Government Affairs Committee – 3A Informational Series

Part 2: What is a Multi-Family Overlay District?

In response to the requirements set forth by the MBTA Communities Act, municipalities have proposed overlay districts to facilitate compliant housing development. Each of these districts are written to allow multi-family housing, within the applicable boundaries, as of right. The creation of these new zoning bylaws or ordinances allows property owners to build or expand upon their existing homes, bypassing the special permit or variance process. What it does not bypass is the building permit process. These requirements are still necessary to ensure any project meets the applicable codes for health, fire, public works, conservation, engineering, and planning. Both Gloucester and Ipswich residents will have an opportunity in upcoming elections to vote for or against the proposed districts in their communities. Residents will be asked to vote in favor of or against the proposed districts, not for the law itself.

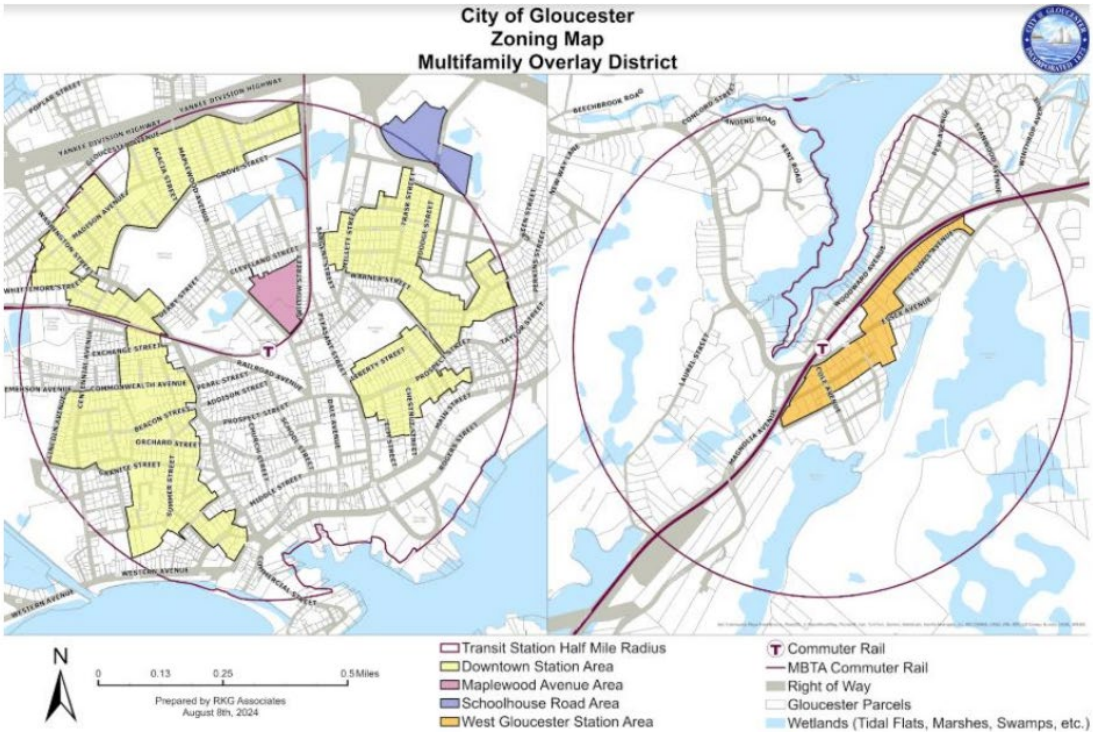
Gloucester's Multi-family Overlay District (MFOD) encompasses four sub districts, each with their own particular requirements. The Downtown Station Area consists of various neighborhoods surrounding the Railroad Avenue Gloucester Commuter Rail Station. Within this district, property owners may build a single, 2- or 3-family dwelling as long as they have a minimum lot size of 4,000 square feet. Building heights can be no more than 35 feet and applicable lot coverage, width, and minimum frontage applies. The West Gloucester Station Area consists of a narrow section of neighborhoods along Essex Ave in proximity to the West Gloucester Commuter Rail Station. Properties in this district may also build up to a 3-family dwelling as long as their lot size is at least 6,000 square feet. They also must abide by the 35-foot maximum building height and additional lot requirements.

