

Housing Corporation of Arlington 2026 - 2028 Community Investment Plan

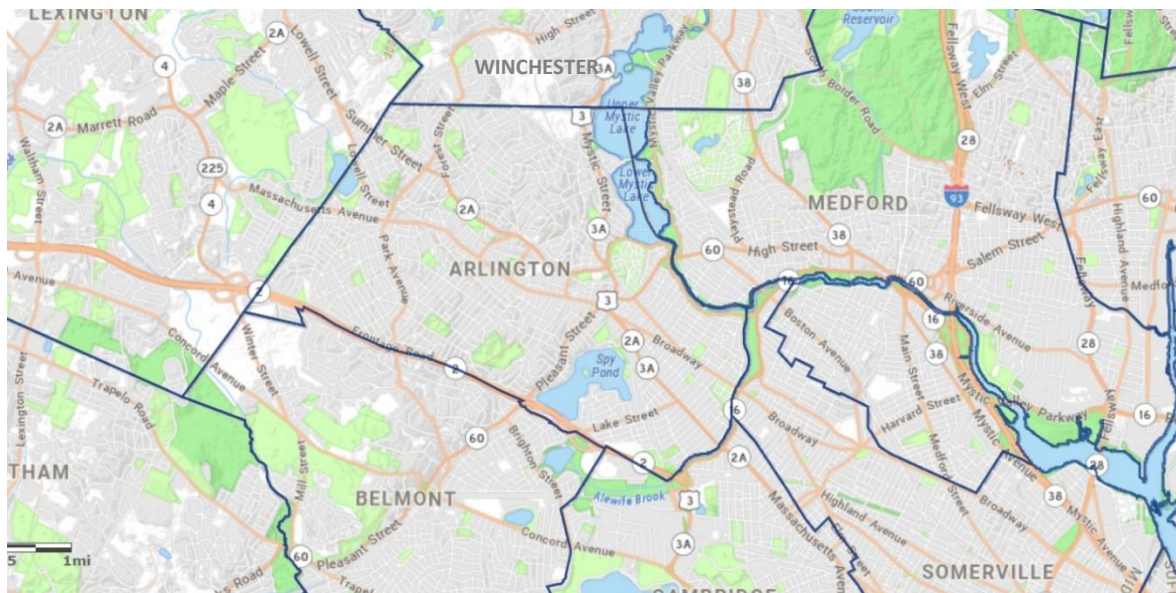
Voted on by the HCA Board, November 2025

1. Community or Constituency to be Served

Housing Corporation of Arlington (HCA) is based in and will serve the Town of Arlington with affordable rental housing, and social service and civic engagement programs. We will primarily serve residents from Arlington. However, we expect approximately 12% of families seeking social services to come from neighboring communities or points farther away. Our work will overwhelmingly and most directly serve low-income families.

Today, HCA owns and operates 208 units of housing. 149 of those units are presently restricted for affordability; another 59 will be restricted for affordability in coming months or years as HCA advances a schedule for that site. 69 of our units are in a scattered site portfolio of 2- to 9-unit buildings, while 139 are within three larger developments of 32, 48, and 59 units. In 2025 HCA started construction on an additional 43 affordable apartments to be completed in mid 2027. We also provide a range of social services to our own tenants and to other members of the public.

This map shows Arlington, HCA's core service area, in context with surrounding communities:



Arlington is a town of over 46,000 residents and almost 20,000 households. According to data from the UMass Donahue Institute, presented by the Town as part of its Comprehensive Plan update, Arlington's population grew by 8% since 2015, and is expected to keep growing, but at a slightly slower pace. However, this growth is indicating a displacement of lower-income households.

Higher income households have been growing over the years, faster than overall growth. Census 2020 ACS 5-year survey data showed that 32% of Arlington's households earned less than \$75,000 a year and 21% earned less than \$50,000 a year. However, 2023 5-year survey data (the latest available)

shows that now just 25% of households earn less than \$75,000 a year, and 18% earn less than \$50,000 a year. In 2010 only 15.6% of Arlington households earned more than \$150,000 a year. Today, 47% of Arlington's households earn more than \$150,000 a year.

Arlington is no longer the working-class community it once was. Housing costs have continued to soar, and fewer and fewer low-income families can afford to live in the town. The average 2-bedroom apartment in Arlington today has a total cost of over \$3,000 a month, requiring an annual household income of at least \$125,000 a year. The average Arlington home for sale requires a household income of more than \$220,000 a year.

Arlington Household Income Distribution: From Census 2023 ACS 5-year estimates

Annual Household Income Category	Percentage
\$10,000 or less	3.9%
\$10,000 - \$14,999	1.9%
\$15,000 - \$24,999	3.5%
\$25,000 - \$34,999	3.6%
\$35,000 - \$49,999	4.7%
\$50,000 - \$74,999	7.6%
\$75,000 - \$99,999	9.6%
\$100,000 - \$149,999	18.2%
\$150,000 - \$199,999	13%
\$200,000 or more	34%

People of color make up a smaller percentage of Arlington's population than in Greater Boston as a whole, particularly among Black residents. However, while Arlington remains a largely white community, Asian, Latino, and multi-race populations have been slightly growing since 2000.

