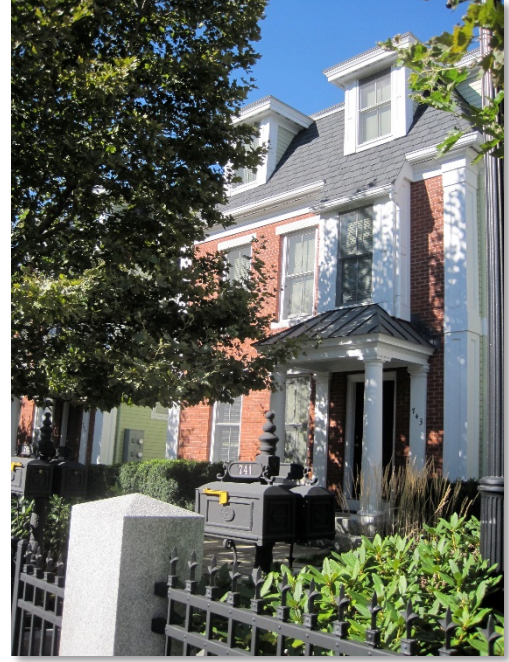


## 4. HOUSING

### A. INTRODUCTION

Arlington is a mature and largely developed suburb with neighborhoods that offer a variety of housing, from single-family homes to apartments in mid-rise buildings. Rapid population growth in the first half of the twentieth century triggered a significant expansion in Arlington's housing stock. Farms and hilly terrain were subdivided to make way for new homes. As Arlington grew around railroad lines and streetcar networks, the grids of short residential streets and dense housing that were built off Massachusetts Avenue and Broadway left a permanent imprint on the land. Today, these older, compact neighborhoods have tree-lined streets, an eclectic mix of residential uses and some nonresidential uses as well, along with parks, local elementary schools, and other amenities that attract homebuyers to Arlington. Residents take pride in their neighborhoods, and many people rank the beauty and close-knit feel of Arlington's neighborhoods as top qualities of the town.



Though it has very little vacant, developable land remaining for new housing, Arlington is poised for change. Relentless demand for housing in the Boston Metro area has pushed up home prices and rents in once-affordable communities, triggering redevelopment, conversion of nonresidential space to housing, and redevelopment of land for multi-family housing. These physical and economic changes have been the catalyst for demographic change, too, for higher property values means that some new people moving into Arlington are wealthier than many of their neighbors. Being close to Boston and Cambridge and substantially built out does not immunize older suburbs from the effects of growth and change, and Arlington is no exception.

### B. HOUSING GOALS

- ⑤ Encourage mixed-use development that includes affordable housing, primarily in well-established commercial areas.
- ⑤ Provide a variety of housing options for a range of incomes, ages, family sizes, and needs.
- ⑤ Preserve the “streetcar suburb” character of Arlington’s residential neighborhoods.

- ⑤ Encourage sustainable construction and renovation of new and existing structures.

**C. KEY FINDINGS**

- ⑤ Arlington is a town of neighborhoods. Regardless of whether people agree about the exact location of neighborhood boundaries, Arlington’s neighborhoods have recognizable features: topography, the age and types of homes, the length, width, and character of the streets, and proximity to Massachusetts Avenue. Arlington residents have a strong sense of neighborhood identity.
- ⑤ Arlington offers a variety of housing choices because its housing stock is fairly diverse. Two-family and small multi-family units can be found all over town, though noticeably concentrated in neighborhoods near the commercial centers along Massachusetts Avenue.
- ⑤ Compared with many Eastern Massachusetts communities, Arlington has been a successful initiator of affordable housing development. Between its inclusionary zoning bylaw and providing federal grant funds to the Housing Corporation of Arlington (HCA), the Town has created over 140 units of low- or moderate-income housing since 2000.
- ⑤ Despite efforts by the Town, the HCA, and the Arlington Housing Authority (AHA) to provide affordable housing, Arlington has lost some of its traditional affordability. Pressure for housing close to Boston and Cambridge has triggered significant growth in the region’s housing values. Arlington has not been immune to this trend. Between 2000 and 2012, Arlington’s median home single-family sale price increased over 45 percent.

**D. EXISTING CONDITIONS**

**1. Physical Characteristics of Arlington’s Housing Stock**

**HOUSING TYPES**

Arlington stands out among Boston’s close-in suburbs for the diversity of its housing stock. Although single-family homes are the dominant housing type in some of the affluent towns nearby, they represented less than half of all 20,017 housing units in Arlington in 2011 (Table 4.1). Two-family and small multi-family dwellings provide almost one-third of the housing units in Arlington, and larger apartment buildings, about one-fifth.

Housing Type	2000	2011	Difference (2000-2011)	% Change (2000-2011)
Total housing units	19,011	20,017	1,006	5.0%
1-unit, detached	7,788	8,445	657	7.8%
1-unit, attached (townhouse)	524	1,140	616	54.0%
2 units	5,652	5,156	-496	-9.6%
3 or 4 units	974	1,268	294	23.2%
5 to 9 units	488	625	137	21.9%
10 to 19 units	1,158	973	-185	-19.0%

20 or more units	2,403	2,403	0	0.0%
Mobile home	15	7	-8	-114.3%
Source: U.S. Census Bureau, Census 2000 SF-4 and ACS 2007-2011, DP4				

Arlington’s neighborhoods developed at different times, so it comes as no surprise to find some housing stock differences throughout the town. Mixed residential uses are more common in the census tracts that include East Arlington (Tracts 3563 and 3567.01) and Arlington Center (Tract 3567.02) than in the neighborhoods on the west and north sides of town, but there are two- and three-family homes and some larger multifamily buildings west of Arlington Center, too. (See Map 4-1)

