

# Affordable Housing Master Plan



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The Affordable Housing Master Plan defines Arlington County’s affordable housing policy. The Affordable Housing Implementation Framework is a companion document that describes the tools and strategies to be employed to fulfill the goals established by this Affordable Housing Master Plan.

## CODE OF VIRGINIA § 15.2-2223.D

*The comprehensive plan shall include the designation of areas and implementation of measures for the construction, rehabilitation and maintenance of affordable housing, which is sufficient to meet the current and future needs of residents of all levels of income in the locality while considering the current and future needs of the planning district within which the locality is situated.*

The Affordable Housing Master Plan (AHMP) has been developed as the County's long-range vision for addressing housing needs through 2040 in fulfillment of the Code of Virginia. The AHMP defines Arlington County's affordable housing policy and will be reviewed and revised as necessary at least once every five years to account for changing conditions within and beyond the County. The periodic review should be conducted through a process that includes stakeholder representatives.

The *Affordable Housing Implementation Framework* is a companion document that describes the tools and strategies available to be employed to fulfill the goals established by this Affordable Housing Master Plan. A monitoring and evaluation plan will be developed upon adoption of the Affordable Housing Master Plan that will identify the metrics to be used to monitor progress towards achieving the Plan goals.

# Chapter 1: The County Vision and Housing Affordability

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## Arlington County Vision

*"Arlington will be a diverse and inclusive world-class urban community with secure, attractive residential and commercial neighborhoods where people unite to form a caring, learning, participating, sustainable community in which each person is important."*

## Housing Affordability is Essential to Achieving Our Vision

Housing affordability is vital to the social and economic sustainability of our community. Providing a range of affordability:

**Supports our people** at all ages and stages of life, such as young families who are just starting out; seniors who wish to securely age in place; families with children who are looking for stability; and hardworking employees who deserve opportunity and choices.

**Improves our neighborhoods** by promoting stability; maintaining diversity; assuring the quality of the built environment and neighborhood character; and reinforcing efficient transportation and land use policies.

**Strengthens our economy** by enhancing our market competitiveness; assuring employers access to workers they need for a variety of jobs; providing better access for workers to homes near their 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.

The values that are central to the County's vision –diversity, inclusivity, sustainability– are supported by providing a range of housing affordability. These values are a hallmark of Arlington County and actively supporting them through our policies has helped to make Arlington County a national model of a modern desirable place to live, work and play.

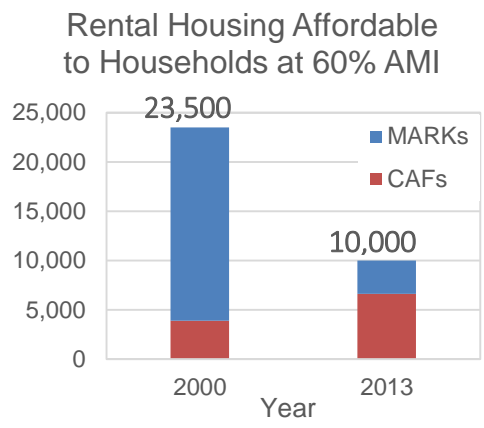
The ability to provide sufficient housing affordable to people at all income levels is increasingly important for meeting Arlington County's full economic development potential. In recent decades, the County has benefited from growth in high wage jobs, and these jobs will continue to comprise a significant share of local economic growth. However, workers in lower-wage jobs across all industries form the backbone of the County's economy, supporting business functions, providing resident-based goods and services, and serving the thousands of visitors who come to Arlington each year. Without a sufficient supply of housing affordable to these workers, it will become increasingly difficult for the County to attract and retain a diverse workforce and to continue to grow a vibrant, sustainable local economy in the future.

The County's vision of a diverse and inclusive community requires an adequate supply of housing affordable to our support our current and future residents. Access to affordable housing opportunities is essential in enabling families to succeed.

Arlington’s success at attracting residents, visitors, investors, and businesses has brought many benefits to the community. At the same time it has become increasingly difficult for the County to retain a sufficient supply of housing affordable to households with low and moderate incomes. In 2000, a little over a quarter (26 percent) of the housing supply was affordable to households with incomes up to 60 percent of the area median income (AMI)<sup>1</sup>; in 2013 less than a tenth (9 percent) of housing remained affordable for these households. **From 2000 to 2013 Arlington County lost 13,500 affordable housing units, primarily to rent increases.**

While market forces have diminished the supply of market affordable units (MARKS)<sup>2</sup>, Arlington County’s sustained commitment to housing affordability has steadily increased the number of committed affordable housing units (CAFs).<sup>3</sup> The current inventory of 7,000 CAF units has created stability for the families living in these homes, but has only partially mitigated the loss of market-rate affordable housing.

The rapid increase in home prices in the early 2000s have placed the single-family detached home beyond the reach of middle income families. At present the primary ownership opportunities for these families are in the County’s stock of condominiums.



Source: Arlington County Annual Rent and Vacancy Surveys

## Our History of Affordable Housing Leadership

Arlington’s affordable housing legacy began as the first modern wave of federal employees searched for a home close to their work in downtown DC, or at the Pentagon. Federally assisted multi-family housing – Arlington, Colonial and Buckingham Villages – complimented the building boom of new single-family colonials, ramblers and ranches. This legacy evolved over the last half century as Arlington planned for and received the Orange and Blue metro rail lines, precipitating more multi-family housing and bringing tens of thousands of additional jobs.

This wave of jobs, housing and people, and accompanying benefits, have made modern Arlington what it is today – a thriving inner core community that is home to 215,000 people from all walks of life, incomes, nationalities and perspectives. As this community has become increasingly desirable, its diversity has become threatened as the supply of all housing has not kept pace with demand. As a result, modestly priced apartments and homes are no longer provided by the private market. Only through public intervention can affordable housing be preserved and sustained.

<sup>1</sup> As of 2014, the regional Area Median Income (AMI) for a family of four was about \$107,000; 60% of AMI for a four-person family was \$64,500, \$58,080 for a three-person household, \$51,600 for two persons, and \$45,180 for an individual.

<sup>2</sup> MARKs have market rents that are affordable to low- and moderate-income households by virtue of the age, location, condition and/or amenities of the property. These units are not regulated by the County or any other public agency, so there is no assurance that lower-income households live in these lower-rent housing units. In addition, there is no guarantee that these homes will remain affordable to lower-income households.

<sup>3</sup> CAFs are rental units that are built by private and non-profit developers with a subsidy from the federal, state and/or local government. These units are covered by legally binding agreements with a public agency that requires that they remain affordable to low- and moderate-income households for a specified period of time. Only households within specified income limits are allowed to rent CAFs. The County monitors compliance with these regulations.

Arlington is not alone in these challenges. The federal government’s expansion over the past 50 years also impacted the housing markets in the District of Columbia, Alexandria, Fairfax, Loudon, Prince William, Montgomery and Prince George’s County. Housing has evolved amid the region’s arrangement of employment and commercial centers, and connecting transportation networks with one overriding market feature – housing is most expensive in the inner core where employment, transportation and other uses compete for space in the market place.

Comprehensive land use planning has shaped Arlington by anticipating and incentivizing compact but dense growth along the Metro and other transportation corridors. Public investments in basic services, infrastructure, and schools helped attract people and business. In the late 70’s and early 80’s the County began to use federal funds from HUD to support the preservation of affordable housing with the Lorcom Arms, Westover Apartments and the Shelton renovations.

The first use of local funds to support affordable housing was in 1987 to help the Arlington Housing Corporation (now AHC, Inc.) acquire and renovate Woodbury Park. In the early 2000’s the County improved and expanded its affordable housing tools, making use of both financing and land-use mechanisms to foster award-winning affordable developments such as vPoint, Buckingham Village 3 and Arlington Mill. As the region continues to grow, Arlington remains one of the most desirable places to live, learn, work, and play.

Arlington’s success at attracting residents, businesses, investors and visitors has brought many benefits to the community. At the same time it has become increasingly difficult for the County to retain a sufficient supply of housing affordable to lower income households. Between 2000 and 2013 Arlington County lost 13,500 housing units that were affordable to low-income individuals and families, primarily as a result of rent increases. Escalating homes prices over the past 15 years have put single-family homeownership out of reach for many middle-income families.

The Affordable Housing Investment Fund (AHIF), a revolving loan fund, is the County’s main financing program for affordable housing development. In conjunction with the Affordable Housing Ordinance, this revolving loan fund provides incentives for developers through low-interest loans for new construction, acquisition and rehabilitation of affordable housing. Since its creation in 1988, AHIF has helped to create the majority of Arlington’s affordable rental units that benefit low-income households. For every dollar of AHIF funding three dollars of private investment is leveraged, attracting additional investment to the community.

### Who lives in Arlington’s Committed Affordable Housing?

It takes a broad set of people and skills to keep our community and economy functioning. Some of the occupations that we all depend on have lower wages translating into lower incomes for the individuals and households that provide these services.

A study<sup>4</sup> of the occupations of residents in our committed affordable housing revealed that slightly more than a third of households were employed in restaurant, construction or office/administrative jobs. Other jobs held were in retail, health care, child care, education, maintenance and other areas.

The jobs held by tenants of affordable housing are vital to our community. Affordable housing enables the people we depend on for a variety of services to live and share in our community.



In 1991 Arlington County adopted a set of housing policy principles and policy goals, which set forth broad targets for populations to be served, ending housing discrimination, the role of affordable housing in overall County policies, preserving existing affordable units, integrating affordable housing into other planning and land use activities, and homelessness. These Principles were subsequently incorporated into several of the County's plans and policy documents.

In 1999 Arlington County commissioned the 15-member Affordable Housing Task Force to examine the County's housing programs and develop recommendations to better address the County's housing affordability needs. This Task Force brought forward a set of affordable housing goals that the County adopted in 2000 and were subsequently incorporated into the General Land Use Plan. Following this effort set of targets related to each goal was established in 2002. In 2011, the County Board approved revisions to the County's goals and targets, which extended most of the targets to 2015.

