



ARLINGTON

VIRGINIA

Arlington County, Virginia
HUD PRO Housing Grant
Application

October 14, 2024

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Exhibit A: Executive Summary

Arlington County, Virginia

For many Americans, owning a home is an essential part of the American dream. Homeownership is also one of the most effective means of wealth-building for households and provides economic benefits to American families, such as the ability to accumulate wealth and access credit by building home equity, reducing housing costs through the mortgage interest deduction, having fixed monthly mortgage costs and gaining long-term savings. For most homeowners, their property represents their largest and highest value investment. It serves as a repository for wealth and helps keep that wealth stable and accessible over many years. As the value of a property increases, so does the homeowner's financial standing.

In addition to tangible financial benefits, homeownership brings substantial social benefits for families and communities. Many of the social benefits of homeownership are not directly correlated to the asset itself but derive from greater housing stability and the social embeddedness associated with less frequent movement among homes. Because of these financial and societal benefits, Arlington has long promoted homeownership programs through a variety of channels, providing greater access to homeownership for households earning below 80 percent of area median income (AMI), see Figure 1.

However, due to the high cost of housing in Arlington, entry into homeownership remains challenging for many moderate-income households. Further, many households who are experiencing barriers to accessing the homeownership market are not

Figure 1: Arlington County's Current Homeownership Programs

Moderate-Income Purchase Assistance Program (MIPAP): Shared equity, soft second mortgage program that provides prospective first-time homebuyers with up to 25 percent of the purchase price of homes in Arlington.

Sponsoring Partnerships and Revitalizing Communities (SPARC): A Virginia Housing program administered by Arlington County that targets first-time homebuyers earning up to 140% of AMI and provides a 1% interest rate reduction on eligible mortgages.

Affordable Dwelling Units (ADUs): Affordable homeownership units obtained by the County in exchange for additional height and density granted through the special exception site plan process. Units are sold and resold to eligible purchasers at deed restricted prices.

Homebuyer Education and Foreclosure Prevention Counseling: Arlington provides grant funding to Latino Economic Development Center (LEDC) to provide homebuyer education for first-time homebuyers to understand the complexities of purchasing a home.

Condominium Education Series: Arlington residents are eligible to participate in an educational program offered by the City of Alexandria, which focuses on strategies to ensure that condominium owners can preserve and maintain their homes.

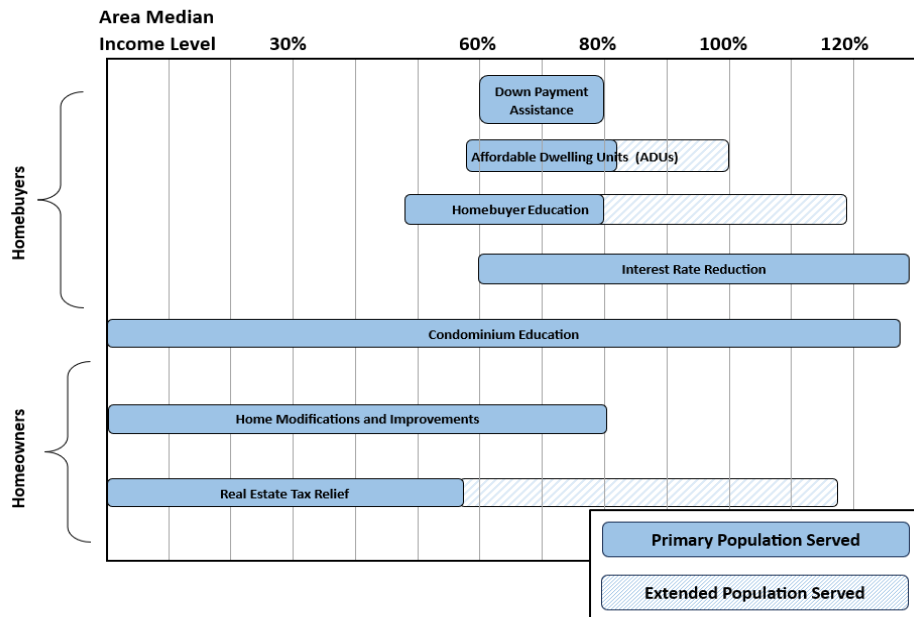
Accessibility Modifications and Improvements: Arlington provides grant funding to Rebuilding Together, a nonprofit organization that makes critical health, safety and accessibility-related repairs to homes of elderly and disabled residents.

Real Estate Tax Relief: Arlington offers exemption and/or deferral of real estate taxes for qualified homeowners aged 65 and older and certain totally and permanently disabled homeowners.

eligible to participate in Arlington’s programs due to income restrictions; with annual incomes that are higher than what the County’s programs can currently support. In addition, as is true with many aspects of society, homeownership opportunities have not always been distributed equitably among racial and ethnic sociodemographic groups. As such, equitable homeownership programs can be an effective way for local governments to address the racial wealth gap and decades-old inequalities perpetuated through segregation, redlining and predatory lending tactics. However, Arlington’s existing homeownership programs were not originally designed to consider racial equity.

Figure 2: Housing Programs and Income Levels

To respond to these challenges and to community conversations about the unaffordability of homeownership in Arlington, the County launched a Homeownership Study in 2022 as an initial step in developing a new approach to providing homeownership programs. The study’s goal was to examine how



Arlington’s programs can be a tool in advancing the County’s commitment to racial equity and the County-wide priority to eliminate, reduce, and prevent disparities.

The purpose of the study was to develop a vision statement and clear set of goals for the County’s homeownership programs and to ultimately develop program recommendations, including new programs and modifications to existing programs. The scope of the Homeownership Study was devised to be carried out in three phases.

Phase 1 involved data research and a program assessment. Both were conducted to better understand the challenges and barriers that residents face in pursuing homeownership and maintaining their homes, as well as how effective the County’s existing programs have been in breaking down barriers and bridging gaps. The barriers that were determined through this process are detailed in Exhibit C.

Phase 2 continued to build upon data research and program analysis by engaging the broader community in a values, vision, goals, and objectives discussion. The community was asked to weigh in on what local government’s role should be as it relates to providing homeownership support. The community also assisted the County in developing an aspirational vision statement along with supporting goals and objectives. Engagement activities are detailed in Exhibit D.

Building on the data analysis and community engagement from Phases 1 and 2, **Phase 3** examined potential program recommendations to support the County's newly defined homeownership vision and goals and to serve as a catalyst for preserving and expanding affordable homeownership. Currently, the County is seeking feedback on the Homeownership Study recommendations from advisory boards and study stakeholders and this engagement will continue beyond the HUD PRO grant application deadline. The application of this stakeholder input could modify or expand the recommendations, but Arlington is committed to ensuring that these modifications do not change the goals and key barriers. Arlington is proud to apply for HUD PRO Housing Grant funding to advance implementation activities for the recommendations. Arlington's proposed activities are:

1. **Moderate-Income Purchase Assistance Program (MIPAP):** Amend program parameters to eliminate duplicative or overly burdensome requirements, create a tiered assistance structure to expand availability of funding and create targeted outreach to better direct resources to underserved populations.
2. **Homeownership Production Fund:** Incentivize the creation of affordable homeownership through loans or subsidies to developers and consider additional developer outreach to incentivize existing production tools.
3. **Home Improvement Loan Program:** Reestablish the HIP program, creating an equity-focused tiered assistance structure, including a set-aside for low-income condo owners facing special assessments or ADU owners in need of financial assistance for home repair.
4. **Affordable Dwelling Unit (ADU) Program:** Further study ADU resale restrictions to determine whether restrictions are limiting wealth building opportunities, determine physical conditions and needs of existing ADUs, and create financial tools to support ADU owners with home repairs.
5. **Condominium Support:** Expand Condo Education Series, offer targeted technical assistance to condo boards and develop financial tools to support low- or moderate-income condo owners needing to address home repairs and special assessments.
6. **Education and Technical Assistance:** Develop more robust educational offerings and targeted outreach for both prospective homebuyers as well as more support for existing homeowners.
7. **Homebuyer Cohort Pilot Program:** Develop coordinated approach to tailor support to aspiring homebuyers, guiding participants in addressing specific barriers by providing education, technical assistance and- eventually- financial assistance to buy a home.
8. **Real Estate Tax Relief (RETR) Program:** Review RETR program with an equity lens to examine effectiveness, research staff capacity models and system infrastructure, review tax relief models of neighboring jurisdictions and determine resource needs.

By advancing these programs and initiatives, Arlington will be able to realize the vision and goals developed in partnership with the community, create better outcomes for populations that have long been disadvantaged by the homeownership market, provide more resources for existing cost burdened households, and create new, affordable homeownership opportunities for low- and moderate-income Arlingtonians. These proposed activities will together enable Arlington to preserve and produce affordable homeownership.

Exhibit B: Threshold Requirements and Other Submission Requirements

Arlington County, Virginia

1. County staff have confirmed that there are no outstanding or unresolved civil rights matters that would make the County ineligible for this funding opportunity.
2. Arlington County is submitting this application by the application deadline of Tuesday, October 15, 2024, as referenced in Section IV.D.
3. Arlington County is an eligible applicant for this funding opportunity, as referenced in Section III.A.
4. Arlington County is only submitting one application for the proposed activities.

Signed assurances and certifications are included with this application as Attachment B.

Exhibit C: Need

Arlington County, Virginia

i. Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations.

Over the last 30 years, Arlington County has become an increasingly desirable place to live due to its proximity to Washington, DC, high-paying jobs, award-winning schools, and popular amenities. However, as the community has become an even more attractive place to live, housing costs have continued to increase, and these increases have often outpaced the availability of affordable rental and ownership housing.

Arlington has had a long-standing commitment to producing and preserving affordable housing that meets the needs of its residents. Many of the interventions that Arlington has enacted over the years have been to increase and protect the availability of affordable housing for Arlington's most vulnerable residents, in particular households that are earning below 60% of AMI. Thus, most activity aimed at removing local barriers and increasing affordable housing have been geared towards addressing availability of **rental** housing.

While these improvements to local policies have bolstered the County's ability to increase preservation and production of rental housing, prospective and existing homeowners face similar market and financial challenges.

The high cost of housing in Arlington is a significant barrier to homeownership for many moderate-income households. Furthermore, Arlington's homeownership programs are currently designed to provide greater access to homeownership for households earning below 80% of area median income (AMI), but there are limited resources available for households earning above 80% of AMI and the County currently has very few programs or resources available for existing homeowners.

Removing Local Barriers to Rental Production *Examples*

Housing Conservation District: In 2017, Arlington County established a Housing Conservation District in 12 areas with significant market rate affordable housing to 1) prevent the loss of market rate affordable units, 2) encourage and incentivize the distribution of affordable housing throughout the County, and 3) preserve and enhance existing apartment neighborhoods.

Elder Care Uses: In 2019, the County amended the zoning ordinance to permit the creation of assisted living facilities, independent living facilities, nursing homes and continuing care retirement communities in an additional 14 zoning districts.

Affordable Housing Building Height: In 2021, Zoning Ordinance amendments were adopted to enable the County Board to modify the maximum building height standards up to 60 additional feet for certain residential zoning districts for multifamily residential development projects that would provide 100% of the dwellings as low- or moderate-income housing.

To respond to these challenges, the County initiated a Homeownership Study in 2022 to develop a new approach to providing homeownership programs and to specifically examine how these programs can be a tool in advancing the County’s commitment to racial equity and the County-wide priority to eliminate, reduce, and prevent disparities.

a. Improved laws, regulations, or land use local policies

Recent regulatory and land uses changes demonstrate Arlington’s commitment to overcoming barriers to the production and preservation of affordable homeownership opportunities.

Bonus Density

In 2019, the County Board moved to spur the creation of more affordable housing and meet public infrastructure and facility needs by revising bonus density maximums for site plan projects. The Board also approved a redefinition of “low- or moderate-income” to allow greater flexibility to consider a higher affordability income range. This change provides flexibility for the County Board to consider more density (without an arbitrary limit) for residential, commercial or hotel developments that propose to further address the community’s affordable housing or community facilities goals. Critically, the County’s supply of (rental) Committed Affordable Units (CAFs) and/or (ownership) Affordable Dwelling Units (ADUs) is increased through bonus density negotiations, so the ability to approve additional bonus density directly impacts the potential supply of affordable units within the County’s growth corridors. This amendment successfully leverages market forces, namely the demand for density, to increase the amount of affordable housing.

Sector Plans and Area Plans

Over the years, Arlington County has made a considerable effort to influence localized affordable housing planning efforts through the development of Sector Plans and Area Plans. Sector Plans guide the vision and future development of Metrorail Station Areas. Area Plans are similar to sector plans but are typically smaller geographic boundaries and can be located either within or outside of Metrorail Station Areas.

Planning efforts with ambitious affordable housing goals have been approved within a [variety of Sector and Area Plans over the years](#). Most recently the Pentagon City and Clarendon Sector Plans were updated in 2022 and a new Area Plan for the Langston Boulevard Corridor was adopted in 2023. Most Sector and Area Plans address affordable rental housing development and redevelopment, but the Langston Boulevard Area Plan contains policies to increase housing supply and choice for homeowners, including the aim to retain existing low- to moderate-income households, increase affordable housing supply and achieve new affordable ownership opportunities for households earning up to 80% AMI.

b. The Other recent actions taken to overcome barriers to facilitate the increase of affordable housing production and preservation.

Housing Arlington

In March 2019, the County Board launched the Housing Arlington initiative, which aims to build on existing efforts and generate new innovative solutions to increase affordable housing production. The initiative enabled many of the improved laws and regulations mentioned in the

previous sections as well as planning and implementation tools, housing policy, financial resources, and innovative local and regional public-private partnerships. Over a multi-year period, new and ongoing efforts will reach beyond traditional policies and programs to generate holistic housing solutions.

Affordable Housing Master Plan Review and Updated Implementation Framework

In 2015, Arlington County adopted an [Affordable Housing Master Plan \(AHMP\)](#), an element of Arlington County's Comprehensive Plan, to define the County's affordable housing policies to enable Arlington to respond to the current and future housing needs of residents establishing the policy framework and vision for a broad range of housing efforts. Its three overarching goals are related to supply, access, and sustainability. Within these goals, AHMP addresses homeownership via several objectives and policy priorities including producing and preserving affordable ownership housing (Supply Objective 1.2), providing assistance to create access to ownership housing (Access Objective 2.2.5), providing support so that older adults can age in place (Access Objective 2.4.1), and ensuring that all rental and ownership housing is safe and code compliant and owners have access to resources to maintain their homes (Sustainability Objectives 3.1.1 and 3.1.4). As part of Housing Arlington, a review of the Master Plan was conducted in 2021, resulting in an updated implementation framework which directed the County to develop a "new overarching and integrative approach to homeownership programs."

Homeownership Study

As part of Housing Arlington and following direction from the 2021 AHMP review, a Homeownership Study began in 2022 to clarify the community's values and goals related to homeownership, identify existing barriers to homeownership, examine current homeownership program outcomes, assess opportunities for potential homebuyers and existing homeowners, and to determine whether existing programs support Arlington's homeownership goals. Through a community engagement process, the study identified four goals for the County's homeownership programs:

1. Reduce racial homeownership gaps.
2. Support existing homeowners in maintaining housing in the community.
3. Increase the production of homeownership supply.
4. Create pathways to homeownership for renters.

Regional Fair Housing Plan

The Metropolitan Washington Council of Governments (COG) collaborated closely with eight local jurisdictions, including Arlington County, to help them meet fair housing requirements through development of the *Regional Fair Housing Plan*, marking the first time in 25 years that local jurisdictions have joined together to create a joint plan for metropolitan Washington. Working regionally will ensure that all jurisdictions are collaboratively addressing these regional goals: Meet fair housing requirements; Provide better access to safe, affordable housing; increase investment and resources in priority areas; overcome past and current segregation patterns; promote fair housing choice; and create more inclusive communities. The Arlington County Board approved the Regional Fair Housing Plan for Arlington County in July 2023. The eight jurisdictions committed to seven shared regional goals and Arlington committed to several homeownership-specific strategies for low- and moderate-income households.

ii. Do you have acute demand for affordable housing? What are your remaining affordable housing needs and how do you know?

Arlington's housing market has been characterized by escalating rents and for-sale home prices over the past decade. Because of Arlington's location, amenities and public services, demand for housing in the County is high and, as a result, higher income households have put upward pressure on home prices and rents, which makes it harder for low- and moderate-income households to find housing. These trends have led to an acute demand for affordable homeownership opportunities in Arlington. And despite the benefits of homeownership such as housing stability, generational wealth, and potentially lower housing costs, with a homeownership rate of just 43.9%, Arlington trails behind more suburban counties in the Metropolitan Washington region where homeownership rates range from 62.2% to 69.3%. In fact, Arlington's ownership rate has declined over the last few decades. The primary reason for this decline is the steady addition of new rental apartments to the market, while ownership housing supply has remained largely unchanged. The continued market trend prioritizing rental housing has led to a growing unmet demand for ownership, particularly affordable options.

Moreover, the availability of family-sized ownership units affordable to low and moderate-income households has sharply declined. In 2017, 98 three-bedroom units under \$500,000 were sold, but by 2023, this number dropped to just 11, comprising only 3% of three-bedroom sales. Affordable two-bedroom options are also diminishing, falling from 44% of sales in 2017 to 33% in 2023. This trend is expected to continue as prices rise.

Many Arlington renters, especially those in higher-end apartments, have incomes that could support homeownership. Currently, more than half of all renters (over 33,000 households) have incomes above \$100,000 (or 80%-100% AMI annually), with an additional 9,400 households earning between \$75,000 and \$100,000. As housing demand remains strong, this renter population is likely to pursue homeownership, but due to the high cost of housing in Arlington, entry into homeownership is a high hurdle. While the County supports homebuyer education, promotes state programs for first-time homebuyers, provides down payment assistance, and requires income-restricted Affordable Dwelling Units to be incorporated into condominium projects, most of the County's existing programming is geared towards households with annual incomes at 80% of AMI or below so moderate-income households are not being served by the County's existing efforts.

What's more, like so many other localities across the country, Arlington's homeownership market has long perpetuated disparities among racial and ethnic minorities. As compared to White (non-Hispanic or Latino) households, where the ownership rate hovers around 50%, the homeownership rate for Black or African American households is 21%; for Hispanic or Latino households, 29%; and for Asian households, 35%. In addition, mortgage denial rates are higher for racial and ethnically diverse households and these groups are on average charged higher interest rates. These disparities demonstrate an inherent disadvantage for populations of color and Arlington's programs are currently not designed to address these challenges.

Additionally, low- and moderate-income homeowners often find it difficult to manage ongoing expenses, including repairs, maintenance, and condo fees. Two thirds of owner households with incomes below 80% of AMI are housing cost burdened (meaning that more than 30% of income

is spent on housing costs), and over half of those households were paying more than 50% of their income towards housing costs. This can be particularly burdensome for certain subpopulations, including older adults on a fixed income and persons with disabilities. As such, there is an acute demand for more resources that can be directed to improving housing conditions, potentially alleviating the financial pressures that deferred maintenance can have on lower income, cost burdened populations.

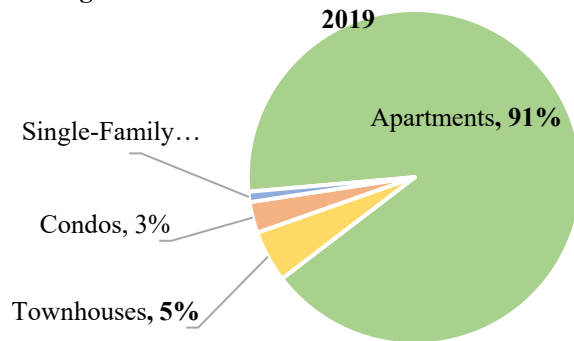
iii. **What key barriers still exist and need to be addressed to produce and preserve more affordable accessible housing?**

The production and preservation of affordable housing is a central focus for Arlington County. The County's recent Homeownership Study identified homeownership program goals for both increasing the supply of homeownership housing as well as preserving the existing supply and protecting the ability for existing homeowners to remain in their housing. These homeownership program goals were established to ensure that Arlington's programs are responding to key market and programmatic barriers that pose challenges for both prospective buyers and existing owners. Below is a description of some of the leading barriers and challenges to homeownership housing production and preservation faced by Arlington residents.

Lack of Homeownership Housing Supply

Over the last several decades, the housing market in Arlington has primarily produced mid- to high-rise rental apartments. Although expanding the rental housing supply is crucial to meet the needs of a growing population, the focus on rental construction has left an increasing demand for ownership housing unmet.

