



Affordable Housing Trust Fund Board of Trustees

Date: December 9, 2021
Time: 8:30 AM – 10:00 AM
Location: Conducted via remote participation

To join this Zoom meeting, please visit: <https://town-arlington-ma-us.zoom.us/meeting/register/tZwsdu6vpj4uG9Qd7kdB4tWp-kAM-VmnSIKC>

Or call: (646) 876-9923
Meeting ID: 881 1778 5410

Members of the public are asked to send written comment to:
klynema@town.arlington.ma.us.

Agenda

1. Review and Approve Minutes of November 18, 2021 and Approve Regular Meeting Schedule for 2022 (5 minutes)
2. Orientation Topic: Open Meeting Law (10 minutes)
3. RFP: Preparation of Action Plan (10 minutes)
4. Highlights of Draft Housing Production Plan & Review/Approval Process (45 minutes)
5. CPA Final Application (10 minutes)
6. Future Meeting Agendas (10 minutes)

Upcoming Meetings: TBD

Attachments

- Proposed 2022 Meeting Schedule
- Draft Housing Production Plan
- Revised Declaration of Trust [Revised by Town Counsel/DPCD, approved by KK&PT]

Arlington AHTF Governing Documents and Municipal Affordable Housing Trust Fund Reference Materials

- Municipal Affordable Housing Trust Fund Statute: [M.G.L., Chapter 44, Section 55C](#)
Title II, Article 14 of the Town Bylaw (Affordable Housing Trust Fund & Board of Trustees, ART. 8, STM 11/18/2020)
- [Municipal Affordable Housing Trust Fund Guidebook v.3](#), published by Massachusetts Housing Partnership
- [Municipal Affordable Housing Trust Fund Operations Manual](#), published by Massachusetts Housing Partnership
- [Arlington Affordable Housing Trust Fund Board Webpage](#)

Other Relevant Reference Materials

- [Town of Arlington 2016 Housing Production Plan \(2016\)](#)
- [Housing Plan Implementation Committee Webpage: Housing Production Plan Update – Materials and Process \(2021\)](#)
- [Town of Arlington Fair Housing Action Plan \(July, 2021\)](#)
- [Massachusetts Housing Institute, Statewide Training for Local Officials \(Binder from 2018 Training\)](#)
- [Massachusetts Open Meeting Law Guide and Educational Materials](#), published by Attorney General Maura Healey (includes statute, regulations and guidance)
- [Summary of the Conflict of Interest Law for Municipal Employees](#), State Ethics Commission



Affordable Housing Trust Fund Board of Trustees

Date: November 18, 2021
Time: 8:30 AM — 10:00 AM
Location: Conducted via remote participation

Attendees

Trustees: Benjamin Bradlow (Town Manager designee), Mariann Donovan (Clerk), Eric Helmuth (Select Board appointee), Karen Kelleher (Chair), Neal Mongold, Jaclyn Pacejo (Treasurer), Calpurnya Roberts, Phil Tedesco (Vice Chair)

Staff: Kelly Lynema, Jenny Raitt

DRAFT Minutes

1. Declaration of Trust

- Jenny presented it here for the group to review together. She explained that we can make changes to some parts, although much of it was taken practically verbatim from the bylaw. She further explained that after we review and make any changes to the Declaration, we will then approve it and, via Eric, present it to the Select Board as a courtesy (not required) to have them simply accept that we have provided the Declaration of Trust. We will then record it at the Registry of Deeds.
- Jenny asked for confirmation regarding 100% AMI. Karen confirmed that the bylaw passed by town meeting aligned with the definition embedded in CPA of 100% AMI.
- Jenny explained that as a body we can add clauses to this Declaration; that there is flexibility and that now would be the time to do that.
- We discussed Article III, Section 2, specifically the month in which Trustee appointments should end. As presented, the section specifies a date of June 30th for appointments to end. Agreement was reached to remove the month and simply keep the wording of the number of years to serve and have town council provide confirmation.

- We discussed Article III, Section 4, which addresses Trustee absences from consecutive regularly scheduled meetings. Regarding the number of acceptable (consecutive) absences, we changed the number from 5 meetings to 4 and added "... or other hardship..." as an acceptable reason for consecutive absences. It was generally agreed that communication is important when needing to be absent from more than 4 consecutive meetings.
- Under Article V, Section A, Eric noted a correction to be made to one of the Officers titles. Instead of "Secretary" the official title should be "Clerk". In this same section, the election cycle of officers is addressed. We agreed that we would make no changes and keep elections of officers annually. Jaclyn noted the importance of one year election cycles so that those serving as Trustees for only one year will have an opportunity to be an officer while Karen noted the importance of annual elections as a reflection of shared leadership and its potential contribution to consensus building. We all agreed that the date of elections of officers should align with appointments (Article III, Section 2) and agreed to leave it to town council to iron out the wording for this.
- No additional changes were made to the Declaration. Jenny asked for a vote to finalize the Declaration of Trust, as amended, in order to bring it before the Select Board for their final review and acceptance. Eric suggested that since we'll be electing officers today, we might empower the chair to work with town staff to make the changes, noting that the scope of all changes have been recorded in the meeting minutes.
- We all agreed to vote approval of the Declaration with the changes made today and to have the Chair work with town staff to execute those changes as well as to vest final sign off with the Chair.
- We decided to move forward with electing officers and then circle back to voting on the document before the end of our meeting.

2. Election of Officers

- Eric offered to organize the voting since as the Select Board appointee he cannot be Chair (Article V, Section A).

- Ben offered that before proceeding we might discuss the goals we want to achieve in the short to medium term and then think about what the roles of those positions should do in order to get us toward that goal.
- Karen shared that we need to put together an Action Plan as, set forth in the bylaw, and that we should look for something we can start on pretty quickly while also identifying a longer term strategy.
- Phil agreed with Karen and added that he sees the roles of Chair and Vice Chair as being able to help the board see a vision that is ambitious and creative.
- Neal offered that he sees the Chair and Vice Chair as important for strategic thinking, agenda setting, and as liaisons. He asked for clarification on the role of Clerk.
- Mariann asked if it is the Clerk who is responsible for filing the important papers, such as the Declaration with the Registry.
- Jaclyn shared that the Clerk would keep the official records of the trust, whereas the Treasurer would be the one to liaise monthly with the custodian of the funds at the Town, making sure that the numbers match on both sides.
- Eric added that by tradition the Chair and Vice Chair speak for the Board when presenting to the Select Board and Town Meeting. He added that there's excellent staff support for the public records law portion: the filing of things, retention records and adequate public notice. The Clerk will work closely with that staff member.
- There were no other comments and so Eric entertained a motion to open nominations. Neal made a motion to open voting for officers, seconded by Jaclyn.

Mariann nominated Karen for Chair, Neal seconded. Karen accepted the nomination.

Karen nominated both Phil and Ben to serve as Vice Chair. Ben appreciated the nomination, but declined. Phil accepted the nomination.

Calpurnyia nominated Jaclyn for Treasurer, Mariann seconded. Jaclyn accepted the nomination.

Mariann nominated herself for Clerk, Karen seconded. Neal nominated Calpurnya for Clerk, Mariann seconded. Calpurnya declined the nomination.

Neal made a motion to close the nominations, seconded by Calpurnya. Members unanimously agreed to close the nominations. Trust voted 7-0 to approve new officers.

- New officers: Karen Kelleher, Chair; Phil Tedesco, Vice Chair; Jaclyn Pacejo, Treasurer; Mariann Donovan, Clerk..
- Eric then turned the meeting over to our elected Chair.
- Karen asked for a motion to approve the Declaration of Trust as proposed but with amendments consistent with the tenor of our debate to be approved by the Chair and Vice Chair working with Town staff. Jenny added that the document, once approved, will be presented to the Select Board for acceptance and then recorded at the Registry. Karen asked for a motion, as modified by Jenny, to adopt the Declaration of Trust under those conditions as discussed. Mariann made the motion, seconded by Calpurnya. Trust voted 7-0 to approve.
- Neal announced the ribbon cutting for the new affordable housing at Downing Square and Broadway on December 2nd starting at 2:00 PM.
- Jenny stated that the Town had established the account for the Trust and suggested that Jaclyn set up a time to meet to follow up on her duties as the Treasurer. Jenny informed that the account now has \$170,090, which was moved into the Trust account from 2 separate accounts: a small amount from the payments in lieu of affordable housing and the second came from Symmes, which is the Arlington 360 development. She asked if there were any questions. There were none.
- Jenny reminded the group that the Draft Housing Plan will be available November 29th for public review and comment. Jenny said she would appreciate it if everyone in this group could review it and provide comments and also, if possible, attend the December 16th ARB meeting, when it will be presented and discussed.
- Jenny told the group about an active CPA application for the Trust. Jenny made this application preemptively to get some seed money to help keep momentum going. Karen asked about the amount for that application. Jenny said, \$250,000.

- Karen asked for a motion to approve the meeting minutes of October 28th. Jaclyn made a motion to approve, seconded by Mariann
- Karen welcomed the group to send ideas to herself or Phil on a one-on-one basis in order not to violate the Open Meeting Law. Jenny asked that we copy staff on all communications.
- Next meeting will be December 9th at 8:30 AM

Meeting adjourned at 10:07



**Affordable Housing Trust Fund
Board of Trustees**

2022 Meeting Schedule – DRAFT

Monthly meetings are generally scheduled for the second Thursday of each month from 8:30 – 10:00 a.m. Additional meetings may be scheduled as necessary.

January 13, 2022
February 10, 2022
March 10, 2022
April 14, 2022
May 12, 2022
June 9, 2022
July 14, 2022
August 11, 2022
September 8, 2022
October 13, 2022
November 10, 2022
December 8, 2022

Town of Arlington
Arlington Affordable Housing Trust Fund

**Request for Proposals
Housing Trust Fund Consultant**

[Insert background information about trust, current funds, etc. here]

Scope of Work

The Arlington Affordable Housing Trust Fund (the “Trust” or AHTF”) seeks a Consultant in connection with the development and preparation of the Trust’s initial Action Plan for its first 3 to 5 years of operation, setting forth the goals, priorities and initiatives that the Trust will pursue to advance its purpose of preserving and creating low-and moderate-income housing for individuals and families, including low- or moderate-income senior housing in the Town of Arlington.

1. **Goals and Priority Strategies.** (4 weeks)

Drawing on the updated Housing Production Plan currently under review, the 2016 Housing Production Plan, the Fair Housing Action Plan, the initiatives and experiences of other municipal Affordable Housing Trusts, the Consultant’s expertise, and proposals of AHTF Trustees, the consultant will prepare a menu of potential affordable housing creation and preservation goals and strategies to be considered for inclusion in the Action Plan. With respect to each potential goal or strategy, the consultant shall provide a preliminary assessment of its feasibility, budget, implementation method and likely impact.

While the Action Plan will be a long-term plan and will be prepared with substantial public participation, in light of the economic effects of the ongoing pandemic on low- and moderate-income persons, the worsening affordable housing crisis and the availability of time-constrained federal resources to address the impacts of the pandemic, the consultant shall identify opportunities for immediate action that the Trust might consider advancing (with approval of the Select Board) prior to completion of the Action Plan.

2. **Public Engagement, Collaboration with Other Town Bodies & Housing Organizations.** (12 weeks)

The consultant shall facilitate and support a community engagement and outreach process regarding preliminary goals and strategies selected by the AHTF for possible inclusion in the Action Plan. The outreach and engagement plan shall be designed to maximize participation by those with the greatest housing needs and shall be conducted in a manner that prioritizes inclusion. During this period the consultant will also support the Trustees in a process of engaging other Town bodies with housing or housing related responsibilities, and other housing organizations during the process of reviewing and considering the Action Plan, in the interest of building Town-wide commitment to a proactive affordable housing strategy.

3. **Preparation of Action Plan.** (4-8 weeks) The consultant shall prepare a draft Action Plan for review and discussion by the Trust. The consultant shall modify such draft plan pursuant to feedback from the Trustees until such time as the Action Plan is approved by the Trust for presentation to the Select Board for review and approval.

4. **Adoption and Approval of Action Plan.** (4-8 weeks) The consultant will support the AHTF as it presents the proposed Action Plan to other Town stakeholders and shall modify the Action Plan further pursuant to such process if directed to so by the Trust.

DRAFT 12/7/21

The foregoing services and the ultimate Action Plan shall comply in all respects with the Municipal Affordable Housing Trust Fund Law (MGL c.44 §55C), title II, Article 14 of the Town Bylaw (Affordable Housing Trust Fund & Board of Trustees, ART. 8, STM 11/18/2020) and all other applicable laws and regulations.

The consultant will work directly with the officers of the Trust or other Trustees authorized to direct the consultant's work, and with the staff of the Town of Arlington Department of Planning and Community Development. The consultant shall prepare all deliverables as the Trust shall reasonably require to support the outreach, engagement and approval processes included in this Scope of Work.

Arlington Housing Plan 2022-2027

Five-Year Strategies to Increase the Supply of Affordable
Housing in All Arlington Neighborhoods

In Compliance with 760 CMR 56.03(4)



Arlington Housing Plan 2022-2027

Five-Year Strategies to Increase the Supply of Affordable Housing in All Arlington Neighborhoods

In Compliance with 760 CMR 56.03(4)

Prepared for:
Town of Arlington

By:
Barrett Planning Group LLC
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Alexis Lanzillotta, Project Coordinator

Horsley Witten Group, Inc.
Nathan Kelly, AICP, Principal-in-Charge
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With assistance from:
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ARLINGTON HOUSING PLAN 2022-2021

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Introduction

BACKGROUND

On September 2, 2021, Arlington’s Zoning Board of Appeals (ZBA) approved the comprehensive permit application for a 124-unit, mixed-use development at 1165R Massachusetts Avenue. The decision was a notable achievement not only for the project’s contribution to Arlington’s Subsidized Housing Inventory (SHI), but also for the collaboration between the applicant and the Town, ongoing neighborhood engagement, early outreach to elected officials, and dedication and attention to detail from the ZBA throughout the permitting process. From the beginning, the Select Board noted its encouragement over “the many ways in which the project is consistent with goals and recommendations submitted relative to the site in the Arlington Master Plan, Housing Production Plan, Open Space Plan, and the Mill Brook Corridor Report.”¹

The approval 1165R Massachusetts Avenue came on the heels of several housing policy and zoning amendments approved by Town Meeting. In 2020, Town Meeting authorized the formation of a Municipal Affordable Housing Trust. A year later (2021), Town Meeting rallied behind a citizen petition proposal to allow accessory dwelling units on an “as of right” basis. At the same Town Meeting, Arlington opened its Industrial Districts to new uses, including “artists’ mixed-use,” or a combination of residential and production space for working artists. Arlington has also created and staffed a Diversity, Equity, and Inclusion Division within the Health and Human Services Department, and that office sponsored a community conversation about housing equity in July 2021, focusing on the relationship of Arlington’s just-finished Fair Housing Action Plan and this Housing Plan.

Neither the outcome of the 1165R Mass Ave Chapter 40B application nor Town Meeting’s support of policy and zoning changes to increase housing choice and address fair housing were a given. Local conversations about housing choice, zoning, Chapter 40B, and housing developers have historically been complex and at times fraught with conflict, even throughout the development of the prior Housing Production Plan that the present plan updates. Just prior to the adoption of the 2016 Housing Production Plan, Arlington Land Realty LLC filed a Chapter 40B “Project Eligibility” application with MassHousing to build Thorndike Place, 219 mixed-income homes on the “Mugar” property, a nearly 18-acre site abutting Thorndike Field in Arlington and a short walk from the site to the Minuteman Bikeway to the Alewife Red Line Station. In contrast to the Town’s response to 1165R Mass Ave, the filing with MassHousing sparked considerable opposition in Arlington. For many

¹ Arlington Select Board, Re: 1165R Massachusetts Avenue, Arlington, MA, 8/31/20. Accessed at <https://www.arlingtonma.gov/home/showpublisheddocument/52829/637353553868030000>



years, the Town and conservation-minded residents had hoped to acquire the Mugar land or steer its eventual development in a way that would preserve most of the open land there.

Facing the prospect of a large, unwanted Chapter 40B development, Arlington hired the Metropolitan Area Planning Council (MAPC) and a consultant to prepare a Chapter 40B Housing Production Plan in October 2015. By the end of that year, MassHousing had issued a Project Eligibility Letter (PEL) to Arlington Land Realty LLC. In August 2016, the developers filed a Chapter 40B Comprehensive Permit application with the Arlington Zoning Board of Appeals (ZBA). The Town argued that it met the statutory “general land area minimum” of 1.5 percent. Both requests for safe harbor were rejected by DHCD. It would take a few years of legal proceedings with DHCD and the Housing Appeals Committee (HAC) before the ZBA resumed its public hearing for Thorndike Place. By the time the hearing closed in October 2021 and a decision made in November 2021, Thorndike Place was 136 homes, including six two-family dwellings and a 124-unit apartment development for people 62 years and over.

The years of wrangling about Thorndike Place may seem inconsequential and far removed from this new Arlington Housing Plan, but that is not true. In fact, the recent policy and zoning amendments described above and the permitting for 1165R Mass Ave and Thorndike Place unfolded in the background throughout the process of developing the Arlington Housing Plan. Each of these in turn has influenced many of the sentiments heard during the community engagement process.

Affordable Housing: The Third Rail

Public antipathy toward Chapter 40B makes it hard for affordable housing advocates to build public support for creating new affordable homes. Arlington is not alone in its seemingly pervasive dislike for a law people consider an affront to home rule. To complicate matters, the word “advocacy” seems to have more than one meaning in Arlington. Often it is disconnected from realistic actions to create the homes that low- or moderate-income people need, instead promoting actions that would most likely do the opposite – however unintended that may be. Developing housing for any market and at any price point in Arlington can be complicated, slow, and very expensive, and it becomes even more expensive with prolonged, uncertain permitting or abutter appeals.

“We spend too much time romanticizing our old crumbling houses with lead paint.”

Notes from an Arlington resident’s Meeting in a Box, August 2021.

Many Arlington residents seem resistant to the idea that their own Zoning Bylaw acts as an impediment to affordable housing. Throughout the development of this Housing Plan, many of the most vocal participants blamed Town staff, the Town’s elected officials, the consulting team, developers, and even Chapter 40B – despite Arlington’s remarkably



limited experience with comprehensive permits until the application to build Thorndike Place. They maintain that Arlington has plenty of “naturally occurring” affordable housing which, if preserved, will meet the community’s current and future housing needs. People decry single-family and two-family teardowns, and understandably so. However, in a mature, highly desirable suburb like Arlington, housing values play a significant role in building family wealth. For some residents who bought decades ago when the housing market was quite different, the value they expect to gain from resale is the only viable option they have for retirement and an inheritance for their children. Sometimes the homes demolished today came from a different era of code requirements, too.



HCA’s “Downing Square” affordable homes under construction, July 2021. (Photo by David Hagan.)

Arlington has just one non-profit housing developer which is also a community development corporation, the Housing Corporation of Arlington (HCA). Since being established in 1990, HCA has created and preserved more than 160 affordable homes with limited funding and a handful of staff. The Arlington Housing Authority (AHA) manages five public housing developments and administers rental assistance vouchers, but it has not actively pursued new housing development in a long time and lacks resources to manage the properties it already owns. Increasing the supply of low- or moderate-income housing is constrained not only by Arlington’s limited vacant land inventory, but also its shortage of affordable housing development capacity, oft-stated distrust of for-profit developers, limited

community-based leadership for affordable housing, and the elephant in the room, its Zoning Bylaw. The regulatory barriers that exist today have deep roots, and not unlike excavating a Banyan tree, the deep roots of restrictive land use regulations can be very difficult to remove.

Looking Ahead

There is evidence that the winds have begun to change in Arlington and other Boston Metro Area towns with similar tensions about housing. Arlington is among the 173 MBTA communities that may need to comply with the “Housing Choice Bill,” Chapter 358 of the Acts of 2020: Governor Baker’s legislative victory to boost housing production throughout the Boston Metro Area. This means that eventually – when DHCD issues guidelines for the MBTA community section of the new law – Arlington may need to establish a zoning district for as-of-right multifamily housing that meets these requirements.



- Allow a minimum gross density of 15 units per acre;
- Be located not more than ½ miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable;
- Not impose age restrictions on the occupants of the multifamily units; and
- Be suitable for families with children.

In the near future, applications from MBTA communities for grants that support public projects such as MassWorks (Executive Office of Housing and Economic Development) or Housing Choice Community Capital Grants (Department of Housing and Community Development) will be evaluated based in part on compliance with the Housing Choice Bill's multifamily zoning requirement.

In addition to new opportunities under the Housing Choice Bill, Arlington's neighbors and other cities and towns in the region are taking meaningful steps to increase housing choices and remove regulatory burdens. For example, in 2020, Cambridge created a "100 Percent Affordable Housing Overlay" (AHO) district to encourage developers to create new, permanently affordable homes. To qualify for AHO regulatory incentives, a project must offer all the proposed units as affordable to households with incomes between 80 and 100 percent of Area Median Income (AMI). Within the AHO, eligible projects automatically qualify for an increase in building height and double the residential floor area otherwise allowed in the underlying district. The AHO also provides for an expedited review. In efforts to remove fair housing barriers, Brookline has reduced its inclusionary zoning "local preference" requirement from 70 percent to 25 percent of the affordable units in new developments. Newton is expected to do the same.²

WHY HAVE A CHAPTER 40B HOUSING PRODUCTION PLAN?

The Arlington Housing Plan has been prepared to meet all the requirements of a Chapter 40B Housing Production Plan under DHCD's regulations and guidelines. A Housing Production Plan describes a community's housing needs using data from sources such as the Town, the U.S. Census Bureau, housing market reports, municipal records, and community interviews. Using this analysis of the supply and demand of affordable housing and potential barriers to further housing development, the Housing Production Plan sets a series of qualitative and quantitative affordable housing goals. Based on these goals, the plan lays out implementation strategies. A completed Housing Production Plan requires approval by the Massachusetts Department of Housing and Community Development (DHCD) in order for a town to rely on it as a later basis seeking plan certification.

While many types of housing needs may be considered, the primary purpose of the Housing Production Plan is to help communities reach the 10 percent statutory minimum under Chapter 40B, i.e., that 10 percent of total year-round housing units will be deed-

² "Local preference" means giving local residents priority status to lease or buy new affordable housing units. Under existing state policy, a city or town may ask DHCD to allow up to 70 percent of the affordable units in new developments to be designated as local preference units. When the units are eventually offered for rent or sale through a housing lottery, the local preference selection process gives eligible applicants a better chance of getting a unit than other, non-local applicants.



restricted to be affordable for low- or moderate-income households.³ In general, Chapter 40B recognizes “affordable housing” to homes affordable for a household with income at or below 80 percent AMI. Whether a community has reached the 10 percent minimum is determined by the Chapter 40B Subsidized Housing Inventory (SHI), a periodically updated list of all affordable units recognized by DHCD.

Consistent with the purposes of a Chapter 40B Housing Production Plan, the Arlington Housing Plan creates opportunities for the Town to:

- Analyze demographic and housing data for an understanding of where Arlington is today, where it has been, and where it needs to go;
- Identify local housing needs and how those needs relate to conditions throughout the region;
- Recognize the Town’s efforts to create affordable housing, and how the Town could do more;
- Identify housing development barriers and opportunities;
- Educate local officials and the general public about Arlington’s need for more affordable housing and a wider variety of housing types;
- Guide future affordable housing development to a variety of places in Arlington, both along obvious roadway corridors as well as in all of the Town’s varied neighborhoods.

With a DHCD-approved Housing Plan in place, Arlington may be able to manage the flow of new Chapter 40B applications and attract developments that fit well in the locations where they are proposed. However, the Housing Plan will be effective for those purposes *only* if the Town implements it.

WHAT STEPS DID THE TOWN TAKE TO ENGAGE THE COMMUNITY IN THIS PLANNING PROCESS?

³ Chapter 40B also provides that even if a community does not meet the 10 percent statutory minimum, it may have satisfied the intent of the law if it complies with the so-called “1.5 percent general land area minimum,” commonly known as the GLAM. Arlington has previously asserted that it meets the 1.5 percent GLAM. However, the Housing Production Plan regulations specifically call for “... a numerical goal for annual housing production, pursuant to which there is an increase *in the municipality’s number of SHI Eligible Housing units* by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the Housing Production Plan until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).” The reference in citation is the 10 percent statutory minimum of affordable housing units, not the GLAM. The Housing Production Plan rule goes on to require “specific strategies by which the municipality will achieve its housing production goal.” Arlington and any town may focus on the 1.5 percent GLAM if it prefers. However, it is irrelevant to the Housing Production Plan and inconsistent with the state regulations. If Arlington manages to reach the 1.5 percent GLAM before 10 percent, the Town will not need a Housing Production Plan at all. Instead, the ZBA may decide to claim that the 1.5 percent GLAM had been met and exercise its rights accordingly.



The Town provided multiple opportunities for participation by local officials and the community at large. The planning process was guided by a Community Engagement Plan that consisted of the following components:

- Initial Press Release: May 12, 2021
- Project Web Page (multiple updates):
www.arlingtonma.gov/town-governance/boards-and-committees/housing-plan-implementation-committee
- Four Advisory Committee Meetings (Housing Plan Implementation Committee)
 - May 6, 2021
 - July 1, 2021
 - September 9, 2021
 - October 21, 2021
- Group Interviews:
 - May 24, 25, 26, 2021
 - August 18, 2021
- Three Community Meetings
 - June 9, 2021
 - September 14, 2021
 - November 9, 2021
- Interactive Online Mapping Activity (July-October 2021)
 - Identification of Sites for Affordable/Mixed-Income Housing
- Farmer's Market table
 - July 14, 21, 28
 - August 4
 - September 1, 8
- "Meeting in a Box" Kitchen Conversation Meetings
 - Round 1: August-September 2021
 - Round 2: October 2021

In addition to these activities programmed into the schedule for the Housing Plan, the Housing Plan Implementation Committee sponsored an online presentation, "Creating Affordable Housing: Ask the Experts," on October 5, 2021. The panelists included representatives from HCA and other non-profit developers working in communities around Arlington.

WHERE DID THE INFORMATION COME FROM TO DEVELOP THIS PLAN?



Information for the Arlington Housing Plan comes from a variety of sources, including the Town, the community engagement process, previous plans and studies, MAPC, state agencies, proprietary data, the U.S. Department of Housing and Urban Development (HUD), and Bureau of the Census. The most frequently used sources of data are as follows:

- The Census of Population and Housing (decennial census). This plan draws from Census 2010 where appropriate, but historical census tables were also used when available. When this planning process ended, there was still very little information available from Census 2020 – not enough to change significant findings or conclusions. The data that Massachusetts towns want from Census 2020, the number of year-round housing units, may not be released until mid- to late-2022.
- The American Community Survey (ACS). The ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar, “rolling” dataset on a wide variety of topics. In most cases, data labeled “ACS” in this plan are taken from the most recent five-year tabulation: 2014-2019 inclusive. Note: population and household estimates from the ACS may not align as well as one would like with local census data collected by the Town. However, to allow for a consistent basis of comparison between Arlington and other communities, this HPP relies on ACS estimates.
- HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data. Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS. According to the HUD guidance, “these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.” The most recent CHAS Data are based on the ACS 2013-2017 estimates.
- Arlington GIS. The Town’s Geographic Information System (GIS) provided numerous GIS databases for use in this plan. The databases were used to map existing land uses, recent housing sales, recent single-family teardown/rebuild projects, zoning, infrastructure, natural resources, and other factors.
- Housing Market Sources. The consultants tapped the Warren Group’s extensive real estate transaction databases to sample sales volume and sale prices in various parts of Arlington. In addition, rental market data were drawn variously from CoStar, Reonomy, and ESRI Demographics. Development trends were reviewed both with local information from the Arlington Planning and Community Development Department (PCD) and MAPC.
- UMass Amherst/Donohue Institute. This source was relied upon for population projections and trends.



Many local and regional publications were reviewed during the development of this plan as well. A complete list of cited works and other sources can be found in the List of References.



Housing Needs Assessment

KEY FINDINGS

- The relentless demand for homeownership opportunities in the Boston Metro Area's high-cost market has contributed to a gradual drop in Arlington's rental supply, with continued conversions of older two-family dwellings from rental housing to condominiums.
- Arlington is attracting higher-income households as the Boston-Cambridge labor market is priced out of many suburbs inside and along Route 128, such as Lexington, Winchester, Belmont, and Brookline, and nearby cities such as Somerville.
- Non-elderly householders living alone are more common in Arlington than many of the affluent towns around it or the cities and towns Arlington tracks as comparison communities.⁴ Throughout the Greater Boston area,⁵ one-person households tend to be dominated by people 65 and over, but that is not the case in Arlington.
- Arlington has made small gains in racial or ethnic diversity, but it still has very little racial or ethnic diversity overall. Additionally, Arlington is beginning to lose class diversity. Black or African Americans make up a much smaller percentage of the total population in Arlington than in the Greater Boston as a whole. The Latino/x population is also small, and even though Arlington has seen growth among Asian households and families, the overall picture of Arlington is that of White, middle- and upper-income homeowners.
- Arlington neighborhoods differ in terms of household, family, racial, and income characteristics. Often, these differences track the geography of old, relatively compact residential and mixed-use areas once characterized as "definitely declining" parts of the town. The basis for that designation was the perceived make-up of the resident population: immigrants and racial and ethnic minorities.
- Arlington is redeveloping. Most new residential construction in Arlington occurs due to demolition and replacement with larger and usually more valuable single-family homes. In the R0 and R1 districts, which include over 60 percent of Arlington's total area, single-family homes are the only allowed "as of right" use. As a result, the only realistic option for replacing "teardowns" is a new single-family home. Redevelopment of older homes brings higher asset value to the community, but not necessarily a net increase in housing

⁴ Belmont, Brookline, Medford, Melrose, Milton, Natick, Needham, North Andover, Reading, Stoneham, Watertown, and Winchester. Source: Town of Arlington Fiscal Year 2021 Town Manager's Annual Budget & Financial Plan.

⁵ In this Housing Plan, "Greater Boston" refers to the Boston Metropolitan Area, which generally includes the communities inside and along Interstate Route 495.

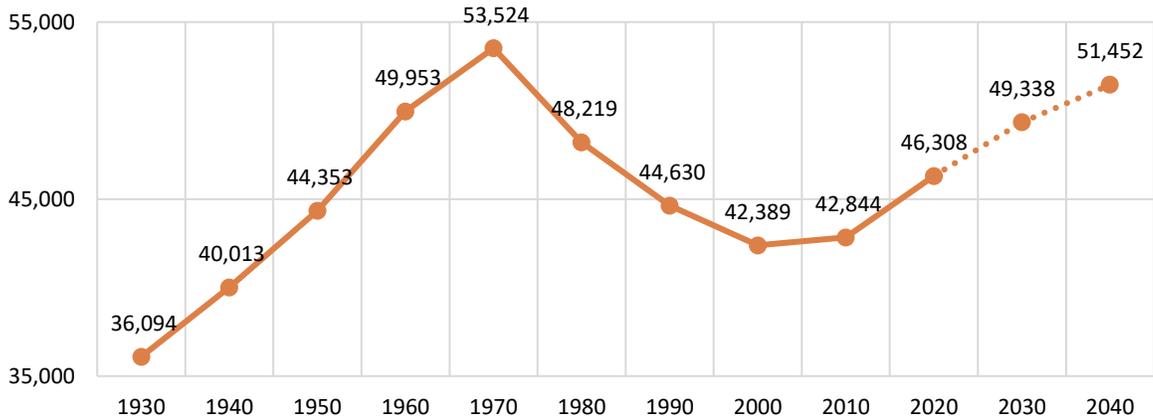


units. To a lesser extent, new housing growth in Arlington also occurs in the form of multifamily infill development, both market-rate and affordable.

POPULATION CHARACTERISTICS

Arlington and the surrounding communities have absorbed modest population growth since 2000. Echoing Greater Boston trends, Arlington’s population growth rate accelerated with the “Baby Boom,” only to reverse with steep population declines from 1970-2000 as household sizes fell throughout the U.S. Population growth in Route 128-area suburbs also declined as new housing development moved outward along Interstate Route 495 during and after the 1960s. Since 2000, however, Arlington has been gaining residents again, approximating the rate of growth occurring elsewhere in Middlesex County.