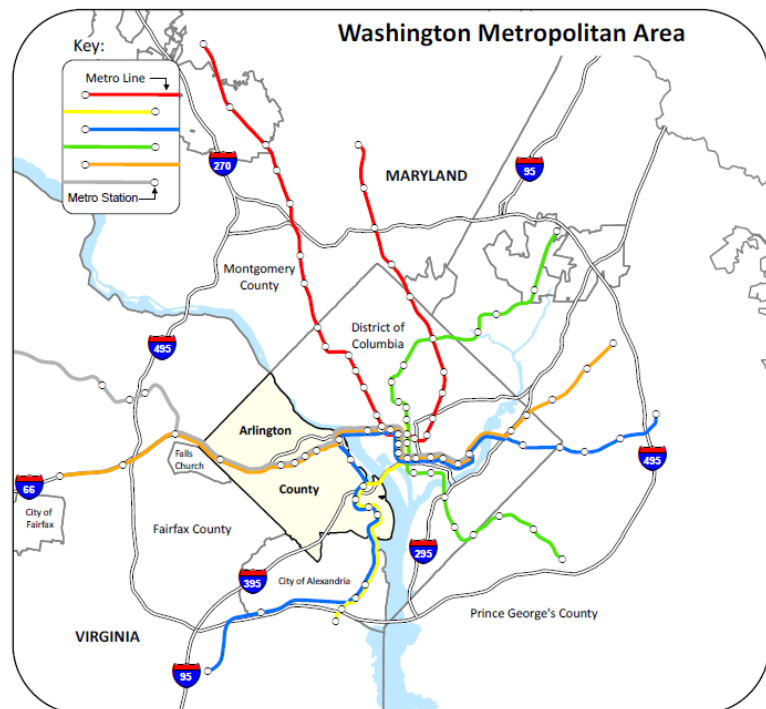
The County established an Affordable Housing Ordinance in 2005, requiring commercial and residential site plan projects to provide on-site or off-site affordable units or to provide a cash contribution to the Affordable Housing Investment Fund.

Arlington's local efforts have yielded important tools and resources for preserving and expanding the supply of committed affordable housing. It is important to recognize the role of federal programs – particularly the low income tax credit program – that enable our local efforts to further leverage private capital.

These County efforts have resulted in the production and preservation of nearly 7,000 affordable units and have lessened some of the market-driven affordability challenges. However, market forces continue to drive up prices for all types of housing in the County, and it is unlikely that the private market will provide significant opportunities for lower income households. As a result, low-income individuals and families will be challenged to find affordable housing in Arlington in the future. In addition, the escalating cost of homeownership has resulted in fewer options for middle-income households.

Arlington's housing market is part of a regional market. The trends and pressures on housing affordability can also be observed in neighboring jurisdictions. Both the District of Columbia and Alexandria –which together with Arlington form the core of the Washington metropolitan region– have experienced similar losses to their supply of affordable housing.

Each jurisdiction in the region has been working to address the housing needs of their communities. In 2011



Fairfax County established *The Housing Blueprint: A Housing Strategy for FY 2011 and Beyond*<sup>4</sup>, and the City of Alexandria adopted their *Housing Master Plan*<sup>5</sup> in 2013. The Metropolitan Washington Council of Governments has promoted coordination and dialogue among the jurisdictions in the region. Recent reports by the Urban Institute<sup>6</sup> and Enterprise Community Partners<sup>7</sup> highlight the issue of housing affordability as a regional issue that must be addressed by all local jurisdictions.

The continued loss of affordable housing units in the County presents a threat to its ability to realize its vision as a diverse and inclusive community and to achieve a strong and balanced economy. This Affordable Housing Master Plan is designed to meet the housing needs of Arlington's current and future residents.

## Purpose and Structure of the Affordable Housing Master Plan

The purpose of the Affordable Housing Master Plan (AHMP) is to clearly define the County's affordable housing policy that will enable Arlington to respond to the current and future needs of residents of all levels of income in the County. The AHMP is an element of Arlington County's Comprehensive Plan and is intended to support the goals and policies related to land use, economic development, transportation, public facilities, and the environment. The Code of Virginia requires that comprehensive plans address affordable housing to meet the current and future needs of residents of all levels of income in the locality.<sup>8</sup>

The AHMP is structured around principles, goals, objectives and policies that support the County's vision and affordable housing principles:

- **Principles** state values and ideals that define the aspirations of the County and guide the development of affordable housing policy that is articulated in goals, objectives and policies.
- **Goals** are conceptual statements that express the County's overarching views regarding the affordability, accessibility, and sustainability of its housing supply.
- **Objectives** are statements of intent that set the overall direction of the County's housing programs and services and provide the foundation for the County's affordable housing policies.
- **Policies** are the approaches or initiatives that form the basis of the County's efforts to implement the Affordable Housing Element.

The AHMP is adopted by the Arlington County Board as an element of the County's Comprehensive Plan following recommendation by the Planning Commission.

A companion document to the AHMP is the Affordable Housing Implementation Framework (Implementation Framework). The Implementation Framework identifies the tools—both existing and potential—that the County can use to achieve the goals and policies of the AHMP. The County will work with stakeholders to ensure AHMP implementation improves Arlington's economic competitiveness, social stability, and quality of life for its residents and workers. The Implementation Framework is accepted by the County Board as administrative guidance to the County Manager.

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<sup>4</sup> <http://www.fairfaxcounty.gov/rha/housingblueprint.htm>

<sup>5</sup> <https://alexandriava.gov/HousingPlan>

<sup>6</sup> <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/413161-Housing-Security-in-the-Washington-Region.PDF>

<sup>7</sup> <http://www.enterprisecommunity.com/servlet/servlet.FileDownload?file=00P1400000fGFnhEAG>

<sup>8</sup> Code of Virginia § 15.2-2223 D.



Another companion document is the Affordable Housing Monitoring and Evaluation Framework which will define the indicators that the County will use to measure progress towards the AHMP goals, objectives and policies and will include important housing related and community data that should be monitored on an ongoing basis. The Monitoring and Evaluation Framework is developed by County staff and endorsed by the County Board.

## **AHMP Interim Review**

The Affordable Housing Master Plan has been developed as the County's long-range vision for addressing housing needs through 2040. The AHMP will be reviewed and revised as necessary at least once every five years to account for changing conditions within and beyond the County. The periodic review should be conducted through a process that includes stakeholder representatives.

## **Affordable Housing Principles**

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The AHMP is consistent with and contributes to achievement of the Vision for Arlington County. The Housing Principles form the core philosophical foundation of Arlington's approach to affordable housing within the context of the County's total housing stock, economic base, and social fabric. These principles provide direction for Arlington's affordable housing goals, objectives, and policies (Chapter 3).

### **1. Housing affordability is essential to achieving Arlington's vision.**

Arlington strives to build an inclusive community which welcomes diverse populations, and encourages and empowers persons of all races, ages, ethnicities, genders, sexual orientations, abilities, and incomes to be fully engaged in the community. Housing affordability and accessibility directly contributes to the community's diversity and sustainability by enabling a wide range of households to reside in Arlington, especially households with limited means and persons with special needs. A community where diverse residents can meet all their needs locally and have opportunities to interact with the entire community is likely to have a greater sense of community.

Housing affordability is vital to the community's sustainability and is a necessary support the local economy. A wide range of housing choices are needed to support the diverse jobs and wage levels needed to sustain the local economy. Businesses are better able to attract and retain workers when there is housing that is affordable nearby. Housing affordability complements and reinforces the County's transportation and land use policies.

### **2. Arlington County government will take a leadership role in addressing the community's housing needs.**

Given Arlington's location and land prices, market forces are unlikely to provide the full range of affordability that Arlington requires to achieve its vision. Providing a range of housing choices affordable at various income levels requires the development and preservation of both committed and market-rate housing units. It also requires rental assistance and supportive services for those who are economically disadvantaged or who need support to live independently. Arlington will use land use and development policies to promote the active participation of housing developers and property owners in expanding the range of choice. The County will also partner with the private and non-profit sectors to provide housing for persons and households that the private housing market fails to reach. In pursuit of achieving the affordable housing goals, the County will coordinate its housing efforts with other jurisdictions in the metropolitan Washington region, across departments and divisions within the County, and with Arlington Public Schools.

**3. A range of housing options should be available throughout the County affordable to persons of all income levels and needs.**

Affordable housing should be available and accessible for persons of all needs, including different household sizes and family types, elderly persons, and persons with physical, mental and intellectual disabilities. Arlington County will work to provide housing opportunities across the County by focusing on persons and households that the private market fails to reach. Investments in affordable housing will be coordinated with other associated investments in community infrastructure, transportation infrastructure and services, neighborhood, and recreational, cultural, and human services.

**4. No one should be homeless.**

Preventing and ending homelessness is a critical element of the Affordable Housing Master Plan. In concert with the previously adopted ten-year plan to prevent and end homelessness, addressing homelessness requires commitment from all sectors of the community; the implementation of best practices and evidence-based solutions, including “housing first”; the availability of affordable, appropriate housing options; and culturally competent and consumer-centered supportive services. Research has documented that providing supportive housing under a “housing first” model improves stability for chronically homeless individuals while at the same time reduces public expenditures on health care, prisons and other social services.<sup>9</sup>

**5. Housing discrimination should not exist in Arlington.**

Fair housing law prohibits discrimination in housing. Limited income, less education or knowledge of rights, uncertain legal status, and lack of access to legal assistance may limit housing choices for some households and make them more susceptible to violations of fair housing law. Arlington will be vigilant in monitoring compliance and enforcement of fair housing laws to fully and consistently achieve the promise of non-discrimination.

**6. Affordable housing should be safe and decent.**

Local codes and ordinances mandate minimum conditions to ensure healthful and safe housing. Persons and households with fewer housing choices may live in housing that does not fully and consistently meet codes or are overcrowded. Arlington will be vigilant in monitoring compliance and enforcement of all health and safety codes and will aspire to a high quality living environment for all persons.

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<sup>9</sup> See, for example, a recent study conducted in Charlotte, North Carolina titled *Moore Place Permanent Support Housing Evaluation Study*, available online at <http://inside.uncc.edu/news/item/chhs-study-demonstrates-housing-program-helps-save-lives-money>.

