

# HOUSING FORUM

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June 14, 2018



# Meeting Overview

- Introductions and Welcome
- Housing Demand Regionally and Locally
- Strategies to Address Housing Demand
- Questions and Answers
- Wrap Up

# Introductions



- **Chris Kluchman**, Director, MA Housing Choice Program
- **Pam Hallett**, Executive Director, Housing Corporation of Arlington
- **Susan Connelly**, Director of Community Assistance, Massachusetts Housing Partnership
- **Dana LeWinter**, Municipal Engagement Director, Citizens' Housing and Planning Association

# Purpose of Forum

- Arlington Master Plan
  - Recommended the completion of a Housing Production Plan
- 2016 Housing Production Plan
  - Builds on the recommendations in the Master Plan
  - Recommends policy, programming, and resource strategies
- Housing Plan Implementation Committee
  - Educational aspect
  - Recomemnds certain policy changes in the next year

# Recent and Upcoming Efforts

- Recent efforts
  - Parking Reductions
  - Mixed Use Provisions
  - Continuous engagement with local CDC
- Upcoming Efforts
  - Amend multifamily provisions to allow use by-right
  - Accessory Dwelling Units
- Other activity
  - Metro Mayor's Coalition Housing Taskforce

# REGIONAL HOUSING DEMAND

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Chris Kluchman

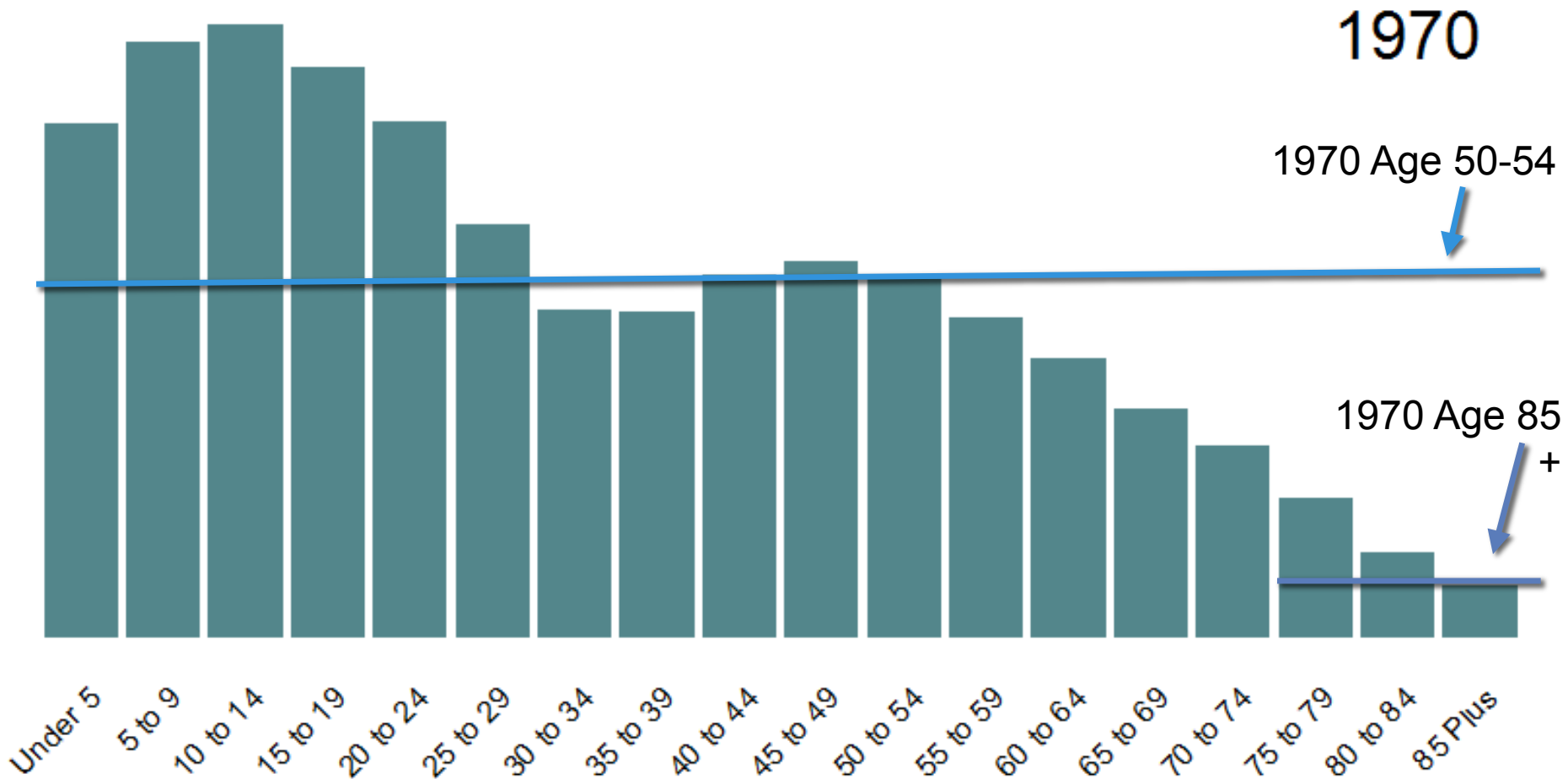
# Does the state have the housing stock needed to accommodate changing needs?



# Silver Tsunami



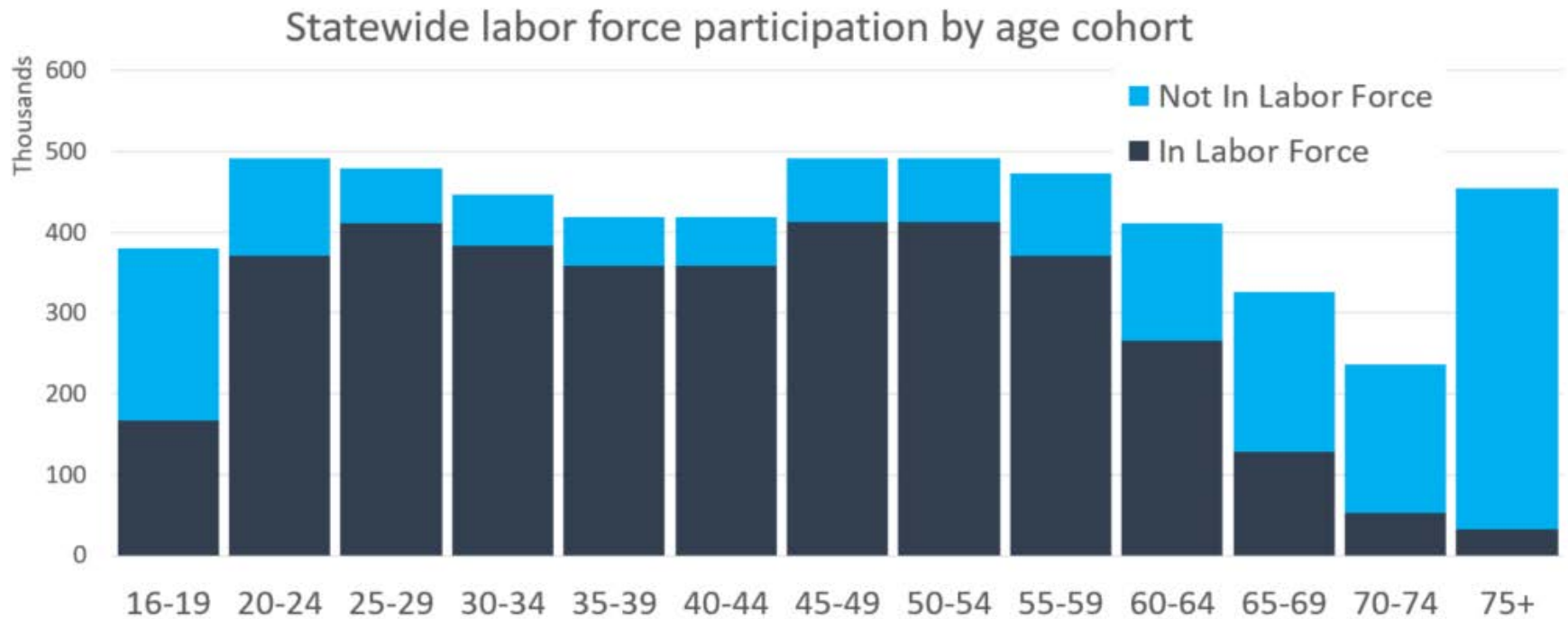
Massachusetts population by age cohort by year: 1970 to 2016



