

More than 120 people march at HCA's 17th Annual Walk for Affordable Housing

Spring showers didn't stop HCA's 17th annual Walk for Affordable Housing. Although April 29 was a grey, rainy afternoon, over 120 people joined the town-wide trek, raising awareness for the need of affordable housing in Arlington along the way.

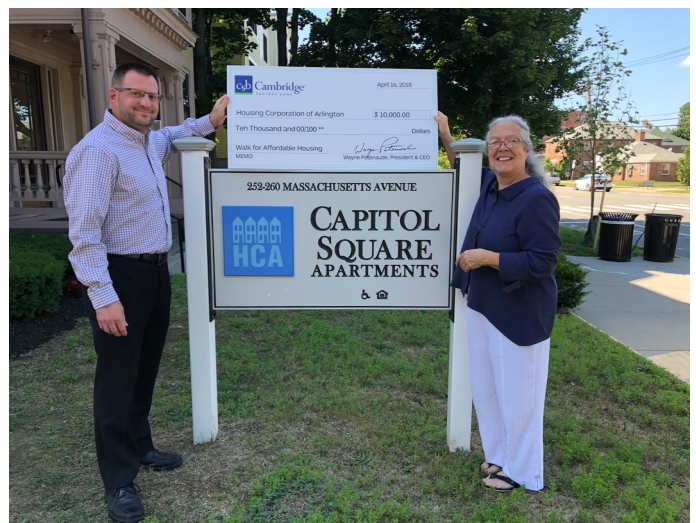
Prior to the walk, the marchers gathered outside the Jason Russell House for pre-walk activities, such as free food, face painting, live music, balloons, Lego tables, dancing, and a prize wheel headed by the Dave & Buster's Street Team. At 12:30, the walkers, led by The Hot Tama-le Brass Band, departed on Mass Avenue to the Park Avenue intersection. Along the way, the walkers received cheers and honks from supportive onlookers and viewed many of HCA's buildings and future development sites.



Returning walkers under threatening skies

The walk raises awareness for the pressing issue of affordable housing. "It's a wonderful community festival to celebrate the start of spring," said HCA executive director Pam Hallett, "but it's also a reminder to Arlington resi-

dents that there is a desperate need among our neighbors. Every day we have people walking in saying their rent has gone up and they need help. Our waitlist for affordable housing is more than 600 households long." The walk provides invaluable assistance to many Arlington residents in need. Local businesses, banks, corporations and individuals help through sponsorships, donations, gift certificates and raffle ticket sales.



CSB branch manager Richard Bertolucci donated \$10,000 to HCA executive director Pam Hallett

HCA greatly thanks all supporters of the 2018 Walk for Affordable Housing, especially this year's lead sponsor, Cambridge Savings Bank. Over many years, CSB has formed a deep-seated connection with affordable housing in Arlington and surrounding areas. Since 2003, they have awarded \$4.2 million in grants to fund affordable housing, community development, and human services. The East Arlington branch of CSB recently got even more involved by offering a free financial workshop to HCA residents. During this year's Walk, CSB donated a \$10,000 to HCA!

And a big thank you to all of this year's walkers. Together, you raised over \$38,000!

20 Westminster Avenue Project Groundbreaking



Pictured above are essential contributors to the Westminster project. From left to right: town manager Adam Chapdelaine, chair of CPA committee Eric Hemluth, CDBG administrator Julie Wayman, Epsilon Associates principal Douglas Kelleher, Malden Redevelopment Authority HOME director Jim Barnes, project architect Andrew Cannata, DHCD coordinator Carrie Knudsen, Mass Housing senior project specialist Bradley Day, HCA board member Neal Mongold, HCA executive director Pam Hallett, Arlington selectman Joe Curro, state senator Cindy Friedman, and Brookline Bank manager Shannon MacLennan

On June 6, HCA held a groundbreaking ceremony for the 20 Westminster Avenue project. The groundbreaking was a public event celebrating the start of redevelopment of the building. HCA executive director Pam Hallett kicked off the ceremony expressing her immense gratitude to everyone involved in the project. Hallett invited several contributors to speak, including state senator Cindy Friedman, who talked about the pivotal role affordable housing plays in keeping Arlington's population economically diverse.

