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Arlington Housing Production Plan

Funding provided by the Metropolitan Area Planning Council through the Direct Local Technical Assistance Program and the Massachusetts Department of Housing and Community Development Planning Assistance Toward Housing (PATH) Program



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Executive Summary

Arlington is a vibrant, walkable town with good schools and green space in close proximity to Cambridge and Boston. Over the years it's become more and more desirable, with a greater mix of restaurant and retail and a bike path. Demand to live in Arlington is high and real estate prices have soared since the 1990s. As Arlington changes, the Town remains committed to maintaining its diverse and welcoming character. Despite a lack of developable land and recent institutional and infrastructural capacity issues, the Town has taken a proactive approach to increasing the supply of housing, protecting its diversity, and preserving and increasing affordable units. To provide a framework to build on these efforts, the Town of Arlington pledged time and resources to create a five-year Housing Production Plan (HPP).

In October of 2015, the Town of Arlington engaged the Metropolitan Area Planning Council (MAPC) to facilitate this work. The primary purpose of the resulting plan is to position the Town to first and foremost better meet local market-rate and affordable housing need and demand, and in doing so work towards the Chapter 40B 10% statutory minimum. Towards that end, this HPP consists of three major components:

- A housing needs and demand assessment;
- An analysis of development constraints, capacity, and opportunities in town; and
- An implementation plan consisting of housing goals and strategies to achieve them.

MAPC, with Jennifer Goldson of JM Goldson Community Preservation + Planning, collaborated with Arlington Planning & Community Development Director Jennifer Raitt and Assistant Director Laura Wiener to develop this content. Over the course of the planning process, the project team worked with an Advisory Committee, the Arlington Redevelopment Board, Board of Selectmen, local realtors and developers, and residents to understand the town's housing challenges and opportunities, establish a vision for housing production, and determine practical strategies to achieve that vision.

Comprehensive Housing Needs Assessment

The housing needs and demand assessment is grounded in quantitative data analysis as well as input from Town staff, the Housing Plan Advisory Committee, community feedback, and local realtors and developers. The main themes that emerged from this analysis are that (1) Arlington is an economically diverse place, (2) housing prices are increasing faster than incomes, (3) housing is older and in need of updating, and (4) there is unmet demand for housing both in terms of number of units, type, and affordability.

First, though median household income in Arlington is nearly \$90,000, there is a significant lower-income population. More than one in four households have low incomes, and roughly one in ten households have extremely low incomes. The senior population is increasing, and half of all low-income households are seniors. Average household size in town is small, with more than a third of

residents living alone, compared to a quarter in the Boston metro area. Median household income for non-families is \$60,271.

Second, recent history shows that home sale prices rose faster than income in Arlington. By 2015, the median sales price was \$590,000, compared to the affordable sale price to households earning the median income in town of \$310,000. Meanwhile, between 2013 and 2015, there were very few rental units on the market that were affordable to lower-income households: 622 out of 7,200 total rental units. Of those, only 24 were affordable to extremely low-income households. Given the housing market, one in three households spends more than 30% of income on housing. More than a third of low-income senior households spend more than 50% of their income on housing. For the town's 1,121 deed restricted affordable units on the state's Subsidized Housing Inventory (SHI), there are 5,185 qualifying households.

Third, one in two housing units in Arlington was built prior to 1939 and there is evidence of demand for updated housing. Older structures can lack heating and energy efficiencies and may not be in compliance with State Building, Health, and Safety Codes, which adds to monthly utility and maintenance costs that impact the affordability of older, outdated units. In addition, this housing may contain lead-based paint and other environmental hazards. Between 2013 and 2015, there were 56 teardowns in town, indicating those units did not suit the needs of the new occupants. Between 2000 and 2014, 1,460 rental units were converted to condominiums, which encourages necessary updates but simultaneously depletes the supply of rental housing.

Fourth, the number of Arlington households is increasing, corresponding with greater housing demand. Arlington's vacancy rate is 4%, which limits opportunities for current residents to move within town and for new residents to move in. According to MAPC projections for Arlington through 2020, several hundred additional units are needed to meet local demand. The existing housing supply and new units added must meet the needs of an aging population, the town's significant number of family households, smaller households including seniors looking to downsize, and households earning a range of incomes.

This demand for new housing takes place in the context of a housing market that is seeing substantial turnover of existing single-family homes and, apparently, disproportionate replacement of smaller non-family households with larger family households. It is this dynamic that is driving substantial increases in public school enrollment, and is likely to continue even in the absence of new multifamily production. According to an independent set of projections prepared by the town's capital planning consultant, enrollment increases of 20% or more can be accommodated even without any increases in the number of under-65 households. In other words, turnover—not new construction—is principally responsible for enrollment increases; and the provision of additional apartments and condominiums prioritized in this plan will go a long way toward maintaining income and household diversity in Arlington while having little effect on school enrollment.

Development Constraints, Capacity, & Opportunities

As a -dense suburb with long-established land use patterns, Arlington has many constraints on development. There are constraints on land availability and size of lots, and very few vacant developable parcels. Water and sewer do not constrain development in Arlington and the Town

is in the midst of infrastructure improvements to roads and circulation, but public transit could be improved with expanded and more frequent bus service. With increased school enrollment in recent years, capacity is an issue, at least in the short term. The Town is nearing the end of an ambitious process to renovate all seven elementary schools, planning for reconstruction of the high school, and considering expanding capacity. Regulatory barriers to housing development include a 19-district zoning bylaw that restricts housing diversity and by-right multifamily housing development, presents challenges with dimensional and parking requirements, and includes special permit and review processes lacking in coherency.

In the face of these various development constraints, Arlington has demonstrated a commitment to maintaining and increasing housing diversity and affordability. The Town provides many resources to help create and maintain affordable housing in the community. These include substantial allocation of funding from federal Community Development Block Grant (CDBG) and HOME funds, local Community Preservation Act funds; inclusionary zoning; homebuyer rehabilitation assistance; and support for its vital partners like the Arlington Housing Authority (AHA) and the Housing Corporation of Arlington (HCA). Further, despite constraints, the Town and community were able to identify sites in smart growth locations where future housing production may be directed.

Goals & Strategies for Affordable Housing Production

To help address Arlington's housing needs and demand as well as recognize development constraints and opportunities, this plan establishes six housing goals to work towards over the next five years:

1. Update existing housing and produce more, diverse housing for extremely-low to middle-income households to address documented need
2. Encourage mixed-income housing through mixed-use development in business districts
3. Integrate affordable units in a range of housing types into the fabric of Arlington's existing neighborhoods through redevelopment of certain underutilized properties and re-use of existing buildings
4. Foster an aging-supportive community via housing choices that enable older adults to thrive in Arlington as they age
5. Ensure zoning allows flexible approaches to achieve housing affordability and livability
6. Increase capacity to facilitate housing production by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs

Next, the plan describes a combination of regulatory and non-regulatory strategies to position Arlington to achieve the above goals.

1. Use zoning to actively encourage housing production on identified developable sites along commercial corridors and in other smart growth locations
2. Amend zoning to facilitate development of a range of housing types
3. Amend dimensional regulations to facilitate production of multifamily housing through mixed-use development in commercial areas and other smart growth locations

4. Amend inclusionary zoning to encourage production of units affordable to households with a wider range of incomes, including middle incomes
5. Create an overlay district to allow introduction of residential development to select light industrial/commercial areas to facilitate mixed-income mixed-use development
6. Create affordable family housing through new construction or conversion of existing 2-3-bedroom market-rate units
7. Modify parking requirements to encourage housing production through mixed-use development in commercial areas and other smart growth locations
8. Assess what types of supportive housing are needed for Arlington's seniors and people with physical and cognitive disabilities, and take steps to facilitate their development
9. Preserve long-term affordability of existing deed-restricted units, especially at Millbrook Square
10. Expand and promote existing housing assistance programs to support income-eligible homeowners
11. Maximize resources and services that enable seniors to continue living in the community, and coordinate with other non-housing services to support aging in community
12. Facilitate creation of affordable homeownership opportunities through the HCA, community land trust model, or partnership with other private entities.
13. Work with the Community Preservation Committee to encourage continued allocation of greater than the state-mandated minimum 10% of annual CPA fund revenues to community housing initiatives
14. Consider establishing a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44 in order to utilize local housing funds swiftly as opportunities arise
15. Form a HPP Implementation Committee and raise community awareness about affordable housing need and activities in Arlington in order to make progress towards housing goals

Introduction

Settled in the mid-1600s, Arlington began as a farming community. Today, it's a town of 42,844 residents spanning 5.5 square miles and including hundreds of acres of parkland and picturesque Spy Pond. The town is characterized by historic buildings, clusters of restaurants and shops, and good public schools. Residents enjoy walkability, a bike path, access to public transit, and close proximity to Boston and Cambridge.

Residents who participated in the Housing Production Plan process were a diverse group: younger and older residents, renters and homeowners, long-time residents and new-comers.

Arlington has changed over the years: the population has grown, some open space has been developed and some preserved, land uses have become more varied and mixed, homes have been renovated and restored and new ones added. Local real estate prices have soared, just as they have elsewhere in Greater Boston, with 2014 median sales prices up 29% from 2009 (after adjusting for inflation) and median rent now exceeding Fair Market Rent¹ for all but 4-bedroom units. And still, more and more households of all income levels seek housing in Arlington.

Meanwhile, the Town has worked to increase its supply of deed-restricted affordable housing in order to meet need and maintain the community's diverse and welcoming identity. Since 1997, the Town has added over 150 units of affordable housing, and the share of affordable housing in Arlington increased from 4.43% to 5.64% of total housing units. Nevertheless, there remains great need for affordable housing in Arlington. For the town's 1,121 affordable units on the state's Subsidized Housing Inventory (SHI), there are 5,185 qualifying low- and moderate-income households. Moreover, nearly 256 of the 1,121 affordable units could expire at different points between now and 2059, potentially increasing the affordability gap even more.

Arlington's 2015 Master Plan recommended that the town create a Housing Production Plan (HPP) that considers the needs of all demographics, including families, the elderly, households with special needs, and household with low and moderate incomes. Moving on this recommendation, the Town secured a state grant and then contracted with MAPC to develop this HPP, which provides greater understanding of affordable housing need and establishes a strategy to work towards meeting it and the state-mandated 10% on the SHI. The complete HPP was adopted locally by the Arlington Redevelopment Board and Board of Selectmen, then submitted to the Massachusetts Department of Housing and Community Development (DHCD) under 760 CMR 56.03(4) for review and approval.

With an approved HPP, the Town can apply to have the HPP certified by DHCD if Arlington adds affordable housing at an annual rate of 0.5% or 1% of its year-round housing stock (98 or 196 units). This would give the Zoning Board of Appeals (ZBA) the option to decline to issue

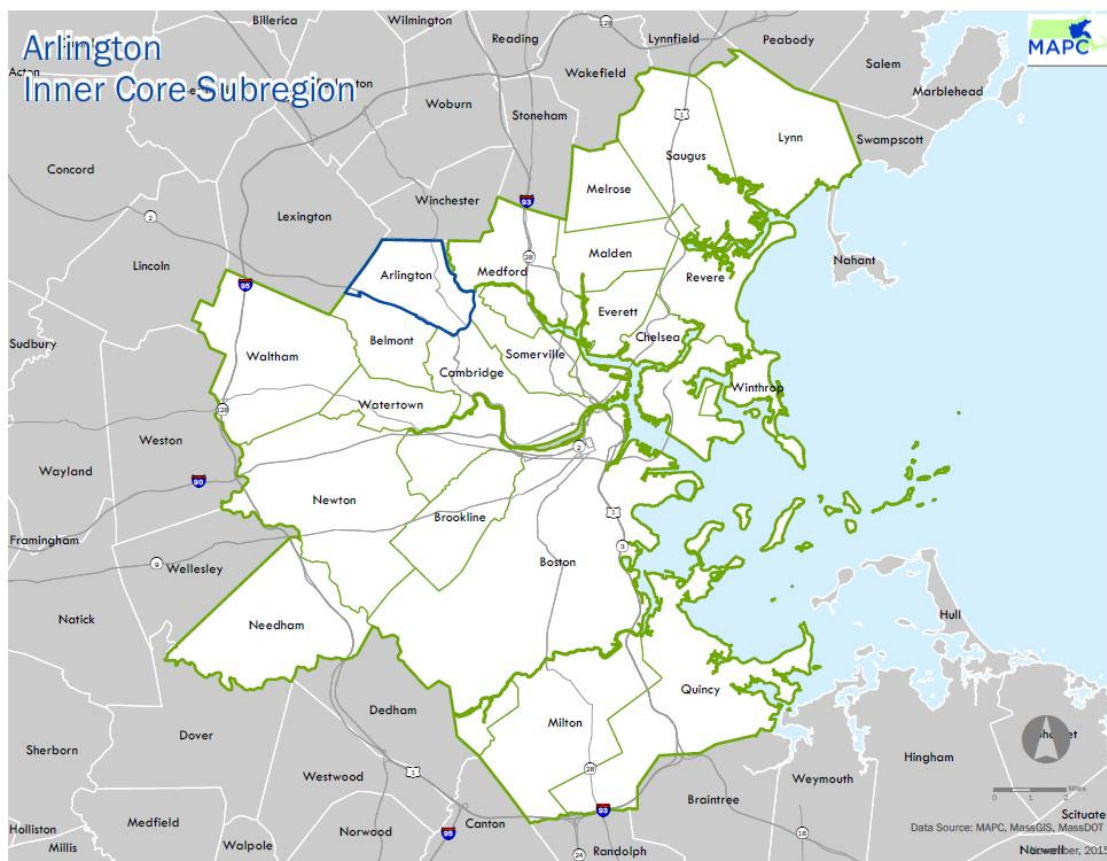
¹ Maximum allowable rents (not including utility and other allowances) determined by the U.S. Department of Housing and Urban Development (HUD) for subsidized units in the Boston Metropolitan Statistical Area, which includes Arlington.

comprehensive permits for Chapter 40B developments without fear of being overturned by the Housing Appeals Committee (HAC) for a period of 1 or 2 years, respectively.

Geography

Arlington is part of MAPC's Inner Core sub-region,² and is categorized as a Streetcar Suburb.³ These communities are all high-density, extensively developed suburbs near the urban core. New growth is highly constricted, mainly limited to redevelopment, infill, and expansion of existing structures. Their populations are moderately diverse, and tend to be stable in size or declining slightly as household size decreases. They are characterized by historic, village-oriented residential neighborhoods with multifamily homes and smaller apartment buildings. Because a community's housing needs depend on both its community type and its regional context, throughout this report MAPC compares Arlington to other Inner Core communities also categorized as Streetcar Suburbs.

Figure 1: Inner Core Sub-Region



² This is one of MAPC's eight sub-regions and also includes Belmont, Boston, Brookline, Cambridge, Chelsea, Everett, Lynn, Malden, Medford, Melrose, Milton, Needham, Newton, Quincy, Revere, Saugus, Somerville, Waltham, Watertown, and Winthrop.

³ MetroFuture, the regional plan for Greater Boston, established eight community types to classify different types of communities based on growth and preservation.

Arlington is comprised of several different neighborhoods, including Arlington Center, Arlington Heights (in the west), East Arlington, Brattle Square, Arlmont Village, Morningside, and Turkey Hill. The scale and density of development in town is higher in East Arlington and along Mass Ave all the way to Arlington Heights.

Data Sources

Information for this plan comes from a variety of sources, including Town officials, staff, Housing Plan Advisory Committee members, and residents; previous Arlington plans and studies; regional and state agencies; proprietary data; the U.S. Department of Housing and Urban Development (HUD); and the Bureau of the Census. The latter includes:

- The decennial census, mainly years 2000 and 2010
- The American Community Survey (ACS), mainly five-year tabulations for 2010-2014
- HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS), a special tabulation of ACS data, most recently based on ACS 2008-2012 estimates

This HPP was also informed by a robust public process. There was a focus group with local realtors, developers, land owners, and others with intimate knowledge of the town. In addition, there were two planning workshops, one focused on establishing community housing goals in response to housing needs and one focused on getting feedback on draft housing goals and strategies to achieve them, each of which drew 35-40 attendees. Their feedback is reflected in this plan's housing goals and strategies.

Comprehensive Housing Needs Assessment

Demographics

This Housing Production Plan begins with a thorough examination of Arlington's demographic makeup. An analysis of the community's current population, household composition, race and ethnicity, income distribution, educational attainment, and school enrollment provides insight into the current housing need and demand. Projections of how these characteristics may change going forward builds understanding of how housing needs may differ in the future.

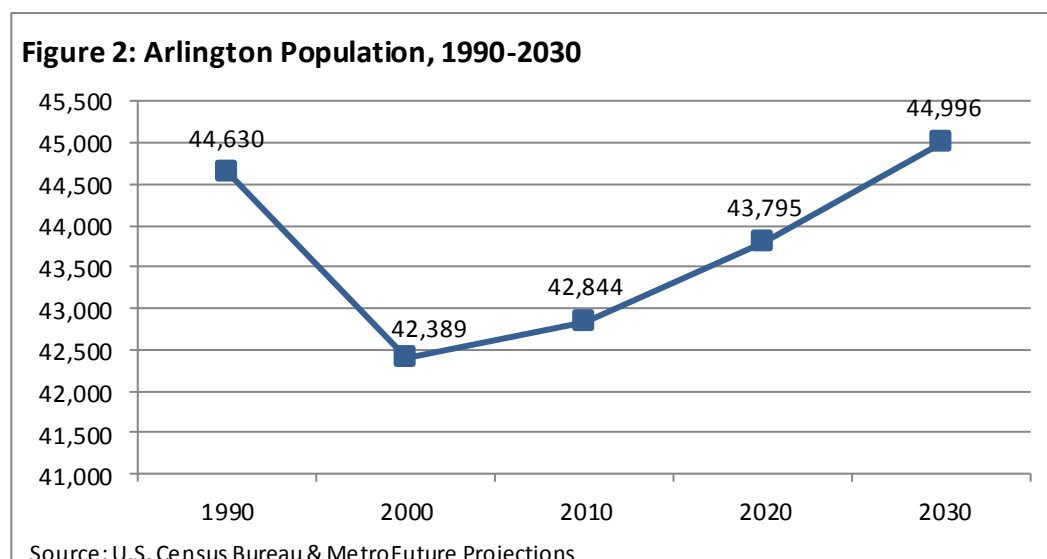
Key Findings

- The population decline of the 1990s began to reverse in 2000. Projections indicate continued population growth through 2030, much of which will be among older cohorts.
- As with population, the decline in number of households during the 1990s has begun to reverse. Going forward to 2030, the number of households is projected to increase faster than population. The number of senior-headed households, specifically, is projected to grow significantly.
- More than half of Arlington households are families, and one-third are families with children under the age of 18. Most non-family households are individuals living alone.
- Since 2000, Arlington has become more diverse, with large percentage increases in the number of minority residents, though the total number of non-White residents remains relatively small.
- Arlington is a highly educated community: nearly 70% of residents have completed a bachelor's degree or higher educational attainment, compared to the state rate of 39%.
- Median household income in Arlington is nearly \$90,000, and the town is home to a significant middle-income population. However, nearly a quarter of householders age 25-64 earn less than \$60,000, and half of senior householders 65 and over have incomes of less than \$40,000.
- Despite the number of Arlington households with lower incomes, the town has a low poverty rate, particularly compared to the county and the Commonwealth.

Population

After declining 5% from 44,630 to 42,389 between 1990 and 2000, Arlington's population began to slightly rise. By 2010, it had increased by 455 residents to 42,844. Based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in

higher population growth and greater housing demand, MAPC projects⁴ that population increase will continue in Arlington going forward. By 2030, the population is projected to surpass its 1990 levels, recovering to 44,996. Still, this represents only a modest 5% growth rate over the 20-year time period between 2010 and 2030.



Arlington's recent population growth was not evenly distributed among age cohorts. Between 1990 and 2010, the younger population age 1-19 increased 13%, resulting in increases in school enrollment, while the number of young adults age 20-34 decreased by a dramatic 42%. Those in the middle, age 35-64, increased 23%, while older Arlington residents decreased 14%.

