

Frequently Asked Questions

AFFORDABLE
HOUSING STUDY

Why should I care about affordable housing?

Affordable housing is essential to achieve Arlington's vision. Housing affordability is vital to the social, cultural and economic sustainability of our community. It benefits the community as a whole, and:

- **Supports our people**, such as young families who are just starting out; seniors who wish to securely age in their home or community; families with children who are looking for stability; and hardworking employees who deserve opportunity and choices.
- **Improves our neighborhoods** by reinforcing social stability; maintaining diversity; improving the quality of the built environment; supporting better transportation choices and following smart growth principles by locating housing near accessible transit, jobs and services.
- **Strengthens our economy** by enhancing our market competitiveness; securing local jobs; providing better access to jobs; attracting the best employees; connecting business owners with a stable customer base; and allowing consumers the flexibility to spend less of their income on housing.

What is affordable housing?

Housing is typically considered affordable if total housing costs do not exceed 30% of a household's gross income; however, for some housing programs Arlington uses a higher level of 40% of household income. Currently, over 13,000 renters and 4,800 homeowners in Arlington spend more than 40% of their income on housing. For the Washington DC Metropolitan Area, the FY 2014 Area Median Income for a family of four is \$107,000. The median rent for a 2-bedroom apartment in Arlington County is \$2,255, which means that the rent would be unaffordable to any household with an income less than \$90,200.

Affordable housing is located throughout the County, and includes:

- Rental apartments that are affordable to households earning less than 80% of the area median income, either through the private market (known as Market Rate Affordable Units, or MARKS) or through a County investment (known as Committed Affordable Units, or CAFs).
- Privately-owned houses or condos that house working people and families, seniors on fixed incomes, and people with disabilities.
- Shelters, group homes, and places that support homeless and special needs residents.

Why is there an affordability problem?

Many households can no longer afford to buy or rent here.

Arlington is a desirable community in which to live, and demand is driving up the cost of living, especially for housing, typically the largest single expenditure for most families. Rents and home prices have been increasing faster than incomes. At the same time, older apartments and homes have been renovated or replaced by new units – and these improved units cost more than the original ones. Over 11,500 market rate affordable rental homes have been lost from the County’s housing stock. Efforts to build new affordable housing and subsidize rents through voucher programs have not been able to keep up with the need.

Arlington’s housing market has been characterized by escalating rents and home prices over the past decade. The number of homes—including both rental and homeownership—affordable to low- and moderate-income households has declined precipitously since 2000. Homes affordable to households earning below 60 percent of area median income took a particular hit, as thousands of MARKS were lost from the county’s housing stock through rent increases, condo conversion, and redevelopment.

- 40% of renters—or more than 20,600 households—are cost burdened.
- In 2000, average rent was \$1,013; by 2013 the average rent had nearly doubled to \$1,934.
- In 2000, there were nearly 20,000 market rate affordable rental apartments affordable to households below 60% of AMI; in 2014 there were just under 3,500.

The County is acting to develop affordable housing to offset the reduction of MARKS. Rental committed affordable units (CAFs) are those units committed to remain affordable through nonprofit ownership, site plan conditions, or government program requirements.

- Rental CAFs typically serve households with incomes below 60% of median income (\$74,000 for a family of four).
- In FY 2014, the County had 6,945 rental CAFs, which represents over 14% of the entire rental stock.
- CAFs are located throughout the County multi-family areas with 58% north of Route 50.
- CAFs play an important role in ensuring that households of all income levels can live in Arlington.

Who lives in affordable housing?