Figure 3: Net Production of Residential Units 2010-2019



Between 2010 and 2019, just 9% of all newly built housing was

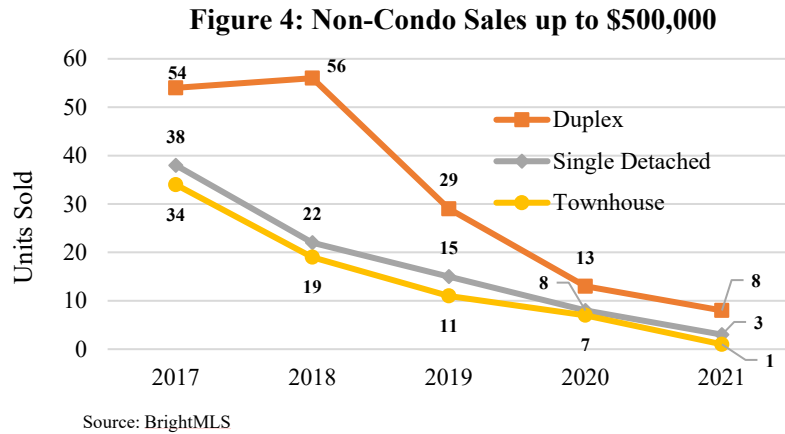
Source: Arlington County, CPHD, Director's Office, Development Tracking Database 2009-2019

designated for ownership, see Figure 3. This trend has contributed to a gradual decline in the homeownership rate, which dropped from 44.4% in 2010 to 43.9% by 2021. Without significant action, this shift is expected to persist, with the proportion of owner-occupied homes continuing to shrink as the market prioritizes rental development. Addressing this imbalance is essential to restoring opportunities for homeownership in Arlington's future housing landscape.

Supply of Desired Homeownership Housing

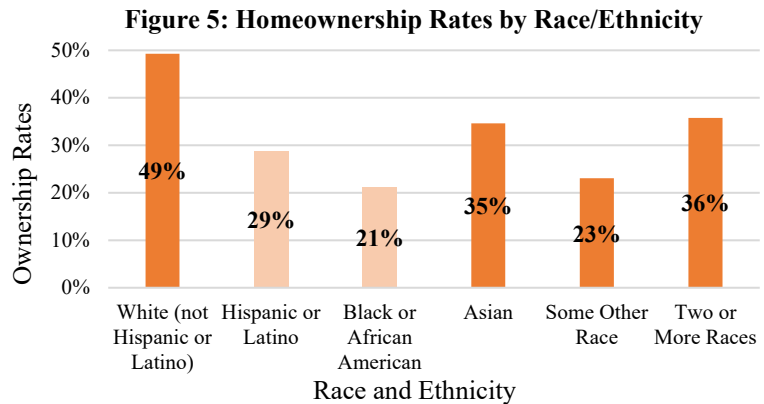
The County's primary mechanism for fostering affordable homeownership is the Affordable Dwelling Unit (ADU) program. However, over the past decade, residential development has predominantly focused on mid- and high-rise rental apartment buildings rather than condominiums, severely limiting the number of available ADUs. As a result, the County has only been able to add 1-4 new ADU units annually.

This limited supply is not keeping pace with the growing demand for affordable homeownership. Many prospective buyers have expressed that the available housing options under \$500,000 do not meet their needs, creating significant barriers for larger households or those with accessibility needs. In fact, non-condo sales up to a \$500,000 price point have all but disappeared from the market, with only 12 non-condo units (duplexes, single detached or townhomes) being sold in 2021, see Figure 4. Expanding the range of affordable ownership opportunities is essential to addressing these unmet needs and ensuring that the County’s housing stock is more inclusive and diverse.



Homeownership Disparities by Race and Ethnicity

Homeownership rates vary widely between racial and ethnic demographic groups. White (non-Hispanic or Latino) households have the highest ownership rate (49%) and also account for the largest share of homeowners (76%). The ownership rate for Black or African American households is 21%; for Hispanic or Latino households, 29%; and for Asian households, 35%, see Figure 5.



Furthermore, mortgage denial rates and mortgage interest rates are higher, particularly for Hispanic or Latino households and Black households who are charged higher mortgage interest rates than their white counterparts. For most homebuyers, access to a 30-year mortgage is essential for homeownership. For example, according to Home Mortgage Disclosure Act (HMDA) data published by the Consumer Protection Financial Bureau, the overall mortgage denial rate in Arlington for 2021 was 3.3%; White applicants had a lower denial rate of 2.7%, while denial rates were higher for Asian (3.9%), Hispanic (7.2%), and Black or African American (9.3%) applicants, see Figure 6.

Figure 6: Mortgage Denial Rates in Arlington
Source: Consumer Financial Protection Bureau, HMDA 2021

Race/Ethnicity of Applicant	Denial Rate
Asian	3.9%
Black or African American	9.3%
Hispanic or Latino	7.2%
Race Not Available	2.4%
White (not Hispanic)	2.7%
All Applications	3.3%

In addition, HMDA data indicates a disparity in the interest rate that racial and ethnically diverse borrowers are charged. The “rate spread” refers to the difference between a loan’s annual percentage rate (APR) and the average prime offer rate for a comparable transaction as of the date the interest rate is set. The rate spread is a more accurate way of analyzing differences in interest rates on

Figure 7: Rate Spread for Loans Originated in Arlington
Source: Consumer Financial Protection Bureau, HMDA 2021

Race/Ethnicity of Borrower	Rate Spread
Asian	0.01
Black or African American	0.21
Hispanic or Latino	0.11
Race Not Available	0.06
White (not Hispanic)	0.03
All Loans	0.05

mortgages than the average interest rate because interest rates change constantly. The average rate spread for all home purchase loans in Arlington in 2021 was 0.05. Black or African American homebuyers and Latino households obtained 30-year loans with higher interest rates than other borrowers on average. Black or African American homebuyers had an average rate spread of 0.21, while the average rate spread for Hispanic homebuyers was 0.11, see Figure 7.

These trends demonstrate that decades-old inequalities in the for-sale housing market continue to persist for racially and ethnically diverse prospective buyers. Arlington’s existing homeownership programs are not designed to address these disparities.

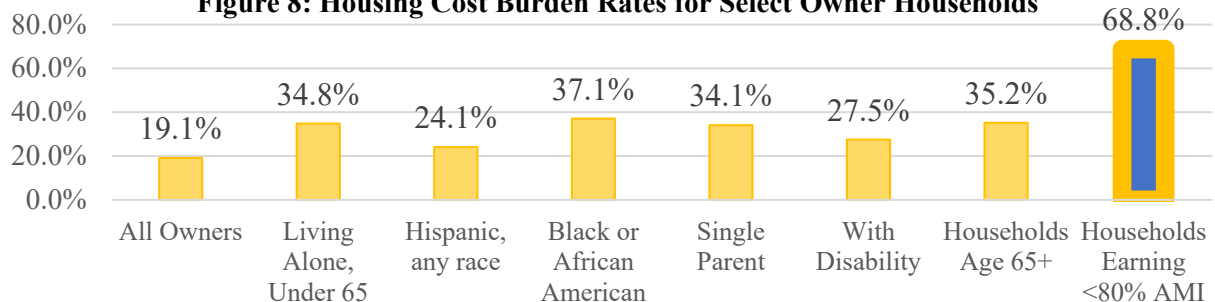
Predevelopment and Acquisition Costs

Close to half of Arlington’s housing stock is made up of apartments (49%); single detached houses comprise approximately a quarter (24%); and condos make up 22% of available housing. Arlington has not been able to effectively incentivize developers to build more condos, in particular units that would be affordable to low- or moderate-income purchasers. Developers often face the challenge of financing predevelopment and acquisition costs using their own capital, which can limit the number of projects they are able to undertake. For smaller developers, this may mean relying on personal networks, such as friends and family, to secure funding—reinforcing existing patterns of inequality. Developers of color, in particular, may struggle to access the same well-capitalized networks, effectively barring them from participation in these development opportunities. Access to capital, particularly for smaller developers, is a significant barrier that Arlington must address in order to create new affordable homeownership opportunities.

Housing Cost Burden

In 2021, 19% of Arlington’s owner households and two thirds of owner households with incomes below 80% of AMI were paying more than 30% of their income towards housing costs.

Figure 8: Housing Cost Burden Rates for Select Owner Households



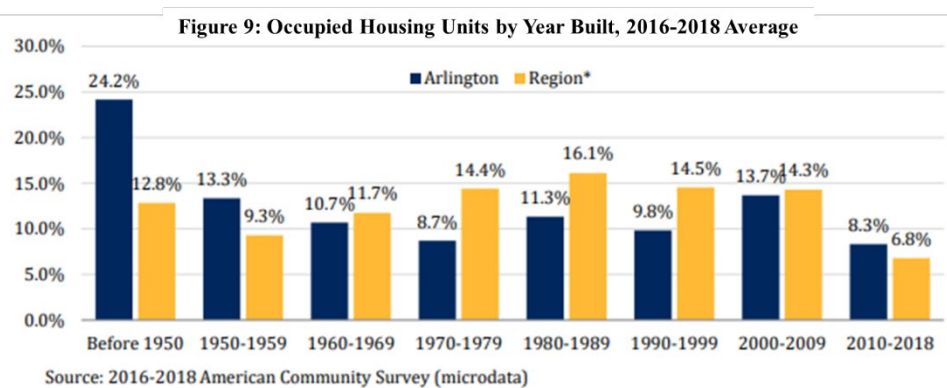
Source: US Census Bureau, American Community Survey, 2021 One-Year Estimates, Table DP04 2

Furthermore, 35% of owner households headed by persons 65 years of age+ are cost burdened and are more likely to be cost burdened than younger households, see Figure 8. This trend could be exacerbated by a myriad of factors including changing circumstances such as loss of income (unemployment, retirement, change in household composition) or increases in housing cost (increased condo or HOA fees, adjustable-rate mortgages, and taxes).

Home repair and upkeep can be a significant financial burden for low- and moderate-income homeowners. As stated in previous sections, housing stability, health and safety, and future wealth building opportunities are limited when upkeep, repair and home maintenance are deferred. The longer deferred maintenance persists, the greater the risk for homeowners of losing their homes, through either foreclosure, due to the financial strain of covering expensive repairs themselves, or because the property becomes uninhabitable if those repairs are neglected.

Age of Housing Stock

In Arlington County, most of the remaining housing built prior to 1960 is single family detached. Units built prior to 1950 also include a larger share of single-family attached units and housing in buildings with 2-19 units (garden and low-rise). In addition, Arlington’s housing stock is comparatively older to neighboring regional jurisdictions, see Figure 9.



Arlington’s Affordable Dwelling Unit (ADU) program and condo stock are experiencing a similar trend. For example, there are currently 62 ADU units in the County’s portfolio and some of these units are aging, with oldest units having been built over 70 years ago. Low- and moderate-income cost-burdened homeowners sometimes defer costly maintenance and repairs, so there is concern for the current physical condition of existing ADUs, and Arlington currently has no mechanism for assessing the condition.

Arlington’s Homeownership Study recommendations aim to address key barriers to accessing the ownership market. With the assistance of HUD PRO Housing funds, County will be able to further the recommendations of the study, ultimately increasing the supply of homeownership housing, preserving the existing supply and protecting the ability for existing homeowners to remain in their homes.

Exhibit D: Soundness of Approach

Arlington County, Virginia

Arlington County’s HUD PRO Housing grant proposal is submitted to further the recommendations of Arlington’s recent Homeownership Study. This multi-year effort examined barriers to homeownership as well as consulted with the community to develop homeownership program vision and goals. The goal of the Homeownership Study was to recommend modifications to the County’s existing programs and to suggest the creation of new programs that would lead to better homeownership outcomes, better respond to the County’s Homeownership vision and goals, and improve the availability of resources for existing low- and moderate-income homeowners. The Homeownership Study Program Recommendations were released on September 13, 2024.

i. What is your vision?

During the Homeownership Study, community members and County staff collaborated to develop the following vision statement for Arlington’s homeownership programs:

“Arlington’s homeownership programs serve as a catalyst to preserve and expand affordable homeownership opportunities.”

Staff and community members further collaborated to develop four goals that support achievement of this vision:

1. Reduce racial homeownership gaps.
2. Support existing homeowners in maintaining housing in the community.
3. Increase the production of homeownership housing supply.
4. Create pathways to homeownership for renters.

The study then moved to development of recommendations for Arlington’s homeownership programs based on the vision and goals above; generated ideas through a community workshop in July 2023 (see Exhibit D.iii) for objectives to support the vision and goals; and obtained knowledge of key barriers to accessing homeownership as determined through examining market conditions, mortgage finance trends, and the performance of Arlington’s existing programs. Arlington proposes to use HUD PRO Housing grant funds to implement these program recommendations.

The recommendations include modifications or expansions to five (5) existing programs and the creation of three (3) new programs, all related to supporting prospective homebuyers and existing homeowners. All proposed programs will meet the national objective of benefitting low- and moderate-income households, as all programs would serve households below 100% of area median income (AMI).

Proposed Activities

Arlington's proposed activities will align with the HUD Strategic Goal 3, enabling the County to promote homeownership opportunities, equitable access to credit for purchase and improvements, and wealth-building in underserved communities and Goal 3A, to advance the deployment of tools and capital that put sustainable homeownership within reach.

(1) Moderate-Income Purchase Assistance Program (MIPAP) – Expansion of Existing Program

Arlington County's existing Moderate Income Purchase Assistance Program (MIPAP) assists first-time homebuyers at or below 80% of the AMI with downpayment and closing costs to purchase a home in the County. The program typically supports 5-15 borrowers each year depending on demand.

Extensive conversation about the MIPAP program throughout the course of the Homeownership Study revealed challenges with program parameters that make it more difficult for qualified prospective buyers to utilize the program. For example, the maximum purchase price for the program (\$500,000) limits borrowers' ability to purchase family-sized units, and underwriting requirements, such as minimum credit score, are duplicative of and often more restrictive than first trust lender requirements and limit borrowers' ability to act quickly in a competitive housing market. There is also a mismatch between the program's income eligibility (households earning below 80% of AMI) and available ownership housing product in the market. Over the years, the County has continued to make improvements to the MIPAP program in order to better address market challenges, but there have not been substantial changes to the program made since 2017.

Furthermore, as discussed in Exhibit C, there are currently gaps in the homeownership market that are not being addressed through the County's programs. For example, data suggests that there are significant racial disparities in homeownership rates as well as mortgage denial rates. While the majority of MIPAP borrowers are households of color, racial equity has not been specifically prioritized in the design of MIPAP. In addition, nearly half of all renters in Arlington have incomes (over \$100,000 or 80%-100% AMI annually) that can sustain homeownership, representing an important opportunity for the County to expand its programming to better serve the population of residents who are "homeownership ready".

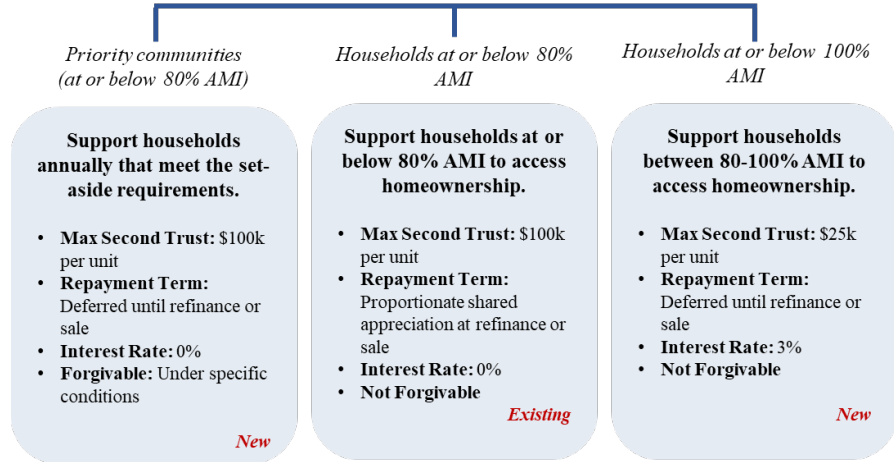
Arlington is aware that the support provided through the MIPAP program is not fully addressing key barriers to accessing homeownership, and furthermore that certain elements of the program can be a barrier itself for low- and moderate-income households.

With HUD PRO Housing funds, Arlington is proposing to expand the MIPAP program to better prioritize racial equity, create better homeownership outcomes for persons of color and improve the application process. Specifically, Arlington is proposing a three-tiered approach to downpayment assistance (See Figure 10) as well as changes to the MIPAP program parameters.

The first tier of the expanded MIPAP program would focus on priority communities at or below 80% of AMI. For example, the County might target these funds to first generation homebuyers or potentially homebuyers with connections to Arlington neighborhoods that were historically redlined. Loans that are issued under this first tier would be forgivable under certain conditions, and borrowers would be eligible for up to \$100,000 per unit. A targeted marketing strategy

would also be developed to ensure the County is reaching priority communities. The second tier of the expanded MIPAP program would focus assistance to all households below 80% AMI and would closely mirror the existing MIPAP structure. These loans would have a 0% interest rate although they are not forgivable, and instead borrowers are expected to provide a proportionate shared appreciation at refinance or sale. The third tier of the expanded MIPAP program would support households between 80-100% AMI, creating a deferred loan with up to 3% interest but at much lower assistance amounts, the max being \$25,000 per applicant.

Figure 10: Moderate-Income Purchase Assistance Program
Tiered Assistance Example



In addition to expanding the financial support structure for the MIPAP program, Arlington is also proposing changes to the MIPAP program parameters, including eliminating duplicative first trust lender requirements like the credit score, as well as increasing the purchase price limit from \$500,000 to \$650,000.

The proposed expansion of MIPAP would directly respond to the HUD PRO Housing grant priority of producing new affordable housing opportunities by assisting households in becoming homeowners, providing them an opportunity that might not be possible without direct assistance.

(2) Homeownership Production Fund – New Program

Arlington County’s main tool for creating affordable homeownership opportunities is the Affordable Dwelling Unit (ADU) program. Over the last few decades, however, development trends have predominantly favored construction of market-rate rental apartments, and there has been little supply of new homeowner housing, including condos. Given that all newly added ADUs in the past decade have been condos, growth of the ADU portfolio has similarly been stagnant. Developers have communicated to County staff that overcoming market risks to building condos would require substantial financial and regulatory incentives.

Given these supply limitations, prospective homebuyers in Arlington are consistently displeased with the lack of desired affordable ownership housing types; particularly family-sized units. Properties for sale under \$500,000 are limited in size and typology, presenting barriers for potential buyers with larger households or accessibility needs.

Certain entities like Virginia Statewide Community Land Trust (VSCLT) have expressed interest in developing shared-equity homeownership opportunities in Arlington. However, a specific

obstacle that VSCLT has identified is the need for acquisition capital and/or flexible subsidy to secure and/or rehabilitate properties for homeownership development.

With HUD PRO Housing funds, Arlington is proposing to create a Homeownership Production Fund that would provide funding to developers looking to build affordable homeownership units. Arlington envisions developing a Notice of Funding Opportunity (NOFO), inviting developers to apply for funding under this pilot program. The subsidy needs for these types of development, are not quite known so Arlington is proposing to consider a wide variety of eligible activities under the NOFO, including predevelopment, acquisition, construction, or buyer-side subsidy. The HUD PRO Housing grant would provide the needed financial support to either CLTs or other mission-driven housing developers, to create new affordable ownership housing opportunities.

The proposed creation of the Homeownership Production Fund would directly respond to the HUD PRO Housing grant priority of producing new affordable housing opportunities.

(3) Home Improvement Loan Program – New Program

Home repair and upkeep can be a significant financial burden for low- and moderate-income homeowners. Housing stability, health and safety, and future wealth building opportunities are limited when upkeep, repair and home maintenance are deferred. However, Arlington County currently has few resources that can support low- and moderate-income owners with home maintenance issues. The County does provide grant funding to a nonprofit organization to support accessibility modifications for specific low- and moderate-income populations, but the scope of work for these improvements is usually limited.

Arlington has repeatedly heard from residents and stakeholders that more extensive home repair and upkeep can be a financial burden for homeowners on fixed incomes. In particular, lack of financial and educational resources, particularly for older adults, are a hurdle to addressing challenges around ongoing home maintenance.

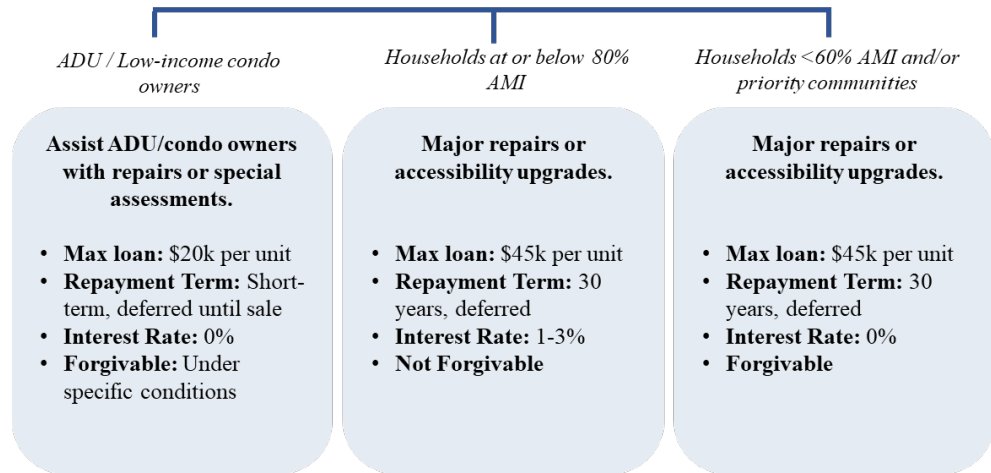
With HUD PRO Housing funds, Arlington is proposing to create a tiered Home Improvement Loan Program to enable the County to support homeowners with projects that go beyond what is currently offered through our partners so they can address more substantial repairs and home maintenance needs. In addition, the County is interested in developing a targeted outreach strategy to target this assistance to certain populations, particularly older adults and individuals with disabilities.