The age structure of Arlington's population will continue shifting over the coming years as residents age, have children, or move away, and as new residents move in. Based on recent patterns of migration, fertility, and mortality, MAPC's current projections indicate that the school-age population (age 5-19) will peak by the year 2020 and may decline thereafter, returning to mid-2000 levels by the year 2030. Meanwhile, the aging of the town's Baby Boomers (if they stay in Arlington) will result in a dramatic increase in the number of over-55 residents. Interestingly, the population age 20-34, which decreased so dramatically from 1990 to 2010, is projected to rebound.

⁴ For complete details on MAPC projections and the Stronger Region scenario used in this plan, visit <http://www.mapc.org/projections>.

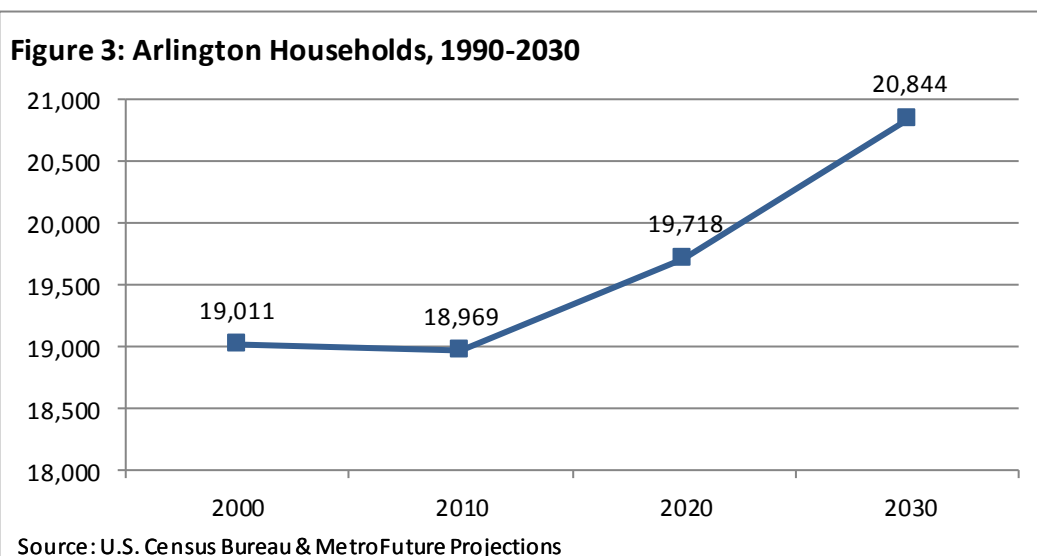
Table 1: Arlington Population Change by Age, 1990-2030

Age	1990	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
1-4	2,525	2,562	2,843	2,537	2,417	-426	-15%
5-19	5,796	5,722	6,525	6,642	6,024	-501	-8%
20-34	12,540	9,100	7,264	7,413	8,178	914	13%
35-54	11,396	14,031	13,970	12,714	12,194	-1,776	-13%
55-64	4,467	3,844	5,481	6,289	5,976	495	9%
65-74	4,129	3,492	3,128	4,834	5,591	2,463	79%
75+	3,777	3,638	3,633	3,366	4,616	983	27%
Total	44,630	42,389	42,844	43,795	44,996	2,152	5%

Source: U.S. Census Bureau & MetroFuture Projections

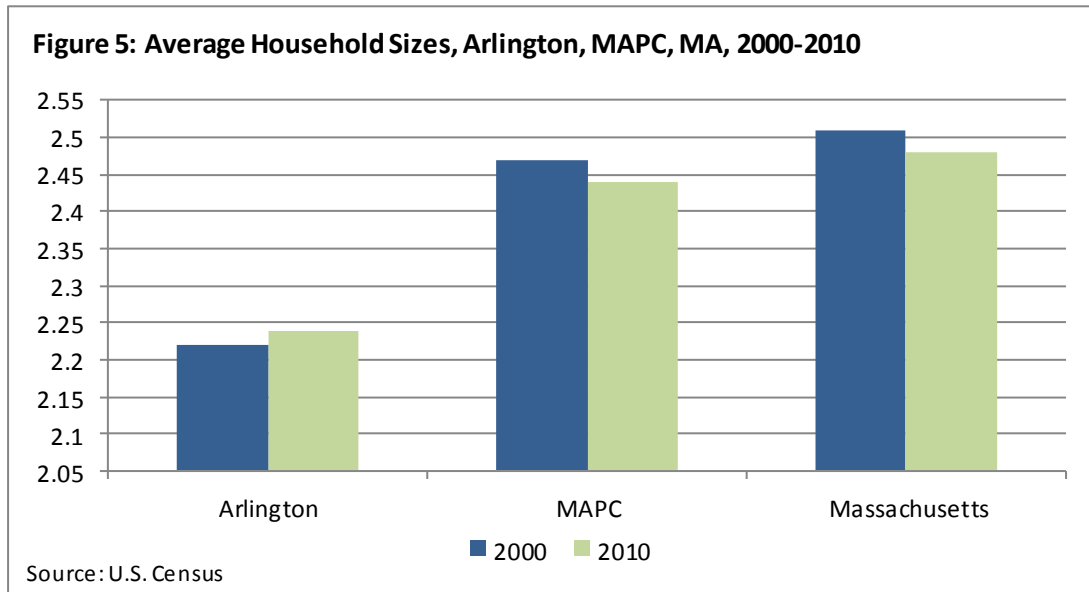
Household Composition

More so than population, the number and type of households within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members. As of the 2010 Census, Arlington's population of 42,844 residents comprised 18,969 households. This represents a slight decline of less than 1% in the town's number of households since 2000. However, the demographic factors that contributed to a relatively stable number of households during the 2000s have started to change. Arlington is projected to add 1,875 households by 2030, an increase of nearly 10%. As described in greater detail below, much of this increase can be attributed to a higher number of senior-headed households due to Arlington Baby Boomers who choose to remain in town as they age.



Household Size

Recently, average Arlington household size has increased slightly from 2.22 in 2000 to 2.24 in 2010. This corresponds to the recent increase in school-age children. Meanwhile, average household size in the broader MAPC region and the Commonwealth decreased during this time period. Even so, compared to these geographies with their shrinking household size, the average household is smaller in Arlington.



Going forward, average household size in Arlington is projected to decrease to 2.14, as it is elsewhere in Massachusetts. Much of this change is driven by the substantial growth in predominantly one- or two-person households headed by someone over the age of 55. Due to the dynamics of declining household size, the number of households in Arlington is projected to increase twice as fast as population growth through 2030.

Table 4: Arlington Average Household Sizes, 2000-2030

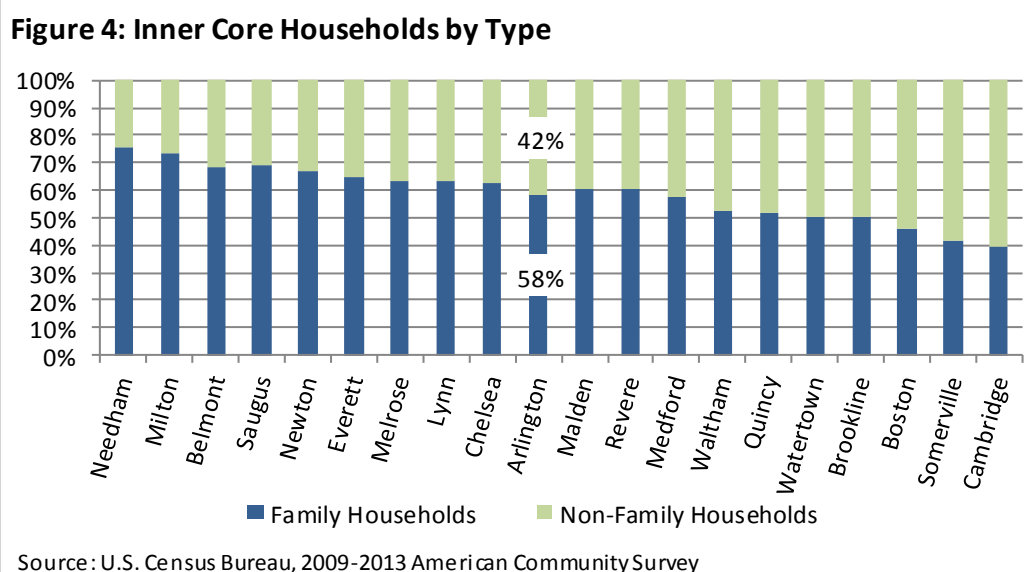
	2000	2010	2020	2030
Overall Households	2.22	2.24	2.21	2.14
Owner-Occupied Households	2.47	2.48	-	-
Renter-Occupied Households	1.87	1.86	-	-

Source: U.S. Census Bureau & MetroFuture Projections

Family & Non-Family Households

Different household types often have different housing needs and preferences. For example, a married couple with children requires a larger dwelling unit than a single person. The Town of Arlington's 18,969 households include both families and non-families. The former is any household with two or more related persons living together, and the latter is one person living alone or more than one non-related persons living together.

The share of family households in Arlington—slightly more than half the total—is in the middle of the range for the Inner Core. This ratio of families to non-families is not dramatically different from the broader MAPC region (63% to 37%) and to Massachusetts (60% to 40%).



The majority of Arlington's family households are married couples (81%). Of them, nearly half (47%) include children under 18 years old. A significant majority of non-family households are individuals living alone (81%). More than one-third of them are 65 years old or over (36%). Overall, 27% of Arlington households consist of family households with children under the age of 18, a smaller share than householders living alone.

Table 2: Arlington Households by Type

	Estimate	% of Supragroup	% of Total
Family Households	10,981	58%	58%
With own children under 18 years	5,107	47%	27%
Married Couples	8,872	81%	47%
With own children under 18 years	4,169	47%	22%
Male Householder, No spouse present	523	5%	3%
With own children under 18 years	194	37%	1%
Female Householder, No spouse present	1,586	14%	8%
With own children under 18 years	744	47%	4%
Nonfamily households	7,988	42%	42%
Householder living alone	6,463	81%	34%
65 years and over	2,300	36%	12%
Total Households	18,969	100%	100%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Head of Householder by Age

In addition to household type, the age of a householder can indicate demand for particular unit types and sizes. In 2010, one-third of Arlington's heads of households were 30-44 (29%) and one-third were 45-59 years old (31%). Those age 60-74 represented another 19% of total householders. Moving forward, the number of households headed by someone age 30-59 is projected to decline slightly. Meanwhile, the aging of the town's Baby Boomers, if they choose to stay in Arlington, could result in a 50% increase in householders headed by someone age 60-74, and the number of householders age 75 and over may increase by 27%. By 2030, householders 60 and older are projected to comprise 42% of the total, compared to 32% in 2010.

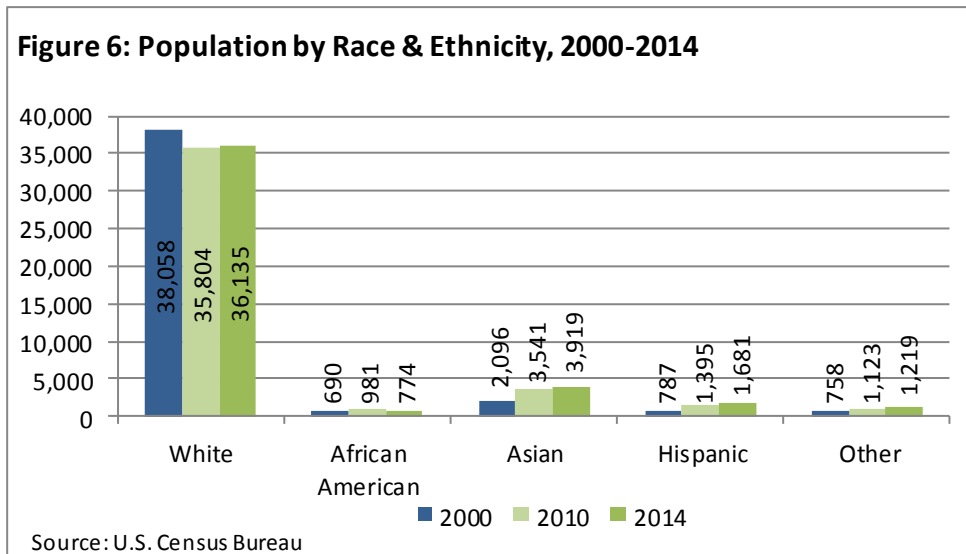
Table 3: Arlington Head of Household by Age

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15-29	1,436	1,527	1,672	236	16%
30-44	5,514	5,006	5,217	-297	-5%
45-59	5,788	5,786	5,138	-650	-11%
60-74	3,638	4,991	5,531	1,893	52%
75+	2,593	2,409	3,286	693	27%
Total	18,969	19,719	20,844	1,875	10%

Source: U.S. Census Bureau & MetroFuture Projections

Race & Ethnicity

Arlington's racial composition has changed in recent years. Though town residents are primarily White non-Hispanic (83%), this population decreased 5% between 2000 and 2014. In this time, Arlington has seen an increase in residents who identify as Asian, Hispanic, African-American, or some other race (87%, 114%, 12%, and 61%, respectively). However, members of these races and ethnicities still represent less than 16% of all Arlington residents.



Broadly speaking, these trends are consistent throughout the surrounding area, with the MAPC region and Massachusetts also experiencing a decrease in the Caucasian population and an increase in minority populations.

Education

Enrollment

Trends in recent enrollment in Arlington's public school district reflect the population changes discussed above. As the school-age population increased 14% between 2000 and 2010, enrollment in the school district saw steady increases in almost every year from 2003 to 2014.

Table 5: Arlington Public School Enrollment

Year	Total Enrolled	Change f/ Previous Year	Minority Population	English Language Learner	Low- Income Status
2003-04	4,425	n/a	14.8%	15.0%	8.4%
2004-05	4,486	-0.8%	15.8%	17.2%	8.7%
2005-06	4,522	-0.6%	18.0%	17.7%	10.8%
2006-07	4,548	0.3%	19.0%	18.6%	9.7%
2007-08	4,532	2.4%	19.5%	19.6%	9.7%
2008-09	4,654	0.1%	20.6%	20.3%	10.8%
2009-10	4,713	-1.3%	21.5%	20.7%	10.8%
2010-11	4,808	-2.6%	21.7%	21.7%	11.1%
2011-12	4,858	-3.8%	22.7%	22.3%	11.5%
2012-13	4,903	-0.5%	23.0%	20.4%	11.3%
2013-14	5,020	-2.2%	23.6%	20.3%	11.5%

Source: Department of Elementary and Secondary Education

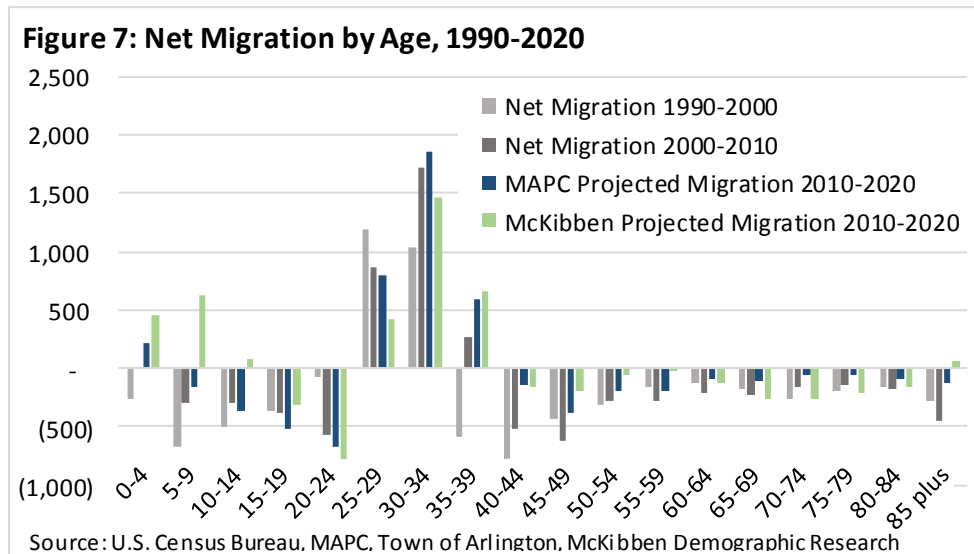
Changes in the Arlington student population reflect increased racial and ethnic diversity in town. In the past decade, the minority student body increased by 109% (714 students), the low-income student population increased 54% (202 students), and students for whom English is not their first language increased 53% (354 students).

It is not anticipated that current enrollment increases will continue indefinitely. They are a function of a rebounding 20-34-year-old population, which saw substantial declines from 1990 to 2010. As these younger residents settle in Arlington, their children may drive up enrollment, but even Generation X will eventually become empty nesters, beginning after 2020 when the oldest of this generation turn 50. As a result, MAPC projections indicate Arlington's school age population may peak around the year 2020, and will likely decline thereafter.

But regardless of the projections for the post-2020 period, the Arlington Public Schools are currently facing space shortages due to increasing enrollment. In response, the Town is engaged in a capital planning effort to meet growing needs. As part of that process, the Town engaged the services of HMFH Architects and demographer Jerome McKibben to develop independent forecasts of future enrollment. Those consultant forecasts, which rely on a mix of local- and county-level data on fertility and migration, also project "peak children" in 2020 and declines in enrollment thereafter.⁵ However, the magnitude of growth is much larger than MAPC projections. Whereas MAPC projects the population age 5-14 years will increase by 117 between 2010 and 2020, the consultant projects it will increase by more than 1,500.

Given the rapid and unexpected growth in enrollment since 2010 and the need for consistency across the town's housing and capital planning efforts, Town staff asked MAPC to investigate the discrepancy between the consultant forecasts and MAPC projections. Analysis determined that discrepancies between the MAPC and consultant projections are principally due to different migration assumptions. The consultant model anticipates that the 2010-2020 period will see substantial net positive in-migration of children under the age of 15, an age group that experienced net outmigration during the 1990s and 2000s. MAPC projections also anticipate that outmigration of children under the age of 10 will slow or reverse over that same period, but not to the same extent as the consultant's model.

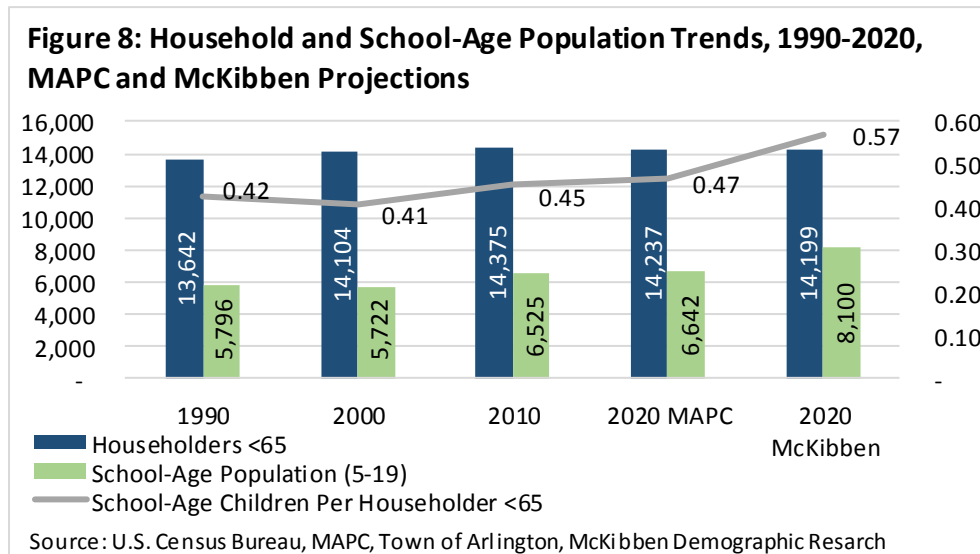
⁵ See <http://www.arlington.k12.ma.us/news/announce/Updated_Arl_Population_and_Enrollment_Forecasts_12-15.pdf> for more information on the consultant's analysis.



While the consultant model anticipates substantial in-migration of children, it projects *less* net in-migration of residents age 20-34 and comparable rates of in-migration for people age 35-44 compared to MAPC projections. In other words, the consultant projections anticipate more school-age children moving in, but less net in-migration of people who could be their parents. This suggests that in addition to the total change in population, the consultant projections imply a substantial shift from non-family to family households within the town.