Figure 2.1. Arlington Population, 1930-2040
Sources: U.S. Census Bureau & UMass Donahue Institute V2018 Projections



In August 2021, the Census Bureau released Arlington’s official Census 2020 population, 46,308 – up 8.1 percent since 2010, indicating a more significant population increase than the 1.1 percent the Town saw from 2000-2010. Arlington’s growth lags narrowly behind that of Middlesex County, which gained more new residents than any county in the Commonwealth, capping the decade with 8.6 percent population growth.⁶

Population Age

Arlington’s population breakdown by age differs from both the county and state in some age brackets and fares similarly in others (Figure 2.2). In particular, Arlington’s share of children under 5 and residents over 65 exceeds both the county and state, but the percent of residents in the 20-24 age group is significantly lower. This is likely influenced by several factors,

⁶ U.S. Bureau of the Census (Census Bureau), Decennial Census P.L. 94-171 Redistricting Data, August 12, 2021. <https://www.census.gov/programs-surveys/decennial-census/about/rdo/summary-files.html>. Since a majority of Arlington’s HPP has been prepared prior to the release of Census 2020 data, this draft cites only the town’s total decennial population growth. All other data from the Census Bureau referred to in this draft is based on the 2015-2019 American Community Survey Five-Year Estimates unless noted otherwise.



including the high cost of housing in Arlington; the town’s attractiveness to families and long-term residents in older-adult age ranges; and the fact that Arlington’s amenities or transportation services—features that lure young householders—are not competitive with those offered in surrounding communities.⁷

The University of Massachusetts Donahue Institute (UMDI) predicts that over the next two

Figure 2.2. Population Distribution by Age

Source: ACS 5-Year Estimates, 2019, Table B01001

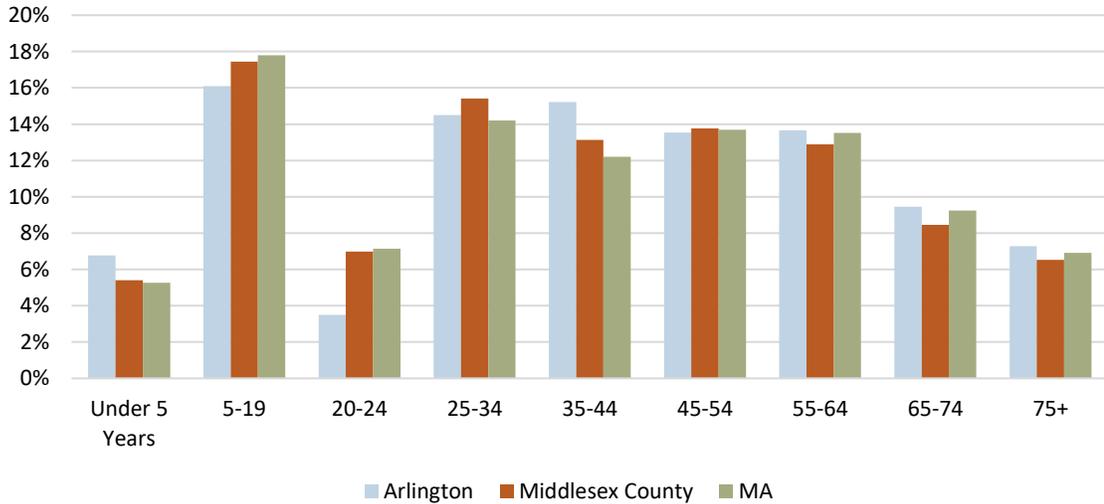
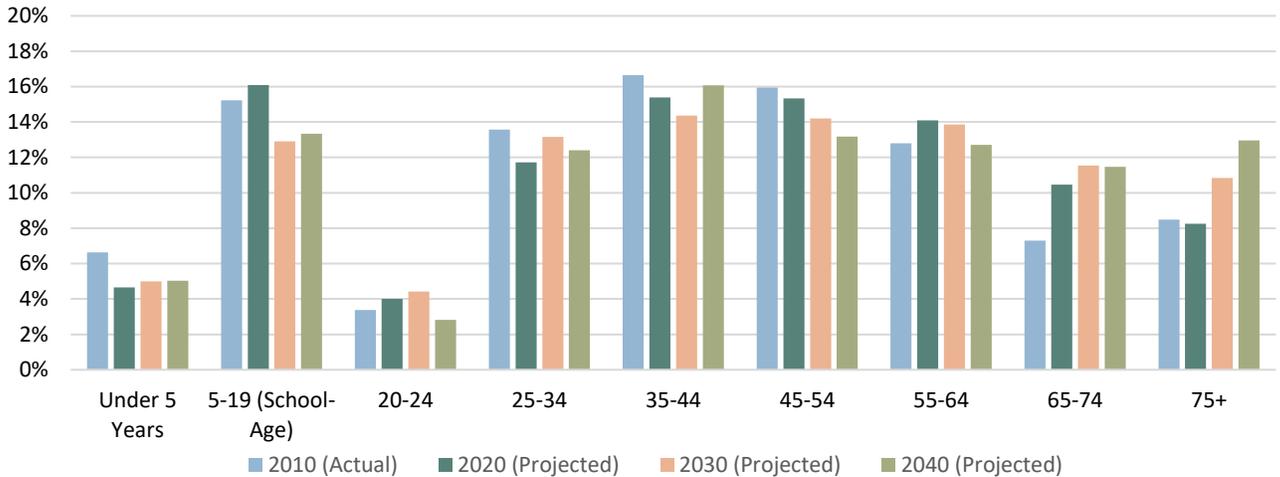


Figure 2.3. Arlington Population Projections by Age

Source: UMass Donahue Institute V2018 Projections



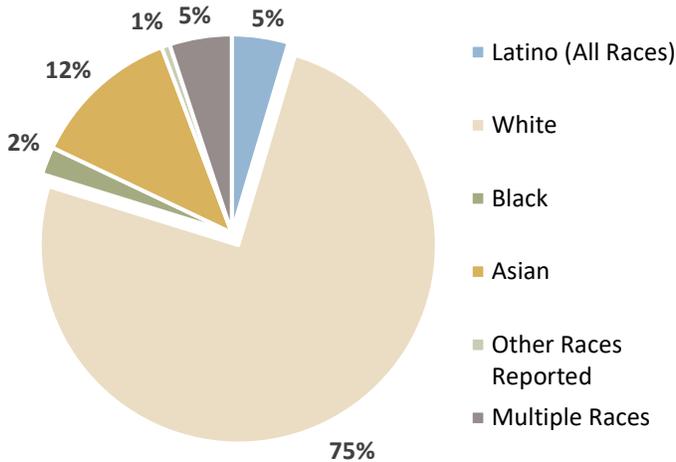
decades, Arlington’s total population will continue to grow even as the age make-up of the

⁷ Participants in small group interviews and an initial project kick-off questionnaire indicated that Arlington’s housing market is extremely competitive and hard to break into, more so than in the past. While this problem is not unique to Arlington, it may have accelerated.



population changes. Most notably, by 2040 the town may witness significant growth among older adults and, to a lesser extent, the 35-to-44 age cohort.⁸

Figure 2.4. Arlington in 2020
Source: Census 2020



Race, Ethnicity, and Culture

Despite its proximity to Cambridge and Boston, Arlington has limited racial and ethnic diversity. The recently released Census 2020 redistricting profiles are largely consistent with the intercensal demographic estimates the Census Bureau has published annually since 2010. Today, racial and ethnic minorities comprise about 20 percent of the town’s total population (Figure 2.4), with Asians making up a larger proportion (12 percent) than all other non-White groups combined and over half of all foreign-born residents. The Latino community, which is primarily White, represents about five percent of Arlington’s total population. By contrast, the Black or African American population in Arlington is quite small: 2.3 percent of the total.

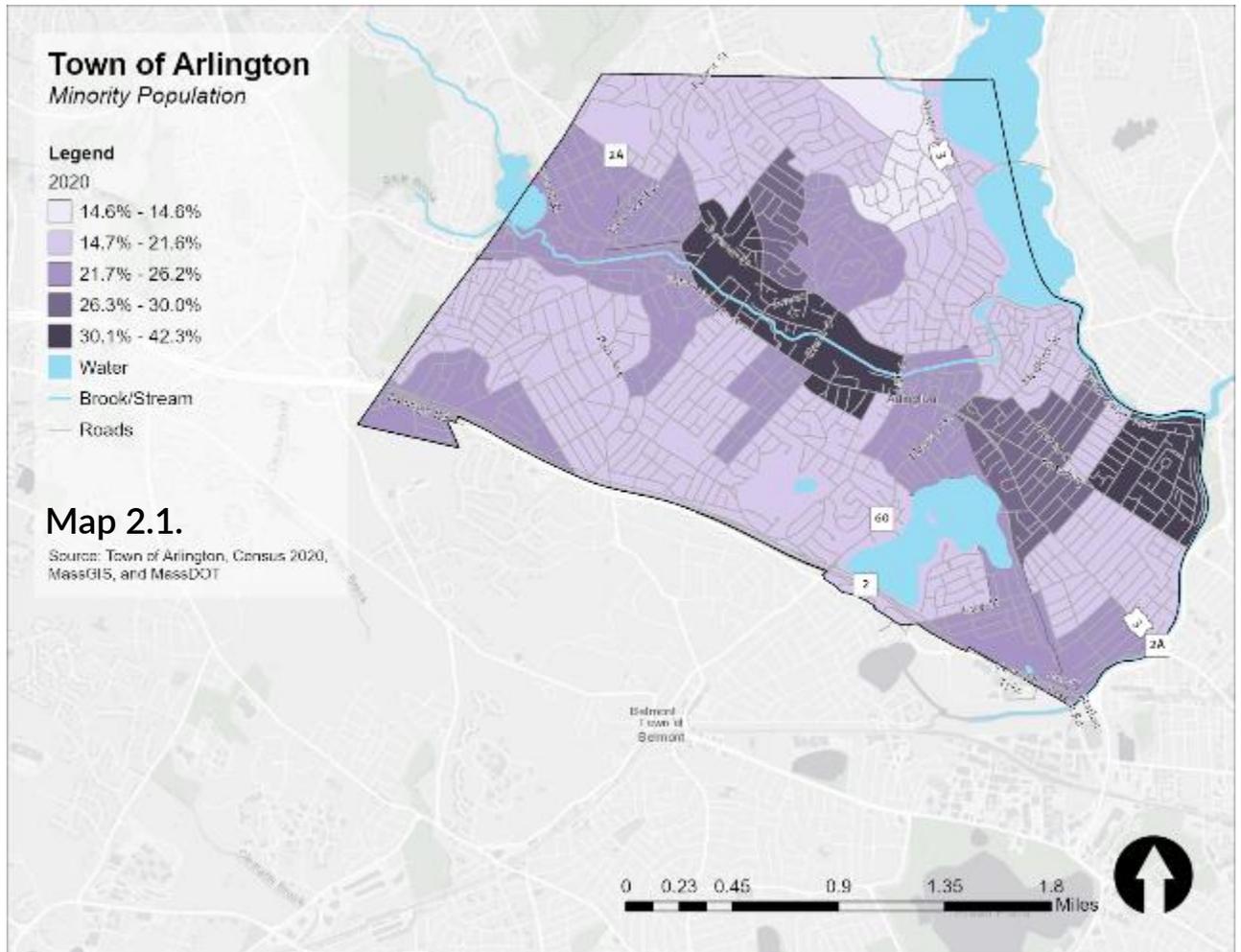
As Map 2.1 illustrates (next page), the make-up of Arlington neighborhoods differs quite a bit, with a larger proportion of minority residents in portions of East Arlington and Arlington Center.

Table 2.1. 20 Years of Population, Race, and Ethnicity Change in Arlington, 2000-2020					
	Census 2020	Percent 2020 Total	Census 2010	Census 2000	Percent Change 2000-2020
Total Population	46,308	100%	42,844	42,389	9.2%
Latino (All Races)	2,137	4.6%	1,395	787	171.5%
White	34,813	75.2%	35,804	38,058	-8.5%
Black	1,052	2.3%	981	690	52.5%
AI/AN	28	0.1%	29	46	-39.1%
Asian	5,642	12.2%	3,541	2,096	169.2%
NH/PI	6	0.0%	7	4	50.0%
Other Race	282	0.6%	178	112	151.8%
Multiple Races	2,348	5.1%	909	596	294.0%

Source: Boston Globe, Aug. 12, 2021.

⁸ UMass Donahue Institute v2018 Projections. Note: neither source should be used to forecast K-12 enrollments or demand for services such as elder programming at the Arlington Senior Center. They are not designed for such purposes.





Almost 20 percent of Arlington’s population immigrated to the U.S. Asians comprise about 52 percent of the foreign-born population, primarily from China, India, or the Philippines. Many others are from Central and South America.⁹

Table 2.2. Place of Birth for Current Residents

	Arlington	Middlesex County	State
Total	45,304	1,600,842	6,850,553
Born in U.S.	80.4%	78.6%	83.2%
Born in Mass.	64.1%	69.0%	72.5%
Born Elsewhere in U.S.	33.6%	28.4%	24.0%
Foreign-Born	19.6%	21.4%	16.8%
U.S. Citizen	48.0%	49.8%	53.4%
Not a U.S. Citizen	52.0%	50.2%	46.6%

Source: ACS 2015-2019.

⁹ Census Bureau, 2015-2019 American Community Survey Five-Year Estimates (ACS 2015-2019), B05002. Place of Birth by Nativity and Citizenship Status, and B05006. Place of Birth for the Foreign-Born Population in The United States.



Language plays a crucial role in preserving and defining a community's culture. About 20 percent of Arlington's population five years and over (8,777) speaks a language other than English at home, 73 percent of whom report good bilingual skills. Residents who speak Tagalog or German at home were the most likely to identify as speaking English "very well" (100 percent and 94.2 percent, respectively), and Chinese and Korean speakers were the least likely (56.2 percent and 62.9 percent, respectively).¹⁰ Arlington EATS, a nonprofit food pantry providing food to 270 Arlington households each week,¹¹ reports that Mandarin, Cantonese, Russian, and Spanish are the languages most commonly used to interface with guests with limited English proficiency.¹²

Figure 2.5. Non-English Languages Spoken at Home in Arlington

Source: Source: ACS 5-Year Estimates, 2019, Table B01001

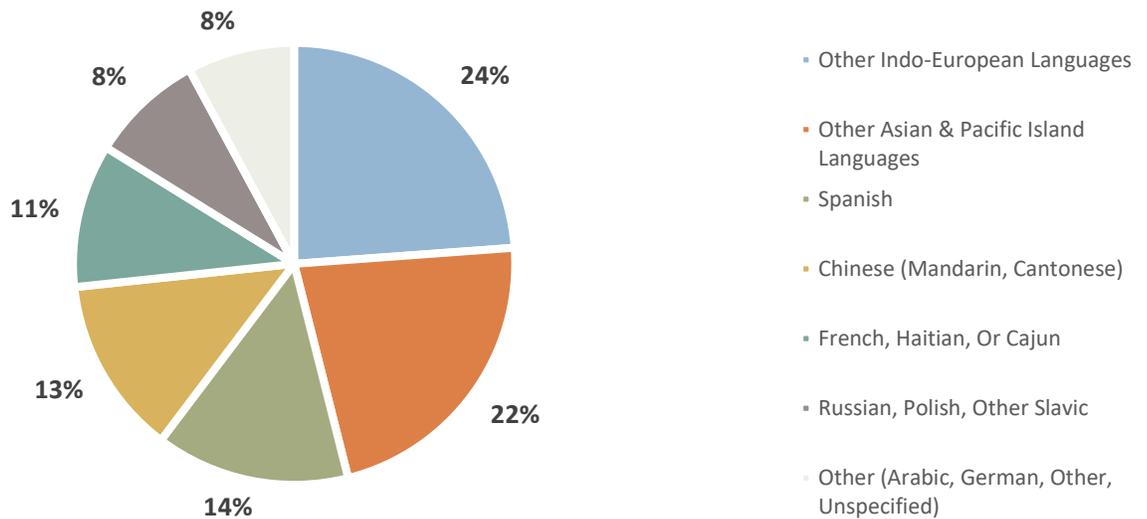


Figure 2.5 illustrates the languages spoken at home in Arlington, as reported by the Census Bureau, and suggests that Arlington benefits from the presence of many cultural traditions.

Geographic Mobility

In demographic terms, "geographic mobility" refers to the in- and out-migration of people in communities, states, and regions of the country. Migration patterns in suburbs are often a microcosm of dynamics playing out in central cities and within the larger metropolitan area. Eighty-eight percent of Arlington residents live in the same residence as a year ago, which is within the range for the communities Arlington normally tracks for financial and other comparison purposes.¹³ Of the remaining twelve percent of Arlington residents not in the same

¹⁰ ACS 5-Year Estimates, 2019, Table C16001

¹¹ Arlington EATS Mission & History, <https://www.arlingtoneats.org/mission-history/>. Accessed August 13, 2021.

¹² Email correspondence with Arlington EATS; May 26, 2021.

¹³ Belmont, Brookline, Medford, Melrose, Milton, Natick, Needham, North Andover, Reading, Stoneham, Watertown, and Winchester. (this should be much earlier in the document)



residence as a year ago, 7.7 percent moved from a different Massachusetts city or town, 2.8 percent moved from a different state, and 1.5 percent immigrated from abroad.¹⁴

Arlington's Children: Race and Ethnicity in Arlington Public Schools

The Arlington Public Schools provide a PreK-12 education to children living in Arlington and approximately 82 METCO students.¹⁵ Last year (2020-2021), 30.1 percent of Arlington's public school students were racial or ethnic minorities – noticeably higher than the town-wide percentage of minorities – but the statistics vary by school just as they vary by neighborhood. In general, the district-wide percentage of minorities has gradually increased, mainly among Asian students. However, the percentage of lower-income students in Arlington decreased from 11.0 in 2010 to percent to 9.1 percent in 2020, a trend reflected during interviews with longer-term residents who noted Arlington's decreasing economic diversity as higher-income households outcompete lower- and middle- income households for available housing in Arlington's well-performing school district.

Table 2.3. Arlington Public School Enrollment by Student Indicators Tracked by the Commonwealth

Year	Total Enrolled	Change From Previous Year	Minority Population	English Language Learner	Low Income Status
2010-11	4,808	n/a	21.7%	5.0%	11.0%
2011-12	4,858	1.0%	22.3%	5.3%	11.5%
2012-13	4,903	0.9%	20.4%	4.8%	11.5%
2013-14	5,020	2.4%	20.3%	4.1%	11.5%
2014-15	5,208	3.8%	25.5%	4.0%	8.4%
2015-16	5,304	1.8%	25.4%	4.1%	8.3%
2016-17	5,524	4.2%	26.7%	4.4%	8.0%
2017-18	5,711	3.4%	28.0%	4.8%	8.2%
2018-19	5,939	4.0%	29.0%	4.8%	8.4%
2019-20	6,047	1.8%	29.5%	5.0%	8.8%
2020-21	5,755	-4.8%	30.1%	4.1%	9.1%

Source: MA Department of Elementary and Secondary Education. It is not clear if some of the decrease in 2020-21 has to do with the transfer of some students to private schools or home schooling because of the COVID-19 pandemic.

Statistics reported by the Massachusetts Department of Elementary and Secondary Education (DESE) provide some evidence that the number of English Language Learners (ELL) is a much greater challenge for adults than children in Arlington, as is often the case. DESE reports that while 12 percent of the K-12 student population hail from non-English speaking families, only four percent meet the definition of "English language learners," i.e., children who struggle with ordinary classwork in English.¹⁶ Table 2.4 compares district-wide student indicators over several years, followed by a closer look at the town's seven elementary schools.

¹⁴ ACS 5-Year Estimates, 2019, Table B07001

¹⁵ METCO, "Partner Districts." Accessed at <https://metcoinc.org/partner-districts/> on August 13, 2021.

¹⁶ Department of Elementary and Secondary Education (DESE), School Profile Series, Arlington Public Schools, June 2021.



Since Arlington’s elementary schools function partially as neighborhood schools, the differences between them shed some light on where minority, ELL, and lower-income students and their families reside. These statistics are reported by school for the 2020-21 school year. Of Arlington’s seven elementary schools, Stratton Elementary (8.0 percent *higher* minority population than district) and Dallin Elementary (4.7 percent *lower* minority population than district) deviate the most from the district’s overall demographic profile. It is important to note that Arlington also has several private schools, both religious and secular. Comparable demographic information for these schools is not available.

School	Total Enrolled	Minority Population	English Language Learner	Lower- Income Students
Arlington High (Gr. 9-12)	1,409	25.8%	1.1%	9.1%
Ottoson Middle (Gr. 7-8)	892	28.4%	2.1%	10.8%
Gibbs (Gr. 6)	483	30.8%	2.7%	10.4%
Stratton (Gr. 1-5)	446	38.1%	9.2%	8.3%
Thompson (Gr. 1-5)	479	37.2%	7.9%	16.3%
Peirce (Gr. 1-5)	305	34.4%	7.5%	6.9%
Hardy (Gr. 1-5)	405	32.3%	9.1%	7.2%
John Bishop (Gr. 1-5)	381	31.5%	5.8%	5.0%
Brackett (Gr. 1-5)	465	27.3%	3.0%	2.8%
Cyrus Dallin (Gr. 1-5)	425	25.4%	3.1%	6.4%
Menotomy Preschool (Pre-K)	65	41.5%	N/A	21.5%

Source: MA Department of Elementary and Secondary Education, School Profiles, Arlington.

Educational Attainment and Labor Force

Educational attainment is one of several measures that separates the Greater Boston suburbs from the rest of the state and even more from the rest of the nation. Arlington residents are well educated, with over 70 percent of Arlington adults 25 years and over holding at least a bachelor’s degree and over 40 percent hold a graduate or professional degree. Table 2.5 reinforces just how different Arlington is from Middlesex County and Massachusetts as a whole. While the percentage of adults with a bachelor’s degree is not that much higher in Arlington, it is the percentage of people with advanced degrees – master’s, professional, and doctoral degrees – that distinguishes Arlington.



Table 2.5. Educational Attainment in Arlington, Population 25 Years and Over

	High School without Diploma	High School Diploma	College without Degree	Bachelor's Degree	Graduate or Professional Degree
Arlington	3.4%	12.3%	13.5%	29.9%	41.0%
Middlesex County	6.6%	19.0%	18.1%	27.5%	28.8%
Massachusetts	9.2%	24.0%	23.0%	24.1%	19.6%

Source: American Community Survey 5-Year Estimates, 2019.

A community's **labor force** includes all civilian residents 16 years and over with a job or in the market for one. Arlington's labor force includes approximately 26,300 people, 97 percent of whom are employed. Living in Arlington offers highly skilled and highly educated workers access to good jobs in the Boston-Cambridge-Waltham network of academic, health care, biomedical research, and other high-tech organization, both public and private. This can be seen in the typical earnings power of Arlington residents compared with their counterparts elsewhere in the state, as shown in Figure 2.6. As discussed in the next section, the earnings power of Arlington residents has a direct bearing on the town's household wealth.

Figure 2.6. Median Earnings by Employed Resident by Educational Attainment

Source: ACS 5-Year Estimates, 2019

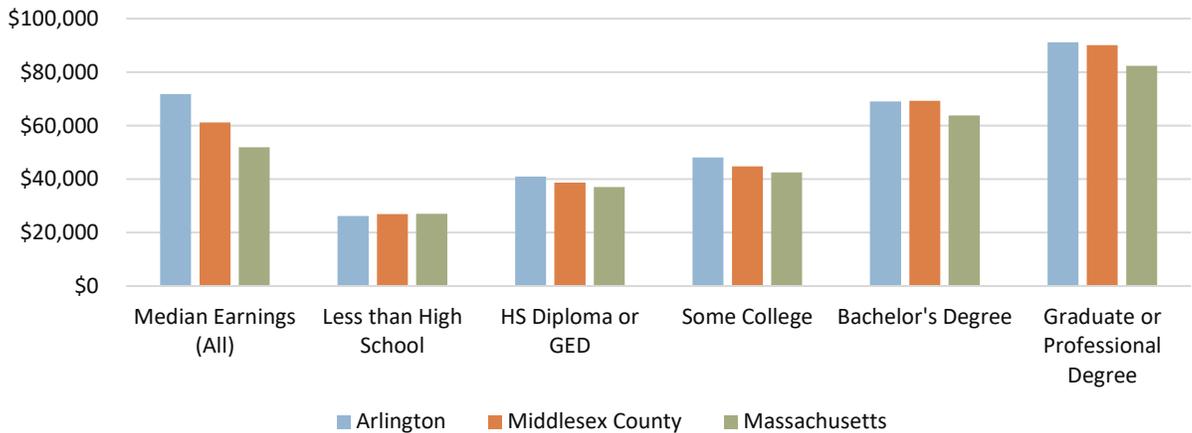
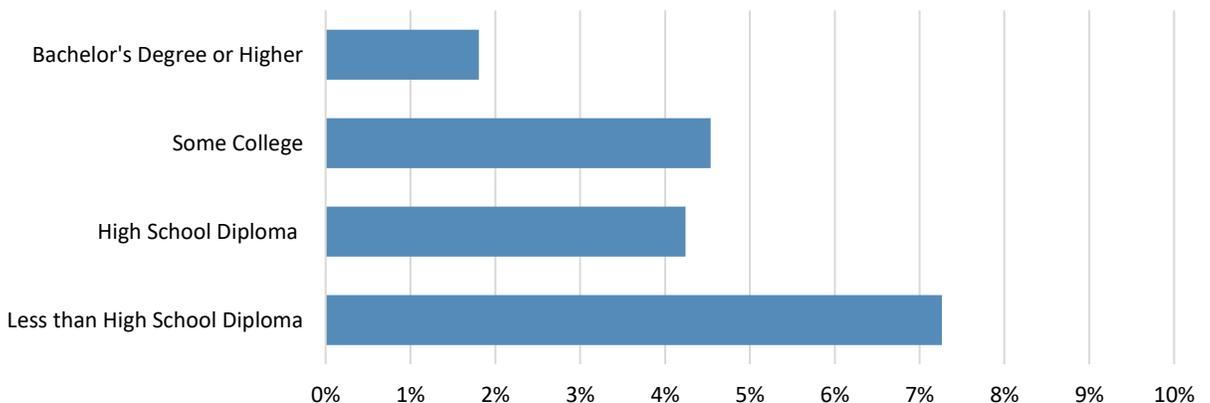


Figure 2.7. Arlington Unemployment by Educational Attainment

Source: ACS 5-Year Estimates, 2019



Unemployment is also more likely to hinder self-sufficiency among people with lower educational attainment. Figure 2.7 illustrates the relationship between education levels and unemployment in Arlington. These statistics are indicative of the challenges people face trying to live in Arlington (or any other community) without high enough earnings potential to find decent, suitable, affordably priced housing.

Disability

As of 2019, an estimated 4,031 Arlington residents have one or more **disabilities**, defined by the Americans with Disabilities Act (ADA) as a physical or mental impairment that substantially limits one or more major life activity. Consistent with countywide and statewide disability population characteristics, seniors 75 and over in Arlington are much more likely to have at least one disability than people in younger age cohorts. The most common disability challenges faced by people 75 and over are mobility impairments and safe-care limitations, which point to needs for both barrier-free dwellings and in-home or residential services affordable to a population that often has the lowest incomes of all householders in a community.

	Arlington	Middlesex County	Massachusetts
Total Population	45,065	1,586,008	6,777,468
Population with Disabilities	4,031	147,133	784,593
Percent Total Population with Disabilities	8.9%	9.3%	11.6%
Under 18 Years	1.9%	3.6%	4.5%
18 To 34 Years	3.6%	4.6%	6.0%
35 To 64 Years	5.9%	7.6%	10.6%
65 To 74 Years	18.8%	18.3%	21.3%
75+ Years	49.9%	45.3%	46.5%

Source: American Community Survey 5-Year Estimates, 2019

HOUSEHOLD CHARACTERISTICS

Discussions around demographic shifts tend to focus on population, but for purposes of assessing a community's housing needs, growth and change in **households** is more important than changes in population alone. This is because households, not population, drive the demand for housing. The housing needs and preferences of households vary by age group, household size, commuting distances, access to goods and services, and clearly, what people can afford for rent or a mortgage payment. The size and composition of a community's households often indicate how well suited the existing housing inventory is to residents. In turn, the number and type of households and their spending power influence overall demand for housing.

Households and Families

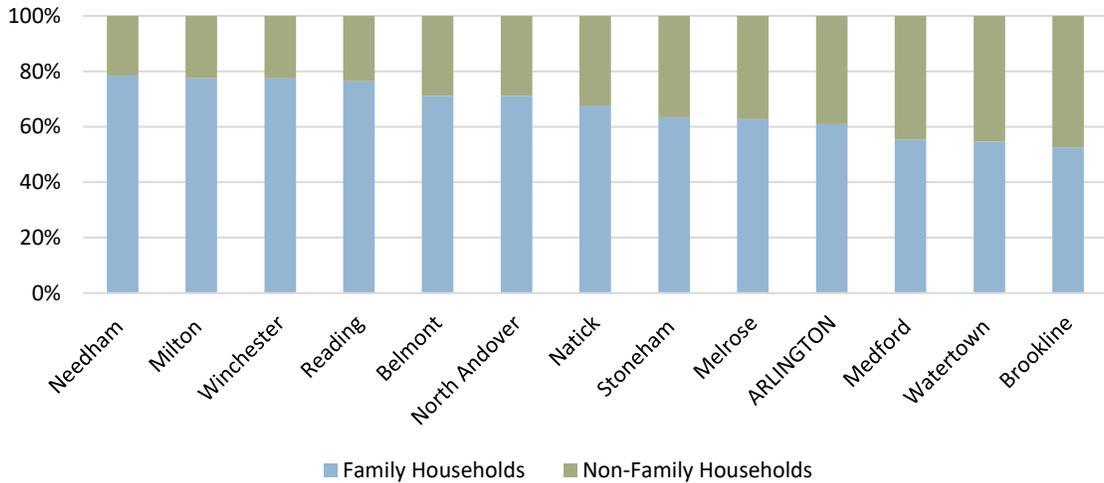
The Census Bureau divides households into two broad classes: families and non-families. In federal census terms, a **family** household includes two or more related people living together



in the same housing unit, and a **non-family** household can be a single person living alone or two or more unrelated people living together.¹⁷ As of 2019, Arlington had an estimated 19,065 households, with non-families comprising almost 40 percent of the total. Compared to its peer communities, Arlington’s family household rate of 61 percent is somewhat low, as indicated in Figure 2.8. As for family *type*, married couples make up a large share of all families – 82 percent, and 47 percent married with children.

Figure 2.8. Households by Type

Source: American Community Survey 5-Year Estimates, 2019



Household Size & Composition

Arlington’s households are on the smaller side among Greater Boston cities and towns. About 20 percent of its households (including families and nonfamilies) include four or more people. Today, the Census Bureau estimates that Arlington’s average household includes 2.4 people and that almost half of all families in Arlington are two-person households. Still, census estimates indicate that since 2010, household sizes in several Boston-area suburbs, including Arlington, appear to be increasing again concurrent with growth in the region’s household formation rate. Three- and four-person household comprise 46 percent of all households in Arlington. Large families (more than five people) account for a very small percentage of all families living in Arlington today.¹⁸ By contrast, single people living alone make up some 32 percent of all Arlington households and 82 percent of all nonfamily households. Among Arlington’s 6,080 one-person households, 43 percent are older adults (65 and over), lower than most of its peer communities (Figure 2.9). While householders over 65 living alone make up

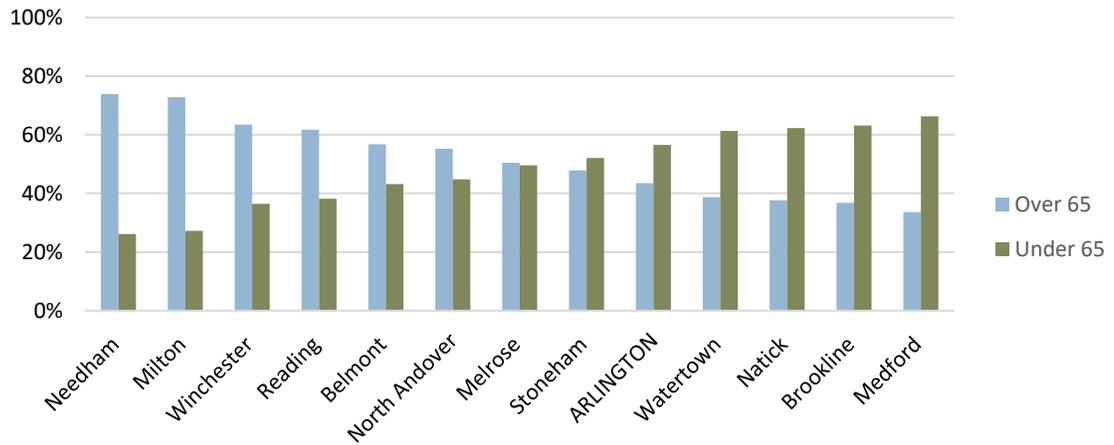
¹⁷ Local populations not included in any type of household are reported as “group quarters” residents, or people in some kind of institutional or non-instructional setting. For suburbs, the most common types of group quarters include nursing homes and group residences for people with disabilities. Some suburbs close to Boston and Cambridge also have college student dormitories, notably the City of Newton and the towns of Weston and Wellesley. Arlington has a very small group quarters population currently estimated at 320 people.

¹⁸ ACS 2015-2019, B19123. Family Size by Cash Public Assistance Income or Households Receiving Food Stamps/Snap Benefits in the Past 12 Months.



14 percent of Arlington’s total households, they are the cohort most affected by cost burden, as described later in the Housing Affordability section of this Needs Assessment.