Race and Ethnicity among Arlington Residents, 2020 Census Data (most recent available)

2020 Census Category	Total	Percentage
Total Population	46,308	100%
Latino (All Races)	2,137	4.6%
White	34,813	75.2%
Black	1,052	2.3%
American Indian/Alaskan Native	28	.1%
Asian	5,642	12.2%
Native Hawaiian/Pacific Islander	6	0.0001%
Other Race	282	.6%
Multiple Races	2,348	5.1%

HCA's target population is low- and moderate-income households in Arlington and those from surrounding communities with less access to social services. More than 90% of the population we serve earn less than 60% AMI, often much less. This includes our own tenant population. HCA's tenant population is more racially diverse than Arlington as a whole; our units open doors for households who historically have not been able to access Arlington. Details are in the charts below:

Demographics of HCA's Tenant Population: 208 apartments, 377 individuals

Age of Head of Household	Total Households	Percentage of Total
Head of Household 60+ years	83	39%
Head of Household 18 - 59	127	61%

Children Under Age 18	Total Individuals: 104	Percent of total individuals: 27%
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Racial Category	Total Households	Percentage of Total Households
Black/African American/African	35	17%
Asian	18	9%
Multi-Racial or Other Race	37	18%
White	118	57%

Ethnic Category	Total Households	Percentage of Total Households
Hispanic or Latino	39	19%
Not Hispanic or Latino	137	15%
Unknown/Did not Specify	32	66%

Our target population also includes low-income families and individuals who are not HCA tenants but who are seeking support for housing search, eviction assistance, food access, health care, social security or disability access, employment search, financial literacy training, or seeking services for domestic violence, mental health, housekeeping or other needs. We also provide these services to our own tenants. No other Arlington-based organization provides the range of social services integrated with housing search and housing stability services for the Arlington public. HCA supports approximately 75 households per year who are not HCA tenants but who are seeking services.

HCA will focus our affordable housing development activities on opportunities in Arlington. We remain open to opportunities in nearby communities who are not directly served by a nonprofit affordable housing developer, and who might be seeking to increase their affordable housing. However, HCA's priority is Arlington, where residents benefit from a range of amenities:

- Highly rated schools, many of which have been recently renovated.
- Arlington Community Center, fully renovated in 2022, which houses an active Senior Center providing a range of services, as well as a community room and other activities for all ages
- An extensive set of parks, playing fields, playgrounds, and bike and walking paths.
- Extensive Town committees and grassroots civic groups, enabling a wide range of engagement by local residents, from a focus on the arts, to anti-racism, to smart growth.
- Public transit via buses that enable access through multiple main thoroughfares in Town

HCA's work to create a range of housing options and to support family stability and tenant leadership is essential for helping prevent greater economic and racial segregation. Without greater housing options and supports for families, it will increasingly only be wealthy, largely white households, and the relatively small set of families who live in Arlington's existing affordable housing, who may benefit from Arlington's many quality of life resources.

2. Involvement of Community Residents and Stakeholders

HCA has a growing base of active Arlington residents, including our own tenants. This CIP was developed both out of the Strategic Planning that HCA completed with the board and staff in Spring 2024, which focused on real estate asset management and increasing HCA's operating resources, and the decisions, plans, and input generated from the activities described below.

- **HCA Tenant Council:** Any tenant in HCA’s 208 apartments may join the Tenant Council, which is led by a growing 6-person Steering Committee made up of HCA tenant leaders, with support from HCA staff. The goals that the Tenant Council defined for itself are to: *Increase communication between tenants and create a culture that helps build community; Address problems and issues so life in HCA’s homes can be better; Create a safe, family-friendly space for tenants to find resources and opportunities to volunteer; Expand and grow the voice for tenants at HCA and in Arlington.* The Tenant Council identifies issues of concern to HCA tenants, identifies preferred solutions, and works to implement solutions. The Tenant Council’s focus has been on property management issues, but they also weigh in on other HCA issues, including on new real estate projects and tenants’ social service needs. HCA staff sometimes attend Tenant Council meetings to provide updates and collect input on property issues and/or educate about how affordable housing is structured, to enable educated tenant influence. The Steering Committee reviewed this CIP prior to submission. The Tenant Council held 23 meetings over the last 12 months, including 14 Steering Committee meetings, 4 Tenant Council meetings, 3 Coffee Hours, and 2 Accountability Sessions with property management.

- **Volunteers:** Arlington residents and local churches volunteer to assist the staff with:

- Fundraising mailings
- Provision of holiday meals
- Provision of meeting space
- Event photography

- **Consulting:** While paid consultants have a different relationship to the work than those who volunteer, paid consultants do have some influence on the work. Three Arlington residents are paid to consult for HCA, and provide services in: database technical support, real estate development, real estate asset management. These consultants tell us they appreciate working for HCA because they get to have an impact on their local community.

- **Board of Directors:** HCA is run by a 13-person board of directors. Eleven of the thirteen live in Arlington. Of those, 5 are HCA tenants and one is a low-income tenant living in public housing.

- **Working Committees:** HCA also relies on other committees that include a mix of board members and other Arlington community members:

Finance Committee (6 members): This committee includes 4 Board members, 1 Arlington resident and 1 other finance professional with an interest in supporting HCA who does not live in Arlington. This committee generally meets monthly, and met 11 times in the prior 12 months. The committee reviews and advises on HCA’s nonprofit operating budget and on the property budgets. The committee makes recommendations to the Board regarding financial management policies, the creation of reserve funds, the annual property and HCA operating budgets, and other areas of finance that would impact HCA’s operations.

Real Estate Committee (13 members): Includes 6 Board Members and 7 other Arlington residents, and includes two low-income tenants. The committee advises staff and makes recommendations to the HCA Board regarding HCA’s prospective and active real estate projects. Typically, real estate decisions are not made by the board until they have gone first through the real estate committee.

HCA’s Annual Walk for Affordable Housing Committee (5 members): includes 1 HCA Board members (who is also an HCA tenant), 1 tenant who is an Arlington resident, and HCA staff. They

are responsible for planning this wonderful community gathering and walk, that also educates about HCA's work and the importance of affordable housing.

HCA's Homelessness Prevention Program (HPP) Grant Committee (3 members): Includes 3 non-Board Arlington community members who review and approve applications for our homelessness prevention grants. The committee is staffed by HCA's Social Service Manager.