Data source: U.S. Census Bureau, Population Estimates Program

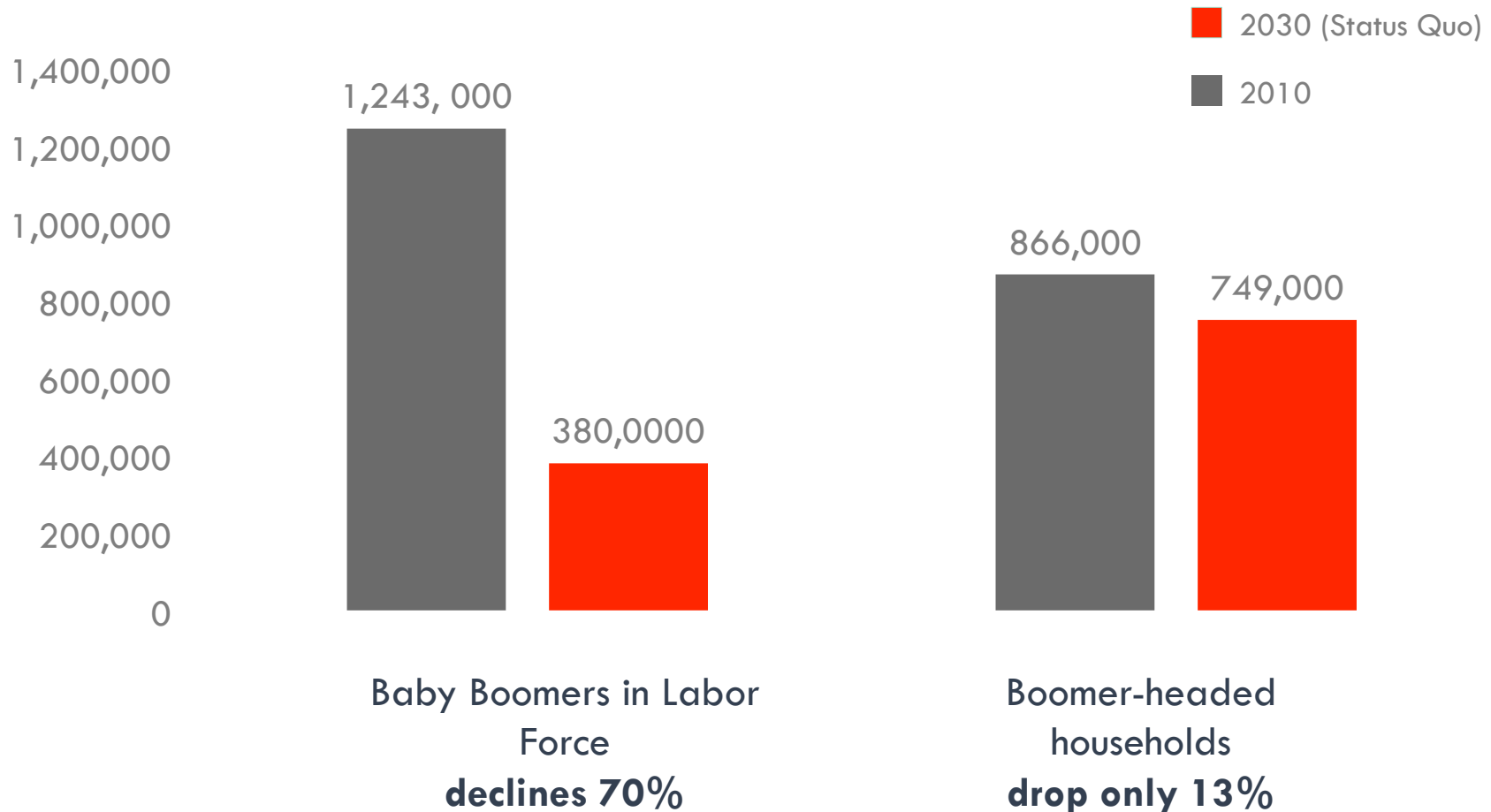


# Low proportion of younger workers, with increasing retirees



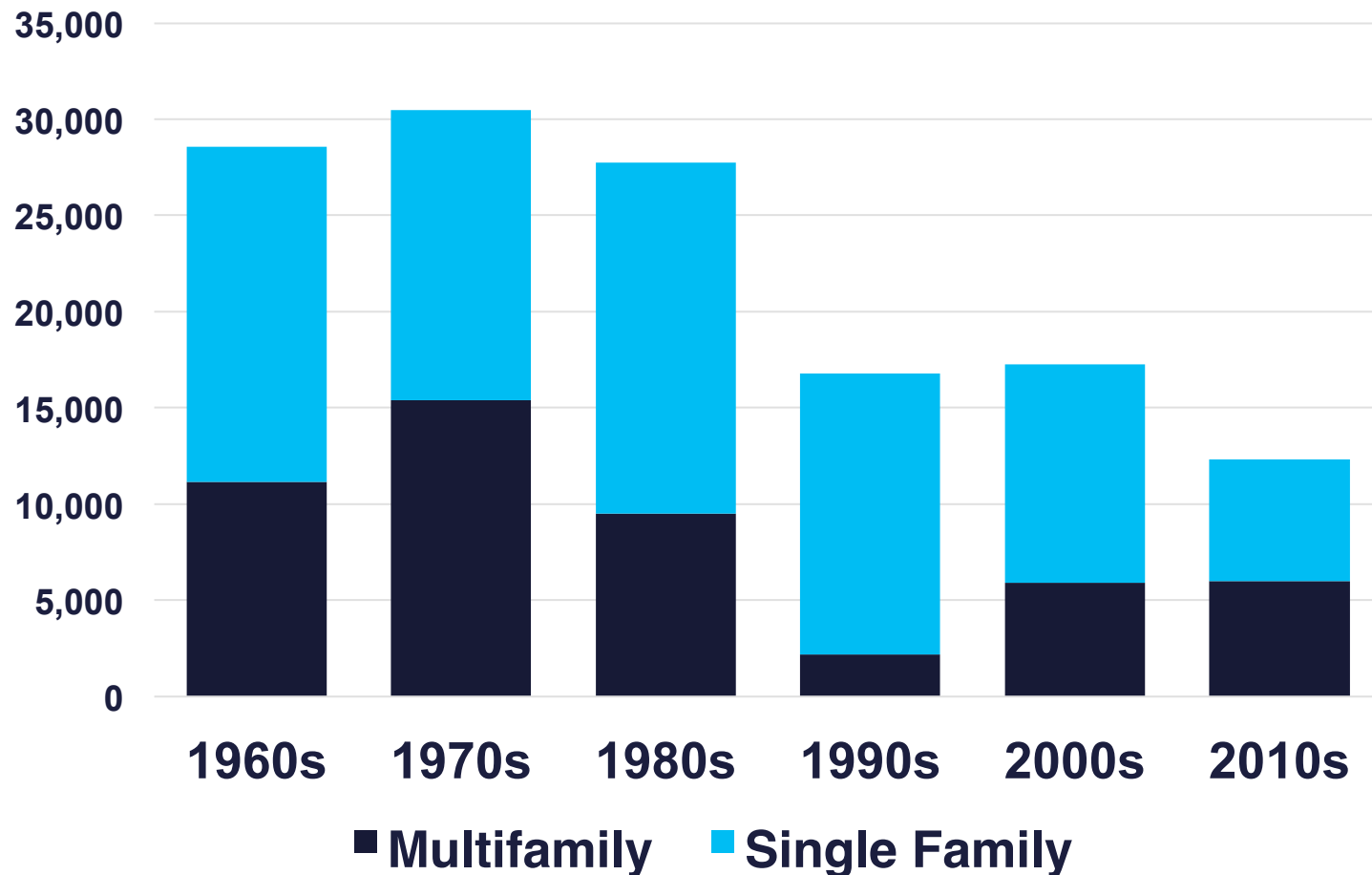
# Metro Boston - Boomer retirement creates many job openings, fewer housing vacancies

Metro Boston -- BABY BOOMER WORKERS + HOUSEHOLDS, 2010-2030



# State producing fewer units

## Annual Housing Production in Massachusetts by Decade



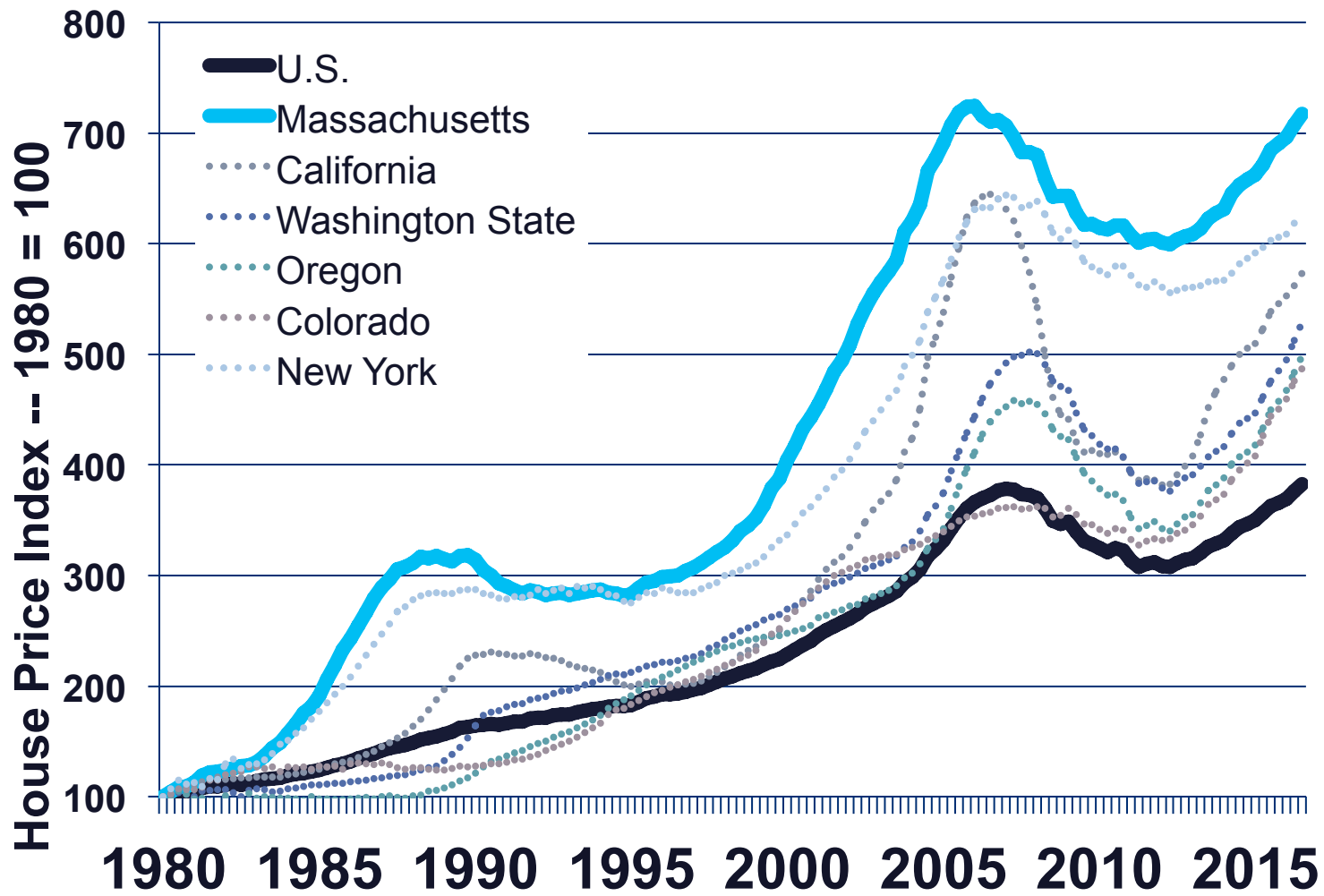
# Low vacancy rates, tight markets

County	Rental Vacancy Rate	Homeownership Vacancy Rate
Suffolk	1.40%	0.45%
Middlesex	1.56%	0.31%
Essex	1.61%	0.33%
Hampshire	1.75%	0.47%
Norfolk	1.78%	0.27%
Hampden	1.82%	0.45%
Franklin	1.95%	0.81%
Bristol	2.21%	0.51%
Worcester	2.49%	0.54%
Plymouth	2.79%	0.41%
Berkshire	3.20%	0.86%
Barnstable	3.51%	0.78%