As shown in Figure 11, one tier of the loan program will support ADU owners and/or low- or moderate-income condo owners to assist with repairs or special assessments. This tier of funding is described further in both Activity #4 and Activity #5 and would enable the County to offer short-term potentially forgivable assistance to ADU and condo owners facing immediate needs.

The second tier of funding would be focused on households earning below 80% of AMI needing to make major repairs or accessibility upgrades. This would closely mirror the HIP program that the County previously operated until about 2017.

The third tier would be focused on households earning below 60% of AMI and potentially would allow the County to direct assistance to priority communities, for example older adults, persons with disabilities, or residents from certain

Figure 11: Home Improvement Loan Program
Tiered Assistance Example



neighborhoods where the housing stock is aging. Arlington envisions that loan terms would be forgivable under certain conditions for households that receive funding under this third tier.

The proposed creation of the Home Improvement Loan Program would directly respond to the HUD PRO Housing grant priority of preserving housing, maintaining affordability for existing homeowners.

(4) Affordable Dwelling Unit (ADU) Program – Expansion of Existing Program

Arlington’s existing Affordable Dwelling Unit (ADU) program provides affordable ownership units that are subject to income restrictions at the time of purchase and are created through developer contributions through the special exception process in exchange for greater density. The County’s role in this program is to negotiate creation of ADU units through the special exception process, determine purchaser eligibility, and facilitate ADU sales and resales. The County is not involved in managing property renovations for resale or ensuring overall ADU portfolio viability. The County’s ADU portfolio consists of 62 homes, as of 2022. Twelve ADUs are affordable to households earning up to 60% of AMI, the remaining 50 units are affordable to households earning up to 80% of AMI, and some of these units are aging, with the oldest units being built nearly 70 years ago.

Over the years, there have been very few ADU resale opportunities, and there are limits to resale prices because of affordability restrictions that are required as a condition of the sale of the property. ADU resale prices are tied to annual increases in area median income (AMI). Recent market fluctuations have not negatively impacted ADU resale prices, rather these units have appreciated over time. However, this appreciation in ADU value might not be enough for owners looking to renovate or improve their home, particularly if the cost of those renovations outpaces the appreciation in ADU value. Arlington County knows that low- and moderate-income homeowners sometimes defer costly maintenance repairs, so there is concern for the current physical condition of existing ADUs and the County currently has no mechanism for examining the condition of these units.

Furthermore, given the racial disparities in Arlington’s homeownership rates, there is concern regarding the ability for owners to build generational wealth through the ADU program due to the resale restrictions, especially given that nearly 85% of ADU owners are racial or ethnic minorities. It is important to note that most of Arlington’s neighboring jurisdictions have expiring resale restrictions for their affordable dwelling units, or none at all.

With HUD PRO Housing funds, Arlington is proposing to further study the ADU portfolio to both review the physical condition of these units and to determine if resale restrictions are limiting wealth-building opportunities for existing and future owners. This process would enable Arlington to better understand maintenance and repair needs and help to understand whether removing resale restrictions might create more wealth for existing owners as well as incentivize owners to keep up with their unit maintenance over the long-term.

In addition, as part of the creation of the Home Improvement Loan Program, which is discussed later in this section on page 18, Arlington is proposing to carve out a set-aside of funding to address ADU repair and maintenance needs for aging ADUs, which will assist in protecting the supply of existing ADU units and will enable upkeep and maintenance of aging ADUs.

The proposed adjustments and recalibration of the Affordable Dwelling Unit program would directly respond to the HUD PRO Housing grant priority of preserving housing, maintaining affordability for existing homeowners.

(5) Condominium Support – Expansion of Existing Program

Condominiums represent the most affordable option for ownership housing for low- and moderate-income households in Arlington County. More than half of all residential sales in 2022 were for condominium units and 63% of all condo sales were priced below \$500,000. However, there are issues specific to owning a condo unit that present challenges, including the impact that rising condo fees have on affordability and the age of Arlington’s condo housing stock, specifically how deferred maintenance and risk of special assessments loom for some aging properties. All of these challenges disproportionately impact low- and moderate-income households who have limited resources to address these issues when they arise.

Arlington currently partners with the City of Alexandria to offer condo owners educational programming through the city’s Condo Education Series. However, Arlington has no control over the content, programming, or scheduling associated with this series as it is completely managed by the City of Alexandria. While this program has offered Arlington condo owners an immense opportunity to better understand the intricacies of condo ownership, there is concern that the Condo Education Series is not fully meeting the education and technical assistance needs of condo owners and condo boards in Arlington. Arlington believes that there is a need for more targeted support that responds to challenges specific to Arlington condo owners.

With HUD PRO Housing funds, Arlington is proposing to expand its educational offerings and technical assistance opportunities, beyond the existing Condo Education Series. This would involve creating an Arlington-specific education program, having full control over the design of the curriculum, creating a more targeted approach that will respond to immediate challenges facing condo communities. To go beyond the educational needs of condo owners, Arlington is

also proposing to expand offerings even further to provide more one-on-one technical assistance to condo boards on governance challenges and issues.

To address financial and maintenance challenges of condo owners, Arlington is proposing to create a set-aside within the Home Improvement Loan Program, which is discussed later in the application on page 18, to both support low- and moderate-income condo owners that need to make improvements to their units, but also to support condo owners impacted by special assessments. The County currently does not have a mechanism for supporting condo owners in this capacity.

Expanded availability of resources for condos will respond to the HUD PRO Housing grant priority to preserve homeownership and housing among Arlington's condo owners.

(6) Education, Technical Assistance, and Outreach – Expansion of Existing Program

Arlington County currently offers education opportunities for both prospective homebuyers through a grant-funded housing counseling program and existing homeowners through the Condo Education Series, which was discussed in the Condominium Support activity description (*Activity #5*). While the current homebuyer education is useful, it lacks a personalized, one-on-one approach. In addition, the County's existing opportunities for post-purchase education are currently limited to the Condo Education Series and are insufficient to meet the growing needs of low- and moderate-income homeowners.

With HUD PRO Housing funds, Arlington is proposing to expand its educational offerings and technical assistance opportunities for both prospective buyers and existing homeowners. Many of the proposed educational activities are described along within specific activity descriptions throughout this application, but this section summarizes all proposed offerings.

The County is proposing a few **Education and Outreach** programs for **homebuyers** including developing a targeted outreach strategy to ensure the set-aside funding for programs reaches priority communities (*see Activity #1*). The County is proposing to develop a Homebuyer Cohort Pilot Program to improve the personalization of the County's educational offerings and allow for more one-on-one individualized support (*see Activity #7*). **Homeowner Education** includes expanding and strengthening the existing Condo Education Series and developing technical assistance program for condo boards and associations (*see Activity #5*). The County will also develop post-purchase education for program participants, require participation by MIPAP, ADU, Homebuyer Cohort program participants, and make courses available to other new homeowners in the County.

Expanding availability of education and technical assistance for Arlington homeowners will support households in maintaining and preserving their housing. While this programming will not provide direct resources to preserve homeownership or housing, the resources will empower homeowners with education and resources needed to maintain their homes.

(7) Homebuyer Cohort Pilot Program – New Program

Arlington County's existing homebuying programs lack a level of personalization needed for low- and moderate-income buyers in being able to navigate the MIPAP application process and

homebuying process in general. The County directs resources to homebuying educational programs, and while these programs have assisted hundreds of individuals in better understanding the process, there are certain issues that low- and moderate-income households face that cannot be addressed through existing educational programming.

For example, insufficient income for debt-to-income coverage is the primary reason for loan application denial in Arlington, with 21% of potential MIPAP buyers withdrawing their application due to this issue. Lack of savings and credit issues can be a major barrier for low- and moderate-income prospective buyers seeking qualification for a loan. Unfortunately, limited opportunities exist through County support or through community-based nonprofit organizations to get ahead of pre-purchase credit, debt, savings, and other financial challenges to support prospective buyers in becoming ready to purchase.

With HUD PRO Housing funds, Arlington is proposing to initiate a Homebuyer Cohort Pilot Program to provide education and ongoing support to prospective homebuyers and potential MIPAP applicants. The program would leverage education and financial assistance offered through other ongoing or proposed activities and enable the County to refer participants to external resources that can address challenges related to becoming “homeownership ready” (i.e. financial counselors to create a savings plan, workshops to get a better handle on debt or credit issues, etc.). The goal of the Homebuyer Cohort program would be to improve the first-time homebuyer experience, particularly for lower-income households.

These households generally need more personalized support to navigate the homebuying process. We are envisioning that this program would help Cohort participants through the process from start to finish. In addition, the County proposes developing a targeted marketing strategy to recruit participants, potentially first-generation buyers, who have lived in the community, are ready to become homeowners, and might just need a little additional support to achieve that goal.

Creating a Homebuyer Cohort Program, while not direct assistance, will provide wrap-around services for households that need additional support in accessing the homeownership market. This program will respond to the HUD PRO Housing grant priority of producing homeownership opportunities by providing the supportive services that households participating in the County’s programs need to achieve their homeownership goals.

(8) Real Estate Tax Relief (RETR) Program – Review of Existing Program

Arlington County currently administers a Real Estate Tax Relief (RETR) program that offers a tax exemption or deferral for qualifying elderly and disabled homeowners. Assistance is tiered based on household income. For the past three years, the program has provided relief to between 850 and 900 homeowners annually in Arlington County. In 2022, RETR provided more than \$5M in tax relief to 859 homeowners. Most (69%) of these homeowners received a full tax exemption, and on average, the reduction in taxes saved qualifying households 15% of their annual income. While impactful, there is concern that lost property tax revenue from this program is significant and could increase with an aging population.

Arlington County routinely implements periodic adjustments to the program eligibility criteria to ensure that the program is calibrated against the needs in the County, however, the last major

review of the RETR program was conducted in 2017 and revisions to the program were implemented in 2019.

With HUD PRO Housing funds, Arlington is proposing a review of the Real Estate Tax Relief program using an equity lens and the [Racial Equity Framework](#) to create a better understanding of who the County is serving, who is missing, and whether there are pieces of the program that overly burden existing or potential applicants. The scope of this review will consider effective staff capacity models for effectively administering the program, systems infrastructure, cross-jurisdictional comparisons, and resources critical in conducting a full review.

Reviewing the Real Estate Tax Relief program will ensure that this program is reaching the households with the highest needs and will potentially enable the County to recommend changes to the program that will further enable the preservation of housing and homeownership for some of the County’s most vulnerable residents.

Addressing Key Barriers

Arlington’s proposal will address several, if not all the key barriers to affordable homeownership production and housing preservation discussed in Exhibit C.

Lack of Homeownership Housing Supply and Supply of Desired Housing

The creation of the **Homeownership Production Fund** will provide a strategic pool of capital designed to offer gap financing to developers at below-market interest rates, reducing barriers to the construction of affordable ownership housing. The fund will potentially support homeownership projects featuring a variety of

housing types, and will prioritize those with long-term affordability restrictions, such as deed-restricted units, which are critical to expanding the County’s stock of affordable homeownership opportunities. See Figure 12.

Figure 12: Production Fund, Potential Structure and Benefits

A targeted production fund can provide financing to small-scale developers, building local capacity and increasing the supply of homeownership opportunities.



Homeownership Disparities by Race and Ethnicity

Expanding the **Moderate-Income Purchase Assistance Program** to target a portion of the funds, in terms of both funding distribution but also through marketing, to priority communities, particularly those who have historically been disadvantaged in the homeownership market, will create better homeownership outcomes for racial and ethnic minorities. Through the **Homebuyer Cohort Pilot Program** and the expansion of the County’s **Educational and Technical Assistance** resources, the County will improve availability of resources for households that are underrepresented in the homeownership market, who are often racial and ethnic minorities. This

will be accomplished by prioritizing and creating a targeted marketing approach for moderate-income households with limited savings or higher debt burdens, which disproportionately impact persons of color. And finally, adjusting ADU resale provisions may ease barriers to wealth building for program participants, addressing the racial wealth gap.

Predevelopment and Acquisition Costs

By providing developers with affordable capital through the **Homeownership Production Fund**, the fund not only helps increase housing supply but also supports capacity building within the development community, encouraging more innovative and sustainable projects. The inclusion of HUD PRO funds in this initiative enhances the County's ability to scale its efforts, leveraging federal support to multiply local impact. Additionally, as developers repay loans, the funds can be reinvested into future projects, creating a sustainable, revolving resource that maximizes the reach and longevity of the County's housing investments.

Housing Cost Burden

The creation of the **Home Improvement Loan Program** will support existing homeowners, particularly those that are currently housing cost burdened, in maintaining their housing. The program will enable the County to assist owners in addressing structural and mechanical improvements such as new roofs, painting, HVAC repairs, and electrical work. Addressing deferred maintenance, code violations and safety hazards will not only improve overall health outcomes for residents but will also preserve the value of the property and, in many cases, increase its value over time, enabling homeowners to build equity and create long-term financial stability. An expansion of the County's support for **Condominiums** will build the County's capacity to provide financial support for condo owners facing special assessments for building capital improvements and will also improve educational offerings for condo owners and boards. Improving access to financial resources will ease cost burden for existing condo owners and improve educational offerings will create a more personalized educational approach, enabling the County respond to immediate challenges facing condo communities. Finally, a review of the **Real Estate Tax Relief** program will ensure that the County is reaching the highest need homeowners in the County.

Age of Housing Stock

The creation of the **Home Improvement Loan Program** and expanded support for **Condominiums**, will help to improve and preserve Arlington's aging ownership housing stock. In addition, exploring possible revisions to the **Affordable Dwelling Unit** resale and affordability restrictions will incentivize existing ADU owners to invest in repairs for their aging units. In addition, financial support for ADU owners through the set aside in the Home Improvement Loan Program will make it easier for owners to access resources to fund these types of capital repairs.

Alignment with Existing Planning Initiatives

The activities proposed in this HUD PRO Housing grant application will complement, and enable Arlington to follow through on, several existing planning initiatives.

Affordable Housing Master Plan

Arlington’s Affordable Housing Master Plan (AHMP) establishes the policy framework and vision for a broad range of housing efforts, including “bricks and mortar” projects, services to prevent and end homelessness, affirmatively furthering fair housing, as well as efforts to address barriers to accessing homeownership. The activities proposed through the HUD PRO Housing grant will enable Arlington to further all of the objectives specific to homeownership in its Affordable Housing Master Plan:

Supply Objective 1.2: Produce and preserve a sufficient supply of affordable ownership housing to meet future needs. The **Homeownership Production Fund** will enable Arlington to add to the supply of affordable ownership housing and will create new housing opportunities.

Access Objective 2.2.5: Provide assistance to create access to ownership housing for moderate- and middle-income first-time homebuyers. Modifications to **MIPAP** will increase access to ownership housing for low- and moderate-income households. In addition, the **Homebuyer Cohort Pilot Program** and expansion of **Educational and Outreach** resources will improve homeownership readiness for low-income households, improving access to the homeownership market and reducing barriers to purchase.

Access Objective 2.4.1: Provide support so that older adults can age in place or age in community through a combination of affordable and accessible housing with linkages to services. The **Home Improvement Loan Program** will provide resources to older adults looking to make modifications or repairs to their homes. Modifications to the **Real Estate Tax Relief Program** will improve availability of resources to older adults that are housing cost burdened.

Sustainability Objective 3.1.2: Ensure all committed affordable housing is code compliant and Objective 3.1.4: Provide education and financial assistance to landlords and homeowners for the maintenance of low-and moderate-income housing. Modifications proposed to the County’s **ADU Program**, and the addition of the **Condominium Support** and **Home Improvement Loan Program** will enable Arlington to preserve and maintain the supply of affordable ownership housing.

Homeownership Study

In consultation with the broader community, Arlington identified four goals for the County’s homeownership programs, as further described in Exhibit D.iii. The activities described in this report will assist the County in furthering all four goals in a variety of ways.

Reduce racial homeownership gaps. Modifications to the **MIPAP** program, including creation of an equity-focused tiered assistance structure, will target populations that have historically been left out of the homeownership market. A targeted outreach strategy will allow more intentional marketing of the program to historically marginalized communities. Adjusting **ADU** resale provisions may ease barriers to wealth building for program participants, addressing the racial wealth gap. The **Homeownership Cohort Pilot** will prioritize moderate-income and first-generation households, which will consider racial equity. A review of the **Real Estate Tax Relief (RETR)** program will ensure homeowners most in need of relief are benefitting. Finally,

the expansion of the County’s **Educational and Technical Assistance** resources, the County will improve availability of resources for households that have been underrepresented in the homeownership market, who are often times racial and ethnic minorities.

Support existing homeowners in maintaining housing in the community. Ensuring a safe, healthy living environment through the **Home Improvement Loan Program** will support homeowners in maintaining housing, particularly subpopulations such as older adults, who wish to age in the community. Providing financial support to address **ADU** repairs or maintenance also will support existing Arlington homeowners. Financial support and expanded education and technical assistance through the **Condominium Support** activity will support existing condo owners in maintaining ownership. Expanded post-purchase **educational** resources will provide new homeowners with resources and information needed on issues specific to homeownership, enabling these households to maintain their housing. Depending on the results of the **RETR** review and the modifications that are recommended, a reduced tax burden for elderly and disabled homeowners would further support households in maintaining housing.

Increase the production of homeownership supply. The **Homeownership Production Fund** will increase and diversify the supply of affordable homes to own. Better understanding the physical conditions of existing **ADUs** and a funding set-aside to address repairs will protect the supply of existing homeownership units.

Create pathways to homeownership for renters. Adjusting **MIPAP**’s program parameters will ease the application process for renter applicants. The third tier of **MIPAP** focused on 80-100% **AMI** households will expand the pool of renters eligible for purchase assistance through the County’s programming. Requiring post-purchase counseling will create better homeownership readiness for former renters. Developing a **Homebuyer Cohort** and expansion of the County’s **Educational** resources will provide renters with a more personalized approach and ongoing support to increase their access to homeownership opportunities.

Regional Fair Housing Plan

All of the proposed activities described in Arlington’s HUD PRO Housing grant application will further the homeownership-related strategies for low- and moderate-income households described in the Regional Fair Housing Plan, including:

Regional Fair Housing Plan Strategies	MIPAP	ADU	Condo	Education & TA	Homebuyer Cohort	HIP	Production Fund
Support innovative approaches specifically designed to increase homeownership opportunities, such as cooperative homeownership models and community land trusts.							X
Support policies and practices that will increase the supply of affordable homeownership housing units, such as allowing and							X

encouraging higher-density, smaller units/Accessory Dwelling Units and duplexes.							
Ensure that affordable housing set-asides in new housing developments include subsidized homeownership opportunities in addition to subsidized rental opportunities.		X					
Increase housing affordability through mortgage write-downs, down payment and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies.	X						
Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.				X	X		
Support current homeowners with protected characteristics, including racial and ethnic minorities, persons with disabilities, and seniors, through strategies that increase funding for repair, rehabilitation, and renovation programs and products and expand programs that provide energy efficiency improvements to lower utility costs.						X	
Provide comprehensive foreclosure prevention counseling and legal referrals.			X	X			

Promoting Community Resilience

Arlington is a vibrant community, and over the last few decades, the community has benefitted greatly from redevelopment of the built environment and rapid growth. However, with this rapid growth, certain pockets of the community have not received equitable levels of investment. For example, many of the condominiums in Arlington today were first built as rental housing. In the decade from 1972 to 1982, a total of 8,680 rental housing units were converted to condominiums, and permits were issued for the construction of an additional 2,622 condominiums. The conversion of apartments into condominiums continued into the 1980s and 1990s and tapered off in the 2000s. As such, many of these condo communities are aging and in need of repair. Some have undergone redevelopment, but others are impeded by inactive condo boards and deferred capital repairs and maintenance. Arlington’s proposal through the HUD PRO Housing grant will promote resilience for these condo communities by improving educational and technical assistance resources for condo boards as well as providing financial assistance to ensure that cost burdened condo owners are not burdened by special assessments to address capital needs.

In addition to supporting the growing needs of condo owners and communities, the proposed activities through RETR review and the creation of the Home Improvement Program will support existing owners in both maintaining and improving their housing, which will also promote community resilience.

