

111 Sunnyside Ave
Arlington, MA 02474
September 30, 2019

Arlington Redevelopment Board
730 Mass Ave.
Arlington, MA 02476

Hello Arlington Redevelopment Board,

I spent town day volunteering at one of Envision Arlington's tents, where we conducted an informal survey about housing-related issues. I'd like to present the results of this activity to the Redevelopment Board, along with a set of personal observations. I'm providing this information as an individual, and not on behalf of any group or organization.

Thank you for your time and attention.

Sincerely

Stephen A. Revilak

What's Important for Housing: A Community Conversation



The housing survey at Envision Arlington's booth consisted of six poster boards, each with a housing-related topic. Participants were given three adhesive dots, and invited to place them on the topics they felt were most important. In addition, participants were given the opportunity to write comments on post-it notes, and place them on the boards as well.

At the end of the day, approximately 339 people placed 1017 dots on the board, along with 26 comments on post-it notes. (Some dots were placed on individual post-it notes; where that happened, I've counted the dot as belonging to the post-it note rather than the poster board.)

Social Justice Issues

Aiming for a diverse population by income and race; and being vigilant about identifying and neutralizing barriers to this goal.



197 dots, plus a post-it note that reads "Increasing housing while preserving open space" (with three dots).

Lifestyle Options

Providing for different lifestyles: empty nesters, single millennials, young parents, families, walkable neighborhoods.