## Chapter 2: Housing Needs Analysis

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The goals, objectives and policies (Chapter 3) are based on analysis of the County’s current housing market and patterns of affordability, as well as forecasts of the County’s future housing needs out to 2040. Future housing needs are based on an analysis of the socioeconomic characteristics of the County’s future residents, and these characteristics are driven by projected demographic and economic trends in the County. Understanding the characteristics of the County’s existing and future households—including household incomes, sizes, and presence of older adults and persons with disabilities—is essential for the recommendations of particular affordable housing policies and the adoption of specific tools. The information in this chapter summarizes the results of the housing needs analysis conducted in 2014 which can be found in the report *Housing a Diverse and Inclusive Community: An Analysis of Current and Future Housing Needs*.<sup>10</sup>

### Defining Housing Need

Standard, nationally-adopted guidelines for measuring housing affordability were used for this analysis and forecast of housing needs in the County. Specifically, a household spending 30 percent or less of its income on housing costs is assumed to have “affordable housing,” while a household spending more than 30 percent of household income on housing is defined as being “cost burdened.” There are several reasons the 30-percent rule was used in this needs analysis.

- First, national analyses of housing affordability use the 30-percent rule to track housing needs over time.<sup>11</sup> As a result, using this standard in the assessment of housing needs in Arlington County allows for comparison of housing affordability with other jurisdictions.
- Second, many Federal housing programs use the 30-percent rule in their regulations. For example, the Federal Housing Choice Voucher program requires families receiving vouchers to pay 30 percent of their monthly income on rent and utilities.<sup>12</sup>
- Third, the County has long tracked the availability of market-rate affordable rental housing units (MARKS) using a standard that sets affordability thresholds for housing units based on the rent that does not exceed 30 percent income at given household income levels.<sup>13</sup>

There are other ways to think about housing affordability and different standards that could be used to define “affordable housing.” For example, the County’s housing grant program requires participating households to spend 40 percent of their income on housing, with the remainder subsidized by the County grant. An affordability measure that combines housing plus transportation costs has been jointly developed by the U.S. Department of Transportation (DOT), Department of Housing and Urban Development (HUD) and Environmental Protection Agency (EPA).<sup>14</sup> There is evidence that households can spend a greater share of their income on housing in locations that are closer to job centers and transit because they spend less on transportation. Therefore, an alternative measure of housing affordability could examine households’ combined housing plus transportation costs, assuming that a household should spend no more than 48

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<sup>10</sup> The housing needs analysis report is available online at <http://housing.arlingtonva.us/affordable-housing-study/>.

<sup>11</sup> See, for example, the Harvard University Joint Center for Housing Studies’ *State of the Nation’s Housing* report available online at [http://www.jchs.harvard.edu/research/state\\_nations\\_housing](http://www.jchs.harvard.edu/research/state_nations_housing).

<sup>12</sup> See HUD’s Housing Choice Vouchers Fact Sheet, available online at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/about/fact\\_sheet](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet).

<sup>13</sup> See the Affordable Housing Study Preliminary Data Report available online at <http://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2013/10/092613-Prelim-Data-Report.pdf>.

<sup>14</sup> See the Location Affordability Portal at <http://www.locationaffordability.info/lai.aspx>.

percent of its income on these combined costs.<sup>15</sup> It is also clear that different types of households can afford to spend larger—or smaller—shares of their income on housing depending on their career status or on their other household expenses. For example, a young worker beginning his or her career might spend more than 30 percent of income on housing with the anticipation of a greater future income. A family with child care or major health expenses might find that they are not able to spend 30 percent of their income on housing because of these other expenses.

Measuring housing affordability with the 30-percent standard has no impact on the forecasts of household by income range presented in this needs analysis. Furthermore, using a different measure of housing affordability would not change substantially the nature of current housing affordability challenges in the County. But these issues around how to measure housing affordability should be considered when recommending policies around setting affordable rent levels and defining local program regulations.

## Current Demographic and Housing Market Profile

The County's growing and changing population reflects its character as a mature, urban community. Several population trends have shaped the growth and changing character of Arlington County in recent years:

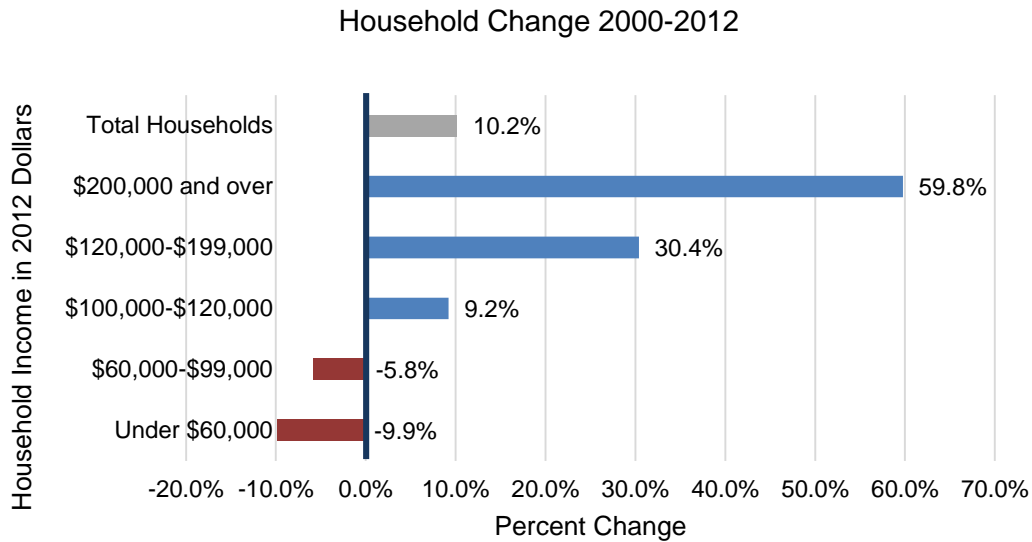
- From 2000-2012, the oldest cohort of the Millennials reached their 20s and 30s. At the same time, the Washington DC region, and Arlington County, in particular, became a magnet for young, professional workers. As a result of these factors, the number of 25-to-34 year olds in the County surged, increasing by 32.1 percent over 12 years, compared to an increase of 16.7 percent for the overall population. In fact, in 2012, Arlington had a higher share of 25-to-34 year olds than any other county in the nation.
- The aging of the Baby Boomers (those born between 1946 and 1964) also has implications for population change in Arlington. The number of 55-to-64 year olds, which includes a large share of the Baby Boom population, grew by 48.8 percent between 2000 and 2012. This population shift foreshadows the growth ahead in the County's older adult population.
- Arlington County became somewhat less racially and ethnically diverse over the past 12 years. The white population grew faster than the overall population (22.5 percent versus 16.7 percent) and the number of Hispanic residents living in Arlington declined. In no other jurisdiction in the Washington, DC region was there a drop in the Hispanic population. (Note that in Arlington, the number of Hispanic households did increase, which suggests a Hispanic population living in smaller household size.) The Asian population also grew quite fast (39.3 percent), though Asians make up a relatively small share of the overall population in 2012.
- The number of families with children increased more than twice as fast as the overall number of households (20.4 percent versus 10.2 percent). This trend reflects the aging of the large Millennial population into marriage and child bearing age. But the trend may also be indicative of the increasing likelihood of families remaining in the County after children are born.
- The increase in some high-wage jobs in the region and the fact that Arlington is an attractive place to live have meant that the County has attracted high-wage workers and experienced a significant increase in the number of high-income households. For example, the number of households with

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<sup>15</sup> See, for example, HUD's "Calculating the True Cost of Housing" available online at [http://archives.huduser.org/periodicals/ResearchWorks/pdf/ResearchWorks\\_julaug\\_08.pdf](http://archives.huduser.org/periodicals/ResearchWorks/pdf/ResearchWorks_julaug_08.pdf)

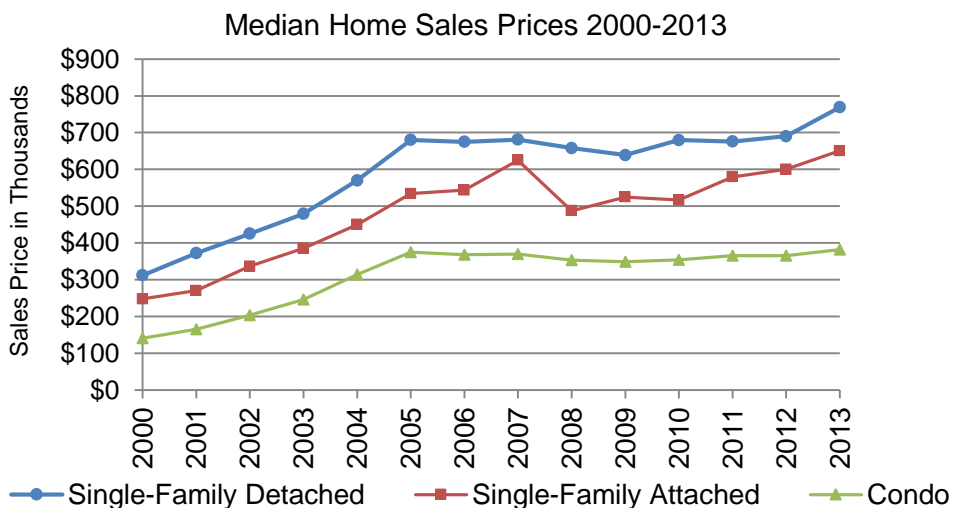
incomes of \$200,000 or more increased by 59.8 percent between 2000 and 2012, compared with an increase of just 10.2 percent for all households.

- Arlington County has experienced a decline in the number of lower-income households. The number of households with incomes below \$60,000 declined by 9.9 percent between 2000 and 2012.



Source: 2000 Census, 2012 American Community Survey

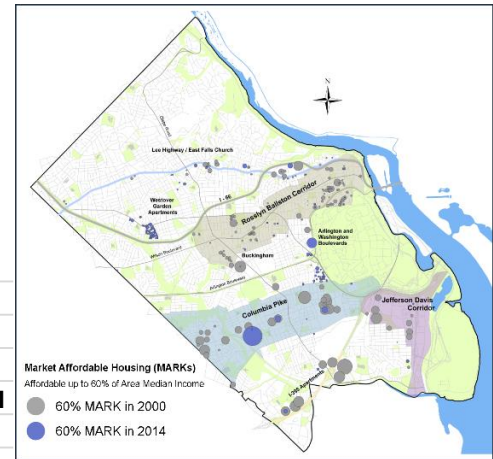
Arlington’s housing market has been characterized by escalating rents and homes prices over the past decade. While rents and home prices increased all across the region, they increased faster in Arlington and, in general, the County was insulated from the housing market downturn. Between 2000 and 2013, the median home sale price in Arlington increased by 140.3 percent while the average rent increased by 90.9 percent.