HCA also has an active donor and membership list of over 2,300 individuals. We send a monthly newsletter to our community with updates on our work and invitations to participate in various ways. Three times a year we also share updates on our work via fundraising appeals.

Additionally, HCA works closely with a range of programmatic partners in the Arlington Human Services Network (AHSN), who have influenced how we carry out our work and who help keep us accountable through regular communication and coordination. AHSN includes the Arlington Council on Aging, Public Library and Public Schools, as well as other organizations such as the Arlington Housing Authority, Arlington EATS Food Pantry and others.

HCA will post our CIP on our website with contact data so any community member may review and track its outcomes. The HCA community will play a role in monitoring and implementing this plan through Board and Committee meetings, and the meetings of the Tenant Council and its Steering Committee, and through our annual HCA community survey conducted in each new year.

3. Plan Goals

By the end of 2028, HCA will meet the following goals in these categories:

A) Affordable Housing Development

1. Advance 80 units of new construction affordable housing in Arlington in projects that are now underway:
 - 10 Sunnyside Ave: Complete construction and move into operations for the 43-unit Passive House development at 10 Sunnyside Ave by fall 2027.
 - NewMass Homes (project name subject to change): Finalize design, secure zoning, secure local funding, secure an award of tax credits and other financing from EOHLC, and start preparing to close on construction financing for 37 affordable homes at 840 Mass Ave and 17 Newman Way in Arlington, properties that HCA acquired in 2025.
2. Finalize scope and budget to enable the conversion of 57 units of currently unrestricted housing into deed restricted affordable housing.

HCA acquired 59 units of housing at 840-846 Mass Ave and 17 Newman Way in September, 2025. A large lawn at 840 Mass Ave and the 2-family home currently at 17 Newman Way will be redeveloped into the NewMass Homes project outlined in the item above. For the 57 homes in the 840-846 Mass Ave buildings, HCA is planning for major renovations and refinancing, and conversion to affordable deed restricted LIHTC units. By the end of 2028, this project will have a finalized renovation scope and budget, and HCA will be preparing to submit funding applications or pre-applications for local support, and other funding.
3. Identify and be moving toward site control for at least one additional real estate project (new construction or acquisition and rehab) representing at least 30 affordable units.

4. Maintain relationships with neighboring communities who are not served by their own nonprofit affordable housing developer in order to enable partnerships for future affordable housing developments on specific sites, should HCA capacity and mission align.
5. Ensure all HCA properties prioritize sustainability and energy efficiency, universal design, inclusion of accessible units, sites that are within walking distance of quality of life amenities such as transit, shopping and open space, as well as sites for which HCA's development will improve an existing condition, including the streetscape
6. Ensure units developed by HCA will overwhelmingly target households earning less than 60% AMI, including targeting some units to households earning no more than 30% AMI.

Low- and moderate-income households will benefit from direct access to additional affordable homes in Arlington. The community at large will benefit by maintaining an economically and more racially diverse community, where more elders, young adults, single parents and other families who cannot affording extremely high rents can afford to stay in or move to their desired community of Arlington.

B) Asset Management and Redevelopment

1. Continue to improve property facilities, portfolio-wide, to a consistent and high standard.
2. Expand available funds to support capital repairs at HCA properties, beyond what is available in existing capital reserves, and continue to make improvements on a timely manner on older properties.
3. Use Capital Needs Assessments which were completed on all properties in 2025, and additional technical assistance now underway regarding energy retrofits and adding solar energy, to develop a comprehensive capital improvements and refinancing plan for HCA's older properties, which are due for renovations.
4. Maintain a strong partnership structure with our third party management agent to facilitate healthy operations, satisfied resident community, and informed staff and Board.
5. Promote a robust tenant community and strengthen property management through the continued involvement of the Tenant Council in property management issues. (as described in the Civic Engagement section)
6. Maintain our new Asset Manager position to ensure proper oversight of the full scope of asset management responsibilities, including oversight of the financial and physical health of buildings, and to maintain effective oversight over property management functions.

As a result of this goal, HCA's low-income tenants will benefit from better quality of life in more sound buildings, and from having a voice on management issues that impact them. The community at large will benefit from properties that continue to be well maintained parts of the neighborhood, and that are moving towards more energy efficiency and carbon reduction.

C) Social Services

Prevent homelessness and build family stability for at least 150 households per year, supporting over 400 unique households over 3 years (some households may need support in multiple years). HCA will continue to provide the Resident Services side of property management in-house. We will also provide social services to other households who are not HCA tenants. HCA will offer:

1. In-house Resident Services for HCA Tenants, which allows us to deepen relationships with tenants, and resolve issues that arise (in coordination with property management) in the most effective and sustainable way. Relationships built through our in-house resident services will also help facilitate tenant involvement in HCA's civic engagement activities.
2. Social Services to assist any resident with direct services or referrals for social needs, including food, domestic violence counseling, low cost child care, housing search, eviction prevention, access to benefits such as social security and MassHealth and more.
3. Continue to provide Homelessness Prevention Program (HPP) grants to all families who qualify. Grants will continue to be provided to support back rent, or security deposit and/or moving expenses for a new Arlington home.
4. Financial Literacy, offered at least 3 times a year and taught by representatives from local banks. Courses offered include a basic financial literacy training that HCA's HPP recipients and social service clients are required to take, as well as more advanced courses at times.

Low- and moderate-income households will benefit from having tools and resources to maintain stable and healthy households in the face of near impossible household finances, as well as (often) other challenges. The community at large will gain neighbors who are more stable and healthy.