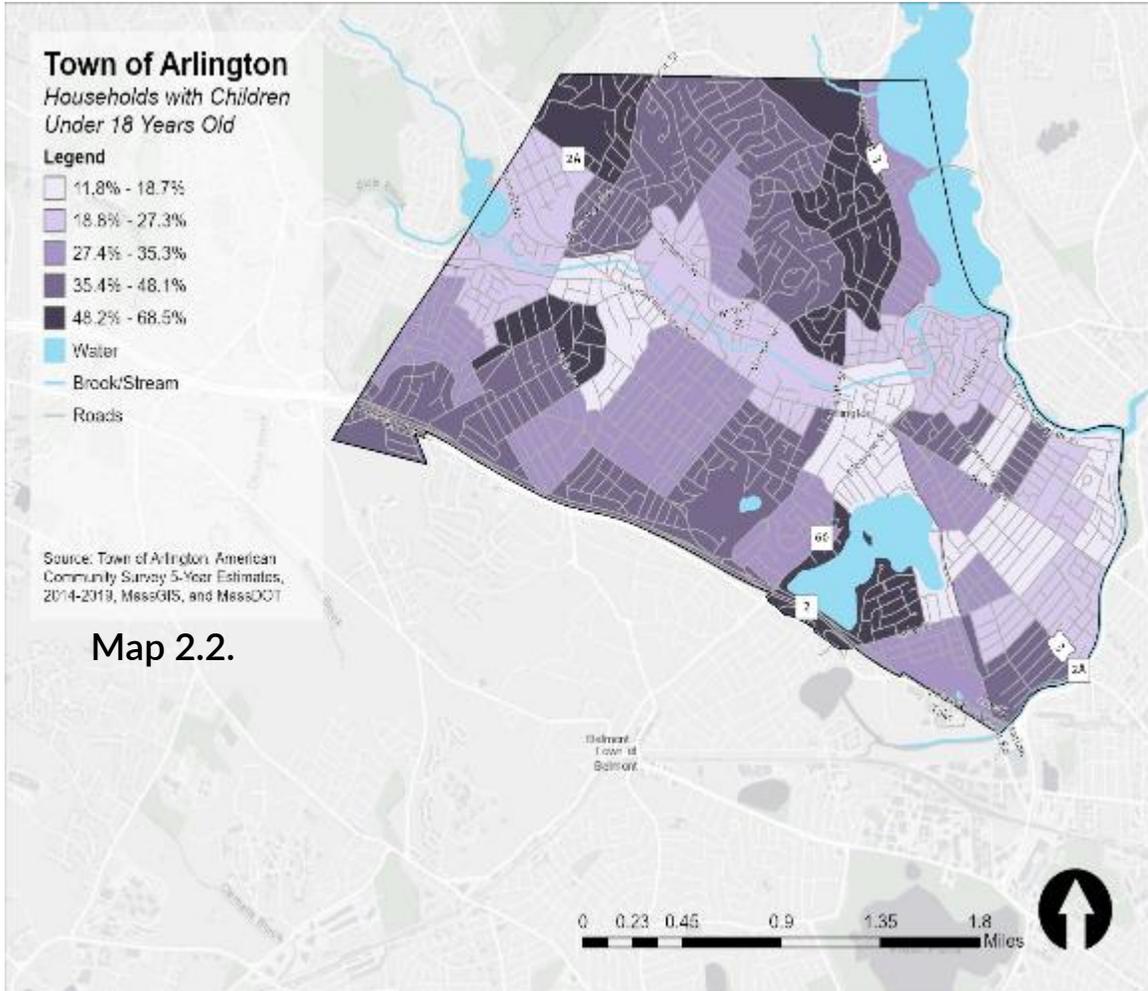
Figure 2.9. Age of Householder Living Alone by Age
 Source: American Community Survey 5-Year Estimates, 2019



Approximately 31 percent of Arlington’s 19,065 households have one or more people under 18, and as shown in Table 2.7, almost all of them are family households. About 20 percent of the families with dependent children in Arlington are single parents. There are many more households living in Arlington with no children, including both householders of childrearing age and older adults. Map 2.2. shows the geographic distribution of children under 18 in Arlington.

Table 2.7. Households by Presence of People under 18 Year				
	Households with People <18 Years	Percent	Households with No People <18 Years	Percent
Total All Households: 19,065				
Total by Type	5,812	30.5%	13,253	69.5%
Family Households	5,774	99.3%	5,840	44.1%
Married-Couple Family	4,649	80.0%	4,876	36.8%
Other Family:	1,125	19.4%	964	7.3%
Single Parent, Male	135	2.3%	294	2.2%
Single Parent, Female	990	17.0%	670	5.1%
Nonfamily Households	38	0.7%	7,413	55.9%
Male Householder	38	0.7%	2,718	20.5%
Female Householder	0	0.0%	4,695	35.4%
Source: ACS 5-Year Estimates, 2019				



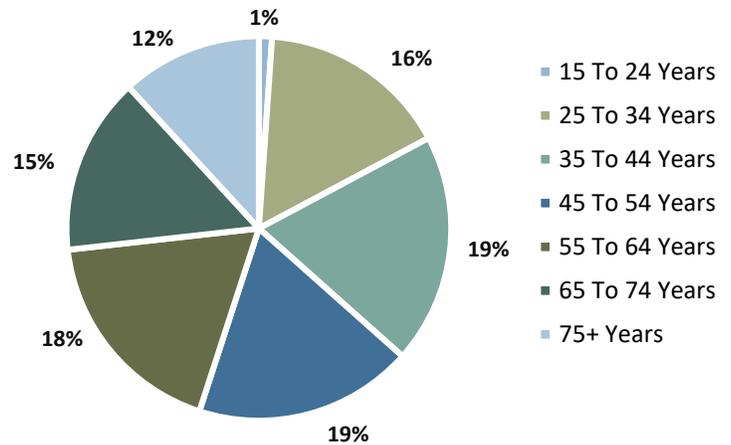


Age of Arlington Householders

The distribution of Arlington households by age cohort is not much different than the make-up of households in nearby suburbs, both inside and along Route 128. In communities comparable to Arlington like Winchester and Milton, higher household wealth tends to correlate with lower percentages of young households (under 34 years) and sustained growth in the percentage of households in their highest-earnings years (35 to 54).

Figure 2.10. Arlington Households by Age of Householder

Source: American Community Survey 5-Year Estimates, 2019



In many cases—and Arlington is no exception—the towns right around Boston often have trouble supporting age-in-place or age-in-community policies. This is due in part to housing costs, the composition of the housing in older, substantially developed suburbs surrounding Boston and Cambridge, and the location of housing in relation to easily accessible goods and services. Still, it is worth noting that relative to most Greater Boston towns with demographic qualities generally similar to Arlington, there are only three with percentages of 75-and-over households smaller than in Arlington: Medford, Brookline, and Natick. One explanation for this is the dramatic growth in age-restricted developments (with or without on-site services) in the region’s well-off suburbs. Arlington has some age-restricted or age-targeted housing, but not as much as many of its neighbors.

Household Wealth

Household income influences where people live, their health care and quality of life, and the opportunities they can offer their children. Arlington’s desirability today is tied in part to its rising household wealth. In-migration of higher-income households and families is a relatively recent trend in Arlington that has accelerated in recent years. In small group interviews and during the first community forum for this process, long-time residents recalled Arlington as having more of a mix of incomes and household types. As households and families find themselves priced out of Somerville and Cambridge—places that still had some affordability not that long ago—Arlington has become an attractive option for people who cannot afford Winchester or Belmont but want close access to Boston-Cambridge employment.¹⁹

Table 2.8 offers a snapshot of three median income indicators—all households, family households, and non-family households—that have an important place in any conversation about housing affordability. The table shows that compared to the towns and cities Arlington considers its peer group, Arlington falls about in the middle in terms of median household and median family income. However, the nonfamily median income in Arlington exceeds that of most peer group towns, likely because Arlington’s one-person households include a broader mix of ages than most of its peer communities (Figure 2.9 above) – and therefore income levels.²⁰ Single people of all ages over 24 years can be found among the living-alone population, both for homeowners and renters.

Town	Median Household Income	Median Family Income	Median Nonfamily Income
Winchester	\$169,623	\$217,633	\$60,450
Needham	\$165,547	\$194,596	\$56,875
Milton	\$133,718	\$159,860	\$41,729
Reading	\$132,731	\$157,061	\$52,083
Belmont	\$129,380	\$167,058	\$62,854

¹⁹ These qualities and reasons for moving to Arlington were identified in small group interviews.

²⁰In general, elderly seniors (75 years and over) incomes tend to be very low (especially among women) as compared to the larger community in which they reside.



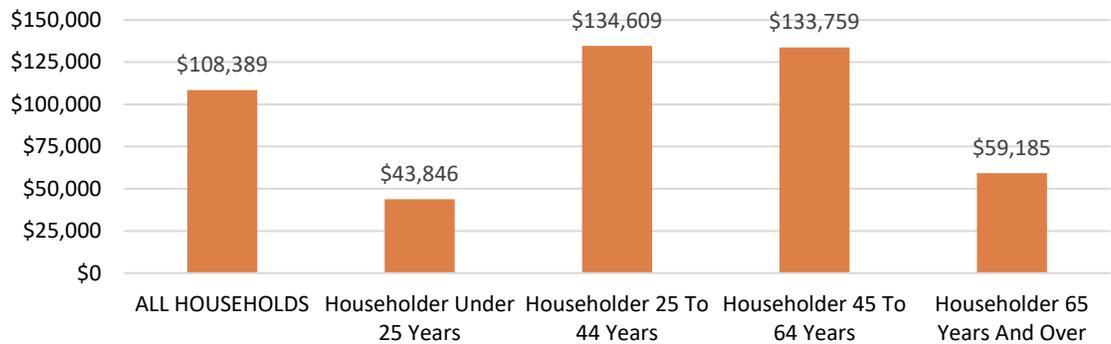
Brookline	\$117,326	\$158,770	\$75,227
Natick	\$115,545	\$153,925	\$61,210
ARLINGTON	\$108,389	\$145,141	\$62,080
North Andover	\$108,070	\$139,191	\$44,955
Melrose	\$106,955	\$147,237	\$50,355
Stoneham	\$101,549	\$133,401	\$46,799
Watertown	\$101,103	\$119,411	\$80,954
Medford	\$96,455	\$117,348	\$70,992
Source: ACS 2015-2019, SE:A14006, SE:A14010, and SE:A14012, Social Explorer (SE) format.			

The median household income varies depending on age of householder, with householders under 25 (\$43,846) and householders over 65 (\$59,185) generally earning significantly less than householders 25 to 64 (Figure 2.11) Median income statistics are indicative of a community’s relative economic position, but they also can mask differences in household wealth and differences in the relationship between, or race and income.

Figure 2.12 compares median household income by race with the number of households by race in Arlington. It reinforces that the vast majority of household wealth in Arlington is held by White households, for even though the median household income of Asian households is

Figure 2.11. Median Household Income by Age of Householder

Source: American Community Survey 5-Year Estimates, 2019

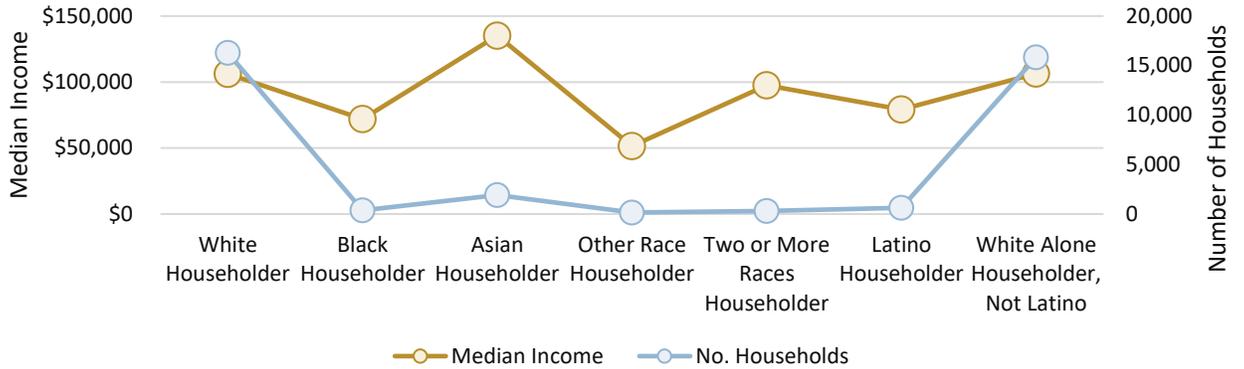


higher, the percentage of Asian households is much smaller.

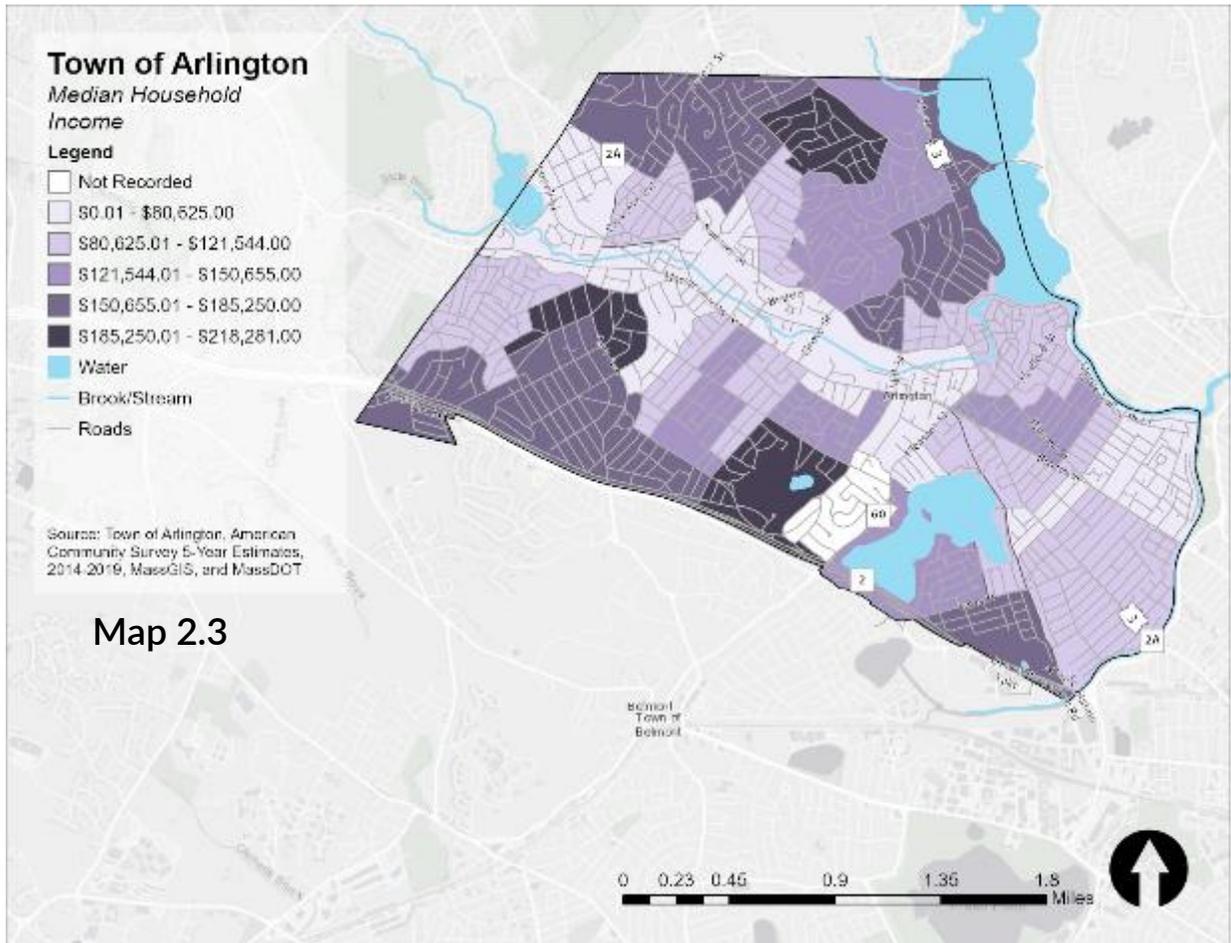


Figure 2.12. Median Household Income by Race and Ethnicity

Source: ACS 5-Year Estimates, 2019



Map 2.3 further reinforces that difference in household incomes exists in Arlington at the neighborhood level, with higher-income households generally found in the Arlington Heights and Turkey Hill areas and lower incomes in East Arlington and portions of Arlington Center. As housing units available to renters in the past convert to for-sale housing, e.g., condominium conversions, the household incomes in neighborhoods with large numbers of two-family buildings will most likely shift upward.

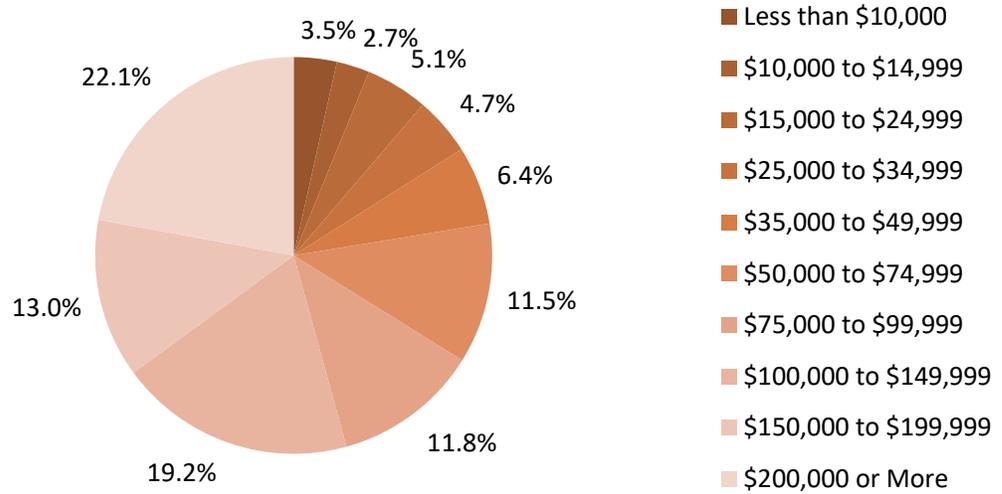


Households Income Distribution

Town-wide, approximately 35 percent of all households in Arlington have incomes over \$150,000. The proportion of lower-income households in Arlington has slowly dropped over 20 years as the town has become increasingly attractive to younger urban, economically mobile workers.

Figure 2.13. Arlington Household Income Distribution

Source: ACS 5-Year Estimates, 2019



According to the U.S. Department of Housing and Urban Development (HUD), 29 percent of all households in Arlington have low or moderate incomes (LMI), i.e., incomes at or below 80 percent of the median family income for the Boston Metro Area. Over time, the portion of lower-income households has dropped somewhat in Arlington, from about 35 percent in 2000 to 29 percent today.

Families and Poverty

There is a significant difference between low incomes and **poverty**. "Low income" is a metric that allows housing analysts to compare household incomes in a given city or town to the economic region in which the community is located. The term is also used to determine eligibility for many types of affordable housing assistance. Poverty, on the other hand, is a standard for comparing communities, regions, and states to federal *thresholds* that measure the basic cost of food, shelter, clothing, and utilities, variable by household type and composition and the age of the householder. Arlington's family poverty rate is slightly higher today than it was ten years ago, but the poverty rate for families with children has essentially remained the same.²¹ In general, poverty has not been as significant in Arlington as the incidence of low or moderate household incomes.

²¹ ACS 2015-2019. To report poverty in population and household tables, the Census Bureau compares household incomes to national poverty thresholds. The result is that households in Northern states tend to have lower percentages of poverty than households in the South, though these long-standing geographic differences have begun to close somewhat in high-growth states in the South and Southwest.



Year		Arlington	Middlesex County	Massachusetts
2009	All Families	2.5%	4.9%	7.0%
	Families with Children	1.6%	3.5%	5.4%
2014	All Families	2.0%	5.7%	8.3%
	Families with Children	1.0%	4.0%	6.3%
2019	All Families	3.1%	4.6%	7.0%
	Families with Children	1.6%	3.2%	5.0%

Source: American Community Survey 5-Year Estimates, 2019

HOUSING CHARACTERISTICS

Arlington has approximately 20,207 housing units. They include a mix of unit types, from detached single-family to larger apartment buildings, and just under half of all units in Arlington pre-date 1940 when the federal census first collected and reported information about the nation's housing supply. Many of the newer single-family homes in town are replacements of older dwellings that homebuyers wanted to enlarge and modernize, although some have been built on newly split existing lots. While these (and other) development trends are discussed further in the next section, the amount of net-new housing in Arlington is quite limited and indicates that Arlington is in a phase of redevelopment.

Housing Type and Age

Arlington's homes vary in size, age, and condition by neighborhood. In the single-family districts, the redevelopment process has usually produced homes that are larger than the ones they replaced, but for neighbors, it is often the lot disturbances – lost trees or landscaping, for example – that have an immediate, visible impact on their street. Still, assessor's data reveal not only useful information about housing values and types, but also sizes (in residential floor area), number of rooms, and a host of other information about style and structure trends, including housing age. The following analysis is based on the most recently available assessor's records (2021).

SINGLE-FAMILY HOMES

As shown in Table 2.10, suburban redevelopment has ushered into Arlington a generation of larger, more expensive single-family homes. For current Arlington homeowners, this means that their homes have appreciated significantly in value. However, for young buyers and renters hoping to find a home or condominium they can afford, Arlington sale prices have skyrocketed even more than was anticipated in the Master Plan just six years ago. Demolition and rebuild projects will continue in Arlington in neighborhoods with older homes because the land is worth more than the existing residences (expressed in Table 2.10 as a land-value ratio).

Table 2.10. Change in Size and Values in Arlington's Single-Family Home Inventory



Age of Dwelling (Year Built)	Number of Records	Average Lot (Sq. Ft.)	Average Residential Floor Area (Sq. Ft.)	Average No. Rooms	Average Ratio of Land Value to Building Value
2000 to Present	292	8,294	3,334	8	0.680
1980-1999	211	7,903	2,451	7	1.090
1960-1979	753	7,510	2,026	7	1.578
1945-1960	2,427	7,751	1,912	6	1.735
1920-1944	3,237	6,353	1,892	7	1.476
1900-1919	752	7,553	2,136	8	1.331
1865-1899	248	8,215	2,283	8	1.320
Pre-1865	81	11,422	2,389	8	1.585

Source: Arlington’s Assessor’s Parcel Database (2021) and Barrett Planning Group LLC.

TWO- AND THREE- FAMILY HOMES

Ninety-two percent of Arlington’s 2,295 two- and three- family homes were built before 1945 compared to 54 percent of the town’s single-family homes. Generally, these structures are larger (2,767 sq ft of floor area, on average) compared to Arlington’s single-family homes (2,018 sq ft on average) and a smaller lot size (5,710 sq ft on average for 2- and 3-family homes compared to 7,218 sq ft).

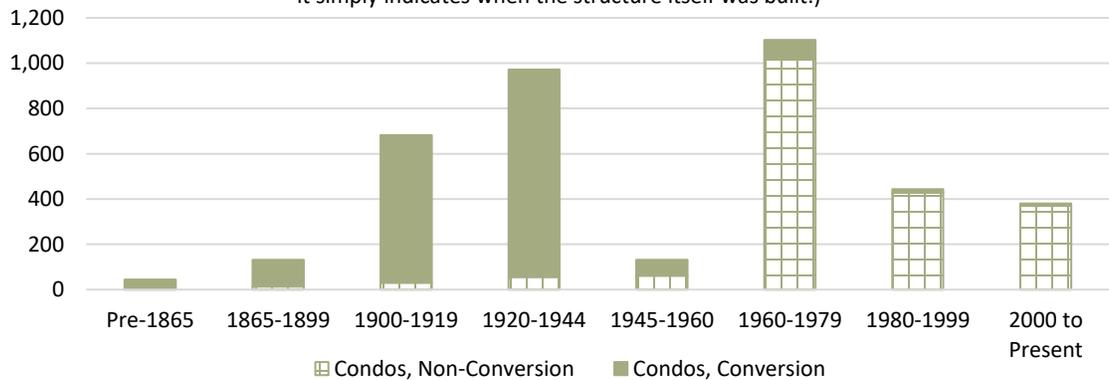
CONDOMINIUMS

Twenty-eight percent of Arlington’s current condominium stock was built between 1960 and 1979 as new construction. Nearly half of current condominiums are categorized as conversions per assessor’s records, with most of those conversions being done in older buildings, as shown in Figure 2.14 below. However, as noted later in the section on development trends, the trend toward condominium conversions has notably decreased since the 2016 Housing Production Plan.

Figure 2.14. Condominiums, Year Structure Built

Source: Arlington Assessor’s Records, 2021

(Note: For condo conversions, this does not indicate when the conversion took place; it simply indicates when the structure itself was built.)



MIXED USE



Assessor's records indicate seventy-six mixed use properties, primarily along Massachusetts Avenue. Approximately fifty of these mixed-use properties contain at least one residential unit.²² These tend to be older buildings, with a median construction year of 1915 and more than half built before 1920. Unsurprisingly, these properties have larger building-to-lot size ratios (based on square footage) than exclusively residential properties (0.78 on average for mixed use with residential compared to an average of 0.31 for single family homes and 0.52 for two- and three-family homes).

MULTI-FAMILY

Not including Arlington Housing Authority (AHA) properties, assessor's records show 156 multifamily properties creating a total of 2,706 rental units. Fifty-nine percent of these properties are smaller scale (fewer than ten units), with a median construction year of 1920. Thirty-four percent of Arlington's multifamily properties are more moderately sized at 10-49 units each. These structures tend to be newer than the smaller-scale multifamily properties, with a median construction year of 1960. There are eleven larger apartment complexes (50+ units) together producing 1,214 housing units.²³ These tend to be the newest, with a median construction year of 1968 and the newest built in 2012 (Brigham Square) and 2013 (Arlington 360).

While American Community Survey (ACS) data does not provide as accurate or reliable a glimpse into a community's housing stock as its assessor's records, for the sake of comparison with other communities, it proves useful as a common data source. As noted in the introduction to this Needs Assessment, this report uses the "Town Manager 12 Communities" Arlington typically looks to for comparative analysis: Belmont, Brookline, Medford, Melrose, Milton, Natick, Needham, North Andover, Reading, Stoneham, Watertown, and Winchester. While these communities were chosen for their similarities in characteristics relating to municipal budget, there are some notable differences in their housing stock.²⁴ The analysis that follows is, therefore, based on ACS data rather than assessor's records.²⁵

Age of Housing Stock

Eighty-eight percent of Arlington's housing units (all types) were built prior to 1980, a share only surpassed by Belmont with ninety percent of its housing units built prior to 1980. As Table 2.10 above shows, older homes tend to have higher land-to-building value ratios, potentially

²² Data from the Department of Planning and Community Development, September 1, 2021.

²³ This does not include AHA properties, which together include 569 rental units housed in five sites - Winslow Towers, Chestnut Manor, Cusack Terrace, Menotomy Manor, and Drake Village Complex.

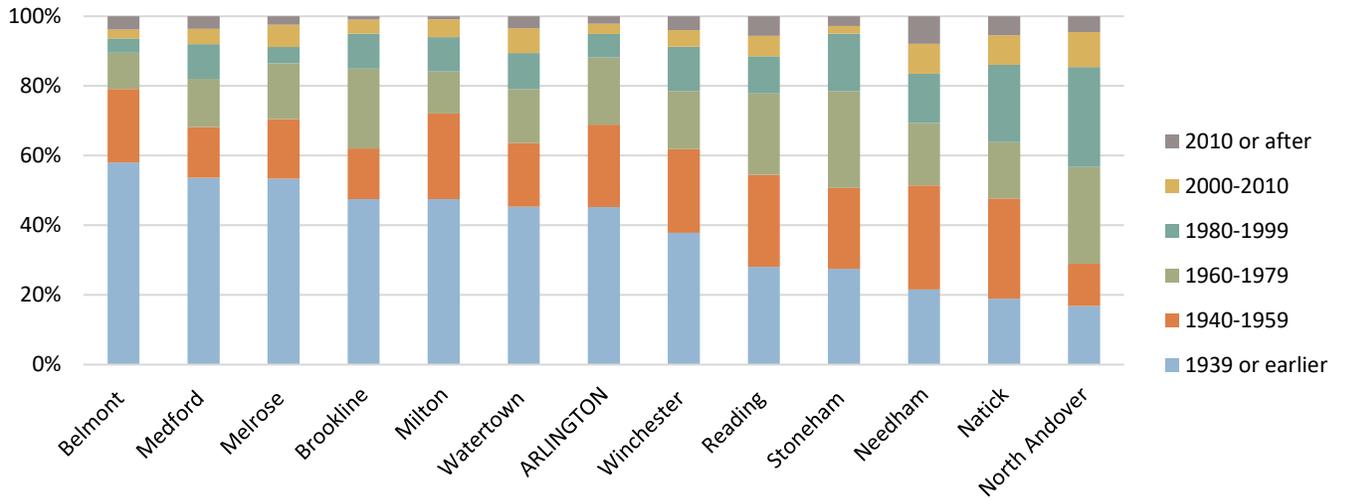
²⁴ Per the Town of Arlington FY2022 Annual Budget & Financial Plan, "These communities were selected by Town, School, and Union leadership. These communities were identified based on a number of factors including: population, five-year average municipal growth factor, population per square mile, median income per capita, median income per household, single family median home value, average family tax bill, total tax levy, excess capacity as a percentage of maximum levy and residential valuation as a percentage of the total tax levy."

²⁵ ACS data represents housing units, not structures. In other words, a building constructed in 1980 and including ten housing units would count as ten housing units built in 1980 for ACS purposes rather than one structure built in 1980.



Figure 2.15. Percent Housing Units by Year Built (All Housing Types)

Source: American Community Survey 5-Year Estimates, 2019



putting them at greater risk for demolition. Because older homes are already more likely to require repairs and costly maintenance, a buyer may decide that between the costs of upkeep, the low building value, and high land value, demolishing and building a newer home makes better financial sense.

Housing Units by Type

Single-family homes make up 44 percent of Arlington’s housing stock, a lower share than nine of the twelve comparison communities. Twenty-five percent of Arlington’s housing stock consists of two-family homes, a share only exceeded by three of the comparison communities (Belmont, Medford, and Watertown). These two-family homes are sometimes the target of conversions to condominiums, a trend identified by some resident interview participants and discussed further below.

Occupancy & Tenure

Often, the higher a community’s share of single-family homes, the higher the share of homeowners as opposed to renters, a trend reflected in Arlington and the comparison communities as Figures 2.16 and 2.17 together demonstrate.



Figure 2.16. Housing Units by Housing Type

Source: American Community Survey 5-Year Estimates, 2019

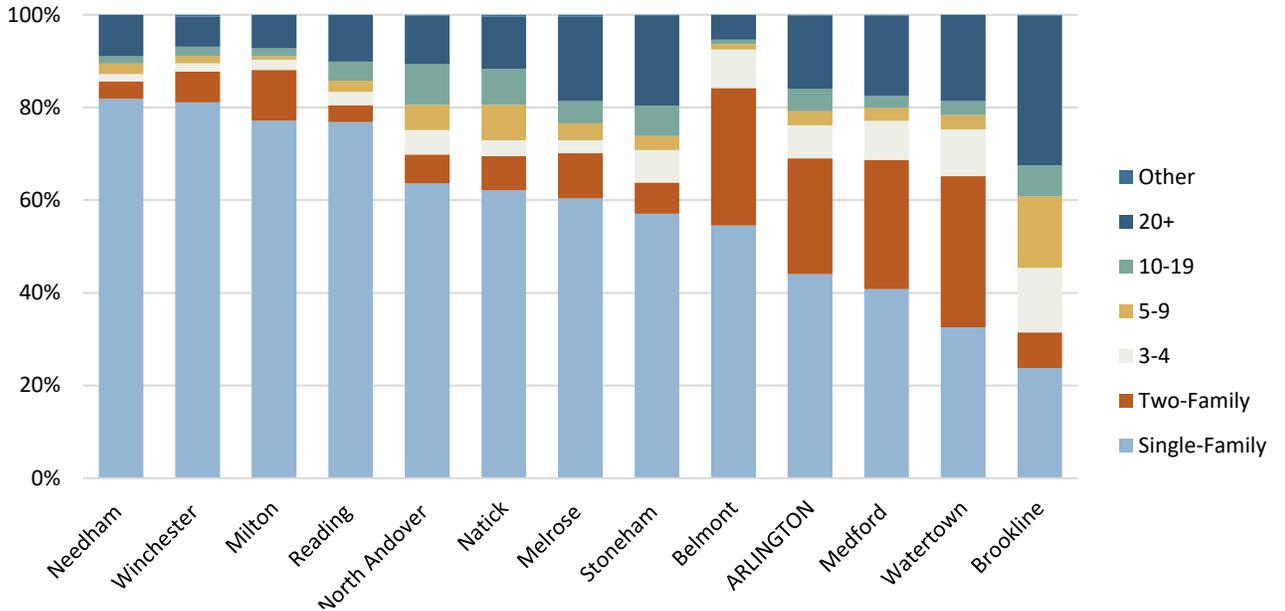
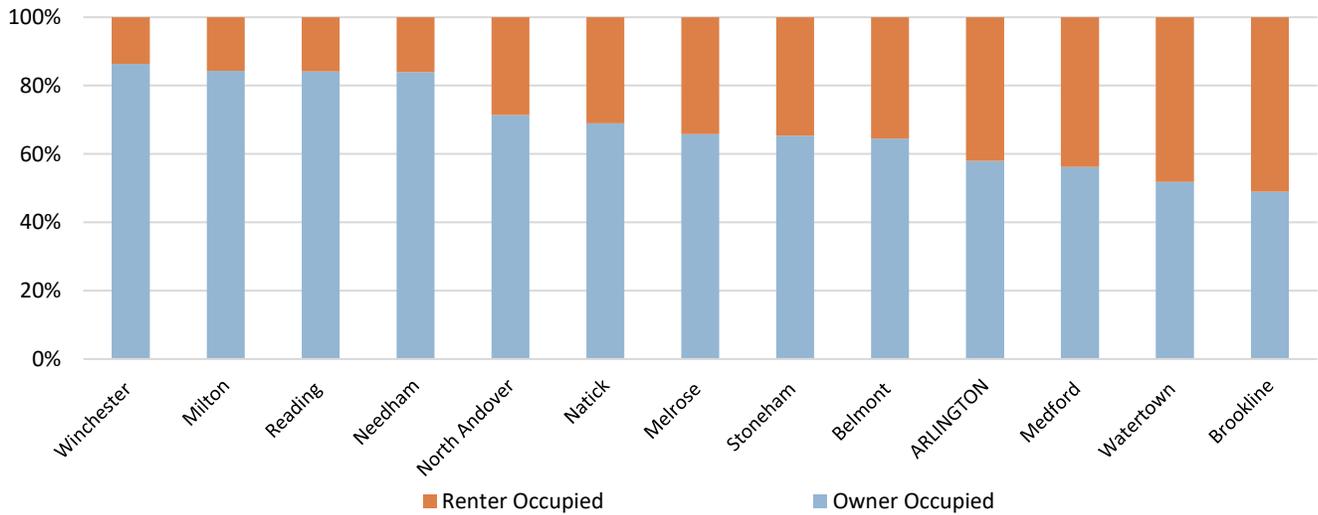


Figure 2.17. Tenure

Source: American Community Survey 5-Year Estimates, 2019



TENURE

From the 1990 Census to the 2010 Census, the percent of homeowners in Arlington increased from 57 percent to 61 percent.²⁶ Town-wide, ACS estimates show that homeownership rates vary quite a bit across neighborhoods, however. Homeownership rates in some parts of East Arlington falls below 20 percent, but in areas within Arlington Heights, nearly every home is

²⁶ While current ACS 2019 figures indicate an estimated 58 percent of all units in Arlington are owner-occupied (an increase), the upcoming availability of Census 2020 household data will provide more accurate information.



owner-occupied. These differences in tenure go hand-in-hand with differences in household incomes and race, suggesting the existence of housing equity barriers within the town. Still, East Arlington has also experienced one of the highest value appreciation rates in town, and this is not uncommon in areas with a housing stock that was historically more affordable.²⁷ Over time, Arlington has become a town people move up to from a less valuable house or condo in another community, responding to the same market trends that have driven up prices in Cambridge and Somerville and threatened the affordability of rental housing.