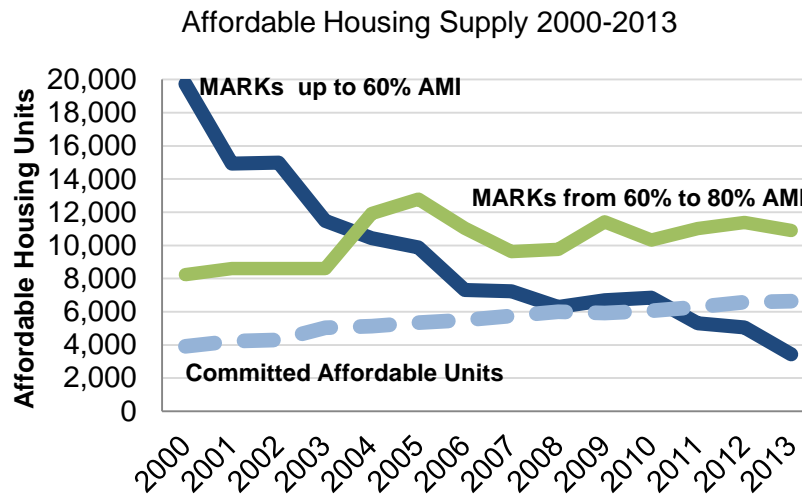
Source: MRIS

The number of homes (including both rental and ownership stock) affordable to low- and moderate-income households has declined precipitously since 2000. About 13,500 market affordable apartment homes that were affordable to households earning below 60 percent of area median income were lost from the County's housing stock through rent increases, condo conversion, and redevelopment in the period from 2000 to 2014.

Market Affordable Housing in 2000 and 2014



(See Appendix C for larger map)



Source: Arlington County Rent and Vacancy Surveys

As a result of the County's coordinated land use and transportation policies that encourage higher intensity development along transit corridors, new residential construction has been dominated by multi-family housing within the County's Metro station areas. Since 2000, three-fourths of all new residential units have been built within the Rosslyn-Ballston and Jefferson Davis Metro corridors. A small share—about six percent—of all new housing units built since 2000 were single-family detached homes or townhouses.

## Housing Affordability

Affordability declined dramatically in Arlington between 2000 and 2012, primarily as a result of surging housing costs but also because of flat or declining incomes among some groups. While finding housing that is affordable is a challenge for many households, several key populations face particular challenges in Arlington:

- **Older renters** have higher cost burdens than households headed by someone under age 65. Nearly two-thirds of older adult renters pay more than 30 percent of their income on housing, compared with 40 percent of all renter households. In addition, low-income older adult households on fixed incomes face growing financial stress around rent and condo fee increases. Many older adults say they want to remain in Arlington County for the rest of their lives but many are worried that rising housing costs or difficulty finding affordable housing will force them to leave.
- **Racial or ethnic minority households** are more likely than white households to face affordability challenges. Nearly half of African American households—including both renters and owners—are cost burdened; 57 percent of Hispanic renters and 48 percent of Hispanic owners are cost burdened. In fact, nearly one out of five Hispanic and African American households surveyed said



they have already moved out of a home in Arlington because they could no longer afford the cost of living there. Many feel certain they will not be able to remain in Arlington over the coming years.

- **Families with children**, especially single-parent families, face higher cost burdens than other types of households. Seventy percent of single-parent renters spend more than 30 percent of their income on housing. In addition, many families with children struggle to find housing in the County that is large enough to meet their families' needs.
- Arlington's **low-income households** face the most serious affordability challenges and often face stark choices when it comes to finding ways to pay for housing. Many low-income households spend less on food, transportation, utilities and other necessities in order to cover housing costs. Small increases in rents or condo fees can have a major impact on these families' budgets.

## Current and Future Housing Needs

### Current Housing Needs

The housing needs of Arlington's residents are part of a greater context of unmet housing needs on a regional scale<sup>16</sup>. Based on an analysis of the number of households at different incomes compared to the amount of housing at different rents and prices, the County's current rental stock sufficiently serves both families and single-person households who have incomes above 80 percent of area median income. The current stock of multi-family rental units is far below what would be needed to meet the demand of renters with incomes below 60 percent of area median income. In 2013 there were 17,136 renter households with incomes below 60 percent of the area median income and 10,077 housing units affordable at 60 percent of area median income or below. This indicates a gap of nearly 7,000 units with rents affordable to households with incomes below 60 percent of the area median.

On the homeownership side, rising home prices and limited supply have put homeownership out of reach for many households. In 2013, 60 percent of all homes sold in the County sold for \$450,000 or higher, a price generally affordable to households earning at least \$100,000 or more. The majority of homes priced below \$450,000 are efficiency and one-bedroom condominiums which are more suitable for smaller households rather than larger households or families with children. While sales prices indicate some affordability for middle income households, condominium fees add to overall ownership costs and impact affordability.

### Future Housing Needs

A key part of developing an affordable housing policy is to understand not only the needs of existing Arlington residents, but also to consider the needs of future residents to ensure the County lives up to its values of diversity, inclusivity, choice and sustainability.

Household forecasts were developed for the period 2010 through 2040 using an age-cohort component method, along with independent forecasts of regional job and wage growth. These overall household forecasts were fixed to the County's forecasts prepared as part of the Round 8.2 Metropolitan Washington Council of Governments (MWCOC) cooperative forecasting process. The forecasts for the housing needs analysis include separate forecasts of household growth by household income (as a percent of AMI), household size, older adult-headed households, households with a disabled person, and tenure (renters

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<sup>16</sup><http://www.urban.org/sites/default/files/alfresco/publication-pdfs/413161-Housing-Security-in-the-Washington-Region.PDF>

versus owners). These forecasts are based on an assessment of demographic trends as well as regional job growth. The forecasting process includes separate analysis of working households (where forecasts are driven primarily by assumptions about regional job growth) and non-working households (where forecasts are driven primarily by assumptions about demographic change).<sup>17</sup>

**Forecasts of Household Growth by Selected Characteristics, 2010-2040\***

Household Type	2010	2040	2040	2010-2040	2010-2040
	No. of Households	No. of Households	Share of Households	Change	Percent Change
<b>All Households</b>	98,100	128,600	100%	30,500	31%
<b>Household Income</b>					
<30% AMI	10,100	13,800	11%	3,700	37%
30-60% AMI	10,100	13,800	11%	3,700	37%
60-80% AMI	9,000	12,000	9%	3,000	33%
80-100% AMI	9,900	12,300	10%	2,400	24%
100-120% AMI	9,100	12,200	9%	3,100	34%
120%+ AMI	49,700	64,500	50%	14,800	30%
<b>Household Size</b>					
1-person	40,500	52,500	41%	12,000	30%
2-person	31,700	42,700	33%	11,000	35%
3-person	11,600	15,000	12%	3,400	29%
4+-person	14,200	18,500	14%	4,300	30%
<b>Age of Householder</b>					
65 or older	12,300	21,500	17%	9,200	75%
Under 65	85,700	107,100	83%	21,400	25%

\*Numbers may not sum due to rounding.

Along with the housing principles, the analysis of current and future housing needs serves as the base for the County’s affordable housing goals, objectives and policies. Based on this review of past demographic and housing market trends, current housing shortages and affordability challenges, and anticipated household growth the County’s most pressing current and future housing needs include the following:

- **Rental housing for low-income and extremely low income households is needed to close the current housing gap and meet future needs.** Even with the County’s existing programs to preserve and create affordable housing units, the loss of MARKS and the failure of the market to produce new units affordable to lower-income households has created significant affordability challenges for this group which will only worsen in years to come without public investment. This group of individuals and families includes workers who serve the Arlington community and economy; the lower-wage jobs they work in will comprise a larger share of the region’s overall employment in the years to come. The supply of housing that is affordable to this group has declined sharply over the past decade. In addition, this is a population that generally includes households that often need direct financial assistance in order to afford their housing. Based on forecasts of household growth,

<sup>17</sup> The full methodology is available in the Appendix of the housing needs analysis report.

between 2010 and 2040, it is projected that the County will add 7,400 households with incomes below 60 percent of area median income, half of these households (3,700) will have incomes below 30 percent of area median income. Nearly 90 percent of these low-income households will be renters.

- **Families with children will need homes with two, three or more bedrooms.** Families with children make up a growing segment of the Arlington community. They are also more likely than other types of households to face affordability challenges and to have difficulty finding housing that meets their families' needs. Based on forecasts of household growth, the County is expected to add 7,700 households with three or more people between 2010 and 2040. While the County will continue to attract single-person households in large numbers, the number of larger households will increase at a slightly faster rate during the first decade of the forecast period. In addition, the number of homes with three or more bedrooms in the County has diminished over the past 13 years, leaving larger households particularly underserved.
- **The number of older adult households will grow substantially over the coming decades, and they will have a wide range of housing and service needs.** Based on household forecasts, the number of older adult households is expected to grow three times faster than the number of households headed by someone under age 65. The County is expected to add 9,200 older adult-headed households between 2010 and 2040. This group 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. Many long-term residents of Arlington will be entering retirement and many will want to remain in their community.
- **The growing number of persons with disabilities will need housing to enable them to live independently in the community.** Among the most vulnerable populations in Arlington are low-income people with disabilities. Between 2010 and 2040, it is anticipated that the number of households with a disabled person will increase by 3,900 households. These households include people with a range of disabilities, including physical, cognitive and self-care or independent living disabilities. This disabled population will have a variety of housing needs. Providing opportunities to this population to live independently is an important component to being an inclusive community.
- **Homeownership for middle-income households will be needed to create opportunities that have diminished in recent years.** Rising home prices over the past 12 years has made it impossible for low-income and more difficult for middle-income households to afford to buy a home in the County. The desire for homeownership remains strong, even among the Millennial population. In order for a range of households to have choices with regards to homeownership in the County, there is need for expanded homeownership opportunities for middle-income households and first-time homebuyers. According to the forecasts, between 2010 and 2040 the County will add 5,500 households with incomes between 80 and 120 percent of area median income.
- **Permanent and supportive housing is needed for homeless and at risk individuals and families to help promote well-being and self-sufficiency.** Based on recent counts of the homeless population, there are several hundred individuals and families in Arlington without a place to live. Some of these individuals are chronically homeless, and need intensive supportive services to help with health care issues, substance abuse and other difficulties. As the County grows and prospers in the future, it will be important to ensure that the most vulnerable of the community have a permanent place to call home along with services.