While the consultant projections were prepared for school planning purposes and do not include forecasts of future households, MAPC has attempted to infer the household growth that might be associated with the projected population change. Our calculations indicate that the consultant projections imply household growth of approximately 525 households between 2010 and 2020, compared to MAPC's projections of 750 new households over that same time period. The two sets of projections are consistent in anticipating a decline of 140 to 180 households headed by someone under the age of 65—those most likely to have children in the public schools. The only substantial differences are in the anticipated number of householders over the age of 65, which are responsible for all net household growth in the town. MAPC's projections for this age group are higher than the consultant's by 185 households.

Though the number of under-65 householders is consistent across the two sets of projections, the school age projections in the consultant report are 20% higher than MAPC's projections for the year 2020 most likely due to the number of school-age children per household. The chart below shows the number of households headed by someone under the age of 65, the number of school-age children, and the ratio of the two. Since 1990, the number of school-age children per non-senior household has ranged between 0.41 and 0.45. MAPC anticipates this will increase to 0.47 by the year 2040. The consultant projections suggest that this ratio will increase to 0.57 by the year 2020: the number of households is smaller than MAPC projects, but the number of children in these households is much higher.



In other words, the consultant projections imply that recent and anticipated increases in enrollment are not directly related to housing construction *per se*, but result from disproportionate replacement of smaller non-family households with large family households. In fact, the consultant report assumes an average size of 3.4 persons for households moving into Arlington—50% larger than the average Arlington household, and nearly twice as large as the average household assumed to be moving out (1.9 persons.) This pattern is consistent with anecdotal reports about housing turnover in town, though hard to verify given the lack of geographic specificity in available migration data. If it is in fact happening, then MAPC projections may well have underestimated the school-age population that can be accommodated by the existing housing stock.

Overall, it seems that the consultant projections emphasize the dynamic involved in the turnover of housing from childless older households to younger and larger families with children. While this dynamic is well underway and has significant implications for school enrollment, it tells only part of the story about housing demand in town. Indeed, increased pressure on the town's existing housing supply (especially single-family homes) caused by growing desirability of the Arlington public schools may create an even greater need for new multifamily housing for low-income and smaller households priced out of the town's single-family market. Provision of new housing for aging seniors, non-family households, and couples without children will help retain household diversity and will enable more residents to remain in Arlington as they age, but is likely to have little effect on school enrollment.

Educational Attainment

Arlington's population is highly educated: 66% of those age 25 years and older has a bachelor's degree or higher educational attainment. Overall, a higher rate of this population has achieved higher educational attainment than the rest of the county and the state.

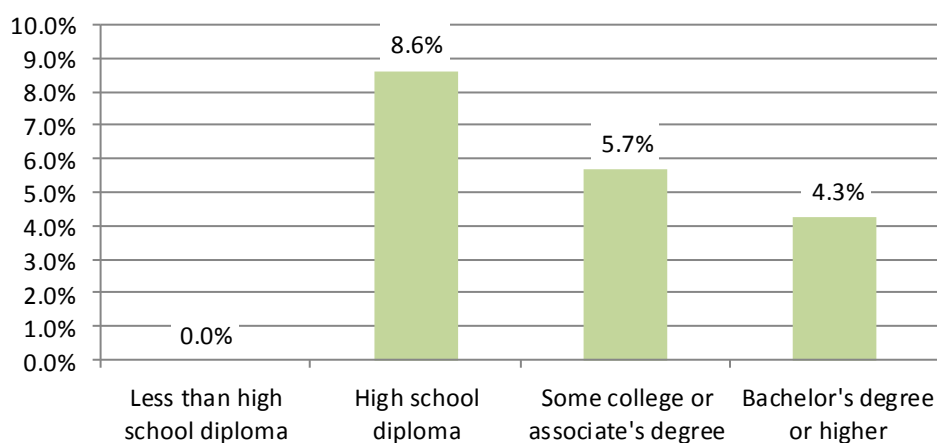
Table 6: Educational Attainment, Arlington, County, State

	High School without Diploma	High School Diploma	College without Degree	Bachelor's Degree or Higher
Arlington	4.3%	14.8%	10.3%	66.2%
Middlesex County	4.3%	21.9%	13.7%	50.2%
Massachusetts	6.0%	25.9%	16.6%	39.0%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Arlington residents with higher education levels experience lower unemployment rates, as might be expected. Between 2009 and 2013, the overall unemployment rate in town was 6%. However, it is higher among those with less schooling and lower among those with more. (The estimated 0% unemployment rate among those who did not finish high school may be attributable to sampling error in such a small population.)

Figure 9: Arlington Unemployment by Educational Attainment



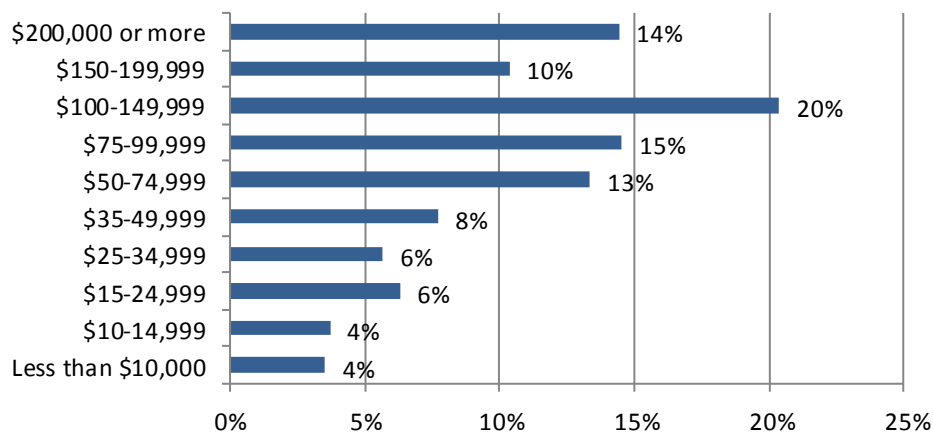
Source: U.S. Census Bureau, 2009-2013 American Community Survey

Household Income

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. Median household income in Arlington is \$89,841, though median family income is notably higher at \$117,590 and median non-family income is \$60,271.

Nearly three in ten Arlington households have annual incomes between \$50,000 and \$99,999. A similar share have incomes below \$50,000 a year. Households earning more than \$100,000 a year comprise 34% of the total.

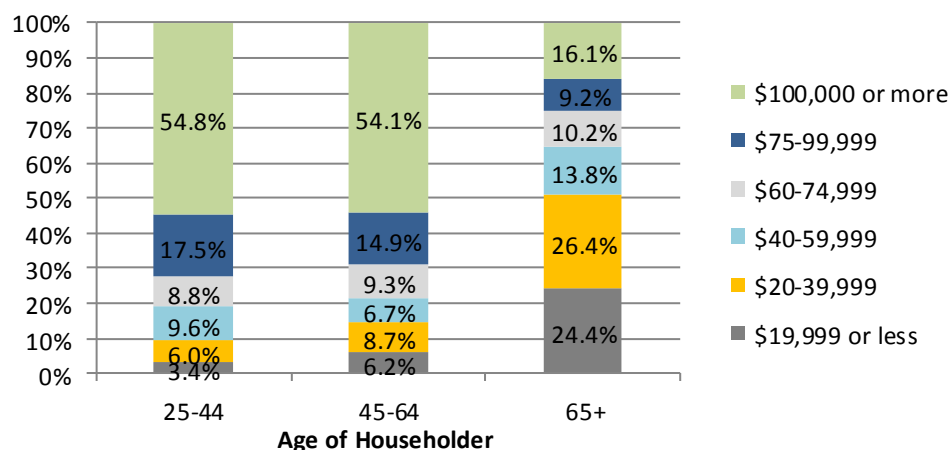
Figure 10: Arlington Household Income Distribution



Source: U.S. Census Bureau, 2009-2013 American Community Survey

In addition to varying by household type, Arlington household income varies greatly by age of householder. More than half of those aged 25-44 and 45-64 earn \$100,000 or more annually. Meanwhile, there is much income diversity among senior householders. Only 16% of householders 65 years and older earn \$100,000 or more, while half have annual household incomes of less than \$39,999.

Figure 11: Arlington Household Income by Age of Householder



Source: U.S. Census Bureau, 2009-2013 American Community Survey

Poverty Rate

Arlington has an extremely low poverty rate. Only about 1% of town families live below the poverty level. This rate stands in stark contrast to that of Middlesex County (5%) and the Commonwealth (8%). The poverty rate in Arlington is higher among families with female householders (nearly 3%), as is often the case.

Table 7: Arlington Families with Incomes Below the Poverty Level

Family Type	%
All Families	1.2%
With Related Children Under 18	1.5%
Married Couples	0.8%
With Related Children Under 18	0.7%
Families with Female Householders	2.6%
With Related Children Under 18	3.5%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Housing Stock

The following section examines Arlington's current housing supply and how it has changed over time. Housing type, age, tenure, vacancy, and recent development in Arlington are assessed in order to build understanding of how well suited the housing stock is to the population.

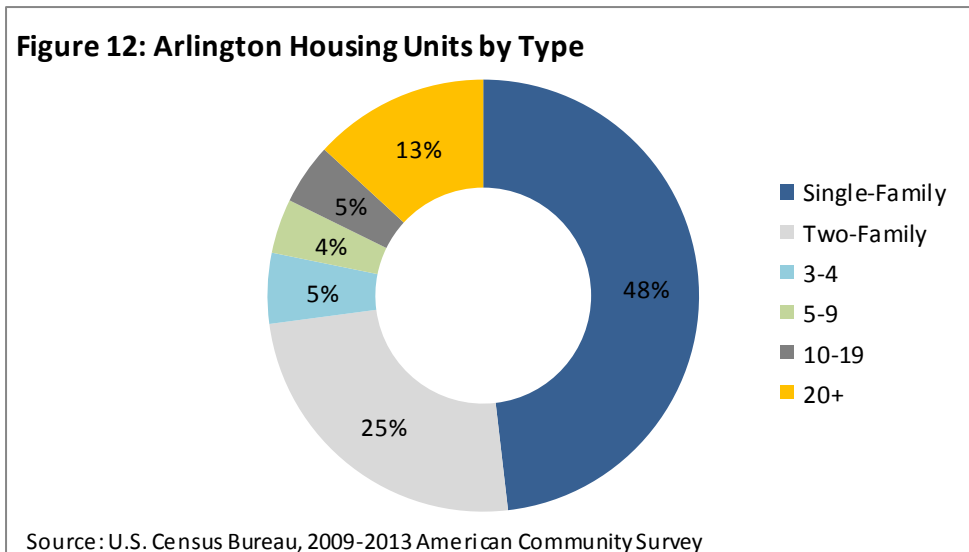
Key Findings

- Arlington has a diverse housing supply, with a slight the majority of units in multifamily housing of various scales.
- More than half of the housing stock was built prior to 1939, which makes Arlington eligible to receive CDBG funding for affordable housing and other uses but also poses maintenance issues and challenges regarding updating.
- The majority of Arlington homes are owner-occupied, though younger householders and seniors are more likely to rent.
- Arlington has a very low vacancy rate, compared to both the MAPC region and Massachusetts, with especially few opportunities in the rental market.
- Median home sale prices increased dramatically between 2009 and 2014 (nearly 30% after adjusting for inflation), surpassing even the 2004 peak, and median rent is at the high end compared to many Inner Core neighbors.
- Arlington permitted nearly 800 new housing units between 2000 and 2013, most of which were in multifamily developments, yet even so most Inner Core communities outpaced them in growing their housing supplies.
- Projections indicate the need for more housing to meet demand through 2020, especially multifamily housing. If historic permitting trends and the town's development pipeline are any indication, Arlington should be able to produce these units in the remaining time.

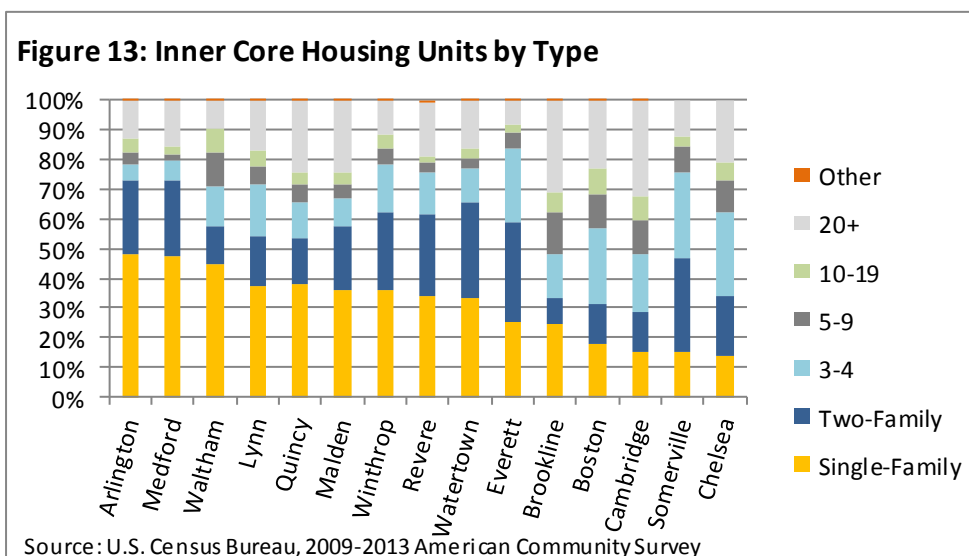
Type & Age

There are 19,552 housing units for Arlington's 18,969 households. A slight majority of units are in multifamily housing, and the remainder are single-family homes. One-quarter of units are in two-

family homes, and another quarter is distributed among larger multifamily structures including slightly more than 10% in buildings with 20 or more units.

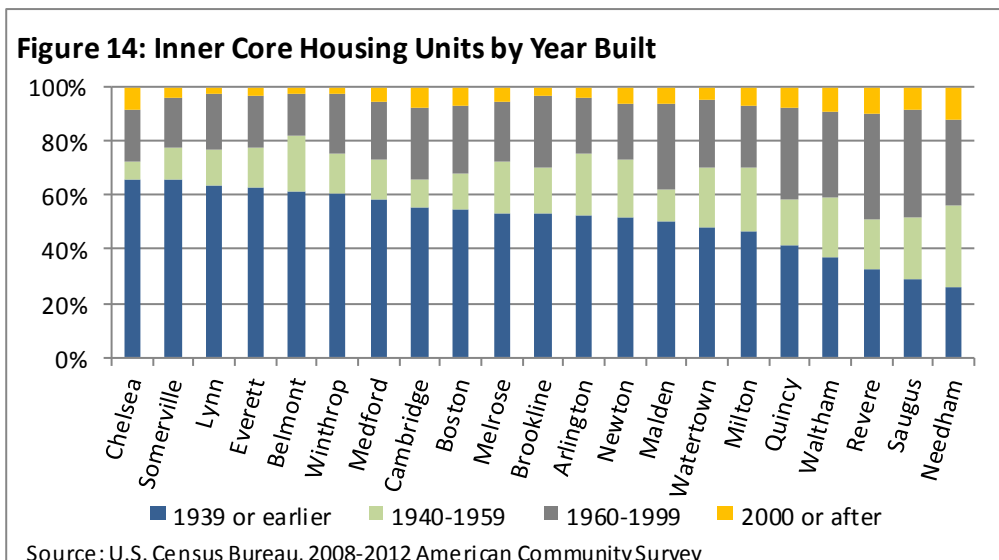


Though more than half of Arlington's housing supply is in multifamily developments, its rate of single-family housing is still higher than in all other Inner Core municipalities.



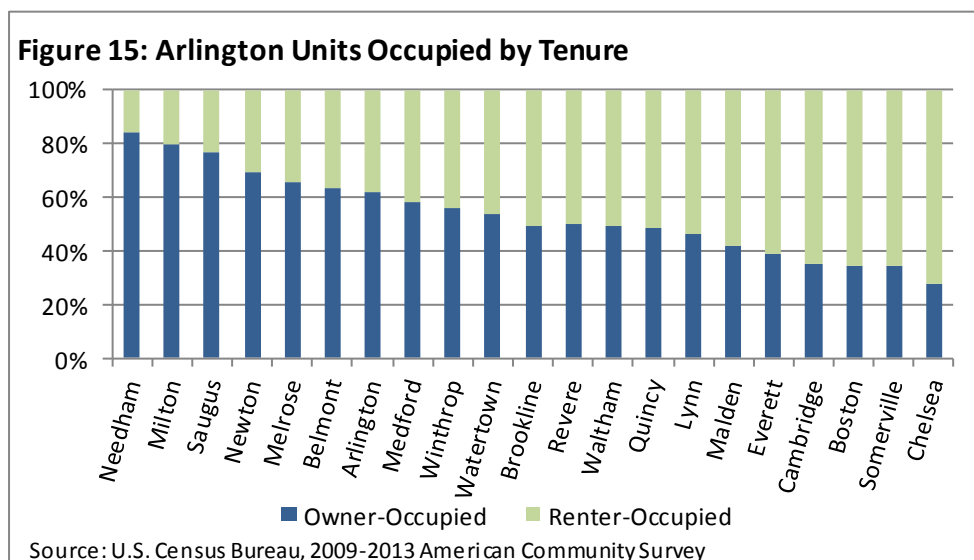
Much of Arlington's housing stock is older, with more than half of units built before 1939. The amount of housing built prior to this date, plus the town's aging population and number of low- and moderate-income households, makes Arlington eligible to receive funding through the U.S. Department of Housing and Urban Development (HUD) as an Entitlement Community from the CDBG Program and HOME Investment Partnerships Program for affordable housing. In addition, older structures can lack heating and energy efficiencies and may not be code compliant, which adds to monthly utility and maintenance costs that impact the affordability of older, outdated

units for both owners and renters. Despite this high rate of older housing in Arlington, the town has more newer housing units than many of its neighbors.

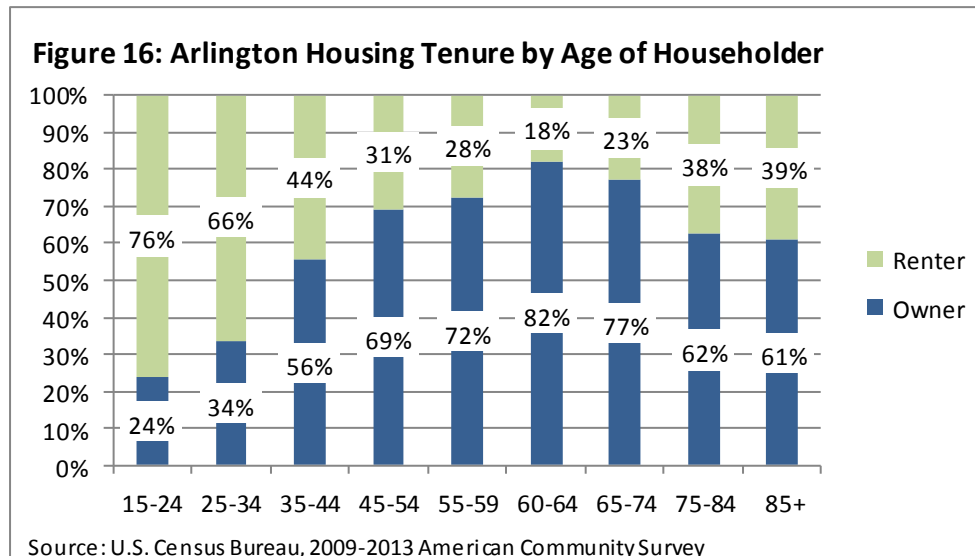


Tenure

The majority of Arlington's housing stock is owner-occupied. While rental housing makes up more than a third of the town's housing inventory, most other Inner Core communities have lower rates of homeownership. When rental housing is limited and demand is high, rental rates tend to rise.



If you live in Arlington, the likelihood that you own your home generally increases with age. That is, until you get to your 70s, at which point the rate of homeownership remains high but begins to fall. This means that renting is more common among Arlington's younger householders: Nearly three-quarters of those age 15-24 rent, as does 66% of those age 25-34.



Vacancy

According to ACS 2009-2013 data, 96% of housing units in Arlington are occupied. The town's vacancy rate of 4% (782 units) is considered very low. This vacancy rate is lower than that in both the MAPC region (6%) and Massachusetts (9%). The only vacancies in Arlington are on the rental market.