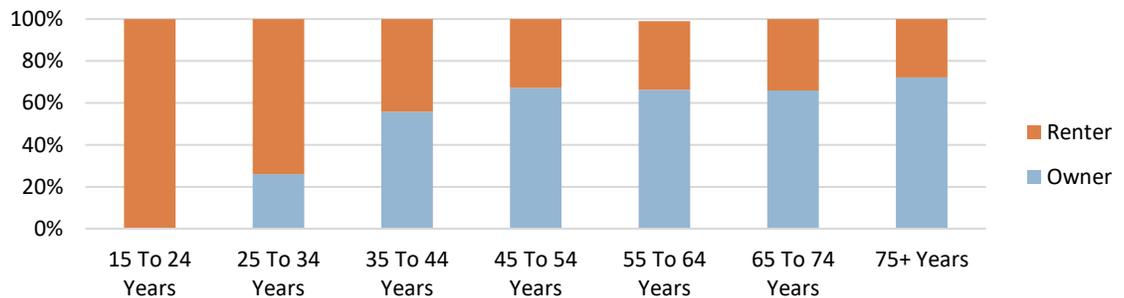
Table 2.11. Tenure by Neighborhood

Neighborhood	Ownership Rate	% of Town’s Rental Inventory
Arlington Center	58.4%	18.8%
Arlington Heights	70.2%	12.4%
Turkey Hill	73.6%	7.0%
East Arlington	42.1%	34.3%

Source: ACS 5-Year Estimates, 2015-2019

The **age of householder** (defined as the head of household) predictably correlates to tenure, with householders under 35 much less likely to own, with a significant jump in the 35-44 age bracket. The share of homeowners remains fairly stable up until age 75, where it modestly increases to 72 percent. Given the affordability gap between median incomes and median sale prices described in the next section, it is unsurprising that younger heads of household in Arlington are much less likely to be able to purchase a home than those with more established careers and higher incomes.

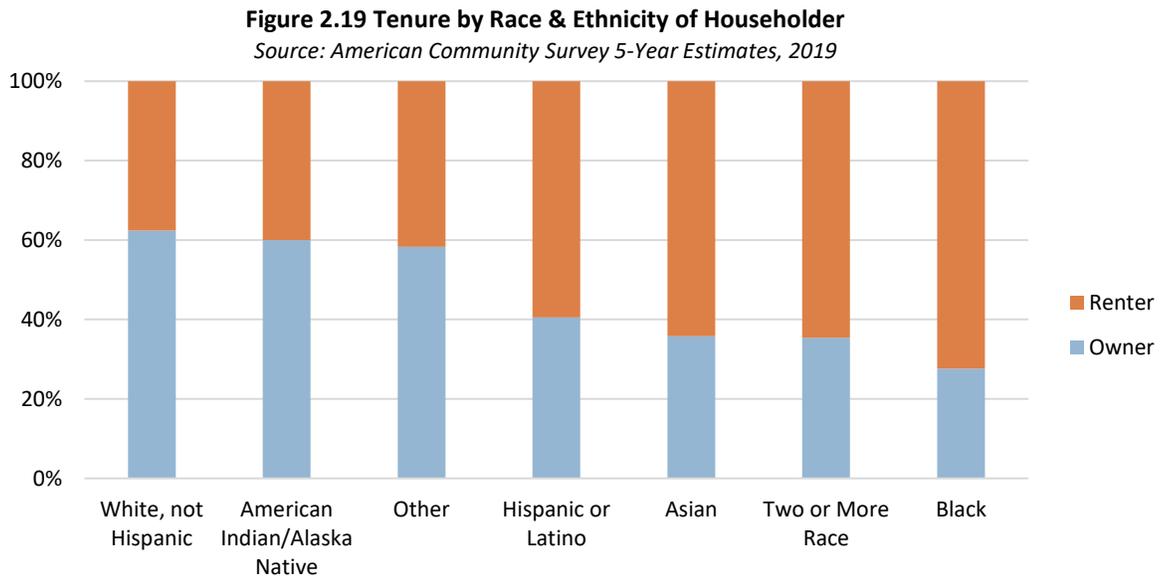
Figure 2.18. Tenure by Age of Householder
 Source: American Community Survey 5-Year Estimates, 2019



²⁷ Neighborhood Scout, <https://www.neighborhoodscout.com/ma/arlington/real-estate>.



The **race and ethnicity of householder** also tie into tenure; Figure 2.19 highlights the significantly lower rates of homeownership among Black, Asian, and Hispanic or Latino households, as well as households of two or more races. This trend is mirrored in applications for mortgages, as pointed out in the recently completed Fair Housing Action Plan’s review of federal Home Mortgage Disclosure Act (HMDA) data. The analysis found that “Of the 2,590 applications in Arlington where the race and ethnicity of the primary applicant was reported, the vast majority of applicants were White (78%; 2,011 people), followed by Asian (18%; 476 people). Just 53 applicants (2%) were Latino and just 23 (1%) were Black.” Additionally, “the share of Latino and Black applicants is much lower than that of Arlington’s current population (4% and 2% respectively).”²⁸



VACANCY

Of Arlington’s approximately 20,207 housing units, an estimated 1,142 (5.7 percent) are vacant, with some significant variation by block group. For the most part, block groups with higher vacancy rates are located in East Arlington.

Local Perceptions of Arlington’s Housing Stock

The 2020 Envision Arlington Town Survey generated 4,581 responses and included questions about housing as well as resilience to climate change, improving Town elections, net zero emissions, open space and recreation, and reducing plastic waste. This survey has been conducted annually since 1992 and is in part funded by the Community Development Block Grant (CDBG) program.

While the majority of respondents (sixty-nine percent) indicated satisfaction with current available housing options, “There was a significant correlation between satisfaction and higher

²⁸ Massachusetts Area Planning Council (MAPC), Town of Arlington: Fair Housing Action Plan, July 2021, p.90



income, older ages, and homeownership” as reflected in the chart below (taken from the report).²⁹ In other words, lower income residents, younger residents, and renters were less likely to indicate satisfaction with the housing options available to them. Also of note, the Envision Arlington Town Survey is distributed to existing residents and therefore does not capture the opinion of those who would like to live in Arlington but are unable to find adequate housing.

Figure 2.20 Satisfaction with Housing Options

Source: Envision Arlington Town Survey 2020



²⁹ Envision Arlington 2020 Town Survey: Report on Survey Responses, p.7



HOUSING MARKET

Development Trends

CONDOMINIUM CONVERSIONS

In small-group interviews conducted at the outset of this process, participants described a trend of existing two-family and three-family homes being converted to condominiums, potentially further reducing the availability of reasonably priced rental units. Ironically, however, from FY2016-FY2022 (June 2021), 284 structures (mostly two-family homes) were converted to condos, creating a total of 633 new condominium units, a decrease from the rate reported in the last Housing Production Plan.³⁰ Nevertheless, public perception is that teardown-and-rebuild projects continue.

	Converted Structures	Condos Created
FY2016	39	133
FY2017	31	62
FY2018	57	116
FY2019	33	68
FY2020	49	101
FY2021	33	66
FY2022	42	87

Source: Department of Planning & Community Development, July 12, 2021

DEMOLITIONS & REPLACEMENT HOMES

Another concern interviewees raised was the demolition of older homes and subsequent construction of larger, more expensive homes. Some said this type of activity is detrimental to neighborhood character and overall housing affordability in Arlington due to the loss of “naturally affordable” homes. With this concern in mind, from October 2018 to March 2019 the Department of Planning and Community Development worked with the Residential Study Group (RSG), which was “tasked with studying...the demolition of structures that may be affordable and the incompatibility of new structures in established neighborhoods.” According to the DPCD “Report on Demolitions and Replacement Homes” (July 2019): “Based on the data reviewed in this report, it cannot be said that the loss of structures is resulting in a loss of affordability in Arlington” because “there are very few properties that can be considered affordable under the definition established by the Department of Housing and Urban Development.”³¹ Also, it is important to consider the number of demolitions (an average of 13.5 single-family homes per year and even fewer two-family) in the larger context of Arlington’s approximately 20,000 housing units. Figures 2.21 and 2.22 show demolition and construction trends over the past five year

³⁰ The 2016 Housing Production Plan reported 1,460 conversions to condominiums between 2010 and 2014.

³¹ DPCD Report on Demolitions and Replacement Homes, July 11, 2019, p.37



Figure 2.21. Residential Demolitions per Year
 Source: Department of Planning & Community Development

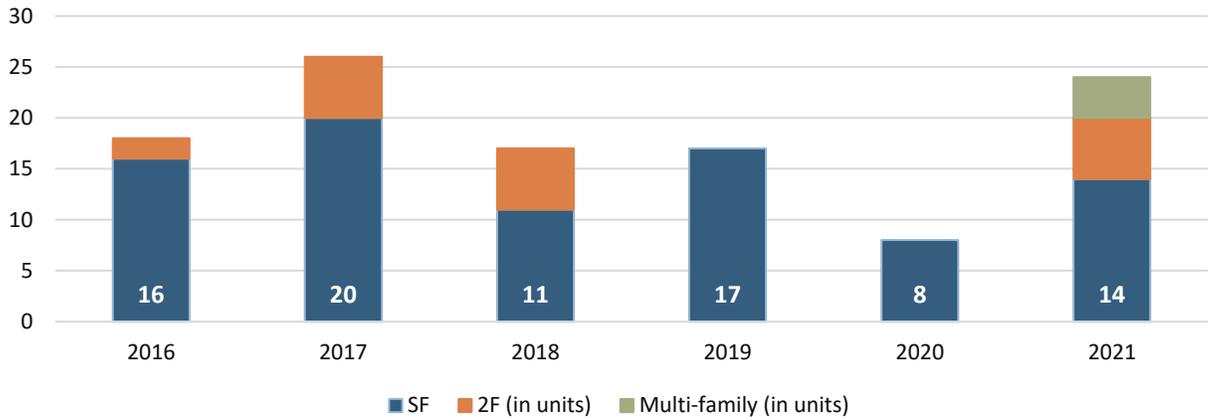
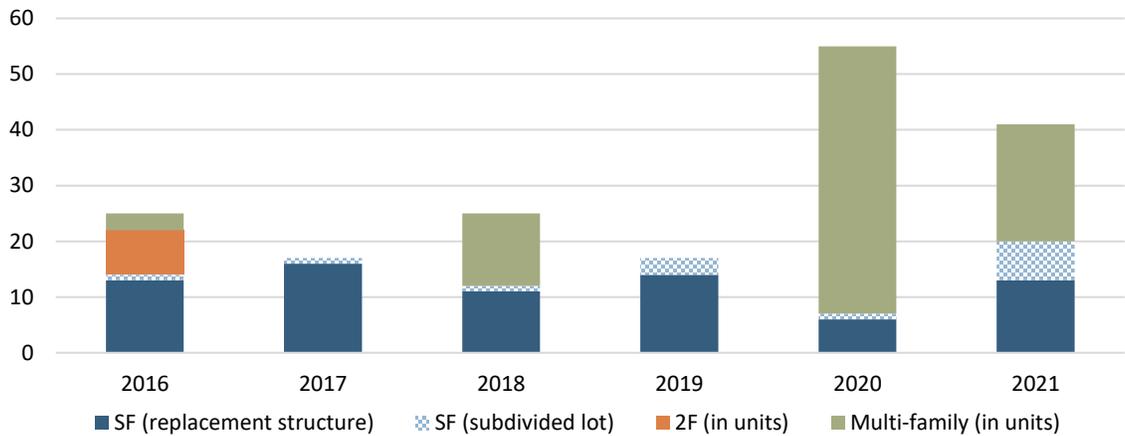


Figure 2.22. Residential Construction Per Year
 Source: Department of Planning & Community Development



MULTI-FAMILY DEVELOPMENT

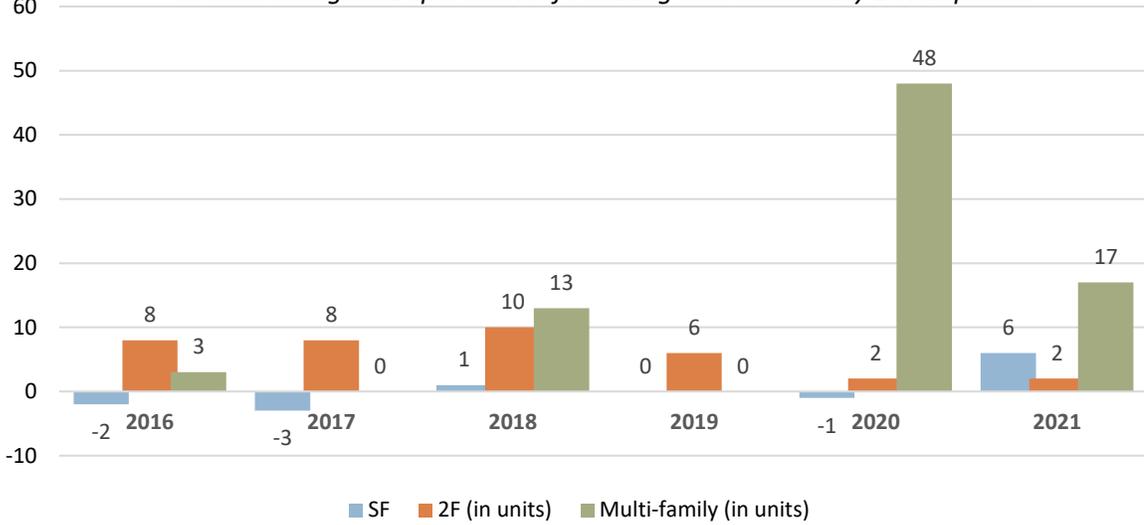
While much of the conversation during the community engagement process for the Needs Assessment focused on the impact of condominium conversions and demolitions, most net-new housing units since the 2016 Housing Production Plan have come from multifamily development. From 2016-2021, 133 housing units were created through multifamily development, 52 of which are affordable.³² Figure 2.23 displays the net-new housing units by type from 2016-2021 and highlights the impact of recent multifamily development on Arlington’s total housing count. This trend may continue with two comprehensive permit applications under consideration at the time of this draft; these projects are described further in the Subsidized Housing Inventory section below.

³² Housing Corporation of Arlington’s Downing Square Project produced 48 these 52 affordable units.



Figure 2.23. Net New Housing Units by Type, 2016-2021

Source: Arlington Department of Planning and Community Development



Housing Sale Prices

The competition for a home of one’s own in Arlington drives the value of land and the cost of housing. The owner-occupied vacancy rate is below one percent in Arlington, and similar conditions exist in neighboring communities. There are remarkably few opportunities for young wage earners to choose Arlington or anywhere nearby. The same is true for Arlington’s comparison communities, which share the same extraordinarily tight market conditions. During the planning process for this Housing Plan, some interviewees ascribed the growth in unit sizes and high sale prices to developer or homebuilder greed, but often, the demand for a spacious residence comes from new buyers with the means to pay for the residence they want—and home sellers are keenly aware that they can ask top dollar. Sale prices in Arlington have come in, on average, about 105 percent of the seller’s asking price, at roughly \$560 per square foot.^{33,34}

Homes for sale in Arlington cater to homebuyers seeking a place to live with easy access to Boston, Cambridge, and other work centers throughout the Boston area. Often, those homebuyers are families with children under 18, drawn to Arlington for its well-respected public schools. Table 2.13 below tracks median sale prices and sales volume statistics for Arlington since 2016, i.e., since the date of the last Housing Plan. Current real estate sales data from Banker & Tradesman show that Arlington’s housing market is highly competitive, and its home sellers can capitalize on considerable equity. The median sale price for all of 2020 was \$862,500, but in the first half of 2021, the median sale price had already reached \$960,000 by late spring. None of these sales involved first-time homebuyers. The average mortgage loan for homes recently purchased in Arlington is anywhere from 65 to 80 percent of the sale price.³⁵

³³ Greater Boston Association of Realtors, Monthly Market Insight Report, June 2021.

³⁴ Trulia, “Affordability of Living in Arlington,” June 2021.

³⁵ Banker & Tradesman, Real Estate Records Search, Arlington, Massachusetts, single-family sales sample for June 2020-May 2021.



Table 2.13. Recent Sales Trends in Arlington: Median Sale Price, 2016 - 2021

Year	Period	Single-Family Median	% Change	Number of Sales	Condo Median	% Change	Number of Sales
2021	January-July	\$960,000	11.3%	186	\$709,000	8.8%	181
2020	Annual	\$862,500	6.0%	290	\$651,500	6.8%	272
2019	Annual	\$814,000	3.1%	304	\$610,000	5.0%	237
2018	Annual	\$789,500	9.7%	312	\$580,700	5.7%	248
2017	Annual	\$720,000	2.9%	325	\$549,250	15.6%	242
2016	Annual	\$700,000		341	\$475,000		280

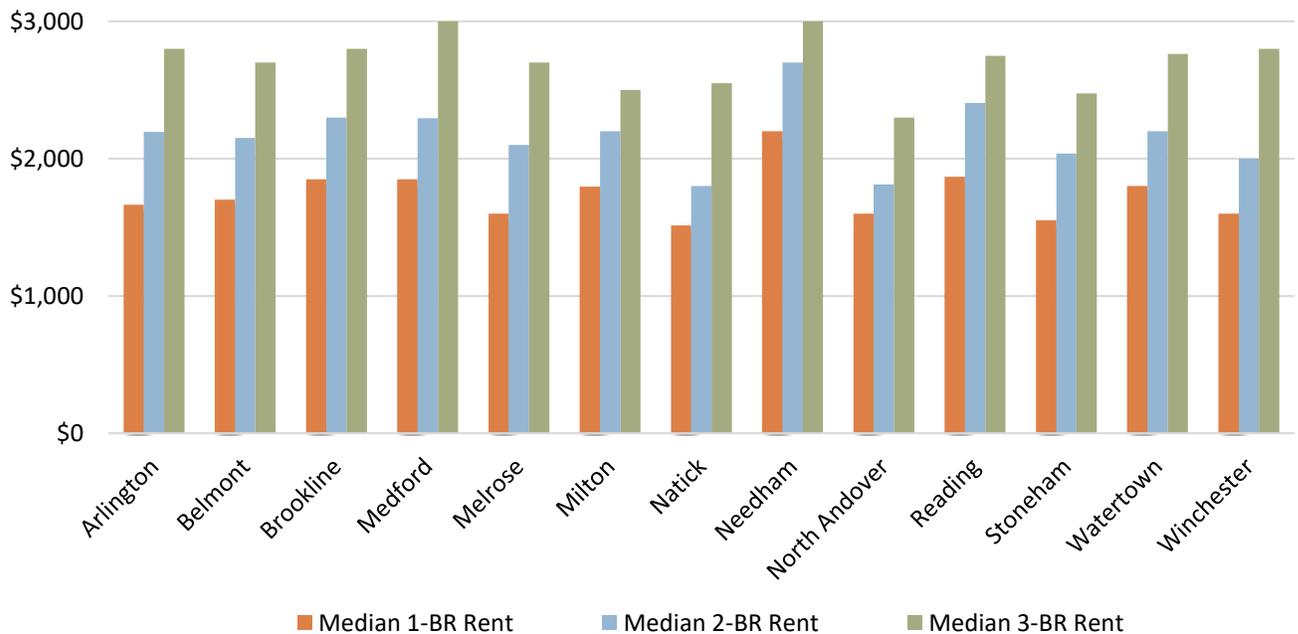
Source: Banker & Tradesman, "Town Stats," Arlington Housing Sales.

Market Rents

Rent reports for Arlington and comparison communities place Arlington within the mid-range for rental costs. Two-family rentals have historically been common in Arlington, but as two-family properties convert to condominium ownership, the supply of small-scale rental options will decline. The multifamily apartment and condo-for-rent inventory consists almost entirely of 1- or 2-bedroom units designed for small households, yet the monthly rents clearly exceed what most single people can afford and, in many cases, they also exceed what a young, employed couple could afford.

Figure 2.24. Median Market Rents by Bedroom

Source: Rentometer Reports, 2021



HOUSING AFFORDABILITY

When people refer to “Chapter 40B,” they usually mean the state law that provides for low- and moderate-income housing development by lifting local zoning restrictions. However, G.L. c. 40B—Chapter 40B proper—is actually the Commonwealth’s regional planning law and the parent legislation for agencies like the Metropolitan Area Planning Council (MAPC), the regional planning agency for Greater Boston. The four short sections that make up the affordable housing provision were added in 1969, and they are called “Chapter 40B” in this Housing Plan to be consistent with affordable housing nomenclature in Massachusetts. Nevertheless, remembering the regional planning umbrella for affordable housing can help local officials and residents understand the premise of the law and reduce confusion and misinformation.

Under Chapter 40B, all cities and towns are supposed to have housing that is: affordable to low- to moderate-income households; remains affordable to them even when values appreciate under robust market conditions; is regulated via a deed restriction and regulatory agreement; and is subject to meet an affirmative fair housing marketing plan. Another type of affordable housing — generally older, moderately priced dwellings without deed restrictions, and which lack the features and amenities of new, high-end homes — can help to meet housing needs, too, but only if the market allows. There are other differences, too. For example, any household — regardless of income — may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household qualifies to purchase or rent a deed-restricted unit.

Table 2.14 reports HUD’s 2021 income limits, which are used to determine whether a household is eligible to purchase or rent a deed-restricted affordable unit. Both types of affordable housing meet a variety of housing needs, and both are important. The difference is that the market determines the price of unrestricted affordable units while a legally enforceable deed restriction determines the price of restricted units. Today, Arlington has very few affordable units, unrestricted or deed restricted. Furthermore, unrestricted units that may have offered a pathway to owning a home in the past have been a key target of demolition/rebuild projects and condominium conversions in Arlington’s older neighborhoods.

Table 2.14. HUD 2021 Income Limits



Household Size	Extremely Low Income Limits ³⁶	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$28,200	\$47,000	\$70,750
2	\$32,200	\$53,700	\$80,850
3	\$36,250	\$60,400	\$90,950
4	\$40,250	\$67,100	\$101,050
5	\$43,500	\$72,500	\$109,150
6	\$46,700	\$77,850	\$117,250
7	\$49,950	\$83,250	\$125,350
8	\$53,150	\$88,600	\$133,400

Source: HUD FY 2021 Income Limit Area, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.
Note: Arlington's average household size is 2.4 people per household.

Table 2.15 below reports low to moderate income (LMI) households in Arlington by type. Clearly, elderly *non-family* households are most affected, with 64 percent of this household type considered LMI. Conversely, large, related families are the least likely to be affected, with only 9 percent of such households considered LMI.

Household Type	<30% AMI	30-50% AMI	50-80% AMI	TOTAL LMI HHDS
Elderly (1-2 Members)	13%	10%	12%	34%
Elderly Non-Family	31%	21%	12%	64%
Small Related (2-4 Persons)	2%	4%	5%	12%
Large Related (5+ Persons)	3%	4%	2%	9%
Other	13%	12%	12%	37%
ALL HOUSEHOLD TYPES	11%	9%	9%	29%

Source: CHAS 5-Year Estimates, 2012-2017

AFFORDABILITY GAP

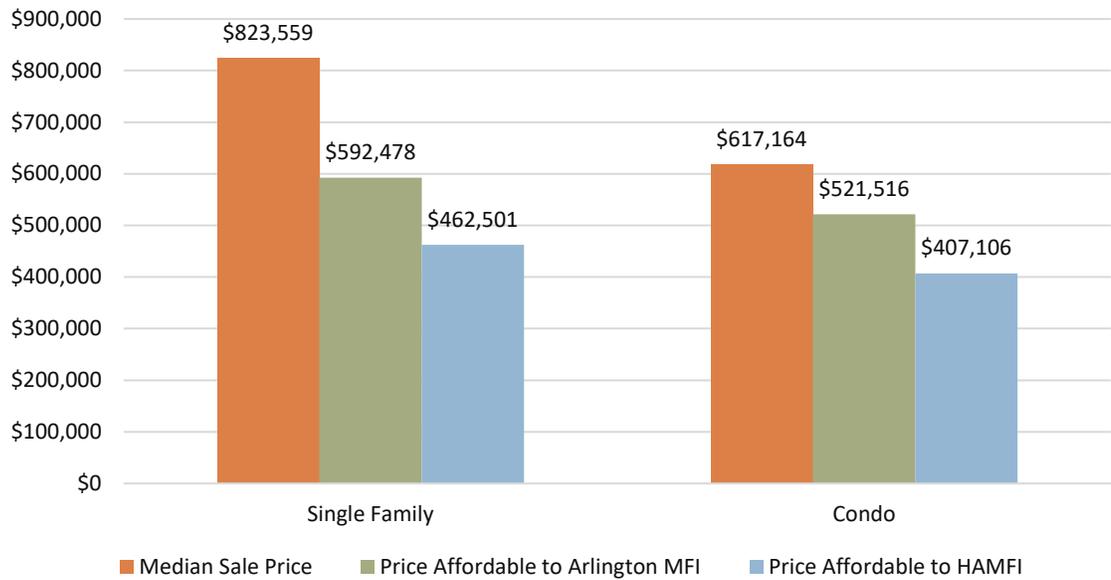
Based on Arlington's property tax rate and industry standards for housing affordability, mortgage terms, insurance rates, and other factors, households earning Arlington's 2019 median family income of \$145,141 can reasonably afford a single-family home of approximately \$592,500 and a condominium of approximately \$521,500. However, this is significantly below the median sale prices for both single-family homes and condominiums for the same year because housing sale prices have risen so significantly in Arlington since 2019. This becomes even more unattainable for those earning the HUD Area Median Family Income (HAMFI), as shown in Figure 2.25 below

³⁶ Per HUD: The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the US Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very low (50%) income limits.



**Figure 2.25. Maximum Affordable Purchase Price
Compared to Median Sale Prices, 2019**

Sources: Banker & Tradesman; HUD 2019 Median Family Income; American Community Survey 5-Year Estimates, 2019



COST BURDEN

A disparity between growth in housing prices and household incomes contributes to a housing affordability problem known as **housing cost burden**. “Low” and “moderate” incomes (LMI) are based on percentages of the U.S. Department of Housing and Urban Development (HUD) Area Median Income (AMI), adjusted for household size (see Table 2.14). HUD defines housing cost burden as the condition in which LMI households spend more than 30 percent of their monthly gross income on housing. When they spend more than half their income on housing, they are said to have a **severe housing cost burden**.

Housing cost burden—is the key indicator of affordable housing need in cities and towns. Since 2010, the overall number of cost-burdened households has decreased; however, when broken down by tenure, Arlington’s renter households have not seen the same downward trend in cost burden.

Other differences in cost burden and tenure exist across income levels, as shown in Figures 2.26 and 2.27 below. Among extremely low-income households (less than 30 percent AMI), homeowners are more likely than renters to experience cost burden or severe cost burden; this shifts for very low-income households (30-50 percent AMI) and renters again carry the greater burden.



Figure 2.26. Owners: Cost-Burdened and Severely Cost-Burdened

Source: CHAS 5-Year Estimates, 2017

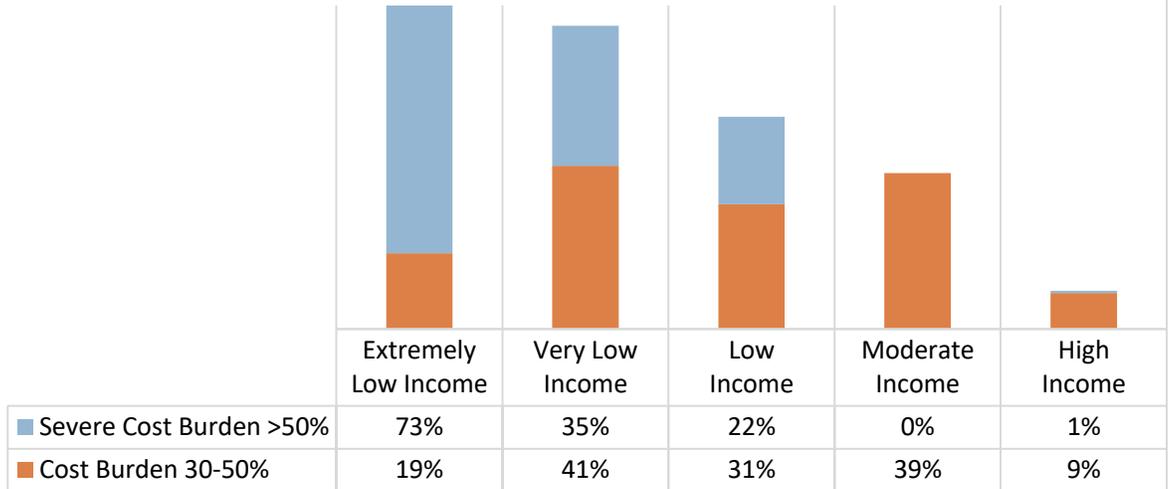
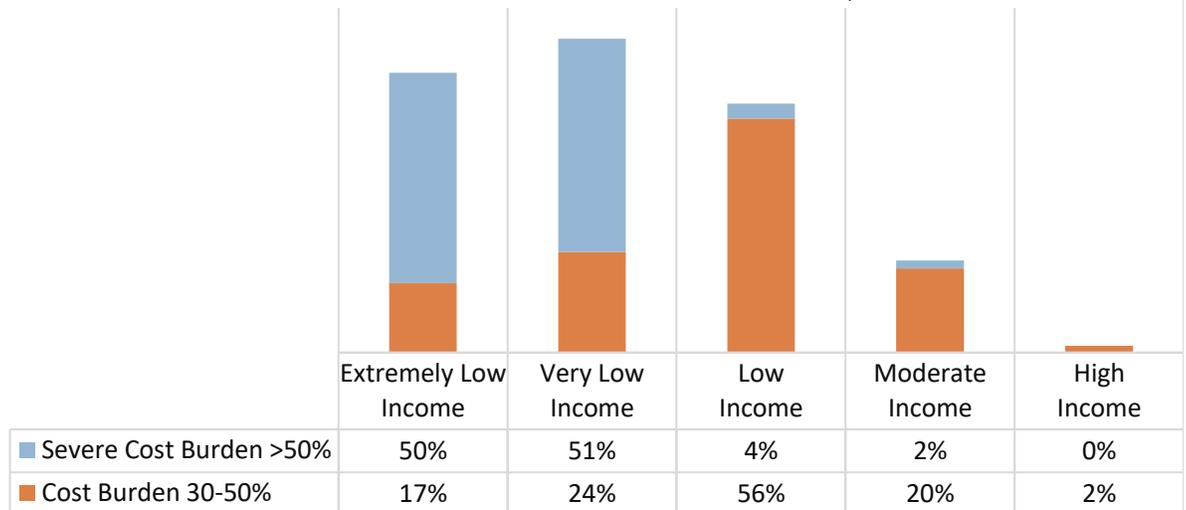


Figure 2.27. Renters: Cost-Burdened and Severely Cost-Burdened

Source: CHAS 5-Year Estimates, 2017



Different household types appear to be more likely to experience cost burden, both among LMI households and middle-to-high income households. Among LMI households, elderly non-family household types experience the highest rates of cost burden and severe cost burden; among non-LMI households, large families are most likely to pay a high portion of their income toward housing.



