



THE CITY OF WORCESTER'S HOUSING PRODUCTION PLAN EXPLAINED

Worcester faces an intensifying housing crisis shaped by rising rents, stagnant incomes, an aging housing stock, and sustained population growth. **Nearly 40% of all households—and about 50% of renters—are cost-burdened** (Defined by HUD as spending more than 30% of gross income on housing). The city has a deficit of more than 8,500 rental units affordable to extremely low-income households, and **59% of Worcester's housing was built before 1960**, much of it no longer aligned with the needs of today's smaller households. Home values have also climbed rapidly, rising faster than 94% of Massachusetts municipalities in recent years.

Worcester's [Housing Production Plan](#) (HPP) provides a comprehensive roadmap for addressing these challenges, and was approved by the Commonwealth on Feb. 19, 2026 so expires on Feb. 18, 2031. This is the city's most significant citywide housing policy report since the 2012

THE CITY'S HOUSING PRODUCTION PLAN

The City of Worcester's Housing Production Plan (HPP) is a five-year roadmap (FY2026–2030) that diagnoses the city's housing challenges and outlines strategies to increase affordability, stability, and supply. It is a state-approved document required under Massachusetts housing law and closely aligned with the City's 2024 comprehensive plan, Worcester [Now | Next](#).

The HPP is organized into six chapters that together create a full picture of Worcester's housing landscape. The opening chapter explains the purpose of the plan, the legal framework behind it, and the community engagement process that informed its development. The next chapter outlines the plan's core: eight major goals and a set of strategies focused on affordability, housing stability, zoning reform, preservation, and improved city capacity. The demographic chapter examines the population and household trends shaping future demand, while the housing conditions chapter details the age, quality, affordability, and availability of the city's housing stock. A subsequent chapter identifies the regulatory, financial, infrastructure, and environmental constraints that make housing development challenging. The final chapter assesses Worcester's local and regional capacity to carry out the plan, including staffing, partnerships, and funding tools.

Drawing on the plan's chapters on demographic analysis, housing conditions assessment, and review of development constraints, the Bureau has grouped Worcester's most pressing housing challenges into a set of clear themes that reflect the structural issues

[Housing Market Study](#), which focused on housing conditions and distressed properties.

Grounded in extensive data analysis, the HPP projects **12,300 additional housing units required by 2033**, along with the demographic shifts, market pressures, and regulatory constraints impacting Worcester. It outlines eight major goals and a set of strategies aimed at increasing housing supply, deepening affordability, modernizing zoning, preserving existing homes, improving housing outcomes.

This brief is an overview of the HPP and the core housing challenges, broad goals, and specific strategies the City proposes to address them. The Bureau will publish a forthcoming report—*Raising Housing: Understanding the Affordable Housing Crisis in Worcester*—that examines the HPP's projections, strategies, and implementation challenges in the context of statewide housing goals and external benchmarks.

highlighted throughout the HPP. Using Chapter 2's goals and strategies as a guide, this brief provides an overview of how the City proposes to address these barriers—from expanding affordable housing production to modernizing zoning, preserving aging homes, preventing displacement, and strengthening administrative capacity.

The Worcester Regional Research Bureau's goal is to provide clear, accessible analysis that supports informed public discussion and effective policymaking. By outlining the key challenges and strategies in the Housing Production Plan, this brief offers a foundation for residents and local leaders to engage with the decisions that will shape Worcester's housing future.

What is a Housing Production Plan? A Housing Production Plan (HPP) is a five-year planning document through which Massachusetts municipalities evaluate local housing conditions, identify gaps in supply, and outline strategies to expand housing options, particularly for low- and moderate-income households.

While voluntary, HPPs are designed to align local housing policy with the state's broader affordability framework under Chapter 40B, helping communities guide growth and clarify how future development should occur. The Commonwealth establishes the overarching policy structure and benchmarks for affordability, while review and approval by the Executive Office of Housing and Livable Communities (EOHLC) confirms that a local plan is grounded in data, responsive to community needs, and consistent with statewide housing goals.