**Table 4.2. Units in Structure by Census Tract (2011)**

Housing Type	Town	Tract 3561	Tract 3563	Tract 3564	Tract 3565	Tract 3566.01	Tract 3566.02	Tract 3567.01	Tract 3567.02
Total housing units	20,017	1,455	2,452	2,971	2,909	2,182	1,720	3,192	3,136
1-unit, detached	8,445	219	501	2,229	1,815	1,102	934	341	1,304
1-unit, attached	1,140	147	379	59	94	51	48	163	199
2 units	5,156	899	744	352	486	228	455	1,441	551
3 or 4 units	1,268	137	423	78	72	88	92	277	101
5 to 9 units	625	34	102	0	88	90	53	107	151
10 to 19 units	973	19	164	26	121	326	19	186	112
20 or more units	2,403	0	139	220	233	297	119	677	718
Mobile home	7	0	0	7	0	0	0	0	0
Source: U.S. Census Bureau, ACS 2007-2011, DP4									

Over the past several years, Arlington’s condominium inventory increased significantly. Data from the Mass. Department of Revenue show that Arlington gained 959 condominiums units between 2003 and 2014.<sup>1</sup> The assessor reports that most of these units stem from two-family and three-family home conversions, and this seems generally consistent with data from the U.S. Census Bureau. Arlington absorbed some increase in small multifamily structures, too, but single-family homes outpaced all other housing types.

**AGE OF HOUSING STOCK**

Arlington’s housing is fairly old. Local data show that the average age of housing units in Arlington is 81 years and the median year of construction is 1931. Similar conditions exist in the other towns and small cities around Boston and Cambridge, while housing elsewhere in Middlesex County is generally newer (Table 4.3).

Although the housing stock in Arlington is generally older all over town, there are some neighborhood-level differences. For example, in the neighborhoods near Arlington’s north border with Winchester, much of the housing was developed after World War II. East Arlington tends to have a larger concentration of units that pre-date 1940, yet several

<sup>1</sup> Commonwealth of Massachusetts, Department of Revenue (DOR), Division of Local Services (DLS), Municipal Data Bank.

neighborhoods in that part of town developed in the postwar era, too, such as Sunnyside and Kelwyn Manor. New construction over the past decade, whether by teardown/rebuild or infill development, has occurred most often in Arlington Heights, Arlington Center, and the neighborhoods bordering Belmont and Lexington. Housing age plays a role in the construction of replacement housing, but the relationship is not always causal. Neighborhood desirability and housing preferences (e.g., type of house) seem to play a larger role in where redevelopment occurs in Arlington.

**Table 4.3. Distribution of Housing by Year Built**

Geography	Construction Period						
	2000-2011	1990-99	1980- 89	1970- 79	1960- 69	1950- 59	Pre-1950
ARLINGTON	3.3%	1.4%	2.7%	6.4%	10.0%	12.4%	63.8%
Belmont	2.6%	0.9%	1.5%	5.1%	4.6%	12.3%	73.1%
Cambridge	7.0%	4.7%	7.3%	8.7%	6.2%	4.4%	61.7%
Lexington	9.5%	6.0%	7.4%	8.9%	15.2%	22.5%	30.6%
Medford	4.8%	1.6%	7.8%	6.4%	5.3%	7.9%	66.1%
Somerville	3.1%	1.8%	4.3%	6.3%	4.4%	5.1%	75.0%
Winchester	3.8%	6.4%	7.9%	5.8%	12.5%	14.6%	49.0%
Middlesex Cty.	6.5%	6.5%	9.6%	10.4%	11.1%	12.4%	43.4%
Massachusetts	6.7%	7.3%	10.8%	11.7%	10.4%	11.5%	41.5%

Source: ACS 2007-2011, 5 Year Estimates, DP-04, B2503 & Arlington Assessor's Data 2013.

**HOUSING SIZE AND DENSITY**

According to the American Community Survey (ACS), Arlington’s housing units are slightly larger than those found in other close-in suburbs and small cities. In Arlington, the median number of rooms per unit is 5.7 rooms. By contrast, most communities next to Boston have at least one less room per unit (except Milton), and the outer suburbs tend to have at least one more room per unit. Still, while the median number of rooms per unit can be a useful measure of overall housing size, it is not always a good indicator of the number of bedrooms. For example, almost one-fourth of all housing units in Middlesex County have four bedrooms; in Arlington, two- and three-bedroom units represent over two-thirds of all housing units and four-bedroom units make up just 16.4 percent.

Not surprisingly, Arlington’s older, higher-density neighborhoods have smaller units while the less dense neighborhoods with newer housing and many single-family homes have larger units. Densities vary within Arlington, and neighborhoods range from suburban to urban, offering a range of housing sizes. The Turkey Hill and Morningside neighborhoods are the least densely developed and they have the lowest population density as well (5,711 people per sq. mi.).<sup>2</sup> These neighborhoods also have the largest share of single family homes, the largest housing units, and most of Arlington’s newer homes. Arlington Center and the Menotomy Rocks and Jason Heights neighborhoods also have a sizeable share of Arlington’s larger homes. East Arlington’s neighborhoods tend to have the smallest and

<sup>2</sup> US Census 2010, DP-1.

oldest units in Arlington, and the population density in these areas ranges from 11,000 to 13,000 people per sq. mi. In the Capitol Square area (Census Tract 3567.01), 70 percent of all housing units have two bedrooms or less. However, over half the housing units around Brattle Square (Census Tract 3566.01) also have one or two bedrooms.<sup>3</sup>

## 2. Housing Development Trends

### BUILDING PERMITS

According to the U.S. Census Bureau, Arlington permitted 657 housing units in the past ten years (Table 4.4), or 3 percent of all units in town as of 2013. Arlington's housing growth rate exceeded that of other Middlesex County towns close to Boston, such as Belmont, Reading, Stoneham, and Medford. However, the outlying parts of Middlesex County absorbed much faster housing growth in the same ten-year period, such that overall, the number of units permitted county-wide represents 5.6 percent of the housing inventory in 2013.<sup>4</sup> Like most communities, Arlington experienced a drop in single-family and two-family home permits following the recession. Still, multi-family permits remain strong, largely due to the redevelopment of the former Symmes Hospital, now Arlington 360, and the former Brighams Ice Cream factory, now Brigham Square.<sup>5</sup>