Table 2.16A. Housing Cost Burden for LMI Households by Type				
Household Type	Cost-Burdened LMI Households	% Of Household Type	Severely Cost-Burdened LMI Households	% Of Household Type
Elderly Family	230	9%	200	8%
Elderly Non-Family	595	20%	770	26%
Large-Family	29	3%	40	4%
Small Family	325	4%	420	5%
Other	450	11%	675	16%

Table 2.16B. Housing Affordability for Non-LMI Households by Type				
Household Type	Cost-Burdened Non-LMI Households	% Of Household Type	Severely Cost-Burdened Non-LMI Households	% of Household Type
Elderly Family	175	7%	10	0.4%
Elderly Non-Family	110	4%	10	0.3%
Large Family	105	11%	0	0.0%
Small Family	610	7%	40	0.5%
Other	240	6%	0	0.0%

Source: CHAS 5-Year Estimates, 2017

CHAPTER 40B SUBSIDIZED HOUSING INVENTORY

Chapter 40B's purpose is to provide for a regionally fair distribution of affordable housing for people with low or moderate incomes. Affordable units created under Chapter 40B remain affordable over time because a deed restriction limits resale prices and rents for many years, if not in perpetuity. The law establishes a statewide goal that at least 10 percent of the housing units in every city and town will be deed restricted affordable housing. This 10 percent minimum represents each community's "regional fair share" of low- or moderate-income housing. It is not a measure of housing needs. Other options for measuring "fair share" include a general land area minimum and an annual land disturbance standard.³⁷

Chapter 40B authorizes the Zoning Board of Appeals (ZBA) to grant a comprehensive permit to pre-qualified developers to build affordable housing. "Pre-qualified developer" means a developer that has a "Project Eligibility" letter from a state housing agency. A comprehensive

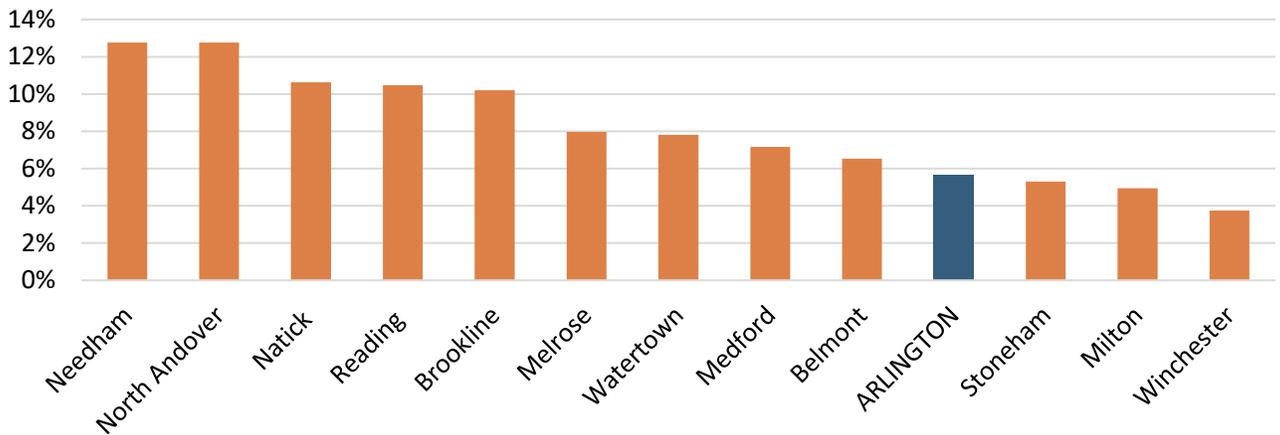
³⁷ 'Consistent with local needs', requirements and regulations shall be considered consistent with local needs if they are reasonable in view of the regional need for low and moderate income housing considered with the number of low income persons in the city or town affected and the need to protect the health or safety of the occupants of the proposed housing or of the residents of the city or town, to promote better site and building design in relation to the surroundings, or to preserve open spaces, and if such requirements and regulations are applied as equally as possible to both subsidized and unsubsidized housing. Requirements or regulations shall be consistent with local needs when imposed by a board of zoning appeals after comprehensive hearing in a city or town where (1) low or moderate income housing exists which is in excess of ten per cent of the housing units reported in the latest federal decennial census of the city or town or on sites comprising one and one half per cent or more of the total land area zoned for residential, commercial or industrial use or (2) the application before the board would result in the commencement of construction of such housing on sites comprising more than three tenths of one per cent of such land area or ten acres, whichever is larger, in any one calendar year; provided, however, that land area owned by the United States, the commonwealth or any political subdivision thereof, or any public authority shall be excluded from the total land area referred to above when making such determination of consistency with local needs.



permit covers all the approvals required under local bylaws and regulations. Under Chapter 40B, the ZBA can waive local requirements and approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet one of the three statutory determinants of "consistent with local needs," developers may appeal to the state Housing Appeals Committee (HAC). During its deliberations, the ZBA must balance the regional need for affordable housing against valid local concerns such as public health and safety, environmental resources, traffic, or design. In towns that do not meet one the three statutory tests, Chapter 40B tips the balance in favor of housing needs. In addition, ZBAs cannot subject a comprehensive permit project to requirements that "by-right" developments do not have to meet, e.g., conventional subdivisions.

Figure 2.29. Subsidized Housing Inventories of Arlington and Comparison Communities (As of May 2021)

Source: MA Department of Housing and Community Development



The 10 percent statutory minimum is based on the total number of year-round housing units in the most recent federal census. For Arlington, the 10 percent minimum is currently 1,988 units and is based upon the 2010 Census year-round housing count for Arlington, 19,881 units. This will change when the new 2020 Census year-round housing count is released.³⁸ At 5.68 percent, Arlington currently falls short of the 10 percent minimum; to meet that standard, the Town would need an additional 859 units based on its current SHI.³⁹ In 2021, the Zoning Board of Appeals approved two comprehensive permit applications: 1165R Massachusetts Ave (124 apartments) and Thorndike Place (124 senior rental units and 12 units in six duplexes). All the rental units would be added to Arlington’s SHI, as DHCD allows all units in a rental project to count toward the SHI. These units have not been added to the Subsidized Housing Inventory because they were only recently approved.

³⁸ As of publication of this draft, only population estimates have been published for Census 2020.

³⁹ The Subsidized Housing Inventory for Arlington as of the date of this Housing Plan can be found in Appendix C.



Potential Barriers to Affordable Housing Development

Most of the conditions that limit or substantially constrain affordable housing development also affect any type of development in Arlington. Though Arlington has little vacant, developable land, it does have many untapped opportunities for growth through redevelopment and infill. This shift in focus to redevelopment is a process many suburbs experience as they mature and evolve.

Many tools exist to manage change in these situations. For example, zoning can be used as a means to accommodate change and obtain public benefits such as affordable housing, better stormwater management, placemaking improvements (e.g., streetscape), and tax base growth. Another tool is looking at town-owned property and finding a small number of sites for affordable housing, which is a well-tested tool throughout Eastern Massachusetts. As a third example, providing public funds and tax incentives to make affordable housing *deeply* affordable can help to meet the needs of some of Arlington's most vulnerable residents. The challenge for Arlington and other towns so close to Cambridge and Boston is finding realistic options to increase and protect the supply of affordable housing while recognizing and protecting the natural assets, open spaces, and neighborhood public realm that matter to current residents.

Natural & Physical Constraints

Arlington has natural, unique, and scenic features that contribute to the Town's visual character and beauty, and they should be preserved and protected. Some of these features, like wetlands, preclude housing development, while others, like floodplains, present permitting obstacles and added expense. These features are not "barriers" to be removed but "constraints" that guide new housing development where it makes sense and can best be supported by the environment and infrastructure.

WATER AND WETLAND RESOURCES

Approximately six percent (233 acres) of Arlington's total area lies within water bodies, including such regional treasures as the Mystic Lakes along the north side of town and Spy Pond to the southeast⁴⁰. Smaller water bodies found in Arlington include Hill's Pond, a man-made resource in Menotomy Rock Park, and part of the Arlington Reservoir, the rest of which extends into Lexington. Important rivers and streams also pass through Arlington, notably the

⁴⁰ MassGIS (Bureau of Geographic Information, Commonwealth of Massachusetts EOTSS), Massachusetts Department of Environmental Protection (DEP) Wetlands Data, Updated December 2017.



Mystic River, which defines part of the Town's northern boundary with Medford, and the Alewife Brook, which separates Arlington from Somerville to the east.

Wetlands are sensitive, ecologically valuable resources. Throughout Eastern Massachusetts, some of the areas that supported wetlands long ago were filled and developed to meet regional demand for roads, businesses, and homes. Today, wetlands are protected and regulated under federal, state, and local law. They have a fairly limited, though important presence in Arlington. Mapping by the Massachusetts Department of Environmental Protection (DEP) indicates that about 7.5 percent of Arlington is classified as some type of wetland resource area, but that analysis is based on aerial photos and not on in-the-field surveys.⁴¹ The actual percentage of wetlands in Arlington is most likely higher, but because they are limited in total area, wetlands are still not a significant constraint on new development or redevelopment. Arlington's Wetlands Protection Bylaw and its supporting Regulations for Wetlands Protection do not directly control land *use*, but do affect where construction can occur, how construction activities can be carried out, and what types of mitigation may be required for construction near wetland resource areas.

Open Space

Like most suburbs next to Boston and Cambridge, Arlington does not have much permanently protected open space. This makes the community and neighborhood parks and still-undeveloped land very important to residents. According to Town GIS data, Arlington has approximately 507 acres of designated open space, 67 percent of which is classified as protected in perpetuity, such as land conserved through Article 97 or owned or otherwise controlled by the Arlington Conservation Commission or Arlington Land Trust.⁴² (This excludes the Arlington-owned Great Meadows in Lexington.) Maintaining and expanding open space, including protecting more of Arlington's designated open space in perpetuity, is a critical component of maintaining and improving local quality of life. This connection between open spaces and quality of life was regularly expressed by residents throughout the planning process both for this Housing Plan and the update to Arlington's Open Space and Recreation Plan. This Housing Plan assumes that designated open space, such as parks and conservation lands, will generally not be made available for housing development.

Environmental Hazards

There are approximately 534 acres (approximately 15 percent of the Town's area) of designated flood plains mapped by the Federal Emergency Management Agency (FEMA) and subject to regulatory limitations under federal, state, and local laws.⁴³ Several areas in Arlington experience flooding problems every few years, notably around Reed's Brook, Mill Brook, and Alewife Brook. Virtually all of Arlington's eastern boundary – from the Mystic Lakes to the Mystic River, the Alewife Brook, and Spy Pond – falls within federally designated floodplains.

⁴¹ MassGIS (Bureau of Geographic Information, Commonwealth of Massachusetts EOTSS), Massachusetts Department of Environmental Protection (DEP) Wetlands Data, Updated December 2017.

⁴² Town of Arlington, Open Space Data, last updated XXX.

⁴³ MassGIS FEMA National Flood Hazard Layer, Updated July 217. In Arlington, activity and construction in flood plains is regulated in the Zoning Bylaw Section 5.7. and Title V, Article 8, of the Town Code.



The Arlington Reservoir and portions of the Mill Brook are also in floodplains. Development occurring in floodplains must comply with regulatory limits under zoning and more stringent construction standards under the State Building Code. Further, property owners often face higher premiums on homeowner's insurance.

A few sites in Arlington are contaminated to some degree, but environmental contamination does not necessarily present a serious constraint to housing development in Arlington. In June 2021, DEP reported ten Chapter 21E tier classified sites in Arlington and eleven Site Activity & Use Limitation (AUL) sites, each on a path toward clean-up or already brought into compliance (see Appendix X). Both Chapter 21E tier and AUL sites were contaminated with oil or hazardous materials, are subject to regulatory oversight by DEP, and require some degree of remediation prior to development. These sites tend to be clustered in the area between and along Massachusetts Avenue and Mill Brook, and include a mix of industrial, commercial, and residential uses, as well as public areas such as Buzzell Field and Arlington High School. The high pre-development costs associated with remediation can complicate re-use of contaminated properties, a problem that led agencies such as MassDevelopment to provide clean-up grants to recover brownfields for reuse.

Public Infrastructure & Facilities

WATER & SEWER

Arlington is one of sixty-one communities using the Massachusetts Water Resources Authority (MWRA) for water and sewer services. The Town's Water and Sewer Department performs maintenance and many of the infrastructure improvements in the Town in addition to responding to emergency calls related to water, sewer, and drainage systems. Arlington purchases all its water directly from the MWRA and delivers through five MWRA master meters into the Town's distribution system. The distribution system includes approximately 130 miles of water mains ranging from six to twenty inches in diameter, with approximately 1,400 hydrants.⁴⁴ Per MWRA's 2020 Consumer Confidence Report for Arlington, local water meets all federal standards for clean drinking water⁴⁵.

The MWRA has replaced aging pipes and installed new water mains in priority locations to improve the capacity of Arlington's distribution system. In September 2021, MWRA is scheduled to begin renovating a 10-mile section of water supply main, part of which runs through the middle of Arlington along Mystic Valley Parkway, Palmer Street, and Pleasant Street. This project is designed to improve water access for approximately 250,000 customers in Arlington, Waltham, Watertown, Belmont, Lexington, Bedford, Somerville, and Medford.⁴⁶

ROADS & TRANSPORTATION

⁴⁴ Arlington Water & Sewer (web); Accessed July 28, 2021. <https://www.arlingtonma.gov/departments/public-works/water-sewer>

⁴⁵ Massachusetts Water Resources Authority, 2020 Drinking Water Test Results for Arlington. <https://www.mwra.com/annual/waterreport/2020results/metro/arlington.pdf>

⁴⁶ MWRA Project Updates <https://www.mwra.com/projects/construction-updates.html>



Targeting new housing to areas that can take advantage of transit, walking, and biking is one of the key strategies in this plan. In July 2021, the Town adopted a new 20-year transportation policy framework and improvements plan, *Connect Arlington*. The project's eight-point strategy to improve mobility for everyone in Arlington builds on recommendations in the 2015 Arlington Master Plan. Goals and recommendations have been developed to identify priority improvement projects, programs, and policies to achieve better transportation and mobility throughout Arlington. These actions are intended to decrease congestion by encouraging alternatives to driving such as walking, biking, and taking transit.

According to the most recently available information about commuting patterns, 58 percent of Arlington's labor force commutes to work in single-occupancy vehicles. This is a significant shift from 2013 when about 67 percent of residents drove alone to work. While Arlington's roads and intersections continue to experience significant congestion during peak commuter periods, these statistics are an encouraging indication that Arlington has been successful in making alternatives to driving more attractive and accessible.

The Arlington DPW's Highway Division maintains 102 miles of roads, 175 miles of sidewalks, 175 miles of curb, and eight parking lots in town. It provides street sweeping services weekly for main streets and twice annually for all other streets. In addition, the Highway Division maintains signs, traffic lights, and drainage systems along roads.⁴⁷

DPW is also responsible for snow removal and ice control in winter, conducted on a 24-hours per day, seven days per week schedule. The DPW aims to keep clear all main routes and feeder roads and maintain a clear driving track on either side of the centerline on secondary streets within six hours of the end of snowfall. Residential side streets are cleared within eight hours of the end of snowfall. Cleanup operations after the end of a storm may continue for up to 24 hours or longer.⁴⁸

Traffic safety is an ongoing challenge in Arlington, stemming in part from the sheer volume of vehicular traffic moving within town and between the town and non-local destinations. Most serious accidents occur along or at key intersections along Massachusetts Avenue.⁴⁹ As this corridor presents many opportunities for infill and redevelopment of housing, it is very important to implement recommendations for traffic calming and pedestrian and bicycle safety listed in *Connect Arlington*.

Arlington's roadway network has other challenges due to man-made and natural features that force a considerable amount of traffic onto Massachusetts Avenue. Open water (the Mystic Lakes and Alewife Brook) and two National Register-listed parkways (Mystic Valley and Alewife Brook) restrict access across two sides of Arlington, and Route 2, a limited access highway, controls the entire southern border. Together, these conditions effectively limit the ease with which traffic can move both east-west and north-south. They contribute to the significant

⁴⁷ Arlington Public Works Department, 2020 Annual Town Report.

⁴⁸ Arlington Public Works Department(web); Accessed July 28, 2021.
<https://www.arlingtonma.gov/departments/public-works/highway/snow-ice-information>

⁴⁹ 2020, 2019 Annual Town Reports.



traffic backups residents experience on roads such as Lake Street and Pleasant Street. Traffic problems cannot prevent development, but they can spur opposition from neighborhood residents during the permitting process for affordable housing.

Approximately 21 percent of Arlington residents commute to work via public transportation as of 2019, an increase of approximately 17 percent from 2013⁵⁰. While there is no rail service in town, buses provide access to the Red Line at the Alewife and Davis Stations, as well as the Red Line and Commuter Rail at Porter Square Station. Arlington is also served by MBTA bus routes that operate within the town and connect it with Cambridge, Somerville, and downtown Boston.⁵¹ Service is most frequent along the Massachusetts Avenue and Broadway corridors, with headways of 10-20 minutes throughout much of the day. This provides dependable service within the town and for commuters heading to the Alewife and Davis T stations. Routes off these major corridors generally have 20-minute headways during peak hours, though some are less frequent. Much of Arlington is within walking distance of a bus line. Areas that are not within walking distance tend to consist largely of lower density single-family home neighborhoods. The corridors and areas where the Town has (and is planning for) housing diversity are well-positioned for transit access.

PUBLIC SCHOOLS

The Town of Arlington operates a well-regarded school system with nine public schools: seven elementary schools (Bishop, Brackett, Dallin, Hardy, Peirce, Stratton, and Thompson), Ottoson Middle School, and Arlington High School. Arlington also belongs to the Minuteman Regional Vocational Technical School District. At the time of the last Housing Plan, Arlington was experiencing enrollment growth and residents were concerned about the potential for a space shortage. The Town has responded by investing heavily in upgrading its school facilities over the past ten years. Currently, the Town is building a new high school, which will address the existing school's space needs and aging condition. These improvements, planned several years ago and approved by Town Meeting and the Massachusetts School Building Authority (MSBA), will help to address community concerns about the high school's capacity and educational environment. According to the 2015 Space Planning Report for Arlington Public Schools, enrollment was projected to peak in 2020.⁵² The Town will continue to monitor trends to make sure that local schools can meet demand.

ELECTRICAL GRID

Electricity in Arlington is managed by Eversource, New England's largest energy provider, serving parts of Massachusetts, New Hampshire, and Connecticut. During focus groups and other public engagement, residents noted that electrical outages appear to be frequent in Arlington, compared with neighboring communities, and wondered if the local electrical grid can handle much more development. In discussion with the account executive for Arlington at Eversource, the utility noted that they have an "obligation to serve" all their communities. According to Eversource records, Arlington does not have more frequent power outages than

⁵⁰ U.S. Census Bureau (web); American Community Survey, 2019 American Community Survey Five-Year Estimates (ACS), Table S0802, generated using <http://www.data.census.gov/>, July 28, 2021.

⁵¹ MBTA bus routes that run through Arlington include Routes 62, 67, 76, 77, 78, 80, 87, and 350

⁵² HMFH Architects, Inc., "Space Planning Report for Arlington Public Schools," September, 2015.

<http://www.arlington.k12.ma.us/administration/facilitiesenrollment/pdfs/apsspaceplanningstudyreportsept2015.pdf>



its neighbors, and the electrical grid has the capacity to take on new development in Arlington. Similar to water, sewer, and roadways, while the electrical grid will continue to be upgraded and improved, it is not currently a barrier to development⁵³.

Built Environment

The built environment itself presents challenges to further development in Arlington. The town's existing development pattern includes many small lots, often tightly organized around road networks from the classic "grids" of East Arlington to the more car-centric, auto-friendly suburban streets of Arlington Heights. Small lots can make larger multifamily and mixed-use development difficult because the sites are too small to support a financially feasible project with affordable units. However, the larger the development, the more likely neighbors are to oppose it, citing concerns about project scale and traffic and other impacts. There are no easy "greenfield" sites left for development except for property like the Mugar property, where a proposed Chapter 40B development has catalyzed both neighborhood- and community-wide opposition. There are a few remaining undeveloped parcels that may be able to accommodate smaller-scale infill development, but beyond those, open space largely consists of parks, conservation land, school yards, and golf courses.

This report assumes that existing parks and conservation lands will not be made available for housing development. The Development Opportunities section of this Housing Plan discusses longer-term considerations for future uses of golf courses and public and private school yards, but these are not viewed as imminent opportunities. Consequently, future housing production in Arlington will be primarily limited to infill and redevelopment ranging from multifamily and mixed-use developments along the Town's major corridors and smaller, community-scale homes mixed throughout the single-family neighborhoods. Identifying potential opportunities, working with property owners and developers to facilitate housing production, and working with neighbors to alleviate their concerns where possible takes time and determination. Community advocates in partnership with Town staff, boards, and commissions can help neighborhoods accept new housing development and the redevelopment of more challenging properties.

Cost Constraints

There are numerous costs that developers must monitor closely when considering whether to invest in housing projects of any scale. These costs must be weighed against a developer's ability to finance the "up front" investment, the ability to pass those costs on to the consumer, and the amount of profit or "return on investment." Costs are often grouped into several broader categories on a developer's pro forma such as land cost, fees, site work, design and permitting, and construction.

These costs are considerations for both private and non-profit developers, as well as housing authorities. While non-profit developers have access to additional financing resources, tax

⁵³ Phone and e-mail communication with Tracy McDevitt, Senior Account Executive and Liz Toner, Community Relations Specialist, Eversource.



credits, etc. they are still ultimately limited by cost constraints. Housing Authorities tend to have far fewer sources of financing for new development.

Beyond the cost for new development, many strategies for increasing housing affordability simply require significant investments in public funds — and public funds are a limited and highly contested resource.

Land Cost. Because land availability is so limited in Arlington, costs for vacant or underutilized land are extremely high and also highly variable depending on site specific conditions. While there are a few larger tracts of developable land, appraisals suggest areas like these can sell for approximately \$300,000 per acre, which is very expensive. Smaller undeveloped lots, depending on their location, can cost a great deal more than that figure. Regardless of where the costs fall on Arlington’s land cost spectrum, they will be much higher than communities with more abundant supply and located farther from Boston. These costs are part of the foundation of any development pro forma and create conditions for high priced housing.

Construction Cost. Construction costs have always been higher in the Boston region than in most other markets across the country, but costs generally run higher in all major metropolitan areas. As a result, the base condition for Greater Boston is that higher-than-average construction costs (e.g., materials) contribute to higher-than-average housing costs. Recently, because of the COVID-19 pandemic, the cost of materials has skyrocketed across the country. There is no way to know for sure how long this will last, particularly if there are additional waves of the virus, but many analysts expect construction costs to remain unusually high for the next couple of years.⁵⁴

Public Investment. As noted above, many strategies to increase affordable housing require significant amounts of funding. Public funds can be used to offset the high cost of land and construction. They can also be used to buy existing properties and convert them into deed restricted affordable housing, provide rental assistance or down payment assistance, buy easements, or provide incentives to protect homes from being torn down and replaced with larger homes or two-family homes from being converted to condominiums, and so on. There are any number of valid ideas and strategies like these that are highly constrained by public funds and the political will to prioritize limited funds to affordable housing issues.

Regulatory Constraints

Zoning bylaws regulate the type and location of development in a town and set the procedures for changing one use to another. Bylaws can encourage certain types of development and discourage or outright prohibit others. In Massachusetts, communities enjoy fairly broad latitude to adopt both liberal and restrictive approaches to land use regulation because the Commonwealth is a home rule state. As such, the Zoning Act, G.L. c. 40A, largely addresses zoning adoption, permitting, and appeal procedures; establishes the jurisdiction of local

⁵⁴ Billy Conerly, “Why Lumber and Plywood Prices are so high – And when they will come down,” Forbes.com, May 22, 2021. <https://massgis.maps.arcgis.com/home/item.html?id=e8c8e92c8ec74c149e2a46700460c7f6>



zoning officials; and exempts certain uses from zoning control, such as farms of a certain size, public or non-profit schools, day care centers, religious uses, and group homes. The Act also removes any dimensional barriers to access for people with disabilities. Local zoning bylaws and land use regulations can drive or limit development, and municipalities adjust these controls in response to local needs and market demand. This partially explains the wide differences in zoning policies and regulations found in cities and towns across the Commonwealth.

Communities that want to promote affordable housing usually establish permissive rules or incentives for multifamily dwellings and an approval process that is clear and efficient. Conversely, a lack of effective zoning tools can hinder development and serve as a barrier to meeting local housing needs. The current Arlington Zoning Bylaw was recodified and reorganized in 2018, but no substantive housing-related changes were made until later the same year. The current Zoning Bylaw opens the door to some housing diversity in town, including multifamily housing and affordable units through the inclusionary bylaw. At Town Meeting in spring 2021, the Town successfully adopted an Accessory Dwelling Unit (ADU) policy in the bylaw, allowing attached or detached units of no more than 900 square feet, provided that the ADU or the primary residence is initially occupied by the property owner or a family member of the property owner. This could have a positive impact on housing diversity in Arlington if approved by the Attorney General. In addition, Town Meeting recently approved several changes to the Industrial District to allow artist live-work spaces.⁵⁵

However, the current bylaw does not encourage multifamily housing, and in a series of focus groups with various Arlington stakeholders, many participants suggested that local zoning does not allow for enough diversity of housing types. Residential buildings containing more than two units generally require a special permit to be developed. This adds time, cost, and uncertainty to the permitting process, and also makes permit approvals more vulnerable to unwarranted appeals. Further, the bylaw does not define or regulate what has been commonly referred to as “missing middle” housing – smaller multifamily buildings of between approximately 4 – 12 units. While such buildings are allowed where multifamily is allowed, the development standards for multifamily are designed more for larger developments, making it difficult for a smaller building to meet all the requirements for lot size, open space, setbacks, and more and still be financially viable. This issue is explored further under Specific Zoning Barriers below.

There are two examples of where Arlington’s special permit granting authorities may, in their discretion, grant some benefit to developers for providing affordable housing:

- **Section 5.3.6. Exceptions to Maximum Floor Area Ratio Regulations** (Bonus Provisions): affordable or age restricted units may be exempted from a district’s maximum floor area limits.
- **Section 8.2.4, Affordable Housing Incentives**, allows a 10 percent reduction in parking spaces for affordable units or 50 percent for affordable units in a single-room occupancy (SRO) building.

⁵⁵ Articles 35, 2021 Annual Town Meeting.



However, both benefits are hindered by innate limitations. Section 5.3.6 is only relevant under a set of limited circumstances with larger parcels of land. As discussed above, larger parcels of developable land are unusual in Arlington, specifically where higher densities may be allowed. Section 8.2.4 is limited to a specific type of affordable housing, rather than more broadly applicable to the full array of more affordable housing types needed in Arlington.

It is also worth quickly noting that short-term rentals can be a barrier to maintaining a stock of year-round rental units. While the impact of short-term rentals (generally through third-party platforms such as Airbnb and VRBO) has not been analyzed in Arlington for this plan, it is something the Town should keep an eye on. If it becomes a problem, the Town may consider prohibiting or significantly limiting short term rentals in order to make more units available for full-time housing.

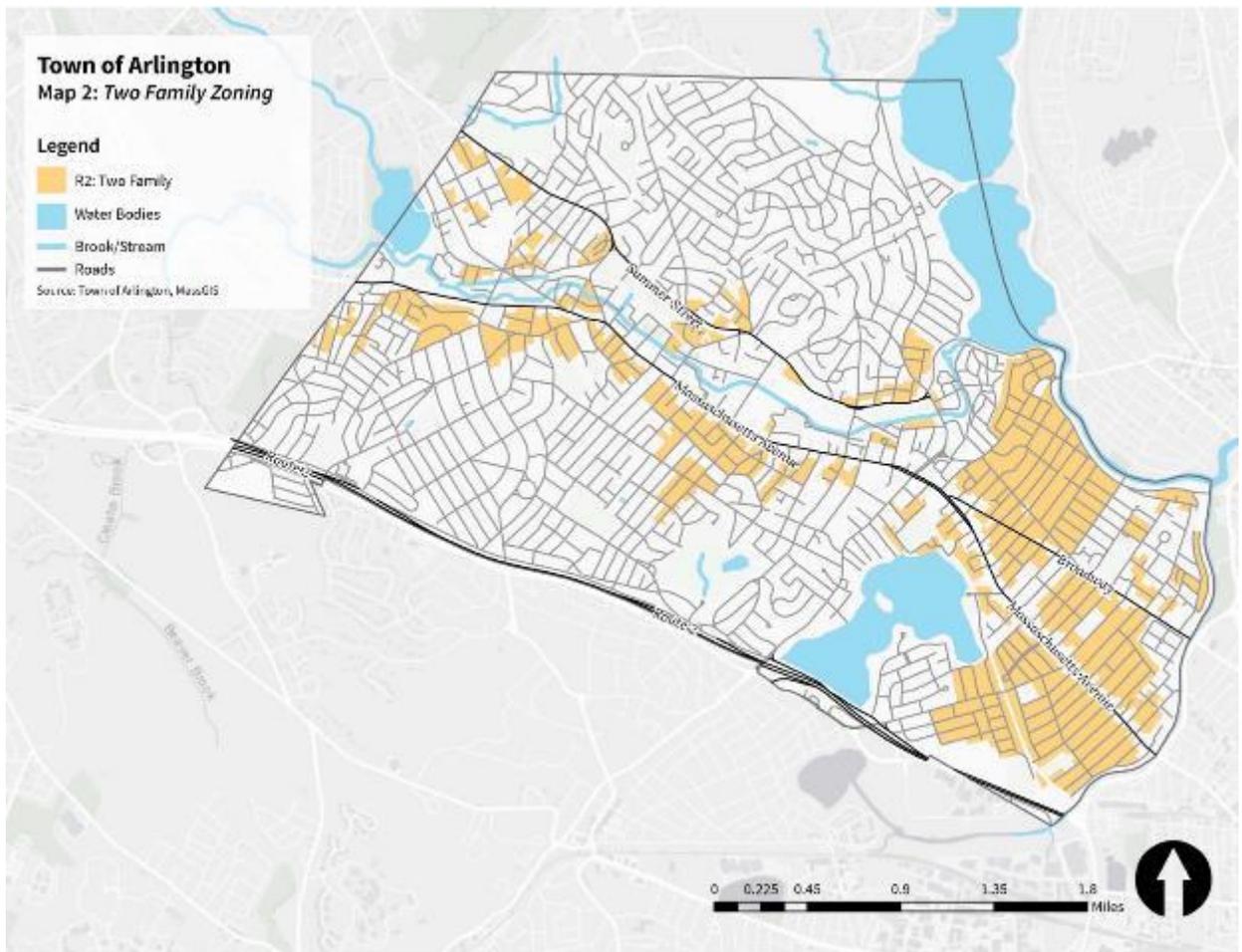
ZONING DISTRICTS

The Town currently has nineteen residential and nonresidential zoning districts, often with complicated dimensional regulations. Over 60 percent of the Town falls within its lowest-density residential districts, R0 and R1, with minimum lot sizes of 9,000 and 6,000 sq. ft., respectively. In both districts, the only economic use permitted by the Town is a detached single-family dwelling. In fact, Arlington allows a detached single-family dwelling as of right in every residential and business district, and the Planned Unit Development (PUD) district, and a duplex as of right in several districts, but no townhouse or multifamily buildings in any district except by special permit. Following a study in 2018 by MAPC, excerpts of which are noted below, the Arlington Redevelopment Board (ARB) attempted to update Arlington's zoning to address non-conforming parcels and facilitate multifamily housing creation through an inclusionary zoning density bonus in the R4, R5, R6, and R7 higher-density residential districts. The amendments faced intense public opposition. This led the ARB to change their "Recommendation Action" to the 2019 Annual Town Meeting to a "No Action" vote, with a commitment to return with a modified proposal at a future Town Meeting.

As noted in the Fair Housing Action Plan, regulatory barriers like those documented in Arlington have a clear exclusionary history and therefore act as an impediment to creating affordable and equitable housing opportunities: "The legacy of Arlington's past exclusionary practices is embedded in the town's urban form and in laws that remain on the books. Addressing that legacy will require ongoing community conversation and openness to disagreement, and reforming laws on the basis of inclusion."⁵⁶

Below is a series of maps showing the land area covered by various zoning districts. As discussed above, the physical land area available for any housing other than single- and two-family dwellings is limited.