THE CITY’S KEY HOUSING CHALLENGES

The key challenges facing Worcester’s housing landscape emerge clearly from the demographic profile and housing conditions analysis presented in Chapters 3 and 4 of the Housing Production Plan (HPP). While the plan does not group these findings into a single framework, a review of its data reveals several underlying issues that cut across multiple sections. Synthesizing these findings, the Bureau identifies four broad, interrelated challenges that define Worcester’s housing environment: a

deepening affordability crisis, a shortage of affordable units for the lowest-income households, a mismatch between the existing housing supply and the needs of today’s residents, an aging and deteriorating housing stock, and intensifying market pressures driven by population growth and rising demand. The following sections present these challenges in a clear, data-driven format to highlight the structural issues Worcester must address in the years ahead.

THE CITY’S FOUR KEY HOUSING CHALLENGES

1. AFFORDABILITY CRISIS (COST-BURDEN)

3. MISMATCH BETWEEN SUPPLY AND NEED

2. SHORTAGE OF AFFORDABLE HOUSING

4. AGING AND DETERIORATING STOCK

1. AFFORDABILITY CRISIS (COST BURDENED)

Worcester is experiencing a deepening affordability crisis, particularly for renters. According to 2022 American Community Survey (ACS) data, which the HPP is based on, **50% of renter households are cost-burdened**—spending over 30% of income on housing—compared to **15% of owner households**. Nearly **one-third of renter households earn under \$50,000**, meaning they can afford at most \$1,250 in rent, far below the city’s **2024 median asking rent of \$1,718** for multifamily units (CoStar). The distribution of rents has dramatically shifted: due to rental increases and other factors, the city lost 7,600 rental units priced under \$1,000 between 2013 and 2022 while due to rent increases and construction, adding 12,300 units priced above \$1,500, including a **486% increase in units renting at \$2,000 or more**.

Rising home prices deepen affordability pressures for prospective buyers as well. **The median home value for owner-occupied units rose 45.1% between 2013 and 2022** (ACS), while median sales prices increased from \$181,000 in 2014 to \$430,000 in 2024 (Redfin). Meanwhile, renters at the lowest income levels are dramatically underserved: Worcester has an **8,514-unit deficit** for households at or below 30% Area Median Income (AMI). With rents and sale prices rising faster than incomes for many existing residents, the city’s affordability crisis is placing severe stress on low- and moderate-income households.

2. SHORTAGE OF AFFORDABLE HOUSING

The housing supply has grown, but not nearly fast enough to meet demand—especially demand for affordable units. Worcester added **6,700 housing units** over the past decade, yet the vacancy rate for units available for sale or rent has **fallen from 3.4% to 2.1%**, far below the healthy 5–8% benchmark (ACS). This tightening of supply is occurring while population and job growth accelerate: Worcester’s population increased to roughly **204,000** and is projected to exceed **232,000 by 2050**, and the city added 8,000 jobs between 2013 and 2023. RKG’s demand model projects **12,304 new units needed by 2033, including 11,617 rental units**, yet current production levels lag far behind this threshold. Worcester’s subsidized housing supply is not keeping pace either. Although the number of units on the state’s Subsidized Housing Inventory (SHI)—which tracks affordable housing eligible under Chapter 40B—has grown slightly, **Worcester’s SHI percentage has declined as market-rate development has outpaced the production of deed-restricted affordable homes**. Meanwhile, the **Worcester Housing Authority’s waitlist has grown to nearly 38,500 applicants as of April 2025**, including 1,505 extremely low-income households, based on data available at the time the report was approved. Together, these indicators demonstrate that Worcester faces a deep and worsening shortage of housing affordable to low-income and moderate-income residents.



3. MISMATCH BETWEEN SUPPLY AND NEED

Worcester's demographic shifts are reshaping the types of housing needed—but the existing stock does not align with these patterns. Two distinct dynamics are occurring simultaneously. Among current renters, household size is increasing: **the average renter household grew from 2.27 to 2.32 persons, with notable growth in 3-, 4-, and 6-person renter households.** Yet the rental stock remains dominated by smaller units, with most rental units offering only one to three bedrooms. This indicates a present-day shortage of appropriately sized rental housing for larger households, contributing to overcrowding and limited choice.

At the same time, projections of new household formation point in a different direction. The Housing Production Plan estimates that **65% of projected new rental demand and 59% of new ownership demand by 2033 will come from one- and two-person households.** However, much of Worcester's housing stock—particularly in the ownership market—is composed of older, larger homes that are often occupied by one- or two-person households, including many older adults. This limits turnover and constrains the market's ability to efficiently match unit size with household size. Together, these conditions reflect a structural mismatch that restricts mobility across the housing continuum and contributes to rising cost burdens across household types.