Housing Market

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

Sale Prices & Volume

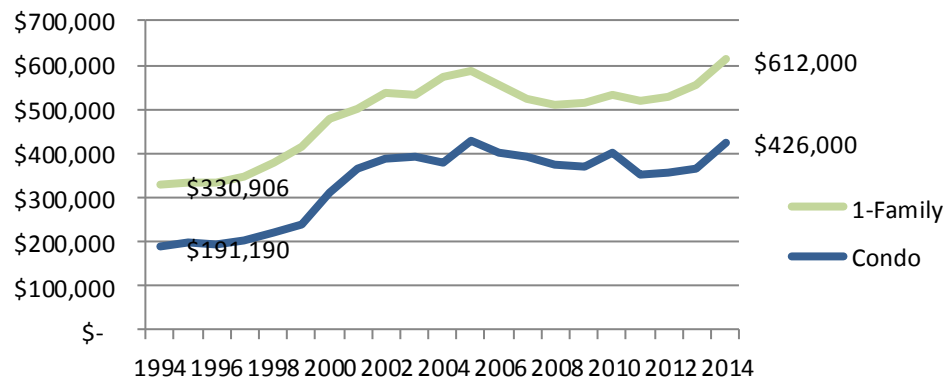
Over the last two decades, fluctuations in the Arlington housing market have been more or less consistent with broader state and national trends. Both sale volume and value hit a peak in the mid-2000s, before the bubble burst a few years later. Today, housing prices are again on the rise, though sales are slower to recover.

If a person bought a median-price home in Arlington in 2009, when prices were the lowest they'd been since 2003, it would have cost \$426,500, according to market data from The Warren Group. Today, that equivalent home would be \$461,793 (8% more) due to inflation.⁶ Home sales prices in Arlington increased by more than just inflation. By 2014, the median sales price was \$550,000, 29% higher than the 2009 median even after adjusting for inflation. That year, a median-priced single-family home was \$612,000 and a condominium was \$426,000. Median

⁶ Inflated home prices result from insufficient supply, increases in the cost of raw materials, or increases in demand.

home sales price that year even surpassed the 2004 peak of \$536,452 (in 2014 inflation-adjusted dollars). Arlington residents feel there is a housing crisis, reporting multiple offers above asking price and an increase in the number of million-dollar houses in town.

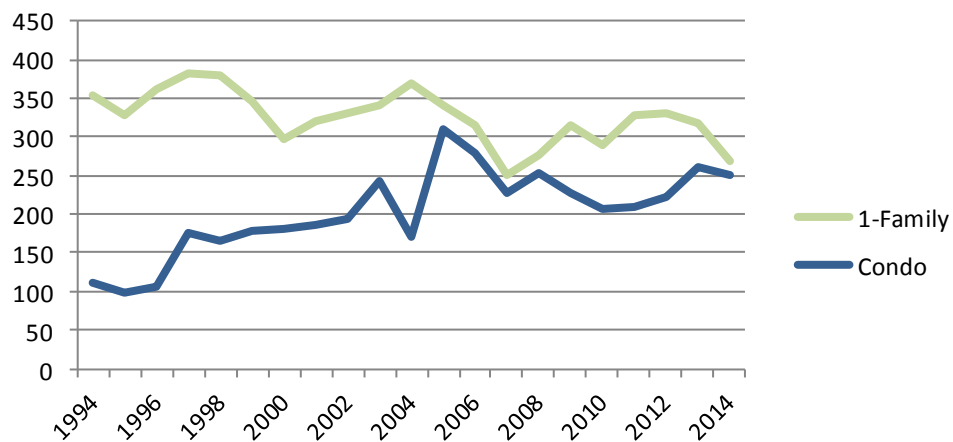
Figure 17: Arlington Median Home Prices, 1994-2014, Adjusted for Inflation



Source: The Warren Group, 2014, in a adjusted 2014 dollars

Generally, the volume of home sales in Arlington began declining after 2005, loosely when sales price began falling. In 2009, when prices began rising, sales also began to increase, though not consistently over the long term. As demand for housing in Arlington increased, turnover slowed. Fewer homes on the market meant fewer opportunities for new residents to move in, and home prices continued to rise as demand went unmet.

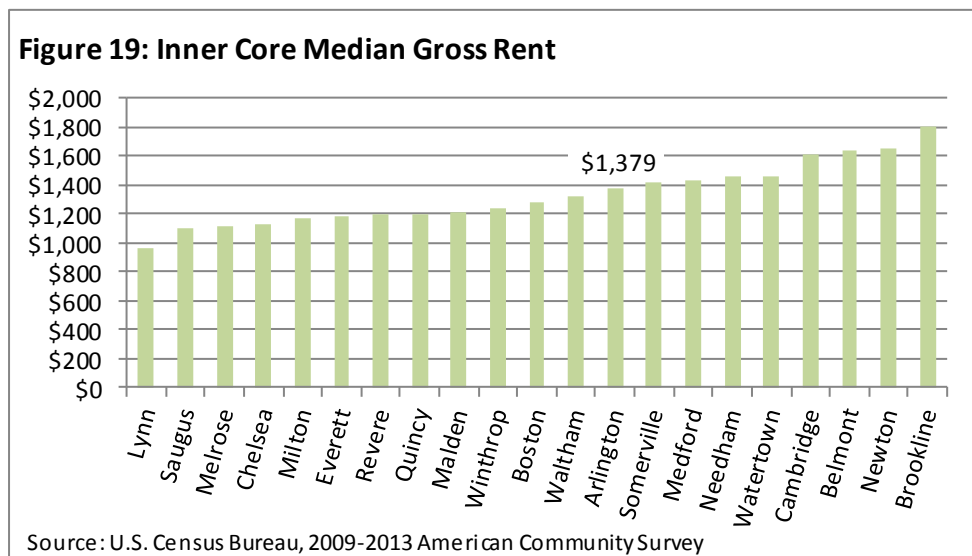
Figure 18: Arlington Home Sales by Type, 1994-2015



Source: The Warren Group, 2015

Rental Market

Median gross rents in the Inner Core sub-region range from just under \$1,000 to nearly \$2,000. At \$1,379, Arlington's median gross rent is on the higher end of that range and higher than Middlesex County's median gross rent of \$1,268.



However, Census rental data does not provide the best understanding of Arlington's current market. First, rents are self-reported via the American Community Survey and therefore not necessarily reliable. Second, they represent units that were leased at any time prior to survey response, so they may be outdated.

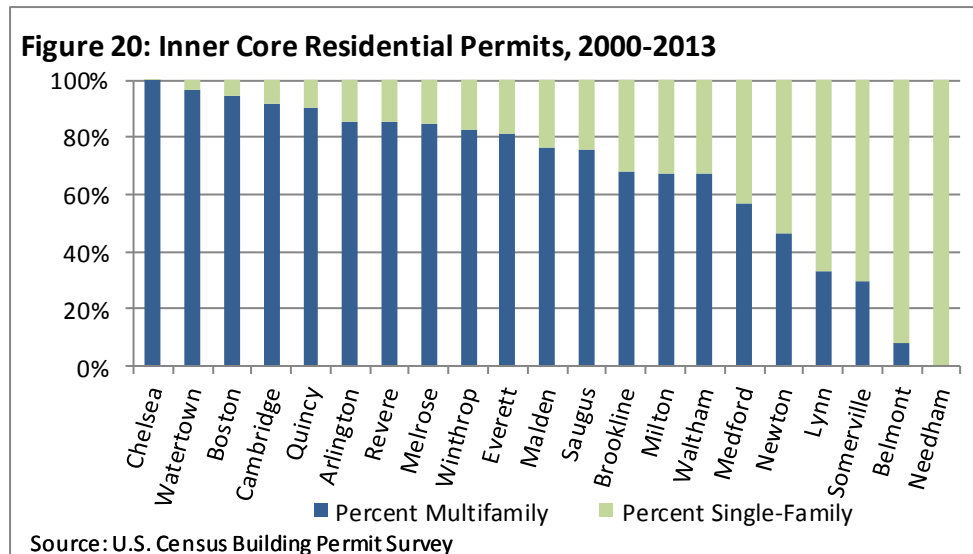
The website PadMapper, on the other hand, gathers rental data from independent landlords and rental websites, such as Oodle, RentalHomesPlus, Rent.com, and ApartmentFinder, reflecting recent listings rather than occupied rental units. According to the 91 apartments listed in November 2015, median rent in Arlington is \$1,950. This is higher than the ACS gross rent estimation of \$1,379 by \$571.

While Arlington's overall rental housing market was quite tight at this time, there were especially few larger units listed. While there were 8 studios, 30 1-bedroom apartments, and 39 2-bedroom apartments listed, there were only 6 3-bedroom, 7 4-bedroom, and 1 5-bedroom apartments. This means that all potential new residents seeking to rent in Arlington have limited options available to them, and larger households will have an even harder time.

Housing Units Permitted

Though permitting trends are not a perfect indication of the rate at which a municipality expands its housing stock, because they can be underreported to the Census or units are not always built even if permits are issued, they are a good indication of the rate of housing growth a community supports. Between 2000 and 2013, Arlington issued 779 residential permits. While this is not an

insignificant number of units, most are in a few large developments including The Legacy in Arlington Center, Arlington 360, Brightview Assisted Living, and Brigham Square.



Only five Inner Core communities had higher rates of multifamily permitting than Arlington: Chelsea, Watertown, Boston, Cambridge, and Quincy. The majority of permitting in Arlington during this timeframe was for multifamily housing: 667 permits or 86% of the total. Since 2010, permitting for multifamily housing has been on the rise in Arlington, while permitting for new single-family housing has been less common (no permits for new single-family houses were issued in 2011 or 2012). Despite relatively high rates of permitting, those in the local real estate community note that housing supply remains tight and demand is increasing.

Development Pipeline

As of April 2016, Arlington has six multifamily developments in various stages of planning totaling more than 50 new residential units. Several of these projects will be developed by the Housing Corporation of Arlington and will be 100% affordable.

Table 8: Arlington Development Pipeline, April 2015

#	Development	Location	Units	Percent Affordable	Stage
1.	20-26 Westminster	Arlington Heights	9	100%	Permitted, in design
2.	Kimball-Farmer House	Arlington Heights	3	100%	Construction
3.	428 Massachusetts Ave.	Arlington Center	3	0%	Construction
4.	117 Broadway	East Arlington	14	100%	Projected
5.	19 Rear Park Ave.	Arlington Heights	25	100%	Projected

Source: Town of Arlington

Projected Demand for Housing Units

MAPC projects robust demand for housing in Arlington in the coming years. Given units permitted between 2010 and 2013, projections call for an additional 321 units in a variety of housing types by 2020 to meet demand. During the most recent six-year period, Arlington permitted 463 housings, 435 of which were in multifamily developments at Arlington 360, Brightview, and Brigham Square. If the recent rate of housing production were to continue, Arlington would be able to meet or even exceed projected future demand.

Housing Affordability

Key Findings

- Nearly a third of Arlington households are low income, with rates especially high among elderly unrelated households, and therefore eligible for most deed-restricted affordable housing.
- More than a third of all households are cost burdened, defined as paying more than 30% of annual household income on housing. Both low-income and middle-income households are similarly cost burdened. Elderly households experience even higher rates of cost burden.
- Arlington's median gross rent is more than fair market rents for all but the largest units.
- Foreclosure is not a serious issue in Arlington.
- Arlington's subsidized housing inventory (SHI) is increasing, but at 5.64%, the town has not yet met the state affordable housing target of 10% of total year-round housing.

Households Eligible for Housing Assistance

One measure of affordable housing need in a community is the number of local households eligible for housing assistance. Federal and state programs use area median income (AMI), along with household size, to identify these households. Table 8 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Arlington. Typically, households at 80% of AMI and below qualify for housing assistance.

**Table 9: FY2015 Affordable Housing Income Limits,
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
1 Person	\$20,700	\$34,500	\$48,800
2 Person	\$23,650	\$39,400	\$55,800
3 Person	\$26,600	\$44,350	\$62,750
4 Person	\$29,550	\$49,250	\$69,700
5 Person	\$31,950	\$53,200	\$75,300
6 Person	\$34,300	\$57,150	\$80,900
7 Person	\$36,730	\$61,100	\$86,450
8 Person	\$40,890	\$65,050	\$92,050

Source: HUD, 2015

Nearly a third (27% or 5,185) of all Arlington households (19,073) is categorized as low income. More specifically, 11% of all households fall into the extremely low-income category, 9% into the very low-income category, and 7% earn 50-80% of AMI. The highest rate of low-income status is among elderly non-family households in Arlington: 64% of all households of this type are low income. More than a third (33%) of elderly families and nearly a third (29%) of “other” households are also low income.

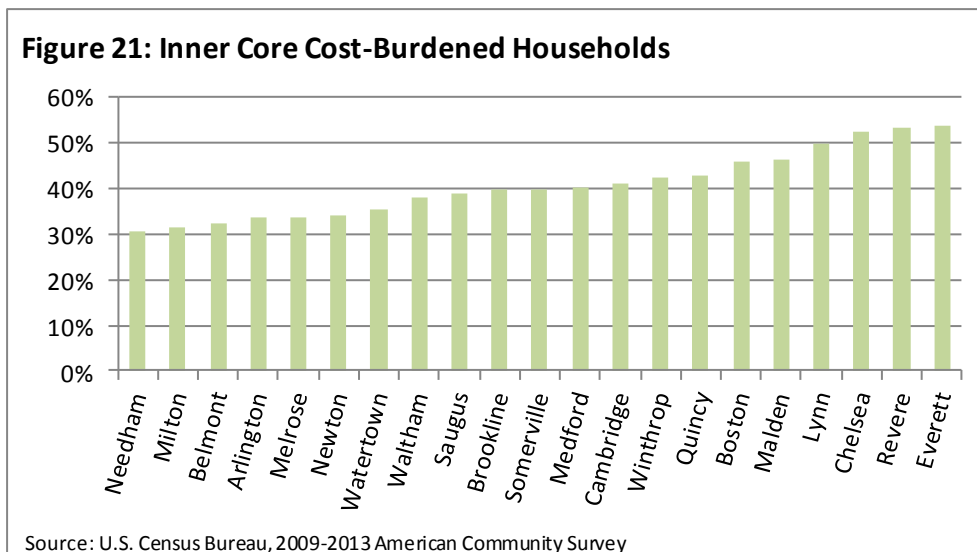
Table 10: Income as Percent of AMI by Household Type/Size, Arlington

	Total Households	Low-Income Households			
		<30% AMI	30-50% AMI	50-80% AMI	>80% AMI
Elderly (1-2 Members)	2,260	6.4%	12.4%	14.2%	67.0%
Elderly Non-Family	2,920	32.5%	19.0%	12.8%	35.6%
Small Related (2-4 Persons)	7,795	4.0%	4.1%	3.5%	88.4%
Large Related (5+ Persons)	829	1.8%	6.0%	6.0%	86.1%
Other	5,269	13.6%	8.7%	6.9%	70.8%
Total	19,073	11.2%	8.7%	7.3%	72.8%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

Housing Cost Burden

Another method to determine whether housing is affordable to a community’s residents is to evaluate the portion of a household’s gross income that goes towards housing costs. Households that spend more than 30% of their income on housing are housing cost burdened, and those that spend more than 50% are severely cost burdened. HUD considers a rate of 30% or higher cost-burdened households and 15% or higher severely cost-burdened households to pose a significant issue for a community.



In Arlington, 33% of all households are cost-burdened, just above HUD's threshold for concern, while 14% percent pay more than 50% of income on housing costs, just under HUD's threshold. Most Inner Core municipalities have similar or even higher rates of cost burden, indicative of the high housing costs across the sub-region. In Arlington, renters and owners experience comparable rates of cost burden: 31% compared to 29%. Typically, owners experience notably higher rates, but in Arlington high rents have made renting less affordable than in the past.

Cost Burden by Type

In Arlington, rates of cost burden are high across all household types, though some are more impacted than others. Elderly non-families experience the highest rate of cost burden and severe cost burden.

Table 11: Cost Burden by Household Type, All Households, Arlington

Household Type	Households	Cost Burden		Severe Cost Burden	
		Count	Percent	Count	Percent
Elderly (1-2 Members)	2,260	675	30%	280	12%
Elderly Non-Family	2,920	1,470	50%	835	29%
Small Related (2-4 Persons)	7,795	1,785	23%	700	9%
Large Related (5+ Persons)	829	244	29%	60	7%
Other	5,269	1,459	28%	694	13%
Total	19,073	5,633	30%	2,569	13%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative, less costly market-rate housing is available to them, it is important to consider rates of cost burden among low-income households specifically because they tend to have fewer options. In Arlington, one-third of all low-income households are cost burdened and 41% are severely cost burdened. Rates of cost burden are highest among elderly

families, large families, and elderly non-families, while rates of severe cost burden are highest among small families, elderly non-families, and “other” households.

Table 12: Cost Burden by Household Type, Low-Income Households, Arlington

Household Type	Total	Cost Burden	Severe Cost Burden
Elderly (1-2 Members)	745	45%	22%
Elderly Non-Family	1,880	32%	43%
Small Related (2-4 Persons)	905	21%	52%
Large Related (5+ Persons)	115	39%	39%
Other	1,540	24%	42%
Total	5,185	30%	41%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

Middle-Income Housing Problems

Because housing costs in Arlington are so high, even middle-income households spend a high proportion of their incomes to live in town. More than of a third of these households, earning 80-120% of AMI, are cost burdened.⁷ The rate is higher among homeowners (41%) than renters (23%), perhaps reflecting high mortgage payments relative to rental rates.

Table 13: Cost Burden for Households at 80-120% of AMI, Arlington

	#	%
Total Households	3,025	n/a
With Housing Problem	1,020	34%
Total Owner-Occupied Households	1,800	n/a
With Housing Problem	740	41%
Total Renter-Occupied Households	1,225	n/a
With Housing Problem	280	23%

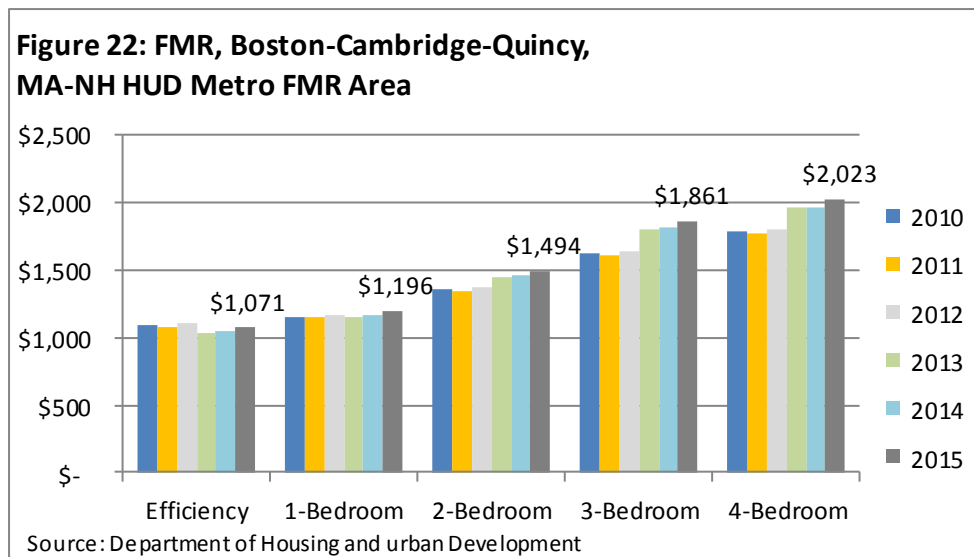
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

Fair Market Rents

Figure 20 below illustrates Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston Metropolitan Statistical Area, which includes Arlington. The upward trend reflects the annual adjustment factor intended to account for rental housing demand. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more rental housing at

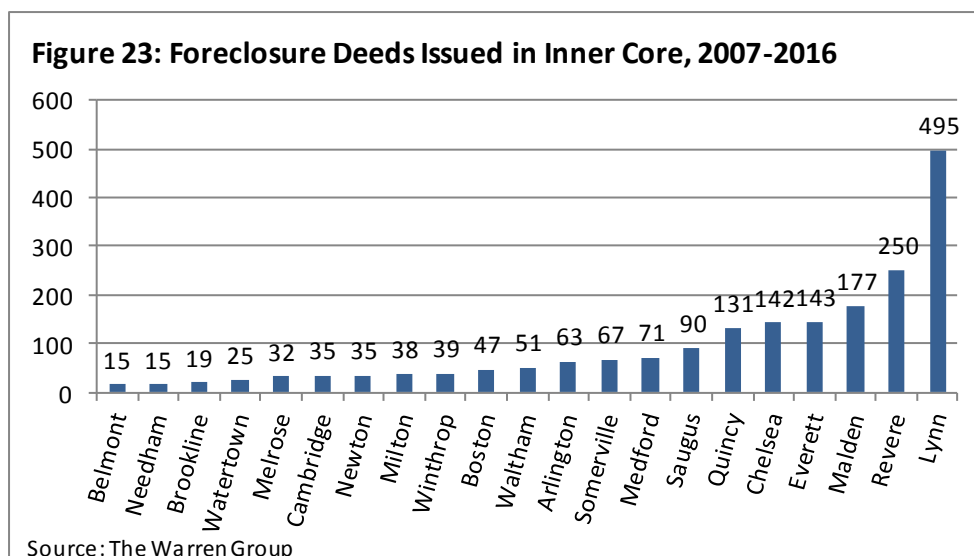
⁷ A household is said to have a housing problem if it has one or more of the following problems: housing unit lacks complete kitchen facilities, housing unit lacks complete plumbing facilities, household is overcrowded (meaning there is more than one in person to a room), and/or household is cost burdened. 2009-2013 ACS data estimates indicate that less than 1% of Arlington’s occupied housing units are afflicted by problems #1, #2, or #3 (0.9%, 0.2%, and 0.9% respectively). Therefore, it can be concluded that the most prominent housing problem in town is #4: cost burden.

multiple price points. Arlington's median gross rent, according to either Census (\$1,379) or PadMapper (\$1,950) data is higher than 2015 Fair Market Rents for all unit sizes other than those with four bedrooms.



Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis, though foreclosures did surge over the last decade. In Arlington between 2007 and 2016, there were 63 foreclosure deeds issued. As these homes were foreclosed, their occupants were forced to relocate in search of affordable housing options. More than half of the Inner Core municipalities saw fewer foreclosures than Arlington during that timeframe, with Belmont and Needham issuing the fewest foreclosure deeds at 15 each. On the other end of the spectrum, Lynn issued 495 foreclosure deeds.

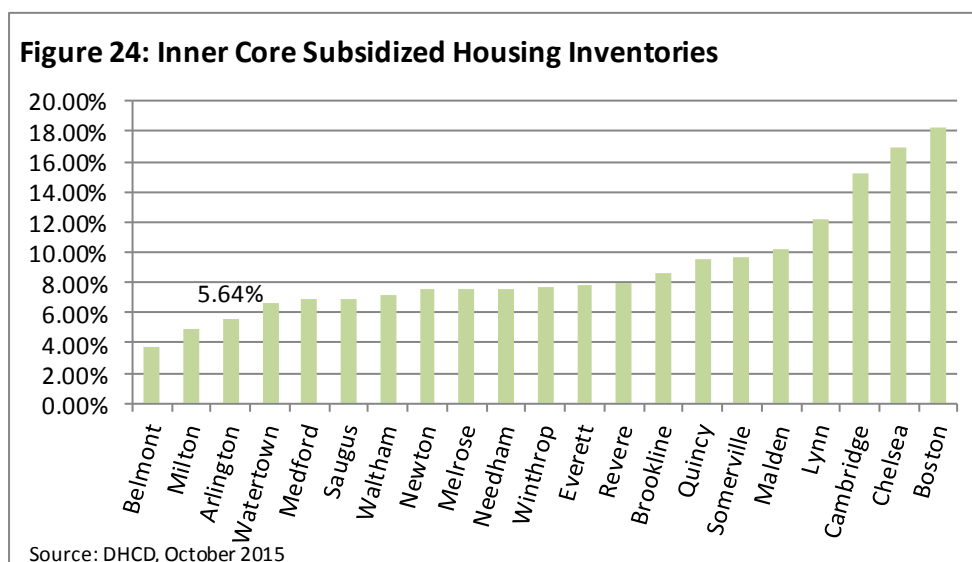


Most foreclosure deeds, across the sub-region, were issued between 2008 and 2012. For the most part, the number of foreclosures has dropped off dramatically since then. Arlington issued 4 foreclosure deeds in 2013, 8 in 2014, 2 in 2015, and only 1 in 2016.

Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AML. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and selection follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI. With 1,121 affordable units out of 19,552 total year-round housing units, Arlington's SHI is 5.64% as of October 2015. Within the Inner Core sub-region, most municipalities have higher ratings on the SHI, and five municipalities have exceeded 10%.



Though Arlington has not yet met the state's 10% target, it has made progress, increasing from 4.43% in 1997 to today's rate of 5.64%. To meet the target, the town requires an additional 834 eligible units.

Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market-rate units increases in order to preserve or exceed the current proportion. While Arlington has nearly 900 units that are affordable in perpetuity, 256 are set to expire

between now and 2059. Most of these units are subsidized by HUD, though some are subsidized by DHCD, MassHousing Partnership (MHP), and MassHousing.

Millbrook Square is of particular concern. Built in 1982 with HUD financing, its affordability requirements first expired in 2002. The owner, Corcoran Jennison, has kept it affordable since then with a series of 5-year contracts with HUD, but could cease that practice at the end of any 5-year term. Keeping this project affordable, with 146 affordable elderly units, is of critical importance to the community.

Development Constraints, Capacity, & Opportunities

As a high-density, largely built-out town, Arlington offers limited development opportunities amidst many constraints. At the same time, the Town has a number of tools to meet housing need and demand already at its disposal. This section first assesses geographic development constraints and regulatory barriers to residential development, then assesses Arlington's existing tools and resources that can be used to overcome them, and finally examines areas of town with potential for new housing development and redevelopment.

Natural & Physical Constraints

Land Availability

Arlington is 3,510 acres, of which 6%, or 216 acres, is water. These bodies include Spy Pond and a smaller pond in Menotomy Rocks Park. Wetlands compose just 13 acres. Another 173 acres, or 5% of the total, are permanently protected open space inappropriate for development.

In addition to these hard constraints, flood zones can also impede development. In Arlington, 518 acres, or 15% of total land area, fall in the 100-year and 500-year flood zones. Development occurring here requires high levels of insurance.

There are several sites in town that are contaminated to some degree (see appendix for locations on map). These include Chapter 21E tier classified sites: a gas station/service area at 85 River Street, a commercial property at 882-892 Massachusetts Avenue, a MBTA bus station at 1389 Massachusetts Avenue, a site on Route 2 West at mile marker 132, and the Arlington High School at 869 Massachusetts Avenue. This last site was reported for a chemical vapor leak that may be due to the dry cleaners that used to be located there. The problem was monitored, but not addressed due to technological difficulties with non-localized leaks.

There are also Site Activity & Use Limitation (AUL) sites, or brownfields, in town. These include an MBTA parking lot at 1395-1425 Massachusetts Avenue; 51 Grove Street; 180 Mountain Avenue; 24 Central Street; 1386 Massachusetts Avenue; the Arlington Catholic Playing Field on Summer Street; and Brigham Square Apartments, a commercial property, and associated parking lot at 30 Mill Street. The playing field has not been remediated, either because it's not considered to pose a significant risk or for some other reason. Brigham Square, on the other hand, has been remediated and the contamination "reduced to background." Both Chapter 21E tier and AUL sites are contaminated with oil and/or hazardous materials, and require a certain degree of remediation prior to development. The high cost of this pre-development work can deter re-use of these sites.

In addition to these constraints, the built environment poses further challenges to new development. Small lot sizes make multifamily through mixed-use development difficult. In the past, developers of this housing typology have had to assemble several parcels to make projects of scale work. This in and of itself is problematic because Arlington is a high-density town that the community feels it is largely built-out. There are no favorable sites for greenfield development. Housing production will be primarily limited to infill and redevelopment. Identifying these opportunities and working with property owners and developers to facilitate housing production will take time and determination.

Municipal Infrastructure

Water & Sewer

The Town of Arlington receives its water and sewer service from the Massachusetts Water Resources Authority (MWRA). The Town has responsibility over the maintenance of local water and sewer infrastructure. Collectively, the Arlington Department of Public Works' (DPW) Water/Sewer Division maintains 135 miles of water mains, 127 miles of sewer mains, and 9 sewer main stations, along with many valves, hydrants, service connections, and service shut-offs. Residents and businesses pay for water and sewer use, about \$12 million in total, which the Town then pays the MWRA. Water and sewer rates are set at levels that allow the Town to fulfill its payment obligation to the MWRA while also allowing for operating and capital reserves.⁸

During the last few years, the MWRA has replaced aging pipes and installed new water mains to improve the capacity of Arlington's system. Most recently, beginning in April 2015, MWRA replaced 4,500 feet of 100-year-old pipeline and installed an additional 1,200 feet of new pipeline.⁹ While Arlington faces the usual constraints typical to built-out communities, the Town does not have capacity issues related to water and sewer that will impede housing production.

Roads & Transportation

About 17% of Arlington residents commute to work via public transportation. While there is no rail service in town, buses provide access to the Red Line at Alewife Station and both 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.¹⁰ Nevertheless, some bus routes only have limited service during non-peak hours and parts of town do not receive bus service at all.¹¹

Almost 67% of Arlington residents drive alone to work while 6% carpool. Consequently, Arlington's roads and intersections experience significant congestion during peak commuter

⁸ 2015 Arlington Master Plan.

⁹ Massachusetts Water Resources Authority <<http://www.mwra.state.ma.us/projects/water/7448-arlington-pipeline/7448-update.html>>.

¹⁰ MBTA bus routes that run through Arlington include Routes 62, 67, 76, 77, 78, 79, 80, 84, 87, 350, and 351.

¹¹ 2015 Arlington Master Plan.

periods. There is also considerable congestion at certain locations and times due to school drop-offs and pick-ups.¹²

The Arlington DPW's Highway Division maintains 102 miles of roads, 175 miles of sidewalks, 175 miles of curb, and 8 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 lines, and drainage systems along roads.¹³

DPW is also responsible for snow removal and ice control in winter, but the town has no designated areas for snow removal storage because land is so limited. DPW works with the owners of vacant or underutilized parcels, such as parking lots, to relocate snow during storms. In the recent past, DPW has been forced to move snow to public parks, including a ball field, which could potentially inflict costly damage to these town facilities.¹⁴

The Town of Arlington recently completed the MassDOT-funded Massachusetts Avenue Reconstruction project, which reconstructed Massachusetts Avenue between Pond Lane and the Cambridge city line by improving mobility and pavement conditions for vehicles, bicyclists, and pedestrians. The Arlington Center Safe Travel Project, also MassDOT-funded, will link two sections of the Minuteman Bikeway that are currently separated by a major intersection in Arlington Center. This will also improve pedestrian safety and traffic operations by coordinating signals, shortening crosswalk lengths, adjusting signal timing, and increasing turning lane storage.¹⁵ In addition, the Town recently began conceptual planning for Phase II of a Massachusetts Avenue streetscape project that will span Pond Lane to Mill Street. These projects are intended to decrease congestion by encouraging alternatives to driving such as walking, biking, and taking transit.

Schools

The Town of Arlington operates 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. About 125 high school students from Arlington a year attend the Minuteman Regional High School. Nearly half of Arlington students are in elementary school; enrollment is imbalanced across the seven schools serving grades kindergarten through five. To address this, a redistricting plan went into effect for the 2013-2014 school year.¹⁶

As of the 2015-2016 school year, Brackett, Dallin, and Thompson Elementary Schools were determined to be at capacity. Though Hardy is not currently at capacity, it is anticipated that it will be by the 2017-2018 school year. Ottoson Middle School is already at capacity with 1,100 sixth-eighth grade students, 50 more than it was designed to accommodate in the 1980s. The

¹² Ibid.

¹³ Public Works Department, 2014 Annual Town Report.

¹⁴ 2015 Arlington Master Plan.

¹⁵ Ibid.

¹⁶ 2015 Arlington Master Plan.

Town expects recent enrollment increases in the elementary schools to carry on to the middle and high schools.¹⁷

Arlington is currently in the midst of a multi-year process to renovate or rebuild all seven elementary schools. To date, five elementary schools have been completed. The most recent project involved the rebuilding of Thompson Elementary, which re-opened in 2013, for \$20 million. The Stratton School will be renovated next. Ottoson Middle School is also in need of renovations. Building conditions at Arlington High School led to a recent accreditation warning from the New England Association of Schools and Colleges (NEASC). As a result, the School Department is currently conducting a needs assessment to plan for renovation or reconstruction in the next five years. To fund that work, the School Department filed a Statement of Interest with the Massachusetts School Building Authority (MSBA) in 2014.¹⁸

The Town is also considering expansion potential, both of current schools and alternative spaces. The physical opportunities and constraints in regards to expansion of Brackett, Dallin, Ottoson, and the high school are considered “fair.” In addition, enrollment capacity of the former Gibbs School is being assessed to understand its potential for future use by the school system.¹⁹

Regulatory Constraints

Residential Zoning

Zoning bylaws regulate the type and location of development within a community under M.G.L. Chapter 40A. Restrictive bylaws or a lack of zoning tools that create affordable units can hinder development and serve as a barrier to meeting housing need and demand. The Town of Arlington’s Zoning Bylaw dates back to the 1970s, but has been amended many times in response to changing land use and development goals and needs. The current zoning bylaw makes it possible to achieve some housing diversity in town, including multifamily housing and affordable units. However, the bylaw does not facilitate development of higher density. Residential buildings containing more than two units generally require at least special permits to develop. In a focus group with Arlington real estate professionals, participants conveyed the feeling that zoning is not conducive to larger multifamily housing development and that project approval is inefficient.

With 19 distinct districts total—including Business and Industrial Districts—and complex dimensional requirements, Arlington’s bylaw is complicated and can be difficult for property owners and developers to navigate. Below is a brief summary of allowable residential uses in each district.

R0 has the lowest residential density of all districts and primarily allows only large-lot single-family housing. In addition to single-family housing, R1 includes public land and buildings. R2 is a two-family district. Parcels are generally within walking distance of stores and transit along

¹⁷ Enrollment Projections/Forecasts, 2015 Space Planning Report for Arlington Public Schools.

¹⁸ Ibid.

¹⁹ Ibid.

Massachusetts Avenue and Broadway. R3 is a three-family district, also along Massachusetts Avenue and Broadway. R4 to R7 allow multifamily housing of varying dimensions, as well as townhouse development.

The Business zones all allow multifamily housing by special permit. In many of these districts, larger projects in important locations, such as along Massachusetts Avenue, Broadway, and the Minuteman Bikepath, require review by the Arlington Redevelopment Board (ARB).

Industrial zones, of which there are approximately six in town, do not allow any residential uses. Many about the Mill Brook, which was the historic power source as Arlington was first developed.

Table 14: Arlington Zoning Bylaw, Table of Residential Uses																
	Districts															
	Residence 0	Residence 1	Residence 2	Residence 3	Residence 4	Residence 5	Residence 6	Residence 7	Business 1	Business 2	Business 2A	Business 3	Business 4	Business 5	Multi-Use	PUD
Residential Uses	R0	R1	R2	R3	R4	R5	R6	R7	B1	B2	B2A	B3	B4	B5	MU	PUD
Single-family detached dwelling	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes
6+ single-family dwellings on 1+ contiguous lots	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
2-family dwelling, duplex house			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes
6+ units in 2-family or duplex houses			SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
3-family dwelling				SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP		SP
Town House				SP	SP	SP	SP	SP	SP	SP	SP	SP		SP	SP	SP
Apartment House						SP	SP	SP		SP	SP	SP	SP	SP	SP	SP
Dormitory					SP	SP	SP	SP							SP	SP

(continued on next page)

Residential Uses	R0	R1	R2	R3	R4	R5	R6	R7	B1	B2	B2A	B3	B4	B5	MU	PUD	I	T	OS
Licensed Lodging House				SP	SP	SP	SP	SP	SP					SP		SP			
Rehabilitation Residence				SP	SP	SP			SP						SP	SP			
Conversion to apartments					SP	SP				SP									
Assisted Living							SP					SP			SP				
Renting of 3 or fewer rooms within a DU	SP	SP	SP	SP	SP	SP	SP	SP	Yes	Yes	Yes	Yes	Yes	Yes			Yes		
Up to 3 DU with a business or service use					SP	SP	Yes	Yes	SP	SP	SP	SP	SP	SP		SP			

Source: Town of Arlington Zoning Bylaw

While the bylaw defines a range of residential types—including apartment houses, assisted living, duplex houses, two-family housing, three-family housing, and single-to-multifamily housing conversion—it omits some rather common residential land uses, such as accessory dwelling units and cluster residential.

The town's recently adopted Master Plan includes a number of recommendations to amend the Zoning Bylaw in various ways in order to encourage mixed-use development. The Master Plan Implementation Committee considered this one of its most immediate priorities. At spring Town Meeting 2016, an amendment to the zoning bylaw that allows mixed-use development along commercial corridors (primarily Massachusetts Avenue and Broadway) by special permit and reduced parking options passed with overwhelming support.

Included in the Master Plan is a zoning audit prepared by RKG Associates, which highlights other potential regulatory barriers to residential development. Minimum lot size for residential land uses, which range from 5,000 to 9,000 square feet, and minimum frontage requirements are generally consistent with development trends in town, according to the zoning audit. The one exception is for townhouses, which generally have lower frontage widths and lot sizes (16-30 feet compared to 100 feet and 2,000 square feet compared to 20,000 square feet, respectively). Further, development of townhouses tends to require a higher FAR than 0.75, which is the maximum allowed by Arlington's bylaw. Regulations for this housing typology should therefore be reconsidered.

In addition to minimum lot size, Arlington stipulates minimum lot area per dwelling unit in order to control the maximum number of dwelling units, 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.

For most residential land uses, the maximum allowable height is 35 feet. Town houses can rise slightly higher to 40 feet. Conversions to apartments can also rise 40 feet or, under some circumstances, 60 or even 75 feet. Arlington also imposes additional height restrictions where a lot abuts a residential parcel. Restricting height can be an impediment to the production of cost-effective multifamily housing. Allowing taller buildings by right, such as 5 stories or 65 feet where appropriate, would facilitate this type of housing development in town.

Parking requirements in Arlington are fairly progressive. In single- and two-family zones, a minimum of two off-street parking spaces is required for one-, two-, and three-family dwellings. For apartment houses, parking is tied to bedroom mix. Efficiencies require one space, one-bedroom units require 1.15 spaces, two-bedroom units require 1.5 spaces; and three-bedroom or larger units require 2 spaces.²⁰ However, recent analysis indicates that there is surplus parking at multifamily residential developments. At spring Town Meeting 2016, residents voted to address this constraint by allowing reduced parking by special permit in business zones with transportation demand management techniques to reduce resident and employee car usage.

Criteria for the granting of a special permit in Arlington are standard, but the Town has more than the usual number of special permit uses. This plus the subjective nature of special permits make the permitting process unpredictable with a long timeline, constituting a financial burden for developers and an administrative burden for the Town.

Additionally, though G.L. c. 40A, § 3 forbids imposing special permit requirements on housing for people with disabilities, development of a “rehabilitation residence” in Arlington, defined as a group residence licensed or operated by the state, requires a special permit. The permitting process for rehabilitation residences should be revised to be compliant with legal statutes.

Certain types of residential development—such as 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 Arlington’s Environmental Design Review. 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.

Lastly, the Master Plan notes that the bylaw’s definition of “family” may be non-compliant with federal Fair Housing Act regulations; “four unrelated individuals” presents a challenge for most group homes for adults with disabilities and some types of non-traditional households composed

²⁰ Additionally, one space is required per five units of publicly assisted elderly housing, and 0.4 parking spaces for each assisted living dwelling unit. Lodging houses and other group quarters require one space per rental or sleeping unit, and one space is required per four beds in nursing homes.

of related and unrelated people. Zoning revisions in respect to this definition must be sensitive to the range of family households and the need for reasonable accommodation of people with disabilities.

Existing Municipal Housing Tools

In the face of various development constraints, Arlington has demonstrated commitment to maintaining and increasing housing diversity and affordability. The Town provides many resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the resources Arlington currently has at its disposal to meet housing need and demand.

Programs & Policies

Affordable Housing Requirements

In 2001, the Town voted to adopt inclusionary zoning. Arlington's bylaw requires 15% of units in residential projects of 6 or more units subject to Environmental Design Review to be affordable to households earning no more than 80% of AMI for homeownership and 70% of AMI for rental units. Affordable units must conform to all requirements for inclusion on the Commonwealth's Subsidized Housing Inventory (SHI), be comparable to market-rate units, and be dispersed throughout the project except in exceptional cases when the ARB may allow a developer to make a payment in lieu of units to the Affordable Housing Trust Fund. The payment for each unit must be equal to the difference between the fair market value of a market-rate unit and the price of an affordable unit. In exchange for affordable units or payments, the applicant can choose to reduce the number of required parking spaces required by up to 10%. Since adoption, 53 affordable units have been created.