Potential Roadblocks to Implementation

Arlington’s approach to creating new resources and programs to support low- and moderate-income prospective and existing homeowners is based on robust community conversations over the course of several years. However, the ongoing implementation of those recommendations will require further community conversation and legal review to ensure that these efforts are carried out in a manner that will not only create lasting impact for intended communities but will

also satisfy fair housing laws and other local, state and federal regulations. For example, several of the recommendations would provide direct funding to certain priority communities, either through targeted marketing or priority set-asides. While there are local government programs that provide direct funding to certain priority groups, certain race-based programs need to be carefully considered to ensure there is not a disparate impact on other populations.

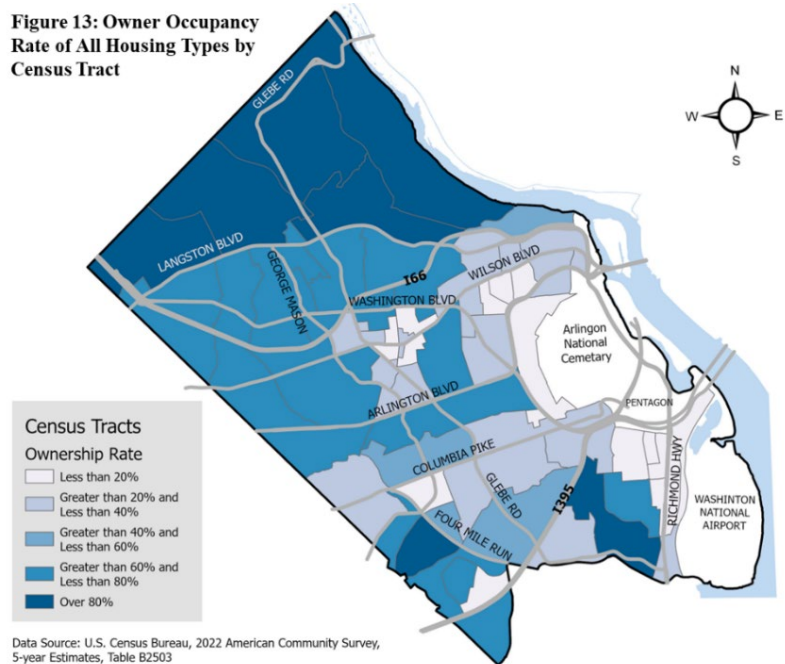
Arlington’s proposal also considers revising resale and affordability restrictions of its programs to better balance its programming. More conversations and legal analysis about the trade-offs between long-term affordability and wealth-building are needed to consider how Arlington may adjust existing programming to achieve improved outcomes.

Finally, the Homeownership Production Fund is modeled around supporting affordable homeownership opportunities, potentially leveraging affordable homeownership development models such as Community Land Trusts. These tools are currently operational but untested. Thus, the initial pilot round will enable flexibility with regard to project type eligibility. The results of the initial Homeownership Production Fund pilot program will enable the County to evaluate how/whether affordable homeownership projects can be supported with subsidies and better target funding in the future.

ii. What is your geographic scope?

All proposed HUD PRO Housing programs would be available throughout all of Arlington County. Currently, ownership rates vary widely by neighborhood. Figure 13 depicts ownership rates for housing types by Census tract. Certain areas of the County, particularly those along Arlington’s urban corridors, have the lowest owner occupancy rates in the County. The reason for these rates is due to the urban nature of these neighborhoods, and the higher prevalence of rental units and lower availability of owner housing.

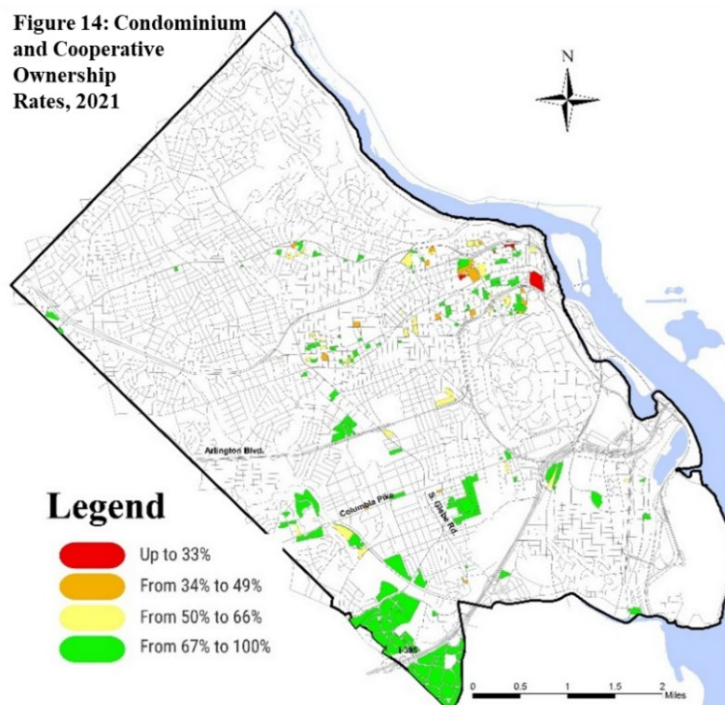
Figure 13: Owner Occupancy Rate of All Housing Types by Census Tract



While the proposed HUD PRO Housing programs would be offered throughout all of Arlington County, certain programs might see stronger participation in Census tracts with higher owner occupancy rates, in particular the **Home Improvement Loan Program**, the **Real Estate Tax Relief Program**, and **educational** programming. These programs may attract the participation of existing owner households who need additional support to maintain their house, for example, older adults on a fixed income, who purchased their homes many years ago and are looking to age in place.

Similarly, many of Arlington’s condominiums are located along the County’s urban corridors. Figure 14 depicts owner occupancy rates for condominiums and cooperatives in Arlington. The Shirlington and Fairlington neighborhoods in the southwest corner of the County and neighborhoods along the Rosslyn-Ballston corridor have the highest owner occupancy rates for condominiums and cooperatives.

Several of the HUD PRO Housing grant proposed programs will impact households living in condo and cooperative communities, including expanded **Condominium Support**, the **Moderate-Income Purchase Assistance Program**, the **Homebuyer Cohort Pilot**, and the **Home Improvement Loan Program**.



For the programs where Arlington will serve as a pass-through entity, i.e., sub-granting funds to organizations to carry out programming on behalf of the County, the geographic scope of these partners will be evaluated. The County will ensure that vendors and contractors operating programs funded through HUD PRO Housing grant funds have experience working within Arlington’s communities and understand the characteristics of the neighborhoods, as well as the intricacies of working with the residents that live in the County.

Arlington’s proposed HUD PRO Housing grant programs will impact households residing in all corners of the County, creating housing opportunities in high-opportunity areas and expanding opportunity in condo and coop communities that are currently underserved by Arlington’s existing programming.

iii. **Who are your key stakeholders? How are you engaging them?**

A key element of the Homeownership Study was to ensure that the broader community—not only advocates and stakeholders who are regularly engaged in Arlington housing issues—provided input on the direction of the County’s homeownership programs. Engagement efforts have been guided by principles that included developing an engagement and outreach plan informed by the [County’s Racial Equity Framework](#); establishing two-way dialogues with a diverse set of stakeholders; providing clear, accessible, and language-appropriate information; providing participation opportunities that encouraged a broad range of perspectives; and demonstrating a commitment to sharing information and responding to suggestions for improvement.

Throughout the study, the County has leveraged the relationships of members of the Housing Commission’s Homeownership Subcommittee and other community partners to ensure the participation and inclusion of BIPOC and English as Second Language (ESL) community members; stakeholders representing a range of ages; members of the disability community; renters; aspiring homeowners; and existing homeowners, including those that have utilized Arlington’s homeownership programs. Through this direct outreach, the Homeownership Study team connected with community organizations including nonprofits, advocates, practitioners, faith-based groups, and civic associations, to ensure that community members had an opportunity to participate. Since the fall of 2022, the Homeownership Study has provided the following engagement opportunities for residents to provide input on the future of the County’s homeownership programs.

- **Homeownership Subcommittee:** The Homeownership Subcommittee of the Citizens Advisory Commission on Housing is an advisory group that provides input to the Housing Commission and County staff on the direction of the County’s homeownership programs and has provided direction and guidance throughout the course of the County’s Homeownership Study. (30-40 subcommittee members have participated in 6 meetings since November 2022.)
- **Focus Groups and Roundtables:** The County hosted roundtables and focus groups, inviting targeted populations to share lived experience as well as sessions geared towards lenders and real estate agents to gain a better understanding of common barriers their clients have faced in accessing the market. (36 participants, 5 small groups sessions in February and March 2023)
- **Online Feedback Opportunity:** Measured the community’s perspective on what the role of local government should be in providing homeownership support. The form was available in English, Spanish, and Amharic. (975+ unique participants; June—July 2023)
- **Pop-up Events:** Pop-up feedback opportunities were held to encourage participation in both the online feedback opportunity and community meetings. County staff selected the eight pop-up times and locations based on expected foot traffic during community festivals and other events and on proximity to populations with whom the County has historically struggled to engage (i.e. renters, BIPOC residents, and residents for whom English is a second language). A mix of English- and Spanish-speakers staffed the pop-ups. (8 pop-ups; 150+ unique participants for online feedback form; June—July 2023)
- **Homeownership Subcommittee Work Session to Develop Vision and Goals:** Using data and analysis on the state of the homeownership market and the County’s existing programs, as well as feedback from the online form, the Housing Commission’s Homeownership Subcommittee developed a draft vision statement and supporting goals. (20 Homeownership Subcommittee members; July 2023)
- **Community Workshop to Develop Homeownership Objectives:** The broader community was invited to participate in a workshop to further refine the draft vision statement and establish specific objectives to support the goals. To remove potential barriers to participation in this workshop, the County provided supervised activities for children whose parents attended; Spanish language interpretation; and refreshments and lunch. The workshop took place at the Walter Reed Community Center, which is accessible by public transportation. (70 participants; July 2023)

The feedback received through community engagement provided an understanding of the community’s values as they relate to homeownership support by local government. These values, and further community engagement, helped to establish the following vision statement and supporting goals for Arlington County’s homeownership programs.

Building on this robust community engagement as well as an understanding of the key barriers facing prospective homebuyers and existing homeowners, the County developed program recommendations to support the new homeownership vision and goals and to catalyze the preservation and expansion of affordable homeownership. The Homeownership Study Program Recommendations were released on Friday, September 13, 2024. This HUD PRO Housing Grant application will further the recommendations as developed through the Homeownership Study and will enable the County to meet its homeownership goals.

Because release of the Homeownership Study recommendations has occurred during the application period for the HUD PRO Housing Grant, a review of the recommendations with existing stakeholders will occur simultaneously with community vetting of the activities proposed within Arlington’s HUD PRO Housing Grant application. To ensure the continued engagement of key stakeholders in the review of the recommendations and development of the grant application, Arlington will leverage the relationships with advocates, program participants, community organizations, and others that have participated in the Homeownership Study. Many of these previous participants are community members who will benefit from Arlington’s proposed activities, and the County has tried to prioritize their participation.

Arlington’s public engagement process for both the Homeownership Study recommendations and HUD PRO Housing Grant application was as follows:

- September 25, 2024: Housing Commission Homeownership Subcommittee Meeting #1
- October 1, 2024: HUD PRO Housing Grant Public Hearing
- October 8, 2024: Housing Commission Homeownership Subcommittee Meeting #2
- October 10, 2024: Housing Commission Information Item

In addition, the County held a 15-day public comment period starting Thursday, September 26 through Friday, October 11, 2024. Comments on this proposed application were received and are summarized in the attached public comment matrix in Attachment A.

County Advisory Board review of the Homeownership Study recommendations will extend beyond the October 15 HUD PRO application deadline. With this extended engagement, the application of stakeholder input collected during these reviews could modify or expand the recommendations however, the activities proposed in this grant application represent the core

Homeownership Program Vision and Goals

***Vision:** Arlington’s Homeownership Program serves as a catalyst to preserve and expand affordable homeownership opportunities.*

Goals:

1. Reduce racial homeownership gaps.
2. Support existing homeowners in maintaining housing in the community.
3. Increase the production of homeownership housing supply.
4. Create pathways to homeownership for renters.

strategies Arlington envisions will help the County meet its homeownership goals so Arlington is committed to ensuring that any modifications based on further engagement do not impact these key strategies. In addition, the County will ensure that any modifications that are made beyond the grant application deadline are incorporated into grant activities should Arlington be awarded the funding.

Finally, some of Arlington’s proposed activities will involve working with contractors and other third parties to administer programming. During the competitive process to select its partners, the County will ensure that vendors are committed to upholding the vision and goals of the program, including engagement with Arlington residents who have the highest need, and will ask that vendors demonstrate how their outreach and engagement strategies will reach these populations.

iv. How does your proposal align with requirements to affirmatively further fair housing?

Arlington’s HUD PRO Housing grant proposal specifically addresses issues and recommendations identified in the recently adopted Regional Fair Housing Plan for Arlington. The greater metropolitan Washington region has been facing an affordability crisis in homeownership as well as in rental housing. Homeownership is out of reach for many Arlingtonians, particularly members of protected classes. All the proposed activities described in Arlington’s HUD PRO Housing grant application will further the homeownership-related strategies for low- and moderate-income households that are described in the Regional Fair Housing Plan (see Exhibit D.i for more details about connections to the plan).

The strategies and activities as described in Arlington’s HUD PRO Housing grant application are modeled off the results of a multiyear Homeownership Study effort, which aimed to improve the County’s homeownership program offerings to create better ownership outcomes for underserved populations and provide more resources for existing homeowners. The Homeownership Study was designed with an equity lens in mind, and the County developed its outreach strategy, engagement plan and reviewed its programming with the County’s Racial Equity Framework, which requires the County to consider the questions “who is burdened?”, “who benefits?”, “who is missing?”, “how do we know” and “what can we do?”.

As a result of this equity-informed engagement, the County came away with direction for how to improve equity in its homeownership programs, and each activity proposed in the PRO Housing Grant is designed to address racial disparities in homeownership outcomes and will specifically improve several fair housing related issues, including:

- **Anti-Displacement Strategies:** Without financial support, lower-income homeowners are at risk of losing their housing, either to foreclosure from the added financial burden of paying for costly repairs or to habitability concerns if repairs go unaddressed. Resolving code violations and threats to resident life and safety improve general health outcomes, while other repairs can specifically reduce the presence of toxins such as asbestos and lead. The **Home Improvement Loan Program** will assist cost burdened homeowners with making necessary updates and improvements to homes, helping to stabilize and, in some cases, improve value over time, promoting wealth-building for the homeowner. The program will also include a category of assistance specifically for priority communities,

which will reflect residents that face specific barriers related to maintaining homeownership, such as the elderly, disabled homeowners, or first-generation homeowners.

- **Racial Equity:** There are significant disparities in homeownership rates between White residents and residents of color, especially Black residents. In addition, during the engagement phase of the Homeownership Study, residents of color reported feeling systematically disadvantaged in the housing market. Several proposed activities, including **MIPAP, Homebuyer Cohort, Home Improvement Loan** program and **educational** programming will address racial equity through outreach to and/or prioritization of households that have experienced systemic barriers to accessing or maintaining ownership.
- **Persons with Disabilities:** Households that include persons with disabilities are disproportionately housing cost burdened as compared to other owner households. Persons with disabilities often struggle with ability to afford modifications to their homes that would improve accessibility. The proposed **Home Improvement Loan Program** could help lower income homeowners with financing these modifications, allowing them to remain in their homes and improve safety. Given that Arlington is a transit-rich community with mixed-use development corridors, enabling disabled homeowners to remain in their homes, potentially near transit, will provide opportunities for connections to important daily activities, such as work, attending medical appointments and shopping.
- **Removing Barriers Impeding Development of Affordable Housing:** Given the high cost of development in Arlington, one of the biggest impediments to the development of affordable housing is access to capital and subsidies. The **Homeownership Production Fund** will increase the production of affordable homeownership units by providing funding to support developers or buyers of new units.

Arlington will track the progress of its HUD PRO Housing Grant efforts by measuring progress in meeting the goals of the Regional Fair Housing Plan and Affordable Housing Master Plan. Both of these plans provide a baseline to compare future progress and the County produces an annual affordable housing report that provides an assessment to determine if its housing strategies are performing as intended.

v. **What are your budget and timeline proposals?**

Arlington County requests a total of \$6,998,398 in HUD PRO Housing grant funding to support the expansion of its homeownership program and the creation of new programs to support both prospective buyers and existing homeowners, with the goal of completing the implementation of these proposed activities in 5 years. A detailed budget and project timeline are provided below.

Should HUD only award partial funding to Arlington County for the proposed activities, the County would prioritize activities that would provide direct assistance to households or directly support affordable homeownership production, such as the MIPAP expansion, Homeownership Production Fund, and Home Improvement Loan Program. This would mean that the County would seek alternative funding for the proposed supportive services that would not directly result in the production of new homeownership opportunities or homeownership preservation. The County is confident that scaling activities in this manner would not affect the intended impact or geographic scope.

Proposed Budget

Program	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Moderate-Income Purchase Assistance Program		\$299,488	\$371,488	\$521,489	\$521,489	\$1,710,954
Homeownership Production Fund		\$2,000,000				\$2,000,000
Home Improvement Loan Program		\$415,612	\$740,611	\$740,611	\$740,611	\$2,637,444
Affordable Dwelling Unit Program	\$50,000					\$50,000
Condo Education and Technical Assistance	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000
Post-Purchase Education	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$100,000
Homebuyer Cohort Pilot		\$25,000	\$25,000	\$25,000	\$25,000	\$100,000
Real Estate Tax Relief					\$150,000	\$150,000
					TOTAL	\$6,998,398

Moderate-Income Purchase Assistance Program

The MIPAP program is currently funded through the federal Community Development Block Grant (CDBG) program and the existing budget ranges from \$550,000 to \$1,000,000, annually depending on demand, serving households up to 80% of AMI. Arlington will continue funding two MIPAP program tiers which support households in this income range with CDBG funding.

Arlington is requesting a total of \$1,710,954 in HUD PRO Housing funding over the 5-year grant period to support the expanded MIPAP program. \$1,225,000 of this request would fund the third tier of MIPAP, which would target households earning between 80-100% AMI annually. Arlington is projecting to disburse an average of \$25,000 per loan. It is expected that the expanded MIPAP will become operational midway through year 2 of the grant period and the County will accelerate MIPAP expansion gradually through year 5. The County is budgeting \$175,000 in assistance in year 2, \$250,000 in assistance in year 3, and \$400,000 in assistance in year 4 and year 5. Finally, \$479,454 (~\$119,863 annually) of the 5-year request would support a new County FTE staff position to assist in administering the expanded program. This would increase direct assistance for the program to between \$750,000 - \$1,250,000 annually. Through this program expansion, County expects to be able to support between 15 to 26 households annually with direct assistance through all three tiers of the MIPAP program, and approximately 100 households over the course of the 5-year grant period. Finally, \$6,500 (\$1,625 over 4 years) of the request would be used for printing marketing materials for the MIPAP program.

Homeownership Production Fund

Arlington is requesting \$2,000,000 in HUD PRO Housing grant funding to support the creation of the Homeownership Production Fund. The County would make this funding available through a Notice of Funding Opportunity (NOFO) process, asking for applicants to submit proposals for how to utilize the funding. The County expects that a wide variety of eligible activities could be supported, including predevelopment, acquisition, construction, or buyer-side subsidy. Arlington

anticipates that the \$2,000,000 in Homeownership Production Fund funding will be disbursed in year 2 of the grant period. Arlington anticipates conducting the first round of funding as a pilot and expects that the County would be able to create ownership units for 2-4 households.

Home Improvement Loan Program

Arlington is requesting a total of \$2,637,444 in HUD PRO Housing grant funding for the new Home Improvement Loan program to both fund loans for HIP borrowers (\$2,175,000 over 4 years) and also a new County FTE to assist in administering the program (\$462,444 over 4 years). Arlington expects that loan volume would increase incrementally over time and similar to MIPAP, the HIP program will become operational in year 2 of the grant period. The County will accelerate HIP expansion gradually through year 5. In year 2, the County expects to disburse \$300,000 in funding and \$625,000 in funding in years 3-5. At an average of \$25,000 per loan, the County expects to be able to assist approximately 12 households in year 2 and 25 households in year 3 and beyond. **Note:** *A portion of the households supported through this program will be ADU or condo owners needing support for repairs or to address special assessments.*

Affordable Dwelling Unit Program

The \$50,000 budget request for the ADU program will be dedicated to soliciting support from a consultant to assist in reviewing the existing conditions of Arlington's aging ADU portfolio. This review will enable the County to make further policy decisions about interventions to support aging units, but also funding amounts needed to fully support the repair and maintenance needs. The review of the ADU resale restrictions is anticipated to be done internally by existing staff. **Note:** *The budget for financial assistance proposed for existing ADU owners is factored into the total budget request detailed for the Home Improvement Loan Program (total \$2,175,000 over 5 years). It's expected that the ADU/condo set aside would be budgeted at around 10% of the annual HIP program budget.* Through this program expansion, County expects that reviewing physical conditions and resale restrictions may remove wealth-building barriers and create additional resources for existing and future program participants. In addition, financial support for ADU owners through the HIP program will allow the County to support two to three existing ADU and/or condo owners annually.