CONSTRAINTS TO OVERCOME

Worcester's ability to address its housing challenges is challenged by a combination of **regulatory, environmental, and infrastructural constraints** that are cited in the report.

Environmental constraints include the basic physical limits on where and how new housing can be built. Roughly **12% of the city is protected open space**, and another **11% falls within wetlands or their buffer zones**, where development must meet strict state and local performance standards. About **7% of Worcester's land** lies in Federal Emergency Management Agency (FEMA)-designated flood hazard zones, where development is subject to flood risk. More than **200 contaminated or restricted sites**—often along historic industrial corridors—may require cleanup or carry limits on future use.

Infrastructural constraints relate to whether existing public systems can support more homes. Worcester is

Worcester faces simultaneous pressures at different points in the housing system: existing renter households are larger than the rental stock can easily accommodate, while most future household growth will be among smaller households that are constrained by limited turnover and unit-size flexibility in the broader housing market.

4. AGING AND DETERIORATING HOUSING STOCK

Worcester's housing stock is among the oldest in the Commonwealth, and its age presents acute challenges for quality, safety, and long-term affordability. **Fifty-nine percent** of Worcester homes were built before **1960**, meaning the majority are now more than 60 years old, and only **7.7% were built in the last 20 years** (ACS). Older units frequently suffer from deferred maintenance issues such as outdated electrical and plumbing systems, insulation problems, high heating costs, leaking roofs, lead paint, asbestos, and mold—problems that disproportionately affect lower-income tenants who have limited options outside of this aging stock.

While new multifamily construction has accelerated—**over 1,000 units permitted between 2021 and 2023**, and over **900 in buildings with 5+ units**—these units represent a small share of overall stock and are generally priced at the top of the market. Without intervention, deterioration will reduce available supply, exacerbate affordability pressures, and weaken neighborhood stability.

largely served by municipal water and sewer, but **one-third of the sewer network has exceeded its useful life**, and some fringe areas lack full wastewater connections. Transportation access is mixed: highways and growing rail service provide regional connectivity, while **limited frequent local transit** can constrain car-light, infill-oriented growth.

Regulatory constraints stem from how local rules shape what can be built and where. About **44% of Worcester's land is zoned exclusively for single-family homes**, and multi-family housing of four or more units is allowed by right on only a minority of land. **Dimensional standards that conflict with Worcester's historic housing**, high **parking minimums**, and the fact that **supportive housing types are not permitted by right anywhere** all make development harder. Requirements such as **site plan review for 5+ units** and **inclusionary zoning kicking in at 12 units** can further challenge small-scale project feasibility.



THE CITY'S REGULATORY CHALLENGES TO OVERCOME

ENVIRONMENTAL

1. 12% of Worcester's land is Open Space, with most (3,075 of 3,103 acres) legally protected from development.
2. 5% of the city is wetlands or bodies of water; including buffer zones under the Wetland Protection Act and local ordinance, this expands to 11% (2,663 acres).
3. About 7% of Worcester lies within FEMA-designated flood zones, usually near wetlands, water bodies, and low-lying areas.
4. Most of the city's habitat is within protected open space, except for the Worcester Regional Airport and a solar array in South Quinsigamond Village—both unlikely to redevelop soon.
5. There are 152 Activity and Use Limitation (AUL) sites and 62 hazardous material disposal sites, mainly near rail lines and former manufacturing areas.

INFRASTRUCTURAL

6. Worcester's drinking water infrastructure extensively serves the city, with a few exceptions near the city limits.
7. The 2019 Integrated Water Resources Management Plan guides investments in water and wastewater infrastructure.
8. The sewer and wastewater system covers the city, though approximately one-third of it is beyond its useful life and scheduled for renewal.
9. Public school enrollment peaked in 2017, declined during the pandemic, and is now recovering steadily.
10. In 2022, Worcester Public Schools spent \$18,449 per student, below the state average of \$19,714, though the amount has increased 30% over five years.
11. Two interstates provide north-south mobility, while Route 9 runs east-west through the city.
12. Rail upgrades in progress are expected to improve connections to Boston, Springfield, Albany, and New York City.