D) Civic and Community Engagement

HCA's overall goal for Civic Engagement is to build an influential, interconnected community of Arlington residents of all incomes – but that is majority low-income tenants – who advance housing-related goals within HCA, within Arlington, at the state level. We will:

1. Maintain and grow the HCA Tenant Council throughout HCA's portfolio. We will engage more households over time. The Tenant Council will continue to identify issues of most concern to HCA tenants and work to win and sustain changes on those issues.
2. Work with the Tenant Council to develop and institutionalize a more formal structure for the Tenant Council's role in decision-making at HCA at the Board and staff levels.
3. Expand the housing knowledge and leadership skills of HCA tenants to support them in becoming effective leaders within HCA and within Arlington.
4. Continue to Hold HCA Tenant Coffee Hours: Tenants gather at a neighbor's apartment to share food, meet neighbors and have a marginally facilitated conversation about themselves and issues they care about. Coffee Hours are powerful in their ability to build relationships between tenant neighbors, introduce tenants to issues, and inspire them to engage more in HCA activities. We have seen a marked increase in participation from tenants who have hosted and/or attended coffee hours.
5. Increase engagement of HCA's tenants and wider membership in local and state advocacy:
 - a. See at least six HCA members annually participate in "Donuts with Delegates" events and/or the annual MACDC Lobby Day, through which our tenants and members will learn about legislative issues that may effect them or our town, and will gain experience talking to and advocating with legislators.
 - b. See an average of at least 50 HCA members/Arlington residents annually take action on a local or state housing or community development advocacy issue. This may include

advocating for a new HCA housing development, giving input on the Town's Comprehensive Plan update or other proposed town policy, or advocating for state housing legislation.

This goal will give tenants more control over their lives, which is proven to improve mental health. It will also result in tangible improvements on housing issues, improving tenant quality of life and creating the more active, welcoming, and equitable community that most Arlington residents have said they want in Town housing studies and other surveys.

E) Internal Operations

1. Maintain a welcoming and inclusive culture at all levels of our organization. Build on our Anti-Racism and Diversity, Equity, and Inclusion audits (completed in 2024 and updated in 2025) and DEI Living Plan by developing a DEI/Anti-Racism statement and updating our DEI plan to address remaining gaps in this work.
2. Expand data tracking and our ability to analyze program outcomes through the full usage of a new database.
3. Create a more modern website that better illustrates the impact of HCA's work
4. Transition away from our asset management consultant as our new Asset Manager (hired in November 2025) fully embodies this role.
5. Expand staffing in anticipation of our growing portfolio by hiring for a new position that will support both Social Services and Civic Engagement.
6. Continue to expand our in-house/staffed expertise in real estate accounting

4. Activities to be Undertaken to Meet the Goals

A) Affordable Housing Development

- Maintain existing in-house real estate development project manager and continue to tap the expertise of real estate development consultants as needed to expand capacity and knowledge.
- Complete construction, full lease up, and place permanent loan in order to move into the operations phase of our 43-unit affordable housing development at 10 Sunnyside Ave.
- With assistance from our seasoned real estate development consultant as needed, and working with the architect we have already selected, pursue zoning and financing and conduct a process to select a contractor for pre-construction and/or construction services for our new development at 840 Mass Ave and 17 Newman way.
- With assistance from our seasoned real estate development consultant as needed, finalize the scope and budget for major renovations at 840-846 Mass Ave and prepare to submit applications for funding, including for 4% tax credits from EOHLC. Maintain communication with tenants on these sites to collect feedback about renovation scope and phasing, and to inform about timeline and possible temporary relocation plans.
- Continue to research and track the status of possible future development sites, and stay in touch with their owners, including Arlington's Fox Library site and the vacant site adjacent to

HCA's 117 Broadway site, where the owner continues to consider selling. Respond to relevant RFPs and make updated offers as appropriate.

- Maintain relationships with local real estate brokers and consider making offers on properties that come up for sale.
- Consider and respond swiftly to any neighboring communities when they reach out regarding housing issues they are working on. Share housing tips or resources as appropriate.
- Using our new database, and Town data, start to track properties where social service clients repeatedly report significant health code violations and/or other violations of tenant-landlord law or large building wide rent increases. As capacity allows, support tenants in collective organizing against such violations, and consider making offers to acquire such properties.

B) Asset Management

- Maintain the new in-house Asset Manager position (newly created and filled in Nov. 2025)
- Improve and expand internal asset management tracking tools
- Hold monthly meetings between HCA asset management staff and property management in order to ensure proper management of budgets, compliance, reporting and maintenance.
- Hold monthly meetings between HCA staff and the HCA finance committee to review and monitor property financials.
- Conduct a review and refresh of property management policies and procedures with property management, to ensure appropriate implementation.
- Coordinate with property management to maintain a list of priority and time sensitive capital improvements on our older properties, and to see improvements completed. Pursue Arlington CDBG funds and private grants to supplement our capital reserves to cover such expenses.
- Continue to work with partners at Resonant Energy and under the technical assistance we are receiving from the MA DOER to analyze the possibility for adding solar, installing a battery to store power, and to conduct decarbonization or deep energy retrofits at our Capital Square, MA Ave Preservation, and Forest Peirce portfolios and at other properties as possible.
- Develop annual and long term (10 – 15 year) asset management plans, including finalizing our comprehensive capital improvements and refinancing plan in order to address all capital needs of existing older units and implement deep energy retrofits. Engage a general contractor for pre-construction services to provide cost estimates. Start submitting funding applications.
- Hold at least 2 tenant meetings a year and engage in other regular communication in order to share information and collect tenant input about capital improvement plans.

C) Social Services

- Expand Resident Services/Social Services staffing from one to at least 1.5 FTE.
- Maintain regular drop-in social service hours at Robbins Library and Arlington EATS and by appointment at our East Arlington office and our development on Lowell Street.
- Continue to staff the Homelessness Prevention Program committee and approve grants on a monthly basis that will go directly to help families with rent, security deposit or moving

expenses in order to remain stable and housed. Fundraise to ensure funds are available to enable grants for all qualified applicants, expected to require approximately \$90,000 a year.