- ⑤ **Symmes Hospital Redevelopment.** The Town of Arlington purchased the 100-year old Symmes Hospital property in 2001 after Advantage Health and the Lahey Clinic discontinued operations there. The Town later sold the site to Arlington 360 LLC, and the property was developed jointly by Jefferson Apartment Group and Upton & Partners. This project consists of 176 units, including 146 apartments and thirty two- and three-story townhomes. Twenty-six of the apartments will be reserved for rent by lower-income households. Nine (9) will be affordable to Middle Income households, defined as up to 120% of median. Occupancy of this project began in the beginning of 2014..<sup>6</sup>
- ⑤ **Brigham Square.** In 2008, Wood Partners purchased the former Brigham Ice Cream factory at 30-50 Mill Street after the property fell into foreclosure. The project involved demolishing the original 85,000 sq. ft. industrial building and replacing it with 116 residential units (18 studio, 35 one-bedroom units, and 63 two-bedroom units), with 15 percent reserved for lower-income households.<sup>7</sup> Occupancy began in 2013. The property was sold to Intercontinental Real Estate Corporation in December, 2013.

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<sup>3</sup> ACS 2007-2011, 5 Year Estimates, *DP-04*

<sup>4</sup> US Census 2013, Censtats, *Building Permit Data*

<sup>5</sup> Town of Arlington, Inspectional Services, <http://arlserver.town.arlington.ma.us/buildingpermits/>.

<sup>6</sup> Jefferson Apartment Group & Upton + Partners, <http://livearlington360.com/>.

<sup>7</sup> Alta Brigham Square, <http://www.altabrighamsquare.com/brigham-square>.

**REGIONAL TRENDS**

There is a considerable amount of new housing development in communities around Arlington. Approximately 1,300 units have been permitted near the Alewife MBTA Station in North Cambridge, and several housing projects have been proposed in Belmont as well.

- ⑤ **The Residences at Alewife/Vox on Two (North Cambridge).** Criterion Development Partners is building 227 new housing units on a Route 2 site that had been vacant for some twenty years. At completion, the project will include 25 studios, 131 one-bedroom units, and 71 two-bedroom units, with 34 reserved for lower-income households.<sup>8</sup>

**Table 4.4. Number of Residential Units Permitted (2002-2012)**

Geography	Year					
	2002	2003	2004	2005	2006	2007
ARLINGTON	44	70	68	71	69	48
Belmont	4	11	15	48	42	3
Cambridge	45	22	81	996	54	611
Lexington	72	61	65	65	55	91
Medford	11	24	14	16	16	13
Winchester	99	91	98	23	32	31
Middlesex County	2,841	3,388	3,806	6,129	3,358	4,275
Geography	2008	2009	2010	2011	2012	Total
ARLINGTON	52	33	53	60	89	657
Belmont	15	2	15	43	27	225
Cambridge	36	11	38	34	392	2,320
Lexington	60	52	83	61	97	762
Medford	4	(n/a)	2	2	3	105
Winchester	24	15	18	50	49	530
Middlesex County	2,005	1,642	2,109	1,823	2,928	34,304

Source: Censtats 2013

- ⑤ **The Altmark (North Cambridge).** Cabot, Cabot & Forbes is developing 428 units in two five-story buildings on a 4.5-acre site at 70 Fawcett Street.<sup>9</sup> The project consists of 55 studio apartments, 217 one-bedroom units, and 157 two-bedroom units.<sup>10</sup> The first phase has been completed, with 260 units. Phase 2 will include the remaining 168 units. The developers expect to finish the project in 2015. This site was formerly occupied by two low-rise office buildings with a combined total of 141,000 sq. ft.

- ⑤ **160-180 Cambridgepark Drive (North Cambridge).** Construction of a 445,000 sq. ft. podium-style apartment building began on this site in December 2012. At completion (estimated

<sup>8</sup> Metropolitan Area Planning Council, Development Database, <http://dd.mapc.org/projects/detail/1550/>

<sup>9</sup> Mark Levy, "Project will add 429 apartments at Alewife, developer says," *Cambridge Day*, November 16, 2011, <http://www.cambridgeday.com/2011/11/16/project-will-add-429-apartments-at-alewife-developer-says/>

<sup>10</sup> Cabot, Cabot & Forbes, <http://atmarkapts.com/>

in 2015), the project will offer 398 one- and two-bedroom units, with 46 affordable units for lower-income households.

- ⑤ **165 Cambridgepark Drive (North Cambridge).** This 2.76 acre site was formerly occupied by a warehouse building and an office building with associated surface parking. The site is being redeveloped by Hines, and converted to a 280,000 sq. ft. apartment building. The building will contain 244 units, of which there will be 9 three-bedroom units, 74 two-bedroom units, 117 one-bedroom units, and forty-four studios. Twenty-eight of the units will be designated as “affordable housing.” The site will be served by 230 parking spaces. Construction is expected to be complete in 2015.<sup>11</sup>
- ⑤ **Belmont Uplands (Belmont/Cambridge).** O’Neill Properties Group proposes to build 299 apartments on a 15.6-acre site in Belmont (about three acres of the site lie in Cambridge). The development would include four five-story buildings with 159 one-bedroom units, 116 two- bedroom units, and twenty-four three-bedroom units. Sixty apartments would be reserved for lower-income households. Originally proposed in 2005, this project is in litigation and its fate is unclear.

