

4. HOUSING

Arlington is a maturely developed suburb with neighborhoods that offer a variety of housing, from single-family homes to mid-rise apartments. Rapid population growth at the turn of the century triggered a significant expansion in Arlington’s housing stock. Farms and hilly terrain were subdivided to make way for new homes. As Arlington transformed from a railroad suburb to streetcar suburb, 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 (and some nonresidential) uses, parks, 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.

Housing Goals

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

Though it has very little vacant, developable land left for new homes, Arlington is poised for change. The relentless demand for housing in the Boston Metro area has pushed up home prices and rents in once-affordable communities, thereby triggering redevelopment, conversion of nonresidential space to housing, densification for modern apartments, and de-densification for single-family homes. These physical and economic changes have been the catalyst for demographic change, too, for price growth means that often, new people moving into Arlington are wealthier than many of their neighbors. Being close-in and substantially built out does not immunize older suburbs from the effects of growth and change, and Arlington is no exception.

A. Physical Characteristics of Housing

Housing Types. Arlington stands out among Boston’s close-in suburbs for the diversity of its housing stock. Although single-family homes are the most common housing type in the towns nearby, they represent less than half of all 20,017 housing units in Arlington today (Table 4.1). Two-family homes and small multi-family dwellings provide almost one-third of the housing units in Arlington, and larger apartment buildings, about one-fifth. The housing stock varies throughout town, however, for mixed residential uses are more common in East Arlington and Arlington Center than in the neighborhoods on the west and north sides of town.

From 2000 to 2010, Arlington lost some of its older two-family housing inventory and gained both single-family homes and units in small or moderate-size multi-family structures. The recent decrease in two-family homes suggests an emerging preference for lower-density housing. Property data from the assessor and permitting data from the building department indicate that detached single-family homes often

replaced the “lost” two-family structures. Arlington absorbed some increase in small multifamily structures, but single-family homes outpaced all other housing types.

Age of Housing Stock. Arlington’s housing is fairly old. According to local data, 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

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	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 2000 SF-4 and ACS 2007-2011, DP4

and small cities adjacent to Boston and Cambridge, too, while housing elsewhere in Middlesex County is generally newer (Table 4.2). Although the housing stock in Arlington is generally older throughout town, its neighborhoods grew at different times. For example, the neighborhoods near Arlington’s north border developed after World War II, but East Arlington’s neighborhoods have many units that pre-date 1940. 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.

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 belies differences in 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 most suburban neighborhoods in Arlington – Turkey Hill and Morningside – are the least densely developed and have the lowest population density as well (5,711 people per sq. mi.).¹ 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 oldest units in Arlington, and the population density in these areas ranges from 11,000-13,000 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 two bedrooms or less.² (See Map 4.1.)

B. Housing Development Trends

Building Permits. According to the Census Bureau, Arlington permitted 657 housing units in the past ten years, or 3 percent of all units in town today (Table 4.3). 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 today’s housing inventory.³ 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 Symmes Hospital and Alta Brigham Square.⁴

- **Alta Brigham Square.** In 2008, Wood Developers 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. building and replacing it with 116 units (18 studio, 35 one-bedroom units, and 63 two-bedroom units), with 15 percent reserved for lower-income households.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. Ten years later, the Town sold the site to Arlington 360 LLC, and the property is being developed jointly by Jefferson Apartment Group and Upton & Partners. When completed, this project will consist of 200 units, including 146 apartments and 54 two- and three-story townhomes. Twenty-six of the apartments will be reserved for rent by lower-income households. Construction began in 2011 and should be finished this year (2013).⁶

¹ US Census 2010, DP-1.

² ACS 2007-2011, 5 Year Estimates, DP-04

³ US Census 2013, Censtats, *Building Permit Data*

⁴ Town of Arlington, Inspectional Services, <http://arlserver.town.arlington.ma.us/buildingpermits//>.

⁵ Alta Brigham Square, <http://www.altabrighamsquare.com/brigham-square>.

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

Table 4.3. 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

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

- The Residences at Alewife (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.⁷
- 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.⁸ The project consists of 55 studio apartments, 217 one-bedroom units, and 157 two-bedroom units.⁹ 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.
- 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 in 2015), the project will offer 398 one- and two-bedroom units, with 46 affordable units for lower-income households.