- Maintain relationships with a wide range of agencies to ensure referrals as needed, including for: food, legal assistance, fuel assistance, domestic violence counseling, other mental health counseling, housekeeping services, senior services, job search and more.
- Maintain relationships with banks who offer a financial literacy class. Rotate working with various local banks who otherwise financially support HCA to offer this class.

D) Civic and Community Engagement

- Hold resident leadership trainings at least every other year to support tenant leadership development, possibly in partnership with MACDC's Mel King Institute as was done in 2025.
- Continue to staff the Tenant Council Steering Committee, and support tenants to be in the lead in engaging HCA tenants in developing goals, identifying issues, and advancing plans.
- Finalize a structure for the Tenant Council within HCA's decision making structure, have it approved by the HCA Board and the Tenant Council, and start implementing.
- Hold at least four Tenant Council meetings and/or property management accountability sessions annually, planned and facilitated by the Tenant Council Steering Committee and based on issues that emerged during prior Tenant Council meetings.
- Hold at least 4 Tenant Coffee Hours annually, hosted by HCA tenants in their home, with food provided by, or paid for by HCA.
- Educate HCA tenants and other members about the power of advocacy to impact HCA's work in Arlington. Coordinate transportation for MACDC Lobby Day from Arlington to the State House. Help those who attend MACDC Lobby Day meet other community development leaders across the state, learn about state level bills that affect our local community and gain skills in advocating for them through conversations with legislators.
- Include information about advocacy opportunities to our members via e-newsletters, flyers, phone calls and by tabling at community events. Support members who are new to advocacy in crafting letters or comments that represent their views. This may include engaging HCA members in attending public meetings to support HCA's own affordable housing development proposals or other local or state housing or community development issues. Issues may include passing an Affordable Housing Overlay in Arlington, passing the Tenant Opportunity to Purchase Act at the state level and/or other policies.
- Work with the Tenant Council Steering Committee to continue hosting the annual HCA Tenant Summer Bash

E) Internal Operations

- Engage staff and the board to develop an Anti-Racism and DEI vision statement, identify existing gaps between HCA's current operations and current DEI work and that vision, and create a set of action items and a timeline for making changes. One item of change will be to develop a DEI informed policy around vendor selection. Consider hiring a consultant to assist.
- Finalize the 2025 transition to a new Salesforce database, train staff on usage, and develop a set of reports to enable better tracking of donations, social services and civic engagement.

- Engage a web design professional to work with staff to develop a new website for HCA
- Continue to engage a real estate finance professional to advise and train finance staff on proper accounting structures during active projects, and as our real estate portfolio grows.
- Provide ongoing professional development opportunities for all staff to help strengthen services and staff retention.

5. How Success will be Measured and Evaluated

A) Measuring Affordable Housing Development goals:

Participants and Roles: Executive Director, Real Estate Project Manager, Real Estate Committee, Board of Directors will measure the following progress at regular meetings

- Sunnyside project staying on construction schedule, securing its certificate of occupancy, seeing fully occupancy, placing its permanent loan, and entering into its operations phase.
- NewMass Homes securing zoning approval for a minimum 35-unit project, local match awards, funding award from EOHLIC and other financing needed. See construction financing closing completed and construction begin.
- 840-846 Mass Ave has a sound budget to enable a 4% LIHTC refinancing project, which will enable a major renovation to include a new elevator, unit renovations as needed, new HVAC system, energy retrofit improvements, and other major upgrades.
- Number of additional units that can be developed on sites for which HCA has site control or has conducted feasibility and other predevelopment activities.
- Every communication received by a neighboring community seeking help will get a response, with all requests being considered in the context of HCA's mission and present capacity. HCA will share information and resources to assist other communities as feasible.
- The parties involved will maintain focus on sustainability and meeting affordability goals.

B) Measuring Asset Management Goals:

Participants and Roles: Executive Director, Asset Manager, Finance Committee, Board of Directors will measure the following progress at regular meetings.

- Meeting budgets to actuals, including vacancy and rent collection; debt service coverage ratios; the status of capital repairs; timely reporting to lenders; and other management indicators, using our internal tracker spreadsheets and reporting forms.
- The extent to which funds available for capital improvements and energy retrofits meet the expected capital improvement needs in our near and long term planning documents.
- The extent to which at least monthly meetings are held with property management, out of which issues are resolved and next steps are identified and tracked going forward.
- The extent to which concerns from the Tenant Council and/or HCA staff are documented, solutions are found, and solutions are implemented in a timely manner.

C) Measuring Social Services Goals:

Participants and Roles: Executive Director, Social Service Manager, Homelessness Prevention Program Committee, Board of Directors will measure the following progress at regular meetings.

- Total number of people served, if we see an increase from prior years, which types of specific assistance were provided and closed out; data which may impact future decisions.
- Number of Homelessness Prevention Program (HPP) grants distributed and number of grantees who are still stable in their housing 18 months afterwards, as evidenced by surveys conducted 18 months later.

- How often tenant households receiving services require follow up, and the length of time between assistance for those who receive services.
- We will continue to conduct our annual Tenant Survey and HCA Community Survey to track tenant and social service client satisfaction in a number of areas.

D) Measuring Civic and Community Engagement:

Participants and Roles: Executive Director, Civic Engagement Coordinator, Tenant Council Steering Committee, Board of Directors will measure the following progress at regular meetings.