REGULATORY

13. Local Historic Districts require exterior development to be reviewed by the Historical Commission; the Commission also administers a Demolition Delay Ordinance applying to 251 historic buildings.
14. Worcester's Euclidean zoning code does not allow by-right mixed-use development unless both uses are permitted in a district.
15. Parking minimums may be outdated and inconsistent with best current practices.
16. Homeowners insurance premiums increased by 17% statewide between 2021 and 2023, adding to housing affordability challenges.
17. Deeply affordable and supportive housing types (e.g., shelters, lodging houses, mobile homes) are not allowed by right and require discretionary approvals.
18. Several Priority Development Areas under Chapter 43D allow expedited permitting
19. Inclusionary Zoning ordinance requires 15% of units in buildings over 12 units to be affordable at 80% AMI, with options for payment in lieu or fewer units at deeper affordability (60% AMI).

THE CITY'S GOALS AND STRATEGIES FOR ACTION

The Housing Production Plan does more than diagnose Worcester's housing challenges—it pairs those challenges with a set of eight goals designed to directly address the pressures and constraints outlined in the previous sections. These goals translate complex demographic, market, environmental, infrastructural, and regulatory findings into actionable priorities for the next five years. Together, they offer a roadmap for expanding affordability, renewing Worcester's aging housing stock, modernizing outdated zoning and permitting systems, strengthening housing stability, and aligning future growth with the city's long-term planning vision. Below is

a streamlined overview of the plan's major goals and the strategies the City proposes to overcome its housing barriers and advance a more equitable, functional housing system.

GOAL 1: Expand Affordable Housing Production and Deepen Affordability

Worcester's housing shortage is especially acute at the lowest income levels. Goal 1 focuses on increasing the supply of housing that is affordable to low- and moderate-income residents, particularly those earning below 30% of the Area Median Income (AMI). The HPP outlines several strategies to achieve this, including supporting the development of deeply affordable rental units, strengthening inclusionary zoning so that new



THE CITY'S GOALS TO ADDRESS THE HOUSING CRISIS

1. EXPAND DEEP, AFFORDABLE PRODUCTION

2. RENEW AGING HOUSING STOCK

3. REDUCE REGULATORY BARRIERS

4. ADVANCE EQUITY AND FAIR HOUSING

5. PROMOTE STABILITY WITH COMMUNITY PARTNERS

6. EXPAND TRANSPORTATION AND MOBILITY

7. ALIGN GROWTH WITH NOW | NEXT

8. MAKE HOMELESSNESS BRIEF AND NON-RECURRING

market-rate developments contribute to affordable housing stock, and prioritizing the use of surplus public land for housing production. Additionally, the plan encourages expanding affordable homeownership opportunities and calls for better coordination with the Worcester Housing Authority to modernize and grow its inventory of public housing. This goal acknowledges that the private market alone will not produce enough affordable housing, and therefore targeted policy tools and public investment are necessary to close the gap.

GOAL 2: Renew Worcester’s Aging Housing Stock

Much of Worcester’s existing housing is old, with significant portions in disrepair. Goal 2 recognizes the importance of preserving and improving these homes as part of the city’s broader housing strategy. Rather than focusing solely on new construction, the HPP emphasizes the need to keep older homes viable—particularly triple-deckers and other historically common housing types that still provide much of the city’s affordable housing. Key strategies include offering financial and technical assistance to homeowners and small landlords for repairs, energy efficiency upgrades, and safety improvements such as lead abatement. The plan also encourages adaptive reuse of vacant or underutilized buildings for housing. Preserving this housing stock is critical to

maintaining affordability and livability, especially for residents in older neighborhoods.

GOAL 3: Reduce Regulatory Barriers to Increase Housing Supply

Worcester’s current zoning and permitting framework is one of the largest obstacles to building more housing. Goal 3 is aimed at modernizing these regulations to allow for more housing types and to streamline development. The plan recommends a complete overhaul of Worcester’s zoning code to allow multifamily housing by-right in more areas, particularly in places currently restricted to single-family or two-family homes. It also calls for the elimination of off-street parking minimums, which raise costs and reduce the number of units that can be built on constrained lots. The HPP suggests revising outdated dimensional requirements—such as minimum lot sizes, height limits, and setbacks—to better align with the existing urban fabric. Finally, it proposes streamlining the permitting process and offering more predictability to developers to reduce financial and logistical risks. By reducing these regulatory burdens, Worcester hopes to unlock housing supply that better meets today’s demand.