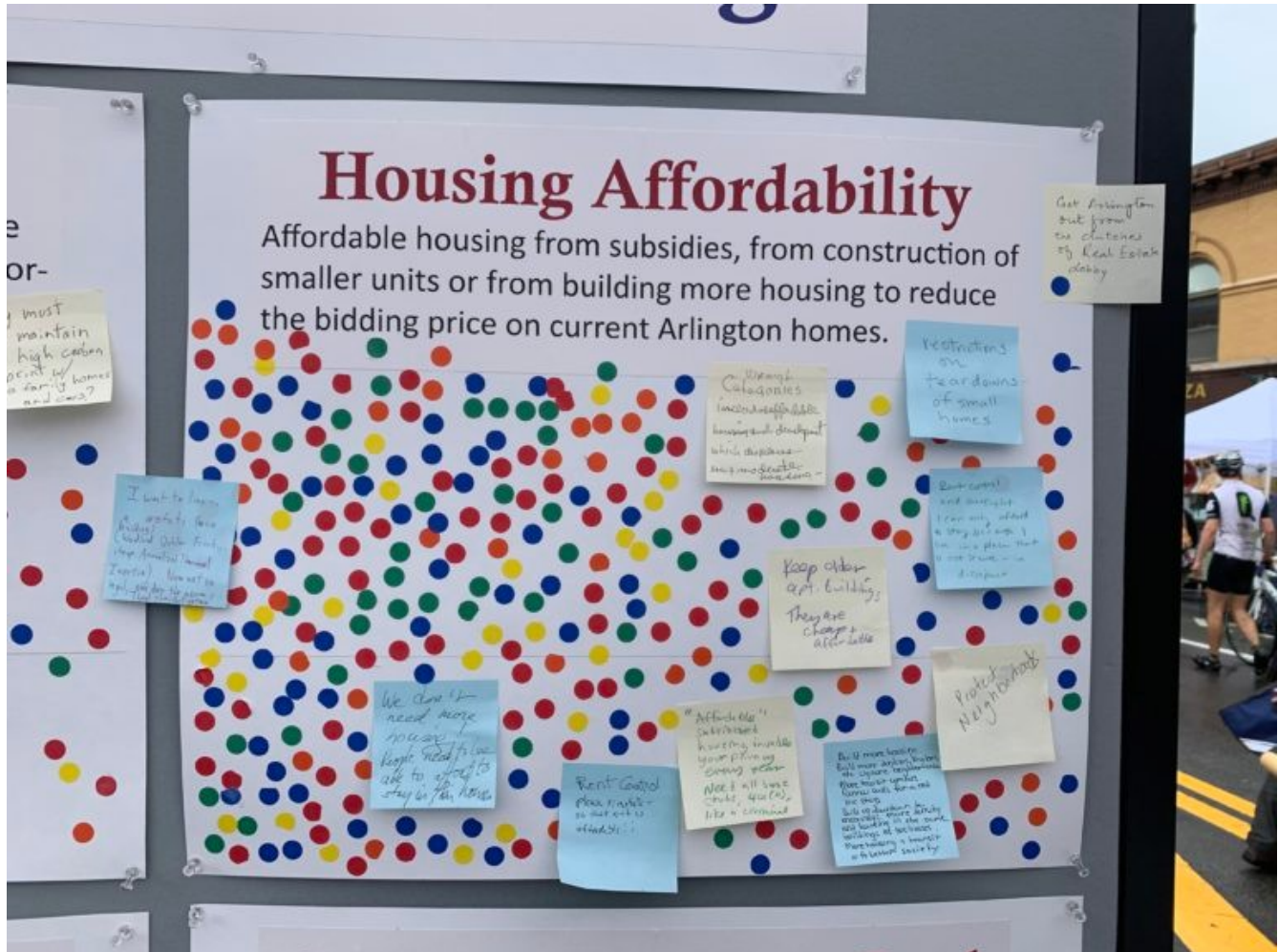


Lifestyle Options collected 149 dots and five post-it notes:

- No more new 5-story buildings with no setbacks. Ugly. (3 dots)
- Why must we maintain our high carbon footprint with single family homes and cars?
- I want to live in a wofati (eco building) (Woodland Oehler Freak-Cheap Annualized Thermal Inertia). Not so legal, one day the norm. Thank you Arlington.
- Connect to transit. Less single family housing with dedicated parking.

Housing Affordability

Affordable housing from subsidies, from construction of smaller units, or from building more housing to reduce the bidding price on current Arlington homes.



The Housing Affordability board generated the most activity: 308 dots and ten post-it notes.