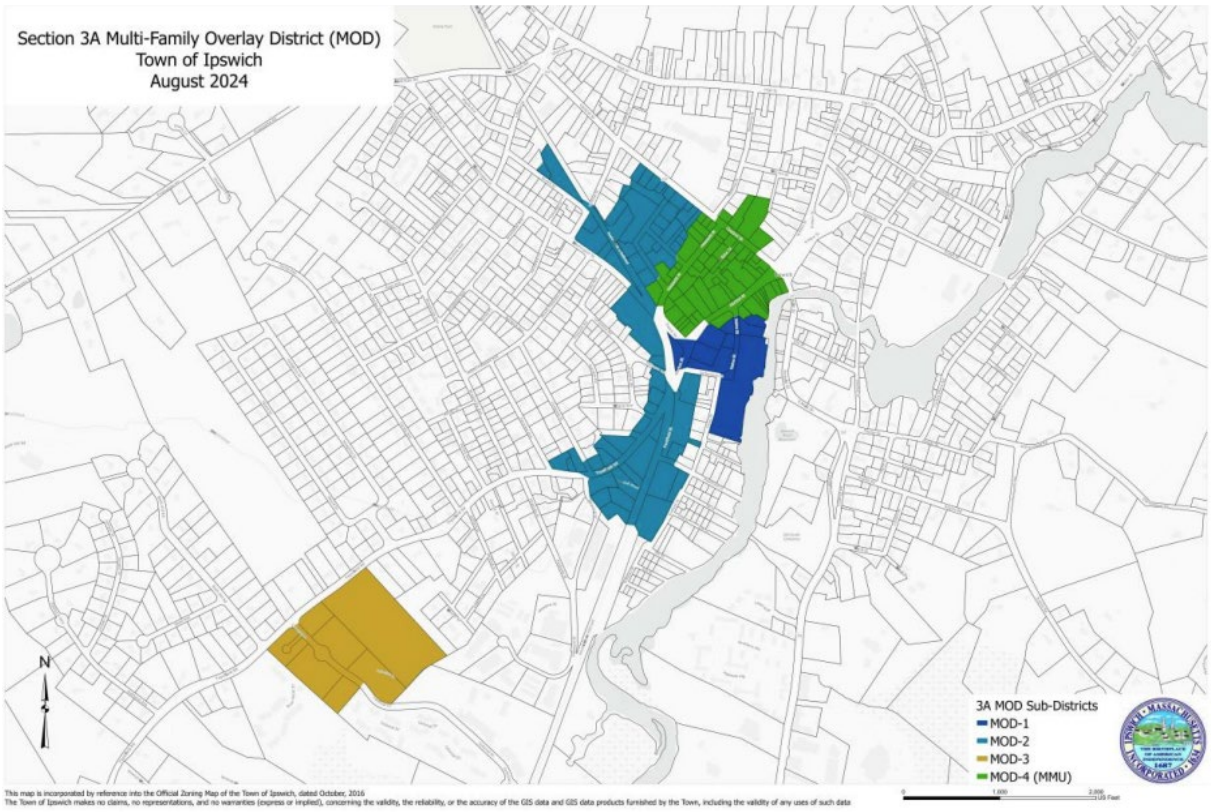
The other sub districts allow for increased density or additional unit capacity. The Maplewood Avenue District encompasses a smaller area between Maplewood Avenue and Willow Street. This district allows dwellings of four or more units or multiple buildings on the same lot with a maximum of 40 units per acre as long as the lot size has a minimum of 40,000 square feet. New or renovated buildings in this area must be no taller than 35 feet with additional requirements for lot coverage, width, and frontage. The Schoolhouse Road District has a similar density allowance with some of the area overlapping the existing Halyard Complex. Structures would still have to conform to minimum lot requirements but could be as tall as 55 feet. In addition, each of the four sub-districts impose a minimum parking requirement of one space per dwelling unit.

Ipswich also has four sub-districts to their Multi-family Overlay District (MOD) delineated as MOD-1 through MOD-4. The MOD encompasses an area approximately 54.9 acres around the Commuter Rail Station, primarily in the downtown area with one sub-district on the outskirts of the half-mile radius of the train station along Topsfield Road and Colonial Drive. The district allows multi-family dwellings by right with a site plan review along with additional provisions for Mandatory Mixed-Use in MOD-4 requiring non-residential use on the ground floor.

A variety of standards apply within each sub-district. Height is uniformly restricted to 45 feet with the exception of MOD-3 allowing a maximum of 37 feet. Units per acre is limited to 15 in MOD-3, 20 in MOD-2 and 22 in both MOD-1 and 4. Additional restrictions apply to building lot coverage, open space, and minimum frontage with more conservative stipulations in MOD-3 and all requiring parking. All other underlying zoning provisions remain in full force and must be adhered to via the site plan review process.

It's important to note the districts outlined in both communities have existing densely populated areas. The 3A zoning requirements put forward by the state provide each community with density and capacity standards. Gloucester and Ipswich are required to zone for a minimum of 2,270 and 971 respectively. These standards are not requirements for new buildings. The municipalities are under no obligation to create additional housing units and property owners are not required to develop or alter their premises in any way under the law. The minimum capacity numbers indicate what is allowed to be built with no bearing on what is actually built.





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