To meet these needs, Arlington County will plan for ways to increase the supply of housing, to encourage the production of particular types of housing at varying rent and price levels, and to provide services to the County's most vulnerable populations.

## Chapter 3: Affordable Housing Policy

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The Affordable Housing Policy responds to the current and future needs and is articulated in goal, objective and policy statements. Three broad goal areas aid in organizing the various policies into a framework which is further detailed by objectives that respond to these goals, and policies which will direct County efforts in fulfilling each objective.

The first goal relates to **housing supply** which is fundamental to addressing all housing needs. However, housing supply alone is not sufficient to ensure that the housing needs of households of all incomes can be met; the second goal addresses **access to housing**. And finally, it is imperative that as housing needs are addressed that these efforts contribute to a **sustainable** community. Appendix A presents the goals, objectives and policies without the narrative description provided in this chapter.

GOAL 1: Arlington County shall have an adequate supply of housing available to meet community needs.

Arlington County is committed to policies and programs that preserve and produce housing for all segments of the community, including those not adequately supplied by the market. These policies are designed to ensure there is sufficient housing available and accessible in Arlington County to meet the needs of the County's current and future residents. This includes low- and moderate-income workers and their families, as well as vulnerable populations including low- and moderate-income older adults, persons with disabilities, and the homeless and near homeless population.

### **Objective 1.1: Produce and preserve a sufficient supply of affordable rental housing to meet current and future needs.**

*The private market has provided sufficient rental housing for households with incomes above 80%. It is anticipated that the rental housing needs for households in this income range will continue to be met by the private market without public intervention. However, renter households with incomes under 60% AMI have been most underserved by the housing market. This group makes up 17% of households in Arlington, but as of 2013 only 9% of the housing stock (both CAFs and MARKs) was rental units affordable to households at or below 60% of AMI.*

*Greater rental housing opportunities exist for households with incomes between 60% and 80% AMI. However this segment has benefited by the rising rents of former 60% MARKs. The future outlook for this market segment is unclear and will need to be closely monitored. Rental housing affordable to households with incomes between 60% and 80% of AMI is likely to be provided through the private market as rents of former 60% MARKs rise and housing stock ages. In some cases there may be need for public assistance, such as County loans or other incentives, to preserve housing units affordable at 80% AMI.*

*Demand for rental housing in the future will be driven by local and regional increases in jobs. However, many of these jobs will be in sectors with low and moderate wages. Based on the forecast which factors in the aging of the population over time; in-migration and out-migration; household formation; and employment by industry. It is estimated that the County will need to add 21,000 net new rental units to the stock between 2010 and 2040 in order to meet projected demand for rental housing at all income levels.*

*By 2040 the County is projected to have 22,800 renter households with incomes below 60% AMI, or an increase of 6,300 households (from 2010) representing 17.7% of all Arlington households. This is similar to the current share of households at this income level. The trend in the decline of the number of MARKs affordable at 60% AMI suggests that the private market will have a limited role in meeting the housing needs of households with incomes below 60% AMI in the future. This implies that the housing needs of these households will be dependent largely on the supply of CAFs in the County.*

By 2040, 17.7% of the County's housing stock should be affordable rentals to meet the needs of renter households with incomes at or below 60% AMI. The demographic forecast indicate that to meet the needs of persons living in Arlington in 2040 22,800 affordable units will be needed. This need will be met by a combination of committed affordable units and market affordable units. The net number of units affordable to households earning up to 60% of the AMI needed to achieve the goal would be 15,800 (22,800 units less 7,000 current CAFs). Based on the County's past experience many of these units will likely come from the conversion of existing MARKs to CAFs, the addition of new CAFs on existing CAF properties, or the creation of new CAFs where the County land use policies encourage additional growth (i.e. transit corridors).

It shall be the policy of Arlington County to:

- 1.1.1 Encourage the construction and preservation of affordable rental housing through land use/zoning policy, financial and technical assistance.

*The County will review and revise (if necessary) preservation and production targets on an ongoing basis in light of the local demographic, economic and housing market conditions and obstacles to achieving those goals.*

*The General Land Use Plan, Zoning Ordinance and other regulations affecting land use and development will be used to encourage the production and preservation of affordable housing and to provide for a diversity of housing types and sizes consistent with projected needs and within approved land use categories, densities and development/use constraints.*

*Resources for affordable housing production will be generated through the site plan development process, as well as through a range of funding sources.*

*Arlington County will work proactively with state, federal, and other local governments, and the business community to expand and maintain its supply of affordable housing. This may include advocating for changes to federal and state laws, promoting regional-level planning for affordable housing, encouraging employer-assisted housing, expanding economic or regulatory incentives, or other initiatives.*

- 1.1.2 Prevent the loss of committed affordable rental housing.

*There are nearly 7,000<sup>18</sup> committed affordable (CAF) units in 70+ separate properties in the County. In order to maintain a sufficient supply of affordable rental housing the County must retain the inventory of CAFs to the extent feasible while continuing to support the development of additional CAFs.*

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<sup>18</sup> At the end of FY 2015 the County had 7,314 committed affordable units.



*The preservation of CAFs will be accomplished by extension of the affordability period for expiring CAF units..*

1.1.3 Make every reasonable effort to prevent the loss of market-rate affordable rental housing.

*For unregulated, unsubsidized rental housing, the County will pursue policies and partnerships to preserve as much market-rate affordable rental housing as possible, given constraints in authority and resources.*

*Based on market trends, the supply of MARKs affordable to households below 60% of AMI is projected to continue to diminish<sup>19</sup>, so the emphasis will be on preserving 60-80% MARKs<sup>20</sup> and ensuring long term affordability by converting MARKs to CAFs.*

1.1.4 Encourage and incentivize the distribution of affordable housing throughout the County.

*The County will use its financing and land use tools to encourage and incentivize the geographic distribution of committed affordable housing units. Program guidelines that support the development of new committed affordable housing will include mechanisms to incentivize the geographic distribution of committed affordable housing to achieve a distribution proximate to the forecast of housing affordable at 60% AMI. Appendix C “2040 Forecast of the Distribution of Housing Affordable up to 60% AMI” provides a map and table indicating the anticipated and desired distribution of affordable housing units (both MARKs and CAFs) by 2040 .*

*The construction of new committed affordable housing should be supported in areas that have a lower share of affordable housing (both MARKs and CAFs) and where existing County plans envision its future development. Supporting the preservation of market affordable units or the development of new committed affordable housing in these areas will mean that the County may have to invest more resources per unit to achieve this policy due to variations in property and land values within the County.*

*New or updated area or sector plans will address how these plans further the affordable housing goals and will aid in achieving greater distribution of affordable housing.*

1.1.5 Encourage affordability periods of 60 years or more for committed affordable rental projects where the County provides financial assistance.

*The County currently requires that CAFs remain affordable to low- and moderate-income households for a specified timeframe, generally between 30 and 60 years. Requiring longer affordability periods (i.e. 60 years or more) is an important way to prevent the loss of CAFs from the affordable housing stock. A key measure of the affordable housing inventory is the number of unit-years in the inventory. Unit-years measure both the number of units and the length of time that a unit will be affordable.*

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<sup>19</sup> In 2014 the County had 3,371 MARKs affordable up to 60% AMI.

<sup>20</sup> In 2014 the County had 12,281 MARKs affordable between 60% AMI and 80% AMI.

*Requiring longer affordability periods may require deeper subsidies, the appropriateness of which will be evaluated on a project-by-project basis.*

- 1.1.6 Incentivize affordability below 60% AMI in committed affordable rental projects.

*CAF rents are generally set to be affordable to households earning 60% of AMI, although some CAFs have rents affordable to households earning up to 80% of AMI. More than half of the households with incomes below 60% AMI have incomes below 30% of AMI.*

*The County will explore financial, regulatory and other strategies to encourage the production of CAFs that have rents affordable to households earning up to 30%, 40% and 50% of AMI, in order to meet future needs. Achieving affordability at lower income levels will require deeper subsidies, which will be evaluated on a project-by-project basis.*

- 1.1.7 Remove barriers to the production of moderately-priced rental housing, including non-subsidized housing.

*The ability to meet the rental housing needs of low- and moderate-income individuals and families depends on the overall supply of housing in the County. In order to increase the supply of non-subsidized as well as subsidized housing, the County will consider revisions to land use and zoning regulations and changes to the development review and approval processes that can reduce the overall cost of development and encourage more housing production. This will require consultation and collaboration with all stakeholders including the nonprofit and for-profit housing development community in order to ensure that the County is addressing key concerns.*

- 1.1.8 Encourage production and preservation of family-sized (e.g. 3+ bedroom) market-rate and committed affordable rental units.

*Analysis of housing needs suggests that about 40% of the net new rental housing will be needed for households with three or more people. This segment of the rental market is not sufficiently served by the existing housing stock, particularly low- and moderate-income, larger households. To ensure an adequate supply of housing for the County's growing number of families and larger households, the County will pursue financial and land use strategies to encourage production of affordable and market-rate rental units with three or more bedrooms.*

- 1.1.9 Produce committed affordable rental units within transit corridors consistent with the County's adopted land use plans and policies.

*New or preserved committed affordable housing will be developed consistent with the County's adopted land use plans and policies. Most of the affordable multi-family housing will be developed along or near transit corridors corresponding to the Primary Transit Network identified in the Master Transportation Plan. 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.*

- 1.1.10 Explore flexibility in housing types and residential uses in single-family neighborhoods.

*The County's land use policy to limit high density development to transit corridors means that affordable rental housing is located in these areas that support multi-family housing. Many areas of the county are not zoned for multi-family development and as a result do not provide rental opportunities for lower income households. Providing opportunities within single-family neighborhoods is a challenge that will require greater flexibility in housing types.*

*The County will explore zoning policies that allow and promote a wider diversity of housing and household types in single-family neighborhoods that help meet the need for changing definitions of families and households while maintaining neighborhood character and underlying zoning.*

## **Objective 1.2: Produce and preserve a sufficient supply of affordable ownership housing to meet future needs.**

*Based on analysis of needs, it is estimated that the County will need to add over 9,500 net new ownership units to the stock between 2010 and 2040. It has become increasingly challenging for households earning below 80% of AMI to find affordable homeownership opportunities. Demand for ownership units for households below 120% AMI is projected to be 2,700 units between 2010 and 2040, equivalent to 28.4% of new ownership stock. This is a segment of the market that will continue to be undersupplied without public policies to stimulate and incentivize production of lower cost ownership housing.*

**28.4 percent of new ownership stock added by 2040 should be affordable to households between 80% and 120% AMI.** Based on the forecast, 2,700 of the housing stock added would need to be affordable to this income range.