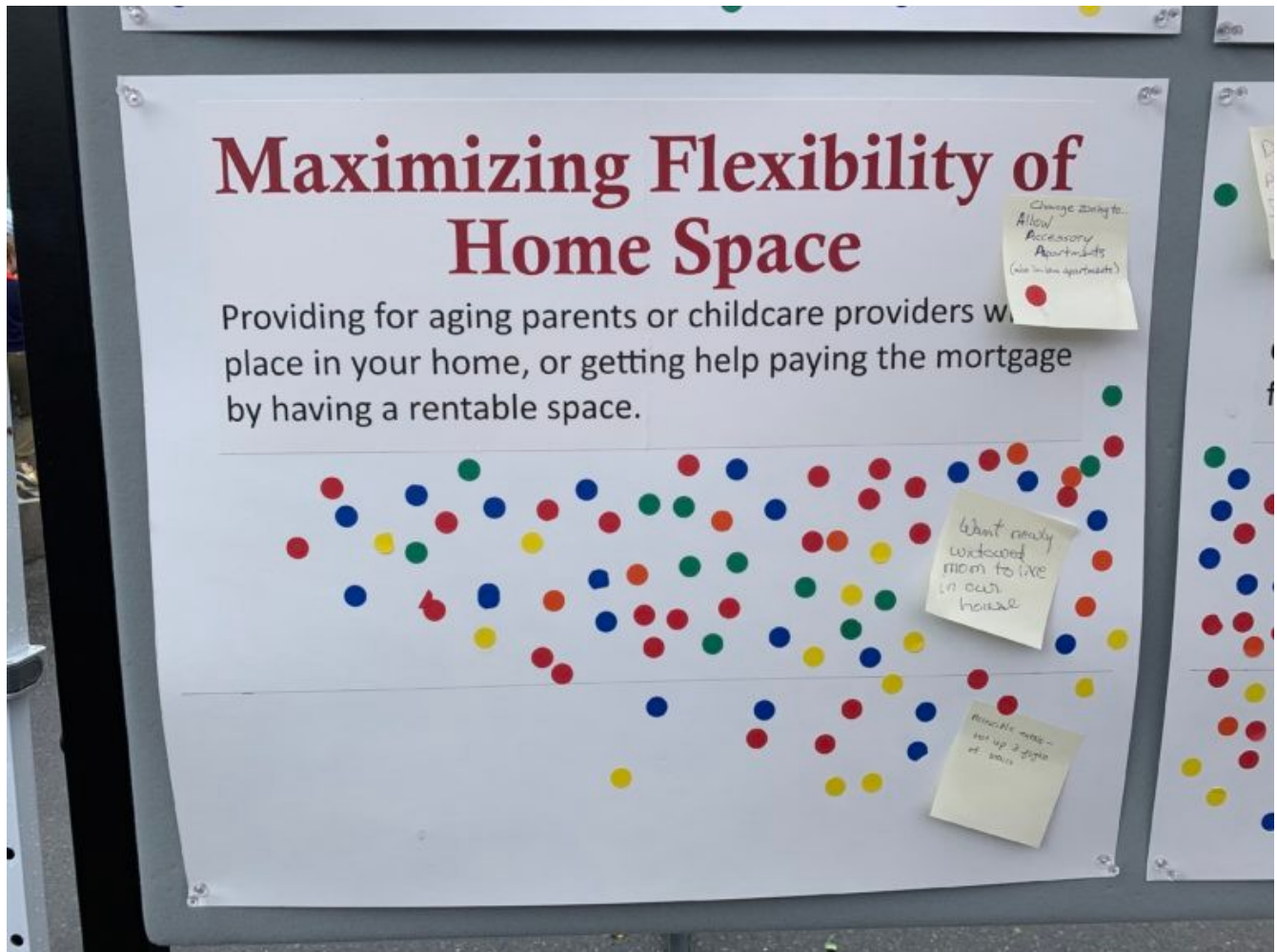
- We don't need more housing. People need to be able to afford to stay in their homes.
- Get Arlington out from the clutches of real estate lobby. (1 dot)
- Wrong categories. Includes affordable housing and development which displaces low and moderate income housing
- Restrictions on teardowns of small homes
- Keep older apartment buildings. They are cheap and affordable.
- Rent control and oversight. I can only afford to stay because I live in a place that is not secure and in disrepair.
- Rent control. Please reinstate so that rent is affordable.
- "Affordable" subsidized housing invades your privacy. Every year need all bank stubs, 401(k), like a criminal.

- Build more housing. Build more duplexes, triplexes, etc. Upzone neighborhoods. More transit corridors. Renew calls for a red line stop. Build up downtown to encourage more density and housing in the same buildings as businesses. More housing + transit = a better society.
- Protect neighborhoods

While this board drew the most responses, I think the comments make it clear that the topic of "affordability" means very different things to different people.

Maximizing Flexibility of Home Space

Providing for aging parents or childcare providers with a place in your home or getting help paying the mortgage by having a rentable space.