First-Time Homebuyers Programs

Arlington's first-time home buyers program prices affordable condominiums created through inclusionary zoning at \$150,000 to \$200,000, and requires similar re-sale prices. Homebuyers are selected by lottery and must attend a class for first-time homebuyers.²¹

Arlington is also a member of the North Suburban Consortium (NSC), which offers down payment/closing cost assistance loans to income-eligible first-time home buyers purchasing a single-family property, two-family property, or condominium unit in any NSC town. In order to qualify for these loans, applicants must have household incomes below 80% of AMI, a good

²¹ Town of Arlington <<http://www.arlingtonma.gov/departments/planning-community-development/affordable-housing-in-arlington>>.

credit score, obtain primary mortgage financing, and attend homebuyer counseling, among other qualifications.²²

Home Improvement Loan Program

Arlington's Home Improvement Loan Program is intended to improve the housing conditions of low- and moderate-income homeowners in Arlington. These near-prime, low-interest loans range from \$2,500 to \$25,000, and are available to those who meet certain income guidelines and have good credit ratings. Homeowners have up to 15 years to repay the loan.²³ Eligible home improvement work includes repair code violations, handicapped access retrofits, lead paint removal, energy conservation work, and other critical repairs.²⁴

Resources

Community Development Block Grant Program (CDBG) as an Entitlement Community

Since 2000, Arlington has invested \$5.75 million in CDBG funds, or approximately 29% of the total allocation, in affordable housing.

HOME Investment Partnerships Programs

As a member of the North Suburban Consortium, Arlington receives HOME Investment Partnership Funds to support direct assistance to moderate-income homebuyers and to subsidize the development cost of affordable housing projects. HOME funds have been used to subsidize most HCA affordable housing, as well as a project developed by Caritas Communities.

Community Preservation Act (CPA)

Arlington voters adopted CPA in November of 2014. The Town funds its CPA account through a 1.5% surcharge on all real estate property tax bills with a few exemptions, such as housing that is owned and occupied by anyone who qualifies for low-income housing or low-to-moderate-income senior housing.²⁵

The Town's CPA began funding during FY2016, though it began collecting surcharge revenue on the August 3, 2015, tax bills. It will collect surcharge revenue on a quarterly basis. It is estimated that Arlington's CPA will generate \$1.4 million a year, between the tax surcharge and the matching funds received from the Commonwealth, to support eligible projects.

In accordance with M.G.L. Chapter 44B, Arlington's Community Preservation Act Committee is responsible for evaluating the town's priorities in regards to investment in affordable housing and

²² North Suburban Consortium <<http://northsuburbanconsortium.org/index.php?page=first-time-homebuyer-program>>.

²³ Town of Arlington <<http://www.arlingtonma.gov/departments/health-human-services/assistance-programs>>.

²⁴ Arlington Home Improvement Program <<http://arlingtonma.gov/home/showdocument?id=19562>>.

²⁵ Town of Arlington <<http://arlingtonma.gov/departments/assessor/community-preservation-act-cpa-surcharge>>.

other eligible uses and making recommendations for project selection.²⁶ In July of 2016, the CPA Committee will make its first grants to affordable housing and other projects.

Arlington Housing Authority (AHA)

The AHA serves the needs of low-income residents through units it owns and through administering federal housing vouchers to qualifying individuals and households. It manages 708 state-funded housing units, including 519 1-bedroom units for the elderly and/or residents with disabilities in four properties: Winslow Towers, Chestnut Manor, Cusack Terrace, and Drake Village Complex; 176 2- and 3-bedroom state-supported units of family housing at Menotomy Manor near Thompson Elementary School;²⁷ and a home for 13 mentally challenged residents. The AHA also administers 422 rental vouchers through the federally-funded Section 8 Housing Choice Voucher Program and the Commonwealth of Massachusetts' Rental Voucher Program.²⁸ As of 2014, the AHA has a long wait list: 260 people await elderly/handicap units, 208 await family units, and 626 Arlington residents await Section 8 housing vouchers.²⁹

Housing Corporation of Arlington (HCA)

Established in 1986, the HCA is a non-profit community development corporation (CDC) that provides affordable housing to low- and moderate-income residents of Arlington and surrounding communities. In 2000, Arlington's Board of Selectmen chose to prioritize affordable housing by increasing its allocation of the town's CDBG funds. Since then, the Town's inventory of affordable housing and the HCA have grown. Thanks to this and other financial supports, HCA owns and operates 60 studios, 1-bedroom, and 2-bedroom units throughout the town and another 30 affordable units in 15 two-family houses.³⁰ Even so, the HCA has a waiting list of upwards of 1,000 applicants. The new projects described earlier in this plan will increase the HCA's portfolio by more than 50 new affordable dwelling units.

The HCA also provides housing advocacy and community outreach services and offers a Homelessness Prevention Program.³¹ Created in 2001, the Homelessness Prevention Fund has made grants that total \$597,000, and assisted 472 households.

Director of Housing

In 2000, the Town added a Director of Housing position to the Planning & Community Development Department. This position oversees affordable housing production. In the Director's first year, the town had 892 units on the Subsidized Housing Inventory. By 2015, that number had increased to 1,121—an additional 229 affordable units.

²⁶ Town of Arlington <<http://www.arlingtonma.gov/town-governance/all-boards-and-committees/community-preservation-act-committee>>.

²⁷ Arlington Housing Authority <http://www.arlingtonhousing.org/our_properties.php>.

²⁸ Arlington Housing Authority <http://www.arlingtonhousing.org/our_programs.php>.

²⁹ 2014 Annual Report.

³⁰ Housing Corporation of Arlington <<http://www.housingcorporarlington.org/affordable-apartment-program/>>.

³¹ Housing Corporation of Arlington <<http://www.housingcorporarlington.org/who-are-we/>>.

Previous Planning Efforts

The Town of Arlington has facilitated several planning processes in the past decade that acknowledge the importance of meeting housing need and demand in town and recommend strategies to do so.

Master Plan (2015)

In 2015, the Town of Arlington completed a Master Plan with a substantial housing component. After analyzing existing conditions and trends in recent housing development, the plan identifies several issues and several opportunities to address housing need and demand. These include:

- Multifamily conversions and the associated loss of commercial tax base
- Scarce vacant land and competing land uses
- Re-use of small vacant lots in residential communities
- Interest in mixed-use development, but a distaste for the necessary building height
- An aging population and the need for elderly housing
- Replacement of starter homes with larger homes

To address these concerns and leverage opportunities, the Master Plan establishes a number of housing-related goals.

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

More specifically, the plan makes the following recommendations:

- Create an affordable housing plan
- Use local resources for affordable housing
- Improve the quality of aging housing stock
- Reconsider parking requirements

Following completion of the Master Plan, the Town promptly received a state grant to create a Housing Production Plan (HPP). This plan replaces the Town’s last Housing Plan, which dates back to 2004. The second and third recommendations are practices the Town already has in place, which should be continued. As described earlier in this plan, revised parking requirements recently passed at spring Town Meeting 2016.

Consolidated Plan (2015)

The consolidated planning process provides a framework to identify housing and community development priorities to fund with CDBG, HOME, and other resources. Arlington's 2015 Consolidated Plan aims to maximize affordable housing through the creation and preservation of affordable rental and homeownership opportunities, improve housing conditions through housing rehabilitation programs, and assist in the stabilization of residents at risk of homelessness through coordinated efforts with regional homelessness providers.

Towards that end, the plan sets the following housing goals:

- *Affordable Housing Development:* Funds will be used to develop additional units of permanent affordable housing for low-income households, and for possible brownfields site clean-up for redevelopment for affordable housing.
- *Housing Rehabilitation:* Fund the Arlington Home Rehabilitation Office to continue a loan program that assists residential homeowners of 1-4-family housing in the renovation of their properties.

The following specific strategies are referenced:

- Build a Life & Skills Center at the Menotomy Manor development and renovate Drake Village, which houses elderly and people with disabilities
- Partner with private developers and property owners to create opportunities for low- and moderate-income persons through programs like inclusionary zoning
- Support the HCA
- Continue to participate as a member of the North Suburban HOME Consortium

The Town has made progress on or completed all strategies.

Housing Needs and Strategy (2004)

The Arlington Affordable Housing Task Force drafted a housing plan for the town in 2004, which was adopted by the Board of Selectmen. The plan identifies the following populations with unmet housing need:

- Elderly renters and homeowners who are cost-burdened, many of whom are also eligible for subsidized housing
- Non-elderly low-income renters who are cost burdened, many of whom are also low income
- Moderate-income renters (earning between 50-80% of AMI) who can afford to rent in town, but not buy
- People with disabilities

To meet their housing needs, the plan offers the following strategies:

- Preserve affordability of units at MillBrook Square, an affordable elderly rental housing development
- Create an effective dialogue with the Archdiocese of Boston in order to advance the re-use of two soon-to-be-closed local churches as mixed-income housing
- Take inventory of all vacant land in town, both public and private, to determine housing potential on a parcel by parcel basis
- Take inventory of underutilized sites in town to determine whether housing or additional units can be added
- Consider commercial centers for adding housing units
- Work with the HCA and the Cemetery Commission to consider purchase of all properties that become available on Mystic Street abutting the cemetery to use for housing in the short term and later sold to the Commission for future cemetery expansion
- Support the creation of affordable housing at the former Symmes Hospital, purchased by the Town in 2002

The plan also identifies the following population-specific strategies:

- Elderly & People with Disabilities
 - Work with the AHA to increase the number of suitable units
 - Work with the AHA and HCA to purchase one-bedroom condominium units and convert them to affordable
 - Work with the AHA and HCA to purchase an existing apartment building and convert some or all units to affordable
- Singles & People with Disabilities
 - Expand AHA properties
 - Purchase small condominiums
 - Purchase storefront properties and develop units above and/or encourage commercial property owners to develop housing over their storefronts
 - Consider larger older homes for conversion to studio and one-bedroom apartments
- Families
 - Continue purchasing two-family homes with CDBG and HOME funds to convert to affordable rental housing
 - Work with senior homeowners of older multifamily buildings along major thoroughfares who are interested in selling to explore whether a non-profit like the HCA or AHA might be an appropriate buyer
 - Identify appropriate sites to add small development by the AHA, HCA, or private developers
 - Work with the AHA y to determine whether more units can be added to Menotomy Manor, particular in the duplex area
- First-Time Homebuyers
 - Identify vacant or underutilized land where homeownership opportunities can be created
 - Continue the inclusionary zoning program to create for-sale units to qualified first-time homebuyers

Several of these strategies have already been put into practices. Others are built on further in this HPP.

Development Opportunities

Given land availability and physical development barriers in Arlington, the Town has worked to identify sites throughout the community where housing production may be appropriate through the addition of new land uses, allowing increased density, or other reforms. Some of these sites are vacant, while some are under-developed. In general, the Town is interested in advancing residential development in smart growth locations along commercial corridors that offer connectivity to various amenities, transit, and services. The sites that match community priorities are illustrated in the map below, followed by descriptions of each.

Figure 25: Arlington Development Potential

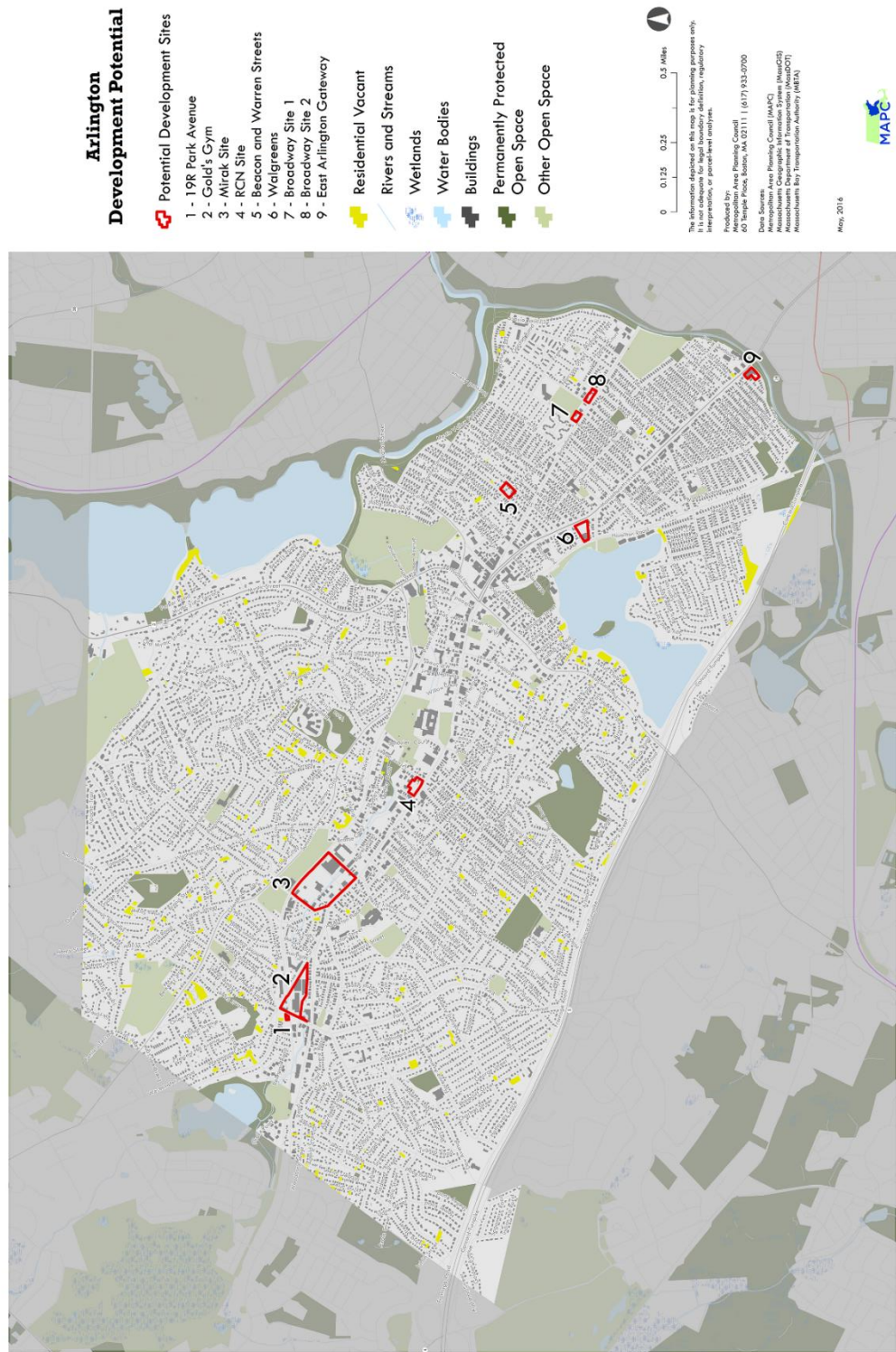











Table 15: Arlington Development Opportunities

19 Rear Park Avenue, Arlington Heights	
	<ul style="list-style-type: none"> • Approximately 1 acre • Close to transit, Minuteman Bikeway • Proximity to restaurants, grocery, a variety of stores, open space
Gold's Gym, Arlington Heights	
	<ul style="list-style-type: none"> • Approximately 3 acres • Retain or relocate current businesses • Close to transit, Minuteman Bikeway, and Arlington Heights business district • Mixed-use area including residential with zone change or overlay zoning • Proximity to restaurants, grocery, open space
Mirak Site, Arlington Heights	
	<ul style="list-style-type: none"> • Approximately 16 acres • Currently combines automotive, commercial, and industrial uses • Mixed-use area including residential • Proximity to amenities and services

RCN Site, Arlington Center	
	<ul style="list-style-type: none"> • Approximately 1 acre • Retain commercial uses • Mixed-use area including residential • Proximity to Arlington High School, grocery
Beacon and Warren Streets, East Arlington	
	<ul style="list-style-type: none"> • Approximately 1 acre of single-story retail properties • Close to transit • Mixed-use area including residential • Proximity to open space, retail
Walgreen's, East Arlington	
	<ul style="list-style-type: none"> • Approximately 1.5 acres • Close to transit • Primarily residential area • Proximity to open space, including Spy Pond and Minuteman Bikeway

Broadway Site #1, East Arlington	
	<ul style="list-style-type: none"> • Approximately 0.25 acres • Close to transit • Mixed-use area including residential • Proximity to open space, Thompson Elementary School, grocery, convenience stores
Broadway Site #2, East Arlington	
	<ul style="list-style-type: none"> • Approximately 0.5 acres • Close to transit • Mixed-use area including residential • Proximity to open space, Thompson Elementary School, grocery, convenience stores
East Arlington Gateway, East Arlington	
	<ul style="list-style-type: none"> • Approximately 0.7 acres • Currently automotive • Close to transit • Mixed-use area including residential • Proximity to convenience stores

The Town will monitor these sites for market availability, and work to connect interested property owners with interested developers to investigate development and redevelopment potential.

Affordable Housing Goals & Strategies

Based on data analysis, town resident feedback, and public input, Arlington's housing priorities over the next five years are:

- Expand the housing supply
 - The number of Arlington households has increased in recent years and is projected to do so at a faster rate going forward, which corresponds with greater demand for housing units.
 - Arlington's housing market is extremely tight, with a vacancy rate of 4% overall and 0 owner-occupied vacancies. This limits opportunities for current residents to move within town and for new residents to move in, and increases prices of both for-sale and rental units.
 - According to MAPC projections through 2020, several hundred additional units could be added to the Arlington housing supply to meet demand, thereby helping to alleviate inflated for-sale and rental prices.
- Diversify the housing supply
 - Arlington's population is aging. Projections indicate the senior population will continue to grow, requiring housing that's located in proximity to services, physically accessible, and is otherwise suitable to their needs.
 - Arlington is home to a range of household types, each of which has unique housing needs. A majority of households are families with children, which tend to require larger units.
 - Despite the high number of family households in town, average household size is projected to shrink in coming years. Smaller households and senior households looking to downsize need smaller units so that they are not over-housed, which presents maintenance and cost challenges.
 - Arlington is home to a significant low-income population. The town has 1,121 deed-restricted affordable units, but there are about 5,185 potentially eligible households. Many of these households are elderly.
 - More than a third of Arlington households are cost burdened, including those with extremely-low, very low, low, and middle incomes, indicating the need for more housing at multiple price points.
 - According to Town government and residents, there is much interest in seeing mixed-use development in commercial corridors near services and transit.
- Update the existing housing stock
 - Arlington's housing is older—1 in 2 housing units was built prior to 1939—and there is evidence that much of the housing stock is in need of updating.
 - Between 2013 and 2015, there were 56 teardowns in town, indicating those units did not suit the market demand.

- Between 2000 and 2014, 1,460 rental units were converted to condos, which has reduce the supply of rental housing and pushes rents up due to unmet demand.

The following goals and implementation strategies will help position the Town to address these housing priorities. Strategies are organized into two categories: regulatory strategies, which are amendments or additions to Arlington’s zoning bylaw, and local initiatives, which are strategies pertaining to housing programming and resources. Some strategies will help the Town work towards multiple goals, while others are more focused on a particular goal. Certain strategies will have to undergo the appropriate town approval process in order to be implemented.

Goals

Goal 1: Update existing housing and produce more, diverse housing for extremely-low to middle-income households to address documented local need.

As established elsewhere in this plan, Arlington’s housing supply must be updated, increased, and diversified in order to meet the varied needs of a range of households. These include smaller households, seniors, families, low-to-middle-income households, and people with disabilities of all ages. Towards that end, the town of Arlington will work to increase its housing supply with a mix of market-rate and affordable, rental and homeownership units in a range of sizes and building types following the proposed production schedule.