- Total number of HCA tenants and others who participate in tenant leadership trainings
- Total number of HCA tenants participating annually in Tenant Council meetings/events
- Total number of participants joining in housing advocacy activities annually
- Confirmed satisfaction from Tenant Council Steering Committee regarding the functioning of their role in decision making within HCA
- Number of HCA tenants and members who feel they have increased their leadership skills and influence of HCA or their community at large, as evidenced by an annual survey.
- Number of HCA tenants and other members whose participation helped to move a decision positively on a community development or affordable housing issue as evidenced by their comments at a public meeting, signature on a petition or letter, email to elected officials, or other activity that is tracked by HCA.

E) Measuring Internal Operations:

Participants and Roles: Executive Director, Director of Finance, Board of Directors will measure the following progress at regular meetings.

- Written Diversity, Equity, and Inclusion statement and updated DEI plan that identifies existing gaps and clear plans or policies for closing those gaps.
- New HCA website
- Streamlined data systems that allow all staff to easily access and analyze data on social service programs, donations, and civic engagement.
- All staff feeling confident and satisfied in their roles and their ability to grow through the work. Finance staff able to set up suitable new accounting structures as new housing development advance, based on knowledge gained.

6. Collaborative Efforts to Support Implementation

HCA benefits from a range of meaningful partnerships and wide support locally and regionally for our work:

A) Affordable Housing:

HCA has a strong working relationship with the Town of Arlington.

HCA has received Community Preservation Act (CPA) funds for all of the affordable housing projects we have completed since the town passed CPA in 2015, as well as for our Homeless Prevention Program. The Arlington Affordable Housing Trust – formed in 2022 – has awarded HCA funds all three housing projects we have requested funds for since that time. HCA has also received CDBG funds from Arlington’s Community Development Department to support our housing development projects, capital improvements, and social services, steadily for nearly 25 years. We will continue to pursue these sources for these same uses over the next three years.

The Assistant Director of Planning and Community Development for the Town of Arlington sits on HCA's Real Estate Committee and provides vital advice regarding local funding and zoning as new projects are being considered. HCA's President holds a seat designated for HCA on Arlington's Affordable Housing Trust Fund, and the Vice President occupies a designated HCA seat on the town's Affordable Housing Overlay Committee.

HCA is annually certified as a CHDO (Community Housing Development Organization) by the North Suburban HOME Consortium, a body which includes a representative from the Town of Arlington. This designation enables HCA to receive an annual award of CHDO operating funds.

HCA has received HOME funds from the North Suburban Home Consortium for nearly all prior projects and for 10 Sunnyside Ave. We maintain a relationship with the HOME Director and will pursue annual CHDO Funds and project funds for our future affordable housing developments.

HCA Board Members and the Executive Director also are active in or maintain relationships with local civic groups and leaders whose intent is to advance smart growth and affordable housing, such as Equitable Arlington, whose tagline is "Arlington neighbors for more neighbors".

B) Property Management

HCA holds the Resident Services function in-house, requiring a strong working relationship and regular coordination with our property management firm. HCA staff provide ongoing follow up and check-ins to help resolve tenancy instability issues more comprehensively than might happen otherwise, while maintaining ongoing communication with property management. As a result, HCA staff are also more deeply aware of issues that may emerge as priorities for the HCA Tenant Council. This structure supports better outcomes for rent collection and for family health and stability.

C) Social Services

HCA has agreements in place with two partners who will provide services on site at 10 Sunnyside Ave once the building is complete in 2027: Lamplight Literacy will receive a work space on site and in exchange, will provide adult education programs that respond to HCA tenant needs (potentially to include ESOL and test prep for certified nursing) in the building's community room and prioritize slots for HCA tenants. Mass General Hospital's Institute of Health Professions will provide free on-site skilled nursing to augment and strengthen tenants' existing health care.

HCA will also remain active in the Arlington Human Services Network, a coalition of 15 agencies and Town departments who collaborate to more effectively provide services to local families. This partnership supports HCA in making referrals for our tenants and other families seeking help. HCA now provides drop-in social service hours at two AHSN members: Robbins Library and Arlington EATS food pantry, allowing more low-income families to access services and support.

HCA coordinates annually with two area synagogues who provide Christmas meals to Arlington residents. HCA does outreach and signs up families; the synagogues prepare and deliver meals.

Financial literacy classes are hosted in partnership with local banks who present the information. We will continue to work with Leader Bank, Cambridge Savings Bank, East Cambridge Savings Bank, Winchester Savings Bank and other banks who support HCA financially and are interested.

D) Civic Engagement

HCA's work benefits from our active membership with the Massachusetts Association of Community Development Corporations (MACDC), including participating in peer groups for real estate and asset management, and resident services, and work with the Mel King Institute to provide resident leadership trainings for HCA tenants.

In addition, HCA will provide opportunities for local residents to advocate for affordable housing and other community development policies and programs by participating in MACDC's Donuts with Delegate and Lobby Day programs. MACDC annually provides guidance and opportunities for HCA staff and membership to give input on what the legislative priorities will be and – once the agenda is set – helps to educate CDCs about key bills. The amount of time spent in such activities will be very limited, which ensures that HCA does not violate its nonprofit status.

7. Integration of Activities with Community Strategy and Vision

This CIP aligns fully with the Town of Arlington's 2022 Affordable Housing Plan, and the Arlington Affordable Housing Trust Action Plan, also passed in 2022. Both documents remain active and both state that HCA is an essential partner for assisting the Town in meeting its affordable housing goals.