Condo Education and Technical Assistance

Arlington will contract with an external vendor or sub-grantee to carry out its expanded Condo Education Series for condominium and cooperative owners and technical assistance program for condo boards. These offerings are best suited to be provided by an external partner that has a robust understanding of the condominium landscape in Virginia. Arlington is budgeting \$250,000 over the course of the 5-year grant period (\$50,000 annually) to support an external partner to administer this programming. **Note:** *The budget for financial assistance proposed for existing condo owners is factored into the total budget request detailed for the Home Improvement Loan Program (total \$2,175,000 over 5 years). It's expected that the ADU/condo set aside would be budgeted at around 10% of the annual HIP program budget.* Through this program expansion, County expects to be able to assist 20-30 condo owners annually with educational programming as well as 2-3 condo boards annually with technical assistance. In addition, financial support for condo owners through HIP program will allow the County to support two to three existing ADU and/or condo owners annually.

Post-Purchase Education Series

Arlington has budgeted \$100,000 over the 5-year grant period (\$20,000 annually) to contract with an external vendor or sub-grantee to carry out the Post-Purchase Education Series. **Note:** The budgets for other proposed educational programming are included as line items for other program areas (Condominium Support, \$250,000 over 5-years; Homebuyer Cohort, \$120,000 over 4 years). In addition, the County expects to continue providing funding to its partner organization Latino Economic Development Council to administer a homebuyer counseling program for County residents. Through this activity, in addition to the impact as described for the Condominium Support and Homebuyer Cohort programs, the County expects to be able to provide post-purchase educational support to a cross-section of Arlington County program participants, and the County expects to be able to serve roughly 30 households or more annually.

Homebuyer Cohort Program

Arlington is requesting \$100,000 over the 5-year grant period (\$25,000 annually starting in year 2) to contract with external parties to support homebuyers participating in the cohort. This funding will be used to support the unique needs of participants, allowing the County to respond to specific challenges or barriers as they arise. The County expects to begin expending funding for this program in year 2 of the 5-year grant period. It is expected that Homebuyer Cohort participants would receive MIPAP funding once they have gone through the program and are purchase ready. In addition, the County expects that a portion of the time of the County FTE that is budgeted under the MIPAP program would be spent in administering the Homebuyer Cohort program. Through this new program, County expects to be able to assist 10 households annually.

Real Estate Tax Relief

The budget request for the Real Estate Tax Relief program is \$150,000 to secure a consultant to assist in the program review. While the program review is a priority of the County, there is considerable prep work that will need to occur before a review can commence. Therefore, it is expected that the consultant funding would be expended in year 5 of the 5-year grant period.

Proposed Timeline

Arlington is proposing to complete all intended activities over the course of 5 years, through September 2030. A detailed description of the timeline can be found in the subsequent table.

Time since award	Program / Activities	Duration
0-6 months	Moderate-Income Purchase Assistance Program	
	Expanded MIPAP Tiers: Program design, draft eligibility criteria, outreach and community input. Begin recruitment for FTE to support administration.	<i>Through month 12</i>
	Affordable Dwelling Unit Program	
	ADU Resale and Affordability Restrictions: Staff review of restrictions.	<i>Through month 15</i>
	ADU Physical Conditions: Solicit consultant support for conditions review.	<i>Through month 6.</i>
Condominium Support: Education Series and Technical Assistance		

	Solicit vendor to operate programs.	<i>Through month 6.</i>
	Educational Programming: Post-Purchase	
	Solicit vendor to operate program.	<i>Through month 6.</i>
	Homebuyer Cohort Pilot	
	Program design, draft eligibility criteria, outreach, recruitment strategy and more. Begin recruitment for FTE to support administration of program.	<i>Through month 12.</i>
	Home Improvement Loan Program	
	Program design and recruit FTE to support administration of HIP program.	<i>Through month 12.</i>
	Homeownership Production Fund	
	Competitive Notice of Funding Opportunity issued to solicit applications for Homeownership Production Fund pilot round.	<i>Through month 6.</i>
7-12 months	Affordable Dwelling Unit Program	
	ADU Physical Conditions: Commence review of ADU conditions to determine maintenance and repair needs of the existing ADU portfolio.	<i>Through month 12.</i>
	Condominium Support and Educational Programming	
	Condo Education Series, Technical Assistance for Condo Boards, and Post-Purchase Education programs operational.	
	Homeownership Production Fund	
	Review applications, project underwriting, develop recommendation.	<i>Through month 12.</i>
13-18 months	Moderate-Income Purchase Assistance Program	
	Expanded MIPAP Tiers operational, enabling purchase assistance for between 80-100% AMI tier and offer assistance for priority communities earning 80% of AMI or below.	
	Affordable Dwelling Unit Program	
	ADU Resale Restrictions and Physical Conditions reviews completed, final determination for how to proceed. Recommended changes to resale restrictions, if any, implemented by month 18.	
	Homebuyer Cohort Pilot	
	Program operational, providing personalized one-on-one support to low-income prospective buyers. Cohort participants will be eligible to begin the program starting year 2 of the grant.	
	Home Improvement Loan Program	
	HIP program operational, allowing loans to existing homeowners to make repairs to their homes, and financial assistance tier that would support ADU and Condo owners.	
19-24 months	Real Estate Tax Relief	
	Design RETR review process, engage staff group, define review parameters.	<i>Through month 42.</i>
	Homeownership Production Fund	
	Board consideration of project recommendation, funding allocation, funds available to applicant. Project delivery to beneficiaries ~2 years after commitment, by end of year 5 of the grant period.	
25 months+	Most programs will be operational by year 3. The Real Estate Tax Relief review process design will continue into grant year 4, at which point a consultant will be solicited to support the review process. The RETR review will commence in year 5 and conclude by the end of the grant period.	

Exhibit E: Capacity

Arlington County, Virginia

i. What capacity do you and your Partner(s) have? What is your staffing plan?

Arlington County is a participating jurisdiction in Virginia and partners with the Department of Housing and Urban Development (HUD) through the Consolidated Planning process in order to provide much needed services and affordable housing to the residents of Arlington County. Arlington County does not have a public housing authority, but instead has worked successfully with nonprofit and for-profit partners for years to develop and deliver homeownership assistance programs.

Because of strong County leadership in support of affordable housing, the County's cross-departmental structure allows for collaboration at multiple points throughout the process of planning, development, conveyance and administration of affordable ownership housing. It is through these efforts the County is continually recognized and granted awards from prominent regional organizations for innovation and collaboration in housing development. With HUD PRO grant funding, Arlington has the opportunity to expand its capacity to meet the growing needs among low and moderate-income homebuyers. The following details how the County's Departments work together to ensure successful affordable homeownership initiatives:

1. **CPHD – Housing Division, Housing Development Team:** CPHD's Housing Division administers down payment assistance to eligible homebuyers, which includes assisting applicants, underwriting loans, working with partners, outreach, managing the Loan Evaluation Committee, and more. This team also works with developers who provide homeownership units in exchange for development incentives. County staff is involved in every aspect of these deals including program development, underwriting and implementation.
2. **CPHD – Housing Division, Planning and Community Development:** This team is central to the oversight of federally funded affordable homeownership programs, working in tandem with the Homeownership team to conduct required Federal compliance in including Part 58 NEPA reviews, forecast future program needs, and conduct annual reporting for the County's federally funded homeownership programs. This team ensures that resources, including HUD PRO grant funding, are effectively managed to support both immediate and long-term housing goals.
3. **CPHD – Housing Division, Finance and Asset Management:** This team works closely with the Homeownership team to manage grant funds, track expenses, and forecast future program needs. In addition, The Housing Division's Housing Quality Standards (HQS) inspector inspects MIPAP units for prospective borrowers and ADU units for basic habitability.
4. **CPHD – Public Engagement and Outreach:** CPHD's Communications and Engagement team helps the Housing Division showcase existing opportunities by keeping the public informed through various channels, ensuring that potential and current homeowners stay up to date with the County's efforts and initiatives.

5. **CPHD – Racial Equity Committee** operates under the principles of the Realizing Arlington’s Commitment to Equity (RACE) Framework, which was adopted in response to the County Board’s September 2019 Equity Resolution. The Committee’s mission is to guide the development, implementation, evaluation, and refinement of the Department’s efforts to operationalize Equity across the range of programs, policies and services that impact the community.
6. **CPHD – Planning, Land Use Planning:** The Planning Division ensures that affordable homeownership opportunities are integrated into Arlington’s Land Use Plans. This includes identifying sites that align with zoning regulations and other development guidelines, as well as ensuring that new projects contribute to the county’s long-term vision for equitable, sustainable growth. Their strategic planning sets the stage for affordable homeownership projects to take root in geographically disperse locations.
7. **CPHD – Inspections Service Division (ISD, Code Compliance):** ISD ensures that homes involved in affordable homeownership projects meet Arlington's building codes and safety standards. They work with CPHD and homebuyers to inspect ADU units before purchase and provide ongoing support for maintenance and repairs, ensuring homes remain safe and up to code.
8. **County Attorney’s Office:** The County Attorney’s Office provides essential legal expertise to ensure that affordable homeownership initiatives comply with local, state, and federal laws. This team drafts and reviews legal documents, such as contracts, deeds, and resale restrictions, ensuring the protection of both homeowners and the county’s interests. Their legal oversight ensures that long-term affordability is preserved while navigating complex housing regulations.
9. **Department of Environmental Services (DES):** CPHD-Housing coordinates with DES to ensure that newly constructed or renovated homes in affordable homeownership programs meet energy efficiency requirements.
10. **Department of Human Services (DHS):** DHS Housing Assistance Bureau plays a critical role by supporting eligible senior and disabled homeowners with Real Estate Tax Relief. This level of support is essential to keeping the cost of homeownership affordable to vulnerable homeowners. Several DHS staff members will support the review of the RETR program as proposed through this grant application.

Nonprofit Organizations

- *Homebuyer education* is primarily provided by two partnering entities: Virginia Housing, which is the state housing finance agency, and the Latino Economic Development Center (LEDC), a community nonprofit. Both partners provide comprehensive, HUD-certified homebuyer education to Arlington homebuyers and buyers throughout the Commonwealth. Classes are provided, both virtually and in-person and are facilitated by multi-lingual instructors.
- *Financial education* is facilitated by LEDC and is provided through Arlington County Housing Division referral. This one-on-one financial education helps prospective homebuyers develop manageable household spending plans and determine practical plans-of-action toward homeownership preparedness.
- *Homeowner maintenance and repair* provided through the nonprofit, Rebuilding Together, makes critical repairs to homes of elderly and disabled residents.

This coordinated approach ensures that affordable homeownership projects in Arlington County are successful from start to finish. With additional HUD PRO grant funding, the County can expand its capacity, reach more low and moderate-income homebuyers, and continue to support Arlington’s goals of creating an inclusive, equitable, and sustainable community.

Figure 15 depicts an organizational chart of on-going staffing support from County staff and nonprofit partners. The positions highlighted in green are those staff members that have comprised the core Homeownership Study staff team and were primarily responsible for carrying out the scope of the study and developing this application for funding. This team will continue to be intricately involved in administering implementation activities related to the HUD PRO Housing Grant proposal.

Arlington’s application also requests support for two new positions (highlighted in yellow in Figure 15) in administering its homeownership programs.

- **Housing Analyst:** Arlington is proposing the addition of a new Housing Analyst position on the CPHD – Housing Division, Housing Development Team. This staff would be responsible for working with the existing Homeownership Programs team to manage expanded scope of MIPAP program, assist with targeted outreach activities as well as the Homebuyer Cohort Program.
- **Housing Inspector:** Arlington is proposing the addition of a new Housing Inspector position on the CPHD – Housing Division, Finance and Asset Management team. This staff would be responsible for managing the Home Improvement Loan Program as well as working on strategies to respond to physical conditions review of the ADU portfolio.

Figure 15: Arlington Organizational Chart

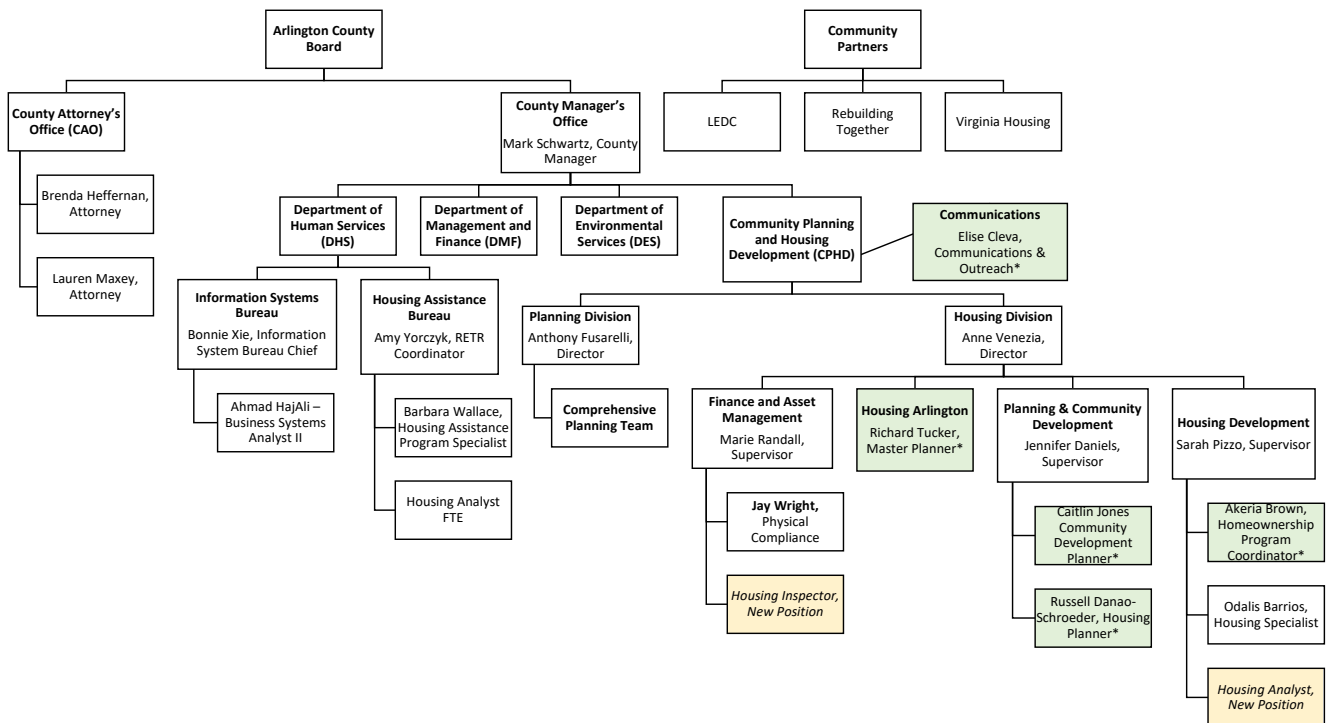


Exhibit F: Leverage

Arlington County, Virginia

i. Are you leveraging other funding or non-financial contributions?

Arlington is committing \$2,061,655 in funding to assist in the implementation of HUD PRO Housing activities, which is approximately 23% of the total project cost.

Approximately \$1,237,947 in value of County staff time will be leveraged to assist in carrying out implementation activities described in the application, including the County's Homeownership Program Coordinator, Community Development Planner, Housing Specialist, Master Planner, Communications Specialist, Principal Planner, Housing Grants Manager, Business Systems Analyst, Housing Assistance Program Specialist, Information System Bureau, and a Housing Analyst who will all be working on implementation activities. The signed attached letter from Count Manager Mark Schwartz details the match contribution of staff time for this project.

The leverage amount also includes \$788,708 in HUD Community Development Block Grant (CDBG) funds, which is the committed funding to the Moderate-Income Purchase Assistance Program for County fiscal year 2025, as referenced in the attached adopted [County budget document](#). The County will continue to fund MIPAP at approximately \$500,000 over the 5-year grant period. In addition, the leverage amount includes \$35,000 in CDBG funds, which is the committed funding to the Latino Economic Development Council (LEDC) for administering the homebuyer counseling program for the County fiscal year 2025. The LEDC homebuyer counseling program will be leveraged to support households participating in several of the HUD PRO Housing Grant activities, including MIPAP and the Homebuyer Cohort Program. While it is expected that these programs will continue to receive ongoing funding, Arlington County unfortunately cannot forward allocate HUD funding for the subsequent fiscal years that the HUD PRO Housing Grant funding will support. So, the County's leverage as described in this application and in the detailed budget worksheet only includes currently committed CDBG funds for the MIPAP and LEDC programs for fiscal year 2025, which will cover the first year of the HUD PRO Housing grant activities. The attached adopted budget descriptions for the FY 2025 Housing and Community Development Fund details the match contributions that will be provided for the existing MIPAP and homebuyer counseling programs.

Exhibit G: Long-term Effect

Arlington County, Virginia

i. What permanent, long-term effects will your proposal have? What outcomes do you expect?

This proposal is designed to have significant, long-term effects on Arlington County's ability to produce and preserve affordable homeownership, addressing key barriers identified in the Affordable Housing Master Plan (AHMP), Housing Arlington initiative, and Regional Fair Housing Plan. By focusing on these barriers, we aim to create permanent solutions that will lead to sustained housing production, preservation, and more equitable homeownership opportunities.

Permanent, Long-term Effects

The County will permanently enhance its ability to address barriers to affordable homeownership production and preservation through the following measures:

- **Removing Financial Barriers:** We will streamline and expand programs to assist low- and moderate- income first-time homebuyers, removing financial barriers through down payment assistance, affordable financing, and accessible pathways to homeownership. This will help reduce racial homeownership gaps and create lasting homeownership opportunities, enabling families to build wealth and stability over generations. Combined with education and community engagement, these programs will remove barriers that prevent low- and moderate-income renters from becoming homeowners.
- **Increasing Housing Supply:** With improved zoning, land use policies, and funding mechanisms, the proposal will enable the County to meet its affordable homeownership supply objectives, ensuring a more consistent pipeline of affordable ownership units. This includes the production of affordable housing in high-opportunity areas that provide access to jobs, schools, and transportation.
- **Supporting Existing Homeowners:** The County will implement long-term strategies to help current homeowners stay in their homes, especially older adults, by linking housing affordability to essential services. This will help preserve the existing affordable ownership stock and prevent displacement, ensuring residents can age in place.

Expected Outcomes

- **Increased Affordable Housing Supply:** Arlington's approach will produce and preserve affordable homeownership opportunities across various income levels.
- **Reduction in Racial Homeownership Gaps:** By expanding access to affordable homeownership programs, focusing on equity, and increasing the number of low- and moderate-income households that can purchase homes in Arlington, the County expects a reduction in racial disparities in homeownership outcomes.
- **Sustained Production Through Public-Private Partnerships:** The intended initiatives will foster ongoing collaborations with private developers, nonprofits, and regional partners to sustain housing production, increasing the supply of units in the long term.

Overall, Arlington's approach seeks to permanently address the barriers to producing and preserving affordable ownership housing through systemic reforms and long-term investments, resulting in sustainable and equitable homeownership solutions to meet the growing need of this vibrant community.

Attachment A: Summary of Comments Received

Arlington County, Virginia

In accordance with the requirements of the HUD PRO Housing Notice of Funding Opportunity (NOFO), Arlington County conducted the following public outreach methods to ensure broadest public participation possible to collect feedback on the contents of this application.

- **Public Comment Period:** Opened Thursday, September 26; Closed Friday October 11.
- **Public Hearing:** Arlington County hosted a virtual public hearing to collect public comments on the proposal on Tuesday, October 1, 2024 at 7:00pm.
 - [Meeting Recording](#)
 - [Presentation](#)
- **Other Public Meetings** where activities proposed in the HUD PRO Housing Grant were considered:
 - September 25, 2024: Housing Commission Homeownership Subcommittee Meeting; Materials:
 - [Meeting Agenda](#)
 - [Presentation](#)
 - [Meeting Recording](#)
 - October 8, 2024: Housing Commission Homeownership Subcommittee Meeting; Materials:
 - [Meeting Agenda](#)
 - [Presentation](#)
 - [Meeting Recording](#)
 - October 10, 2024: Housing Commission Information Item
 - [Meeting Recording](#)
- **Notifications:**
 - **Monday, September 23:** Advertisement in Washington Times posted on.
 - **Thursday, September 26:** Arlington County application posted to County website. The application was posted to both the [Homeownership Study](#) webpage and [Arlington's Consolidated Plan](#) webpage. The content on these webpages were available to be translated in Spanish, Amharic and Arabic. Further translation of application materials was offered to interested individuals, upon request.
 - **Thursday, September 26:** Arlington County shared the draft HUD PRO Housing grant application with the Homeownership Subcommittee. A reminder email about public comments was sent on Tuesday, October 1, Friday, October 4 and Thursday, October 10.
 - **Tuesday, October 1:** Arlington County shared information about the draft HUD PRO Housing grant application in its Housing News and Notes Newsletter
 - **Tuesday, October 1:** The Northern Virginia Affordable Housing Alliance included information about the draft HUD PRO Housing grant application in their newsletter, encouraging interested parties to provide comments to the County.