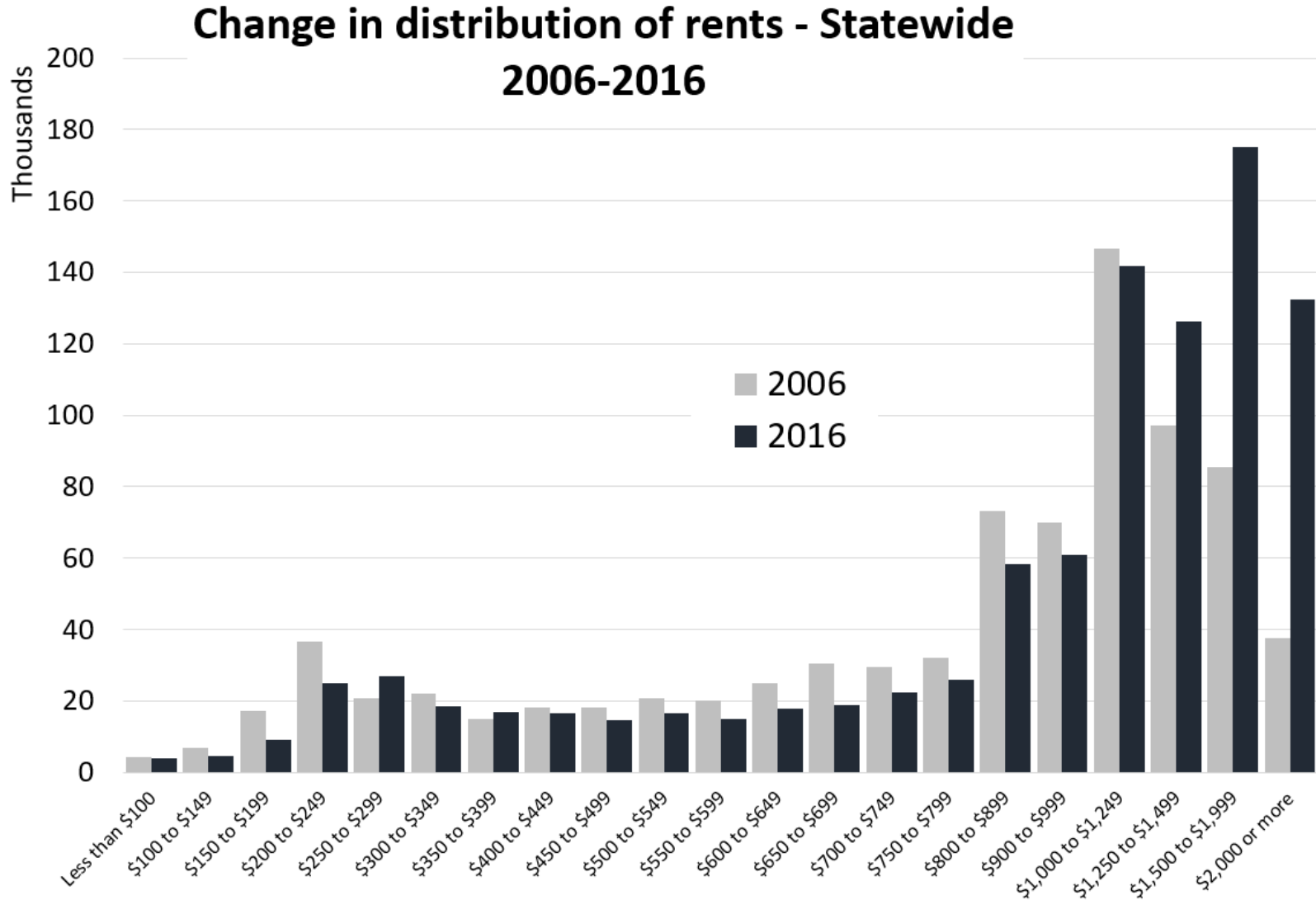
Data source: U.S. Census Bureau, American Community Survey 2012-2016

\*Calculations adjust out seasonal, occasional, and off-market units

# Home prices have surged



# The upper end of the rental market has expanded



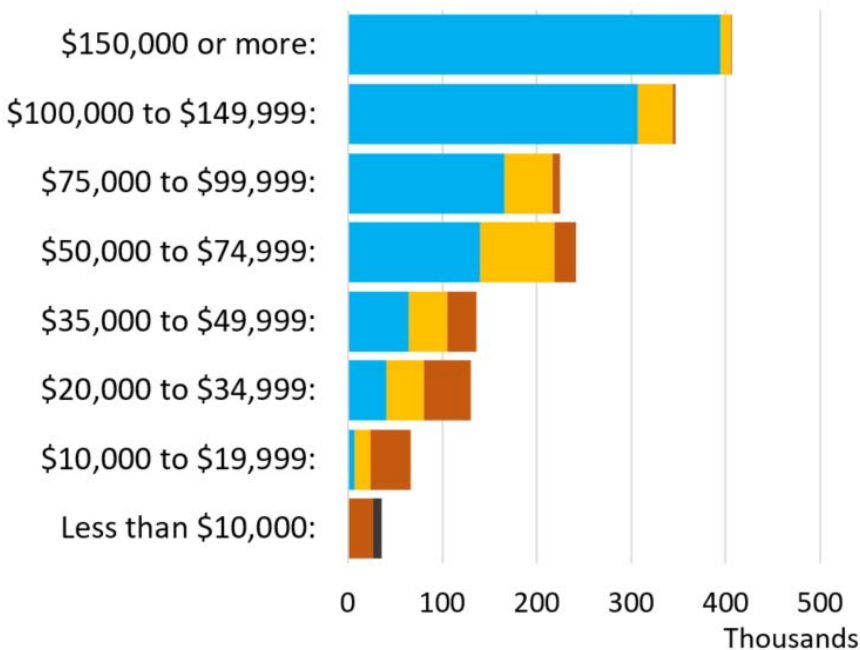
Data source: U.S. Census Bureau, American Community Survey, 1-year estimates: 2006 and 2016

# Many households are struggling with affordability

**182,801**

Severely burdened owner households

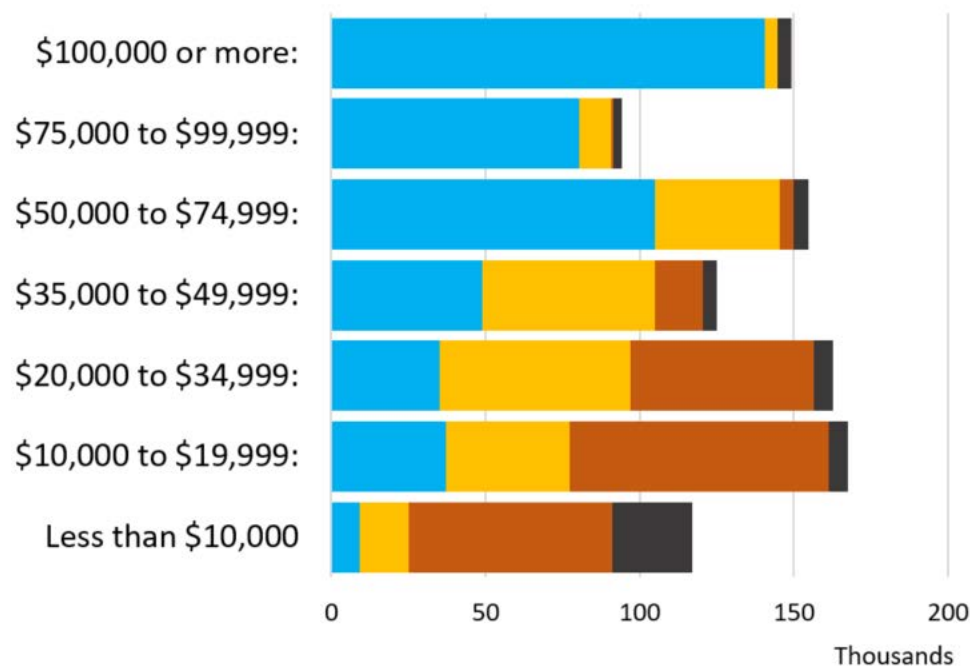
Households by ownership cost burden



**230,585**

Severely burdened renter households

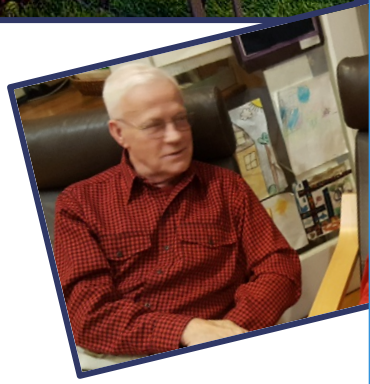
Households by rent burden



■ Not Burdened      ■ Burdened  
■ Severely Burdened      ■ Not computed

Data source: U.S. Census Bureau, American Community Survey 2012-2016

# Does the state have the housing stock needed to accommodate changing needs?



**N**  
**O**





# LOCAL HOUSING DEMAND

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Pam Hallett

# Housing Corporation of Arlington

- ▶ Formed 1986
- ▶ 501-c-3 organization
- ▶ Governance- Membership organization
  - ▶ 13 member Board of Directors
    - ▶ Committee Structure
    - ▶ Staff
- ▶ Two Programs
  - ▶ Affordable Housing
    - ▶ 93 units under management
    - ▶ 57 units in development pipeline
  - ▶ Homelessness Prevention- since 2001
    - ▶ Close to \$1m in grants to households to maintain permanent housing
    - ▶ 597 households assisted to date

# HCA Portfolio





# Arlington Housing Authority Portfolio

▶ <b>Elderly Units</b>	<b>510</b>
▶ <b>Studios, one and two bedroom units</b>	
▶ <b>Family Units</b>	<b>210</b>
▶ <b>Town houses and apartments</b>	
▶ <b>Total</b>	<b>720</b>

# Arlington Housing Authority Waitlist

▶ Total Waitlist	1 428
▶ Elderly	473
▶ Families	955

# Millbrook Square Apartments

- ▶ **146 units for Elderly & Disabled**
  - ▶ one and two bedroom units
  - ▶ campus on Mill Street

# Millbrook Square Apartments

- ▶ **Over three years**



# HCA Portfolio – 93 units

Affordable housing throughout town:

- ▶ 10 units Forest Peirce
  - ▶ 5 one and 4 two bedroom units
- ▶ 18 units Mass Ave Preservation
  - ▶ 16 one bedrooms and 2 studios
- ▶ 32 units Capitol Square Apartments
  - ▶ 7 studios, 16 one bedroom & 9 two bedroom units
- ▶ 3 units Kimball Farmer House
  - ▶ 2 one bedroom and 1 two bedroom units
- ▶ 30 units in 15 Two Family Buildings
  - ▶ 15 two bedroom, 12 three bedroom, and 3 four bedroom units

# HCA Waitlists as of April 30, 2018

▶ <b>Capitol Square Waitlist Total</b>	<b>162</b>
▶ <b>Studio</b>	<b>25</b>
▶ <b>One Bedroom</b>	<b>103</b>
▶ <b>Two Bedroom</b>	<b>34</b>

# HCA Scattered Site Waitlist

▶ Studios	0
▶ One Bedroom	186
▶ Two Bedroom	216
▶ Three Bedroom	125
▶ Four Bedroom plus	25