In August 2017, HCA completed asbestos remediation, oil tank removal, and boiler removal. Principal Builders LLC, the project's general contractor, began construction shortly after the groundbreaking ceremony. As of July 15, demolition was complete and framing had begun. The Massachusetts Historic Commission granted HCA permission to replace all windows in the building. The replacements will be historically accurate to preserve the historic nature of the building.

HCA expects construction to complete in time for all units, consisting of 1 studio unit, 5 one-bedroom units, 2 two-bedroom units, and 1 three-bedroom unit, to be rentable by late fall 2018. HCA will choose the tenants for each unit from their waitlist by a lottery. All tenants will



Principal Builders work on 20 Westminster's framing

have incomes at or below 60% of the area median income, and at least one tenant will be a veteran. Three units will be wheelchair accessible. ***If you are interested in winning a unit, and are not yet on our waitlist, please fill out an application, and you will be notified of the results.*** Call the office at 781 859-5211 for an application.

HCA thanks the Town's Engineering and Public Works Departments for the beautiful new sidewalks along both Westminster Ave and Lowell Street and for removing the dead street tree at the front door on 20 Westminster Ave.

HCA Tenant Success Story

Mike and Marylou Vest, HCA renters since 2005, are moving from their affordable unit in Arlington to their first owned property in Townsend, MA. The Vests moved to Arlington in 1987 to raise their four children. At four months old, their son James was diagnosed with cancer. The family's health insurance through Mike's job did not cover the medication James needed. "We were maxing out credit cards paying for his meds," Mike told the Arlington Advocate.



Clockwise Marylou (seated), James, Mike and Thalia Vest [Photo credit/ Alevia Doyle]

At the time, the family of six squeezed into a tiny apartment they dubbed "the shoebox." Even in such a tight space, high rents nearly drove the family to homelessness. James's health costs caused the family to fall behind on rent. He was in the hospital often, sometimes for weeks at a time.

Mike had to take a second job, working for Asbestos Workers Local, to keep up with the rent. "They let me go. We didn't have any help, my son was going through chemo," Mike says. "I would be on a job site, and James would have to be rushed into the Jimmy Fund [Clinic]." Whenever Marylou was at the hospital with James, Mike would leave work to take care of his other sons.

If not for Marylou's chance encounter with former HCA executive director David Levy while working at Not Your Average Joe's, the Vests might never have gotten back on their feet. Marylou struck up a conversation with Levy, who happened to have an affordable unit available for the family.

Still, the family was burdened with more unlucky expenses. James beat his cancer at age 17, but continued to live with his parents due to disability, and ongoing health issues threatened long-term financial stability. Marylou



The Vests' new home in Townsend, MA

suffered a heart attack in 2005, followed by a desmoid tumor, pancreatitis, and a hernia. In 2015, a serious leg injury prevented Mike from working for over a year.

Moving beyond affordable housing proved difficult for the family. Though HCA enabled the family to lead a safe lifestyle in their home town of Arlington, moving to a market-rate property was a huge step up in financial responsibility. In spite of the family's many health crises, Mike's income increased over several years of working for Comcast. After attending HCA's First-Time Homebuyer Workshop, Mike understood he was eligible for a VA mortgage, gathered all the paperwork and set off to find a suitable home. Within a few months Mike had found the home, negotiated, and closed the deal.

Both the family photo and the content of the article were used with permission from Heather Beasley Doyle. See the Arlington Advocate article at this link:

arlington.wickedlocal.com/news/20170316/faces-of-affordable-housing-in-arlington-moving-beyond-the-shoebox

We are proud that by living in HCA's affordable units and improving their financial skills at workshops presented by local banks, four of our tenant families have gone on to buy their own homes in the past five years.