### 3. Housing Market

#### TENURE AND OCCUPANCY

Arlington’s homeownership rate (58 percent) is on par with that of Middlesex County as a whole and the state as well, but lower than that of the outlying suburbs. Arlington and other inner-ring communities tend to have more renters because they have a larger inventory of multi-family units and a higher-density development pattern. Since 1980, the homeownership rate in Arlington has slowly increased, climbing by about 2.5 percent between 2000 and 2010. This town-wide trend is not consistent across neighborhoods, though, because neighborhoods with more multi-family housing tend to have more renters. For example, the Capitol Square area (Tract 3567.01) has the largest number of multi-family units and the second largest percentage of renter-occupied units (Table 4.5).

**Table 4.5. Housing Tenure in Arlington (2011)**

	Total housing units	Vacant housing units	Owner-occupied	Renter-occupied	Household size (owner)	Household size (renter)
ARLINGTON	20,017	1,010	59.6%	40.4%	2.48	1.86
Tract 3561	1,455	88	47.9%	52.1%	2.36	2.20
Tract 3563	2,452	73	34.0%	66.0%	2.30	2.03
Tract 3564	2,971	134	77.3%	22.7%	2.69	1.74
Tract 3565	2,909	95	73.5%	26.5%	2.65	1.53
Tract 3566.01	2,182	232	68.6%	31.4%	2.34	1.51
Tract 3566.02	1,720	13	76.4%	23.6%	2.53	1.67
Tract 3567.01	3,192	195	34.8%	65.2%	2.30	1.86
Tract 3567.02	3,136	180	64.9%	35.1%	2.31	1.97

Source: ACS 2007-2011, DP-04

<sup>11</sup>DiMella Shaffer, Planning Board Special Permit 272 Plans, [www.cambridgema.gov/~media/Files/CDD/sp272\\_plans.ashx](http://www.cambridgema.gov/~media/Files/CDD/sp272_plans.ashx)

Many new residents have arrived in Arlington since 2000. According to the American Community Survey, over half of the people living in Arlington in 2010 moved into their present home at some point after 2000. The highest turnover rates occurred in the Brattle Square, College Streets, and Capitol Square neighborhoods. The Morningside, Turkey Hill, and neighborhoods bordering Lexington have the largest number of long-term residents.

**HOUSING VALUES**

The ACS reports Arlington’s median 2011 owner-occupied housing value at \$496,000.<sup>12</sup> This includes both single-family homes and condominiums. More recently, the Warren Group reports the 2013 median single family home sold for \$550,000, a 10% increase from 2011. Arlington’s housing values generally exceed those of its

Geography	2000	2011	% Change
ARLINGTON	283,800	496,000	74.8%
Belmont	450,000	632,400	40.5%
Cambridge	398,500	546,900	37.2%
Lexington	417,400	687,100	64.6%
Medford	226,800	392,600	73.1%
Somerville	214,100	447,000	108.8%
Winchester	421,800	690,600	63.7%
Middlesex County	247,900	410,100	65.4%
Massachusetts	185,700	343,500	85.0%

Source: ACS 2007-2011, B20575. US Census 2000, H076.

urban neighbors and fall somewhat below those of nearby suburbs such as Belmont, Brookline, Lexington, and Winchester (Table 4.6). Housing values in Arlington are \$86,000 higher than in Middlesex County, and \$152,500 higher than in Massachusetts.<sup>13</sup>

Most cities and towns around Arlington experienced significant growth in housing values from 2000 to 2010. A 40 percent increase in the median home value was fairly common. However, Arlington experienced more dramatic growth in housing values than any other community in the immediate area except Somerville. In fact, Arlington’s home values nearly doubled. If the same rate of growth continued through the present decade, the median value of an owner-occupied unit in Arlington would be nearly \$710,000 by 2020 (in 2011 dollars).

Median housing values indicate the midpoint of all housing values in a given community. According to the ACS, fewer than 10 percent of the owner-occupied housing units in Arlington are valued at \$300,000 or less while 75 percent are valued at \$400,000 or more, and half of that group, over \$500,000. Within Arlington, home values differ by neighborhood. Arlington Center has the highest median value of owner-occupied units, \$558,900, while the College Streets area in East Arlington has the lowest median home value, \$443,600.<sup>14</sup> The difference reflects available housing types, the age, size, and quality of housing stock, and neighborhood amenities. Still, a range of values can be found in each neighborhood. Despite the low median value of housing in the College Streets neighborhoods, the same area has

<sup>12</sup> American Community Survey 2007-2011, 5 Year Estimates, B25075.

<sup>13</sup> American Community Survey 2007-2011, 5 Year Estimates, B25075.

<sup>14</sup> American Community Survey 2007-2011, 5 Year Estimates, DP-04.



the third highest incidence of homes valued at over \$1 million. Similarly, while Arlington Center has the highest median value, it also offers the largest number of units valued under \$300,000.

### HOUSING SALES

Most communities witnessed declining housing sale prices during the recession, but Arlington's increased 3.1 percent between 2006 and 2012, and since 2000, its sales prices have risen 31 percent (Table 4.7). Still, while sales prices have remained strong, the recession triggered a drop in sales activity. Sales remained up between 2000 and 2012, but overall, the number of sales rose by just 1 percent. The total number of sales in Arlington has remained fairly consistent for the past 25 years, however. Between 1987 and 2012, sales averaged 609 per year. The proportion of single-family and condominium sales fluctuates, but during the same 25 years, an average of 317 single family homes and 184 condominiums sold each year in Arlington.<sup>15</sup>

Geography	Median Sale Price			% Change 2000-2012
	2000	2006	2012	
ARLINGTON	\$320,000	\$450,000	\$464,500	45.2%
Belmont	\$435,500	\$637,000	\$622,200	42.9%
Cambridge	\$340,000	\$452,750	\$487,000	43.2%
Lexington	\$452,000	\$644,900	\$675,000	49.3%
Medford	\$250,000	\$389,000	\$349,900	40.0%
Somerville	\$315,000	\$392,500	\$424,000	34.6%
Winchester	\$399,000	\$634,500	\$655,700	64.3%
Middlesex County	\$260,000	\$390,000	\$372,930	43.4%
	Number of Sales			% Change 2000-2006
	2000	2006	2012	
ARLINGTON	609	699	661	8.5%
Belmont	274	321	408	48.9%
Cambridge	1,098	1,372	1,311	19.4%
Lexington	436	475	591	35.6%
Medford	656	737	703	7.2%
Somerville	703	961	895	27.3%
Winchester	372	340	337	-9.4%
Middlesex County	22,908	21,624	19,880	-13.2%

Source: The Warren Group 2013, Town Stats

	2000	2011	% Change
ARLINGTON	\$934	\$1,318	29.1%
Belmont	\$1,141	\$1,616	29.4%

<sup>15</sup> The Warren Group 2013, *Town Stats*.