# HCA Total Waitlist

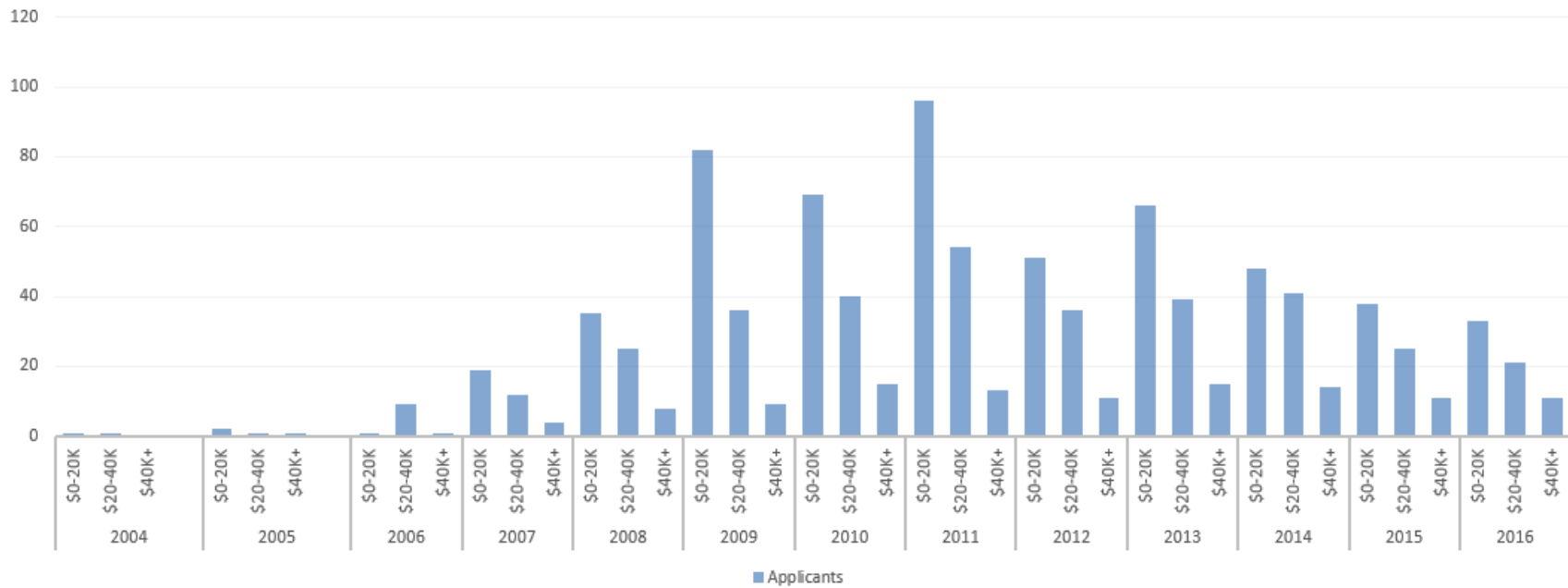
▶ Capitol Square	162
▶ Scattered Sites	552
▶ Total	714

# Waitlist Demographics

▶ <b>Arlington residents</b>	<b>33%</b>
▶ <b>Section 8 holders</b>	<b>138</b>
▶ <b># Children</b>	<b>1130</b>

# Waitlist Growth Over Time

Annual Income



# Waitlist Applicants Annual Income

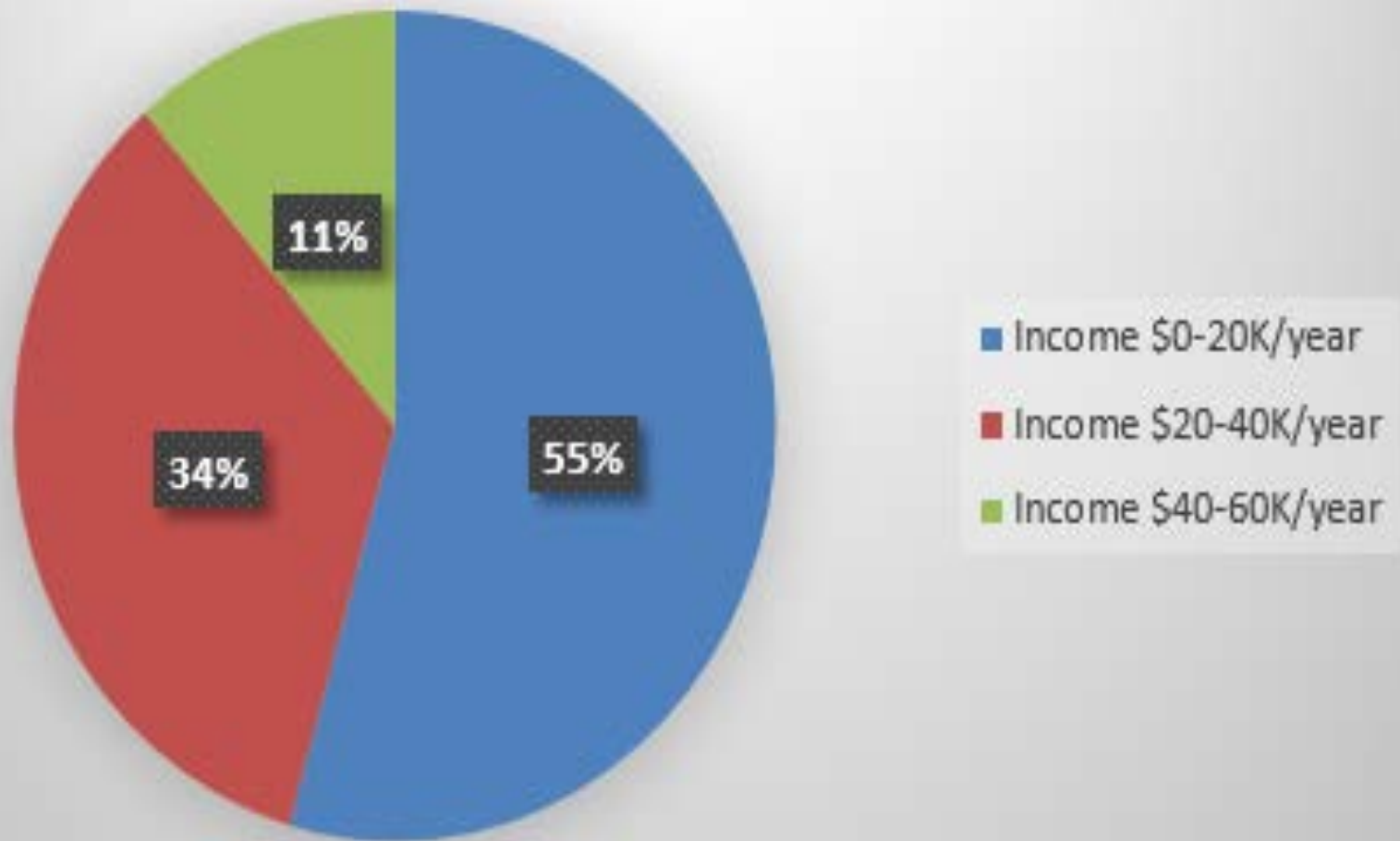
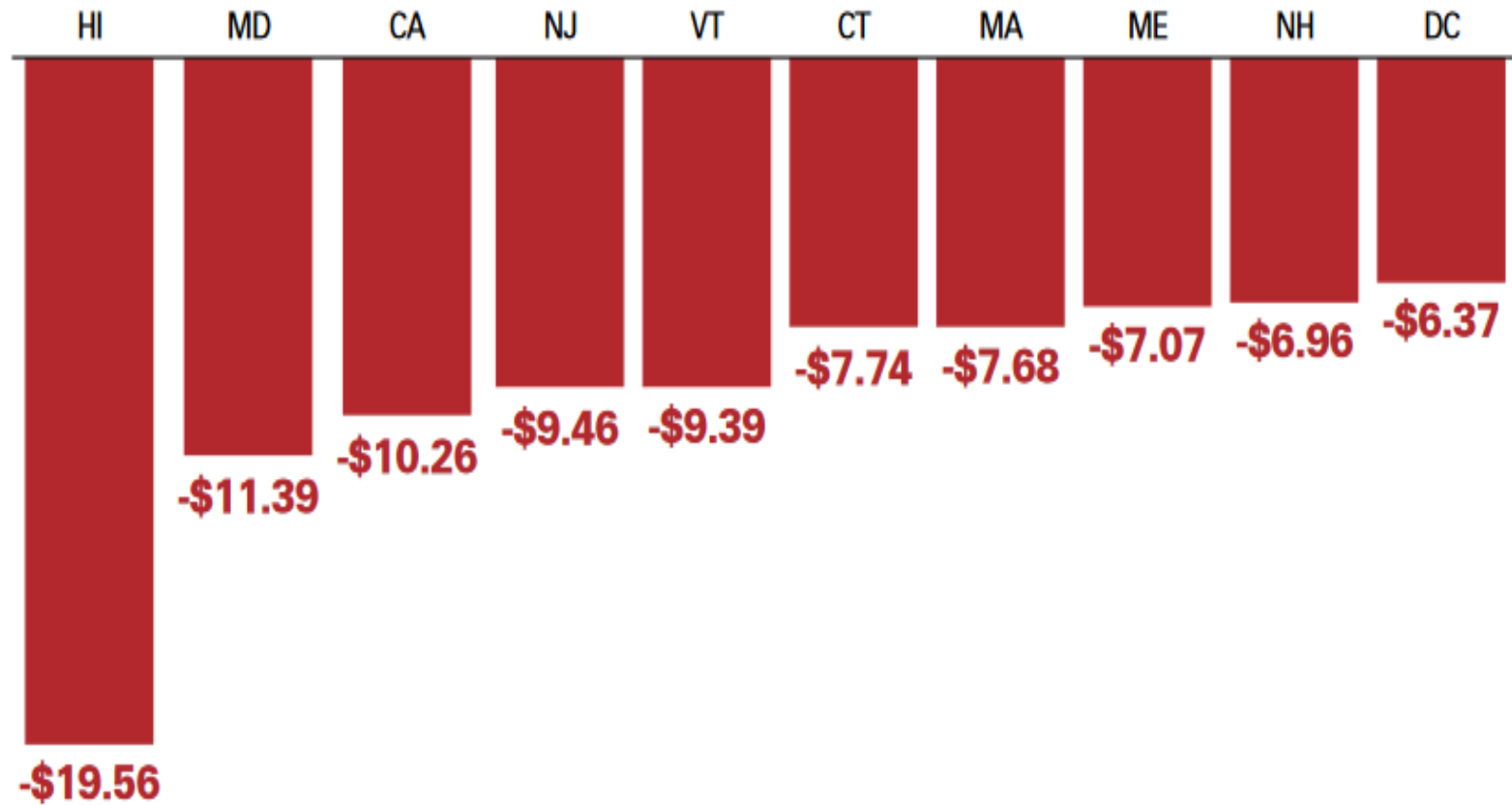


FIGURE 1: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE









# Real Estate Development Pipeline

20 Westminster,  
Arlington Heights



19R Park Avenue,  
Arlington Heights



117 Broadway,  
East Arlington

# PLANNING STRATEGIES

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Susan Connelly



# Massachusetts Housing Partnership

**MISSION: Use private investment to bring more affordable housing to Massachusetts**

## Lending

- Permanent financing for affordable rental housing
- We have provided over \$1.1 billion for the financing of 22,000 rental units

## ONE Mortgage

- First time homebuyer program
- Over 19,300 low- and moderate-income families have purchased their first homes with over \$3.1 billion in private financing

## Community Assistance

- Providing technical and training assistance to inform local conversations and action to support affordable housing production

# Research and Education

- Facilitate quarterly meetings with other stakeholders to **determine training needs**: CHAPA, MAPC, Mel King Institute, MassHousing, DHCD, Federal Home Loan Bank
- Work with other partners to provide **statewide education efforts**: ULI, Alliance for Business Leadership, City Awake/Boston Chamber of Commerce, South Shore Chamber of Commerce, A Better Cambridge, Civic Series
- Partner with regional planning agencies and other research organizations including: MAPC, ULI, Umass Donahue Institute, Dukakis Center at Northeastern University



Every affordable housing development is shaped by the **political**, **demographic**, **economic** and **financial** context, happening at that moment in time, at the federal, state, municipal and neighborhood level.