Arlington received a total of 17 comments on the draft HUD PRO Housing grant application. A matrix of comments received and Arlington County's responses can be found below.

Public Comment	Arlington County Response
<p>Source: Comment Form</p> <p>This sounds like one of the ingredients that led to the 2007 housing market crash.</p> <p>Stop with trying to engineer and manipulate the marketplace. You had zoning laws that could be used for good; instead, Arlington County has either wiped them off the books or no longer enforces, leaving it wide open for developers to do as they wish, and local politicians & bureaucrats profiting.</p> <p>Had Arlington County really cared, there would have been ample affordable housing for teachers, firefighters, EMTs and police to call home. Instead, we have misguided propaganda about "missing middle" in the county where their solutions are going a long way to not only deny housing to out public employees but also the existing a rising middle class.</p> <p>Arlington County is not going to solve any so-called affordable housing crisis on its own. If Arlington, as the smallest county in the country, was truly serious about this issue, they would join together with the surrounding jurisdictions to find solutions.</p> <p>Please HUD, do not feed the Arlington nonsense. It's bad for us all!</p> <hr/>	<p>The subprime mortgage crisis of 2008 was indeed triggered by risky lending practices, but it's important to clarify that not all mortgage products contributed to that crisis. The County's down payment assistance loans are structured very differently from the subprime loans that fueled the collapse. Recipients of Arlington County's down payment assistance loans must first qualify for a 30-year conventional mortgage from a Virginia Housing-approved lender. This means that buyers are subject to the lender's stringent credit and income criteria <i>before</i> receiving County assistance. MIPAP loans are not subprime. In fact, down payment assistance often reduces financial strain on borrowers, making their homes more affordable and lowering their risk of default.</p> <p>Like many places across the country, Arlington's housing market has changed significantly over the years and prices continue to rise. While the proposed HUD PRO housing grant efforts won't reverse these trends, the proposed activities will provide additional resources and support for middle income households the commenter references (teachers, firefighters, EMTs and police) in their pursuit of homeownership. Arlington recognizes the need to provide more resources for middle income earners and believes that HUD PRO Housing efforts will bridge some of these gaps.</p> <p>Finally, Arlington agrees that pursuing regional affordable housing solutions is important and is pursuing opportunities with entities like Metropolitan Washington</p>

Public Comment	Arlington County Response
	Council of Governments to do so through efforts like the Regional Fair Housing Plan.
<p>Source: Comment Form</p> <p>I enthusiastically express full support for Arlington County's PRO Housing Grant application. I work for a nonprofit that develops affordable housing in the County and the proposed uses of federal funds will make a meaningful impact in our community. I would especially like to voice my support for the proposed Home Improvement Loan Program and Homeownership Production Fund. Maintaining and preserving existing homes for lower-income families is a critical initiative to ensure that our community's scarce existing affordable housing stock continues to safe and adequate for the folks who live there. The Homeownership Production Fund has the potential to catalyze meaningful new development of affordable homes for ownership the way that AHIF is a critical funding source for affordable rental communities. Arlington has an incredibly strong nonprofit development community that excels at Low Income Housing Tax Credit production of affordable rental units, but the development of new homeownership units presents unique development challenges. To date, the majority of the homeownership subsidy that exists is tied to the future homeowner. Subsidy at the predevelopment and construction stage of development would go a long way to helping the nonprofit development community create innovative development strategies that further the County's affordable homeownership goals.</p> <p>Kudos to staff for this critical initiative and best of luck securing these important federal dollars.</p>	Thank you for your input and your support.
Source: Comment Form	Thank you for your input.

Public Comment	Arlington County Response
<p>Arlington needs to continue to push for and expand the "missing middle" in the face of judicial over-reach and NIMBY opposition. While they ideas in the grant application are fine, increasing housing abundance will bring down prices, allowing for lower taxes on a broader base.</p>	
<p>Source: Comment Form</p> <p>I think this lesson has been lost. What caused the housing crisis in 2008?</p> <p>The subprime mortgage crisis was triggered by risky lending practices. When interest rates froze and the housing bubble began to collapse, borrowers couldn't afford their payments. As massive foreclosures ensued, the fallout spread to the global financial system.</p> <p>I support educating potential home buyers but not subsidizing risky loans.</p>	<p>The subprime mortgage crisis of 2008 was indeed triggered by risky lending practices, but it's important to clarify that not all mortgage products contributed to that crisis.</p> <p>The County's down payment assistance loans are structured very differently from the subprime loans that fueled the collapse. Recipients of Arlington County's down payment assistance loans must first qualify for a 30-year conventional mortgage from a Virginia Housing-approved lender. This means that buyers are subject to the lender's stringent credit and income criteria <i>before</i> receiving County assistance. MIPAP loans are not subprime. In fact, down payment assistance often reduces financial strain on borrowers, making their homes more affordable and lowering their risk of default.</p> <p>Additionally, many recipients of these loans also benefit from the county's interest rate reduction program, which further enhances affordability. This approach of layering assistance from multiple sources ensures that homeownership remains within reach for moderate-income households while maintaining sound lending practices.</p>

Public Comment	Arlington County Response
<p>Source: Comment Form</p> <p>Clarifying the Scope of Rebuilding Together’s Existing Home Repair Program</p> <p>I want to correct what may be two misconceptions about Rebuilding Together's existing home repair program.</p> <p>First, while Rebuilding Together-AFF specializes in helping older homeowners age in place, the scope of our repairs is much broader than accessibility modifications. In addition to fall safety, our goal to make each home safe and healthy also encompasses fire safety, security (e.g., door locks), correcting moisture and ventilation problems, making minor plumbing and electrical repairs, replacing dead appliances, and making basic energy upgrades (e.g., as sealing air leaks and installing LED lighting). To help those with disabilities, Rebuilding Together also builds wheelchair ramps and installs stair lifts.</p> <p>Second, while RT-AFF relies primarily on volunteers to complete most repairs, we hire professional contractors, to the extent funds are available, for more complex repairs, such as major plumbing, electrical, and roofing repairs. For example, this past year, RT-AFF replaced one roof in Arlington, thanks to a corporate grant, which augmented the County’s CDBG funding.</p>	<p>Rebuilding Together is a valued partner to Arlington County, as it provides much needed health, safety and accessibility improvements to very low-income homeowners. The commenter is correct that the organization has expanded the scope of its support over the years and has become nimbler in its response to immediate needs of homeowners.</p> <p>Given that the program is grant funded with Community Development Block Grant (CDBG) funds, there are sometimes instances where the additional compliance requirements tied to the use of CDBG funds (i.e. NEPA Environmental Reviews) complicate and extend the project approval process. This can inadvertently limit the number and scope of projects that Rebuilding Together is able to complete in any given year.</p> <p>Arlington is grateful for Rebuilding Together’s partnership and believes that the expanded availability of resources for existing homeowners proposed through the HUD PRO Housing grant, namely the Home Improvement Loan Program, will provide additional support to homeowners that might be eligible for Rebuilding Together’s services but need more extensive home repair than the organization can reasonably support. The County intends that HUD PRO Housing grant funding will be complementary to Rebuilding Together’s services rather than duplicative.</p>
<p>Source: Comment Form</p> <p>Whereas I support obtaining federal grants for truly affordable housing in Arlington through rent subsidies and low-cost loans for low- and moderate-income homebuyers, I am disappointed that there is no plan to</p>	<p>Many residents, like the commenter, are concerned about the effectiveness of the Real Estate Tax Relief program. That is why the County is proposing to review the Real Estate Tax Relief program with an equity lens with support of HUD PRO Housing grant funds. The primary goal of</p>

Public Comment	Arlington County Response
<p>prevent displacement of existing vulnerable residents. The county offers some "relocation" benefits to tenants in CAF buildings when those buildings are rehabbed or replaced. But for other renters — including legacy tenants living in the Barcroft Apts. — there hasn't even been acknowledgement of Jair Lynch's ongoing efforts to coerce legacy tenants to move out (via inadequate maintenance, a lease addendum that would require tenants to give up their rights, etc.). Renters have long been considered disposable widgets when redevelopment will increase property tax revenues for Arlington County.</p> <p>Now the county has turned its predatory focus to homeowners, whom they wish to replace in order to increase the gross tax yield per acre of land. See Zoning for Dollars, including the quotation from former Arlington Board Chair Chris Zimmerman at https://www.nar.realtor/on-common-ground/zoning-for-dollars.</p> <p>Unfortunately, the Real Estate Tax Relief (RETR) Program is a joke. It continues to serve fewer and fewer low-income, 65+ and disabled homeowners. See Indicator 46, Annual Affordable Housing Master Plan Report Fiscal Year 2023 Indicators, https://www.arlingtonva.us/files/sharedassets/public/v/1/housing/documents/affordable-housing/fy2023-ahmp-indicators-1-16-2024.pdf. This despite the fact that staff is well aware that many (irrespective of race or ethnicity) senior homeowners are "cost burdened" and are in need of assistance. See Ownership Housing & Barriers to Homeownership in Arlington County, https://www.arlingtonva.us/files/sharedassets/public/v/2/housing/documents/homeownership-study/homeownership-barriers-analysis-10.25.22.pdf, "The County's 2020 Housing Needs Assessment found that three quarters of owner households with incomes below \$60,000 were housing cost burdened, and over half of those households were paying more than 50% of their income towards housing costs. Furthermore, owner households headed by persons 65 years of age and older are more likely to be housing cost burdened than younger households; 23% of these households are</p>	<p>this review would be to ensure that the program is reaching the County's most vulnerable and highest need residents.</p> <p>The commenter offers:</p> <p>“The grant application should follow a first-do-no-harm approach. Arlington should pursue activities that are less likely to displace existing renters and homeowners. And if grant-funded activities are likely to cause displacement through redevelopment or the rehabilitation of existing housing units, then grant or other funds should be dedicated to tracking vulnerable populations who will need relief and to funding anti-displacement tools to keep existing residents housed in Arlington.”</p> <p>Arlington is not proposing any activities in the HUD PRO Housing grant application that would directly result in displacement of existing homeowners. In fact, many of the proposed activities aim to prevent displacement, providing more opportunities for vulnerable homeowners, particularly older adults, that wish to remain in their homes. The proposed Home Improvement Loan program and Condominium supports will both support these preservation and anti-displacement efforts.</p>

Public Comment	Arlington County Response
<p>housing cost burdened." Ultimately, low-income seniors are high risk of displacement and even homelessness as real estate tax bills continue climbing. This is especially true because Virginia has no "circuit-breaker" or "homestead exemption" to cushion low-income seniors against rapidly rising property taxes in areas incentivizing redevelopment and gentrification. See Exploring the Impacts of Rising Property Taxes in Changing Neighborhoods at https://housingstudies.org/blog/exploring-impacts-rising-property-taxes-changing-n/. See also Retirement and Real Estate Taxes, Arlington Analytics, https://arlington-analytics.com/papers/Retirees202206updated.pdf.</p> <p>Yet, even as the RETR program for low-income senior/disabled homeowners withers due to inadequate funding, inadequate advertising and poor program/policy design, the number of seniors receiving rental assistance continues to climb. See Indicator 45 at https://www.arlingtonva.us/files/sharedassets/public/v/1/housing/documents/affordable-housing/fy2023-ahmp-indicators-1-16-2024.pdf. It appears that homeowners, including those who still live in their childhood home, are considered by Arlington County government to be just as disposable as renters. I guess that's "equity" after a fashion. But the county's willful ignorance of the human toll is reprehensible and immoral.</p> <p>The HUD grant application fails to recognize the vulnerability of seniors who purchased homes decades ago when they were in their prime working years and housing costs were significantly lower by comparison to today's hyperinflated housing market. With the extremely high cost of assisted living facilities and nursing home care, the homes Arlington seniors currently live in are often the most affordable housing available to them. See Aging America faces a senior care crisis at https://www.axios.com/2023/12/03/aging-adults-seniors-care-affordability.</p> <p>Moreover, the number of senior-dedicated committed affordable housing units (CAFs) has remained unchanged since 2010: See Indicator 44 at https://www.arlingtonva.us/files/sharedassets/public/v/1/housing/docume</p>	

Public Comment	Arlington County Response
<p>nts/affordable-housing/fy2023-ahmp-indicators-1-16-2024.pdf. Literally, low-income seniors have no truly affordable option in Arlington or this region except the home in which they are already living.</p> <p>The notion that increased supply of market-rate housing, by itself, will correct the affordability problem is without foundation. Arlington has built tens of thousands of new housing units over the past 25 years, and housing has only grown more expensive along with that increased supply. Arlington's (and the region's) is not a housing supply problem; it is a housing affordability (lack of income) problem. See A Lack of Supply Isn't Causing Our Housing Crisis: Millions of people simply do not make enough money to consistently afford market-rate housing at https://www.commondreams.org/opinion/affordable-housing-crisis#:~:text=The%20New%20York%20Times%20diagnoses,resolve%20the%20nation%27s%20affordability%20problems.”</p> <p>Shelterforce recognizes the counterproductive aspects of densification and gentrification in fully built out urban, highly desirable areas like Arlington County. See More Housing Could Increase Affordability—But Only If You Build It in the Right Places: Building more units has been touted as the solution to the housing crisis, but the location of those units may be just as important as the number, https://shelterforce.org/2020/06/19/more-housing-could-increase-affordability-but-only-if-you-build-it-in-the-right-places-urban_housing/. "With rare exceptions, to densify meaningfully in built-up urban areas, something has to be removed and replaced. If the resulting housing is more expensive than what it replaces, or if it eliminates working-class jobs, any benefits from increasing supply—assuming they exist at all— will be offset by these negative impacts. Densifying urban areas is not a free lunch."</p> <p>The grant application should follow a first-do-no-harm approach. Arlington should pursue activities that are less likely to displace existing renters and homeowners. And if grant-funded activities are likely to cause displacement through redevelopment or the rehabilitation of existing housing units, then grant or other funds should be dedicated to tracking</p>	

Public Comment	Arlington County Response
<p>vulnerable populations who will need relief and to funding anti-displacement tools to keep existing residents housed in Arlington. Thank you for your time and attention,</p>	
<p>Source: Comment Form</p> <p>The Arlington County Homeownership Study recognizes the urgency and necessity of increased funding to pursue the recommendations for existing homeownership programs and for new programs. MIPAP needs an overhaul as does the Real Estate Tax Relief program. The consultants' recommended new programs are also key to achieve the County's three Homeownership Goals.</p> <p>There are two existing Arlington County Homeownership programs that call for more clarification, expedited funding, community support, remediation and further discussion. First, the fact that the Live Where You Work grants currently only exist for county employees but do not apply to Arlington Public School employees must be highlighted. While county employees have continued to be able to apply for these grants since their inception, the public school employees, who constitute the largest employee group in Arlington, have not had access to a grant program for several years. Our daughter who teaches in APS was able to become an Arlington homeowner a few decades ago because of the Live Where You Work program. APS employee recruitment and retention has become problematic in the past decade. Reestablishment of the Live Where You Work program for APS employees would be beneficial for their morale and well-being. It also would promote these employees' involvement in our Arlington community.</p> <p>Second, the Real Estate Tax Relief program demands remediation to support the County's homeownership goals. The annual \$5M+ in foregone</p>	<p>The commenter is correct that “Live Where You Work” grants are offered to Arlington County employees and not Arlington Public School (APS) employees. This is due to the fact that the Arlington County Government and Arlington Public School annual budget processes are completely independent and separate of one another; ACG has prioritized Live Where you Work grants and APS has unfortunately had to cut this program due to budgetary pressures. County staff did hear consistently that there is the need for APS to consider reinstating the Live Where You Work Grant program for APS employees and has shared this feedback with the organization for their future consideration.</p> <p>Many residents, like this commenter, are concerned about the effectiveness of the Real Estate Tax Relief program. That is why the County is proposing to review the Real Estate Tax Relief program with an equity lens with support of HUD PRO Housing grant funds. The primary goal of this review would be to ensure that the program is reaching the County’s most vulnerable and highest need residents.</p>

Public Comment	Arlington County Response
<p>county revenue is not targeted with an equity lens. The reports state that about 69% of the homeowner participants qualify for full exemption of their real estate taxes without consideration of the value of their house. In fact, the application does not require this information for exemption or deferral. This is not wise. Arlington has seen incredible increases in house values in the past 45 years. Those who bought homes for less than \$100,000 in the late 1970s can now leave a windfall of at least \$1M to their heirs as a benefit of the RETR program.</p> <p>The correction and implementation of both the Live Where You Work for APS employees and Real Estate Tax Relief programs cannot be postponed for 3+ years. These need to be prioritized for action if the County is serious about its homeownership goals.</p>	
<p>Source: Comment Form</p> <p>Arlington should not try to manipulate the housing market, as the study readily admits that the "leading reason for loan application denial in 2021 was insufficient income to meet lender requirements, followed by incomplete credit applications and credit history issues." Would the county staff, as individuals, lend thousands of dollars to someone with insufficient income and a poor credit history? Surely not.</p> <p>Simply put, as long as no unlawful discrimination is involved in the lending process, the county should let the lenders, not the government, make the decisions to extend credit.</p>	<p>Arlington County is not proposing "to lend money to someone with insufficient income or poor credit history", but rather remove barriers where they exist. For example, with our Moderate-Income Purchase Assistance Program (MIPAP), we are proposing to streamline/eliminate eligibility criteria that are redundant with typical lending criteria. Applicants for MIPAP will still need to meet their lending institution's lending criteria.</p> <p>We are also proposing, using HUD PRO Housing grant funds, to extend the pool of eligible MIPAP participants by offering the program to applicants with incomes between 80-100% of area median income. This will make the program more accessible for a broader range of Arlingtonians with potentially less red tape.</p>

Public Comment	Arlington County Response
<p>Source: Comment Form</p> <p>Thank you for letting me speak today on this topic and for listening.</p> <p>I understand that you want more homeowners, but what about those people who own condos and whose homes are no longer affordable to them? I've made so many access modifications to my home, to be able to live in it, that selling and moving is just not an option for me.</p> <p>Please consider the costs to residents in rising HOA. It seems to me like disability is not being included in your housing allocation. My advice is for you to allocate resources to those whose circumstances have changed, and who cannot afford to remain in their homes but who also cannot move because of the non-existent housing options for the disabled. It is so costly to make modifications, and to patiently wait and live through construction when one is disabled.</p>	<p>On page 18 of the HUD PRO Housing grant application, staff highlights the Home Improvement Loan Program. This program is intended to go beyond what is currently offered through our partners to address the needs of low- and moderate-income homeowners. The application proposes the establishment of an equity-focused, tiered assistance structure, including a set-aside for low-income condo owners facing special assessments and/or costly repairs. The proposed program will enable the County to target assistance to certain populations, particularly older adults and individuals with disabilities.</p>
<p>Source: Comment Form</p> <p>PER the Alliance for Affordable Housing. Housing is considered affordable when rent or mortgage PLUS utilities is NO MORE THAN 30% of a HOUSEHOLD's ENTIRE INCOME. Please consider assisting those in dire dire dire need since they bought housing that is NOT LONGER affordable TO THEM based on the RISING COST of HOA dues since CONDOS DEPRECIATED not APPRECIATED LIKED SFH did.</p> <p>My condo has DEPRECIATED 29,000 since AUGUST. THE ONLY REASON I CAN EVEN PRETEND TO EVEN LIVE HERE IS THIS</p>	<p>This comment is in reference to the Permanent Supportive Housing program, which is not related the to the HUD PRO Housing grant application. The commenter has previously been referred to the staff in the Arlington County Department of Human Services, who administer the Permanent Supportive Housing program.</p>

Public Comment	Arlington County Response
<p>PROGRAM AND AT THAT POINT I CAN'T EVEN MAINTAIN I AM NOT OK RIGHT NOW</p> <p>https://www.arlingtonva.us/files/sharedassets/public/v/1/commissions/documents/county-code-43-real-estate-tax-relief-for-the-elderly.pdf</p> <p>I am SUPPOSED TO BE ON THIS LIST I AM NOT SINCE COUNTY STAFF WENT TO GOODAM GOOGLE THAT"S MESSED UP</p> <p>https://www.arlingtonva.us/Government/Departments/DHS/Public-Assistance/Permanent-Supportive-Housing</p> <p>WHAT ABOUT HOUSING THAT PEOPLE BUY THAT IS NO LONGER AFFORDABLE TO THEM BASED ON THE RISING BURDEN OF HOA DUES SINCE CONDOS DEPRECIATED NOT APPRECIATED LIKE SFH DID?</p> <p>HOUSING EXPENSES ALONE for me are about \$3,213 and income is \$2,857 TOTAL.</p>	
<p>Source: Comment Form</p> <p>Please help us with special assessments please ASAP</p>	<p>On page 18 of the HUD PRO Housing grant application, staff highlights the Home Improvement Loan Program. This program is intended to go beyond what is currently offered through our partners, such as Rebuilding Together, to address the needs of low-and moderate-income homeowners. The application proposes the establishment of an equity-focused, tiered assistance structure, including a set-aside for low-income condo owners facing special assessments and/or costly repairs. The proposed program</p>