**MARKET RENTS**

The U.S. Census Bureau reports that Arlington has 7,349 renter-occupied housing units. The median household size for renters is 1.86 people, with most renters living in one- or two- bedroom units. In 2011, Arlington’s median gross rent, \$1,318, represented a 29.1 percent increase since 2000 (Table 4.8). Though substantial, the rate of growth in monthly rents in Arlington was roughly consistent with the immediate region’s experience and slightly lower than that of Middlesex County as a whole.

Cambridge	\$962	\$1,529	37.1%
Lexington	\$1,288	\$1,887	31.7%
Medford	\$819	\$1,328	38.3%
Somerville	\$874	\$1,355	35.5%
Winchester	\$1,031	\$1,366	24.5%
Middlesex County	\$835	\$1,243	32.8%
Massachusetts	\$684	\$1,037	34.0%
Source: ACS 2007-2011 DP-4, U.S. Census 2000 QT-H12			

**Table 4.9. Survey of Market Rents in Arlington and Surrounding Communities**

Community	Development	Rent		Number of Bedrooms			
		Low	High	Studio	1 Br	2 Br	3+ Br
Arlington	Alta Brigham Square	\$2,000	\$3,265	X	X	X	
Arlington	Cedar Crest	\$1,400	\$1,876		X	X	
Arlington	Hamilton	\$1,195	\$1,750	X	X		
Arlington	Parkway Mystic Apts.	\$2,000	\$2,000			X	
Arlington	The Legacy	\$1,700	\$2,750		X	X	
Arlington	Individual Listings	\$1,025	\$5,000	X	X	X	X
Belmont	Individual Listings	\$1,155	\$5,500	X	X	X	X
Medford	Mystic Place	\$1,460	\$1,950		X	X	
Medford	Wellington Place	\$2,025	\$2,990		X	X	
Medford	Individual Listings	\$950	\$4,500	X	X	X	X
North Cambridge	The Altmark	\$2,020	\$3,224	X	X	X	
North Cambridge	Walden Park	\$1,975	\$2,445	X	X	X	
North Cambridge	Individual Listings	\$1,200	\$4,400	X	X	X	X
Somerville	Maxwell's Green	\$1,850	\$4,055	X	X	X	X
Somerville	Individual Listings	\$1,195	\$5,500	X	X	X	X

Source: Community Opportunities Group

As of 2013, Arlington’s market rents are even higher than those reported by the Census Bureau just two years ago (Table 4.9). Metro Boston rents in general are affected by the large number of non-family households composed of college and graduate students and young, single professionals. These households – especially students – typically share housing and pay rent on a per-bedroom basis. As a result, they effectively inflate the rents for larger units beyond the reach of most family households. In addition, the region’s new “luxury” apartment complexes rarely offer three-bedroom units.

**FORECLOSURES**

The U.S. housing market has been in a boom-and-bust mode for over a decade. Following several years of rising home values and record growth in conventional and subprime loans, the economy slumped in 2007 and property owners went into default on their mortgages. Subprime loans were responsible for a disproportionate share of early foreclosures, but as the economy worsened, a vicious cycle of unemployment and falling housing values

ensued. Many homeowners found themselves “underwater,” i.e., with mortgage loans that exceeded the market value of their homes. In Arlington, foreclosure activity peaked in 2010, with 47 foreclosure petitions filed by mortgage lenders (Table 4.10). For many Massachusetts cities and towns, including Arlington, foreclosures declined in 2011. However, the decline was short-lived and foreclosures rose again in 2012, doubling from the prior year.

**Table 4.10. Number of Residential Foreclosures**

	2007	2008	2009	2010	2011	2012
ARLINGTON	43	24	46	47	18	36
Belmont	23	19	19	20	12	12
Cambridge	84	57	94	59	27	26
Lexington	27	23	35	25	13	22
Medford	179	157	176	126	92	85
Somerville	160	123	155	119	58	56
Winchester	37	22	27	24	16	10
Middlesex County	4,618	3,633	4,470	3,657	1,896	2,537
Massachusetts	29,572	21,802	27,923	23,931	12,634	17,152

Source: The Warren Group, 2013

#### 4. Housing Affordability

Arlington has worked for many years to provide decent, affordable housing for low- and moderate-income people who cannot afford to buy or rent market-rate units. “Affordable housing” means a monthly housing cost that does not exceed 30 percent of a lower-income household’s monthly gross income. For homeowners, “monthly housing cost” includes a mortgage payment, property taxes, and house insurance, and for tenants, it includes monthly rent and basic utilities. When lower-income households have to spend more than 30 percent of their monthly gross income on housing, they are considered **housing cost burdened**.

The U.S. Census Bureau estimates that 32 percent of all households in Arlington spend more than 30 percent of their gross income on housing. However, not all of these households meet the definition of housing cost burden because many are middle- and upper-income homeowners and renters: people with more options to find a house or an apartment they can afford. Of Arlington’s 11,000 homeowners, approximately 1,270 (11 percent) have low or moderate incomes, and 81 percent of them are housing cost burdened. Moreover, half of Arlington’s lower-income homeowners are **severely cost burdened**, i.e., households that spend over 50 percent of their income on housing costs. While the percentage of cost burdened low-income homeowners changed very little between 2000 and 2010, the percentage with severe housing cost burdens increased significantly, from about 30 percent to 49.8 percent. As for Arlington’s 7,445 renters, 3,250 (44 percent) have low or moderate

incomes and almost 80 percent are housing cost burdened, so the incidence of rental housing cost burden is also up dramatically from a decade ago (Census 2000, 65 percent).