⁷ Metropolitan Area Planning Council, Development Database, <http://dd.mapc.org/projects/detail/1550/>

⁸ 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/>

⁹ Cabot, Cabot & Forbes, <http://atmarkapts.com/>

- **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 square foot 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 44 studios. 28 of the units will be designated as “affordable housing.” The site will be served by 230 parking spaces. Construction is expected to be completed in 2015.¹⁰
- **Belmont Uplands (Belmont/Cambridge).** O’Neill Properties Group wants to build 299 apartments on a 15.6-acre site located mainly in Belmont (a portion of it lies in Cambridge). The development would include four 5-story buildings with 159 one-bedroom units, 116 two- bedroom units, and 24 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.

C. 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 trend to have higher rates of renters. For example, the Capitol Square area has the largest number of multi-family units and the highest number of renters (Table 4.4).

	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

Many newcomers have arrived in Arlington since 2000. Over half of the people living in Arlington in 2010 moved into their present home at some point after 2000. The highest turnover rate 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.

¹⁰ DiMella Shaffer, Planning Board Special Permit 272 Plans, www.cambridgema.gov/~media/Files/CDD/sp272_plans.ashx

Housing Values. The ACS reports Arlington’s median owner-occupied housing value at \$496,000.¹¹ This includes both single-family homes and condominiums. Arlington’s housing values generally exceed those of its urban neighbors and fall somewhat below those of nearby suburbs such as Belmont, Brookline, Lexington, Needham, and Winchester (Table 4.5). Housing values in Arlington are \$86,000 higher than in Middlesex County, and \$152,500 higher than in Massachusetts.¹²

Table 4.5. Change in Median Value of Owner-Occupied Units 2000-2010

Geography	2000	2011	% Change
ARLINGTON	283,800	496,000	42.8%
Belmont	450,000	632,400	28.8%
Cambridge	398,500	546,900	27.1%
Lexington	417,400	687,100	39.3%
Medford	226,800	392,600	42.2%
Somerville	214,100	447,000	52.1%
Winchester	421,800	690,600	38.9%
Middlesex County	247,900	410,100	39.6%
Massachusetts	185,700	343,500	45.9%

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

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, less than 10 percent of the owner-occupied housing in Arlington is valued at \$300,000 or less while 75 percent is valued at \$400,000 or more, and 50 percent, 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 has the lowest median home value, \$443,600.¹³ The difference reflects available housing types, the age 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 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 4.6). 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

¹¹ American Community Survey 2007-2011, 5 Year Estimates, B25075.

¹² American Community Survey 2007-2011, 5 Year Estimates, B25075.

¹³ American Community Survey 2007-2011, 5 Year Estimates, DP-04.

sales fluctuates, but during the same 25 years, an average of 317 single family homes and 184 condos sold each year in Arlington.¹⁴

Table 4.6. Housing Sale Prices and Number of Sales, 2000-2012

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%
Geography	Number of Sales			% Change 2000-2006
	2000	2006	2012	
ARLINGTON	609	699	661	8.5%
Belmont	274	321	408	48.9%
Lexington	1,098	1,372	1,311	19.4%
Medford	436	475	591	35.6%
Somerville	656	737	703	7.2%
Winchester	703	961	895	27.3%
Middlesex County	372	340	337	-9.4%
Total	22,908	21,624	19,880	-13.2%

Source: 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 4.7). 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.

Table 4.7. Median Gross Rents (2000-2011)

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

Today, Arlington’s market rents are even higher than those reported by the Census Bureau just two years ago (Table 4.8). 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

¹⁴ The Warren Group 2013, *Town Stats*.

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. Developers find it too difficult to obtain approvals to construct apartments suitable for families.

Table 4.8. 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 Atmark	\$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

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 4.9). 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 4.9. 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

D. 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.¹⁵ 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 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. Among Arlington’s 7,445 renters, 3,250 (44 percent) have low or moderate incomes and 66 percent are housing cost burdened. While the town has more unaffordably housed renters than homeowners, the rate of housing cost burden is noticeably higher for homeowners.