# What's different?

- Decades of local **restrictive zoning practices** – increased down zoning
- **Changing preferences** – smaller housing, closer to services, for both people downsizing and new households
- **Changing demographics** – people living longer, staying in primary homes
- **Economic growth** and job creation – no middle
- **No office of state planning** – economic growth decisions are made with no coordination regarding necessary infrastructure support: public and other forms of transportation, water/sewer innovation, public education, HOUSING production



# “affordable” vs. “Affordable”



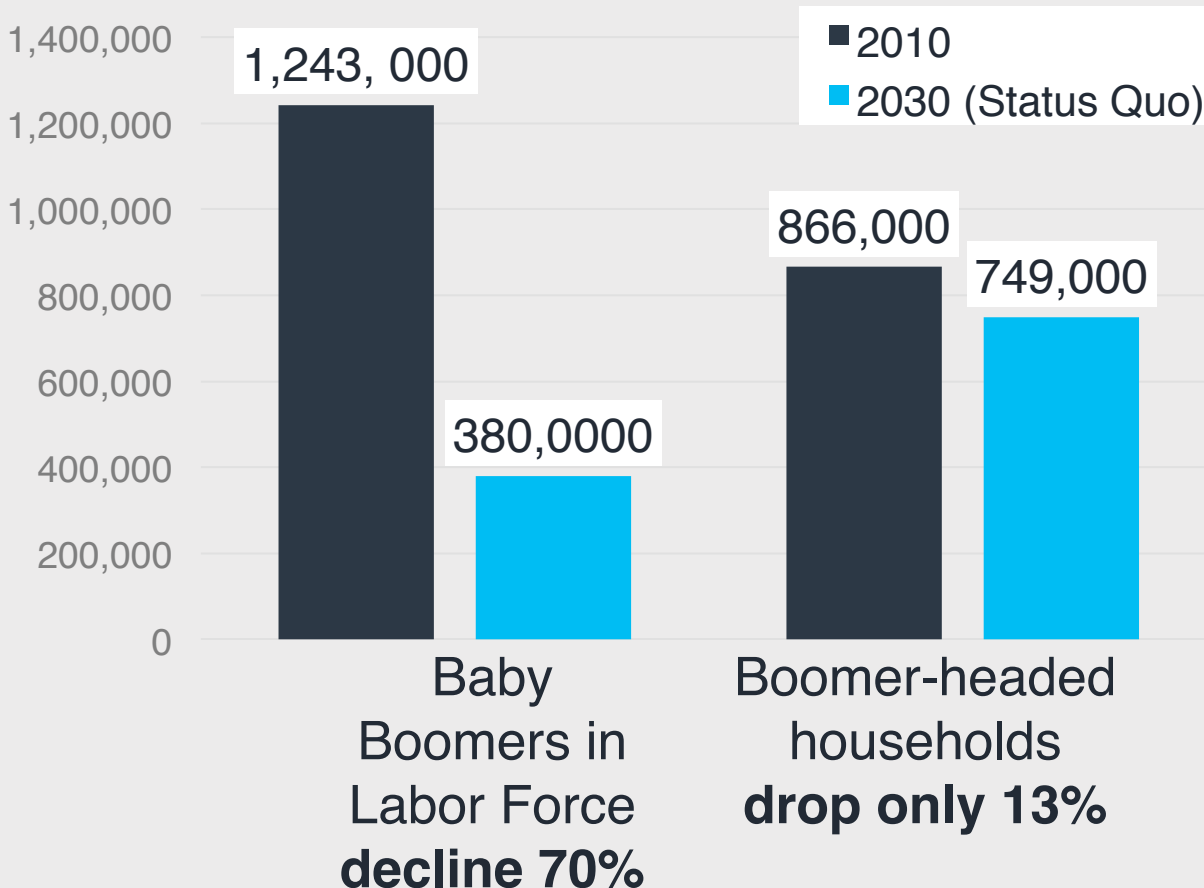
**Naturally occurring affordability;  
i.e. “Woah I can’t believe what a good deal this apartment is!” Anyone can live there, as long as you make it past the landlord’s checks.**



**Built with local, state or federal funds, or uses these funds to operate.  
Has restrictions on maximum incomes, and maximum rents. Only people earning less than a certain max income can qualify to live there.**

# Out of the workforce, but not out of the housing market

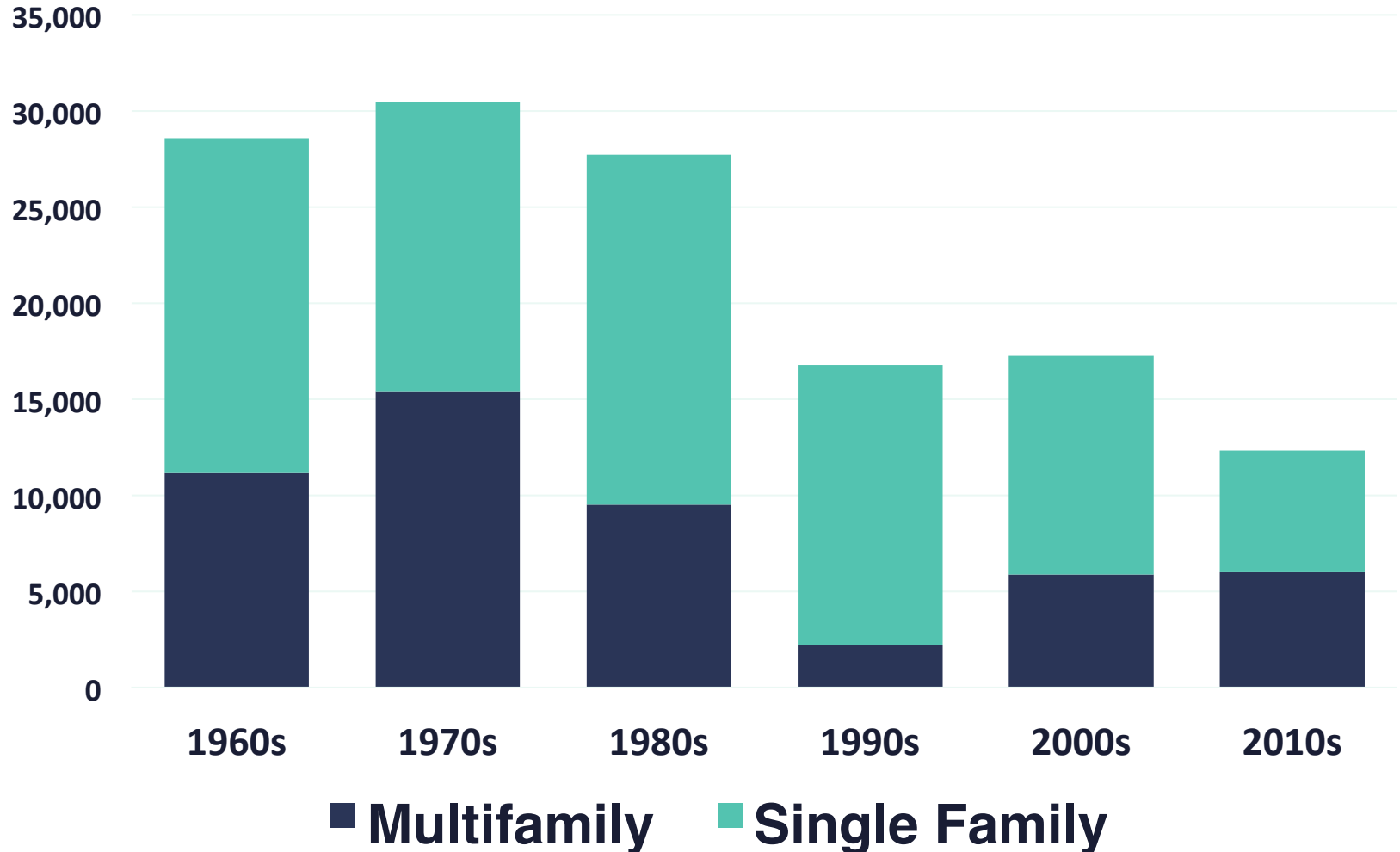
## Baby Boomer Workers and Households 2010 – 2030, Metro Boston



Data Source: U.S. Census Bureau Population Estimates & American Community Survey, 2011-2015 5-year estimates. Projections by MARC

# Building less and less

Annual Housing Production in Massachusetts by Decade



Data source: U.S. Census Bureau, Building Permit Survey

# Business

As the labor market tightens, a \$15-an-hour kitchen position in Concord, with a number of benefits, has gone unfilled for two years.



PHOTOS BY JON CHASE FOR THE BOSTON GLOBE

Debra Stark (left), with employee Gregoria Vanhoogen, has been unable to start a juicing program for lack of a new hire.

## The tiring hiring process

## Accenture to add 400 jobs in Boston

Expansion follows consulting firm's move to new offices in Back Bay

By Jon Chesto  
GLOBE STAFF

Consulting giant Accenture is unveiling plans Tuesday to add 400 new technology jobs in the Boston area by the end of 2020, growing its workforce by more than 25 percent.

Accenture is scheduled to discuss the expansion at an event attended by Governor Charlie Baker at its offices in the new tower at 888 Boylston St. in the Back Bay. The Dublin-based firm relocated its Boston operations from the adjacent Prudential tower in October. (Boston Properties owns both buildings.)

The job growth is part of Accenture's broader effort to open 14 "innovation hubs" across the United States by the end of 2020



ACCENTURE

Accenture's Boston offices were moved last fall from the Prudential Center to the new tower at 888 Boylston St.

and to expand its US workforce to more than 65,000 people by that time.

# GAMBLING

## Analyzing the Economic and Social Impacts

Prepared for the State of  
Connecticut, Division of Special  
Revenue

M. Jodi Rell, Governor

Michael Fedele, Lieutenant Governor

June 22, 2009

We cannot over-emphasize the importance of the crucial relationship – sometimes subtle, and sometimes profound – **between public policy and the economic and social impacts of gaming.** This relationship has proven to be dramatic in Connecticut.

The state has not.... sufficiently invested in such areas as **transportation or job training....** The result has been a failure to diversify the workforce.