Public Comment	Arlington County Response
<p>Source: Comment Form</p> <p>Consider using the term exemption instead of forgive - borrowers taking a loan are doing nothing wrong to be 'forgiven.' Other terms could be debt elimination or debt cancellation, rather than forgiveness in the RETR and HILP programs.</p> <p>On-going homebuyer/owner education - What can be offered as an incentive to homeowners who utilize any of these programs to participate in the homeowner educational programming? Hold back some funds that are dispersed annually after education completion? Provide separate financial incentives for full participation? Something else?</p> <p>Typo on Page 23: With HUD PRO Funds... Homeownership PRODUCTION Fund, not PRODUCT Fund</p> <p>Figure 12: Is this a revolving loan fund? If so, it might be good to include that in the program title. Also, the graphics in Figure 12 are small and very hard to see - consider displaying the 4 boxes larger below that paragraph, or even laterally with arrows pointing down to each next step in the process.</p> <p>End of Page 24 - RETR - "reaching the highest need homeowners" - maybe add something like "and also returning as much deferred tax relief as possible to reinvest in the program, in order to benefit more low-asset owners."</p>	<p>will enable the County to target assistance to certain populations, particularly older adults and individuals with disabilities.</p> <p>While terms like "exemption," "debt elimination," or "debt cancellation" can avoid the unintended connotation that forgiveness implies wrongdoing, staff is prioritizing alignment with HUD terminology. "Forgivable loan" is the standard language used in federal programs, which helps ensure clarity and consistency across agencies, among lenders and with borrowers. During our community engagement efforts, participants emphasized the need to streamline both program structures and processes. Part of that effort includes simplifying the language we use. Our goal is to strike a balance between using clear, familiar terminology and making the application process as straightforward as possible.</p> <p>Regarding ongoing homebuyer/owner education, staff is exploring approaches that balance immediate incentives with long-term benefits. Such education should be both practical and valuable to homeowners. Staff will explore a combination of strategies to align with program goals and homeowner needs.</p> <p>The actual structure of the proposed Homeownership Production Fund is to be determined. Staff will work to develop program guidance prior to implementation.</p> <p>In reference to the Real Estate Tax Relief (RETR) program, staff is mindful of the County's adopted equity goals in stating that the program should reach homeowners with the highest need. Policy makers will have to</p>

Public Comment	Arlington County Response
<p>Source: Comment Form and Public Hearing</p> <p>First, as I said in my public comments on October 1, funding should not be spread around so many programs that are educational and involve studies. It will be frittered away with little real impact. The funds should go to the MIPAP program alone as it alone actually helps people buy a home. Also, seems there are still possibilities for people in Arlington to start their way up the housing ladder with a less expensive condo. Will the grant help support less expensive condo construction?</p> <p>Second, now that the judge declared the EHO rezoning as invalid on September 27 [https://www.washingtonpost.com/dc-md-va/2024/09/27/missing-middle-ruling-lawsuit-housing-arlington/], the EHO section with the "Homeownership Production Fund" is also invalid? Or at least the EHO language and concept needs to be removed from the grant proposal language.</p> <p>Thanks,</p>	<p>determine in the future, however, what fiscal considerations or outcomes should or could be attained through revisions to the RETR program.</p> <p>During the Homeownership Study process, staff's analysis and discussions with the community revealed that there are likely multiple approaches to assisting with affordable homebuying and homeownership. Therefore, we have structured the HUD PRO Housing grant application around all of the recommendations put forth in the study to ensure that we are taking a comprehensive approach. Some individuals/households can benefit from direct financial assistance, while others may need counseling or technical assistance. Where we can, we should endeavor to meet people where they are instead of a one-size-fits-all approach.</p> <p>The draft HUD PRO Housing grant application has been refined and no longer references EHO.</p>
<p>Source: Public Hearing</p> <p>Recently worked with Green Valley residents; much interest in housing related topics. Thrilled to see resources being allocated to homeownership. Good luck!</p>	<p>Green Valley is a historically black neighborhood Arlington County and is currently one of the more economically and racially diverse areas of the County. Many of the activities that Arlington is proposing through the HUD PRO Housing activities could be targeted to residents who live in Arlington, for example the MIPAP</p>

Public Comment	Arlington County Response
	tier directed towards priority communities and the targeted outreach activities.
<p>Source: Public Hearing</p> <p><i>Questions:</i> How will the County adjust the budget if we don't get fully funded?</p> <p>Will the County keep funded positions after the grant funding ends?</p>	<p>As stated in the HUD PRO grant application, if partial or reduced funding is awarded, Arlington will prioritize programs that will provide direct funding for production and preservation activities, including the Moderate-Income Purchase Assistance Program expansion, Home Improvement Loan Program, and Homeownership Production Fund.</p> <p>Should funding for new County staff positions be awarded, like other proposed programs, the continuation of those positions and programs will need to be evaluated at the conclusion of the grant period.</p>
<p>Source: Housing Commission Meeting</p> <p><i>Question:</i> Why is the review of the Real Estate Tax Relief (RETR) program proposed to take place in Year 5? A lot of people are interested in talking about that now.</p>	<p>During the Homeownership Study process, County staff gathered a wide range of perspectives on this topic. At this time, there has been no direction from County leadership to conduct a review of RETR within a specific timeframe. Staff has suggested, however, that when said review does occur, an Equity Lens should be applied as part of the analysis.</p>
<p>Source: Housing Commission Meeting</p> <p>Questions: Why does the Moderate-Income Purchase Assistance (MIPAP) Program start in Year 2? Why not start making those loans immediately?</p>	<p>If/when HUD PRO Housing funds are awarded, staff will begin a program design, which would include identifying eligibility criteria, developing application forms, and developing a marketing strategy and related materials for the new program. With this in mind, new programs would not likely be operational on "day one".</p>
<p>Source: Housing Commission Homeownership Subcommittee Meeting, October 8</p> <p>I read through application and reviewed the HUD PRO Housing grant guidance as well as lessons learned from prior-year round. I want to stress</p>	<p>During the Homeownership Study process, staff's analysis and discussions with the community revealed that there are multiple approaches to assisting with affordable homebuying and homeownership. Therefore, we have structured the HUD PRO Housing grant application around</p>

Public Comment	Arlington County Response
<p>that the program is meant to be about assessing barriers to production and preservation of affordable housing. The way that seems to be focus on bricks and mortar components and not necessarily on individual components like counseling and individual assistance. Although those are elements of the Homeownership Study recommendations and that implementing those programs are a great idea, I would recommend considering focusing the application on the production and preservation components, even if it is just an emphasis issue and you keep the other components.</p>	<p>all of the recommendations put forth in the Homeownership Study to ensure that we are taking a comprehensive approach to both preserving and expanding homeownership opportunities.</p> <p>Based on this comment, staff revised the HUD PRO Housing grant application to emphasize that the majority of the proposed activity will directly result in production or preservation of affordable homeownership opportunities.</p> <p>In addition, as the grant application indicates, should HUD award Arlington only a portion of the request, Arlington would prioritize direct to production or preservation activities.</p>

Affidavit of Publication

AD # 00087209

STATE OF VIRGINIA
COUNTY OF Arlington

To Wit:

I hereby certify that on the 23rd day of September 2024, before me, the subscriber, Shalique Jones, a notary public, that the matters of facts set forth are true. Bryanah Alexander, who being duly sworn according to law, and oath says that she is an authorized agent of The Washington Times, L.L.C., publisher of

The Washington Times

Circulated daily in the State of Virginia, County of Arlington, and that the advertisement, of which the annexed is a true copy, was published in said newspaper 1 time(s) on the following dates:

September 23, 2024

Total Cost: \$399.60
Bryanah Alexander

As witness, my hand and notarial seal.

Notary Public
Shalique Jones

My Commission Expires
March 14, 2029

Date
September 24, 2024

Venue
District of Columbia



ARLINGTON, VIRGINIA

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN THAT ARLINGTON COUNTY, on October 1, 2024 will conduct a VIRTUAL PUBLIC HEARING at 7:00 p.m. to offer the public an opportunity to be heard in regard to Arlington County's draft Homeownership Study Recommendations and draft U.S. Department of Housing and Urban Development (HUD) Pathways to Removing Obstacles to Housing (PRO Housing) Grant Application.

Sign up to speak in advance at <https://www.arlingtonva.us/Government/Programs/Housing/Shared-Content/Housing-HA-Meetings-and-Engagements/Virtual-Public-Hearing-Arlington's-Pathways-to-Removing-Obstacles-to-Housing-Grant-Application> or call Elise Cleva at 703-228-5027 before 12 p.m. on October 1. Please leave a voicemail if calling outside of business hours (9 a.m. –5 p.m.).

If you wish to speak at the virtual hearing but have not signed up in advance, simply attend the hearing using the Microsoft Teams link available on the above event webpage, or by using the dial-in information below. Anyone who wishes to speak but did not sign up will have the opportunity to do so after those who signed up in advance.

To join the hearing by phone (audio only), dial +1 347-973-6905, then enter the following conference ID: 58131905#

Contact Elise Cleva at 703-228-5027 or ecleva@arlingtonva.us at least 3 business days in advance of the hearing (that is, by 12 p.m. on Thursday, September 26) to request reasonable accommodations or language translation services.

NOTE: This virtual public hearing will occur during a 15-day public comment period on the PRO Grant Application. The public comment period will run from September 26 to October 11, 2024.

Draft Homeownership Study Recommendations, draft HUD PRO Housing Grant application materials, and - starting on September 26, a link to a comment submission form - are available online at <https://www.arlingtonva.us/Government/Programs/Housing/Housing-Arlington/Homeownership-Study>

Copies of the draft Homeownership Study Recommendations and draft HUD PRO Housing Grant application can be viewed in-person at Arlington County's offices (2100 Clarendon Boulevard, Arlington, VA 22201 - available at the first-floor information desk) 9 a.m. - 5 p.m., Monday through Friday, between September 26 and October 11.

PUBLIC HEARING AGENDA:

1. Review of Homeownership Study Process and draft Homeownership Study Recommendations
2. Review of Draft HUD PRO Housing Grant application
3. Public Comment
4. Adjournment

Mason Kushnir,
Clerk to the County Board

Publication Date: September 23rd, 2024

AD#87209

From: [Caitlin Jones](#)
To: [Caitlin Jones](#)
Subject: Homeownership Subcommittee September 25 Meeting Follow-Up and HUD PRO Grant Application
Date: Thursday, September 26, 2024 11:30:12 AM
Attachments: [Outlook-325as4qz.png](#)

Good Morning: Thank you all for your participation in yesterday's virtual Homeownership Subcommittee Meeting. We have posted the meeting recording and presentation to the [website](#), and I have linked all the available materials from the meeting below, in case you would like to forward to anyone who was not able to attend.

September 25 Meeting Materials

- [Meeting Agenda](#)
- [Presentation](#)
- Materials:
 - [County Staff Response to Consultant Recommendations](#)
 - [Consultant Report: Arlington County Homeownership Study Program Recommendations](#)
- [Meeting Recording](#)

The next [Homeownership Subcommittee meeting](#) will take place **Tuesday, October 8 from 12:00pm to 1:30pm**. We will continue the conversation about the Homeownership Study recommendations, emphasizing newly recommended programs at that meeting. The [meeting agenda can be found here](#).

Staff has also posted Arlington's application for the HUD Pathways to Removing Obstacles to Housing (PRO Housing) grant. Our application proposes using this funding to support implementation of the Homeownership Study recommendations. PRO Housing grant applicants must hold a 15-day public comment period and one [public hearing](#) on their application, to ensure that the community has a chance to participate in applying.

[Click here to view Arlington's HUD PRO grant application](#). The application and study recommendations are also available to review in print at the welcome desk on the ground floor of the County government building at 2100 Clarendon Blvd.

The public comment period on Arlington's PRO Housing grant application will run from Thursday, September 26, to Friday, October 11, at 11:59 p.m.

Comments are being accepted via an [online open comment form](#). You can also share

comments by phone by leaving a voicemail for Elise Cleva at 703-228-5027. In addition to -- or instead of -- leaving comments online or by phone, you can offer comments at the [virtual public hearing on October 1](#).

If you have any questions or feedback between now and the next meeting, please do not hesitate to contact me.

Thank you,
Caitlin

Caitlin Jones, Community Development Planner (*[she](#), [her](#), [hers](#)*)

Arlington County - CPHD - Housing Division | 2100 Clarendon Blvd., Suite 700 Arlington, VA 22201

cjones1@arlingtonva.us | (T) 703.228.3762 | (F) 703.228.3834 | www.arlingtonva.us

Sign up for [Housing News&Notes](#), the Housing Division's bi-monthly newsletter.

Please note that any email sent to/from Arlington County email addresses may be subject to disclosure under the Freedom of Information Act (FOIA).

CPHD's mission is to support and guide how Arlington changes and grows physically, socially, culturally, and economically to create an environment that is vibrant, equitable, inclusive, and sustainable and which prioritizes public health and safety for all, now and in the future.



From: [Caitlin Jones](#)
To: [Caitlin Jones](#)
Bcc:

Subject: RE: Homeownership Subcommittee Update: October 8 Meeting Reminder and October 1 Public Hearing Materials
Date: Thursday, October 10, 2024 3:01:00 PM
Attachments: [image001.png](#)

Good Afternoon: Thanks you to everyone who participated in the October 8 Homeownership Subcommittee meeting. In case you missed it, the meeting materials are linked below.

- [Meeting Agenda](#)
- [Presentation](#)
- [Meeting Recording](#)

As a final reminder, the public comment period on the County's [draft application](#) for the HUD Pathways to Removing Obstacles to Housing (PRO Housing) grant will remain open until 11:59 p.m. on Friday, October 11. **If you have not yet provided comments, please do so at this link** by the deadline. We strongly encourage you to submit comments on the application as it is important to demonstrate support for the proposed activities to HUD. You can find the recording of the October 1 public hearing here: <https://youtu.be/d112WaDpVq4> and the presentation can be found [here](#).

As far as next steps with the Homeownership Study recommendations, staff is continuing conversations with various County Commissions and Advisory Boards and will be in touch with the Homeownership Subcommittee after this engagement wraps up. We appreciate all the comments and feedback that we have received thus far and would welcome any additional feedback that you have – feel free to email me at cjones1@arlingtonva.us with any additional feedback.

Thank you,
Caitlin

Caitlin Jones
CPHD - Housing Division
Arlington County
703.228.3762 | cjones1@arlingtonva.us

From: Caitlin Jones
Sent: Friday, October 4, 2024 4:25 PM
To: Caitlin Jones <cjones1@arlingtonva.us>
Subject: Homeownership Subcommittee Update: October 8 Meeting Reminder and October 1 Public Hearing Materials

Homeownership Subcommittee Members: We're sending a reminder about next Tuesday's meeting

and a recap of the virtual public hearing on the HUD PRO Housing Grant.

- **Date:** Tues., October 8
- **Time:** 12 — 1:30 p.m.
- **Format:** Hybrid
 - In-Person Location: 2100 Clarendon Blvd., Room 311, Arlington, VA 22201
 - Virtual: [Join using this link](#) (Meeting ID: 253 425 521 996; Passcode: mT6viN) or join by phone (audio only; dial +1 347-973-6905 and enter conference ID 22024509#)

At this meeting, we'll discuss the draft recommendations that apply to newly recommended homeownership programs. The agenda for the meeting can be found [here](#).

During this meeting, we'll again have a virtual or idea "parking lot" set up on which staff will note any questions and ideas that don't pertain directly to the recommendation in question but merit further discussion. The discussion on October 8 will return to these questions and ideas after discussion of the draft recommendations concludes.

This past Tuesday (October 1), we held a virtual public hearing on the [draft application](#) for the HUD Pathways to Removing Obstacles to Housing (PRO Housing) grant. You can find the recording of the hearing here: <https://youtu.be/d112WaDpVq4> and the presentation can be found [here](#).

Both the hearing and a 15-day public comment period are required by HUD. The public comment period will remain open until 11:59 p.m. on Friday, October 11. **If you have not yet provided comments, [please do so at this link](#)** by the deadline.

Thank you for your participation in the Homeownership Subcommittee. We look forward to meeting with you next week and hope you enjoy the weekend.

Thanks,
Caitlin

Caitlin Jones, Community Development Planner ([she](#), [her](#), [hers](#))

Arlington County - CPHD - Housing Division | 2100 Clarendon Blvd., Suite 700 Arlington, VA 22201

cjones1@arlingtonva.us | (T) 703.228.3762 | (F) 703.228.3834 | www.arlingtonva.us

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CPHD's mission is to support and guide how Arlington changes and grows physically, socially, culturally, and economically to create an environment that is vibrant, equitable, inclusive, and sustainable and which prioritizes public health and safety for all, now and in the future.



Caitlin Jones

From: Arlington County Government <arlingtonva@public.govdelivery.com>
Sent: Tuesday, October 1, 2024 9:32 AM
To: Caitlin Jones
Subject: Celebrating Affordable Housing Month



October 2024

Affordable Housing Month in Arlington County



Arlington County is proud to celebrate **Affordable Housing Month** during the month of October. The County aims to create a diverse, inclusive, and sustainable community. Through various policies and programs such as the Affordable Housing Master Plan and Housing Arlington, the County Board is committed to preserving and creating affordable housing. Access to affordable housing to residents at all income levels is crucial for healthy neighborhoods and families, reducing barriers for people of color, and stabilizing the local workforce. Affordable Housing Month in Arlington strives for broad community understanding of the importance of affordable housing and housing affordability, reaffirming the benefits of affordable housing as a community value, and promoting affordable housing choices for all Arlingtonians.

[Learn more about Affordable Housing Month events and other housing-related educational opportunities here.](#)

Join us for these highlighted events during Affordable Housing Month.

Fair Housing 101 (Virtual Teams Meeting)

Thursday, October 17 @ 10 – 11:30 a.m.

Arlington County agencies, the Continuum of Care, and the Equal Rights Center will host a free Fair Housing Education Seminar.

Home Maintenance Workshops

Saturday, October 19 @ 10:00 a.m. - 1:00 p.m.

Arlington Career Center
816 Walter Reed Drive
Arlington, VA 22204

The workshop event will offer valuable information regarding home maintenance and basic repairs. Participants will gain essential basic plumbing, electrical work, drywall repair, and energy savings skills.

Affordable Housing Bus Tour

Thursday, October 25 @ 9:30 a.m. - 12:30 p.m.

Take a look at affordable housing developments and learn the story about how they were built.

Tour Stops:

- Apex Apartments - 2910 S Glebe Road
- Axumite Village* - 1100 S Highland Street
- Whitfield Commons and The Cadence* - 1429 S. Rolfe Street
- Unity Homes at Ballston - 4510 31st Street S.

Tour will begin and end at 2100 Clarendon Boulevard.

**Note: Tour participants will remain on the bus.*

RSVP REQUIRED

Additional Housing-Related Educational and Engagement Opportunities:

[U.S. Department of Housing & Urban Development \(HUD\) Pathways to Removing Obstacles to Housing \(PRO Housing\) Grant Application for Arlington County Homeownership Programs](#)

Arlington County is pursuing PRO Housing grant funding to implement the recommendations for County homeownership programs that are emerging from the [Homeownership Study](#). Applicants for the PRO Housing grant must hold a 15-day public comment period and one public hearing on their application, to ensure that the community has a chance to participate in applying.

Arlington's draft grant application and the draft Homeownership Study recommendations are available to review on the [Homeownership Study webpage](#)

and, through October 11, in print at the welcome desk on the ground floor of the County government building at 2100 Clarendon Boulevard.

Virtual Public Hearing: TODAY! October 1 @ 7:00 – 8:30 p.m.

[More info](#)

Public Comment Period, September 26, 2024 – October 11, 2024 @ 11:59 p.m.

[Share comments online](#) or by leaving a voicemail for Elise Cleva at 703-228-5027.

[Condominium and Community Association Training](#)

Saturday, October 5 @ 9:30 – 11:30 a.m.

Topic: Transparent Governance: Open Meetings, Access to Books & Records, and Email Communication.



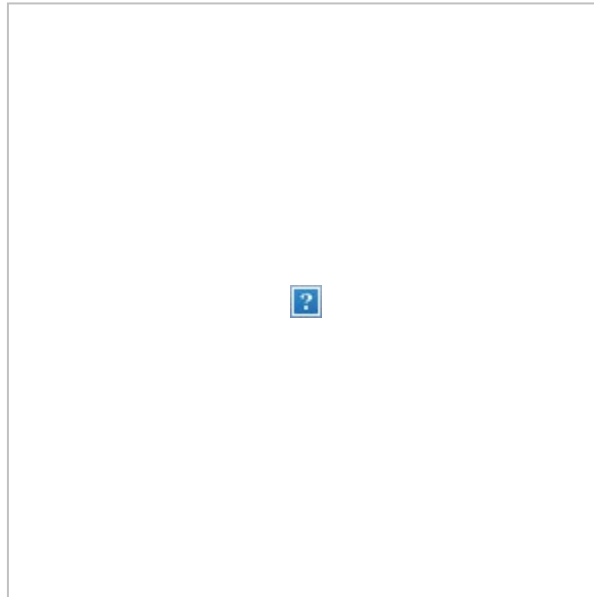
[Manage Subscriptions](#) | [Help](#)

This email was sent to cjones1@arlingtonva.us on behalf of Arlington County.