It shall be the policy of Arlington County to:

- 1.2.1 Incentivize the production of moderately-priced ownership housing through land use and zoning policy.

*The General Land Use Plan, Zoning Ordinance and other regulations affecting land use will be used to encourage the production of ownership housing affordable to households with incomes between 80 and 120% of AMI.*

- 1.2.2 Encourage production and preservation of family-sized (e.g. 3+bedroom) moderately-priced ownership units.

*To ensure a sufficient supply of housing for the County's growing number of families and larger households, the County will encourage production and preservation of family-sized ownership units through land use tools. These efforts will include working proactively with condominium developers. It should also include exploring potential expansion (e.g. bump-outs) or reuse of underutilized properties (e.g.. such as an alternative to reconfigure older commercial buildings) for affordable housing developments.*

- 1.2.3 Explore flexibility in housing types and residential uses in single-family neighborhoods.

*Due to Arlington’s limited supply of land and very high housing costs, it is increasingly difficult for moderate-income homeowners or prospective homeowners to purchase and maintain single-family homes in the County. Additionally, the changing composition of households and families is creating demand for different types of housing units to serve multi-generational households, older individuals living on their own, young working people, and other populations.*

*The County will explore zoning policies that allow and promote a wider diversity of housing types in single-family neighborhoods that help meet the need for changing definitions of families and households while maintaining neighborhood character and underlying zoning.*

## **GOAL 2: Arlington County shall ensure that all segments of the community have access to housing.**

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*Housing supply alone does not address all of the community’s housing needs. Enabling access to both market rate and affordable housing is a necessary component of addressing housing needs, particularly for very low- and extremely low-income individuals and families. In some cases, access to housing will require direct financial subsidies to individuals and families to help them pay for housing. In other cases, the County will provide outreach and education to ensure all residents, property owners, landlords, and others are aware of support available from the County, as well as federal and state programs that offer housing assistance. These policies are designed to aid the County in fulfilling its vision as a diverse and inclusive community where all segments of the population can access housing.*

### **Objective 2.1: Affirmatively further fair housing**

*Arlington County will promote non-discrimination and ensure fair and equal housing opportunities for all of its current and future residents. In addition to Federal laws that require non-discrimination in housing, the County is committed to promoting access to housing in order to promote diversity and inclusivity within the community.*

It shall be the policy of Arlington County to:

#### **2.1.1 Eliminate housing discrimination.**

*Through education and enforcement, the County will eradicate housing discrimination (as defined by the Federal Fair Housing Act), thereby increasing housing options available to all.*

#### **2.1.2 Allow for flexibility in the definitions of family and household for occupancy purposes.**

*In response to the changing composition of families and households, the County will consider changes to the Zoning Ordinance to allow for a broader definition of family and household for occupancy purposes. These changes will allow for nontraditional families, extended families and unrelated individuals (including older adults and persons with disabilities) to live together to reduce their housing costs and, in some cases, more efficiently access services.*

### **Objective 2.2: Ensure low- and moderate-income individuals and families can access housing.**

*Even if a sufficient supply of affordable housing is provided, extremely low- and very low-income individuals and families will have difficulty accessing housing due to the disparity between housing cost and actual*

income. In many cases CAFs created through the development process have rents that are still not low enough for the lowest income households. In addition, low-income individuals and families are most vulnerable to displacement and are most likely to be blocked from housing options as a result of leasing barriers. Finally, moderate-income households may face barriers to homeownership including lower credit ratings and ability to meet down payment requirements. Increasing access to housing for lower income households builds on the County's values of diversity and inclusivity.

It shall be the policy of Arlington County to:

- 2.2.1 Enable access to housing through direct rental assistance for households with incomes below 40 percent of the area median income.

*In order to enable access to housing for working families with children, households with persons over 65 years of age, and persons with disabilities, the County will continue its locally-funded Housing Grants program for Arlington residents. Both the Housing Grants Program and the Federally-funded Housing Choice Voucher program provide rental assistance to very low-income Arlington residents. These grants cover a portion of monthly rent, depending on household income, household size and rent amount.*

- 2.2.2 Avoid displacement of low-income residents out of the community during construction and redevelopment of CAF projects.

*When CAF projects involve the redevelopment of existing affordable housing, existing residents can face displacement. The County will require that all CAF projects include a plan for relocating residents within the community during the construction process. Whenever possible, families with children should be provided housing options within the same school areas where their children currently attend.*

- 2.2.3 For by-right projects<sup>21</sup>, encourage owners/developers to provide assistance to displaced tenants and provide County assistance to affected tenants.

*In the redevelopment of residential projects, low-income residents are often displaced. The County will proactively communicate with affected low income tenants and consider a range of resources and services that can be helpful in finding new housing.<sup>22</sup>*

- 2.2.4 Incentivize landlords to provide housing to individuals and families with leasing barriers.

*Some individuals and families cannot access housing because they have barriers that often result in being denied housing. These barriers can include a prior eviction, poor credit history, and insufficient income, among others. Addressing these leasing barriers is often critical in ending homelessness for individuals and families. The County will work with both landlords and prospective tenants to address leasing barrier issues.*

- 2.2.5 Provide assistance to create access to ownership housing for moderate- and middle-income first-time homebuyers.

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<sup>21</sup> Development projects that require no discretionary approval, and that have no public funding involved.

<sup>22</sup> This may be carried out by organizations or agencies on behalf of the County.

*Homeownership has become more difficult for moderate- and middle-income households, even for those with incomes as high as 120% of AMI. To increase access to homeownership among moderate- and middle-income households, the County can provide information and resources on first-time homebuyer and other moderate-income homeownership programs offered by the County, the State, the private sector and other sources. Nearly all of the moderate-income ownership stock in Arlington is comprised of condominiums. County efforts will focus on educating prospective homebuyers about the unique characteristics of purchasing and owning a condominium unit.*

- 2.2.6 Provide preference to Arlington residents and workers in leasing committed affordable housing units and home-buyer assistance resources

*Arlington has dedicated significant local financial resources to preserving and creating affordable housing. As a local government the County has a responsibility first to provide for the needs of its existing residents. Enabling those who work in the County to also live here also minimizes commuting between the region's jurisdictions, helping to reduce traffic, congestion, and reducing air pollution. The County will provide preferences for existing residents and persons working in the County when funding sources used allow for local preferences.*

### **Objective 2.3: Prevent and end homelessness**

**By 2040 the County will end homelessness.**

*The goals of the County's 10-year Plan to End Homelessness is to end homelessness. This will be achieved through access to affordable housing, improving incomes, integrated support services and prevention. While there may always be individuals and families who for many reasons become homeless, ending homelessness means averting the loss of a home whenever possible and getting those without a place to live into permanent housing as rapidly as possible.*

*The County has reduced the number of homeless persons counted in the Point in Time survey from 461 in 2011 to 291 in 2014, a 37% overall reduction. This reduction can be attributed in part to the County's successful efforts to house homeless individuals.*

**The County will reduce the number of homeless persons to 200 by 2020.<sup>23</sup>**

It shall be the policy of Arlington County to:

- 2.3.1 Use the best practice approach of housing first which places people experiencing homelessness into housing as rapidly as possible and provides wrap around services to help them maintain their housing.

*Vulnerable populations including children, homeless youth, the elderly or chronically ill, and veterans and the chronically homeless will be prioritized to receive needed housing and support services. Emergency shelter and other temporary housing will be provided to individuals and families in crisis, for who placement in permanent housing or other safe, housing options may not be feasible.*

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<sup>23</sup> As measured by the annual point in time count.



- 2.3.2 Provide permanent supportive housing (PSH) for persons with disabilities who are homeless or at-risk of homelessness.

*Dedicating a portion of CAFs to permanent supportive housing is a critical means to create housing opportunities for persons with disabilities who are homeless or at risk of becoming homeless, who often have incomes below 30 percent of the area median income. The target goal is to develop 425 PSH units; this number will need to be re-evaluated as the population increases and changes over the long term. The County is also committed to ensuring that sufficient rental subsidies and support services and case management are available to support PSH tenants in their units. These units will be critical to reducing the number of homeless individuals in Arlington County.*

- 2.3.3 Prevent homelessness through safety net supports and social services to enable residents to maintain their housing.

*The key to ending homelessness is preventing people from becoming homeless in the first place. Therefore, the County will adopt and strengthen policies and programs that help individuals and families at-risk of homelessness to maintain their housing. This includes the provision of emergency, prevention, and diversion resources that include short-term financial assistance, housing focused case management, financial literacy education, access to benefits, employment services, and mental health and substance abuse treatment.*

#### **Objective 2.4: Enable Arlington residents to age in the community.**

*The number of households headed by a person age 65 or older is forecasted to increase by 75% between 2010 and 2040, or three times as fast as the growth in the number of households headed by someone under age 65. The older adult population will have a variety of housing needs and preferences, and many will want to age in place (e.g. in their current homes) or in their communities. In order to promote a diverse and inclusive community, the County will adopt and strengthen policies that help Arlington older adults remain in the community building on Arlington's Elder Readiness Plan.*

It shall be the policy of Arlington County to:

- 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 County will pursue policies that increase the supply of affordable housing that is accessible to older adults. By increasing the availability of affordable, accessible housing, including greater flexibility in housing and household types, low-income older adults will have more options for aging in community. In addition, through existing and expanded programs, and through partnerships with the non-profit sectors, the County will help connect older adults with services that can either help them remain in their homes (e.g. transportation, home-modification services, access to senior centers, property tax relief, in-home care, nutrition, chore and homemaker services and other related services) or find suitable housing within the County.*

- 2.4.2 Incorporate universal design principles in new and rehabilitated housing to facilitate access for aging adults.