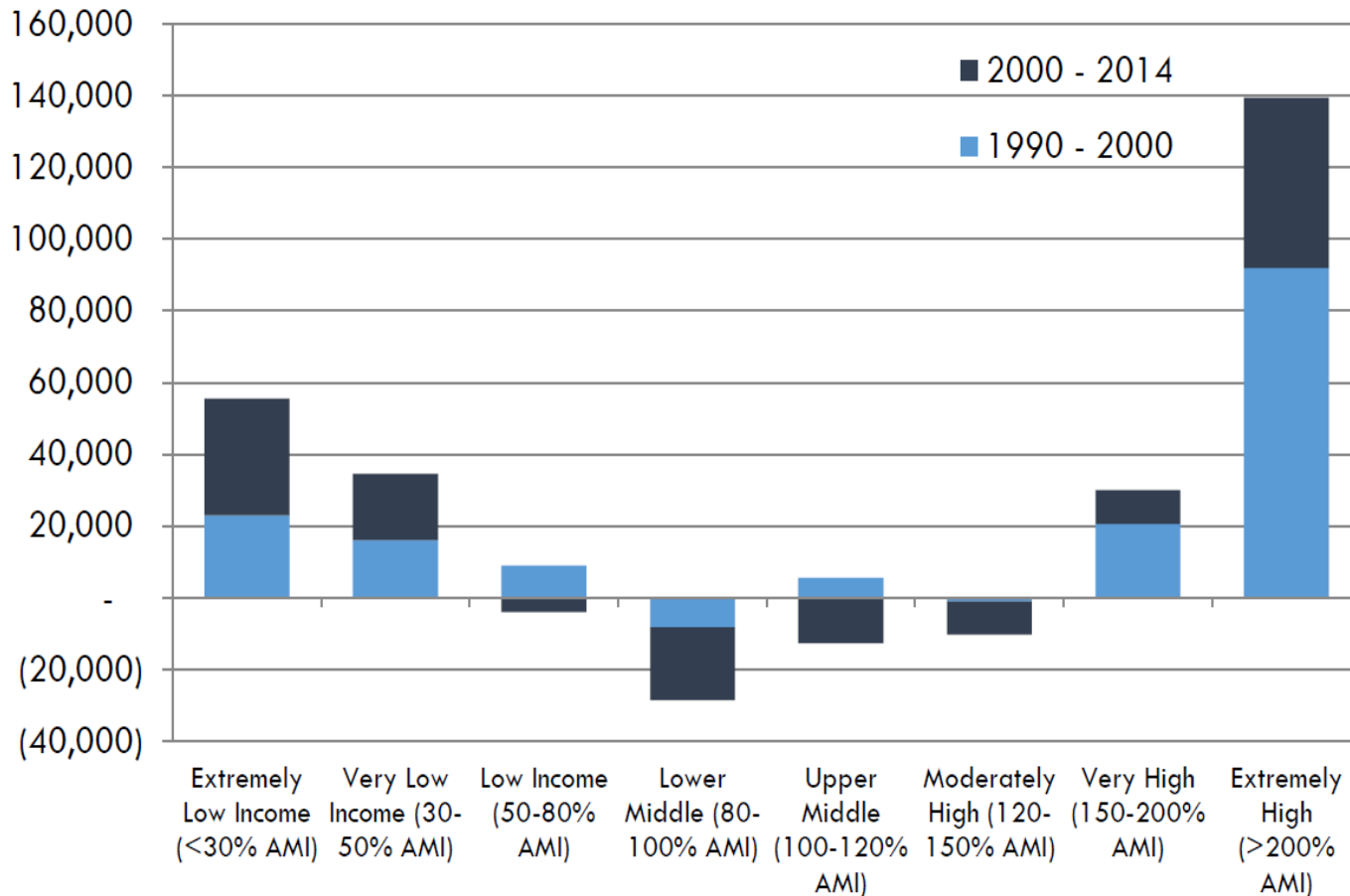
The **absence of effective regional government** in Connecticut has made it difficult for communities to address needs created by gaming (particularly casinos), and the state funding formula for distribution of casino revenue to municipalities has not been designed to address that issue.

Everett Casino; 4,000 permanent jobs, opening June 2019, 70% of jobs earning between \$25,000 (\$12/hr) and \$35,000 (\$17/hr), which can afford \$675 - \$875/month for rent.

# Who can afford what?



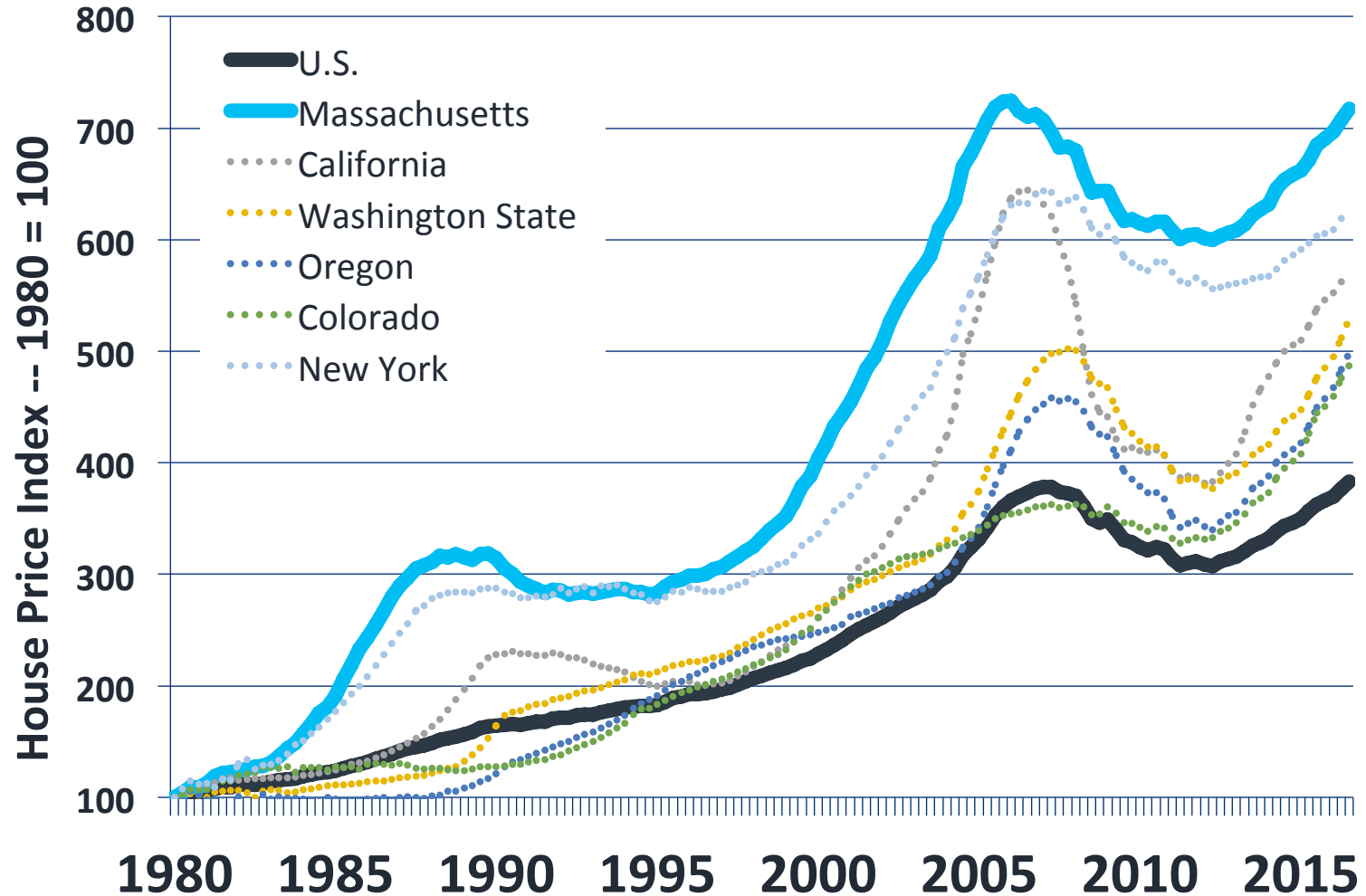
## Change in Working Households by Income, 1990 - 2014, Massachusetts



Source: U.S. Census Public Use Microdata 1990, 2000, 2010-2014; MAPC Analysis; "Working Households" defined as those with at least one wage earner who is not also a student.



# Home prices have surged

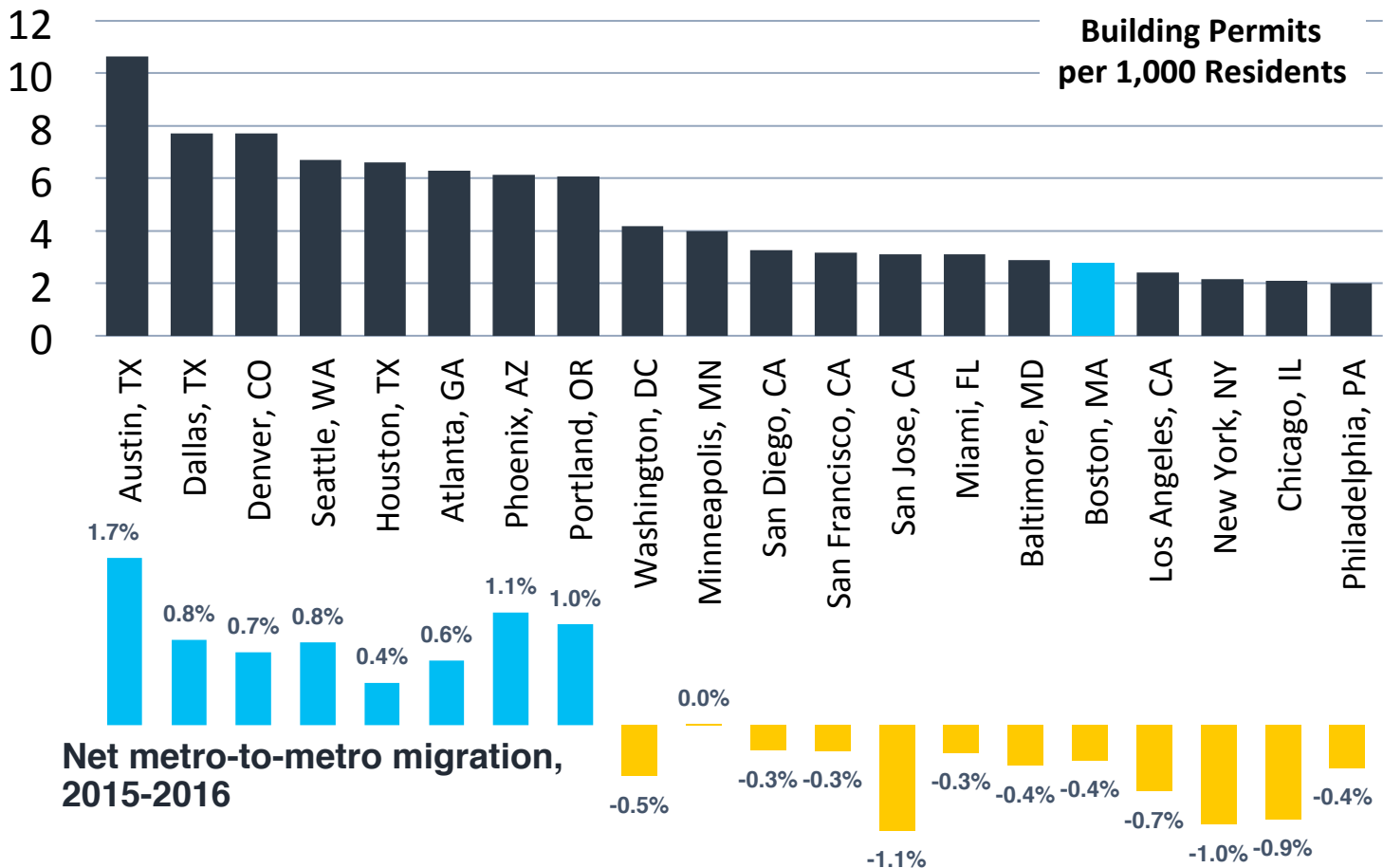


Data source: Federal Housing Finance Agency, House Price Index – All Transactions