To: [Caitlin Jones](#)
Subject: October Housing in Action
Date: Tuesday, October 1, 2024 2:50:22 PM

EXTERNAL EMAIL



**A CURATED LIST OF AFFORDABLE HOUSING
INITIATIVES, PROGRAM DEVELOPMENTS AND
ADVOCACY OPPORTUNITIES IN NORTHERN
VIRGINIA, STATEWIDE AND NATIONALLY FOR
HOUSING AND COMMUNITY DEVELOPMENT
SUPPORTERS**

October 2024

ALEXANDRIA CITY

The **City of Alexandria** kicked off its [Housing 2040 Master Plan](#) last month with two meetings. The Housing 2040 team will be coordinating a series of events and releasing educational materials throughout October. The entire process will take over a year, with public hearing and approvals scheduled for December 2025. To receive updates on upcoming events, sign up for [eNews](#) and select the "Affordable Housing" news category

The **Alexandria Planning Commission** has

delayed the approval of the [Alexandria West plan](#) due to concerns about its impact on affordable housing. While the plan proposes adding 1,000 affordable units, it also risks losing an equal number of market-rate affordable units, sparking fears of displacement. The Commission [voted](#) to defer the plan until December to allow time for necessary revisions.

Construction is underway on **Seminary Road** for a new [Housing Alexandria](#) project, which will include 36 affordable ownership units. The development uses a [shared equity model](#) to keep homes affordable for households earning up to 80% of the AMI. Some units will be managed by [Sheltered Homes of Alexandria](#) to support adults with disabilities.

Registration is now open for the next **Condominium and Community Association Training** session for homeowners, property managers, and interested buyers of common interest communities. The City of Alexandria, in partnership with Alexandria-based law firm Mercer Trigiani, is sponsoring a series of free [workshops](#) related to common interest communities (condominiums, townhomes, cooperatives, others) during FY2025. The first session of this series is scheduled for Saturday, October 5, 2024 at 9:30am. The topic is Transparent Governance and [registration](#) is requested.

ARLINGTON COUNTY

On Friday, September 27, a circuit court judge ruled against **Arlington's Expanded Housing Options (EHO)** ordinance, a decision that could significantly impact future housing developments. [NVAHA-Arlington expresses deep disappointment](#) in this ruling, as the EHO is a critical tool for promoting diverse and affordable housing options in our community. The Arlington County Board released its own [statement](#), reiterating its commitment to creating diverse housing options across the county. You can visit [AriWINS](#) for more in depth coverage

and updates.

Arlington has been working on a vision and goals for the **County's Homeownership Programs** in collaboration with the community. County staff have released both the Consultant Report: Arlington County [Homeownership Study](#) Program Recommendations and County Staff Response to Consultant Recommendations. To **share your feedback** by Oct. 11 and for more information and upcoming meetings, visit the [Homeownership Study webpage](#).

Plan Langston Blvd is beginning to be realized. This past summer [3 different development plans](#) were submitted totalling around 500 new residential units near Rosslyn, Lyon Village, and Lee Heights. While these are not affordable developments, they will add needed supply to this corridor and will lead to infrastructure upgrades and some affordable units, to begin to transform Langston Blvd.

Arlington County is exploring the **conversion of office buildings into residential apartments** to address high office vacancy rates. The County Board will hold public hearings on proposed zoning changes and policies aimed at reducing the resources and time needed for adaptive reuse projects. Drafts of proposed changes will be available on the county's Commercial Market Resiliency Initiative [webpage](#) in early October.

Our partner, **NAACP-Arlington** Branch's Religious Affairs Committee chair authored a thoughtful letter to the editor, entitled [Recipe for Arlington's Future](#).

FAIRFAX COUNTY

The **Fairfax County Redevelopment and Housing Authority (FCRHA)** has announced more than \$50 million in local funding for affordable housing development and

preservation projects. Interested developers can find application information and criteria [here](#).

The push to [redevelop](#) the former **Franconia Government Center** site into affordable housing is stirring strong opinions among local residents and housing advocates. At a recent public hearing, the Fairfax County Redevelopment and Housing Authority (FCRHA) heard both support and opposition to the proposed project. NVAHA, along with other proponents emphasized the critical need for affordable housing, while opponents raised concerns about the site's suitability, citing potential health risks. FCRHA is set to [vote](#) on an interim agreement with the developers on October 17, which could advance the project to a more detailed review and planning phase.

Fairfax County has **cleared its largest homeless encampment** as part of a land swap with Inova to advance the redevelopment of [Reston Town Center North](#). The displaced individuals were relocated with support and temporary shelter. The site will eventually house a new [Embry Rucker Community Shelter](#), library, and housing.

The **Herndon Town Council** held a Special Meeting last month on [Affordable Housing](#). The Town is looking at ways in which it could possibly partner with Fairfax County on affordable housing programs and other opportunities to promote affordability.

LOUDOUN COUNTY

Loudoun Habitat for Humanity will open its [applications](#) for potential homebuyers from October 1- 31. Minimum & Maximum gross income limits are based on 30%-60% of Area Median Income (AMI) as set by HUD for the Washington DC Metropolitan Area FY2024.

Unfortunately, the Loudoun County Board of Supervisors voted against the [RISE Loudoun Economic Mobility Pilot Program](#) last month.

Please read the [statement](#) from our partners at **New Virginia Majority** about the benefits of guaranteed income pilot programs.

PRINCE WILLIAM COUNTY

The **Board of Supervisors** is scheduled to hold the next [AfDU](#) (Affordable Dwelling Unit) Work Session on October 22, at 2 pm. An agenda will be posted [here](#) closer to the date.

The **Sudley Road Corridor** in Prince William County has been chosen for the FY 2025 regional [Technical Assistance Panel](#), or TAP, program by the Urban Land Institute Washington and the Metropolitan Washington Council of Governments.

Prince William Supervisors approved the rezoning of the 337-unit [Ashford Glen](#) project in Woodbridge. Ten percent of the units would be designated as affordable housing for people making 80% to 100% of the DCMetro area median income. The set aside units will consist of 22 townhouses and 14 triplexes.

HUD, which is celebrating the 50th anniversary of the **Community Development Block Grant** (CDBG) program, presented a Certificate of Appreciation to the [County's Office of Housing and Community Development](#) (OHCD). The recognition reflects the exceptional use of the CDBG program to enhance communities within Prince William. Through the program, OHCD has been able to provide housing rehabilitation, acquire affordable rental properties, participate in public service initiatives, and undertake ADA-compliant renovations to public facilities.

NORTHERN VIRGINIA

Virginia Interfaith Center for Public Policy, Virginia Real Estate Partners, Virginia Housing and **NVAHA** are co-hosting a

Congregations and Housing forum on October 29 from 3 - 6:30pm at the Central United Methodist Church/Unity Homes in Arlington. The event focuses on leveraging faith properties for housing initiatives. This event will bring together pastors, lay leaders, and experienced professionals to share their insights and experiences on creating housing projects that serve the community. There are separate registration links for [Faith Leaders](#) and [Development Partners](#).

The George Mason University **Regional Elected Leaders Initiative** is hosting a webinar on **Transforming a House of Worship to Affordable Housing** on October 11 from 12-1:15 pm. The NOVA region is home to a number of faith communities who have transformed their underutilized properties into thriving affordable housing communities. How did they do it? The ins and outs of church processes, government processes and community involvement will be the focus of discussion. Register [here](#) for this free event.

The **Northern Virginia Health Foundation** is currently accepting [grant proposals](#) for connected and engaged spaces which lead to healthy communities. Greater social connectedness can result in better physical and mental health, safer communities, greater civic engagement, deeper resilience, and even better economic opportunities. Foundation staff will hold an information session on October 8 at 10am. [Please click this link to register.](#) Applications are due October 25.

The **Northern Virginia Regional Commission** just updated the [NOVA Region Dashboard's](#) demographics in the five main jurisdictions on income, poverty, educational attainment, and the foreign born population with the new 2023 American Community Survey one-year data released September 12 by the U.S. Census Bureau. This latest article focuses on [poverty statistics](#). View this data to stay informed and for insights on current demographic conditions and trends.

DMV

The [Metropolitan Washington Regional Fair Housing Plan](#) received an Achievement Award from the [Virginia Association of Counties \(VACo\)](#), which recognizes excellence in local government programs. Fairfax, Arlington, Loudoun, and Prince William Counties, and the City of Alexandria, joined forces with their peer jurisdictions in the District of Columbia and Maryland to develop the Metropolitan Washington [Regional Fair Housing Plan](#). It delivers on the promise of the Fair Housing Act and is one of 45 winning award entries being recognized by VACo.

VIRGINIA

Register for the [Virginia Governor's Housing Conference](#) to be held at the Virginia Beach Convention Center on November 13-15. The annual conference has a broad range of attendees from many professional sectors including nonprofit organizations, foundations and other philanthropic donors, affordable housing developers, economic developers, local government elected officials, design professionals, financial institutions, government agencies, private developers, real estate professionals, educational institutions, trade organizations, community-based and faith-based organizations, and public housing providers.

The [Virginia Housing Trust Fund - Homeless Reduction Grant](#) application is now open. The goal of the HTF-HRG program is to reduce homelessness in the Commonwealth of Virginia. The **Virginia Department of Housing and Community Development (DHCD)** will support CoC strategies and homeless service projects that are or will be a part of an effective emergency crisis response system to ensure that homelessness is rare, brief, and one time.

The HTF-HRG application is due by Friday, October 4th, 2024. For any questions, contact Deserae Williams at deserae.williams@dhcd.virginia.gov or (804) 965-4690.

FEDERAL

NLIHC announces [Generation Housing Justice](#), a new initiative aiming to encourage young advocates to participate in the housing justice movement. Fellows will participate in virtual monthly meetings, complete educational workshops, attend NLIHC's annual Housing Policy Forum and Capitol Hill Day in Washington, D.C., and complete a final project that contributes to NLIHC's mission. Each fellow will receive travel support to attend NLIHC's Housing Policy Forum and a stipend of \$1,000 upon successful completion of the program. [Applications](#) are due November 1.

ARTICLES OF INTEREST

- U.S. Justice Department Sues RealPage for Algorithmic Pricing Scheme that Harms Millions of American Renters, [U.S Dept of Justice](#)
- A Roadmap to Address America's Housing Crisis, [Urban Institute](#)
- DC Unpaid Rent Crisis, [Bisnow](#)
- Hispanic Heritage Month: The Unique Housing Needs Of The Spanish Speaking Community, [Forbes](#)
- Upward Mobility Dashboard, [Urban Institute](#)
- The Market Alone Can't Fix the US Housing Crisis, [Harvard Business Review](#)
- In a Major Shift, the U.S. Government Explores Giving Renters Cash, Not Vouchers, [NPR](#)
- What Effects Could a Growing Senior Population Have on Housing Markets, [Urban Institute](#)
- How to Fix the Housing Shortage, [Planet](#)

Attachment C: Advancing Racial Equity Narrative

Arlington County, Virginia

Arlington County is committed to addressing racial equity through the activities proposed in the HUD PRO Housing Grant application. The activities proposed are directly related to the recommendations of the County's Homeownership Study, which was designed and executed using Arlington County's [Racial Equity Framework](#), which requires the County to consider the questions "who is burdened?", "who benefits?", "who is missing?", "how do we know" and "what can we do?".

Through this Framework, Arlington analyzed the racial composition of the persons or households who are expected to benefit, directly or indirectly, from the proposed activities. Through this analysis, the County found that Arlington's homeownership market has long perpetuated disparities among racial and ethnic minorities. As compared to White (non-Hispanic or Latino) households, where the ownership rate hovers around 50%, the homeownership rate for Black or African American households is 21%; for Hispanic or Latino households, 29%; and for Asian households, 35%. In addition, mortgage denial rates are higher for racial and ethnically diverse households and these groups are on average charged higher interest rates. These disparities demonstrate an inherent disadvantage for populations of color and Arlington's programs are currently not designed to address these challenges.

The proposed HUD PRO Housing activities will address these racial disparities. For example, Arlington will take steps to prevent, reduce, or eliminate these barriers through the expansion of the Moderate-Income Purchase Assistance Program (MIPAP), Educational Programs, Homebuyer Cohort and the Home Improvement Loan Program (HIP). This will be accomplished first through a targeted outreach program, where Arlington plans to direct outreach and engagement efforts to communities that are either currently underrepresented in the housing market (i.e. racial and ethnic minorities) or homeowners that are currently disproportionately housing cost burdened (i.e. older adults and racial/ethnic minorities). Secondly, Arlington is proposing to create set asides for certain direct funding programs, including the Moderate-Income Purchase Assistance program and Home Improvement Loan Program, to racial and ethnic minorities. For example, for the MIPAP program, the County is proposing to direct a tier of funding to first generation homebuyers or potentially homebuyers with connections to Arlington neighborhoods that were historically redlined. In addition, the County is proposing to direct a certain portion of HIP funding to certain priority communities that are particularly housing cost burdened or those that are living in aging housing. For example, assistance might be targeted to older adults, persons with disabilities, or residents from certain neighborhoods where the housing stock is aging, all of which are communities that are typically also racial or ethnic minorities.

Arlington is committed to advancing racial equity in Government and in 2019 the County Board adopted an [Equity Resolution](#) for codify this commitment. To track progress towards realizing Arlington's Commitment to Equity, the County developed [Race and Ethnicity Dashboard](#) to provide a transparent means of comparing key demographic variables of Arlington's population by race and ethnicity. This data presented assists with understanding who we are as a County, how we are progressing, and where and how we need to focus our efforts with respect to achieving our vision, mission and goals around racial equity. Progress towards meeting the racial equity goals for many of the proposed HUD PRO Housing Grant activities can be tracked through the County's [Race and Ethnicity Dashboard](#).

Attachment D: Affirmative Marketing and Outreach Narrative

Arlington County, Virginia

Arlington County will conduct outreach and marketing activities to target proposed HUD PRO Housing grant activities to persons in demographic groups that would be unlikely or least likely to be aware of or benefit from the proposed activities. The following describes the proposed targeted marketing and outreach activities that will occur as part of the targeted outreach strategy proposed through Arlington’s HUD PRO Housing activities associated with the Moderate-Income Purchase Assistance Program (Proposed Activity #1), Home Improvement Loan Program (Proposed Activity #3), Education and Technical Assistance Programming (Proposed Activity #6), and the Homebuyer Cohort Pilot Program (Proposed Activity #7).

1. Targeted Community Outreach

- **Collaborations with Community Partners:** We will work with trusted community organizations, service providers, and advocacy groups that serve target populations - including, places of worship, immigrant services organizations, disability resource centers, and affordable housing developers.
- **Presence at Community Events:** We will attend or host outreach events at community/recreation centers, libraries, and cultural hubs in neighborhoods with high concentrations of target populations.
- **Direct Engagement:** We will distribute multilingual flyers and hold informational sessions to build trust and ensure accessibility.

2. Multilingual and Accessible Communications

- **Language Accessibility:** All outreach materials will be provided in multiple languages such as Spanish, Amharic, and Arabic, to address the needs of Limited English Proficient (LEP) populations.
- **Accessibility for Individuals with Disabilities:** We will ensure that communication materials comply with ADA standards, such as ensuring screen-reader compatibility for digital formats.

3. Broad Marketing Campaign

- **Digital Outreach:** We will leverage social media platforms, such as Facebook, Instagram, and Twitter, to reach diverse audiences.
- **County Website and Newsletters:** Program information will be prominently featured on the County’s website and in newsletters distributed to county residents, including those participating in existing homeownership programs.

4. Tailored Outreach for Specific Groups

- **First-Generation Buyers:** We will work closely with local non-profit housing organizations and citizen advocacy groups to reach potential first-generation homebuyers, offering workshops on the homebuying process and available assistance programs.

- **Seniors and Persons with Disabilities:** The program will include outreach through the Department of Human Services and senior centers to ensure individuals in need of home maintenance or other housing supports, such as real estate tax relief aware of available opportunities.

5. Measuring Impact and Continuous Improvement

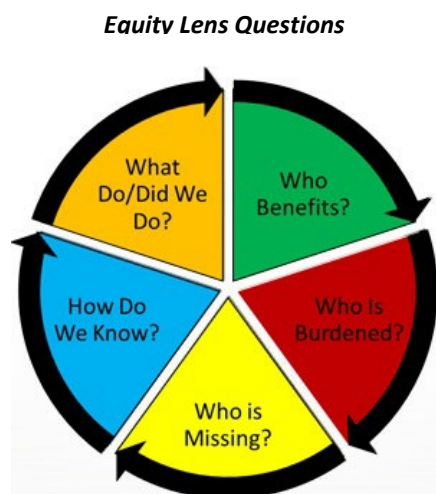
We will monitor the effectiveness of our outreach efforts by tracking participation across demographic groups and adjusting strategies based on engagement levels. Feedback from participants and community partners will be integrated into ongoing outreach activities to ensure continuous improvement.

This affirmative marketing and outreach strategy will ensure that Arlington County reaches individuals and communities least likely to access these programs without targeted efforts.

Attachment E: Experience Promoting Racial Equity Narrative

Arlington County, Virginia

Realizing that racial inequity affects our present-day lives, but just as importantly, our future, in 2019, the Arlington County Board adopted an [Equity Resolution](#) and County leadership participated in a 10-month racial equity cohort program convened by the Metropolitan Washington Council of Governments in partnership with the Government Alliance on Race and Equity, specifically identifying racial equity as a priority. This means closing race-based outcome gaps so race does not predict one’s success while improving outcomes for everyone; moving beyond services to focus on policies, institutions and structures. The County puts forward the below framework for a Racial Equity Action Plan to be developed with the community and organization.



As part of the Equity Resolution, the County Board challenged staff to develop tools and strategies to implement the County’s racial equity goals across all lines of business. This work led the development of a [Racial Equity Action Plan](#) to advance racial equity in government. The County has incorporated training for staff to promote understanding and opportunities for staff dialogue to understand each person’s experiences through a quarterly forum, [The Race Exchange](#).

The County has established all of this work under that banner of “*Realizing Arlington’s Commitment to Equity*” (RACE) and regularly reports out progress to the community through the County’s [RACE webpage](#). The County developed a [Race and Ethnicity Dashboard](#), to help with discussion about race and equity. The County has also incorporated and regularized an

evaluation of the County’s annual budget, all programs and activities, and County Board adopted policies and actions through the Equity Lens.

An important component of the County’s equity efforts is enhanced and broadened engagement with the community; ensuring that communication occurs with all segments of Arlington’s population. Groups such as members of the BIPOC community, seniors, recent immigrants, and renters typically have not participated in public meetings in the past. Additional effort has gone into “meeting people where they are”, such as staging pop-up events in neighborhoods, or by using alternative advertising methods (internet, print, billboards and trusted community leaders) to bolster engagement. The County uses a [Six-Step Public Engagement Guide](#), that was originally developed for capital projects, as a reference when designing community engagement to provide more clarity on when and how engagement should happen.

A SIX-STEP PUBLIC ENGAGEMENT GUIDE FOR CAPITAL PROJECTS

Arlington's Public Engagement Guide was created to help County staff and/or contractors advance public engagement practices when completing County projects. It will help teams determine the appropriate level of engagement and communication, map strategies, and share information with stakeholders along the way. This overview provides highlights of the information available. County staff can download the complete guide, and other resources, from the Public Engagement Sharepoint site.



Determine Level of Engagement*

	Indicators for Engagement Level
Communicate	<ul style="list-style-type: none"> Project would not interrupt service and/or traffic for an extended period of time (typically < one month) Residents and/or businesses would not be disrupted for an extended period (typically < 6 months) Project is a direct replacement of infrastructure, materials or other in the same location
Communicate & Consult	<ul style="list-style-type: none"> Project addresses a public health and/or safety concern Project would not cause loss of or significant** change to facility, program or service to community Project changes may be triggered by legislative, regulatory or policy requirements.
Communicate, Consult & Involve	<ul style="list-style-type: none"> Project included in approved County Plan (e.g., Master, Sector, Corridor, CIP) Project would fundamentally change the size, capacity, and/or intensity of use of space, roadway, etc. Project would cause loss of or significant** change to a facility/program/service for broader Arlington Project could have significant** impacts on nearby residents and/or businesses (e.g., health/safety, traffic, parking, loss of mature trees, adverse construction impacts) Strong community interest (support, concern, differing views, opposition) anticipated for project
Communicate, Consult, Involve & Collaborate	<ul style="list-style-type: none"> Project not a capital maintenance or operations project Multiple commissions and/or advisory boards would typically provide input on this type of project Project did not originate from a previously approved County Plan (e.g., Master, Sector, Corridor, CIP) County Board/County Manager has provided high-level direction (e.g., construction of public buildings, studies)

Levels of Engagement*