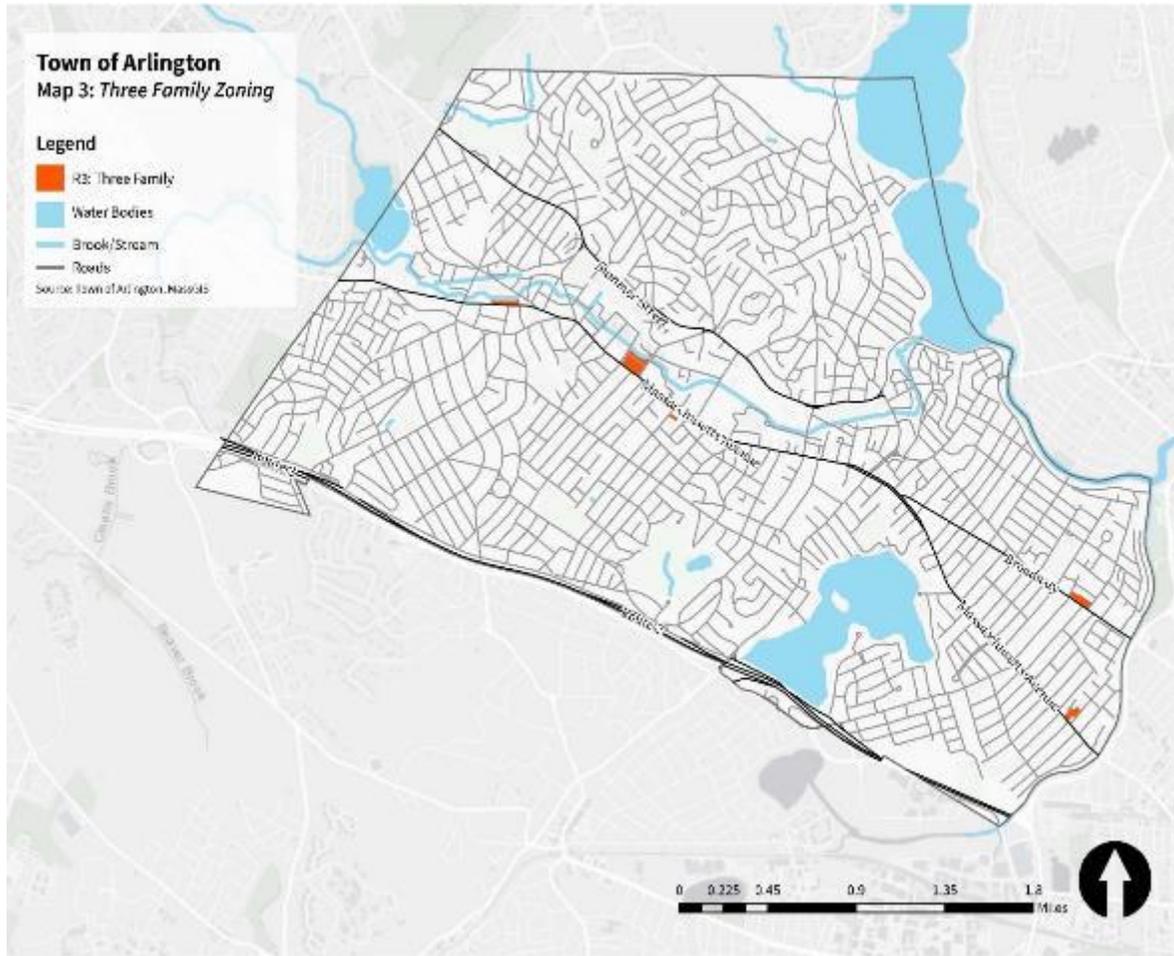




R2 – Two-Unit Residential

Permits two-unit structures by right. Parcels are generally within walking distance of stores and transit in East Arlington, with additional pockets along the Massachusetts Avenue and Summer Street corridors. This is the second-largest district in the Town after the R1 District, covering 620 acres or 19 percent of the Town's land area. Note that while the Zoning Bylaw makes a distinction between Duplex Dwellings (two side-by-side attached units) and Two-Family Dwellings (two dwellings in which one unit is over the other), there is little to no distinction between the two in terms of dimensional requirements, and this plan uses the terms interchangeably.

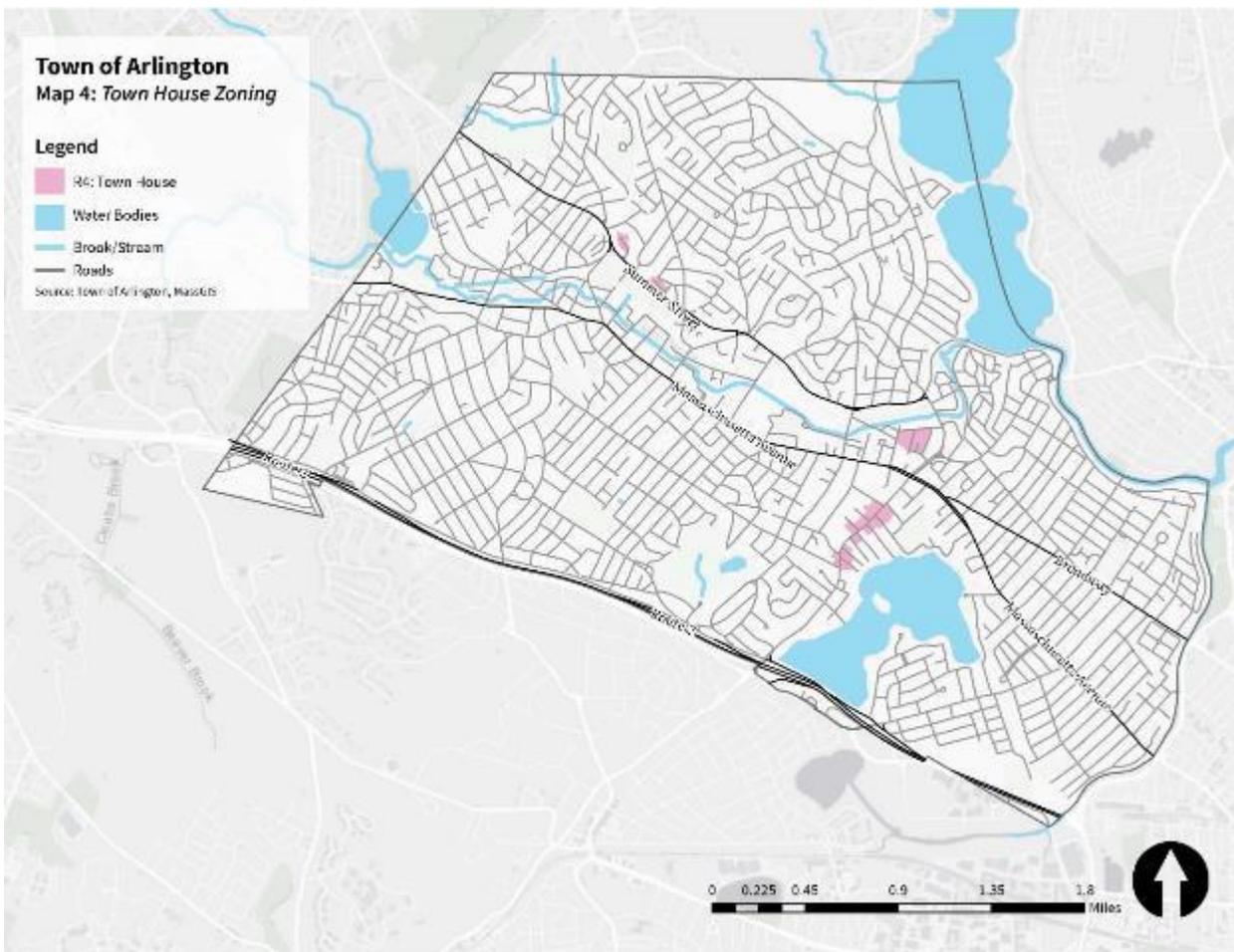




R3 - Three-Family District

Intended for small-scale multifamily residential use. Although it is called the Three-Family District, a special permit is required to build a three-family dwelling in this zone. R3 parcels are sparsely located along the Massachusetts Avenue and Broadway corridors. This zone is by far the smallest residential zone in the Town, covering less than a half percent of the Town's land area.

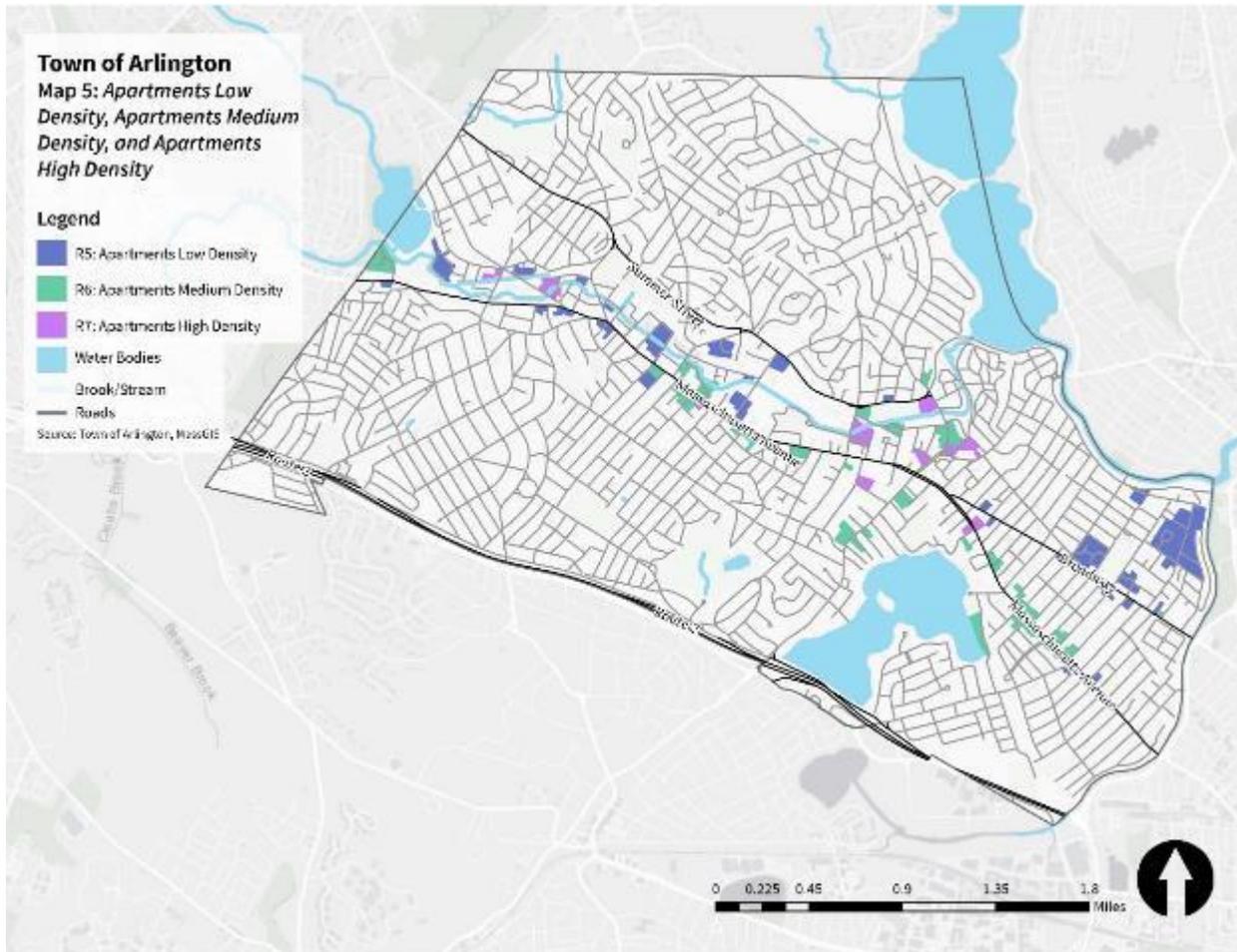




R4 - Townhouse District

Existing building stock in this district consists predominantly of large, older dwellings. The Zoning Bylaw permits the conversion of these older homes into apartments or offices to encourage their preservation. However, a special permit is required for these uses, as well as for townhouse use. R4 parcels are sparsely located along the Massachusetts Avenue, Summer Street, and Broadway corridors and along Pleasant Street, covering less than one percent of the Town's land area.

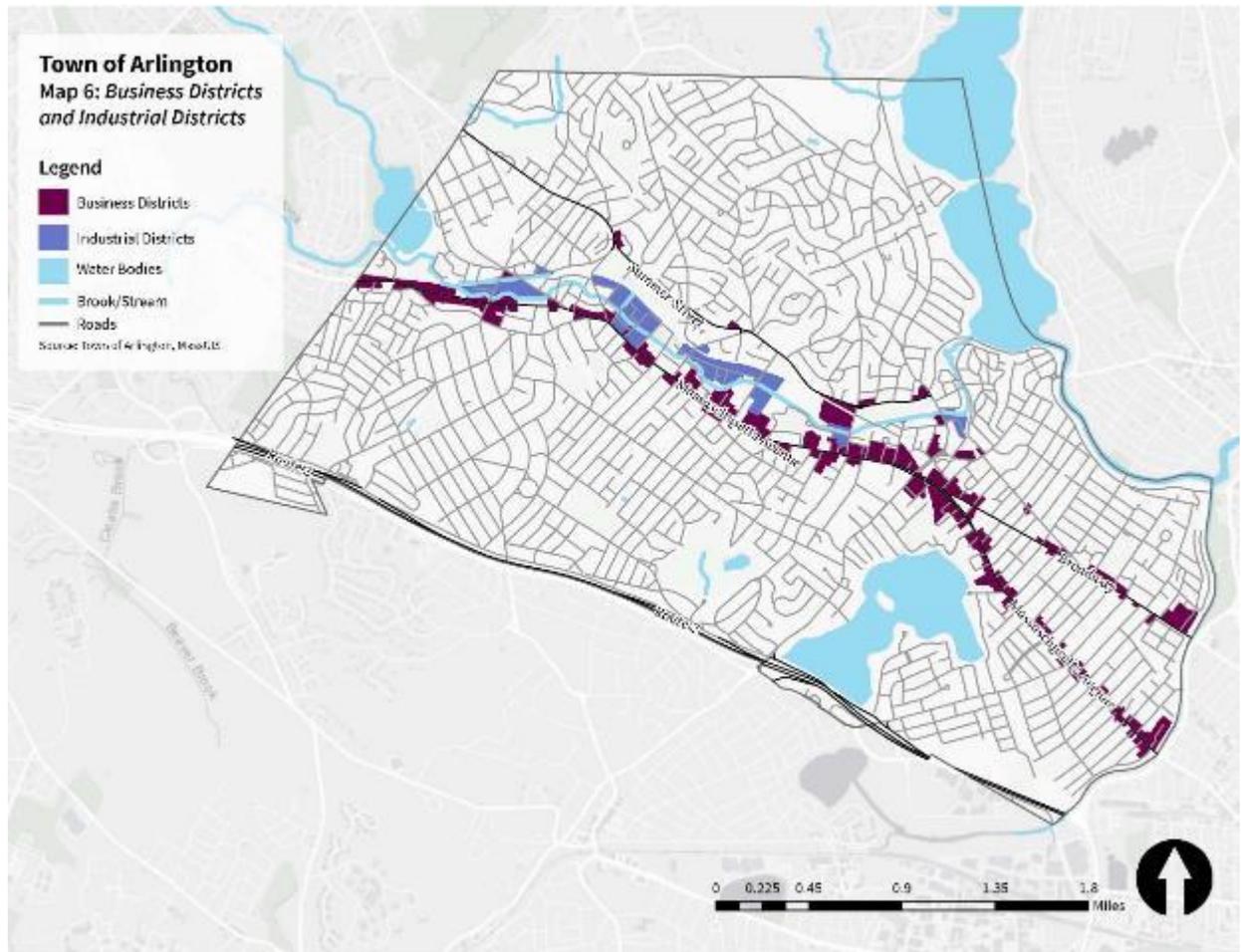




R5, R6 & R7 – Apartment Districts

These are apartment districts of low, medium, and high density, respectively. Their intended uses are predominately residential, with some office use also permitted. In all three districts, a special permit is required for structures with three units or greater, or for detached housing of more than six units (note that Arlington does not have a Subdivision Regulation). These districts are scattered along the Massachusetts Avenue, Summer Street, Pleasant Street, and Broadway corridors, and combined cover roughly four percent of the Town's land area.





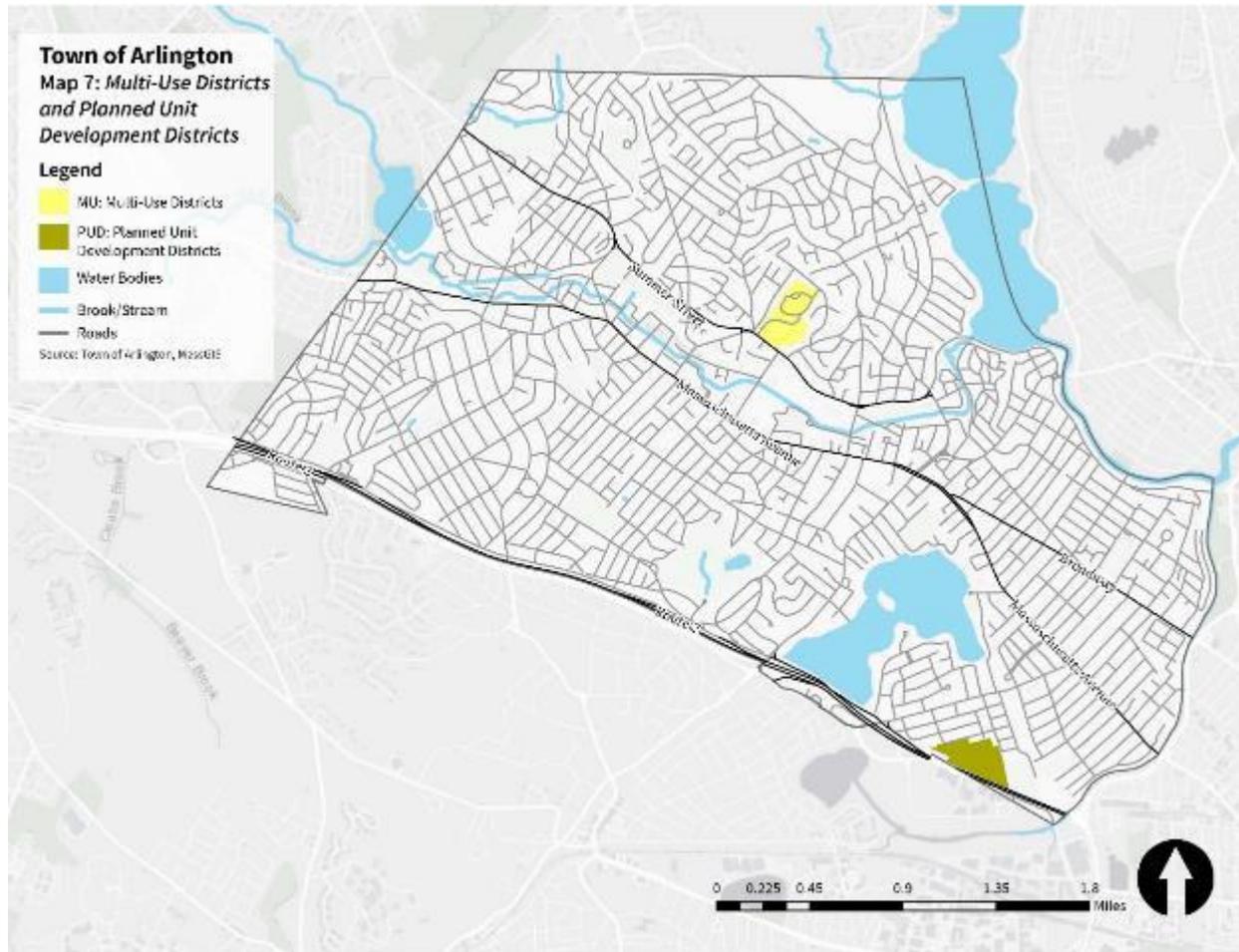
Business Districts

The Town's six business districts allow multifamily housing and mixed-use development by special permit. These districts are interspersed along the Massachusetts Avenue, Summer Street, and Broadway corridors. Each is relatively small; in total, the six districts comprise just over four percent of the Town's land area. In many of these districts, larger projects in important locations, such as along Massachusetts Avenue, Broadway, and the Minuteman Bikeway, require review by the Arlington Redevelopment Board (ARB).

Industrial Districts

Until recently, industrial zoning districts did not allow any residential uses. However, zoning changes in 2021 now allow for limited residential for artists to live in their "maker spaces" in light industrial areas.





Multi-use District and Planned Unit Development District

These districts are intended to accommodate multiple uses on large areas of land. Multifamily housing is permitted by special permit and must undergo Environmental Design Review by the Arlington Redevelopment Board (ARB).



Specific Zoning Barriers

Numerous plans and studies have described Arlington's regulatory barriers to affordable housing, some of which also clarify and describe the relationship between affordability and fair housing. The findings of these previous reports are still largely true, and much of the text in this section is taken directly from these documents.⁵⁷

DIMENSIONAL REQUIREMENTS

Generally, the Zoning Bylaw's dimensional and density requirements reflect the prevailing development patterns of Arlington's lower-density districts. However, in higher-density residential districts, many requirements discourage or even preclude multifamily development. For example, the Metropolitan Area Planning Council found these regulatory barriers in an analysis of Arlington's multifamily regulations in 2018:⁵⁸

- **Multifamily Development in the Business Districts.** While the dimensional requirements for mixed-use buildings in Business Districts are both compatible with existing development and conducive to some infill development, the same cannot be said for the dimensional requirements for multifamily dwellings because they are far more restrictive. If the Town wants to encourage more housing in these districts, mixed horizontally with business uses, the multifamily regulations need to be overhauled.
- **More than One Building per Lot.** Although the Bylaw permits more than one residential structure on the same lot, the requirements effectively assume the existence of lot lines between the buildings and all yard requirements apply, based on those imaginary lot lines. This makes it difficult to include more than one structure on all but the largest lots, and in most cases precludes thoughtful site planning for cluster development (Section 5.3.3). Cluster development groups residential properties on a site in order to preserve remaining land as open space, not to maintain conventional separation between buildings.
- **Minimum Lot Size and Frontage.** In many residential districts, the Zoning Bylaw requires townhouses to have a minimum lot frontage of 100 feet and a minimum lot area of 20,000 square feet. In the R4 Townhouse District, the minimum lot size for townhouses is even larger, at 30,000 square feet. However, this is at odds with typical townhouse dimensions, which usually range in width from 16-30 feet, and can comfortably fit on lots as small as 2,000 square feet. Likewise, apartment buildings in the R5, R6, and R7 districts require a minimum lot size of 20,000 square feet. However, a small apartment building such as a four-plex or a garden-style apartment could easily meet all other open space and yard requirements on a lot half that size. Lot sizes in these districts should be reconsidered to accommodate smaller multifamily dwellings. (Section 5.4.2(A), R District Lot Regulations)

⁵⁷ Metropolitan Area Planning Council (MAPC), Housing Production Plan 2016; RKG Associates, Inc., et al., Arlington Master Plan, 2015.

⁵⁸ MAPC, Multifamily Zoning Analysis, 2018.



In business districts B2 and above, mixed-use buildings on small parcels (less than 20,000 square feet) have no minimum lot size and a minimum lot frontage of 50 feet. This is generally consistent with prevailing development patterns and is conducive to today's development trends. However, townhouse and apartment uses in business districts are subject to dimensional restrictions similar to those in the higher-density residential districts discussed in the previous paragraph, and could be amended to further encourage residential development. (Section 5.5.2(A), B District Lot Regulations)

- **Minimum Lot Area Per Dwelling Unit.** Arlington uses minimum lot area per dwelling unit regulations to control the maximum number of dwelling units on a site, regardless of housing type. The Master Plan deems this an unnecessary regulation that deters mixed-use development by artificially depressing the number of units on a lot, regardless of market demand. This is a disincentive to provide smaller (and naturally more affordable) units. (Section 5.4.2(A), R District Lot Regulations)
- **Yard and Open Space.** Like the requirements for lot size, some of the front and side yard requirements in higher-density residential districts are not consistent with existing patterns. For example, many existing buildings in the higher-density districts located along Arlington's commercial corridors have no front setbacks. However, in the R4-R7 Districts, the Zoning Bylaw requires a front yard setback for apartment and townhouse uses ranging from 15-25 feet, which could be prohibitive on small lots. Likewise, the minimum requirements for landscaped and usable open space – typically 10 percent and 30 percent of total lot area, respectively – can leave little space for development when combined with off-street parking requirements. The usable open space requirement, which mandates minimum dimensions of 25 feet in both directions, is a significant constraint in terms of site layout. (Section 5.4.2(A), R District Yard and Open Space Requirements; Section 2 Open Space definition)

In business districts B2 and higher, there are no required front or side yard setbacks, as is appropriate for dense, pedestrian-oriented corridors. Mixed-use buildings in these districts are required to provide 10 percent landscaped open space and 15-20 percent usable open space. While these open space requirements could be difficult to meet given the constraints discussed below, they are far more manageable than those for residential uses. Apartment uses in business districts are subject to dimensional restrictions similar to those discussed above. They could be, but have not been, amended to encourage housing. (Section 5.5.2(A), B District Yard and Open Space Requirements)

For both multifamily residential and mixed-use buildings, the ability to satisfy at least a portion of the private open space requirements with a rooftop terrace can be an important factor in project feasibility. Arlington's Zoning Bylaw allows rooftop terraces to satisfy up to half of a project's open space requirements with a special permit, but only if the terrace is not more than 10 feet above the level of the lowest residential story. The Zoning Bylaw requires open space be at least 25 feet in any direction, precluding rooftop terraces as open space on most building setbacks. Taken together, these two requirements effectively preclude rooftop terraces from buildings that exceed one or two stories. (Section 5.3.18)



- **Building Height and Floor Area Ratio (FAR).** In most residential districts, the maximum allowable building height for an apartment building or townhouse is 35 or 40 feet depending on the district. This is overly restrictive for multifamily buildings and conflicts with the Town's goal of enabling more diverse housing types. Given that the high-density residential districts lie almost exclusively along major thoroughfares, greater heights could be accommodated in contextually appropriate ways. (Section 5.4.2(A), R District Building Height and Floor Area Ratio Regulations)

In conjunction with building heights, the maximum Floor Area Ratio (FAR) is unduly restrictive toward multifamily housing even in multifamily districts. The maximum FAR of 0.7 for townhouses in the R4 District and 0.8 for apartment buildings on smaller lots in the R5 and R6 Districts makes no sense if the goal is to facilitate compact development and affordable housing. For example, given a lot on which over half the site is devoted to open space and parking, the FAR could still limit the building height to two stories. (Section 5.4.2(A), R District Building Height and Floor Area Ratio Regulations)

Allowable heights for mixed-use buildings in business districts range from 40-60 feet, and FARs for mixed-use buildings range from 1.0-1.5. These standards generally make sense along an active commercial corridor. Height limits and FARs for apartment buildings in business districts are generally lower, however, further attesting to the regulatory barriers to multifamily development that exist in Arlington. (Section 5.5.2(A), B District Building Height and Floor Area Ratio Regulations)

In addition to limiting overall building height, the Bylaw requires a building setback of 7.5 feet at the fourth story for buildings greater than three stories. While this is appropriate for smaller streets, it could be an unnecessary impediment to development on larger streets whose widths can comfortably accommodate greater building heights. The Town should consider raising the setback to the fifth story, rather than the fourth story, or eliminating it entirely for parcels along dense streets with large rights-of-way. Likewise, the residential height buffer, which requires lower height limits for land within a certain distance of low-density residential areas, should be reconsidered given that the apartment and business districts are scattered along the Town's main corridors and that consequently most parcels in these districts abut a lower-density residential use. (Sections 5.3.17, 5.3.19)

OTHER ZONING REQUIREMENTS

Parking: Off-street parking requirements are relevant to multifamily development because the cost of parking is often the greatest hindrance to the economic feasibility of multifamily development. Arlington's off-street parking requirements contain some progressive elements, including a 25 percent reduction of parking requirements in higher-density residential and business districts if Transportation Demand Management practices are incorporated, and additional reductions if a certain percentage of housing units are affordable. However, some of the base requirements are still at odds with the goal of facilitating multifamily housing. Specifically, the number of off-street parking spaces required for one-, two-, and three-family detached dwellings (one space per unit) is *less* than that required for multifamily apartments (one space per unit for efficiencies, 1.15 spaces per one-bedroom unit, and 1.5 spaces per two-bedroom unit). Even with the parking reduction, two-bedroom apartment units have a higher



parking requirement than detached houses. Given the extent to which parking requirements can add to the cost of multifamily housing, the Town should consider adjusting the base apartment unit parking ratios to reflect actual need based on location and transit access, at the very least aligning it with the detached housing requirements. (Sections 6.1.4, 6.1.5)

Special Permits: Although special permits can be a tool to control the scale and design of development, they are most appropriate for large projects or those with complex conditions. If required for smaller projects that otherwise comply with other district dimensional requirements, they can unnecessarily discourage development by increasing approval time and adding uncertainty and risk. Indeed, the 2015 Master Plan suggests that reducing the number of uses for which special permits are required would better equip the Town to accomplish many of the Master Plan's goals.

Criteria for the granting of a special permit in Arlington are relatively standard compared with similar communities in Massachusetts, but the Town has more than the usual number of special permit uses. The Zoning Bylaw requires a special permit for every multifamily use greater than two units regardless of the district, even in districts that are intended to accommodate multifamily use. Given that the Town has a goal of facilitating a greater range of housing types, it should consider allowing some multifamily by right where it would align with the district's intent and where the structures would meet dimensional standards. This could include allowing three-family structures by right in the R3 Three-Family District, allowing townhouses by right in the R4 Townhouse District, allowing some apartment buildings by right in the higher-density apartment districts, or allowing certain mixed-use by right in some of the business districts. The Town could also consider an expedited review process for certain uses. (Sections 3.3, 5.4.3)

Arlington Environmental Design Review (EDR): Certain types of residential development—such as Planned Unit Development (PUD), buildings containing six or more dwelling units, and multi-use projects—or in certain areas of town—such as sites abutting Massachusetts Avenue or Broadway, among others—must undergo Environmental Design Review by the ARB. The ARB can deny a special permit if it deems the project to have “substantial adverse impact upon the character of the neighborhood in which the use is proposed, or of the town and upon traffic, utilities and public or private investments therein.” This is another hurdle housing developers face in Arlington, increasing project timeline, cost, and risk. The ARB threshold is relatively low, and the Town should be mindful about the benefits of EDR versus the extra hurdles it may pose to smaller projects. (Section 3.4)

Socio-Political Constraints

The barriers identified in the 2015 Master Plan, the 2016 Housing Production Plan, and other reports remain as true today as they were five or six years ago. However, many of the recent zoning reform efforts have not been successful at Town Meeting, and most of the recommendations from these plans remain to be done. This situation illustrates that, even with high-quality analyses and recommendations, it can be very difficult to build the community consensus needed to do something about them.



The issue of housing remains contentious in Arlington. Public input gathered during this Housing Plan community engagement process indicated public acknowledgement that the cost of housing has become a barrier for the average household, or the prospective buyer, and that more affordable housing is needed. However, some residents who participated in the community engagement process are fearful of new development, added “density,” and changing the character of Arlington. Ultimately, many would prefer to keep regulatory barriers in place, broken as they are, rather than risk the unknown. Many others are pro-housing in theory, but object to specific proposals or ideologically opposed to developers profiting from housing growth. Even when housing development can clear all the necessary regulatory hurdles, it can be much harder to clear the hurdles of public opinion and opposition. This situation is not unique to Arlington. It plays out in communities across the country, representing perhaps the greatest barrier of all to meeting local housing needs and providing housing equity.

Making progress on these efforts will require a cultural shift from the ground up as well as strong political leadership willing to stand firm in its commitment to acting on the continued implementation of well-crafted plans. Unfortunately, the challenge of providing affordable housing and fair housing in communities like Arlington will likely grow stronger as the jobs to housing imbalance continues to widen in greater Boston, putting more upward pressure on the housing market in Arlington and across the region.



Housing Goals for Arlington

The Arlington Master Plan (2015) describes the community's vision of itself as a place with "civic connections that encourage social interaction and foster a sense of community ... [with] living and working opportunities for all."

Yet today Arlington . . .

- Has little racial or ethnic diversity and declining class diversity;
- Lacks adequate housing choices to support diverse housing needs, including small units for single-person households, reasonably priced homes for young families, or accessible housing for people with disabilities;
- Has little housing that is affordable to households with low or moderate or middle incomes, despite an estimated 29 percent of the Town's total households having incomes in the low- or moderate-income range.

By preparing this Housing Production Plan and increasing its supply of low- or moderate-income units, Arlington could become eligible for a flexible approach to managing the comprehensive permit process. To qualify for the flexibility that a Chapter 40B Housing Production Plan offers when it is approved by the Department of Housing and Community Development (DHCD), Arlington needs to meet an affordable housing production standard - a minimum numerical target - and obtain certification from DHCD if that standard had been met. The minimum target is 0.5 percent of the Town's year-round housing inventory – currently 99 units - as reported in the most recent decennial census, and the target must be met within a single calendar year. If the Town's new affordable housing production is equal to or greater than the 1 percent of its year-round housing inventory (199 or more units), the certification will remain in effect for two years.

Two types of goals provide direction for an affordable housing plan: numerical targets or *quantitative goals* such as the 0.5 percent/1 percent standards DHCD applies to Housing Production Plans, and *qualitative goals*, or what the community's future housing ought to be, and how different types of housing in different settings can address a variety of housing needs. The qualitative goals for Arlington were developed from the Housing Needs Assessment and information gathered during the community



engagement process. They fall into three groups based on the types of problems they seek to address.

Problem: Shortage of Affordable Housing

FINDINGS FROM THE NEEDS ASSESSMENT:

- Arlington has a significant shortage of safe, decent, affordable homes, especially for extremely low- and very low-income renters.
- Arlington has few or no viable options for first-time homebuyers to find a home they can afford to buy.
- Many older adult households in Arlington are housing cost burdened.
- Arlington does not have the regulatory or financial tools needed to reverse these conditions.

GOALS:

- Increase rental and homeownership housing options in Arlington for extremely low- to middle-income households.
- Create, maintain, and preserve permanent supportive housing that is affordable, accessible, and available to people with disabilities.
- Preserve and maintain Arlington's existing supply of affordable homes to provide healthy, safe, and stable living environments.

Problem: Impediments to Housing Choice

FINDINGS FROM THE NEEDS ASSESSMENT:

- The existing inventory of affordable housing in Arlington tends to be concentrated in areas once described as "definitely declining" – areas near town's borders with Somerville, Medford, and Lexington, and along Massachusetts Avenue.
- Housing choices for lower-income buyers or renters are rare in Arlington's single-family neighborhoods.
- Arlington's existing zoning all but freezes in place the inequitable residential land use pattern that existed 50+ years ago.
- Leadership for equity and affordable housing is not broadly recognized or well received.



