

Warrant Article FAQ: Increasing the proportion of new affordable housing units

What would this warrant article do?

The current zoning bylaw the bylaw currently requires 15% of housing in any development of 6 or more units to be affordable to low-income households earning no more than 70% AMI for homeownership units (\$67,750 for a family of four) and 60% of AMI for rental units (\$67,200 for a family of four). This warrant article would amend the zoning bylaw to increase the proportion of affordable housing units from 15% to 25-30%.

Why should we increase the proportion of affordable units in new developments?

Massachusetts has set a goal for communities to have 10% of their year-round housing be affordable housing. Arlington is woefully behind this goal, with [just 5.7% affordable housing](#). From 2001 to 2018, Arlington has only increased its subsidized housing inventory percentage [by 0.1%](#).

Arlington has a lower percentage of affordable housing compared to almost all of its neighboring communities (Belmont 6.5%; Cambridge 14.8%, Medford 7.2%, Somerville 9.7%, Lexington 11.2%, Winchester 3.7%). Arlington is also below most other towns and cities in Middlesex county of similar populations (Billerica 11.5%, Salem 12.6%, Methuen 9.3%, Everett 5.2%).

With the current policy of one in six new units required to be affordable, we would need more than 900 new units in Arlington to reach the goal of 10% affordability. Without enough affordable housing to balance out new market rate housing, the area median income goes up and rents rise for everyone. This is really important because more than a third of all households in Arlington are cost burdened, defined as paying more than 30% of annual household income on housing, and the median gross rent in Arlington is more than fair market rent for most units ([Source, p. 31](#)).

Why do we need more affordable housing NOW?

The Covid-19 pandemic and accompanying economic crash has compounded Boston's housing crisis. The Bureau of Labor and Statistics estimates that [Massachusetts lost 337,900 jobs](#) from November 2019 to November 2020. More MA residents are having trouble paying their rent or mortgage payments.

A [survey](#) conducted by the Census Bureau in August 2020 found that more than 315,000 Massachusetts residents were not confident that they will be able to afford their rent payments, with Black and Latinx tenants most concerned about their ability to pay. Many Massachusetts residents were making [only partial payments](#) in the summer, indicating that residents are falling behind on their rent or mortgage obligations; nonwhite residents were more likely to have had trouble paying the full amount. Because of this, people are getting thrown out of their homes; since Governor Baker's eviction ban was lifted in October 2020, [more than 2600 eviction cases](#)

have been filed. Now when so many are struggling, this is the time to go further for affordable housing.

How will this warrant article work with other affordable housing plans in Arlington?

Arlington adopted a [Housing Production Plan](#) (HPP) in 2016 in step towards increasing affordable housing in the town. The HPP specifically references amending zoning to “allow and provide incentives for development of a broader range of housing types, target development of particular housing types to agreed-upon locations, and encourage development of housing that is affordable to a range of household incomes (p. 59).

The HPP specifically suggests amending Arlington’s inclusionary zoning bylaw to increase the percent of affordable housing required (p. 62). The HPP suggestion differs from this proposed warrant article in that the HPP recommends increasing the affordable housing minimum AND adding another tier of affordability for households earning 80-120% of AMI.

Warrant Article FAQ: 60% AMI for majority of town affordable housing funds

What would this warrant article do?

The warrant article would earmark a majority percentage of municipal funds allocated for affordable housing for those households/individuals making at or under 60% Area Median Income (AMI).

At the Fall 2020 Town Meeting, Town Meeting voted to establish an Affordable Housing Trust Fund, to support the development of affordable housing in Arlington. An amendment was proposed to earmark these funds for individuals or households making 60% AMI or less. This amendment was rejected in favor of a different amendment that would allow funds to be used for low- and moderate- income housing, up to 100% of AMI. The proposed warrant article would bring the limit back down from 100% to 60% of AMI for these municipal funds.

Why should we earmark most of these funds for those making 60% AMI or less?

80% - 100% AMI is not really affordable

Not all “affordable housing” is actually affordable for low-income households. The [Area Median Income](#) for the Boston Metro Area is \$89,600 for one person, \$102,400 for two people, and \$127,900 for a household of four people. This means that 80% of the AMI for one person is \$67,400, \$77,000 for two people, and \$96,240 for four.

80% - 100% AMI will not get us racial equity

80% of the AMI is much higher than the median incomes of Black and Latinx households in Massachusetts. The median income for Black households is \$51,842, \$44,885 for Hispanic or Latinx households, and \$37,587 for American Indian/Alaska Native households.

If we want Arlington to be an affordable town for everyone and increase racial diversity, we need AMI limits for affordable housing that match the AMI of households for Black, Indigenous, and other people of color.

80 - 100% AMI excludes those using vouchers

Likewise, 80-100% AMI excludes those on Section 8 and other housing vouchers, which is the largest subsidy for low income people. Most people on these vouchers are disabled, most are women, and many are Black, Indigenous, and people of color. So if the AMI is too high for voucher holders to use them for these units, it's really excluding not just low income folks, but BIPOC and disabled people, particularly women. In 2017 Boston was listed as the least affordable city for single women, with [rent priced at 132%](#) of the median personal income for single women in the city.

Low-income households in Boston have the greatest housing need

Across Massachusetts, there is a [shortage](#) of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

There is a great need for housing for low-income households in the Boston area. According to the [National Low-Income Housing Coalition](#), for those making 100% of AMI in the Boston metro area in 2018, there were 96 affordable and available rental units per 100 households. For those at or below 80% AMI, there were 88 rental units/100 households. And for those at 50% AMI or below, there were only 60 rental units available per 100 households. Among households in the Boston metro area making 50-80% AMI, almost half are cost-burdened by their rent, meaning they spend more than 30% of their income on rent. In comparison, 22% of those making 80-100% of AMI are cost-burdened by rent.

Other resources

Leon Andrews: “If you look at 80% of AMI, 80% of \$100,000 is \$80,000, so you are acknowledging that if you have a challenge from a data standpoint that shows racially that Latinx communities and Black communities earn much less than that on the median. We need a different strategy that's more intentional. In one city, by using a racial equity lens, they created a policy...[that allocated] X percentage of affordable housing for people that were in the 30 to 60% of AMI, 60 to 80% of AMI, as well as under 30% of AMI. That's just a great example from me of why data matters and what it means to be targeted in your process is if you have universal goals of making it more affordable for everyone.” Source: [Transcript of Soundbite from Arlington Race and Housing Panel](#)