# Other metros are producing more housing... and getting results

## Building Permit Rates of the 20 Largest Innovation Economy Metros (2016)



Source: U.S. Census Bureau, 2016 Building Permits Survey and 2016 Population Estimates

# THE YOUNG ARLINGTON HOME BUYER

## YESTERDAY

All numbers in  
TODAY's dollars

## TODAY

**\$22,107\***

18 – 34 year olds median income in  
Middlesex County (1980)



**\$47,361**

18 – 34 year olds median income in  
Middlesex County (2013)

**\$206,550\***

Arlington Median Home Price (1988)



**\$699,500**

Arlington Median Home Price (2018)

**43%**

National % of Students Graduate with Debt

**68% (61% in MA)**

National % of Students Graduate with  
Debt

**\$12,246\***



Average debt per student\*

**\$30,100 (\$30,584)**

Average debt per student



**MHP**  
CENTER for  
HOUSING DATA

\*Adjusted for inflation using Bureau of Labor Statistics Inflation calculator

# What are others doing about the housing shortage?

## South Shore Chamber of Commerce



44,000

Living Spaces Needed by 2030 - that is only .4% growth over 20 Years



30%

Capacity increase on the Red Line when upgrades are completed



3,200

Employed by South Shore Plaza

“The South Shore and individual communities will change with or without growth. If we do not grow our percentage of younger residents and attract new businesses, we are likely to see a drop in local services and property values. With growth we hope to strengthen local communities, partly by preserving some of the special qualities that make each town a little different.”



# What can Arlington do about the housing shortage?

- Plan for growth
- Think about different types and levels of density for different areas of town
- Push the politics for a regional approach and conversation – infrastructure issues are regional too!



# COMMUNITY ENGAGEMENT

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Dana LeWinter

# Municipal Engagement Initiative



**Building support for affordable  
housing production in communities  
across the Commonwealth**

Community support  
can make or break  
housing development  
at local level,  
BUT many  
communities have no  
strategy or coalition  
to build local support.



# Coalition Building

- Municipal Staff
- Elected Officials
- Housing Advocates and Developers
- Local Businesses
- Civic Groups
- Houses of Worship
- Environmental Groups
- Service Providers





# Flexible Model for Unique Communities



# A Strategy for Arlington

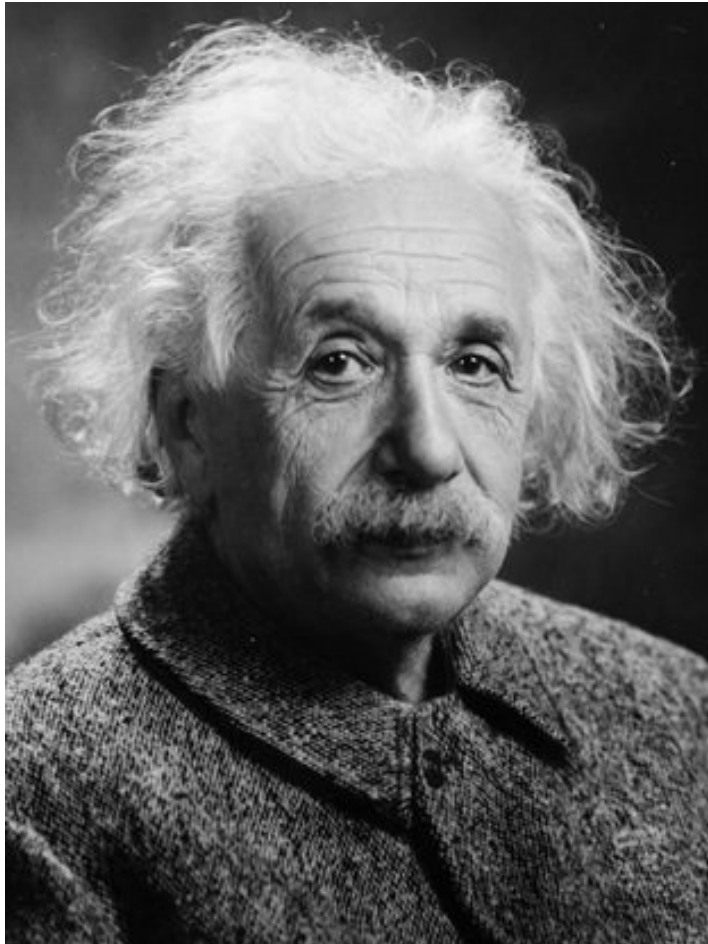
- Support efforts to build a culture that welcomes housing, including affordable housing.
- Bolster efforts to expand housing opportunities.
- Grow the number of people supporting housing production.

# HOUSING CHOICE PROGRAM

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Chris Kluchman

# Solving the Problem



**We cannot solve our problems**

**with the same thinking we used**

**when we created them.**

**- Albert Einstein**

- ◆ Legislative Fix to c. 40A
- ◆ Incentives and Rewards
- ◆ Data and Tracking
- ◆ Coordinated Technical Assistance

# Legislation Will Help Achieve Housing Goal

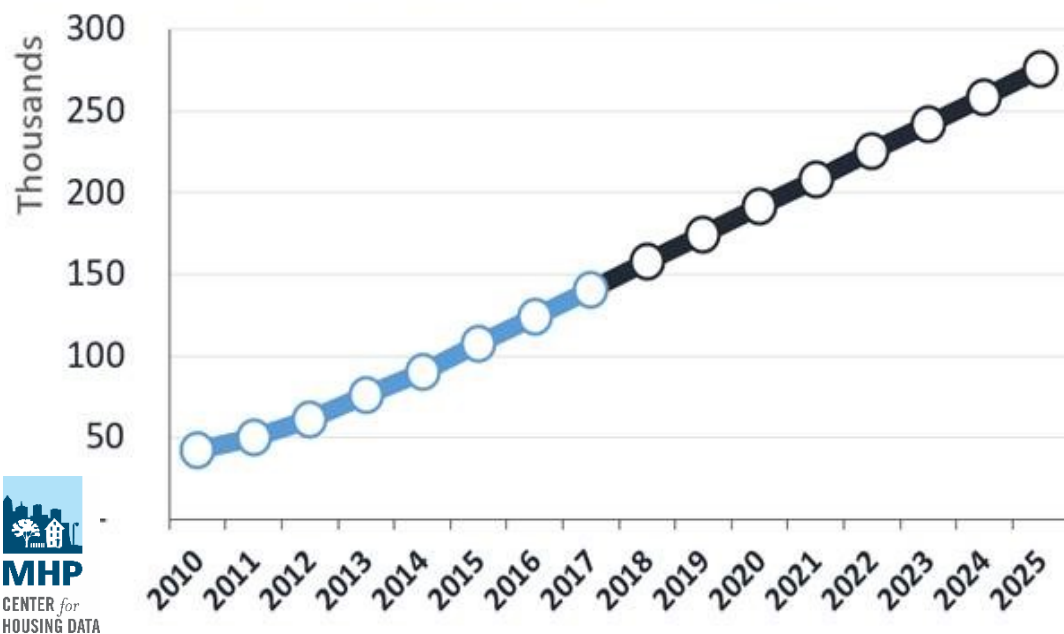
The Housing Choice Initiative will **track progress towards the Goal of 135,000 new units by 2025** and improve data systems.

- Goal is achievable because production in the last 3 years has been strong, but it needs to be sustained.
- **Represents a 26 percent increase in housing production compared to the last eight years.**
- Keeps pace with projected increases in housing demand.
- Is closely aligned with the housing production goals required for designation as a Housing Choice community.

## Cumulative Housing Units Permitted 2010-2025

PAST PERFORMANCE: 107,000 new units 2010-2017 (last 8 years)

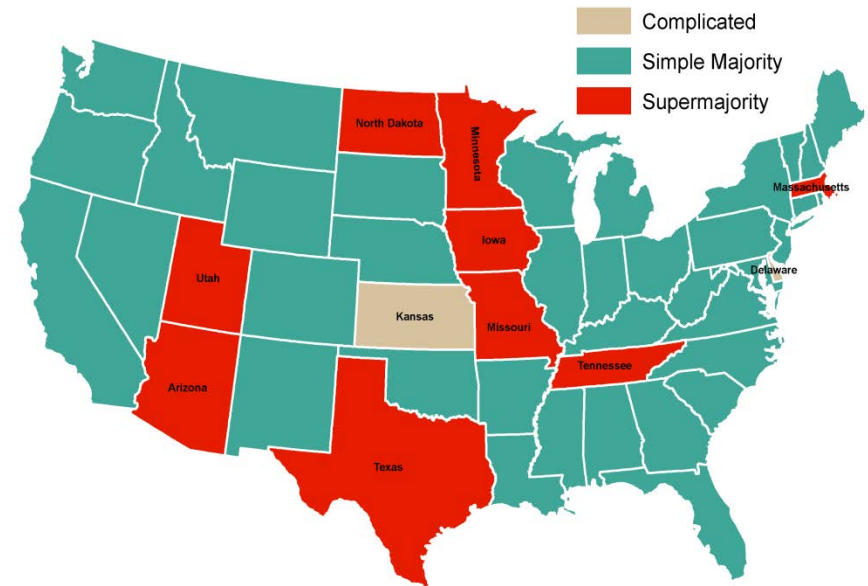
GOAL: 135,000 new units 2018-2025 (next 8 years)



# Challenge: Improving Zoning is VERY Difficult

Massachusetts is an outlier for requiring a supermajority vote to amend, modify, or adopt zoning ordinances or bylaws

- **Massachusetts is one of only 10 states in the country that requires a supermajority to change local zoning.** It is the only state in New England with a supermajority requirement.
- **This causes problems when local governments want to change zoning.**
- Especially in Towns, where **Town Meeting must approve zoning amendments, the 2/3 voting threshold** can be a barrier to new zoning that would allow for increased housing production.