Income Group (FY 2012)	What type of household is this?	How much can they afford to spend on housing? (30% of income)
0-30% AMI \$0 - \$32,250 family of four \$0-\$22,600 single person	People who are unable to work due to disability or age. Seniors on fixed incomes. Low-wage workers, including many retail, restaurant and social service workers.	\$0 - \$806 family of four \$0 - \$565 single person
30-60% AMI \$32,250-\$64,200 family of four \$22,600-\$45,180 single person	One person working as an administrative assistant, electrician, or bus driver. Two workers in the retail, restaurant, or social service fields.	\$806 - \$1,605 family of four \$565 - \$1,130 single person
60-80% AMI \$64,200-\$86,000 family of four \$45,180-\$60,240 single person	One or two workers in entry-level professional service, non-profit, government or health professional jobs.	\$1,605 - \$2,150 family of four \$1,130 - \$1,506 single person
80-100% AMI \$86,000-\$107,500 family of four \$60,240-\$75,300 single person	One or two workers in entry- or mid-level professional service, non-profit, government, or health professional jobs.	\$2,150 - \$2,687 family of four \$1,506 - \$1,883 single person

What is the Affordable Housing Study?

The goal of the Affordable Housing Study is to build a shared community vision around affordable housing policies that support diversity, inclusivity, choice, and sustainability. . It identifies housing needs, contains goals, objectives and policies to address the needs and describes tools and strategies to achieve the goals. The Study will result in an Affordable Housing Master Plan, an element of Arlington’s Comprehensive Plan, as well as an accompanying Implementation Framework and a Monitoring and Evaluation Plan. The Master Plan is expected to be adopted by the County Board in July 2015. This Study is the first comprehensive update to County needs analysis, goals, objectives and policies in almost 15 years.

What are the goals of the Affordable Housing Master Plan?

The draft Affordable Housing Master Plan proposes goals, objectives and targets that address:

- **HOUSING SUPPLY:** Arlington County shall have an adequate supply of housing available to meet community needs.
- **HOUSING ACCESS:** Arlington County shall ensure that all segments of the community have access to housing.
- **COMMUNITY SUSTAINABILITY:** Arlington County shall ensure that its housing efforts contribute to a sustainable economy.

Why are we looking at new goals?

Arlington's households are changing. Our housing choices should change with them.

- Based on forecasts of household growth, the county is expected to add 7,700 households with three or more people between 2010 and 2040.
- The number of larger households will increase at a slightly faster rate during the first decade of the forecast period.
- The number of homes in the county with three or more bedrooms has shrunk over the past 13 years, leaving larger households particularly underserved.
- Many long-term residents of Arlington will be entering retirement and many will want to remain in their community. Based on forecasts, the county is expected to add 9,200 senior-headed households between 2010 and 2040. Senior-headed households will have a variety of needs but many will need new housing options to be able to remain in Arlington or will need assistance—either with physical modifications or financial assistance—to age in place in their homes.

Whether it's children moving home after college, older parents moving in with their adult children, or adults with disabilities who need a little more support, Arlington residents have always found a creative way to meet the housing needs of our families and community.

New land use and zoning policies could allow different kinds of homes and families in single-family neighborhoods to provide quality, affordable choices for multigenerational households, older individuals living on their own, young working people and others. Arlington County will consider changes that will keep neighborhood character while allowing our county to evolve.

Where will affordable housing be located?

In order to maintain a sufficient supply of affordable rental housing, the County must retain the current inventory of CAFs, CAFs which are located throughout the County multi-family areas, with 58% north of Route 50. The draft Affordable Housing Master Plan has several proposed policies that will help to locate affordable housing in the most appropriate places in the County:

- Encourage the construction and preservation of affordable rental housing through land use/zoning policy, financial and technical assistance.
- Prevent the loss of committed affordable rental housing.
 - In order to maintain a sufficient supply of affordable rental housing, the County must retain the current inventory of CAFs.
- Make every reasonable effort to prevent the loss of market-rate affordable rental housing.
 - Based on market trends, the supply of MARKs affordable to households below 60% of AMI is projected to disappear by 2040, so the emphasis will be on preserving 60-80% MARKs and ensuring long term affordability by converting MARKs to CAFs.
- Produce committed affordable rental units within transit corridors consistent with the County's adopted land use plans and policies.
 - One means to achieve greater distribution of committed affordable housing is to integrate affordable housing objectives into future land use plans for specific areas within the county as they are developed or updated.
- Ensure that committed affordable rental units have high levels of access to transportation options consistent with the Master Transportation Plan and transit-oriented development.