### **AFFORDABILITY MISMATCH**

The picture of housing affordability is further complicated by **affordability mismatch**, a condition that exists when actually affordable units cannot meet a town's affordable housing needs because people with higher incomes live in them. In Arlington, there are approximately 320 modest ownership units that would be affordable to low- or moderate-income homebuyers, but 82 percent are owned and occupied by households with middle or higher incomes.<sup>16</sup> In addition, local assessor's data indicate that in Fiscal Year (FY) 2014, less than 1 percent of the market-rate homes in Arlington are valued below \$280,000: a purchase price affordable to a family of four with earnings equal to the Metro Boston median income (\$94,400).<sup>17</sup> Almost 60 percent (4,415) of the rental units in Arlington have monthly rents that qualify as affordable under HUD's rent limits, but only 58 percent of them (2,575 units) are occupied by low- or moderate-income tenants. Moreover, in many cases households with very low incomes live in apartments that are affordable to moderate-income renters. This means that a community's affordable housing units are not necessarily affordable to the owners or renters who live in them.

### **CHAPTER 40B**

Chapter 40B is a state law that allows qualified developers to apply to the Zoning Board of Appeals (ZBA) for a single comprehensive permit for multi-family construction that includes affordable housing.<sup>18</sup> When less than 10 percent of a community's housing is restricted for occupancy by lower-income households at prices they can afford, Chapter 40B all but requires the approval of comprehensive permit applications. In this calculation, the numerator includes affordable units eligible for the Chapter 40B Subsidized Housing Inventory (SHI), and the denominator is based on the total number of year-round housing units in the most recent decennial census. Until the next federal census (2020), Arlington's 10 percent statutory minimum means an affordable housing target of 1,999 units.<sup>19</sup> As of the beginning of 2014, Arlington has 1,121 affordable units, 5.6% of its total units. This is well short of the number of units that would allow the ZBA to reject a comprehensive permit application.

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<sup>16</sup> U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) Data, Tables 8, 15A, and 15B.

<sup>17</sup> US Department of Housing and Urban Development 2013, Income Limits System.

<sup>18</sup> A comprehensive permit is a type of unified permit: a single permit that replaces the approvals otherwise required from separate city or town permitting authorities and requires one single permit from the local Zoning Board of Appeals. Under Chapter 40B, the Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

<sup>19</sup> N.B. As of Census 2010, Arlington has a total of 20,017 housing units and 19,881 year-round units.

Communities can also satisfy Chapter 40B requirements if at least 1.5 percent of their land area is developed for affordable housing. Arlington is much closer to reaching this threshold than it is to attaining 10% of its housing units as affordable, and continues to work towards it. According to the Massachusetts Department of Housing and Community Development (DHCD), the agency that administers Chapter 40B, two towns have met the 1.5 percent land area threshold. Because the land area calculation is less exact than calculating units, denial of a permit under that provision requires an hearing before the State Housing Appeals Committee (HAC), the state body that has power to overturn a local board’s comprehensive permit decision.

Table 4.11 shows that two of Arlington’s neighbors, Cambridge and Lexington, exceed the 10 percent minimum, and Somerville is very close (9.6 percent). Arlington currently has 1,135 affordable units on the SHI, or 5.6 percent of its Census 2010 year-round housing units.<sup>20</sup> Most of these units have been created without Chapter 40B

Community	Census 2010 Year-Round Units	Total Development Units	SHI Units*	SHI %
ARLINGTON	19,881	1,323	1,121	5.6%
Belmont	10,117	388	388	3.8%
Cambridge	46,690	7,181	7,091	15.2%
Lexington	11,946	1,515	1,334	11.2%
Medford	23,968	1,680	1,642	6.9%
Somerville	33,632	3,228	3,216	9.6%
Winchester	7,920	199	152	1.9%
Massachusetts	2,692,186	276,010	247,059	9.2%

Source: Mass. Department of Housing and Community Development.  
 \*Arlington’s SHI Units may not include the Alta Brigham development. This table will be updated for the draft master plan.

comprehensive permits. In fact, Arlington has only one comprehensive permit development: a total of sixteen units, including four affordable units. All of Arlington’s affordable housing has long term deed restrictions that keep the units affordable for 30 years, 50 years, or in perpetuity. Forty-one of Arlington’s units have affordable housing restrictions that will expire in the 2030’s unless the owners renew with a housing subsidy program or the Town uses its own funds to purchase restrictions.

**INCLUSIONARY ZONING**

In 2001, Arlington adopted an inclusionary zoning bylaw: a requirement that in any development of six or more units, 15 percent must be affordable to low- and moderate-income households. The units are sold or rented through a lottery conducted by the Town or the developer. Units are reserved for first-time homebuyers or renters who meet income eligibility requirements and, in the case of for-sale units, have successfully completed a homebuyer education program. Since its inception, Arlington’s inclusionary zoning bylaw has created fifty-three units of affordable housing: eleven for-sale units and forty-two rental

<sup>20</sup> See Appendix 1.

units.<sup>21</sup> Examples of projects that recently triggered the inclusionary zoning bylaw include Brigham Square and the Symmes Hospital redevelopment project, now known as Arlington 360.