- Housing insecurity is not evenly distributed across the population. It disproportionately affects people of color, older people, and those living on low incomes.
- According to Arlington's Fair Housing Action Plan, from 2010-2019, disability status was the most commonly reported basis for discrimination complaints (11 out of 24 complaints).
- Housing prices are out of sync with wage levels paid by local employers (including the Town).
- Arlington's housing prices are no longer affordable to families with modest incomes. As the town becomes more affluent, housing choice declines.
- Arlington has not used tools like Chapter 40R to create affordable housing and has opposed Chapter 40B development that could increase supply and choice.

GOALS:

- Provide equitable access to affordable homeownership and rental homes suitable for a variety of household types, including senior households and families with children.
- Integrate affordable homes in all neighborhoods through reuse of existing structures and redevelopment of underutilized properties, particularly within walking distance of schools, public parks, services, amenities, and transit.
- Review and update Arlington's zoning and other housing policies to encourage development that increases affordable housing and fair housing choice.
- Improve development opportunities along major corridors to include a greater mix of housing options.
- Make equitable access to shared green spaces and a healthy living environment a priority for siting affordable homes.

Problem: Limited Capacity

FINDINGS FROM THE NEEDS ASSESSMENT:

- In Arlington, advocacy for affordable housing development is fragmented, not well organized, and sometimes is more focused on other concerns.
- There is considerable misinformation about housing affordability, housing development, market conditions, and local government's responsibility for housing affordability and housing justice.



- There does not appear to be a consistent, generally understood, and well-respected policy framework for increasing the supply of affordable housing.

GOALS:

- Increase capacity to produce housing through leadership development, advocacy, staffing, funding, and relationships with nonprofit and for-profit developers.
- Build awareness of affordable and fair housing needs within Arlington and the larger region, as well as Arlington's role in addressing broader inequities.



Taking Intentional Steps to Create Affordable Homes

FIVE-YEAR ACTION PLAN

DHCD encourages cities and towns to prepare, adopt, and implement a Housing Production Plan that demonstrates an annual increase in Chapter 40B units equal to or greater than 0.50 percent of the community's year-round housing units. By systematically increasing its low- and moderate-income housing inventory, Arlington could gain more control over when, where, and how much affordable housing should be built and encourage Chapter 40B comprehensive permits in the most appropriate locations.

As noted elsewhere in this plan, however, Arlington's housing challenges go beyond the affordability needs that Chapter 40B intends to address. Just as Arlington has many housing choice problems, it also has options available to address them. Continuing to implement the Master Plan and the recommendations of the Fair Housing Action Plan, removing regulatory barriers to housing production, having effective leadership from the Select Board, Arlington Redevelopment Board, and others, and continuing to educate the public about Arlington's varied housing needs will be important components of a successful housing program.

Organizing Principles

The actions outlined in this plan fall into three overarching groups, and all the strategies relate in one or more ways to the types of actions the Arlington Housing Plan needs to address in order to qualify for approval by the Department of Housing and Community Development (DHCD).

REGULATORY REFORM

Arlington needs to continue working toward replacing its restrictive land use regulations with options and incentives to create a variety of affordable homes throughout the town. Making permitting more efficient, allowing more housing and more types of housing along main corridors, and promoting community-scale affordable homes in existing neighborhoods are all appropriate, achievable strategies for Arlington.

FUNDING

Addressing housing needs will continue to need funding from the Town. Funding may be provided through the Community Preservation Act (CPA), or resources that will eventually be obtained and managed by the Arlington Affordable Housing Trust (AAHT), or the tax levy, or



payments developers make in lieu of creating affordable units under Arlington’s inclusionary zoning policy, or – as already planned – the American Rescue Plan Act (ARPA). Funding is needed both for creating and managing deeply affordable homes – places affordable to extremely low-income families and seniors – and preserving and enhancing the quality of existing affordable homes. For example, housing quality problems reportedly exist in the Housing Authority’s buildings and also in privately owned rental properties in scattered locations. Moreover, Arlington’s inventory of affordable homes for people with life-long disabilities is very small for a town of its size. Developing housing with supportive services cannot be done without funding.

LEADERSHIP

There is a tendency in Arlington to view affordable housing as primarily an urban problem more than a matter that affects affluent suburbs, yet this kind of thinking is exactly why Chapter 40B was enacted over 50 years ago. Through actions by the Select Board, Arlington Redevelopment Board, Housing Plan Implementation Committee, and the new Affordable Housing Trust Fund Board, the Town could become an effective partner with non-profit and for-profit developers and other housing organizations, and create a more welcoming environment for housing development. Strategies such as establishing realistic guidelines for “friendly” comprehensive permits could help Arlington communicate to developers what types of projects are most likely to address local concerns and move quickly through the permitting process. In addition, the Town needs to strengthen its commitment to public education, focusing on connections between diversity, equity, and inclusion and removing barriers to housing variety and affordability.

DHCD Housing Strategy Requirements

DHCD requires that a Housing Production Plan include certain strategies in addition to others a community deems appropriate. The state-required strategies include:

- 1. The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing (25% of units at 80% of AMI) developments to meet its housing production goal.*
- 2. The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.*
- 3. Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality for example, infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary zoning.*
- 4. Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing, including information on appropriate use of the site, and a timeline for the issuance of an RFP.*
- 5. Participation in regional collaborations addressing housing development.*



All five of these requirements are satisfied by at least one of the strategies described in the rest of this section.

STRATEGIES FOR ARLINGTON

Problem: Shortage of Affordable Housing

GOALS:

- Increase rental and homeownership housing options in Arlington for extremely low- to middle-income households. (Example: for a single person, extremely low income means at or below \$28,200 per year and moderate income, about \$94,000 per year (see also, Table 2.14 [Income Limits](#).)
- Create, maintain, and preserve permanent supportive housing that is affordable, accessible, and available to people with disabilities.
- Preserve and maintain Arlington's existing supply of affordable homes to provide healthy, safe, and stable living environments.

STRATEGIES:

- **Increase the amount of land zoned for multifamily development.** Arlington's existing multifamily zoning on Massachusetts Avenue and Broadway consists of small, fragmented zoning districts that effectively discourage new multifamily housing. The existing buildings on the parcels zoned for higher density residential development could not be built in those districts today. The districts need to be reorganized and reconfigured to create realistic multifamily redevelopment sites.
- **Make residential uses easier to permit through redevelopment/reuse of Industrial District sites.** The Town has expanded the range of allowed uses in the Industrial District, following up on a study RKG prepared for Arlington two years ago. The changes stopped short of facilitating residential reuse of Industrial District sites by limiting future residential space to artist live/work units. There are valid reasons to protect nonresidential land for nonresidential purposes, so the artist live/work option makes sense as an economic development tool. If it does not lure new investment, the Town should do what RKG actually recommended: allow for some multifamily redevelopment in the Industrial District, thereby enhancing the marketability of obsolete built assets.
- **Encourage the Arlington Housing Authority (AHA) to expand opportunities under its Section 9 Housing Voucher program:**
 - **Housing Choice vouchers can be used to help low-income renters become homebuyers.** Since 2015, twenty-four public housing authorities in Massachusetts and the Department of Housing and Community Development (DHCD) have used Housing Choice Vouchers to help 1,429 renters become homeowners (source: HUD.)



- **Investigate opportunities for the AHA to provide Veterans Affairs Supportive Housing (VASH) vouchers** to rehouse homeless veterans. VASH is a partnership between HUD and the Veterans Administration to combine Section 8 assistance with medical, behavioral health, and other services that homeless veterans need to achieve housing stability. Funding for VASH vouchers is periodically offered to public housing authorities through a Notice of Funding Availability (NOFA) from HUD. The most recent VASH NOFA was released by HUD in July 2021. To qualify, a housing authority must work in partnership with at least one VA facility. Access to VASH vouchers is a “closed referral” system from the VA to the housing authority.
- **Consider allocating some Housing Choice vouchers to project-based vouchers (PBV) to support new affordable housing development in Arlington.** The AHA can commit Housing Vouchers as a source of financing for privately developed housing, such as projects developed by the Housing Corporation of Arlington (HCA) or another non-profit.
- **Provide tax incentives for deeply affordable homes.** The Town should consider offering special tax agreements to developers who create deeply affordable housing or more affordable units than the present inclusionary zoning bylaw requires. Models exist for this type of financial support from local government, notably in Amherst, where the town secured approval from the legislature to have tax increment financing agreements for affordable housing.
- **Increase Arlington’s commitment of Community Preservation Act (CPA) to creation and retention of affordable housing.** Since Fiscal Year (FY) 2017, Arlington has committed \$3.2 million for affordable housing purposes, approximately 21 percent of the budgeted CPA funds in all six years. While competing needs for CPA funds exist in every town, Arlington could make affordable housing a higher priority for CPA assistance, and local housing organizations should take a more aggressive approach to seeking this resource. Some cities and towns have embraced a policy of dedicating as much as 90 percent of their “unrestricted” CPA receipts for affordable housing.
- **Make enhanced homebuyer assistance available to low- or moderate-income homebuyers,** e.g., local funding to make MHP ONE Mortgage loans even more affordable. Several of MHP’s participating lenders operate in Arlington, e.g., Cambridge Savings, East Cambridge Savings, Cambridge Trust, or Citizens Bank, among others. These banks agree to provide low-interest mortgages for income-eligible homebuyers ONE Mortgage makes public funds from MHP available to participating banks to finance a portion of the total home purchase price through a “patient” second mortgage that keeps the buyer’s monthly housing cost at 28 percent of their monthly household income. A good example of a program that makes local resources available to create more affordability for low-income buyers is the ONE+ program subsidized by the City of Boston. By pairing local resources with the public funding already committed by MHP each year, the City of Boston pays for a further interest rate reduction on first-time homebuyer mortgages for households with incomes at or below 80 percent of AMI.



- **Subsidize low- or no-interest loans or grants for purchase price write-downs or write down affordable rents to very-low affordability.** In addition to aligning with MHP's ONE Mortgage Program for homebuyer assistance, Arlington could – presumably through the Affordable Housing Trust – provide funds to developers and owners of multifamily apartments to write down affordable rents. This typically involves calculating the present value of the difference between an unsubsidized rent and a low-income rent over 20 years and providing funds through a deferred payment mortgage to the property owner. While it would be expensive to fund a program like this for market-rate apartments, the Town should explore writing down the rents for moderate-income apartments (80 percent AMI) to a rent affordable to very-low-income (50 percent AMI) tenants. The Housing Needs Assessment clearly shows that Arlington needs more deeply affordable rental units. A rental write-down program like this may not always create more units eligible for the Subsidized Housing Inventory, but it would address a critical housing need. Arlington's recently approved American Rescue Plan Act (ARPA) framework includes \$1.1 million to increase the affordability of units currently in production. (Source: Oct. 15, 2021 Select Board).
- **Invest ARPA and other funds in capital improvements at properties owned by the Arlington Housing Authority (AHA).** The Town's ARPA framework provides \$2.5 million for this purpose, which is a productive start. However, the AHA's estimate for window replacement alone is at least \$4 million. The AHA can help the Town understand the condition problems that exist in all AHA state-funded properties by providing a detailed capital needs assessment and improvements plan and a strategy of financing the needed improvements. CPA funds (for example) could be made available to the AHA to hire the professionals needed to develop a capital plan and a planned preventive maintenance program. To obtain those funds, however, the AHA needs to apply to the Community Preservation Committee.
- **Continue to track expiring use developments.** Arlington has several properties on the Subsidized Housing Inventory (SHI) with affordability restrictions that expire in the next 15 to 20 years. While the Town reports there is very little risk that these units will convert to market-rate housing, it remains important to track the restrictions and maintain communication with the owners in order to prepare for, and potentially intervene in, a conversion.
- **Address emergency housing needs.** Allocate Town funds or work with local non-profit or faith-based groups to provide adequate funding for rental assistance to help very-low- and extremely low-income renters with emergency housing needs.



Problem: Impediments to Housing Choice

GOALS:

- Provide equitable access to affordable homeownership and rental homes suitable for a variety of household types, including senior households and families with children.
- Integrate affordable homes in all neighborhoods through reuse of existing structures and redevelopment of underutilized properties, particularly within walking distance of schools, public parks, services, amenities, and transit.
- Review and update Arlington’s zoning and other housing policies to encourage development that increases affordable housing and fair housing choice.
- Improve development opportunities along major corridors to include a greater mix of housing options.
- Make equitable access to shared green spaces and a healthy living environment a priority for siting affordable homes.

STRATEGIES:

- **Allow two-family homes in all residential districts as of right in Arlington.** Providing for two-family dwellings in all neighborhoods would help Arlington increase its supply of homes for families with a housing type that has traditionally been part of the Town’s residential landscape. It would also introduce a modest “missing middle” effort that is compatible with detached single-family homes.⁵⁹ Limiting a house lot to only one dwelling unit is a significant contributor to the constraints on housing supply and housing choice in Arlington today. That regulatory constraint controls the housing opportunities available on over 60 percent of the Town’s land.
- **Adopt a 100% Affordable Housing Overlay (AHO) along Arlington’s primary streets.** The Cambridge AHO could be a useful strategy to encourage the Housing Corporation of Arlington (HCA) and other non-profit housing developers in the region to build what many Arlington residents say they want to see: housing that is actually affordable, unlike many Chapter 40B developments where only 20 to 25 percent of the units are affordable for low- or moderate-income people. The AHO can accomplish that end because it gives developers the economic incentives they need to make “all affordable” projects feasible: higher density, fewer dimensional constraints, reductions in off-street parking requirements, and a non-discretionary approval process. It also can be implemented

⁵⁹ While Arlington recently approved zoning changes to allow Accessory Dwelling Units (ADUs) throughout town, an ADU in a single-family home is not the same as a two-family dwelling. As proponents of the ADU zoning rightly explained, two-family homes can be under one ownership (with an owner in one unit and a tenant in the other) or divided, with separate ownership of each unit. By contrast, ADUs are inherently tied to the same owner as the principal use, the single-family home, and can never be converted to a condominium. So, while ADUs can be helpful for providing a modest inventory of small apartments, they are not designed to meet needs for family units and are not good options for people with disabilities whose caregivers live with them. As units controlled by owner-occupants of the principal use, ADUs do not increase the supply of units marketed to the general public.



without changing the underlying zoning districts because an overlay can be applied anywhere the Town decides to locate it. The “Development Opportunities” section of this chapter identifies a range of sites that could become good prospects for affordable housing development with AHO zoning in place.

- **Provide for “Missing Middle” zoning along minor collector streets in walkable residential neighborhoods.** “Missing Middle” is a euphemism for *a mix of housing types*. It consists of what planners consider “community-scale” housing (also a euphemism): three- or four-unit buildings facing the street, intermingled with two-family and detached single-family homes. Missing-middle housing offers ways to create small multifamily homes that do not involve very large buildings that would be out of scale with traditional neighborhood buildings. One of the problems in suburbs like Arlington is that long ago, policymakers and legislative bodies put zoning in place to “freeze” what was on the ground at the time, hoping to thwart more growth. Policies like this can never keep pace with changes in housing markets. When the market calls for new kinds of housing to accommodate changing lifestyles, communities need to adjust or development will seek other solutions – such as Chapter 40B. Arlington needs regulatory tools of its own to provide for more types of housing at varied scales. At the neighborhood level, two-family and “missing middle” solutions would offer options that do not exist today and could fit in comfortably with single-family homes.
- **Make CPA funds available to acquire property for group homes that serve people with disabilities.** Following the example set by the Town of Lincoln, a number of Boston-area suburbs have used CPA funds to acquire homes that can be sold or conveyed through a long-term lease as state-licensed group homes for adults with life-long cognitive or mental health disabilities. Under the state’s Chapter 40B regulations, each bedroom in a group home “counts” as an affordable housing unit on the Subsidized Housing Inventory. This means Arlington could get “credit” for more than one SHI-eligible unit of affordable housing from a single dwelling.
- **Work with organizations like CASPAR to develop and manage single-room occupancy (SRO) residences or supportive housing for people in recovery.** Cambridge and Somerville Programs for Addiction Recovery (CASPAR) is an example of a residential services provider that specializes in supportive services for people in recovery, both short- and longer-term. Arlington currently has no homes in the community serving this disability population.
- **Reduce or eliminate local preference in affordable housing lotteries.** There is ample evidence in research conducted for other communities that “local preference” enhances access to affordable homes for existing White residents of a community, thereby reducing access for income-eligible, non-resident minority applicants who want to become part of the Arlington community.
- **Preserve existing parks and conservation land throughout the Town** and ensure their long-term accessibility to the public for recreational purposes. Designate these lands as inappropriate for housing development (or other non-recreational development) and protect them accordingly.



- **Continue to require open space for multi-family and mixed-use buildings but allow flexibility in where and how it is achieved.** Suburban-style common open spaces are not always physically possible or even desirable on denser, infill lots. Require any space not needed for required parking, utilities, etc. to be landscaped, but also allow and encourage green roofs, roof gardens, roof decks, balconies and terraces, or even common indoor courtyards and gardens. In more urban contexts, consider encouraging the use of planters in front of buildings that do not have room for in-ground landscaping.
- **Require the installation or improvement of sidewalks, bike paths, or pedestrian trails to access the nearest park or open space** in locations where on-site provision of open space is not feasible.
- **Review Article 16 in the Town's General Bylaws, Tree Protection and Preservation, and evaluate its effectiveness.** Strengthen the bylaw as needed, taking care to avoid placing an undue burden on affordable housing development.
- **Integrate Arlington's housing policies with the Net Zero Action Plan.** Ensure that existing affordable housing in Arlington has the financial support needed to conduct deep energy and green building retrofits to meet the goals of Arlington's Net Zero Action Plan. Likewise, ensure that developers of new affordable housing have access to financing adequate to cover the costs of net zero building construction.
- **Actively implement all the actions of the Net Zero Action Plan with an eye toward equity,** ensuring that socially and economically disadvantaged people are given the resources they need to take full advantage of the benefits.
- **Actively implement the Connect Arlington plan by focusing on active transportation options for new development and amending current parking requirements and parking design standards** for residential projects with an eye toward reducing impervious surfaces and increasing the use of green infrastructure to minimize storm water runoff. In addition to increasing the feasibility of multifamily development, reducing impervious cover through off-street parking reductions will help to reduce flooding and heat island effect.

Problem: Limited Capacity

GOALS:

- Increase capacity to produce housing through leadership development, advocacy, staffing, funding, and relationships with nonprofit and for-profit developers.
- Build awareness of affordable and fair housing needs within Arlington and the larger region, as well as Arlington's role in addressing broader inequities.

STRATEGIES:



- **Provide training, funding, and staff capacity to the Arlington Affordable Housing Trust.** Training resources are available from the Massachusetts Housing Partnership (MHP), which has published Affordable Housing Trust guidebooks and delivers day-long training programs around the state. In addition, Arlington could explore joining the Acton-based Regional Housing Services Office (RHSO), which currently serves nine towns west and south of Arlington, including neighboring Lexington. However the Town decides to provide predictable, competent support to the AHT, it will be critical to let the AHT function as the state legislation intends: as an independent advocate for and investor in the development and preservation of affordable housing.
- **Work with the Local Initiatives Support Corporation (LISC) and the Community Economic Development Assistance Corporation (CEDAC)** to identify community development organizations that could help Arlington increase non-profit development capacity. LISC, CEDAC, and other sources of affordable housing expertise should be tapped for public education, too. For example, Arlington could partner with these groups for roundtable sessions with non-profits, community development corporations (CDCs), for-profit developers, and subsidizing agencies to provide public education about the cost of developing and managing affordable housing. A program like this was launched in October 2021 with sponsorship by the Housing Plan Implementation Committee and other groups.
- **Support tenant advocacy and organizing efforts in affordable housing properties owned and managed by the Arlington Housing Authority, HCA, and other developers.** The community engagement process for this Housing Plan included interviews and consultation with housing and human service providers, school officials, clergy, other professionals with working knowledge of local housing needs, and many individuals who described themselves as affordable housing advocates. It was much harder to connect with actual *stakeholders*: the tenants of Arlington’s affordable housing developments. Tenants who did participate raised concerns about property conditions and interactions with property managers. While the Town invests in developments that will increase the affordable housing supply, it should also consider opportunities to provide resources for tenant organizing.
- **Apply short-term rental community impact fees as a revenue source for the Affordable Housing Trust.** Arlington has adopted the additional “local option” tax – known as a community impact fee – for short-term rentals. The Town’s vote took effect on January 1, 2020, and it calls for the maximum allowable fee of 3 percent of the short-term rental occupancy charge.⁶⁰ It applies to short-term rentals in owner-occupied two- or three-family dwellings or any professionally managed short-term rentals that are not otherwise subject to some other type of room occupancy tax. Under the legislation allowing impact fees for short-term rentals, the Town can assign receipts to Affordable Housing Trust. While the community impact fee generates very little revenue, it is still a funding source suited for affordable housing purposes and should be dedicated as such.

⁶⁰ The local 3 percent is an addition to the 5.7 percent room occupancy tax collected and retained by the Commonwealth.



- **Explore the possibility of a Community Land Trust (CLT) for Arlington.** Though not often used as a source of affordable housing development in Massachusetts, CLTs are widely relied upon throughout the country as strategy for maintaining long-term affordability. In CLT-owned projects, homes are sold under a ground lease arrangement that effectively keeps land values from influencing the resale value of a dwelling unit. A CLT is not a governmental entity, so the Town's role would be to investigate the value of having a CLT partner and understanding how local government can support CLT projects. A good example of a Massachusetts-based CLT that has been highly successful as an affordable housing developer is the Island Housing Trust on Martha's Vineyard.
- **Expand the Town's base of information about affordable units listed on the Subsidized Housing Inventory (SHI).** The state list provides basic data about each property with affordable units, e.g., address, project type, subsidy source, and expiration date for the affordable housing restriction. It does not include important property details that shed light on the suitability of units to meet different needs. For example, the SHI includes no information about the condition of a property, the number of bedrooms per unit, and whether the units are accessible, subject to age restrictions, or serving a limited or "closed referral" clientele. The Town would benefit from having this information on file in order to assess housing needs more accurately.
- **Appoint affordable housing advocates to Town boards and commissions.** The Select Board has an important role in setting a leadership example for fair housing and affordable housing in Arlington. One way to build local capacity for affordable housing is through the appointment process for Town boards and committees. In Arlington, steps should be taken to increase housing policy and housing development expertise inside Town government. Additional and more effective actions are needed to encourage housing advocates and experts to serve the Town *beyond* appointing them to the Housing Plan Implementation Committee or Affordable Housing Trust Fund Board of Trustees. Some communities have worked hard to build the prestige of their housing boards and committees, eventually making those groups as prestigious as serving on a Finance Committee or the Redevelopment Board. The same care a community uses to place environmental experts and advocates on a Conservation Commission should be applied to the appointment process for housing policy positions.

DEVELOPMENT OPPORTUNITIES IN ARLINGTON

Arlington's best housing development opportunities are generally either in the form of infill or redevelopment. To provide a greater mix of housing options in Arlington, there is interest in advancing residential development in "smart growth" locations along commercial corridors that offer connections to various amenities, transit, and services. Many of the most significant development opportunities exist in such areas. In addition, Arlington aspires to provide greater housing choice throughout all its neighborhoods. This can be accomplished by reusing existing structures or redeveloping underutilized properties, ideally within reasonable proximity to community amenities such as schools, parks, services, or transit. The proposed Zoning Bylaw changes discussed in this Housing Plan are meant to help "unlock" the development potential of these areas.



The 2016 HPP identified nine potential development sites, mostly within the Broadway and Massachusetts Avenue corridors. Some of these sites have since been developed or are in the permitting process now. Others are no longer considered imminent opportunities and have been removed from the list. Further, in the past five years, new opportunities have arisen. The updated development opportunities listed in Appendix A are prime *examples* of properties that either would meet the smart growth standards of this Housing Plan through development or redevelopment or would introduce more opportunities for housing choice throughout Arlington instead of in concentrated locations.

This is not an exhaustive list. There are many properties that could be redeveloped under the zoning reforms described in this Housing Plan. Much of the potential for redevelopment is in the one-story commercial and office buildings along Massachusetts Avenue and Broadway. Depending on the building, lot size, and neighboring uses, additional residential stories could be added above the existing retail, or the sites could be redeveloped as new mixed-use structures. Within existing residential neighborhoods, there are opportunities to strategically allow for the conversion of larger, existing single-family homes or two-family homes into three- or four-family (or more) homes. Such conversions could be considered where there is easy walking access to schools, parks, services, and transit. Additionally, there is always the opportunity for the Town, in partnership with the Housing Corporation of Arlington (HCA), the Arlington Housing Authority (AHA), or non-profit developers to purchase and manage existing homes or apartment buildings as affordable housing and ensure they remain affordable in perpetuity through a regulatory agreement and deed restriction.

Another long-term opportunity is the rehabilitation of, expansion of, and new infill development at AHA properties. The AHA is a valuable resource for the Arlington community, providing permanent, affordable, and locally controlled and managed homes for families, seniors, and others who need it. At a minimum, existing space should be used as efficiently as possible to maximize the number of households that can be served. In the longer run, the AHA should work with DHCD or the Town, or other agencies, to secure financing for modernization or new construction.

Currently, all the properties on the development opportunities list in Appendix A are privately owned. In the future, Arlington may consider Town-owned properties suitable for the development of affordable housing. As noted, this plan does not recommend developing parks or conservation lands for housing, but other Town-owned properties could be considered in the future.

During the community engagement process, some participants raised the potential redevelopment of the Winchester Country Club and the Belmont Country Club, both of which are partially within Arlington and zoned for lower density residential uses. Neither of these properties are expected to change their existing use or be redeveloped in the foreseeable future and are not included on this list. Still, it would be prudent for the Town to have a long-term plan for these properties and to determine the preferred scenario should the owners ever seek to sell or redevelop. The Town should consider whether these properties should be prioritized for conservation/open space, traditional subdivisions, missing middle housing, or



some combination of options. The Open Space and Recreation Plan will help inform this discussion, documenting any long-term recreation goals for these properties. Both sites could theoretically support denser development within a quarter mile of existing bus stops.



IMPLEMENTATION PLAN⁶¹

Strategy	Addresses Problem Set	Lead Responsibility	Partners and Advocates	Requires TM	Level of Complexity	Prerequisites and Resources Needed	Timeframe
Allow two-family homes in all residential districts as of right in Arlington.	Impediments to Housing Choice	ARB SB HPIC	Equitable Arlington Human Rights Commission	Yes	Somewhat complicated	Zoning amendment Staff capacity Public education	Near term
Reduce or eliminate local preference in affordable housing lotteries.	Impediments to Housing Choice	SB	HPIC Arlington Fights Racism Equitable Arlington	No	Not complicated	Public education Technical assistance to ZBA, Planning Board	Near term
Provide training, funding, and staff capacity to the Arlington Affordable Housing Trust.	Limited Capacity	SB	DPCD MHP	N	Not complicated	None	Near term
Support tenant advocacy and organizing efforts in affordable housing properties owned and managed by the Arlington Housing Authority, HCA, and other developers.	Limited Capacity	AHTF DEI Coordinator	AHA HCA Human Rights Commission	N	Somewhat complicated	Consultation with tenants	Near term and ongoing
Apply short-term rental community impact fees as a revenue source for the Affordable Housing Trust.	Limited Capacity	TMgr SB	AHTF	Y	Not complicated	Policy development	Near term and ongoing
Appoint affordable housing advocates to Town boards and commissions.	Limited Capacity	SB Moderator		N	Not complicated	None	Near term

⁶¹ Key: ARB, Arlington Redevelopment Board; SB, Select Board; HPIC, Housing Plan Implementation Committee; AHTF, Affordable Housing Trust Fund; AHA, Arlington Housing Authority; HCA, Housing Corporation of Arlington; CPC, Community Preservation Advisory Committee; ZBA, Board of Appeals; DPCD, Dept. of Planning and Community Development; DPW, Department of Public Works; LISC, Local Initiatives Support Corporation; CEDAC, Community Economic Development Assistance Council; MACDC, Mass. Association of Community Development Corporations;

Strategy	Addresses Problem Set	Lead Responsibility	Partners and Advocates	Requires TM	Level of Complexity	Prerequisites and Resources Needed	Timeframe
Invest ARPA, CPA, and other funds in capital improvements at properties owned by the Arlington Housing Authority (AHA).	Shortage of Affordable Housing	AHA SB	CPC	No	Somewhat complicated	AHA capital plan Administrative and procurement capacity	Near term and ongoing
Preserve existing parks and conservation land throughout the Town and ensure their long-term accessibility to the public for recreational purposes.	Impediments to Housing Choice	SB	DPCD Open Space Committee	No	Not complicated	Written policy	Medium term
Continue to require open space for multi-family and mixed-use buildings but allow flexibility in where and how it is achieved.	Impediments to Housing Choice	ARB	DPCD	Yes	Not complicated	Zoning amendment	Medium term
Require the installation or improvement of sidewalks, bike paths, or pedestrian trails to access the nearest park or open space in locations where on-site provision of open space is not feasible.	Impediments to Housing Choice	ARB ZBA	DPCD DPW Open Space Committee	Possibly	Not complicated	Zoning amendment Technical assistance to ZBA (for comprehensive permits)	Medium term
Review Article 16 in the Town's General Bylaws, Tree Protection and Preservation, and evaluate its effectiveness.	Impediments to Housing Choice	ARB CC Tree Committee	DPCD	No	Not complicated	None	Medium term
Adopt a 100% Affordable Housing Overlay (AHO) along Arlington's primary streets.	Impediments to Housing Choice	ARB SB	DPCD Human Rights Commission Arlington Fights Racism Equitable Arlington	Yes	Complicated	Zoning amendments Zoning Map amendments Staff capacity Public education	Medium term
Work with LISC and CEDAC to identify community development organizations that could help Arlington increase non-profit development capacity.	Limited Capacity	AHTF DPCD	MACDC DHCD	No	Not complicated	None	Medium term

Strategy	Addresses Problem Set	Lead Responsibility	Partners and Advocates	Requires TM	Level of Complexity	Prerequisites and Resources Needed	Timeframe
Provide tax incentives for deeply affordable homes.	Shortage of Affordable Housing	SB AHTF	Finance Dept. DPCD	Yes	Somewhat complicated	May require home rule approval Policies & procedures for eligible projects	Medium term
Subsidize low- or no-interest loans or grants for purchase price write-downs or write down affordable rents to very-low affordability.	Shortage of Affordable Housing	AHTF CPC	DPCD	Possibly	Somewhat complex	Administrative capacity Existing models in other towns Policies & procedures, program design	Medium term
Increase the amount of land zoned for multifamily development/reorganize existing multifamily districts.	Shortage of Affordable Housing	ARB SB DPCD	HPIC Equitable Arlington	Yes	Complicated	GIS mapping Plan for district consolidation/assembly Zoning map amendment	Medium term
Make residential uses easier to permit through redevelopment/reuse of Industrial District sites.	Shortage of Affordable Housing	ARB	HPIC	Yes	Somewhat complicated	Permit tracking under existing ID rules Consultation with developers	Medium term
Encourage use of Housing Choice to help low-income renters become homebuyers.	Shortage of Affordable Housing	AHA	AHTF	No	Somewhat complicated	Assessment of impact on existing mobile vouchers	Medium term
Investigate opportunities for the AHA to provide Veterans Affairs Supportive Housing (VASH) vouchers to rehouse homeless veterans.	Shortage of Affordable Housing	AHA	VA	No	Somewhat complicated	Analysis of need VA facility partner Application to HUD	Medium term
Increase Arlington's commitment of Community Preservation Act (CPA) to creation and retention of affordable housing.	Shortage of Affordable Housing	CPC	AHTF HCA AHA HPIC	Yes	Not complicated	CP Plan and CPC award policies	Medium term
Make enhanced homebuyer assistance available, e.g., local funding to increase affordability of MHP ONE Mortgage loans.	Shortage of Affordable Housing	AHTF	CPC DPCD Participating lenders	Yes	Somewhat difficult	Requires administrative capacity	Medium term

Strategy	Addresses Problem Set	Lead Responsibility	Partners and Advocates	Requires TM	Level of Complexity	Prerequisites and Resources Needed	Timeframe
Provide for “Missing Middle” zoning along minor collector streets in walkable residential neighborhoods.	Impediments to Housing Choice	ARB SB	DPCD Equitable Arlington	Yes	Somewhat complicated	Zoning amendments Zoning Map amendments Staff capacity Public education	Longer term
Make CPA funds available to acquire property for group homes that serve people with disabilities.	Impediments to Housing Choice	CPC AHTF	HPIC DDS/DMH Town Counsel	Yes	Somewhat complicated	Build relationships with area group home providers Procurement/RFP process Public education	Longer term
Work with organizations like CASPAR to develop and manage single-room occupancy (SRO) residences or supportive housing for people in recovery.	Impediments to Housing Choice	AHTF	ARB Human Rights Commission	Possibly	Complicated	Build relationships with qualified service providers RFP, program documents Public education	Longer term
Integrate Arlington’s housing policies with the Net Zero Action Plan.	Impediments to Housing Choice	ARB DPCD	Clean Energy Future Committee	Yes	Complicated	Multiple zoning amendments Pedestrian/bicycle accommodation	Longer term
Explore the possibility of a Community Land Trust (CLT) for Arlington.	Limited Capacity	DPCD AHTF		No	Not complicated	Case studies LISC	Longer term
Consider allocating some Housing Choice vouchers to project-based vouchers (PBV) to support new affordable housing development in Arlington.	Shortage of Affordable Housing	AHA	AHTF HCA	No	Not complicated	Written procedures for converting vouchers Request for Proposals for eligible projects	Longer term
Actively implement all the actions of the Net Zero Action Plan with an eye toward equity, ensuring that socially and economically disadvantaged people are given the resources they need to take full advantage of the benefits.	Impediments to Housing Choice	SB AHTF AHA HCA	DPCD MassSave Dept. Energy Resources	No	Moderately complex	Policies, communication with, and public education for LMI, LEP renters and landlords	Ongoing

Strategy	Addresses Problem Set	Lead Responsibility	Partners and Advocates	Requires TM	Level of Complexity	Prerequisites and Resources Needed	Timeframe
Actively implement the Connect Arlington plan by focusing on active transportation options for new development and amending current parking requirements and parking design standards for residential projects.	Impediments to Housing Choice	ARB SB DPW	DPCD Sustainable Transportation Adv. Comm.	Yes	Moderately complex	Revised off-street parking requirements Revised on-street parking policy Complete Streets planning & implementation ADA Plan Implementation	Ongoing
Expand the Town's base of information about affordable units listed on the Subsidized Housing Inventory (SHI).	Limited Capacity	DPCD	AHA HCA DHCD Property managers of private rental housing	No	Somewhat complicated	May require review of old permits Accurate contact list of individuals & organizations with data	Ongoing
Continue to track expiring use developments.	Shortage of Affordable Housing	DPCD	CEDAC	No	Not complicated	Staff capacity	Ongoing
Address emergency housing needs.	Shortage of Affordable Housing	DPCD	CPC ARPA Arlington EATS Local organizations	No	Not complicated	Staff capacity Funding	Ongoing

Appendix

APPENDIX A. EXAMPLES OF POTENTIAL SITES FOR AFFORDABLE AND MIXED-INCOME HOUSING DEVELOPMENT

190, 192-200 MASSACHUSETTS AVENUE



Size: 0.26 acres
Zoning: B3
Parcels: 2
Bus Stop: On site (77, 350)
Minuteman Bikeway: 0.3 miles

Development Potential: New development and adaptive reuse. Mixed-use with ground-floor commercial and upper-story apartments.