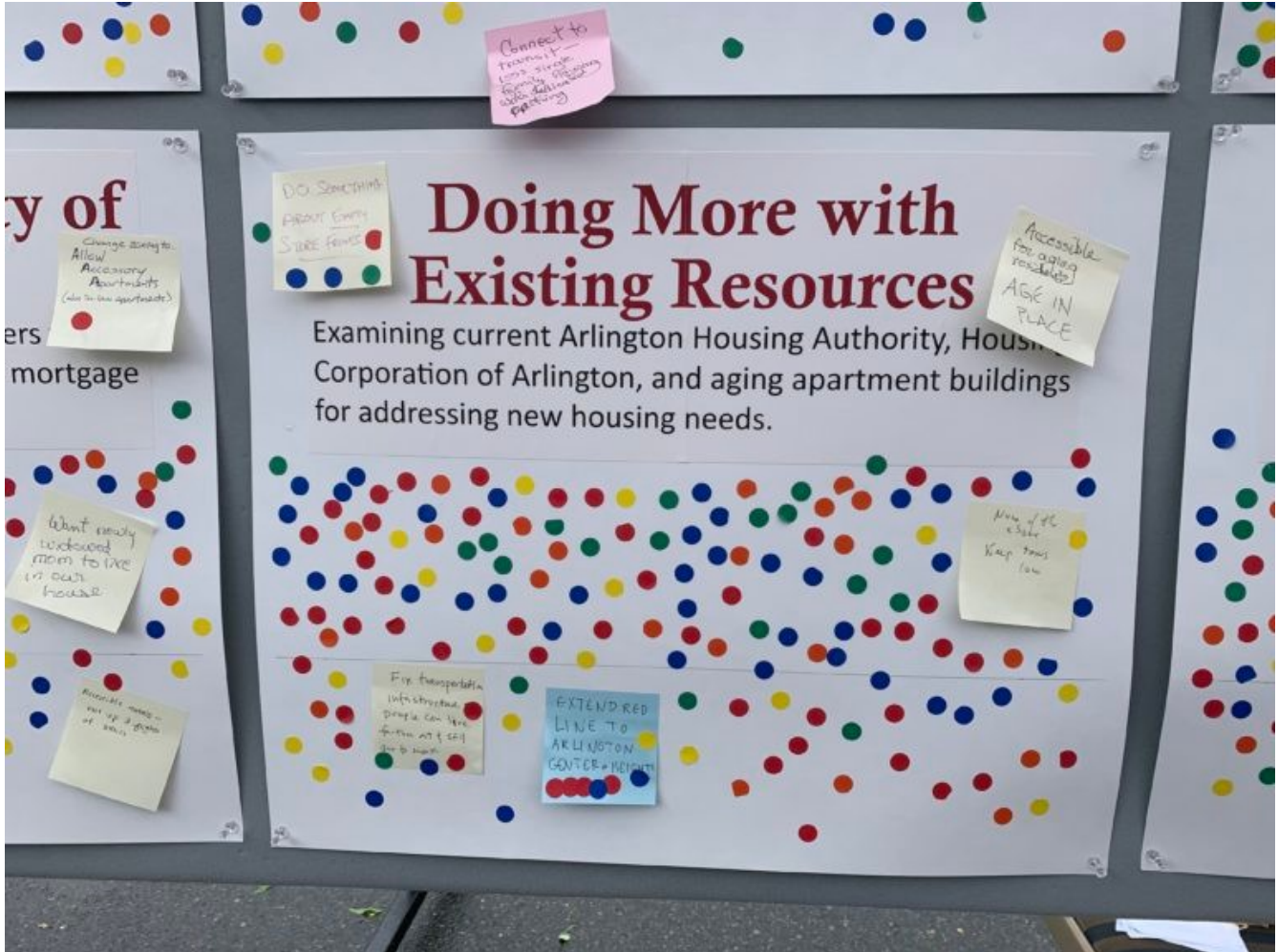


This board collected 81 dots and three post-it notes:

- Change zoning to allow accessory dwelling apartments (aka in-law apartments) (1 dot)
- Want nearby widowed mom to live in own house.
- Accessible rentals, not up 3 flights of stairs.

Doing more with Existing Resources

Examining current Arlington Housing Authority, Housing Corporation of Arlington, and aging apartment buildings for addressing new housing needs.