The Town's Affordable Housing Plan specifically cites Housing Corporation of Arlington in several sections, proposing that:

- The Arlington Housing Authority consider allotting project-based vouchers to HCA or another nonprofit in order to support new affordable housing developments.
- The Town consider creating an Affordable Housing Overlay along primary streets to encourage HCA or other nonprofits to build developments that are widely and deeply affordable.
- The Town partner with HCA (or the Housing Authority or other nonprofits) to purchase and manage existing apartment buildings as affordable housing in perpetuity

The Arlington Affordable Housing Trust also identified HCA as an important partner in its new Action Plan, as evidenced by:

- HCA (and other local housing stakeholders) was invited to join three special stakeholder meetings to give input on the draft Action Plan. Two of those meetings were even more limited, with the Housing Authority and HCA staff being specifically solicited to share thoughts, and recognized as essential agencies for the Town's affordable housing needs and goals.
- Many public comments provided during the public input period for the Action Plan acknowledged HCA's work to date and requested that the Housing Trust work with HCA to advance a more proactive housing strategy.
- An Action Plan goal suggesting that the Trust develop a Housing Preservation Plan for ensuring proper support of existing affordable units, by working with HCA and other local affordable housing owners.
- An Action Plan goal to support HCA in developing deeply affordable developments, either on its own, or (to expand capacity) in partnership with another development entity.

- Suggestion in the Plan that implementing the Action Plan may require additional staffing and a growth of other capacities – perhaps including supporting staffing or other capacity building measures at HCA specifically.

The Town of Arlington is now updating its Comprehensive Plan. Affordable housing has been a key component of all presentations, surveys, and public meeting to date and was a topic for multiple focus groups as part of the planning process. Surveys have also focused on enhancing civic engagement. The first line and first bullet point of the proposed new vision statement for the plan as of the drafting of this CIP are: “Arlington will be a welcoming place with attainable housing options, flourishing business districts, and a strong sense of community. Key features will include:

- A variety of attainable housing options for all income levels and stages of life”

HCA maintains a relationship with, Equitable Arlington, a local grassroots group. We do not play a formal role in the group or work to influence its priorities, but our mission and housing projects align with their mission and actions. Their website notes, “We advocate for common sense reforms that allow for more housing options and tenant protections for current and future Arlington residents. We support increased funding for affordable housing, both through the Affordable Housing Trust Fund and state and federal subsidies, and a wider range of housing choice for every income level and every life stage. We also champion housing that is sustainable, equitable, and accessible, including locating additional housing near public transportation....”

8. Financing Strategy

Affordable Housing Development – Financing

HCA has deep and wide experience with many affordable housing financing sources. We will pursue, as appropriate, the following sources, all of which we have successfully used to date: LIHTC and other subsidy sources via the State’s Executive Office of Housing and Livable Communities (including perhaps HIF, HSF, AHTF and/or others); North Suburban HOME Consortium; Arlington CPA; Arlington Affordable Housing Trust; MHIC, MHP, CEDAC, Loans from Banks including Leader Bank, Eastern Bank, Cambridge Savings Bank. We will also pursue funding from the Federal Home Loan Bank of Boston, where we have applied but have not been awarded to date.

Annual Operations - Financing

HCA will continue to qualify as a Community Housing Development Organization and receive annual operating funds (expected as \$25,000 a year) from the North Suburban HOME Consortium.

HCA will be collecting approximately \$587,000 in developer fees and overhead from our 10 Sunnyside Ave project during 2027 and 2028. The project has had to defer approximately \$564,000 in fee, which, depending on project timeline, we may start collecting in 2028 or in 2029.

HCA is still owed approximately \$624,000 in deferred developer fee from our DSBI project. Project budgets from 2023 and 2024 provided approximately \$110,000 and \$160,000, respectively, in deferred fee to HCA, which was received in the following year once the audit was completed. We expect to collect similar amounts annually until all of the deferred fee has been collected.

HCA annually receives donations of \$1,000 to \$40,000 from several area banks, totaling approximately \$100,000 a year. We will also pursue the few nearby banks who do not yet give.

HCA has a growing, active donor base of over 800 individuals, churches, and small businesses, and a lapsed donor list of 275 potential returning donors. Gifts from these donors range between \$5 and \$40,000 a year, and total around \$400,000 a year, the majority of that coming in CITC qualified donations. HCA will maintain or expand this income by continuing to educate our donors about the impact of their gifts, provide them with opportunities to connect with the mission, and make direct request for gifts via mail and email three times a year. We will continue to engage many local banks and businesses as financial sponsors of (and volunteers for) our annual Walk for Affordable Housing. HCA will craft materials specifically for lapsed donors to support their return as donors.

HCA will also increase our in-person meetings with moderate and larger donors, to be help them maintain their feeling of connection and commitment to HCA's work and the impact of their gifts. We will strategically talk with some donors about increasing their annual contribution and continually educate about the value of CITC to help donors expand their giving.

HCA has a much wider email and mail list of interested community members who are not (yet) donors. HCA will continue to invite volunteers, tenant leaders, and new relationships we building in the community to become donors at whatever level is affordable for them.

It can be challenging for programs in Arlington to compete for grants, given the relatively smaller number of low-income families in the Town as compared with some other communities. However, HCA will build on its track record with current grant funders, and work to expand that list by illustrating the way in which investments in affordable housing and family stability in Arlington are part of a racial and economic equity strategy, by demonstrating the deep existing need, and by noting that we should not keep low income families locked out of Arlington's benefits.

HCA will continue to seek funds from local sources, including CDBG, Community Preservation Act, and Arlington Housing Trust, all of which have supported prior programs and/or projects.

The following provides best estimates of expected income and expense to support this CIP:

Expected Operating Income Sources	Total Expected Income Over 3 Yrs
HOME CHDO Operating Funds	\$75,000
10 Sunnyside Ave fees from Construction Phase	\$587,000
Deferred Fees & Other Income From Properties in Operation	\$586,372
Individuals, Churches, and Corporation Gifts below \$1,000 and other non-CITC donations	\$346,028
Individuals, Churches, and Corporation CITC donations	\$1,125,000
Grants	\$581,000
Total*	\$3,300,400

* HCA may also close on construction financing and start collecting developer overhead from our 35-unit NewMass project during 2028. However, that income is not represented here as we are just preparing our pre-application to HLC in fall 2025. That timeline remains too uncertain.