The picture for owner-occupants 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.¹⁶ In addition, local assessor’s data indicate that 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).¹⁷

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 construction of affordable housing.¹⁸ When less than 10 percent of a community’s housing is restricted for occupancy lower-income households at prices they can afford, Chapter 40B all but requires the approval of comprehensive permit applications. The numerator includes units eligible for the Chapter 40B Subsidized Housing Inventory (SHI), and the denominator is

¹⁵ Note: “monthly housing cost” includes a mortgage payment, property taxes, and house insurance for homeowners, and monthly rent and basic utilities for renters.

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

¹⁷ US Department of Housing and Urban Development 2013, Income Limits System.

¹⁸ 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.

based on the total number of year-round housing units in the most recent decennial census. In Arlington today, the 10 percent statutory minimum means an affordable housing target of 1,999 units.¹⁹ Communities can also satisfy Chapter 40B if at least 1.5 percent of their land area is developed for affordable housing. According to the Massachusetts Department of Housing and Community Development (DHCD), the agency that administers Chapter 40B, only three towns have met the 1.5 percent land area threshold.

Arlington currently has 1,118 affordable units on the SHI, or 5.6 percent of its Census 2010 year-round housing units.²⁰ Table 4.10 shows that two of Arlington’s neighbors, Cambridge and Lexington, exceed the 10 percent minimum, and Somerville is very close (9.6 percent). Forty-one of Arlington’s units have affordable housing restrictions that will expire within the next twenty years unless the owners renew with a housing subsidy program or the Town uses its own funds to purchase restrictions.

Table 4.10. Chapter 40B Subsidized Housing Inventory

Community	Census 2010 Year Round Units	Total Development Units	SHI Units	SHI %
ARLINGTON	19,881	1,323	118	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.

Inclusionary Zoning. In 2001, Arlington adopted inclusionary zoning: 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 usually sold through a lottery conducted by the Town. Units are reserved for first-time homebuyers who meet income eligibility requirements and have successfully completed a homebuyer education program. Since its inception, Arlington’s inclusionary zoning bylaw has created 53 units of affordable housing.²¹

Housing Corporation of Arlington. The Housing Corporation of Arlington (HCA) was formed in 1986 to provide affordable housing. In its early years, HCA offered down payment assistance to first-time homebuyers with moderate incomes. Eventually the HCA began purchasing and rehabilitating properties and offering them as affordable rental units. Today, the HCA owns and manages 90 one- and two- bedroom affordable rental units in three locations.²² In addition, the HCA operates a Homelessness Prevention Program that provides rent or security deposit subsidies to income-eligible, qualified households living in Arlington.

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

²⁰ See Appendix X.

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

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

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.²³

- **Family Housing.** AHA offers 22 two- and three-bedroom units at Menotomy Manor in East Arlington. Veterans, current Arlington residents, and families with no other form of assistance receive preference for available units. Menotomy Manor is currently being modernized with improvements to the building envelopes, new insulation, and new siding.
- **Elderly and Disabled Housing.** AHA owns and manages four public housing developments for the elderly and people with disabilities. Priority goes to 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), 67 one-bedroom units, with five wheelchair accessible; and Drake Village Complex (1961), 216 units, 7 wheelchair accessible.
- **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.
- **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.

North Suburban HOME Consortium. Arlington belongs to a consortium of eight cities and towns that participate in the federal HOME Investment Partnership Program. 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.

Group Residences. Arlington’s Chapter 40B SHI includes 81 units in group homes for adults with severe disabilities.²⁴ They includes 55 units overseen by the Department of Developmental Services (DDS) and 26 units administered by the Department of Mental Health (DMH). Arlington also has private group homes and mental health treatment facilities, but only DDS/DMH units qualify for the SHI.

E. Facilities and Services for the Elderly

In addition to the elderly housing provided by the Arlington Housing Authority, Sunrise Senior Living in Arlington provides assisted living, independent living, memory care, short term stays, companion living, and hospice care for elderly and disabled adults.²⁵ There are no age-restricted independent housing developments in Arlington.

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

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

²⁵ Sunrise Senior Living, <http://www.sunriseseniorliving.com/communities/sunrise-of-arlington/overview.aspx>.