



Belmont Housing Trust

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Statement in Support of Belmont Center Overlay District and Center Gateway Overlay District *Approved by the Belmont Housing Trust—January 13, 2026*

Belmont's 2024 Housing Production Plan, "Building Belmont's Future" reveals that 30% of Belmont residents are eligible for affordable housing and yet there is only 1 affordable home for every 4 households that need it. The Housing Production Plan sets forward a path for adding 293 affordable homes over the next five years to hit the state's 10% benchmark under Chapter 40B. The Housing Production Plan sets goals for:

- Diverse housing types to meet people's diverse needs;
- Affordable housing for people with low incomes;
- Equitable and accessible housing that expands access to rental and homeownership opportunities;
- Sustainable housing with net zero construction and carbon neutrality; and
- 15-minute neighborhoods where people can get to local shops and parks without always having to drive.

The Belmont Center Overlay District and Center Gateway Overlay District articles support housing production and planning goals named in Belmont's Housing Production Plan. "Building Belmont's Future" names potential opportunity sites throughout town that maximize opportunities for transit-oriented development and walkable neighborhoods, invest in renovations of Belmont's Public Housing Properties, and redevelop underutilized sites. Belmont has recently made progress on some of these strategies through the adoption of the MBTA Communities Act and dedicating Community Preservation Acts funds for affordable housing. To meet people's wide ranging housing needs and hit the state's 10% benchmark, more zoning policies are needed to allow new homes, particularly in Belmont Center.

Zoning determines what can and can't be built; zoning by itself won't create housing. When Belmont allows for more housing opportunities, particularly multifamily housing in mixed-use buildings, near commercial centers, and close to transit, we make it possible to increase affordable housing opportunities in areas where it is easier to shop locally and get to work and school. When there are more housing opportunities at a range of price points, seniors have options to downsize, renters can become homeowners, people who work in town can live in town, and local businesses have more of the foot traffic they need to thrive.

Changing Belmont's zoning makes it possible to create homes that meet the needs of current and future residents and people who work or go to school in town. When Belmont plans for housing development and applies the Town's inclusionary zoning bylaw, Belmont can remain in the driver's seat when it comes to housing development. Under state law, when communities hit or exceed the benchmark or have a certified Housing Production Plan that demonstrates progress in achieving the state's benchmark, municipalities can decide where to develop rather than having development happen. Rezoning Belmont Center is a proactive way to meet the needs of current and future residents, increase commercial activity, and keep Belmont in the driver's seat on development decisions.