Expected Operating Expenses	Total Expected Cost Over 3 Yrs
Real Estate Development: staffing, consulting, & other expenses	\$506,330
Asset Management: staffing and consulting	\$440,495
Resident & Social Services: staffing, supplies, and HPP grants	\$807,450
Civic Engagement: staffing and supplies	\$466,935

Internal Operations	\$512,835
Finance and Other Administration	\$566,355
Total	\$3,300,400

9. History, Track Record and Sustainable Development

HCA has a strong track record in all of the categories outlined in our CIP:

A) Affordable Housing:

HCA has 208 units developed to date, including 68 acquisition and rehab units in buildings of 2 – 9 units; a 57 unit acquisition and future rehab LIHTC project, a 32-unit acquisition and rehab LIHTC; and a 48-unit new construction LIHTC project, all developed between 2001 and 2022. Our 43-unit Passive House LIHTC project at 10 Sunnyside Ave has just started construction and is scheduled for completion in 2027.

B) Asset Management:

HCA has been overseeing asset management on a growing affordable housing portfolio since our first two-family property was completed in 2002. Our vacancy rate is typically no more than 5%. We have many tenants with long tenures, exceeding 10 or more years. In 2025 we completed Capital Needs Assessments on all of our older properties in order to inform long term renovation and refinancing plans. In November 2025 we are transitioning from using an asset management consultant to having an in-house Asset Manager on staff.

C) Social Services:

HCA has been offering our Homelessness Prevention Grant (HPP) program steadily since 2001. We have been providing additional social service supports to our own tenants and other members of the public for more than nine years. Multiple other agencies in Arlington refer tenants in need to HCA when they are not otherwise sure how to help.

D) Civic Engagement:

HCA initiated our civic engagement program in 2023. That program has been staffed full time since spring 2025 and has been steadily growing, with support from tenant leaders. HCA's Executive Director has well over 20 years of professional and personal experience in civic engagement, including working as a community organizer and running nonprofit organizations whose primary ethos was to advance resident leadership and voice.

E) Internal Operations:

HCA was formed in 1986 and has been growing steadily since that time. This could not have happened without creating sound internal structures, and updating them over time. Over the last 3 years HCA has added a Director of Finance and an Asset Manager to staff and engaged a consultant to advise on accounting for real estate transactions. We also updated our financial management policies, bylaws, and employee handbook.

This CIP is in strong alignment with the Commonwealth's Sustainable Development Principles:

Concentrate Development and Mix Uses: HCA's CIP prioritizes sites that are along transit lines, and within walking distance to shopping and open space. All of our existing development sites are within walking distance of MBTA buses. We seek to improve degraded sites and their streetscape. 10 Sunnyside Ave will replace a vacant autobody shop, restore a missing sidewalk, and create a community room. The 840-846 Mass Ave site will preserve a historic building while adding units to

create a compact development with a courtyard for tenants. Once 10 Sunnyside is complete, three of HCA's properties will be mixed use, with commercial or office space on the first floor.

Advance Equity: HCA's approach to our mission employs a model of community engagement and shared ownership of goals. We engage those directly affected by the lack of affordable housing in our property management process and in providing feedback on our work. We develop low-income leaders and help them raise their voices to ensure the work meets their needs. We analyze our organization's relationship to racial and other equity issues and create practices to advance equity.

Make Efficient Decisions: HCA's priorities for our affordable housing development (such as being walkable and Passive House) align fully with the principles of smart growth, environmental stewardship, and healthy communities. We are also active in Town conversations on zoning updates that would enable more affordable housing or easier zoning for affordable housing proposals.

Protect Land and Ecosystems: HCA prioritize sites where we can improve the existing condition (such as at 10 Sunnyside, currently a vacant former autobody shop) or where we can acquire and improve an existing residential structure. We carefully consider access to open space and recreation, either on site or via nearby connections with all of our developments. Arlington benefits from significant open space and outdoor recreational spaces, such that much of the Town is within a short walk of such amenities. HCA will never propose a development that would threaten wetlands, productive forests, or any other kind of environmentally sensitive or important land.

Use Natural Resources Wisely: HCA's new developments meet Passive House Standards, reducing those properties' draw on energy. HCA prioritizes building with materials and processes that will support a healthy environment for contractors building our housing as well as for tenants who will live in our units. We consider the lifecycle of materials to ensure our properties will last and to ensure that we will not be limiting our waste now or in the future. We are actively working to add solar panels where feasible to existing older properties.

Expand Housing Opportunities: HCA's core mission is to expand affordable housing in Arlington. Our units are of varying sizes, include accessible units, and all serve (or will serve) families below 60% AMI. HCA's portfolio includes many units in 2-family buildings, an important alternative for some families to units in larger buildings. As Arlington has become an increasingly wealthy community over time, it has become harder for local residents and newcomers to find housing they can afford. HCA's work enables a diversity of families to benefit Arlington's many amenities.

Provide Transportation Choices: Arlington is well served by bus routes that connect residents to the MBTA red and green lines. HCA's housing developments prioritize sites within walking distance to public transit, and that are walkable to other services, such as shopping and open space.

Increase Job & Business Opportunities: Our real estate projects provide construction jobs during construction phases, and we will use an equity lens when carrying out the advertising of those jobs to expand those opportunities to communities who historically have not had access to them.

Mitigate and Adapt to Climate Change: HCA's new properties are Passive House certified. We are now actively planning for deep energy retrofits for our older units, built between 1826 and 1966.

Plan Regionally: HCA's housing serves households from both within and outside of Arlington. HCA is an active member of the Mass Association of CDCs, through which we advocate for regional and statewide policies and programs. HCA maintains relationships with other affordable housing developers in order to make decisions that align with the regional context.