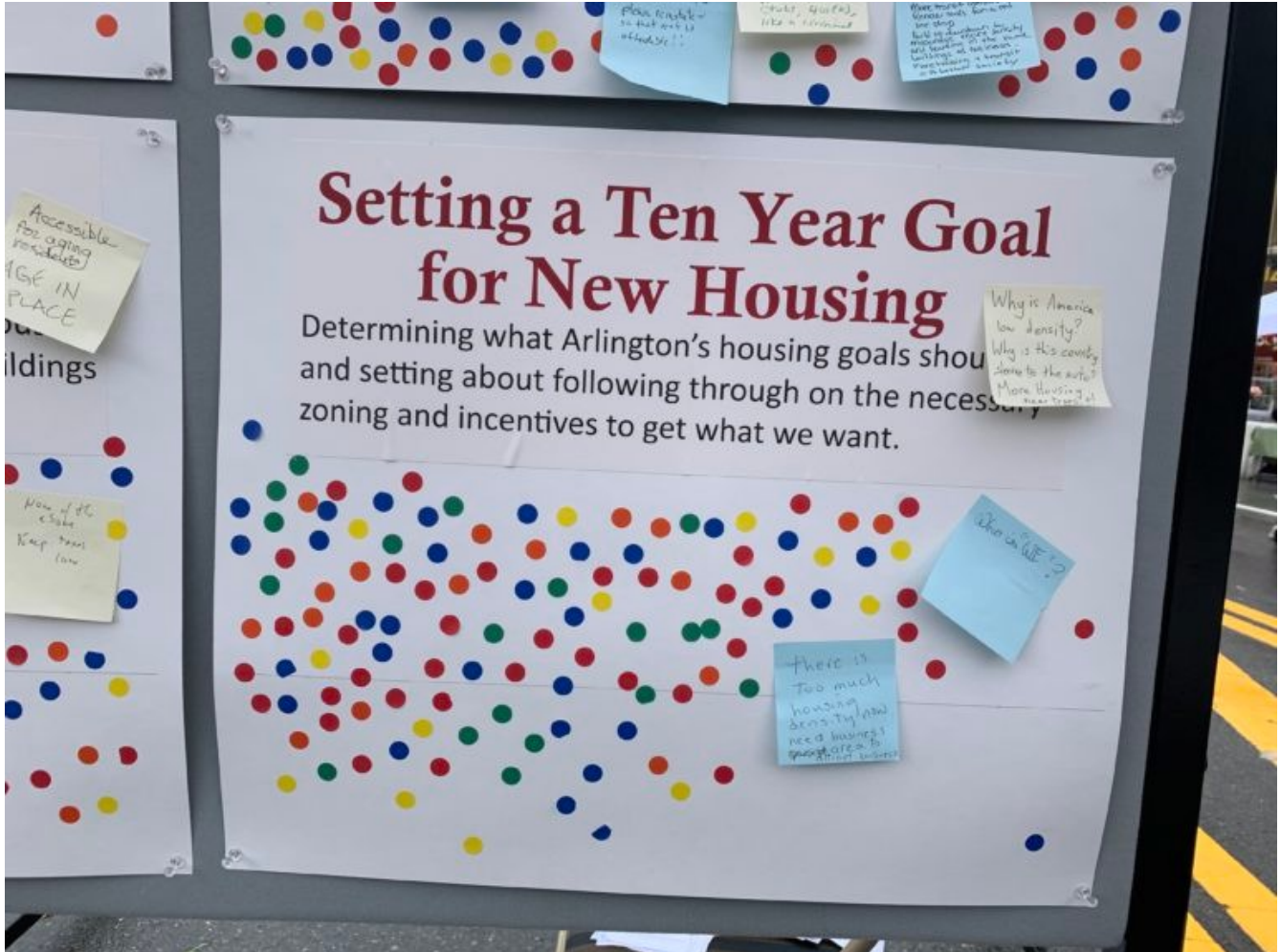


143 dots and five post-it notes:

- Fix transportation infrastructure. People can live farther out and still get to work. (4 dots)
- Extend red line to Arlington center and heights. (7 dots)
- None of the above. Keep taxes low. (1 dot)
- Accessible for aging residents. Age in place.
- Do something about empty store fronts.

Setting a ten-year goal for new housing

Determining what Arlington's housing goals should be, and setting about following through on the necessary zoning and incentives to get what we want.



119 dots and three post-it notes:

- Why is America low-density? Why is this country slave to the auto? More housing near transit!
- Who is "we"?
- There is too much housing density now. Need business area to attract business.