GOAL 4: Advance Equity and Fair Housing

This goal reflects Worcester’s commitment to ensuring that all residents—regardless of race, income, ability, or



background—have equal access to safe and stable housing. The HPP proposes a number of strategies to promote housing equity and prevent discrimination. These include enforcing fair housing laws, providing legal and educational resources to tenants and landlords, and addressing barriers faced by vulnerable populations such as returning citizens (released from incarceration) or people with disabilities. The plan also prioritizes the production of accessible housing and emphasizes the need for anti-displacement protections, particularly in neighborhoods undergoing redevelopment. Goal 4 makes clear that a fair housing strategy must be at the center of Worcester’s housing future—not just an add-on.

GOAL 5: Promote Housing Stability and Production with Key Community Partners

Goal 5 acknowledges that solving Worcester’s housing challenges will require coordination among many different stakeholders—not just City Hall. The plan emphasizes collaboration with local nonprofit developers, service providers, advocacy groups, and the private sector. Strategies under this goal include expanding eviction prevention services, mediation programs, and housing counseling, as well as building capacity for monitoring affordable housing and supporting community development corporations (CDCs). The HPP also calls for the creation of a Housing Plan Implementation Committee to oversee and guide progress. By fostering strong partnerships and sharing resources, Worcester can expand the reach and effectiveness of its housing interventions.

GOAL 6: Expand Transportation and Mobility Options to Support Housing

Recognizing that housing and transportation are closely linked, Goal 6 aims to align housing development with access to transit and other mobility options. The plan encourages new housing near existing transportation corridors and job centers, including along “growth corridors” identified in the City’s master plan. It supports mixed-use and transit-oriented development, pedestrian and bike-friendly infrastructure, and land use policies that reduce car dependency. These strategies are designed not only to improve quality of life but also to reduce housing costs by enabling residents to live without needing to rely on private vehicles. This integrated approach ensures that new housing will be both accessible and sustainable.

GOAL 7: Strategically Align Growth with Worcester Now|Next

Worcester’s 2024 Worcester Now | Next plan lays out where and how the city should grow over the next two decades. The HPP calls for future zoning updates and land-use decisions to follow that vision—directing new housing to areas the community has already identified as

appropriate for infill, mixed-use development, and higher density. In short, the city’s growth strategy should reflect the priorities and geographic framework established through the comprehensive planning process.

GOAL 8: Make Homelessness Brief and Non-Recurring

The HPP emphasizes reducing homelessness by ensuring that individuals and families can quickly access shelter, supportive services, and a path to stable, long-term housing. Achieving this goal will require strong coordination with state and regional partners, continued investment in facilities and programs, and a focus on addressing the systemic barriers that keep people from securing permanent housing.

THE CITY’S STRATEGIES TO ACHIEVE THESE GOALS

To turn its eight housing goals into measurable progress, Worcester’s HPP identifies three broad strategy areas—**planning and zoning reforms, local programs and initiatives, and capacity-building and coordination**—that together form the roadmap for implementation.

First, the plan proposes a series of planning and zoning reforms aimed at removing the regulatory barriers that currently limit new housing. Key actions include modernizing zoning to allow more multifamily and mixed-use development, updating dimensional and parking requirements to better align with Worcester’s existing urban form, streamlining permitting through pre-approved design standards, and using tools such as density bonuses and targeted incentives to make affordable and mixed-income projects more feasible.

Second, the HPP advances a set of local programs and policy initiatives designed to support the market, stabilize neighborhoods, and preserve affordability. These include expanding homeownership and landlord-assistance programs, growing rehabilitation and energy-efficiency efforts for older homes, aligning property tax policies with affordability goals, and protecting subsidized units at risk of expiring. The plan also calls for improved resources for renters, voucher holders, and first-generation buyers, while encouraging redevelopment of vacant sites for both market-rate and deeply affordable housing.

Finally, the plan emphasizes capacity-building and coordination across City departments and community partners. Worcester aims to strengthen housing compliance and permitting functions, expand partnerships with transit agencies, colleges, CDCs, and service providers, and invest in housing stability services that prevent displacement. The HPP also establishes new structures for monitoring progress, including quarterly implementation updates and a more formalized role for cross-sector collaboration to ensure accountability.

The City’s strategies are detailed on the next page.