Is the draft Master Plan recommending use of public land for affordable housing?

In January 2015, the County Board Chair announced a broad-based facilities planning initiative. This initiative will take a step back from "Public Land for Public Good" process to develop a framework for assessing the County's public facilities and establish criteria for locating new facilities and financing their construction.

The County Board appointed the Study Committee in January 2015, and meetings kicked off in February 2015. A first report is due in September 2015. More information available on the County's website: search "community facilities study."

Will Arlington residents or workers be given preference for affordable housing?

Achieving our shared vision of a diverse, inclusive Arlington County means ensuring enough affordable housing is available to meet the needs of a broad range of people.

- Everyone should have the opportunity to live in a safe, decent, affordable home, regardless of where they're from or what they believe.

- The majority of Arlington County’s affordable rental housing is leased to people who work in our County or were County residents before they found their affordable rental.
- We can create balance and remain a county that is welcoming to all people by continuing to enforce the fair housing rules that stop discrimination.

We are also working to make existing housing regulations more flexible so that current residents are more easily able to access affordable homes appropriate to their needs.

It’s hard for middle-income families to buy a home in Arlington! How can I stay in Arlington as my family grows, and I want a larger house?

Arlington is working to keep the county affordable to the middle class.

- The desire for homeownership remains strong, even among the millennial population.
- According to the forecasts, between 2000 and 2040 the county will add 5,500 households with incomes between 80 and 120 percent of area median income.
- Rising home prices over the past 12 years have made it very difficult for middle-income households to afford to buy a home in the county.

Throughout its history, Arlington County has been a place where middle-income people have been able to live affordably. While the market is meeting the needs of middle-income individuals and families who choose to rent or buy small condominiums, the county lacks rental and homeownership opportunities for larger families (three or more bedrooms) affordable to middle-class people.

We are creating incentives to ease regulations and considering new planning tools so more affordable ownership homes and family rental housing can be built and preserved in our community.

Won’t affordable housing add more school children to an already crowded system?

The year-long Community Facilities Study Committee has been charged to build a consensus framework regarding future revenue and facility needs that will inform County and School Board decision-making related to meeting the community’s requirements for additional school, fire station, vehicle storage sites and other facility needs in the context of Arlington’s and the region’s projected economic and demographic growth.

The Study Committee is charged with identifying strategic community challenges that, if unaddressed, could threaten Arlington's overall sustainability such as our continuing losses of affordable and workforce housing. The Committee will develop a detailed description of the challenge, identify the constraints and barriers to addressing

identified challenges and develop alternative strategies to address identified challenges. Consideration should be given to finding more efficient ways to use existing facilities and sites, co-location of appropriate uses, and temporary or permanent use of private space. The Study Committee shall report to the two boards in September 2015 and November 2015.

As part of this process, Arlington County staff is working with Arlington Public Schools (APS) staff to identify the number of students living in committed affordable housing units and will publish the data when it becomes available. When a new committed affordable housing development is proposed, APS staff completes a schools impact calculation at the request of Arlington County Housing staff for inclusion in the County Board report. This impact calculation estimates the expected number of students the proposed development is projected to generate, as well as the current capacity of the schools in the neighborhood. Housing staff has learned from a recent affordable housing development that about 80% of students that moved into the development were already in the Arlington County school system. In addition, APS has released a county-wide student generation factor by housing unit type that showed that the generation factor for single family detached (0.42) was higher than apartment – garden (0.29) and apartment – elevator (0.08).

How can I participate?

Help us build a solid foundation for the future of housing in our community.

We need to act now to plan for our community's future. The community is working together to ensure Arlington remains a diverse and inclusive place for everyone.

We invite the community to participate in this crucial planning step. The Study website is a good place to start, to learn more, provide feedback and ways to participate: arlingtonva.us/housing. You can also contact County staff at 703-228-3765 or housingstudy@arlingtonva.us.