Personal Observations

As noted earlier, housing affordability (i.e., the cost of housing) generated the most responses. This is understandable: housing prices in Arlington (and the Metro Boston region in general) have been on an escalator ride up since about 2000. That's contributed to our current high cost of housing, and also to a form of gradual gentrification. When housing is more expensive than it was last year, a new resident in town has to make more money (or be willing to spend more on housing) than last year's new resident.

I observed at least two broad responses to this issue: one keeps the status quo, and hopes for a return to the inexpensive housing of decades past. The other advocates for more multi-family housing, and more transit-oriented development. It will be interesting to see how these dynamics play out in the future.

The post-it note that drew the most response read "Extend the red line into Arlington Center and Heights", and that was not the only comment which favored a red line extension into Arlington. At the same time, one commenter suggested "fixing our transportation infrastructure so people can live farther out and still get to work"; I read this as a request for more car-oriented suburbs (but with better roadways).

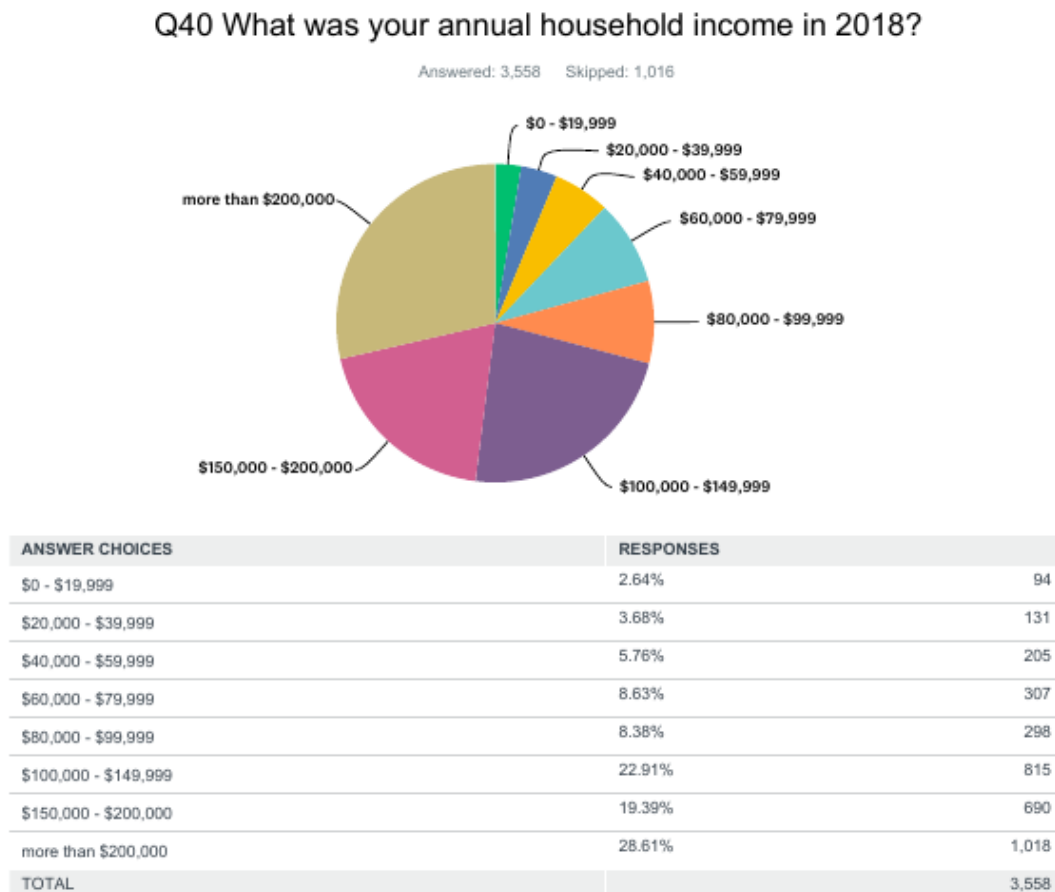
There's also recognition of the importance of older "naturally affordable" apartment buildings. Arlington was very pro-growth in the 1950s and 1960s; that's fortunate, because it allowed these apartments to be built in the first place. On the downside, we haven't done a good job of allowing new construction into the pipeline during recent decades. Buildings depreciate, so a new building is worth more than one that's ten years old, which is worth more than one that's twenty years old, and so on. At some point, our old apartments are likely to be refurbished or upgraded, and they'll become more expensive as a result.