*Universal design refers to a broad set of approaches that are meant to produce buildings, products and environments that can be accessed by the widest range of people possible, including seniors..*

*Older adults with disabilities will have greater options if housing is built and redeveloped to incorporate universal design features.*

## **Objective 2.5: Enable persons with disabilities to live as independently as possible in the community.**

*The number of households in Arlington with a person with a disability is expected to increase by 43% between 2010 and 2040, nearly one and a half times faster than the number of households with no individuals with disabilities. The rise in the population with disabilities is related to the increase in the older adult population, which is more likely to have a disability. Affordable housing that has accessible features can increase housing opportunities for persons with disabilities.*

**By 2040 10% of all CAFs will be accessible to and occupied by person with disabilities.**

It shall be the policy of Arlington County to:

- 2.5.1 Provide support so that individuals with disabilities can live in community through a combination of affordable and accessible housing with linkages to services.

*The County will explore policies that increase the supply of affordable housing that is accessible to persons with disabilities, including supportive housing for persons with disabilities and special needs populations. Supportive housing combines housing and support services for the most vulnerable populations. Supportive housing types include group homes, transitional housing, supervised apartment living, congregate housing and supportive studios. By increasing the availability of affordable, accessible housing, including greater flexibility in housing and household types, low-income disabled persons will have more options for living independently in the community. Through existing and expanded programs, and through partnerships with the non-profit sector, the County will help connect persons with disabilities with services that can either help them remain in their homes or find suitable housing within the County.*

- 2.5.2 Use Committed Affordable (CAF) units to provide permanent supportive housing (PSH) for persons with disabilities.

*Dedicating a portion of CAFs to permanent supportive housing for persons with disabilities is a critical means to expanding housing opportunities. The County will evaluate the needs and how best to link eligible residents to housing units and services, and will develop strategies to build permanent supportive housing through the CAF development process. These units will provide a critical link in preventing homelessness among the population of persons with disabilities.*

- 2.5.3 Maintain a sufficient supply of committed affordable housing that is accessible to persons with physical and sensory disabilities.

*The County will require accessible units in new and rehabilitated housing to meet the needs of people with both physical and sensory disabilities. By 2040 10% of all CAFs will be accessible to and occupied by person with disabilities.*

## GOAL 3: Arlington County shall ensure that its housing efforts contribute to a sustainable community.

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*Arlington County's Affordable Housing Master Plan is designed to ensure environmental, economic and community sustainability.*

### **Objective 3.1: Ensure that all housing is safe and code compliant.**

*Safe and decent housing serves as a platform for positive outcomes for individuals, families and neighborhoods. Families need safe, code compliant housing to remain healthy. In addition to increasing the supply of and access to affordable housing, Arlington County is committed to creating and maintaining safe, healthy, well-maintained housing and neighborhoods for residents of all needs and income levels.*

It shall be the policy of Arlington County to:

#### 3.1.1 Fully enforce housing and property maintenance codes.

*Arlington County enforces various building and property codes that govern the quality of housing and the residential environment. Code Enforcement conducts exterior property inspections, interior inspections of electrical, plumbing and mechanical equipment and fire safety inspections. The Department of Human Services, Environmental Health Division provides monitoring, consultation and assistance to Arlington residents and property owners for the control of rodents and vectors.*

*The County is committed to fully enforcing all housing and property maintenance codes in order to ensure safe and decent housing. Property inspections will be carried out both proactively and in response to complaints.*

#### 3.1.2 Ensure that all Committed Affordable (CAF) housing is code compliant.

*Using the leverage of County investments, the County will ensure that all CAFs are code compliant and that affordable housing units meet higher standards for quality.*

#### 3.1.3 Foster greater awareness and understanding of tenant and landlord rights and responsibilities, and housing safety.

*The County will provide education and outreach to ensure that tenants and landlords are aware of rights and responsibilities and mechanisms for correction of violations.*

#### 3.1.4 Provide education and financial assistance to landlords and homeowners for the maintenance of low- and moderate-income housing.

*Housing occupied by low- and moderate-income households is more likely to suffer from safety and maintenance issues than housing serving higher incomes. As part of the effort to ensure safe and decent housing for all residents, the County will encourage adequate maintenance for market rate affordable housing developments through education and financial assistance to landlords and property owners.*

### **Objective 3.2: Promote affordable housing close to transit.**

*Arlington County has a long history of coordinated land use and transportation policies that encourage higher intensity development within transit corridors. Housing and transportation costs are both important in achieving overall household affordability in any given location. Given Arlington’s rich public transit system, locating affordable housing close to public transit aids lower income households in lowering overall living costs.*

It shall be the policy of Arlington County to:

#### **3.2.1 Coordinate transportation, land use and Affordable Housing Master Planning efforts.**

*The General Land Use Plan (GLUP) guides land use types and densities. The Master Transportation Plan (MTP) guides transportation infrastructure and services. Arlington County has long coordinated these two planning policies. To this end, changes in the GLUP and MTP and the development of area plans should take into account the impacts on the supply of all housing, but especially affordable housing, both CAFs and MARKs.*

#### **3.2.2 Ensure that committed affordable rental units have high levels of access to transportation options consistent with the Master Transportation Plan and transit-oriented development.**

*Arlington’s vision of transportation is a system that provides access to all users, to promote a high quality of life for Arlington residents and workers. The County will adopt and strengthen policies and programs to ensure that residents of CAFs have access to transportation options as outlined in the [Master Transportation Plan](#) and are able to benefit from the County’s successful transit-oriented development.*

### **Objective 3.3: Ensure environmental sustainability practices are incorporated into affordable housing developments.**

*Arlington has a long-time commitment to sustainability in community planning and development. With a focus on transit-oriented development, walkability, and green building, Arlington focuses on providing safe, accessible, healthy, and cost efficient housing for residents. Providing energy and water efficient homes contributes to overall housing affordability by lowering the costs of monthly utility bills. Opportunities for incorporating environmentally sustainable practices exist in the County’s existing affordable stock through renovations, as well as when new developments are planned. This focus on “affordable living” reduces ongoing costs for residents and landlords and aligns with Arlington’s sustainability goals.*

It shall be the policy of Arlington County to:

#### **3.3.1 Encourage energy efficiency in new, renovated and existing affordable housing to advance the goals of the Community Energy Plan (CEP).**

*Affordable housing can contribute towards the CEP goals when buildings are built/renovated and operated with energy efficiency in mind.*

3.3.2 Encourage water conservation in affordable housing.

*Installation of low usage water fixtures in affordable housing advances water conservation and can help to reduce housing costs by lowering utility bills. Encouraging low-impact development practices for the management of storm water runoff associated with new and existing housing projects can minimize environmental impacts.*

3.3.3 Encourage the conservation of natural resources by reducing or eliminating waste throughout the building's entire life cycle, including the development phase, the usage phase and the building's end-of-life stage.

*The County encourages recycling of construction and demolition-related waste material generated during site preparation and development, as well as prefers the use of durable materials made of certified sustainable materials during the construction, renovation or redevelopment of affordable housing units. Additionally, developers should collaborate with architects, urban planners and solid waste professionals to plan for and develop infrastructure designed for the efficient and convenient collection of recyclable materials onsite.*

3.3.4 Provide education to landlords, tenants and homeowners on energy efficiency, water conservation, recycling, and waste reduction activities.

*The County is committed to working with the affordable housing community to achieve our CEP and waste diversion goals and to further water conservation. To further these aims the County will provide outreach, education and technical assistance to residents, property managers and affordable housing providers.*

**Objective 3.4: Promote long term affordability and financial feasibility of Committed Affordable Units.**

*One measure of a sustainable community is the extent to which low- and moderate-income residents are able to find affordable housing and are able to remain in the County. A key mechanism to promote housing and neighborhood stability is to pursue strategies that promote long term affordability and financial sustainability of CAFs.*

It shall be the policy of Arlington County to:

3.4.1 Implement affordability restrictions for the maximum length of time that is feasible on a project-by-project basis.

*The County is committed to preserving CAFs by promoting long affordability periods (see policy 1.1.4). In order to ensure not only the long-term affordability but also the financial feasibility and sustainability of CAF projects, County staff will evaluate maximum affordability periods for CAF projects on a project-by-project basis, with the affordability period dependent on market and financing conditions, neighborhood and resident characteristics and needs, among others.*

3.4.2 Ensure financial feasibility in the underwriting of County loans for affordable housing.

*Arlington County's Affordable Housing Investment Fund (AHIF) has served for many years as an essential mechanism for increasing the County's supply of affordable housing. The rising costs of*

*acquiring and developing properties in the County have placed additional pressure on AHIF as the per-unit subsidy it provides has steadily climbed in recent years. Since AHIF operates as a revolving loan fund, it is critical that these loans are repaid in a timely manner. The County will perform its due diligence to ensure that all loans from AHIF support feasible projects that will allow borrowers to repay their debts.*

### **Objective 3.5: Ensure that the County’s affordable housing goals are integrated into other County plans and policies where appropriate.**

*Arlington’s Affordable Housing Master Plan should be consistent and integrated with other plans, particularly land use, transportation, economic development, and environmental plans and policies. By integrating affordable housing and other planning efforts, Arlington can build a more sustainable community and local economy.*

It shall be the policy of Arlington County to:

- 3.5.1 Integrate affordable housing goals and policies into County sector plans, economic development strategies, Master Transportation Plan and other County planning efforts.

*In order to provide a wide base of opportunities for lower income households and achieve a broader distribution of affordable housing; new or updated area and sector plans will address how these plans further the goals of the Affordable Housing Master Plan.*

*Affordable housing goals will be incorporated into other County plans. Policies adopted in economic development, transportation, land use and Affordable Housing Master Plans should be consistent and reinforcing.*

- 3.5.2 Consider affordable housing needs and goals when planning for major capital investment in new or redeveloping existing major community facilities, taking into account the neighborhood context. The County Board does not support the placement of stand-alone affordable housing in officially designated parks or existing natural areas.

*Arlington County Government develops a 10-year Capital Improvement Plan (CIP). The Capital Improvement Plan (CIP) is one of the most significant planning processes for Arlington County and Arlington Public Schools. This plan identifies the capital needs of the community over a specified period of time. This plan not only identifies the immediate needs but also seeks to capture long-term capital needs.*

*The Arlington Mill Residences with 121 affordable units was completed in 2014. This development was built in conjunction with the redevelopment of the Arlington Mill Community Center and provides an example of how housing and community facilities can be provided on the same site.*

- 3.5.3 Develop work plans and metrics to ensure implementation of affordable housing goals and to evaluate the success of implementation efforts.

