



40th Anniversary Stories

The Founding of HCA: “We All Have a Social Responsibility”

In the mid 1980's, many Arlington residents were starting to worry. Their middle-income town used to be affordable, but home prices and rents were quickly climbing. They were hearing more and more about couples who could not afford to purchase their first home. The local newspaper, The Arlington Advocate, was sharing stories about single moms having a very hard time finding housing, and even becoming homeless. They ran a story about a nun trying to help Vietnamese refugees resettle but having trouble because of “skyrocketing rents”. They wrote about apartment buildings and two-family homes being converted to condominiums, causing massive displacement of renters and putting the squeeze on a very tight rental market.

The Town of Arlington took action. In early 1986, upon the urging of local residents and leaders, the town formed an Affordable Housing Task Force. The Task Force was chaired by then Select Board Member Robert Murray, who was quoted as saying, “I see the housing crunch to be a social problem, and like every other social problem, if you ignore it long enough, it will hit you. We all have a social responsibility to try to solve that social problem.”

The Task Force's early goals included helping couples who earned less than \$50,000 a year to purchase homes, and to help households with rental vouchers to find apartments that their vouchers could cover. They wanted to explore several potential strategies: working with a bank to raise funds for a downpayment assistance program, working with a private developer to commit to restricting some of their condominium units as affordable, identifying abandoned properties with overdue taxes where the owners might resell those homes as affordable and pay off their property debts, and reducing the property tax obligation for low-income homebuyers.

After many months of studying the strategies, and developing a set of possible approaches, on October 9, 1986 the Task Force formed a brand new organization to help advance local housing efforts: Housing Corporation of Arlington!

HCA's Articles of Incorporation, filed with the Commonwealth of Massachusetts, noted that the organization's purpose would be to "acquire, develop, improve, sell; manage and lease affordable housing in the Town of Arlington for low and moderate income families and to provide other social and civic services to benefit low and moderate income members of society."

The organization's first board included members from the original task force, as well as others.

One of HCA's first tasks was to find a location for three donated homes (two from Bank Five, and one from a developer) that were slated to be torn down in order for other developments to be built on their lots. The goal was to relocate the homes and sell them at affordable prices. The proceeds would also be the seed money to support other affordable housing development efforts.

Robert Murray — the chair from the Task Force and a Select Board Member — was HCA's first President. As HCA was getting started, he noted, "If some of the things fall right for us, we can offer a lot of help within a year."

But things did not fall right for HCA in that first year!

HCA needed to find lots to move their donated homes. They went to the Conservation Commission regarding some land in their control, but met a dead end. They went to Town Meeting to request that the Town transfer a 16,000 square foot lot on Lake Street to HCA so that a donated 2-family home could be relocated there to create affordable homes.

76 residents signed a petition against the idea. Then it came to Town Meeting for a vote. The debate was vigorous.

HCA member John Doyle noted that a well kept yard and new homes would improve the current condition of the area, and would add to the tax base. Robert Murray reminded Town Meeting members of the dire need for affordable housing.

Howard Swartz, One of the Lake Street lot neighbors who led the opposition noted (we think quite selfishly and also erroneously), "It's a fire hazard, violates the rights of abutters, uses lush green space, threatens the bike path, will cost the Town money and doesn't have sufficient funding."

The transfer of Town land to HCA for affordable housing was voted down by Town Meeting, 99-44.

The conversation continued after the vote. An editorial in the Arlington Advocate noted: “The residents of [Lake Street] behaved in a curiously ungrateful manner at the prospect of becoming the unmasked recipients of a Bank Five Affordable House. How shortsighted. Imagine, the only affordable dwelling within 20 miles. Neighbors could get rich just charging a visitation fee. See? There it is. Yes, really; That’s an affordable house.”

But the same author was also very critical of HCA and its supporters, saying: “Why don’t the Affordables use their dual roles on all these boards to secure affordable housing in the flood of new construction and condo-conversion units now inundating Lake Monotomy. What a silly question! That would take bread out of the mouths of the developers and their real estate cronies.”

That defeat was significant and must have felt terrible. HCA did not ever find any location for the donated homes and had to abandon that plan altogether. HCA continued to pursue their many other ideas: passing linkage to generate funds for affordable housing development, awarding Town owned land for affordable housing development, and providing tax relief to landlords who keep rents low. But none of these strategies came to fruition in the early years.

And yet! Here we are, nearly 40 years later, with a portfolio of 208 apartments, and another 83 in our pipeline. Today, Arlington residents deeply understand and care about the need for affordable housing, and they want to ensure that we can welcome and retain a diversity of neighbors and household incomes in our community.

Sometimes you just have to start, knowing that the road may be long, knowing that there will be many barriers, and even defeats. Sometimes you just need to move forward the best you can, because your cause is that important. Because you can’t do nothing when you see a problem that is hurting other people.

We are grateful that those early HCA board members and housing supporters did not give up! All of their efforts in those early days – even the efforts that didn’t pan out – laid the foundation for everything that was to come. They allowed HCA to continue to evolve, grow, and see true success over time.

[This story was informed by articles from the Arlington Advocate dated 7-4-1985, 5-22-1986, 10-9-1986, 3-19-87, 3-26-1987 and 7-16-87]