We are grateful to Belmont Savings Bank, Cambridge Savings Bank, Leader Bank, Watertown Savings Bank, Winchester Savings Bank and Winchester Co-operative Bank for Financial Workshops and First-Time Homebuyer Workshops to help HCA's clients and tenants learn valuable money management skills. HCA works to ensure that Arlington residents maintain a stable living situation so that they can keep their jobs and their children can stay in their school.

HCA Financial Workshop

HCA hosted its latest financial workshop on June 19. During this workshop Evan Diamond, financial education program manager at Cambridge Savings Bank, taught attendees about saving money, opening checking and savings accounts, and improving credit. Attendees received useful materials including a notepad and a paper grid to track their expenses. Attendees were deeply engaged in discussion, and asked questions throughout the workshop. HCA provided the group with a pizza dinner, and after the workshop, HCA entered each attendee into a raffle with savings-related prizes donated by Cambridge Savings Bank.

HCA's next workshop will be a First-Time Homebuyer Workshop led by Winchester Savings Bank. Please see the last page of the newsletter for more information.



Evan Diamond, financial education program manager at Cambridge Savings Bank, advises HCA tenants on saving

HCA Board of Directors

Thomas Nee, President
Jonathan Wallach, Treasurer
Deirdre Westcott, Clerk
Pamela Baldwin
Janet Blodgett
Rich Bertolucci
Jack Cooper
Marehia Donald
Alex Hassinger
Neal Mongold
Mary-Anne Morrison

Affordable Housing Panel

On June 14, to address Arlington's scarce supply of affordable units, the town's Housing Plan Implementation Committee held a public forum. The speakers included Pam Hallett, executive director of the Housing Corporation of Arlington; Chris Kluchman, director of Massachusetts Housing Choice Program; Dana LeWinter, municipal engagement director for Citizens' Housing and Planning Association; and Susan Connelly, director of community assistance for the Massachusetts Housing Partnership.

"We can't solve this problem by doing nothing. We're going to have to make changes," said Dan Dunn, chair of the Arlington Select Board. "We're going to have to look at our zoning, our neighborhoods, and make compromises that are good for us all."

As Susan Connelly of the Massachusetts Housing Partnership notes, addressing the community can be difficult when demographics are constantly shifting. "As we talk about infrastructure like water and sewer and transportation and public education, we have to talk about housing, too, and how we produce housing that answers the different and changing needs of our population," Connelly said. "Not the kind of housing that we've always done and that feels safe to us, because that's what we're used to. But housing that responds to the world that's changing around us."

The panel discussed the importance of soliciting input and building community support for new housing developments.

For information about Arlington's Housing Production Plan and the Housing Plan Implementation Committee, contact Erin Zwirko, Assistant Director of Planning, at 781-316-3091 or ezwirko@town.arlington.ma.us. Stay tuned for future forums around housing production and future efforts of the Committee and the Arlington Department of Planning and Community Development.

The content of this article is used with permission from the Arlington Advocate. See the article at:

arlington.wickedlocal.com/news/20180618/panel-offers-solutions-to-high-home-prices-in-arlington

Historic Rehabilitation Tax Credit

The state awarded HCA \$400,000 in historic tax credit for our historically accurate redevelopment of 20 Westminster Avenue (see article on page 2). We are delighted that our partner Brookline Bank has agreed to purchase the credit to help fund the construction.

Many Thanks to our 2018 Walk Supporters!

Lead Sponsor

Cambridge Savings Bank

Partners

Winchester Savings Bank

Supporters

Brookline Bank

Calvary Church, United Methodist

Eagle Bank

Lahey Health

Leader Bank

Rush-Kent Insurance Agency, Inc.

Park Avenue Congregational Church

St. John's Episcopal Church

St. Paul Evangelical Lutheran Church

TD Bank

Watertown Savings Bank

Winchester Co-Operative Bank

Winchester Savings Bank

Friends

Arlex Oil Corporation

First Baptist Church of Arlington

Capone Landscape Inc.