### **HOUSING CORPORATION OF ARLINGTON**

The Housing Corporation of Arlington (HCA) was formed in 1986 to provide affordable housing for Arlington residents affected by rising housing costs. In its early years, HCA offered down payment assistance to first-time homebuyers with moderate incomes. In 2001 HCA began purchasing and rehabilitating properties and offering them as affordable rental units. The Town has provided federal grant funds to support the HCA's acquisition-rehabilitation efforts. Today, the HCA owns and manages 90 affordable rental units in multiple locations.<sup>22</sup> Thirty of these units are scattered-site two-family homes and sixty are in larger rental properties. In addition, the HCA operates a Homelessness Prevention Program that provides rent or security deposit subsidies to income-eligible, qualified households living in Arlington.

### **FEDERAL HOUSING GRANTS**

Arlington uses two federal grant sources to support the creation and preservation of affordable housing. As an "entitlement" grantee, Arlington receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development every year. The Town uses a portion of its CDBG funding to capitalize a home improvement loan program for homeowners and residents of one- to four-unit buildings, and to support development of affordable rental units. In addition, Arlington belongs to a consortium of eight cities and towns that participate in the federal HOME Investment Partnership Program (HOME). The North Suburban HOME Consortium, based in Malden, makes HOME funds available to member communities for housing rehabilitation, lead paint abatement, and rental development, and also administers a down payment assistance and homebuyer education programs. Arlington has used HOME funds to support rental development and a first-time homebuyer assistance program. Since the HCA qualifies as a Community Housing Development Organization (CHDO) under federal HOME regulations, it has direct access to a portion of the Consortium's HOME dollars and has used those funds to acquire and rehabilitate affordable rental units in Arlington.

### **ARLINGTON HOUSING AUTHORITY**

The Arlington Housing Authority (AHA) owns and operates 175 units of affordable family housing and over 500 units of elderly housing. AHA also oversees and administers state and federal rental subsidy programs and offers a limited amount of special needs housing.<sup>23</sup>

- ⑤ **Family Housing.** AHA offers 175 two- and three-bedroom units at Menotomy Manor in East Arlington. Veterans, current Arlington residents, and families with no other form of

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<sup>21</sup> Laure Wiener (Director of Housing, Town of Arlington, MA), email message to Community Opportunities Group, Inc., September 11, 2013.

<sup>22</sup> Housing Corporation of Arlington, 2013. <http://www.housingcorporationofarlington.org/>.

<sup>23</sup> Arlington Housing Authority. 2013. <http://arlingtonhousing.org/>.

assistance receive preference for available units. Menotomy Manor is currently being modernized with improvements to the building envelopes, new insulation, and new siding.

- ⑤ **Elderly and Disabled Housing.** AHA owns and manages four public housing developments for the elderly and people with disabilities. Priority goes to Arlington residents, victims of natural hazards, people displaced by government programs, and the homeless. The developments include Winslow Towers (1971), 132 one-bedroom units; Chestnut Manor (1965), 100 one-bedroom units; Cusack Terrace (1983), sixty-seven one-bedroom units, with five wheelchair accessible; and Drake Village Complex (1961), 216 units, with seven wheelchair accessible. Millbrook Square is another property that houses low income elderly and disabled. It is privately owned by Corcoran, Jennison **Tenant Assistance.** AHA administers the HUD Section 8 Housing Choice Voucher Program and the Massachusetts Rental Voucher Program (MRVP). Both programs provide a “gap” subsidy that makes it possible for income-eligible households to rent market-rate units. The tenants pay 30 percent (or more) of their monthly gross income toward rent and the AHA makes up the difference.
- ⑤ **Special Needs Housing.** AHA sponsors a residential home for thirteen developmentally disabled adults. There are approximately 113 housing units in Arlington designated for people with special needs, with most administered by AHA.
- ⑤ **Single Room Occupancy Housing.** Arlington has two projects that house low income single person households, with shared kitchen and baths. These properties, owned and operated by Caritas Communities, contain 37 units, and are an importance part of the affordable housing inventory.

#### **GROUP HOMES**

Arlington’s Chapter 40B SHI includes 81 units in group homes for adults with severe disabilities.<sup>24</sup> They include fifty-five units overseen by the Department of Developmental Services (DDS) and twenty-six units administered by the Department of Mental Health (DMH). Arlington also has private group homes and mental health treatment facilities, such as those administered by the AHA (above), but only units under a DDS or DMH contract “count” toward Arlington’s 10 percent minimum under Chapter 40B.

#### **OTHER ASSISTED HOUSING**

Caritas Communities owns two single-room occupancy (SRO) properties in Arlington. One of these residences was built with HOME funds. It provides housing for twenty-one (21) low-income residents and one resident house manager. The second property houses fifteen residents. The length of stay varies from one month to several years.

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<sup>24</sup> Department of Housing and Community Development, Subsidized Housing Report (Arlington), August 27, 2013.

## 5. Housing Quality

At first glance, Arlington does not appear to have many units with some type of housing quality problem: substandard, lack of energy efficiency, incomplete cooking or plumbing facilities, or over-occupied (crowded) living conditions, such as a unit too small for the number of people living in it. Data from the U.S. Census Bureau and local health department suggest otherwise, however. According to a special report that HUD produces from census records, about 5 percent of Arlington’s lower-income renters (160) have housing problems other than excessive housing costs. Sanitary code deficiencies and crowded units appear to comprise most of the housing quality problems in Arlington’s rental stock.<sup>25</sup>

## 6. Facilities for the Elderly

- ⑤ In addition to the elderly housing provided by the AHA, Sunrise Senior Living in Arlington provides market rate assisted living, independent living, memory care, short term stays, companion living, and hospice care for elderly and disabled adults. A sixty-unit assisted living residence called Brightview has recently opened at the former Symmes Hospital site. There are no age-restricted (so-called “over-55”) independent living developments in Arlington. . The Council on Aging Social Worker reports that wait lists for affordable properties serving the elderly and disabled have increased significantly during the past year.