THE CITY'S SPECIFIC HOUSING STRATEGIES TO ACCOMPLISH ITS GOALS

PLANNING, POLICIES, & ZONING

1. Rezone growth corridors to support infill, mixed-use, and transit-oriented development.
2. Identify underused sites in growth areas for deeply affordable housing.
3. Update zoning to legalize and support existing multifamily housing.
4. Create a set of pre-approved housing designs for faster permitting.
5. Support redevelopment of vacant parcels using tax credit incentives.
6. Reduce or eliminate parking minimums to allow more flexible development.
7. Provide citywide density bonuses and streamlined permitting for 100% affordable housing.
8. Regularly assess and adjust the inclusionary zoning ordinance to keep it effective.
9. Develop feasible pathways for affordable homeownership through inclusionary zoning.
10. Increase density bonuses for developments that include 30% AMI units.
11. Prioritize accessibility, permanent affordability, and homeownership in the next HUD Consolidated Plan.
12. Promote Accessory Dwelling Units (ADUs) through zoning changes, education, and affordability initiatives.
13. Audit and improve permitting processes to speed up housing approvals.
14. Analyze rental registry data to track vacancies and guide housing policy.

LOCAL INITIATIVES & POLICIES

15. Expand the Landlord Summit to include emerging developers and launch a Homeownership Summit.
16. Develop educational materials guiding housing stakeholders through Worcester's development processes.
17. Maintain homebuyer assistance programs and explore first-generation homebuyer support.
18. Expand housing and stability programs for unhoused and vulnerable residents.
19. Grow rehab programs using low-cost, high-impact energy updates.
20. Prioritize Community Preservation Act (CPA) funding for affordable housing beyond minimum requirements.
21. Protect and extend affordability of existing subsidized units.
22. Align property tax policy with affordable housing viability.
23. Support small landlords renting to voucher holders.
24. Train local workers for housing rehab and assistance.
25. Boost planning staff to match the capacity of peer cities.

CAPACITY, EDUCATION, & COORDINATION

26. Advocate for transit funding to connect residents to jobs along growth and priority corridors.
27. Invest in infrastructure and policies that support biking, walking, and micromobility.
28. Partner with local organizations to replicate WHA redevelopment models for affordable housing.
29. Align zoning reform with sustainability goals from the Green Worcester Plan.
30. Monitor implementation through quarterly Affordable Housing Trust Fund updates.
31. Work with colleges to expand on-campus housing and ease neighborhood pressure.
32. Launch a design competition to reimagine affordable triple-decker housing.
33. Use surplus municipal land for deeply affordable triple-decker housing.
34. Build city capacity to oversee affordable housing compliance and support property owners.
35. Improve referrals to legal and housing stability services to prevent displacement.



CONCLUSION

Worcester’s [Housing Production Plan](#) (HPP), released in Spring 2025 and approved by the MA Executive Office of Housing and Livable Communities to be effective from Feb. 19, 2026 to Feb. 18, 2031, lays out a clear and urgent roadmap for addressing one of the city’s most pressing challenges: a deepening shortage of safe, stable, and affordable housing. The plan responds to mounting pressures that have shaped Worcester’s housing landscape over the past decade—rising rents and home prices, stagnant wages for many workers, an aging and deteriorating housing stock, and development patterns constrained by outdated zoning and regulatory structures. The HPP makes unmistakably clear that Worcester must add **12,300 new homes by 2033** while simultaneously preserving the homes it already has, all to support a growing population and protect existing residents from displacement and housing insecurity.

Across its six major goals, the plan outlines a strategy for producing more housing, expanding affordability, renewing older homes, modernizing regulations, strengthening fair housing protections, and improving mobility so that residents can access jobs and opportunities with greater ease. Concrete strategies from the city includes zoning reform, reducing parking minimums, expanding rehabilitation programs, acquiring distressed properties, expanding vouchers and rental assistance, and partnering with developers, nonprofits, and state agencies to unlock new sources of funding and expertise.

Success will depend not only on the policies themselves, but on Worcester’s ability to coordinate actors across sectors, build public trust, leverage state and federal support. A forthcoming Bureau analysis will examine the HPP in greater depth, assessing the feasibility of its housing production targets, the alignment of its strategies with statewide goals and peer-city experience, and the institutional capacity required to translate the Plan’s ambitions into durable, on-the-ground outcomes.