# Status Quo is a Barrier to Effective Planning

Supermajority voting threshold has impeded efforts by municipalities to zone for housing production in locations that serve municipal goals, including smart growth

- 40R “smart growth” overlay districts
  - In at least 4 municipalities, following a lengthy planning process and DHCD approval of a proposed overlay district, the by-law received majority approval but fell short of two-thirds approval
- Town Meeting challenges
  - In one recent example, after a 4-year community planning process and adoption of master plan, the Planning Board and Selectmen voted unanimously to adopt new mixed-use zoning in the town center
  - 62% of town meeting members voted in favor of the rezoning; it failed to garner the required supermajority by 19 votes (out of 449 cast)



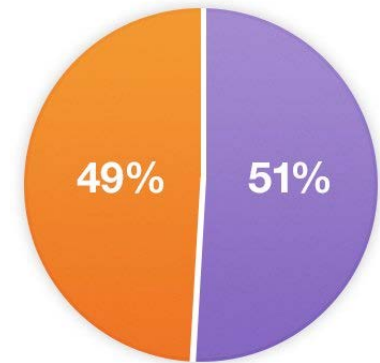
# An Act to Promote Housing Choices (H.4290 190<sup>th</sup>)

Goal: Remove a major barrier to adopting better zoning

The proposed legislation would change G.L. c. 40A and G.L. c. 40R **to reduce the required vote from 2/3 “supermajority” to a simple majority for certain zoning changes that promote housing growth.**

**Zoning changes that promote best practices that would qualify for the simple majority threshold include:**

- Creating mixed-use, multi-family, starter homes and/or adopting 40R “Smart Growth” zoning in town centers and near transit
- Clustering new homes to permanently preserve open space and protect natural resources
- Reducing parking requirements and reducing dimensional requirements such as minimum lot sizes
- Allowing for transfer of development rights (TDR) zoning and natural resource protection zoning
- Allowing for increased density through a Special Permit process promoting more flexible development
- Allowing accessory dwelling units or “in-law” apartments





# Housing Choice Designation

## How does a City/Town qualify as a Housing Choice Community?

Community **achieved** Housing Choice Designation?

Last 5 years

1) **High Production** Greater than 5% housing growth or 500 units;

or

2) **Production & Planning** Greater than 3% growth or 300 units and 4 out of 9 best practices

and

**Has Community Compact and no moratorium on new housing**

- Preferential access or increased subsidy for Commonwealth Grant Programs
- Access to new grant program exclusively for Housing Choice Communities
- Continue to support sustainable development in order to maintain designation and compete for Housing Choice Grants
- Access technical assistance to maintain housing production
- **Designation lasts for 2 years**

Community has **not yet achieved** Housing Choice Designation?

- Apply for technical assistance to increase housing production
- Use lower voting threshold in legislation to pass local land-use laws that encourage sustainable growth
- Apply for housing choice designation once permitting activity increases

# Housing Choice Designation: Best Practices

Production & Planning threshold (3% or 300 units) must also have 4 of the following 9 best practices, one of which must be related to affordable housing.

## Best Practices

1. Designated local resources for housing such as established an Affordable Housing Trust, donated land, or spent substantial CPC funds for community housing [**Affordable Category**]
2. Selected a housing best practice as part of its Community Compact
3. Have achieved a minimum of 10% of housing stock as affordable according to the subsidized housing inventory [**Affordable Category**]
4. Have adopted zoning that allows mixed use or cluster development by right (or can demonstrate a pattern of approving such developments)

# Housing Choice Designation: Best Practices

Production & Planning threshold (3% or 300 units) must also have 4 of the following 9 best practices, one of which must be related to affordable housing.

## Best Practices (continued )

5. Have zoning that allows for accessory dwelling units by right (or can demonstrate a pattern of approving ADUs)
6. Have zoning that provides for inclusionary housing with reasonable increases in density [Affordable Category]
7. Have an approved 40R district, participate in the Housing Development Incentive Program or have adopted an Urban Center Housing Tax Increment Financing district [Affordable Category]
8. Have at least one zoning district that allows multifamily by right with capacity to add units and that allows for family housing
9. Have a certified Housing Production Plan [Affordable Category]



# Rewards: Housing Choice Capital Grants

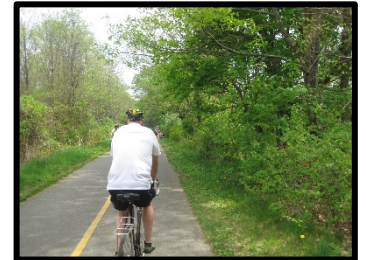
## New capital grant program FY 19 – Applications open in May 2018

**Exclusive access** to new **Housing Choice Capital Grants**, estimated at least **\$6.7 million** in the first year and increasing revenue growth thereafter.

Projects do NOT need to be directly tied to a housing project !

Examples of capital projects:

- a) **Acquisition costs** - land, buildings and other capital assets;
- b) New building **construction** or capital **improvements to existing infrastructure**;
- c) **Infrastructure** such as roads, sidewalks and curbs, bridges, tunnels, electrical lines, water lines, and sewer lines;
- d) **Acquiring long-term easements** over real property;
- e) **Vehicles**, machinery, and heavy equipment, or major building fixtures;
- f) Major **renovations to parks and recreational fields**;
- g) **Engineering or design work** required for a capital project; and research and feasibility studies;
- h) Certain **computer equipment and technology**.



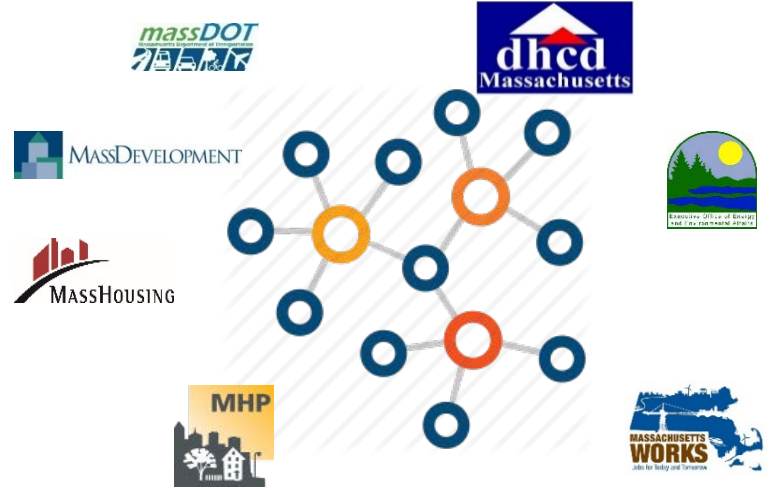
# Rewards: Advantages in selected State Grants

	AGENCY – PROGRAM	PURPOSE	BENEFIT TO HOUSING CHOICE COMMUNITIES
1	MassDOT – Capital Program	Reconstruction and expansion projects that go through MassDOT’s scoring & project selection process	For capital transportation projects, MassDOT will give bonus points to projects located within Housing Choice Communities
2	MassDOT – Complete Streets	Technical Assistance and Construction grants for communities to implement complete streets principals	Bonus points for grant evaluation score with Housing Choice designation
3	HED – MassWorks	Grants to municipalities for infrastructure improvements to support economic development and housing production	Bonus points for grant evaluation score with Housing Choice designation
4	HED – Seaport Council Grants	Grants to municipalities for planning and infrastructure improvements to support the marine economy	Housing Choice Communities may have required 20% match waived and/or the \$1Million grant amount may be exceeded for eligible applicants
5	EEA – Community Investment Grants	Planning Grants	Bonus points for grant evaluation score with Housing Choice designation
6	LAND Grant Program	Acquisition of conservation land	Bonus points for grant evaluation score for LAND program
7	PARC Grant Program	Acquisition of recreation land, construction of new parks, renovation of existing parks	Bonus points for grant evaluation score for PARC program
8	Gateway Park Grants	Acquisition of recreation lands, construction of community parks and trails in Gateway Cit8ies	Bonus points for grant evaluation score for grant program; possible reduction in matching requirement for Gateway PARC program

# Collaborative Technical Assistance

The Housing Choice Initiative will align resources and data so that there is a clear, single point of entry for communities seeking to increase sustainable housing production

- Building on the success of the Open for Business Initiative, the Housing Choice agenda will **integrate existing resources under a new Technical Assistance initiative** so that all existing programs are working in alignment.
- DHCD's Housing Choice Program Director will **promote planning and housing related technical assistance** across multiple agencies -- including public and quasi-public agencies
- **MassHousing committed \$2 million in "Planning for Production"** grant program to assist local governments to better plan for housing



**TECHNICAL ASSISTANCE PROGRAM CHART**

Based on existing programs

LA PROGRAM	SPONSOR	ELIGIBLE	WHEN	APPROX WORK	ELIGIBLE SCOPES/ACTIVITIES	MAX \$	LIKELY ANNUAL NUMBER	LIKELY REPORTING FLOW
DLTA	SPAs	Munis	Midst in fiscal year	BFA	Any scope w/c priorities (planning ahead for housing economic growth, or municipal services)	No max, but each SPA has allocation	30-40	DHCD gets quarterly report of awards; most are in Q3, then done. We would try to get informal reports in Jan & Feb.
PCF	DHCD	Munis	Rolling	Pre-approved consultant or 300+ team selects & manages	Community planning that will lead to housing, including up-zoning, VPM, & implementation, and feasibility studies (see alignment of municipally-owned sites, affordable housing needs, although can be predominantly market rate and/or for mixed use)	\$15,000 (initially up to \$100,000)	Less than 8	Probably rate of one application or award of completion a month
MADDDY	MADDO	Munis	Rolling	"House doctor" consultants/MADDO in-house management & support	Any development scope, with specific activities negotiated with community. Eligible activities include development/initial plans, site feasibility/market studies.**	\$50,000 in total max, but have authorized up to \$100,000 for Gateway Cities.	12-20*	Probably rate of two requests/awards or completions a month
DC RAIL	CDHES/DOT	Munis/DC Region	October	BFA	Planning that helps implement the regional plan, focusing on priority development and preservation areas.**	\$15,000	Less than 3	Spreads
TARGETED COMMUNITIES	MHP	Munis, Housing Authorities	Rolling	Staff/pre-approved consultant but must select & MHP manages	Site specific, usually municipally-owned sites, affordable family rental housing	\$25,000	Less than 8	Spreads

\* Real Estate Pre-Development Services program, Cities & Towns Initiative, and 4302 program  
 \*\*These can occur this program as long as DCIA, since SPREDD needs to discuss municipal services when it submits for DLTA application

# Housing Choice Initiative: Major Milestones

## December 2017

- **Announce Housing Choice Initiative**
- Governor filed **An Act to Promote Housing Choices** legislation (H. 4075)
- **\$2 million** new MassHousing Technical Assistance **“Planning for Production”** grants
- Contract with regional planning agencies on **new DLTA round, which includes support for the Housing Choice Initiative**

## January to April 2018

- **Open applications** for **Housing Choice Community** designation
- Hearing on H. 4075, at Joint Committee on Housing (voted out of committee 12-1 in support and redrafted as H. 4290)

## May to June 2018

- Announce Housing Choice Communities
- **Incorporate HCC into multiple grant programs and new MassDOT capital plan**
- **Open Housing Choice Capital Grant Program and Small Town Grant Program applications**

## Fall 2018

- **Announce** Housing Choice and Small Town Capital **grant recipients**



# Questions

## Participation Rules

- Please introduce yourself (name and affiliation, if any)
- What questions do you have about housing in Arlington?
- Use brevity and respect time
- Express disagreements or concerns in a respectful manner

# Thank You!

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