This is only the beginning of the conversation, but at least we're getting it started.

Housing Affordability: Taking the Devil's Advocate Position

Despite the responses from town day, I recognize there's an argument that Arlington's increasing cost of housing isn't necessarily a problem, and the status-quo is a preferable position. Thus, I'd like to take a few moments to argue a Devil's Advocate position to affordability.

The most recent Envision Arlington survey¹ included several questions about demographics. Below are the responses to a question about household income:



The most common response was "more than \$200,000", with 1,018 out of 3,558 respondents choosing that option (28.6%, including myself). Also note that 71% of respondents (2523 out of 3558) report an annual household income of \$100,000 or more. Arlington is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, whose area median income is \$113,300.² Based on these survey results, I suspect that Arlington's median income is likely higher than the HUD metro area. Generally speaking, we are an affluent and well-educated community.

¹ <https://www.arlingtonma.gov/home/showdocument?id=47273>

² https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn?states=%24states%24&data=2019&inputname=METRO14460MM1120*Boston-Cambridge-Quincy%2C+MA-NH+HUD+Metro+FMR+Area&stname=%24stname%24&statefp=99&year=2019&selection_type=hmfa

To that end, one could say that Arlington's housing is, overall, "right priced" for the demographic that lives here. Page 19 of the town's 2018 annual report puts our average single-family home assessment at \$752,184.³ That amount of money works out to mortgage payments of just under \$4,000/month (assuming 20% down, a 30-year fixed-rate mortgage of 5%, our current tax rate of \$11.26, and \$800/year for insurance); a household that makes \$200,000 or more per year is capable of making those payments. Despite a 20-year upward trajectory in prices, there has been a market for Arlington homes, and those buyers likely represent a majority of current Arlington residents.⁴

Two decades of gentrification have brought benefits to the town. It's given us the resources to rebuild or renovate all of the elementary schools, the police station, and our fire stations. Construction of the new high school and DPW yard will start in a few months, along with renovations to the Central School building. The town library has expanded hours, we've increased staffing in numerous town departments, and are doing a better job of maintaining town facilities. Many residents benefit from these improvements, even those that lived here before gentrification began.

I would not be surprised if cost of living increases have caused some level of displacement. Displacement comes with clear short-term negative consequences (i.e., being forced to relocate), but there is evidence that displacement does not make people worse off over the long term.⁵

In short, these are all reasons why one could argue in favor of Arlington's status quo; our housing policies kind of work.

The downsides of doing nothing (and maintaining the status quo) are potential failures to meet regional housing needs, increased regional traffic congestion⁶, and a reduction in economic diversity (aka "Social Justice", which ranked second among the topics from the town day survey). These are some of the trade-offs we'll have to weigh.

3 <https://www.arlingtonma.gov/home/showdocument?id=46209>

4 Question 37 of Envision Arlington's last town survey was "Indicate the number of years lived in Arlington". 59% of respondents stated that they lived in town 15 years or less (myself included).

5 See *The Effects of Gentrification on the Well-Being and Opportunity of Original Resident Adults and Children*. Quentin Brummet and David Reed. July 2019. Retrieved from <https://www.philadelphiafed.org/-/media/research-and-data/publications/working-papers/2019/wp19-30.pdf>

6 See *Congestion in the Commonwealth*. MassDOT. Retrieved from <https://www.mass.gov/files/documents/2019/08/12/MassDOTCongestAug19Acc.pdf>. In particular, the "Housing and Land Use" section on pages 48--50.