CEDAC

Coldwell Banker

Covenant Evangelical Church

Davidson Management Holding LLC

East Cambridge Savings Bank

Eastern Bank

Feinmann Inc.

Food Link

GEI Consultants

KJP Partners LLP

The Legacy at Arlington Center

Gifts in Kind

Alton Street Boxing & Fitness

Andrina's Pizza

Anthony's East Side Deli

Artbeat Creativity Store and Studio

Back Aby Fitness

Balich 5 & 10

Beaujolais Catering

Berman's Wine & Spirits

Blue Ribbon BBQ

The Book Rack

The Boston Red Sox

Breakout Games—Boston

Cookie Time Bakery

D'Agostino's Delicatessen

Dave & Busters

The Dark Horse Public House

Drum Connection

Flatbread Company

Food Link

Henry Bear's Park

Hot Tamale Brass Band

Jennifer Edmunds Massage

Jimmy's Steer House

Kate Ruma & Associates Acupuncture

King's Dining & Entertainment

Lisa Burke Face Painting

Lynn & Jen's Dance Studio

Maxima Gift Center

Menotomy Beer & Wine

Menotomy Grill & Tavern

Murray Muscular Therapy Associates

My Brother's Place

New England Aquarium

New England Photo

Not Your Average Joe's

Olympic Pizza

Patou Thai

Personal Care Chiropractic & Massage

Playtime, Inc.

The Regent Theatre

Scutra

Starbucks

Stone Meadow Golf

Stop & Shop

Swanson Jewelers, Inc.

Tango

Taylor Rental

Trader Joe's

Quebrada bakery Co.

Vincent's Barber Shop

Za

Zhen Ren Chuan

And all of our volunteers

Community Investment Tax Credit

The Community Investment Tax Credit (CITC) has enabled HCA to make huge progress in its goal to meet the growing need for affordable housing in Arlington. Generous CITC donors have raised over half a million dollars in only four years! These donations enable HCA to advance large projects such as rehabilitating the historic Kimball Farmer House and acquiring properties at 20 Westminister Avenue, 117 Broadway, and Downing Square.

Here's how CITC works: **Donors who make gifts of \$1,000 or more receive 50% of their gift in tax credits to apply against their own Massachusetts state tax liability.** The entire gift can also be claimed as a charitable donation on federal income tax returns. If the credit exceeds the tax liability, the state will refund the difference. A tax season win-win!

To make your CITC donation call Pam Hallett at 781-859-5211.

The Community Investment Tax Credit Program was created by Chapter 238 of the Acts of 2012 and is administered by the Commonwealth's Department of Housing and Community Development. CITC requirements are set forth in Chapter 62 Section 6M and Chapter 63 Section 38EE; 760 CMR 68.00 and 830 CMR 62.6M.1. For more information, visit the Massachusetts CITC Web page:

www.mass.gov/hed/community/funding/community-investment-tax-credit-program.html

Thanks to Scutra Restaurant for hosting our CITC donor breakfast on August 15, on their new deck!



STRENGTH. SERVICE. COMMUNITY.

Join us **Tuesday, September 18, 2018**
for an informative

First-Time Homebuyer Workshop

Hosted by:

American Alarm
297 Broadway, Arlington
6:00 pm – 8:00 pm

To reserve your spot, please call
781 859-5164 or email
rshah@housingcorporation.org

**Please Help Support the Arlington
Community by Joining HCA**

GO Green by renewing your membership today
with a tax-deductible contribution online at
www.housingcorporation.org,
or send a check payable to:

Housing Corporation of Arlington
252 Massachusetts Avenue
Arlington, MA 02474



Note our new address.



Under construction! See page 2.

NON-PROFIT ORG
U.S. POSTAGE
PAID
BOSTON MA
PERMIT NO. 233

252 Massachusetts Avenue, Office, Arlington, MA 02474

Housing Corporation of Arlington