Development Constraints: Parcel is on a double corner lot

1021-1027 MASSACHUSETTS AVENUE



Size: 1.08 acres
Zoning: B1
Parcels: 2
Bus Stop: 180 feet (77)
Minuteman Bikeway: 0.2 miles

Development Potential: Redevelopment or new development. Mixed-use with ground-floor commercial and upper-story apartments.

Development Constraints: Within the Conservation Commission adjacent upland resource area (AURA) and Riverfront Area. 2021 Massachusetts Avenue is on the AHC's local inventory of historically or architecturally significant buildings.



15 RYDER STREET



Size: 1.05 acres
Zoning: I
Parcels: 1
Bus Stop: 0.2 miles (77)
Minuteman Bikeway: 0.2 miles

Development Potential: Redevelopment of existing warehouse building or potential new development with mixed-use or multi-family development.

Development Constraints: Within the Conservation Commission adjacent upland resource area (AURA) and Riverfront Area. Apartments are not currently allowed in the I (Industrial) zoning district unless dedicated for artist live/workspaces.



Size: 2.39 acres
Zoning: R1
Parcels: Approximately 1/3 of one parcel
Bus Stop: 0.1 miles (77)
Minuteman Bikeway: 0.4 miles

Development Potential: Redevelopment of former rectory and potential additional new development with mixed-use or multi-family development.

Development Constraints: On the AHC’s local inventory of historically or architecturally significant buildings.

30 PARK AVENUE/50 LOWELL STREET (FORMER GOLD’S GYM)



Size: 4.51 acres
Zoning: I
Parcels: 2
Bus Stop: 400 feet (62/76, 77, Lexpress C)
Minuteman Bikeway: 0.0 miles

Development Potential: Redevelopment of existing gym and warehouse buildings with mixed-use or multi-family development.

Development Constraints: Within the Conservation Commission adjacent upland resource area (AURA) and partly within the Riverfront Area. Apartments are not currently allowed in the I (Industrial) zoning district unless dedicated for artist live/workspaces.



111 BROADWAY



Size: 0.25 acres
Zoning: B4
Parcels: 1
Bus Stop: 350 feet (87)
Minuteman Bikeway: 0.5 miles

Development Potential: Redevelopment of existing auto repair shop with mixed-use or multi-family development.

Development Constraints: N/A

EAST ARLINGTON GATEWAY (20-36 MASSACHUSETTS AVENUE & 0-LOT, 7, 11 BOULEVARD ROAD)



Size: 0.74 acres
Zoning: B4
Parcels: 5
Subway (Alewife): 0.6 miles
Bus Stop: 0 feet (77, 350)
Alewife Greenway: 0 feet
Minuteman Bikeway: 0.5 miles

Development Potential: Redevelopment or building on top of existing single-story commercial buildings, with new mixed-use or multi-family development.

Development Constraints: Four of the five parcels are within 200 feet of the mean annual high water line of Alewife Brook.



1425-1427 MASSACHUSETTS AVENUE (WALGREENS AND TRADER JOE'S)



Size: 1.37 acres
Zoning: B2A
Parcels: 1
Bus Stop: 0 feet (62/76, Lexpress C)
Bus Stop: 0.25 miles (77)
Minuteman Bikeway: 0.0 miles

Development Potential: Redevelopment or building on top of existing single-story commercial buildings and/or development of existing surface parking, with new mixed-use or multi-family development.

Development Constraints: Within the Conservation Commission Riverfront Area.

947-963 MASSACHUSETTS AVENUE (PARKING LOT)



Size: 0.96 acres
Zoning: B4
Parcels: 6
Bus Stop: 0 feet (77)
Minuteman Bikeway: 0.2 miles

Development Potential: Potential development of existing surface parking, with new mixed-use or multi-family development. Additional potential for demolition and redevelopment of neighboring convenience store at 935 Massachusetts Avenue.

Development Constraints: N/A



188 MEDFORD STREET (WINCHESTER SAVINGS BANK)



Size: 0.39 acres
Zoning: R2
Parcels: 1
Bus Stop: 0 feet (80, 95)

Development Potential: Redevelopment or building on top of existing single-story commercial buildings and/or development of existing surface parking, with new mixed-use or multi-family development.

Development Constraints: The R2 district does not allow multi-family residential, and the existing bank is likely a legal nonconforming use. The eastern half of the parcel is within the 200-foot wetland regulated riverfront buffer.

324 MASSACHUSETTS AVENUE (WALGREENS)



Size: 1.48 acres
Zoning: B2A
Parcels: 1
Bus Stop: 0 feet (77, 350)
Minuteman Bikeway: 0.0 miles

Development Potential: Redevelopment of existing drugstore and/or new development with mixed-use.

Development Constraints: N/A.



APPENDIX B: GLOSSARY

Affirmative Fair Housing Marketing Plan (AFHMP). A plan that meets the fair housing and non-discrimination requirements of the Department of Housing and Community Development (DHCD) for marketing affordable housing units. The plan typically provides for a lottery and outreach to populations protected under the federal Fair Housing Act of 1968, as amended. The plan must be designed to prevent housing discrimination on the basis of race, creed, color, national origin, sex, age, disability, familial status, sexual orientation, gender identity, or any other legally protected class under state or federal law.

Affordable Housing. As used in this report, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households with income that does not exceed 80 percent of area median income and at a cost that does not exceed 30 percent of their monthly gross income.

Affordable Housing Restriction. A contract, mortgage agreement, deed restriction or other legal instrument, acceptable in form and substance to the Town, that effectively restricts occupancy of an affordable housing unit to a qualified purchaser or renter, and which provides for administration, monitoring, and enforcement of the restriction during the term of affordability. An affordable housing restriction runs with the land in perpetuity or for the maximum period allowed by law. It should be entered into and made enforceable under the provisions of G.L. c. 184, §§ 31-33 or other equivalent state law.

Affordable Housing Trust Fund. The mechanism used to account for and report revenues and expenditures for affordable housing, including but not limited to Community Preservation Act (CPA) receipts and other affordable housing funding sources.

Area Median Income (AMI). The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs. For Arlington, AMI is based on the Boston-Cambridge-Newton Median Family Income.

Average-Income Household. Loosely defined term for households with incomes over the maximum for affordable housing but typically outpriced by housing costs in affluent suburbs. An income between 81 and 120 percent of AMI generally encompasses average-income households.

Chapter 40A. G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808), and most recently amended by the 2020 Housing Choice Bill.

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or



moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 20 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267), the Community Preservation Act, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees. Arlington adopted the CPA in November 2014.

Comprehensive Permit. The unified permit authorized by Chapter 40B, §§ 20-23, for affordable housing development.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for large cities ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are usually designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land to support the construction of new housing, interest rate and mortgage principal subsidies, and down payment and closing cost assistance. Arlington receives approximately \$1.1 million in CDBG funds from HUD each year.

Community Housing. As defined under Chapter 44B, "community housing" includes housing affordable and available to (a) households with incomes at or below 80 percent AMI and (b) between 81 percent and 100 percent AMI.

Community Land Trust. Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. They are used primarily to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families.

Community Preservation Act. *See definition of Chapter 44B.*



Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Department of Housing and Community Development (DHCD). The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of CDBG and HOME funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees policy and administration of Chapter 40B.

Disparate Impact. A legal doctrine under Fair Housing that states a policy may be seen as discriminatory if it has a disproportionately adverse effect on groups protected by the Act. The intent does not have to be discriminative; disparate impact looks at the *effect*.

Extremely Low-Income Household. A household income at or below 30 percent of AMI. (In some housing programs, a household with income at or below 30 percent of AMI is called very low income.)

Fair Housing Act (Federal). Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance reciprocity, or physical or mental disability.

Fair Market Rent (FMR). A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. (See 24 CFR 888.)

Family. Under the Federal Fair Housing Act (FFHA), family includes any of the following:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
- (2) A group of persons residing together, and such group includes, but is not limited to:
 - (a) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 - (b) An elderly family;



- (c) A near-elderly family;
- (d) A disabled family;
- (e) A displaced family; and
- (f) The remaining members of a tenant family.

Gross Rent. Gross rent is the sum of the rent paid to the owner (“contract rent”) plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Group Home. A type of congregate housing for people with disabilities; usually a single-family home.

Household. One or more people forming a single housekeeping unit and occupying the same housing unit. *See definition of Family.*

Housing Appeals Committee (HAC). A five-member body that adjudicates disputes under Chapter 40B. Three members are appointed by the Director of DHCD, one of whom must be a DHCD employee. The governor appoints the other two members, one of whom must be a city councilor and the other, a selectman.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

HUD. *See U.S. Department of Housing and Urban Development.*

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations (“off-site units”) or paying fees in lieu of units to an affordable housing trust fund. Arlington’s inclusionary zoning can be found in Section 8.4 of the Zoning Bylaw.

Infill Development. Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

Labor Force. The civilian non-institutionalized population 16 years and over, either employed or looking for work.

Labor Force Participation Rate. The percentage of the civilian non-institutionalized population 16 years and over that is in the labor force.



Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

Low-Income Household. As used in the terminology of Chapter 40B and DHCD's Chapter 40B Regulations, low income means a household income at or below 50 percent of AMI. It includes the HUD household income group known as very low income.

Low or Moderate Income. As used in Chapter 40B, low or moderate income is a household that meets the income test of a state or federal housing subsidy program. Massachusetts follows the same standard as the rest of the nation, which is that "subsidized" or low- or moderate-income housing means housing for people with incomes at or below 80 percent of the applicable AMI.

Massachusetts Housing Partnership (MHP). A public non-profit affordable housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.

MassDevelopment. A quasi-public state agency that provides financing for commercial, industrial, and multifamily rental developments and facilities owned by non-profit organizations.

MassHousing. A quasi-public state agency that provides financing for affordable housing.

Mixed-Income Development. A residential development that includes market-rate and affordable housing.

Mixed-Use Development. A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").

Moderate-Income Household. As used in the terminology of Chapter 40B and DHCD's Chapter 40B Regulations, moderate income means a household income between 51 and 80 percent of AMI. In some federal housing programs, a household with income between 51 and 80 percent of AMI is called low income.

Non-Family Household. A term the Census Bureau uses to describe households composed of single people living alone or multiple unrelated people sharing a housing unit.

Overlay District. A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.



Regulatory Agreement. An affordable housing restriction, recorded with the Registry of Deeds or the Land Court, outlining the developer's responsibilities and rights

Section 8. A HUD-administered rental assistance program that subsidizes Housing Choice vouchers to help very-low and low-income households pay for private housing. Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units. The Arlington Housing Authority administers Section 8 Housing Choice Vouchers.

Single-Room Occupancy (SRO). A building that includes single rooms for occupancy by individuals and usually includes common cooking and bathroom facilities shared by the occupants.

Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B.

SHI-Eligible Unit. A housing unit that DHCD finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.

Subsidy. Financial or other assistance to make housing affordable to low- or moderate-income people.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Very Low Income. *See Extremely Low Income.*

Workforce. People who work or who are available for work, either in a defined geographic area or a specific industry.



APPENDIX C. ARLINGTON SUBSIDIZED HOUSING INVENTORY

Project Name	Address	Type	Units	Subsidy
Menotomy Manor	Fremont/Gardner	Rental	126	DHCD
Menotomy Manor	Fremont/Gardner/Memorial/Sunnyside Av	Rental	50	DHCD
n/a	Decatur St.	Rental	5	DHCD
Chestnut Manor	54 Medford St.	Rental	100	DHCD
Cusack Building	8 Summer St	Rental	67	DHCD
Drake Village	Drake Road	Rental	72	DHCD
Hauser Building	37 Drake Road	Rental	144	DHCD
Winslow Towers	4 Winslow St.	Rental	136	DHCD
998 Massachusetts Ave	998 Mass. Ave	Rental	13	DHCD
Broadway Homes*	110-112 Broadway	Rental	5	HUD
Millbrook Square Apartments*	17 Mill St.	Rental	146	HUD
Russell Terrace*	12 Russell Terrace	Rental	22	DHCD
Russell Place	Water and Wright Streets	Ownership	7	DHCD
DDS Group Homes	Confidential	Rental	42	DDS
DMH Group Homes	Confidential	Rental	24	DMH
Fessenden Road	Fessenden Road	Rental	15	MHP
Two Family Affordable Rental Program*	Smith Street	Rental	2	HUD
Two Family Affordable Rental Program*	Bow Street	Rental	2	HUD
Two Family Affordable Rental Program*	Rawson Street	Rental	2	HUD
Two Family Affordable Rental Program*	Summer Street	Rental	2	HUD
Two Family Affordable Rental Program*	Broadway	Rental	2	HUD
Two Family Affordable Rental Program*	Decatur Street	Rental	2	HUD
Two Family Affordable Rental Program*	Webster Street	Rental	2	HUD
Two Family Affordable Rental Program*	Bow Street	Rental	2	HUD
Two Family Affordable Rental Program*	Washington Street	Rental	2	HUD
Two Family Affordable Rental Program*	Sherborn Street	Rental	2	HUD
Two Family Affordable Rental Program*	Warren Street	Rental	2	HUD
Two Family Affordable Rental Program*	Dorothy Road	Rental	2	HUD
Two Family Affordable Rental Program*	Acton Street	Rental	2	HUD



Project Name	Address	Type	Units	Subsidy
Massachusetts Avenue*	264 Massachusetts Avenue	Ownership	4	DHCD
Two Family Affordable Rental Program*	Medford Street	Rental	2	MHP
Minuteman Village*	40 Brattle St	Ownership	4	MassHousing
Mass Ave Preservation Project*	1016 Mass Ave	Rental	18	HUD
Arlington 360	Summer Street	Rental	26	DHCD
Mass Ave	Mass Ave	Rental	1	DHCD
Arlington Affordable Rental Program*	Rawson Road	Rental	2	HUD
Forest/Pierce*	34 Forest St/11-13 Pierce St	Rental	10	HUD
Capitol Square Apartments	252, 258-260 Mass Ave	Rental	32	MassHousing
Alta Brigham Square	30-50 Mill Street	Rental	17	DHCD
20 Westminster Avenue	20 Westminster Avenue	Rental	9	MassHousing
Kimball-Farmer House*	Mass Avenue	Rental	3	HUD
483 Summer St	483 Summer St	Rental	1	DHCD
TOTAL			1,129	

*Units with expiring use restrictions

**Note that the 260 units in Thorndike Place and 1165R Massachusetts Avenue have not been added to the Subsidized Housing Inventory as of the date of this plan.



APPENDIX D. PROCEDURES FOR HOUSING PLAN CERTIFICATION SAFE HARBOR

In 2002, the Massachusetts Department of Housing and Community Development (DHCD) created an incentive for cities and towns to take an active role in increasing the supply of affordable housing. By developing a plan that met DHCD's requirements under the Planned Production program, communities could become eligible to deny a comprehensive permit for twelve (or possibly twenty-four) months if they implemented their housing plan by meeting a minimum annual low-income housing production target. The Planned Production program was overhauled in 2008, at which time the planning component became known as the Housing Production Plan.

To qualify for the flexibility that a DHCD-approved Housing Production Plan offers, Arlington needs to create (through the issuance of permits and approvals) at least 99 new low- or moderate-income housing units (or an amount equal to or greater than the 0.50 percent production goal) in a given calendar year and obtain certification from DHCD that the Housing Production Plan standard had been met. Units eligible for the Subsidized Housing Inventory (SHI) will be counted for certification purposes in accordance with 760 CMR 56.03(2):

(2) Subsidized Housing Inventory.

(a) The Department shall maintain the SHI to measure a municipality's stock of SHI Eligible Housing. The SHI is not limited to housing units developed through issuance of a Comprehensive Permit; it may also include SHI Eligible Housing units developed under G.L. Chapters 40A, 40R, and other statutes, regulations, and programs, so long as such units are subject to a Use Restriction and an Affirmative Fair Marketing Plan, and they satisfy the requirements of guidelines issued by the Department.

(b) Units shall be eligible to be counted on the SHI at the earliest of the following:

1. For units that require a Comprehensive Permit under M.G.L. c. 40B, § 20 through 23, or a zoning approval under M.G.L. c. 40A or completion of plan review under M.G.L. c. 40R, the date when:
 - a. the permit or approval is filed with the municipal clerk, notwithstanding any appeal by a party other than the Board, but subject to the time limit for counting such units set forth at 760 CMR 56.03(2)(c); or
 - b. on the date when the last appeal by the Board is fully resolved;
2. When the building permit for the unit is issued;
3. When the occupancy permit for the unit is issued; or
4. When the unit is occupied by an Income Eligible Household and all the conditions of 760 CMR 56.03(2)(b) have been met (if no Comprehensive Permit, zoning approval, building permit, or occupancy permit is required.)

Requests for certification may be submitted at any time. DHCD will determine whether Arlington complies within 30 days of receipt of the Town's request. If DHCD finds that Arlington complies with the Housing Production Plan, the certification will be deemed effective on the date upon which Arlington created new units on the SHI under 760 CMR 56.03(2). The certification will remain in effect for one year from its effective date. If DHCD finds that



Arlington has increased its number of SHI Eligible Housing units in a calendar year by at least 1 percent of its total housing units (91 units), the certification will remain in effect for two years from its effective date.

The certification process would allow the Zoning Board of Appeals to deny a comprehensive permit for twelve months (or twenty-four months, as applicable), or continue to approve projects based on merit. However, if the Board decides to deny a comprehensive permit or impose conditions during the Housing Plan certification period, it must do so according to the following procedures. 760 CMR 56.05(3) and 56.03(8):

- Within fifteen days of opening the public hearing on a comprehensive permit application, the Board has to provide written notice to the applicant, with a copy to DHCD, that denying the permit or imposing conditions or requirements would be consistent with local needs, the grounds that it believes has been met (e.g., a Housing Plan certification is in effect), and the factual basis for that position, including supportive documentation.
- If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within fifteen days of receiving the Board's notice, and include supportive documentation.
- DHCD will review the materials provided by the Board and the applicant and issue a decision within thirty days. The Board has the burden of proving that a denial or approval with conditions would be consistent with local needs, but any failure of DHCD to issue a timely decision constitutes a determination in favor of the Town.
- While this process is underway, it tolls the requirement to complete the public hearing and final action.



ARLINGTON AFFORDABLE HOUSING TRUST FUND

DECLARATION OF TRUST

The Town of Arlington, pursuant to M.G.L. Chapter 44, Section 55C, hereby establishes the Town of Arlington Affordable Housing Trust for the benefit of all the inhabitants of the Town of Arlington in this manner and under the terms and conditions set forth herein.

ARTICLE I: Name of Trust

The Trust shall be called the “Arlington Affordable Housing Trust Fund”, hereinafter referred to as the “Trust”

ARTICLE II: Purpose of Trust

The purpose of the Trust shall be to provide for the preservation and creation of Community Housing in the Town of Arlington, as such term is defined in Section 2 of M.G.L. c.44B, the Community Preservation Act.

ARTICLE III: Appointment and Tenure of Trustees

- A. There shall be a Board of Trustees composed of one *ex officio* non-voting member and seven (7) voting members. The ex-officio member shall be the Town Manager, or the Manager’s designee. The voting members shall be as follows:
1. One member of the Select Board to be designated by the Select Board;
 2. Six members appointed by the Select Board, who shall be residents of the Town or representatives of local housing organizations who may have relevant experience in the fields of real estate, housing, banking, finance, law, architecture, social services, or other areas of expertise applicable to advancing the purpose and goals of the Trust;
 - a. One of the six Select Board appointees must be a tenant who earns a low or moderate-income and resides in a subsidized housing unit as defined by M.G.L. c.40B or who receives state or federally-sponsored rental subsidies and demonstrates knowledge of tenant issues;
 - b. At least two of the six Select Board appointees shall be representatives of local housing organizations such as a housing authority or housing corporation dedicated to the creation and maintenance of affordable housing.
- B. Trustees shall be appointed for a term not to exceed two (2) years, or one (1) year, to provide staggered terms, and Trustees may be re-appointed at the discretion of the Select Board for succeeding terms, with no limits on the number of terms which a Trustee may serve.
- C. Trustee appointments must comply with Title II, Article 14 of the Town Bylaws. Any Trustee who ceases to comply with said Article shall promptly provide a written notification of the change to the Board and

the Town Clerk. As used herein, the term “Town” shall mean the Town of Arlington, Massachusetts. The “Select Board” means and refers to the Select Board of the Town.

- D. Any Trustee may resign by written instrument signed and acknowledged by such Trustee and duly filed with the Trust and Town Clerk. If a Trustee shall die, resign, or for any other reason cease to be a Trustee hereunder before his/her/their term of office expires, any successor Trustee shall be appointed by the Select Board to fill such vacancy. Any Trustee may be removed for cause by the Select Board following a hearing. If any Trustee is absent from four (4) consecutive regularly scheduled meetings of the Trust, except in the case of illness or other hardship, the Chair shall notify the Select Board, who may terminate said Trustee of the Trust position.

ARTICLE IV: Powers of Trustee; Limitations

- A. **Powers.** The Trustee shall have the following powers, which shall be carried out in accordance with and in furtherance of the provisions of M.G.L. Chapter 44, Section 55C as outlined below:
1. To accept and receive real property, personal property or money, by gift, grant, contributions, devise, or transfer from any person, firm, corporation, or other public or private entity or organization or tendered to the Trust in connection with provisions of any by-law or any general or special laws or any other source, including money from General Laws Chapter 44B, the Community Preservation Act (“Chapter 44B”), provided, however, that any such money received from Chapter 44B shall be used exclusively for community housing and shall remain subject to all the rules, regulations and limitations of that chapter when expended by the Trust, and such funds shall be accounted for separately by the Trust; and provided further, that at the end of each fiscal year, the Trust shall ensure that all expenditures of the funds received from said Chapter 44B are reported to the Arlington Community Preservation Committee for inclusion in the community preservation initiatives report, form CP-3, to the Department of Revenue.
 2. To purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;
 3. To sell, lease, exchange, transfer or convey any personal, mixed or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to the Trust property as the Trustees deem advisable notwithstanding the length of any such lease or contract;
 4. To execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the Trust engage for the accomplishment of the purposes of the Trust;
 5. To employ advisors and agents, including but not limited to accountants, appraisers and lawyers as the Trustees deem necessary;
 6. To pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the Trustees deem advisable;

7. To apportion receipts and charges between income and principal as the Trustees deem advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;
8. To compensate the Town for non-incident services provided as authorized by the Town Manager and in accordance with applicable laws, and other Town services, as request by the Trustees to the Town Manager;
9. To participate in any reorganization, recapitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person;
10. To deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the Trustees may deem proper and to pay, out of Trust property, such portion of expenses and compensation of such committee as the Trustees may deem necessary and appropriate;
11. To carry property for accounting purposes other than acquisition date values;
12. With Select Board approval, to borrow money on such terms and conditions and from such sources as the Trustees deem advisable, to mortgage and pledge Trust assets as collateral.
13. To make distributions or divisions of principal in kind;
14. To comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the Trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of this Title II, Article 14 of the Town Bylaws, to continue to hold the same for such period of time as the Trustees may deem appropriate;
15. To manage or improve real property and to abandon any property which the Trustees determine not to be worth retaining;
16. To hold all or part of the Trust property uninvested for such purposes and for such time as the Trustees may deem appropriate; and
17. To extend the time for payment of any obligation to the Trust.

B. **Limitations.** Notwithstanding anything in the contrary herein:

1. Any borrowing by the Trust must be approved by the Select Board as outlined in Title II, Article 14 of the Town Bylaws and Article IV of this Declaration of Trust

2. Any borrowing by the Trust may not exceed 80 percent of the Trust's total assets. Any debt incurred by the Trust shall not constitute a pledge of the full faith and credit of the Town of Arlington, and all documents related to any debt shall contain a statement that the holder of any such debt shall have no recourse against the Town of Arlington, with an acknowledgement of said statement by the holder; and
3. The Trust shall carry sufficient insurance, as determined by the Town Manager.

ARTICLE V: Officers

- A. The Board of Trustees shall annually elect a Chair, Vice Chair, Treasurer, and a Clerk of this Trust. The officers shall serve for a term not to exceed one (1) year to expire annually on the month of the appointment or renewal of new Trustees so as to align with appointments to the Board of Trustees. Any officer may be re-elected by the Board of Trustees. The Chair shall not be a member of the Select Board.
- B. All meetings shall be chaired by the Chair, Vice Chair, or Trustee designated by the Chair. The Clerk shall be responsible for posting the agenda with the Town Clerk, keeping the minutes of each meeting, and filing minutes with the Town Clerk as required by applicable law.

ARTICLE VI: Meetings of Trustees

- A. The Trust shall meet at least quarterly at such time and such place as the Trustees shall determine. Special meetings may be called by the Chair or by quorum of the Board of Trustees. Notice of any meeting of the Trust shall be filed with the Town Clerk and posted in accordance with the Open Meeting Law, M.G.L. Chapter 30A, Sections 18 through 25.
- B. A quorum of the Board of Trustees shall be a majority of the number of voting Trustees then serving under this Trust.
- C. The chair may establish sub-committees and/or ad hoc task related committees to carry out the purpose of the Trust. Chairpersons of the sub-committees may be selected by the members of the sub-committees.

ARTICLE VII: Acts of Trustees

- A. A majority of voting Trustees may exercise any or all of the powers of the Trustees hereunder and may execute on behalf of the Trustees any and all instruments with the same effect as though executed by all the Trustees, with the exception that any purchase, sale, lease, exchange, transfer or conveyance of any interest in real property, borrowing, and mortgaging and pledging of assets must be approved by at least two-thirds of the appointed Trustees.
- B. No Trustee shall be required to post bond.
- C. No license of court shall be required to confirm the validity of any transaction entered into by the Trustees with respect to the Trust Estate.

- D. Any purchase, sale, lease, exchange, transfer or conveyance of any interest in real property, borrowing, and mortgaging and pledging of assets must be approved by a majority of the Select Board.

ARTICLE VII: Funds Paid to the Trust

- A. Notwithstanding any general or special law to the contrary, all moneys paid to the Trust in accordance with any zoning bylaw, exaction fee, or private contribution shall be paid directly into the Trust and need not be appropriated or accepted and approved into the Trust. General revenues appropriated into the Trust become Trust property and these funds need not be further appropriated to be expended. All moneys remaining in the Trust at the end of any fiscal year, whether or not expended by the Trustees within one year of the date they were appropriated into the Trust, remain Trust property set forth in M.G.L. c.44, §55C.
- B. All funds, property and other assets shall be accounted for by the comptroller of the Town of Arlington who shall issue quarterly reports to the Trustees, Select Board, Town Manager and the Finance Committee and an annual report to the Town Meeting.

ARTICLE VIII: Treasurer/Collector as Custodian

- A. The Arlington Treasurer/Collector shall be the custodian of the Trust's funds and shall maintain separate accounts and records for said funds.
- B. Any income or proceeds received from the investment of funds shall be credited to and become part of the Trust.
- C. In accordance with G.L. c. 44, § 55C, the books and records of the Trust shall be audited annually by an independent auditor, appointed by the Select Board, in accordance with accepted accounting practices or take any other action relative thereto. Upon receipt of the audit by the Trustees, a copy shall be provided forthwith to the Select Board.
- D. The Trustee designated as treasurer shall liaise with the custodian of the funds on a monthly basis.

ARTICLE IX: Amendments

This Declaration of Trust may be amended from time to time, except as to those provisions specifically required under M.G.L., Chapter 44, Section 55C, or Town of Arlington General By-Law Title II Article 14, by an instrument in writing signed by a majority plus one (1) of the voting Trustees and approved at a meeting called for that purpose. A certificate of amendment shall be recorded and/or filed with the Middlesex South District Registry of Deeds and the Middlesex South District of the Land Court, as applicable (the "Registry").

ARTICLE X: Duration of Trust

The Trust shall continue as long as authorized under the Laws of the Commonwealth of Massachusetts. Notwithstanding the foregoing, the Trust may terminate by a majority vote of the Town Meeting in accordance with M.G.L. Chapter 4, Section 4B, provided that an instrument of termination together with a certified copy of the Town Meeting vote are duly recorded and/or filed with the Registry. Upon termination of the Trust, subject to the payment of or making provisions for the payment of all obligations and liabilities of the Trust and the Trustees, the net assets of the Trust shall be transferred to the Town and held by the Select Board for affordable housing purposes. In making any such distribution, the Trustees may, subject to the approval of the Select Board, sell all or any portions of the Trust property and distribute the net proceeds thereof or they may distribute any of the assets in kind. The powers of the Trustees shall continue until the affairs of the Trust are concluded.

ARTICLE XI: Construction of Terms

In the construction hereof, whether or not so expressed, words used in the singular or in the plural respectively include both the plural and singular, word denoting males include females and words denoting persons include individuals, firms, associations, companies, trusts and corporations unless a contrary intention is to be inferred from or required by the subject matter or context. All the powers and provisions of the Trust herein contained shall take effect and be construed according to the laws of the Commonwealth of Massachusetts. Reference to the Trustee shall mean the Trustee or Trustees then serving for the time being hereunder.

ARTICLE XII: Liability of Trust

Neither the Trustees nor any agent or officer of the Trust shall have the authority to bind the Town, except in the manner specifically authorized herein. The Trust is a public employer and the Trustees are public employees for the purpose of General Laws Chapter 268A. The Trust shall be deemed a municipal agency and the Trustees special municipal employees for the purpose of General Laws Chapter 268A.

ARTICLE XIII: Recording

This Declaration of Trust shall be recorded and/or filed with the Registry.

ARTICLE XIV: Records to be Conclusive, Certificate as to Facts

Every contract, deed, mortgage lease and or instrument executed by a majority of the voting Trustees, as appears from instruments or certificates recorded with the Registry, to be Trustees hereunder shall be conclusive evidence in favor of any person relying thereon or claiming thereunder, that at the time of delivery thereof this Trust was in full force and effect and that the execution and delivery of such instrument was duly authorized by the Trustees except that an instrument of termination pursuant to Article X and an instrument of amendment pursuant to Article IX hereof shall be conclusive only if it appears that the delegations, amendments or termination have been executed by a majority plus one (1) of the voting Trustees. Any person dealing with the Trust property or the Trustees may always rely on a certificate signed by any person appearing from instruments or certificates so recorded to be Trustee hereunder as to the identity of the then current Trustees or as to the existence or non-existence of any fact or facts which constitute conditions precedent to acts by the Trustees or in any other manner germane to the affairs of the Trust.

ARTICLE XV: Titles

The titles to the various Articles herein are for convenience only and are not to be considered part of the said Articles nor shall they affect the meaning or the language of any such article.

IN WITNESS WHEREOF, The Trustees of the Arlington Affordable Housing Trust Fund have hereunto set their hands and seals on the day and year first hereinabove set forth.

**ARLINGTON AFFORDABLE HOUSING
TRUST FUND,
By its Board of Trustees**

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

On this ____ day of _____, 2021, before me, the undersigned notary public, personally appeared the above-named _____, who proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the proceeding document, and acknowledge to me that he/she/they signed it voluntarily for its stated purpose as Trustee of the Arlington Affordable Housing Trust Fund.

Notary Public
My Commission Expires:

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

On this ____ day of _____, 2021, before me, the undersigned notary public, personally appeared the above-named _____, who proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the proceeding document, and acknowledge to me that he/she/they signed it voluntarily for its stated purpose as Trustee of the Arlington Affordable Housing Trust Fund.

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