives cities and towns the further option of expanding eligibility to cover people with children under the age of 18.

Bill S.2917 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | *Passed by the Senate on January 15, 2026*

AN ACT AUTHORIZING THE ESTABLISHMENT OF A MEAN TESTED SENIOR CITIZEN PROPERTY TAX EXEMPTION

Creates a statewide property tax exemption program for eligible seniors in participating communities. Municipalities would be able to opt in or out of the senior citizen property tax exemption by a vote of their town meeting, city council, or other local legislative body. Makes relief available, in participating communities, to seniors who are age 65 or older, own and occupy the eligible property, have lived there for at least the last ten years, and meet certain financial requirements. Allows municipality to set the annual amount for their local senior tax exemption, which would be spread proportionally across the town or city's residential tax levy.

Bill S.2902 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | *Passed by the Senate on January 15, 2026*

AN ACT RELATIVE TO MUNICIPAL TAX RELIEF

Gives cities and towns the option of issuing a rebate to eligible taxpayers who received the residential tax exemption in the prior fiscal year. Requires that the rebate amount be the same for all eligible taxpayers. Allows cities and towns to determine their residents' eligibility and set their own thresholds around assets, income, or other factors. Boosts the existing senior property tax exemption by giving municipalities the option of further expanding eligibility and raising the limit of possible exemption from \$500 to \$1,500.

Bill S.2915 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | *Passed by the Senate on January 15, 2026*

AN ACT RELATIVE TO SENIOR PROPERTY TAX DEFERRAL

Expands eligibility for the Senior Tax Deferral program by lowering eligibility to seven years of state residency. Gives more time to heirs to plan for and pay the deferred taxes by delaying an increase in the interest rate for deferred taxes until a year after the taxpayer's death and delaying the date on which a foreclosure petition may be filed until 18 months after their death. Prioritizes current military servicemembers by ensuring that these interest rate and lien changes are mirrored in an existing property tax deferral for active members of the military.

Bill S.2914 | [Bill Text](#) | [Fact Sheet](#) | [Press Release](#) | *Passed by the Senate on January 15, 2026*