## E. ISSUES & OPPORTUNITIES

Communities influence the make-up of their population by the choices they make to control housing growth. In Arlington, many residents say the town’s historically affordable housing has been essential for keeping it an economically diverse place. When asked why they decided to purchase or rent in Arlington, residents new and old often say they found decent housing they could afford in a region that has become increasingly expensive. However, longer-term residents often note that as the quality of Arlington’s housing has improved over time, the town has also lost some of its affordability. The good news for Arlington homeowners is that the value of their homes has increased significantly. The bad news– at least to some residents – is that Arlington’s rising home values make it more difficult to preserve the social mix that many people characterize as one of its strengths.

The concerns and disagreements about housing in Arlington are similar to those heard elsewhere in Eastern Massachusetts. However, addressing them in Arlington involves challenges unique to urban communities because the town is substantially built out. Arlington *does* have development opportunities, but successfully pursuing them requires agreement about basic policy issues that seem to be in dispute.

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<sup>25</sup> HUD, CHAS Data; Arlington Health Department.



- ⑤ **Multifamily Conversions.** Under Arlington’s zoning, special permits can be granted for residential uses in the business districts. As land once occupied by car dealerships and other businesses became available for new development, housing proposals were approved, effectively reducing the amount of land devoted to nonresidential activity – and the amount of property generating commercial tax revenue. Now (2013), people concerned about the rising cost to live in Arlington say the Town must stop allowing residential conversions. They want to maintain or increase the number of commercial properties to share the tax burden with residents.
- ⑤ **Vacant Land.** Arlington has very little vacant land left for new housing construction or for any other need, e.g., public facilities and recreation areas. One site on the west side of town, with access to Route 2, is zoned for single-family residential development, like most of the surrounding neighborhood. However, that site may have potential for nonresidential development given its proximity to the highway. Others have said the land should be a priority for meeting open space and recreation needs. Another site on the east side of town has been rezoned to allow for planned developments with mixed housing uses, but the land lies in an area that is prone to flooding. To date, the land has not been developed, and many say it should remain vacant or substantially undeveloped for environmental reasons.
- ⑤ **Mixed-Use Development.** At virtually every public meeting for this plan, residents have said the Town should promote mixed-use development in the business districts. They cite advantages such as bringing more people within walking distance of stores and restaurants, incentivizing redevelopment and increasing business district property values, creating affordable housing opportunities, and reducing dependence on single-occupancy vehicle trips to meet basic household needs. To make mixed-use projects realistic, however, Arlington would have to allow a maximum height greater than thirty-five feet in order to have attractive, marketable three-or four-story buildings with ground-floor business uses. Opponents of height (and density) increases say Arlington is already over-built and too dense. In addition, the Town would have to bring its off-street parking policies in line with current planning practice by eliminating minimum parking requirements in the business districts.
- ⑤ **Affordable Housing Development.** Arlington has effectively used its inclusionary zoning and federal housing funds to create affordable housing. A remarkable feature of Arlington’s history with affordable housing production is that the town has had only one Chapter 40B comprehensive permit development. If Arlington reaches the 1.5% general land area minimum under Chapter 40B, it would not have to grant comprehensive permits in the future as long as it does not lose any of the affordable units on qualifying land. Today (2014), Arlington seems close to achieving the 1.5% land area threshold. However, the state will not make an official determination about Arlington’s land area status unless the Town receives a comprehensive permit application and denies it. This puts the Town in a difficult spot because it would have to take the legal risks that come with denying a comprehensive permit in order to demonstrate that it actually complies with the statute.

- ⑤ **Elderly Housing.** The Council on Aging Social Worker reports that wait lists for affordable properties serving the elderly and disabled have increased significantly during the past year. In addition, changing demographics will result in a growing number of Arlington residents over 65 in coming years. The Town may not be able to accommodate all of its older residents on fixed incomes in the coming years.

## F. DISCUSSION QUESTIONS

- 1) Throughout the master plan process, we have heard people say that Arlington should stop allowing conversion of commercial uses to residential use so the town can preserve and expand its commercial tax base. At the same time, we have heard people say the town should promote mixed use development that includes housing. And we know that residents provide customers for a healthy business district. Should the town allow no housing in the business districts, or limit housing to projects that also include commercial use, or continue its present zoning policy of allowing residential development in commercial zones by special permit. Note: current zoning does not allow residential development in industrial zones.
- 2) As a maturely developed suburb, Arlington is substantially – but not fully – built out. What types of housing do you think the Town could use more of than it has today, and where should that housing be built?
- 3) In interviews and community meetings, many residents have mentioned concerns about Chapter 40B, the comprehensive permit law, yet Arlington has only one Chapter 40B development. Most of the affordable housing in Arlington was created through other means: the Housing Authority, the Housing Corporation, group homes, and/or inclusionary zoning. Should it be an affordable housing priority for Arlington to “get to” 10 percent – or 1.5 percent of land area– or should the town focus instead on addressing its own housing needs? (These are not mutually exclusive aims, but they are not the same. A town could comply with one of the statutory minima and still not meet local needs for affordable housing.)
- 4) Several of the people we interviewed between May and July 2013 mentioned “loss of affordable housing” as one of the major changes they’ve seen since they moved to Arlington. Affordability is one type of housing problem that a master plan can address, but it isn’t the only housing problem – and other problems may be as important, if not more important, to Arlington residents. Considering your neighbors, your friends, people who’ve recently moved into or out of Arlington, or others, what kinds of housing problems or needs do you think should be priorities for the master plan?
- 5) Concerns about large expansions/alterations, teardowns, and mansionization of single-family homes have also surfaced during the master plan process. What is the problem? Is it the sheer size of the new/altered house? Is it architectural styles that are incompatible with the rest of the neighborhood? Is it loss of traditionally affordable housing? Or some other problem? Being clear about the problem is important for

crafting an effective solution. Can you think of any benefits that teardowns bring to neighborhoods or the Town?

- 6) If you could nominate three places in Arlington for a “most livable neighborhood” award, what places would you choose? Why? What qualities do they have that make them particularly good places to live?