Table 16: Arlington Affordable Housing Production Goals, 2016-2021

	2016	2017	2018	2019	2020	2021
Total year-round homes	19,974	20,122	20,270	20,419	20,715	20,863
Cumulative state-certified affordable units*	1,121	1,221	1,321	1,423	1,525	1,629
10% requirement	1,997	2,012	2,027	2,042	2,072	2,086
Additional units need to meet 10% requirement	876	791	706	619	547	458
Required units for relief at 0.5% of total units	100	101	101	102	104	104
Required units for relief at 1.0% of total units	200	201	203	204	207	209

*Based on 2015 SHI plus 0.5% rate of increase. Source: U.S. Census Bureau, 2010, & MAPC MetroFuture Projections for 2020

The goals listed in the above table are based upon the total number of year-round homes as listed in the 2010 decennial Census (19,881) and MAPC’s projection for the year 2020 (20,715). The “cumulative state-certified affordable units” row is based upon the SHI as of October 2015 and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B development. These goals may be ambitious for Arlington, and unsustainable given the dearth of developable sites, but the Town is committed to expanding its affordable housing stock at the current rate or greater.

To help the Town meet these goals, the Board of Selectmen, Arlington Redevelopment Board, and Zoning Board of Appeals, with support from the Planning & Community Development Department, should require any new deed-restricted units to be affordable in perpetuity when possible given the nature of development and funding. This will help avoid a loss of SHI units as a result of

expiring affordability restrictions and slippage on the state inventory as the number of market-rate units in town increases.

Goal 2: Encourage mixed-income housing through mixed-use development in business districts.

Both the Town and the community want to see Arlington's commercial centers evolve to include housing, while preserving the commercial base. There are certain properties in and near commercial centers that are underutilized and where mixed-use development could be appropriate. Mixed-use development will both expand and diversify the housing supply. Depending on the site, housing above retail could be appropriate for a range of households. These units can offer residents access to transit, shopping amenities, and services; they can be either rental or homeownership; they can be smaller for correspondingly small households such as downsizing seniors or 2- or 3-bedrooms for family households; and, thanks to Arlington's inclusionary zoning, they will include units affordable to a range of incomes. As described earlier in this plan, the Town of Arlington has recently taken steps to facilitate this type of development. Zoning was amended to allow mixed-use development along commercial corridors (primarily Massachusetts Avenue and Broadway) by special permit and to reduce corresponding parking requirements. The Town must continue to work with commercial property owners to make this a reality.

Goal 3: Integrate affordable units in a broader range of housing types into the fabric of Arlington's existing neighborhoods through redevelopment of certain underutilized properties and re-use of existing buildings.

In addition to introducing mixed-income housing to commercial centers, the Arlington community supports distributing affordable housing throughout town so as to encourage the socioeconomic diversity of Arlington's neighborhoods. Because most Arlington neighborhoods are built out, and residents want to see architectural integrity and neighborhood open space preserved, one way to integrate affordable housing is by utilizing the existing housing stock. This goal is about converting market-rate units in a range of existing structures to affordable housing. Doing so will update the existing housing supply as well as increase the number of affordable units in town.

Goal 4: Foster an aging-supportive community via housing choices that enable older adults to thrive in Arlington as they age.

Arlington's housing supply must diversify to meet the needs of a changing population. In part, this means inclusion of housing suitable to a growing senior population. This age cohort tends to have lower household incomes and smaller household sizes. Therefore, in addition to housing that is affordable, the senior population requires housing that is size appropriate, accessible, and often inclusive of or walkable to services and amenities. Building an aging-supportive community requires addressing the housing needs of older householders as well as ensuring they can access the social services they require to remain in Arlington and, if they so choose, their homes.

Goal 5: Ensure zoning allows flexible approaches to achieve housing affordability and livability.

In order to expand and diversify the housing supply, Arlington's zoning bylaw must be updated to facilitate achievement of these goals. Zoning should be amended to allow and provide incentives for development of a broader range of housing types, target development of particular housing types to agreed-upon locations, and encourage development of housing that is affordable to a range of household incomes. In addition, to enhance clarity and reduce potential misinterpretation, the town should undergo recodification of the zoning bylaw.

Goal 6: Increase capacity to facilitate housing production by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs.

Positioning the Town of Arlington to build its housing supply in the above specified ways takes resources, including time and money. The Town has staff dedicated to housing and many partners who are knowledgeable of and committed to meeting housing need and demand, as well as an eager public whose energy can be harnessed towards this end. In addition, the Town has access to public funds—local, state, and federal—some of which are already earmarked for housing, while additional monies have the potential to be used for this purpose. The Town should consider the most advantageous uses of these resources vis-à-vis implementing the following strategies to achieve housing goals.

Regulatory Strategies

Strategy 1: Use zoning to actively encourage housing production on identified developable sites along commercial corridors and in other smart growth locations.

Zoning is a powerful tool to regulate what land is used for what purpose in town. Through this planning process, Arlington has identified locations where new housing development should be focused, including commercial corridors like Massachusetts Avenue and Broadway and smart growth areas in proximity to transit, shops, open space, convenience services like banks or the post office, and other amenities. These locations are illustrated on the above map titled "Arlington Development Potential."

Zoning can facilitate housing production in these parts of town by easing the development process through straightforward bylaws, by allowing development of appropriate housing types by right or by special permit, through overlay districts that allow some housing in industrial zones, and through incentives. The Town should consider which of these or other changes to the zoning bylaw would best facilitate achievement of housing goals. In addition, the Town should pursue

recodification of the zoning bylaw as an opportunity to consolidate zoning districts that may be duplicative or unnecessarily restrictive.

Action Plan

- Update Arlington's zoning bylaw in accordance with the strategies that follow
- Undergo comprehensive recodification of the zoning bylaw
- Perform a zoning audit on a regular basis, at least every five years, to ensure there are no unnecessary regulatory barriers to residential development in identified areas of town; address these barriers as needed

Strategy 2: Amend zoning to facilitate development of a range of housing types.

While Arlington's zoning bylaw has evolved over the years to allow some housing diversity in town, certain aspects make it challenging for developers to deliver a range of housing products. The Town can help address this issue with zoning amendments as follows:

- Consider allowing, by special permit, more than one structure on a multifamily lot, which is currently prohibited, to facilitate cluster development or planned development such as co-housing.³²
- Re-consider adopting an accessory dwelling unit (ADU) bylaw that would allow one smaller self-contained housing unit within a single-family home or on a lot with a single-family home, either attached to the principal dwelling unit or in a separate structure, such as a carriage house or garage.
- Consider allowing development of a broader range of housing types by right rather than special permit, such as townhomes, duplexes, and 3-plus-unit homes in certain locations that have comparable neighborhood context.
- Consider allowing , by right or special permit, development of congregate housing and/or re-use of existing houses for congregate housing³³ in order to integrate housing and services for seniors and those with disabilities. Consider allowing flexible or reduced parking requirements for congregate housing.

These zoning provisions would facilitate a greater range of housing development in Arlington. The particular housing types described above would meet the needs of specific demographics in the community, such as seniors, multi-generational households, individuals with disabilities, low-to-middle-income family households, and singles.

³² Cluster development groups residential properties on a site in order to preserve remaining land as open space. Planned unit development is a grouping of buildings with compatible land uses within one contained development. Co-housing is a group of private homes (attached or detached), often with shared outdoor space and community spaces for community functions and organized activities.

³³ Congregate housing is a group residence with shared common areas, usually for older and/or persons with disabilities, which encourages both independence and community living. Tenants may need some medical or social assistance, but not enough to require hospitalization or nursing home care. There is often a resident caregiver and support services can be integrated.

Action Plan

- Research model zoning provisions in the region and develop versions appropriate for Arlington
- Actively engage and inform community members regarding possible zoning amendments, best practices, and model zoning bylaws

Strategy 3: Amend dimensional regulations to facilitate production of multifamily housing through mixed-use development in commercial areas and other smart growth locations.

While Arlington has recently amended its zoning bylaw to allow multifamily housing through mixed-use development and to reduce parking requirements, additional barriers remain. These types of developments typically require less restrictive dimensional requirements than what is currently allowed in Arlington. Existing maximum building height is 35 feet or 3 stories, whereas multifamily housing through mixed-use developments can harmonize with existing neighborhood context at 4 or 5 stories, heights that can enhance development feasibility.

Meanwhile, frontage widths, lot size, and floor-area-ratio (FAR) requirements and minimum lot area per dwelling unit requirements may pose additional barriers to multifamily housing development. A town-wide parcel analysis should be conducted to determine the number of larger parcels that meet the existing minimum lot size criteria of 20,000-30,000 square feet in the R4 through R7 districts where town homes and apartment buildings are allowed by special permit. If only a limited number of parcels match this criteria, consider whether smaller minimum parcel size with higher density should be allowed to make development of this type feasible on smaller parcels.

At spring Town Meeting 2016, voters approved zoning changes intended to address dimensional and density regulations for mixed-use development in Business and Industrial zones. Zoning amendments of a similar type but pertaining to multifamily housing, and especially townhomes, should be researched and brought to future Town Meeting.

Action Plan

- Conduct a town-wide parcel analysis to determine opportunity for multifamily housing development given existing minimum lot size standards
- Explore amendments to dimensional regulations for multifamily housing, including townhomes
- Consider visual density study for sample of potential development sites to ensure dimensional changes to facilitate development appropriate to neighborhood context

Strategy 4: Amend inclusionary zoning to encourage production of units affordable to households with a wider range of incomes, including middle incomes.

Housing costs in Arlington are high enough that even middle-income households struggle to afford a home here. Of those households earning 80-120% of AMI, approximately 30% are cost burdened. Resources to address the housing needs of this group are limited because state and federal programs help households earning up to 80% of AMI, and local CPA funds can support households earning up to 100% of AMI.

One way to increase resources for this group is through Arlington's inclusionary zoning bylaw. Adopted in 2001, the bylaw currently requires 15% of housing in any development of 6 or more units to be affordable to low-income households earning no more than 70% AMI for homeownership units (\$67,750 for a family of four) and 60% of AMI for rental units (\$67,200 for a family of four). Two potential ways to amend the existing inclusionary zoning to meet the housing demand of middle-income households without decreasing the number of units created for low-income households include:

1. Increasing the percent of affordable housing required in order to add another tier of affordability for households earning 80-120% of AMI (\$67,750-\$112,920 for a family of four)
2. Providing a voluntary density bonus for developments that include units affordable to middle-income households, in addition to what is currently required

The Town should investigate these and other alternatives to determine how best to amend the inclusionary zoning bylaw given the housing market in Arlington.

Action Plan

- Research model bylaws that include provisions for middle-income units and determine best practices; educate and inform the community on best practices
- Assess the impact of requiring a higher rate of affordability in mixed-income projects of different scales or providing density bonus options

Strategy 5: Create an overlay district to allow introduction of residential development to select light industrial/commercial areas to facilitate mixed-income mixed-use development.

The Town of Arlington has several light industrial and commercial complexes that are under-utilized. While there is commitment to maintaining commercial uses in town, there is room to include residential uses on sites like the Mirak site or Gold's Gym (both identified in the above map titled "Arlington Development Potential"). In order to facilitate introduction of residential development in such areas, the Town should adopt an appropriate overlay district with an affordable housing requirement. This would ensure that housing was added only where

appropriate, and not in all industrial zones. The overlay can be locally defined or conform to state regulations for a Smart Growth Zoning Overlay District (SGOD) or Compact Neighborhood Policy in accordance with M.G.L. Chapter 40R.

The SGOD is designed to facilitate multifamily housing through mixed-use development, 20% of which must be affordable, in areas of concentrated development, on under-utilized industrial land, or near transit. Development within an SGOD usually occurs as of right through a limited plan review process. Once the state approves the district, the Town becomes eligible for state funding (\$10,000-600,000, plus an additional \$3,000 for each new unit created). Additional state funding is available to cover the costs of educating any school-age children who move into the district under M.G.L. Chapter 40S.

Action Plan

- Assess the potential for a zoning overlay district in areas of town where the introduction of higher density housing is appropriate
- Determine whether a state overlay district is best for these areas or if an alternative local overlay is preferred

Strategy 6: Create affordable family housing through new construction or conversion of existing 2-3-bedroom market-rate units.

More than half of Arlington's households are families, and approximately a third of large families are cost burdened. In an effort to meet their housing needs, the Town should include zoning incentives for creation of affordable 2-3-bedroom units in new multifamily construction. These might include density bonus, reduced parking, reduced dimensional requirements, or reduced permitting fees.

Another strategy is to monitor 2-family homes comprised of units with 2 or more bedrooms as they come on the market to determine feasibility of conversion to affordable housing. The HCA already acquires existing homes for this purpose, but this part of the organization's portfolio is the most financially challenging. The Town can help the HCA with financing and permitting for renovations or rehabilitation. Once a deed restriction is placed on the property, it can be sold at an affordable price to eligible buyers or managed by the HCA or AHA as affordable rental housing.

Action Plan

- Monitor the market for appropriate multifamily housing properties for conversion to affordable units, and determine the appropriate process for Arlington
- Form strategic partnerships with potentially interested entities, such as the HCA and AHA
- Identify potential sources of funding, such as CPA, grants from public and non-profit organizations, and state and federal housing programs

Strategy 7: Modify parking requirements to encourage housing production through mixed-use development in commercial areas and other smart growth locations.

Parking requirements can pose challenges for new residential development due to costs and space limitations. It is important that zoning requires adequate but not excessive parking. According to the latest ACS estimates, about 73% of Arlington's renter households and 41% of homeowners have 1 or no vehicles, yet the zoning bylaw requires at least two off-street parking spaces for single- and smaller multifamily homes and 1.15 spaces for efficiency apartments and a higher number of spaces for larger apartments. The Town has been working with MAPC to determine whether these requirements can reasonably be reduced.

After assessing several multifamily residential developments mostly along the Massachusetts Avenue corridor and discussing their parking ratios with developers and residents, MAPC determined that approximately one space per unit was being used. Arlington residents who participated in the HPP planning process noted that while parking requirements should be amended in response to these findings, public transit must improve to meet the increasing demand of car-less households. This spring, zoning changes to allow reduced parking for multifamily housing development in certain districts by special permit passed overwhelmingly at Town Meeting. The Town should follow through on this success by amending zoning so that requirements meet parking need, rather than exceed it.

Action Plan

- As new housing is developed with new parking requirements, work independently or with consultants to assess whether parking is sufficient or additional zoning changes would be beneficial
- Consider additional areas of town where parking requirements may be high, and assess rates of usage independently or with consultants

Strategy 8: Assess what types of supportive housing are needed for Arlington's seniors and people with physical and cognitive disabilities, and take steps to facilitate their development.

To meet the needs of the growing senior population and of those with disabilities, the Town of Arlington should determine the necessary housing types and strategies to create them. These might include:

- Accessible units designed to be occupied by those with physical or cognitive disabilities, such as single-story, barrier-free homes or those with the main living areas and a bedroom on the main floor
- Assisted living facilities for people at all income levels, which provide personal care, housekeeping, and other services for elders or people with disabilities

- Independent living facilities for residents of all income levels, which are generally age-restricted housing for those 55 and over with minimal personal support

The Town can support development of these housing types through a number of strategies, such as zoning incentivizes like density bonus, reduced parking, flexible dimensional requirements, or reduced permitting fees. Arlington should assess market demand for the various housing types described above. Rental housing is another option for seniors, since it frees occupants of some of the financial and physical responsibilities of homeownership.

Action Plan

- Assess existing conditions and market demand for different housing options appropriate for seniors and those with disabilities
- Investigate strategies to facilitate development of the housing types determined to be needed, such as zoning incentives
- Start with facilitation of the inclusion of accessible and adaptable units in new private development

Local Initiatives - Programming

Strategy 9: Preserve long-term affordability of existing affordable units, especially at Millbrook Square.

As of May of 2016, Arlington has 1,122 affordable units representing 5.64% of the town's total year-round housing supply on the state's Subsidized Housing Inventory. Though nearly 900 of these units are affordable in perpetuity, 254 could expire between now and 2059, some much sooner. Millbrook Square, which is a HUD-financed, privately-owned development consisting of 146 elderly housing units at 17 Mill Street, was set to expire in 2015, but the owners renewed their contract for another 5-year term. While that means the units are safe for now, the Town should work with the property owner towards a more permanent solution, such as negotiating a first right of refusal for the HCA or AHA should the time come when the property goes on the market.

More generally, the Town should target permanent preservation of all at-risk units in order to maintain the local supply of affordable housing. Towards that end, the Town can work with respective property owners as well as State agencies such as the Community Economic Development Assistance Corporation (CEDAC) to preserve expiring units so that they remain on the SHI. CEDAC or other state subsidizing agencies may be able to provide the respective owners of these properties with housing subsidies that will enable owners to continue to rent units at an affordable price to households who earn at or below 80% of the area median income.

Action Plan

- Monitor existing affordable housing inventory

- Form a committee to investigate long-term affordability options at Millbrook Square
- Actively work with owners of expiring SHI units to secure resources needed to extend affordability for the longest term possible

Strategy 10: Expand and promote existing housing assistance programs to support income-eligible homeowners.

Arlington is home to a significant low-income population, including many seniors and many cost-burdened households. With limited resources and a high proportion of annual household income going to housing costs, maintaining a home can be a challenge. The Town of Arlington manages several housing assistance programs that can help these households. Such programs include the Arlington Home Improvement Loan Program, which provides low-interest loans or deferred payment loans to income-eligible homeowners occupying 1-4-unit buildings to improve conditions that pose health and safety risks. Work includes correction of code violations, accessibility improvements, lead paint hazard reduction and de-leading, asbestos and mold removal, replacement of obsolete heating systems, correction of structural deficiencies, and repair of deteriorated roofs. Another useful resource is the Menotomy Weatherization Assistance Program. Designed to assist low-income households in reducing their heating bills by providing home energy efficiency services, work done through this program might include air sealing, attic or sidewall insulation, and weather stripping.

In addition, there are non-local programs Arlington residents can access. State programs offer further assistance with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit: <http://www.mass.gov/eea/energy-utilities-clean-tech/energy-efficiency/ee-for-your-home/>. The Southern Middlesex Opportunity Council, a regional non-profit agency serving many communities in Middlesex County, manages a Home Modification Loan Program that offers no- and low-interest loans of up to \$30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes up to 100% (and sometimes 200%) of AMI are eligible. The Town should work with eligible householders to connect them with the programs described here and others.

Action Plan

- Continue to leverage existing resources for housing assistance
- Update the Town website with information and links to non-local programs, such as those described above
- Work with the HCA, AHA, Council on Aging, and other partners to improve outreach and marketing efforts of relevant programs

Strategy 11: Maximize resources and services that enable seniors to continue living in the community, and coordinate with other non-housing services to support aging in community.

The housing needs assessment conducted for this HPP identified a significant number of senior households in need of potential housing assistance due to low income, cost burden, lack of right-sized housing, and challenges with home maintenance. These issues pose a challenge to people with disabilities of all ages. There are several actions the Town can take to respond to the needs of these households.

The Town should work to connect seniors with social and health service providers, the Council on Aging, and the AHA. Second, the Town should work with these partners to:

- Promote existing programs, both local and non-local, to assist seniors who would like to stay in their homes with modification and repairs; some such programs are described under Strategy 9
- Educate seniors on housing options in town that meet their needs, such as independent living or assisted living facilities; this can be done by distributing information via the Council on Aging, the senior center, the local library, Town Hall, and other venues
- Provide information about filing for the state Circuit Breaker Credit to taxpayers age 65 or older, which reimburses eligible homeowners for their annual property tax payments and eligible renters for their annual rent payments

The Town might also consider non-housing social supports it could help develop to benefit seniors and others with shared needs. At the public forums hosted as part of this planning process, Arlington residents discussed the following services: a housemate-matching program, a Town-approved list of contractors, transportation options, and sidewalk maintenance and snow removal. The Town should identify available resources and determine which of these or other services to fund.

Action Plan

- Leverage local partnerships to disseminate existing information about local, regional, and state programs that assist seniors with home repairs and housing choices in town
- Identify need for specific non-housing programs to support seniors
- Allocate local resources to develop said programs

Strategy 12: Facilitate creation of affordable homeownership opportunities through the HCA, community land trust model, or partnership with private entities.

To meet demand for homeownership in Arlington, the Town should consider new models like a Community Land Trust and appropriate partners to pursue them. For example, the Community Land Trust (CLT) model creates permanently affordable homeownership opportunities by

separating the value of housing and the land on which it sits, limiting the impact of market factors on housing cost. Typically, a CLT is overseen by a non-profit organization that acquires land, sometimes with housing on it and sometimes vacant. The CLT maintains ownership of the land, while entering into a ground lease with income-eligible prospective homeowners (rather than sale) that establishes the conditions by which housing affordability is maintained. When the homeowner sells, s/he earns a portion of the increased property value, while the remainder is kept by the trust; the CLT has the right to repurchase the property at an affordable price established by a resale formula. In this way, the CLT can continue to sell the homes at below market rates over the long term, in perpetuity, while low- and moderate-income households can build some equity through homeownership.

In Arlington, the HCA could function as a CLT on a case by case basis, in addition to advancing their current work. The Town can pave the way for the HCA as a CLT in a number of ways. For example, the Town can help with a community process to build support for this work. The Town can work with the CLT to determine appropriate properties, income levels, and selection criteria for eligible households, the appropriate housing type, the types of funds needed, the design of the resale formula, and other aspects of the housing and process of delivering it. The Town can also make available CPA and other funds. The Town can help with land acquisition, by conveying publically-owned land to the CLT if it becomes available and/or establishing a clear path for the CLT to acquire private property by sharing information on properties for sale and by offering assistance in leveraging public and private funds for purchasing property.

Action Plan

- Research mechanisms to create homeownership opportunities, including local CLTs and the benefits they provide to their communities
- Work with the HCA to determine whether it is the best entity to advance the work of a CLT in Arlington
- Look for appropriate sites

Local Initiatives - Resources

Strategy 13: Work with the Community Preservation Committee to encourage continued allocation of greater than the state-mandated minimum 10% of annual CPA fund revenues to community housing initiatives.

Arlington adopted the Community Preservation Act (CPA) in 2014, which helps communities raise funds to protect open space and historic sites; create and rehabilitate outdoor recreational facilities; and create, preserve, and support community housing. Funding began in 2016 through a 1.5% surcharge on property taxes and state matching funds. By state law, 10% of CPA funds must go to community housing for income-eligible households earning up to 100% of AMI (\$94,100 for a household of four), 10% must go to historic preservation, and 10% must go to open space or recreation projects. The remaining 70% of funds may be allocated to any one or a combination of the allowed main uses, as determined by a local Community Preservation Committee (CPC), which makes recommendations on CPA projects to Town Meeting.

Given the documented housing need and the goals established by this HPP, the Town should continue to work with the CPC to determine whether more than the minimum 10% of annual funds should be allocated to affordable housing on a year-to-year basis given present needs and opportunities. For 2016, the CPC's budget directing 29% of revenue to affordable housing was approved at Town Meeting. Going forward, such success should be replicated by sharing with the CPC information on Arlington's unmet housing need and demand, the town's housing priorities for the next five years, and opportunities for CPA funds to help meet need as they arise. If the CPC does not receive attractive applications for housing projects in a given year, funds can be earmarked for future work rather than allocated to non-housing projects.

Action Plan

- Share and present the findings of this plan with the CPC to inform the annual Community Preservation Plan
- Develop a relationship with the CPC to learn of its agenda and share information on housing need and opportunities
- Provide the CPC with useful materials to build support for housing projects it recommends to Town Meeting
- Request CPA funds for eligible local affordable housing initiatives, and encourage developers to request CPA funds to help support affordable housing development

Strategy 14: Establish a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44 in order to utilize local housing funds swiftly as opportunities arise.

Many communities with CPA funds vote to adopt a Municipal Affordable Housing Trust Fund (AHTF) to help foster the utilization of CPA community housing funds and any other potential local housing funds, such as those resulting from Arlington's payment in-lieu of development provision under the inclusionary zoning bylaw. Under M.G.L. Chapter 44, Section 55C, an AHTF creates a separate fund for local initiatives to create and preserve affordable housing. Such initiatives can include providing financial support for the creation and preservation of affordable housing. The benefit of having an AHTF is that resources can be allocated to the trust and can be expended by the board of trustees without a lengthy approval process. Readily available funds that can be accessed efficiently, like those in an AHTF, are highly beneficial when land or property the town deems suitable for affordable housing re/development becomes available or affordable housing becomes at risk and resources are needed for preservation.

Action Plan

- Raise awareness of the benefits of an AHTF and gain support of the CPC and others for establishing one
- Establish board of trustees and create an action plan and budget
- Direct appropriate funds to the AHTF and access as needed

Strategy 15: Form a HPP Implementation Committee and raise community awareness about affordable housing need and activities in Arlington in order to make progress towards housing goals.

To ensure that progress is made towards achieving the goals laid out in this plan, a HPP Implementation Committee should be formed. Members, potentially including those who served on the Housing Plan Advisory Committee during this planning process, should monitor which HPP strategies are being implemented, assess which may face barriers and why, and strive to advance creative ideas.

To further help with implementation of this plan, the Town should continue to build and maintain support for and respond to opposition to affordable housing development. Towards that end, the Town should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Issues related to the preservation of Arlington's character, housing density and design, parking need, and other real or perceived impacts of housing production on the community must be recognized and addressed. Arlington should consult the many studies exploring a variety of concerns related to multifamily housing development. For additional information on strategies that can be applied in Arlington, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions:

http://www.housingpolicy.org/toolbox/index_MA.html. The Town should also share activities it's involved in to meet housing need and demand, and celebrate milestones with the community. Creating an educated public will help build support for the other strategies laid out in this plan.

Action Plan

- Establish a HPP Implementation Committee to make progress towards the successful implementation of this plan
- Hold regular housing forums to discuss progress towards housing goals and celebrate successes
- Distribute relevant information via the Town's website, local paper, and by working with community partners
- Consider creating a "Yes in My Backyard" affordable housing online toolkit to promote understanding of the benefits of affordable housing to communities, including items like fact sheets, presentations, and downloadable exercises for neighborhood groups

Implementation Plan

Table 16: Town of Arlington Housing Production Plan Implementation Strategies, 2016-2021					
Implementation Strategies		Responsible Entities		Time Frame	Page #
		Lead	Support		
#1	Use zoning to actively encourage housing production on identified developable sites along commercial corridors and in other smart growth locations	Arlington Redevelopment Board	Planning & Community Development	Ongoing	59
#2	Amend zoning to facilitate development of a range of housing types	Arlington Redevelopment Board	Planning & Community Development	Ongoing	60
#3	Amend dimensional regulations to facilitate production of multifamily housing through mixed-use development in commercial areas and other smart growth locations	Arlington Redevelopment Board	Planning & Community Development	Long Term	61
#4	Amend inclusionary zoning to encourage production of units affordable to households with a wider range of incomes, including middle incomes	Arlington Redevelopment Board	Planning & Community Development	Medium Term	62
#5	Create an overlay district to allow introduction of residential development to select light industrial/commercial areas to facilitate mixed-income mixed-use development	Arlington Redevelopment Board	Planning & Community Development	Medium Term	62
#6	Create affordable family housing through new construction or conversion of existing 2-3-bedroom market-rate units	Planning & Community Development	HCA	Medium Term / Ongoing	63
#7	Modify parking requirements to encourage housing production through mixed-use development in commercial areas and other smart growth locations	Arlington Redevelopment Board	Planning & Community Development	Short Term	64

(continued on following page)

Implementation Strategies		Lead	Support	Time Frame	Page #
#8	Assess what types of supportive housing are needed for Arlington's seniors and people with physical and cognitive disabilities, and take steps to facilitate their development	Planning & Community Development	Council on Aging	Medium Term	64
#9	Preserve long-term affordability of existing deed-restricted units, especially at Millbrook Square	Planning & Community Development		Short Term	65
#10	Expand and promote housing assistance programs to support income-eligible homeowners	Planning & Community Development	Council on Aging	Short Term	66
#11	Maximize resources and services that enable seniors to continue living in the community, and coordinate with other non-housing services to support aging in community	Council on Aging		Short Term	67
#12	Explore mechanisms to facilitate creation of affordable homeownership opportunities through the HCA, community land trust model, or partnership with other private non-profit organization(s)	Planning & Community Development	HCA	Medium Term	67
#13	Work with the Community Preservation Committee to encourage continued allocation of greater than the state-mandated minimum 10% of annual CPA fund revenues to community housing initiatives	Planning & Community Development	CPC	Short Term	68
#14	Establish a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44 in order to utilize local housing funds swiftly as opportunities arise	Planning & Community Development	Arlington Redevelopment Board, Board of Selectmen	Medium Term	69
#15	Form a HPP Implementation Committee and raise community awareness about affordable housing need and activities in Arlington in order to make progress towards housing goals	Planning & Community Development		Short Term	70

Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

DHCD, MHP, MassHousing, MassDevelopment, and CEDAC Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.
- 2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
 - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
 - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Appendix C

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Arlington

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
106	Menotomy Manor	Fremont/Gardner	Rental	126	Perp	No	DHCD
107	Menotomy Manor	Fremont/Gardner/Memorial/Sunnyside Av	Rental	50	Perp	No	DHCD
108	n/a	Decatur St.	Rental	5	Perp	No	DHCD
109	Chestnut Manor	54 Medford St.	Rental	100	Perp	No	DHCD
110	Cusack Building	8 Summer St	Rental	67	Perp	No	DHCD
111	Drake Village	Drake Road	Rental	72	Perp	No	DHCD
112	Hauser Building	37 Drake Road	Rental	144	Perp	No	DHCD
113	Winslow Towers	4 Winslow St.	Rental	136	Perp	No	DHCD
114	998 Massachusetts Ave	998 Mass. Ave	Rental	13	Perp	No	DHCD
115	Broadway Homes	110-112 Broadway	Rental	5	2037	No	HUD
116	Millbrook Square Apartments	17 Mill St.	Rental	146	10/15* (est 2032)	No	HUD
117	Russell Terrace	12 Russell Terrace	Rental	22	2028	No	DHCD
3689	Russell Place	Water and Wright Streets	Ownership	7	Perp	No	DHCD

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Arlington

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
4193	DDS Group Homes	Confidential	Rental	45	N/A	No	DDS
4538	DMH Group Homes	Confidential	Rental	26	N/A	No	DMH
4979	Fessenden Road	Fessenden Road	Rental	15	07/25/2022	No	MHP
5654	Two Family Affordable Rental Program	Smith Street	Rental	2	06/29/2031	No	HUD
5655	Two Family Affordable Rental Program	Bow Street	Rental	2	08/30/2031	No	HUD
5656	Two Family Affordable Rental Program	Rawson Street	Rental	2	08/30/2031	No	HUD
5657	Two Family Affordable Rental Program	Summer Street	Rental	2	12/06/2031	No	HUD
5658	Two Family Affordable Rental Program	Broadway	Rental	2	02/21/2032	No	HUD

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Arlington

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
5659	Two Family Affordable Rental Program	Decatur Street	Rental	2	10/04/2032	No	HUD
HUD							
5660	Two Family Affordable Rental Program	Webster Street	Rental	2	12/27/2032	No	HUD
HUD							
5661	Two Family Affordable Rental Program	Bow Street	Rental	2	07/18/2033	No	HUD
HUD							
5662	Two Family Affordable Rental Program	Washington Street	Rental	2	07/23/2033	No	HUD
HUD							
5663	Two Family Affordable Rental Program	Sherborn Street	Rental	2	01/14/2034	No	HUD
HUD							
5664	Two Family Affordable Rental Program	Warren Street	Rental	2	10/26/2034	No	HUD
HUD							
5665	Two Family Affordable Rental Program	Dorothy Road	Rental	2	06/06/2034	No	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Arlington

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
5665	Two Family Affordable Rental Programq	Dorothy Road	Rental	2	06/06/2034	No	HUD
5668	Two Family Affordable Rental Program	Acton Street	Rental	2	06/30/2034	No	HUD
7019	Massachusetts Avenue	264 Massachusetts Avenue	Ownership	4	2104	No	DHCD
7712	Two Family Affordable Rental Program	Medford Street	Rental	2	2055	NO	HUD
7648	Minuteman Village	40 Brattle St	Ownership	4	2056	YES	MassHousing
7649	Mass Ave Preservation Project	1016 Mass Ave	Rental	18	2056	NO	HUD
8814	Arlington 380, aka Symmes Hospital Redevelopment	Summer St	Rental	26	Perp	NO	DHCD
8863	Mass Ave	Mass Ave	Rental	1	Perp	NO	DHCD
9027	Arlington Affordable Rental Program	Rawson Road	Rental	2	2058	NO	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Arlington

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9197	Forest/Pierce	34 Forest St/11-13 Pierce St	Rental	10	2059	NO	HUD
							MHP
9545	Capitol Square Apartments	252, 258-260 Mass Ave	Rental	32	Perp	NO	DHCD
9660	Alta Brigham Square	30-50 Mill Street	Rental	17	Perp	NO	DHCD
							MassHousing
Arlington Totals				1,121	Census 2010 Year Round Housing Units		19,881
					Percent Subsidized		5.64%

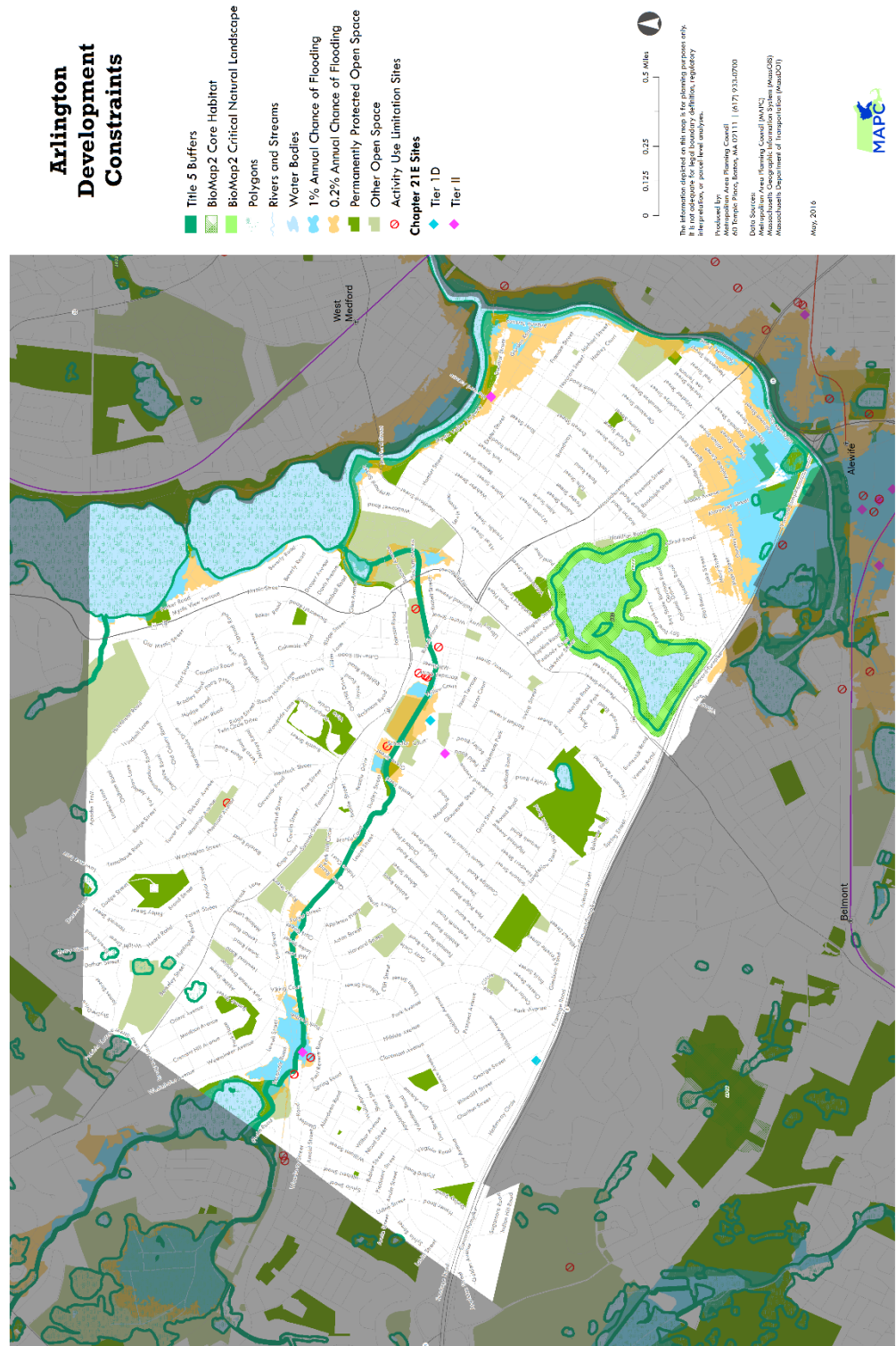
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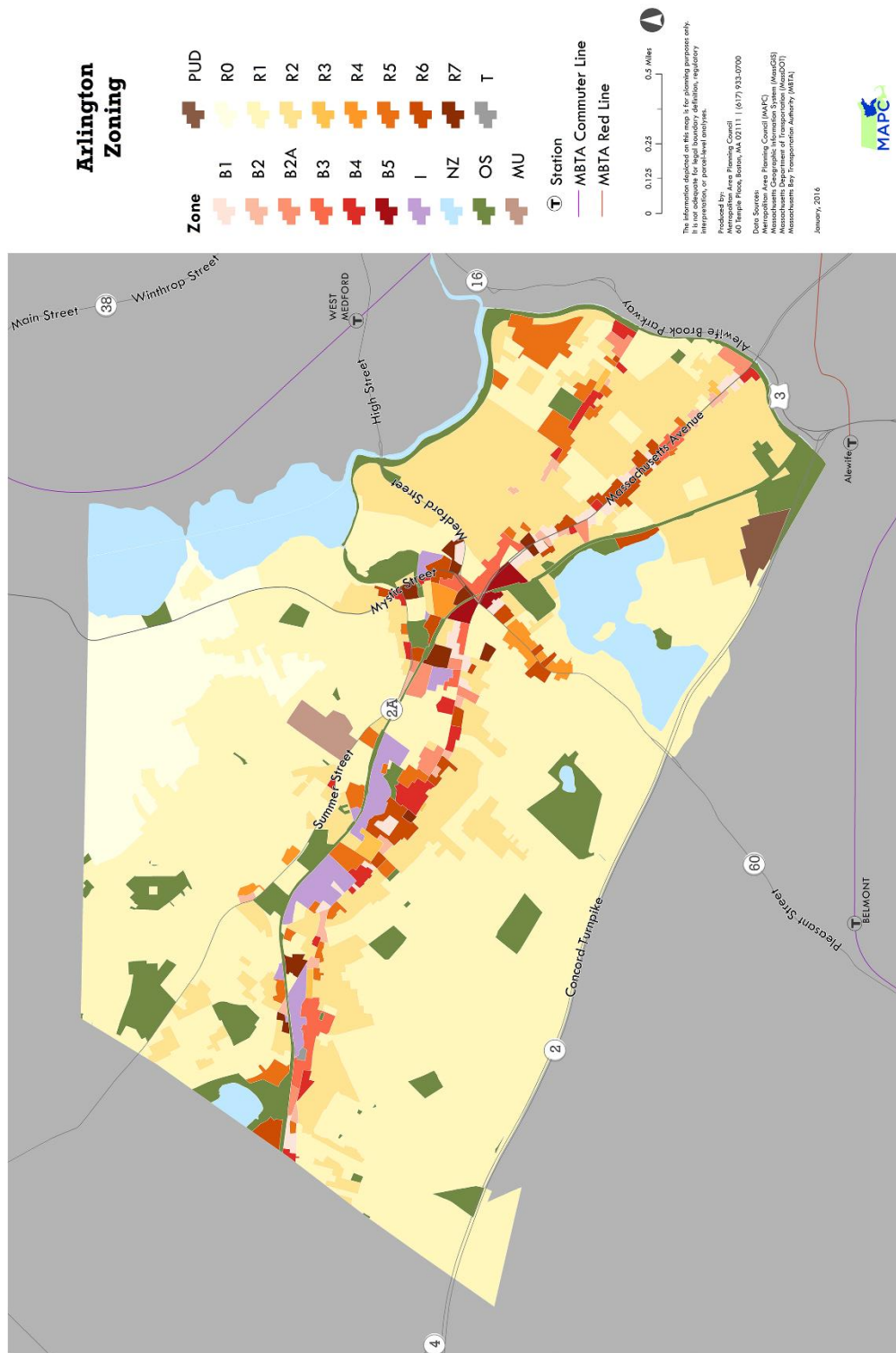
This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Appendix D

Natural Development Constraints



Zoning



Floor Area Ratio



Potential Development Opportunities