*To ensure implementation of the Affordable Housing Master Plan, work plans and metrics will be developed. An Implementation Framework will outlines the strategies, tools and programs that will be employed to achieve the goals and objectives of this plan. A monitoring and evaluation plan will*

*establish indicators to evaluate progress on meeting the County’s housing goals and establish a reporting schedule.*

DRAFT

**GOAL 1: Arlington County shall have an adequate supply of housing available to meet community needs.**

**Objective 1.1: Produce and preserve a sufficient supply of affordable rental housing to meet current and future needs.**

*By 2040, CAFs will need to account for 17.7% of the County's housing stock in order to achieve a sufficient supply of rental housing that is affordable to households with incomes at or below 60% AMI*

- 1.1.1 Encourage the construction and preservation of affordable rental housing through land use/zoning policy, financial and technical assistance.
- 1.1.2 Prevent the loss of committed affordable housing.
- 1.1.3 Make every reasonable effort to prevent the loss of market-rate affordable rental housing.
- 1.1.4 Encourage and incentivize the distribution of affordable housing throughout the County.
- 1.1.5 Encourage affordability periods of 60 years or more for committed affordable rental projects where the County provides financial assistance.
- 1.1.6 Incentivize affordability below 60% AMI in committed affordable rental projects.
- 1.1.7 Remove barriers to the production of moderately-priced rental housing, including non-subsidized housing.
- 1.1.8 Encourage production and preservation of family-sized (e.g. 3+ bedroom) market-rate and committed affordable rental units.
- 1.1.9 Produce committed affordable rental units within transit corridors consistent with the County's adopted land use plans and policies.
- 1.1.10 Explore flexibility in housing types and residential uses in single-family neighborhoods.

**Objective 1.2: Produce and preserve a sufficient supply of affordable ownership housing to meet future needs.**

*2,700 ownership units affordable to households between 80% and 120% AMI will need to be created by 2040 to fulfill the forecasted need.*

- 1.2.1 Incentivize the production of moderately-priced ownership housing through land use and zoning policy.
- 1.2.2 Encourage production and preservation of family-sized (e.g. 3+bedroom) moderately-priced ownership units.
- 1.2.3 Explore flexibility in housing types and residential uses in single-family neighborhoods.



**GOAL 2: Arlington County shall ensure that all segments of the community have access to housing.**

**Objective 2.1: Affirmatively further fair housing**

- 2.1.3 Eliminate housing discrimination.
- 2.1.4 Allow for flexibility in the definitions of family and household for occupancy purposes.

**Objective 2.2: Ensure low- and moderate-income individuals and families can access housing.**

- 2.2.1 Enable access to housing through direct rental assistance to create access to housing for households with incomes below 40 percent of the area median income.
- 2.2.2 Avoid displacement of low-income residents out of the community during construction and redevelopment of CAF projects.
- 2.2.3 For private projects, encourage owners/developers to provide assistance to displaced tenants and provide County assistance to affected tenants.
- 2.2.4 Incentivize landlords to provide housing to individuals and families with leasing barriers.
- 2.2.5 Provide assistance to create access to ownership housing for moderate-income first-time homebuyers.
- 2.2.6 Provide preference to Arlington residents and workers in leasing committed affordable housing units and home-buyer assistance resources.

**Objective 2.3: Prevent and end homelessness**

- 2.3.1 Proactively pursue access to affordable housing for homeless individuals and families using an approach that centers on providing housing quickly. When temporary shelter is necessary as an interim step, provide individual housing-oriented services to move homeless persons to permanent housing as quickly as possible.
- 2.3.2 Provide permanent supportive housing (PSH) for persons with disabilities who are homeless or at-risk of homelessness.
- 2.3.3 Prevent homelessness through safety net supports and social services to enable residents to maintain their housing.

**Objective 2.4: Enable Arlington residents to age in the community.**

- 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.
- 2.4.2 Incorporate universal design principles in new and rehabilitated housing to facilitate access for aging adults.

**Objective 2.5: Enable persons with disabilities to live as independently as possible in the community. *By 2040 10% of all CAFs will be accessible to and occupied by person with disabilities.***

- 2.5.1 Provide support so that individuals with disabilities can live in community through a combination of affordable and accessible housing with linkages to services.
- 2.5.2 Use Committed Affordable (CAF) units to provide permanent supportive housing (PSH) for persons with disabilities.
- 2.5.3 Maintain a sufficient supply of committed affordable housing that are accessible for persons with physical and sensory disabilities.

**GOAL 3: Arlington County shall ensure that its housing efforts contribute to a sustainable community.**

**Objective 3.1: Ensure that all housing is safe and code compliant.**

- 3.1.1 Fully enforce housing and property maintenance codes.
- 3.1.2 Ensure that all Committed Affordable (CAF) housing is code compliant.
- 3.1.3 Foster greater awareness and understanding of tenant and landlord rights and responsibilities, and housing safety.
- 3.1.4 Provide education and financial assistance to landlords and homeowners for the maintenance of low- and moderate-income housing.

**Objective 3.2: Promote affordable housing close to transit.**

- 3.2.1 Coordinate transportation, land use and Affordable Housing Master Planning efforts.
- 3.2.2 Ensure that committed affordable rental units have high levels of access to transportation options consistent with the Master Transportation Plan and transit-oriented development.

**Objective 3.3: Ensure energy and water efficiency in affordable housing.**

- 3.3.1 Encourage energy efficiency in new and renovated affordable housing to advance the goals of the Community Energy Plan (CEP).
- 3.3.2 Encourage water conservation in affordable housing.
- 3.3.3 Encourage the conservation of natural resources by reducing or eliminating waste throughout the building's entire life cycle, including the development phase, the usage phase and the building's end-of-life stage.
- 3.3.4 Provide education to landlords, tenants and homeowners on energy efficiency, water conservation, recycling, and waste reduction activities.

**Objective 3.4: Promote long term affordability and financial feasibility of Committed Affordable Units.**

- 3.4.3 Implement affordability restrictions for the maximum length of time that is feasible on a project-by-project basis.
- 3.4.4 Ensure financial feasibility in the underwriting of County loans for affordable housing.

**Objective 3.5: Ensure that the County's affordable housing goals are integrated into other County plans and policies where appropriate.**

- 3.5.1 Integrate affordable housing goals and policies into County sector plans, economic development strategies, Master Transportation Plan and other County planning efforts.
- 3.5.2 Consider affordable housing needs and goals when planning for major capital investment in new or redeveloping existing major community facilities, taking into account the neighborhood context. The County Board does not support the placement of stand-alone affordable housing in officially designated parks or existing natural areas.
- 3.5.3 Develop work plans and metrics to ensure implementation of affordable housing goals and to evaluate the success of implementation efforts.

Market Affordable Housing (MARKs) and Committed Affordable Housing (CAFs) 2000-2013

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
MARKs up to 60% of AMI	19,740	14,924	14,989	11,475	10,428	9,875	7,302	7,228	62,83	6,685	6,840	5,298	5,050	3,437
CAFs	3,920	4,216	4,307	5,030	5,138	5,343	5,499	5,757	6,001	5,927	6,059	6,293	65,85	6,640
Total affordable units	23,660	19,140	19,296	16,505	15,566	15,218	12,801	12,985	12,284	12,612	12,899	11,591	11,635	10,077
All housing	9,0426	93,182	-	94,664	95,688	96,131	97,246	99,190	102,152	103,824	105,428	107,380	107,500	108,000
Share of housing stock that is affordable at 60% AMI	26%	21%	-	17%	16%	16%	13%	13%	12%	12%	12%	11%	11%	9%

Renter Household Income by Household Size and as a Percent of AMI, 2013

	Household Size				
	1 person	2 person	3 person	4+ people	Total
<30% AMI	4,748	1,946	741	1,626	9,067
30-49% AMI	1,877	1,765	756	1,096	5,494
50-59% AMI	1,493	519	316	247	2,575
60-79% AMI	3,369	1,579	404	682	6,043
80-99% AMI	3,923	2,151	360	306	6,740
100-119% AMI	2,940	2,188	451	392	5,971
120%+ AMI	5,971	9,657	2,252	1,237	21,696
<b>Total</b>	26,900	19,805	5,286	5,586	57,577

Source: 2010-2012 American Community Survey microdata file

## Analysis of current and future households by income and tenure

2010						
Household Income Range	Renter		Owner		Total	
Up to 60% AMI	16,500	16.8%	4,000	4.1%	20,500	20.9%
60% to 80% AMI	5,900	6.0%	3,100	3.2%	9,000	9.2%
80-120% AMI	12,300	12.5%	6,900	7.0%	19,200	19.6%
Over 120% AMI	20,900	21.3%	28,500	29.1%	49,400	50.4%
Total	55,600	56.7%	42,500	43.3%	98,100	100%

2013						
Household Income Range	Renter		Owner		Total	
Up to 60% AMI	17,136	15.9%	4757	4.4%	21893	20.3%
60% to 80% AMI	6,034	5.6%	3738	3.5%	9772	9.0%
80-120% AMI	12,711	11.8%	8138	7.5%	20849	19.3%
Over 120% AMI	21,696	20.1%	33890	31.4%	55586	51.4%
Total	57,577	53.3%	50523	46.7%	108100	100.0%

2040 forecast						
Household Income Range	Renter		Owner		Total	
Up to 60% AMI	22,800	17.7%	4,800	3.7%	27,600	21.5%
60% to 80% AMI	8,200	6.4%	3,800	3.0%	12,000	9.3%
80-120% AMI	16,600	12.9%	7,800	6.1%	24,500	19.1%
Over 120% AMI	29,100	22.6%	35,400	27.5%	64,500	50.2%
Total	76,600	59.6%	52,000	40.4%	128,600	100.0%

**Source:** US Census Bureau American Community Survey and George Mason University Center for Regional Analysis and the Center for Housing Policy  
*Numbers may not sum due to rounding.*

Forecasts of Households by Household Incomes

All Households by Household Income

Year	Income as a Percent of Area Median Income								Total
	<30% AMI	30-39% AMI	40-49% AMI	50-59% AMI	60-79% AMI	80-99% AMI	100-119% AMI	120%+ AMI	
2010	10,100	3,600	3,300	3,200	9,000	9,900	9,100	49,700	98,100
2020	12,300	4,300	4,200	3,700	10,600	11,000	10,400	55,800	112,200
2030	13,300	4,600	4,500	4,100	11,500	11,800	11,600	60,100	121,400
2040	13,800	4,800	4,600	4,400	12,000	12,300	12,200	64,500	128,600

Renter Households by Household Income

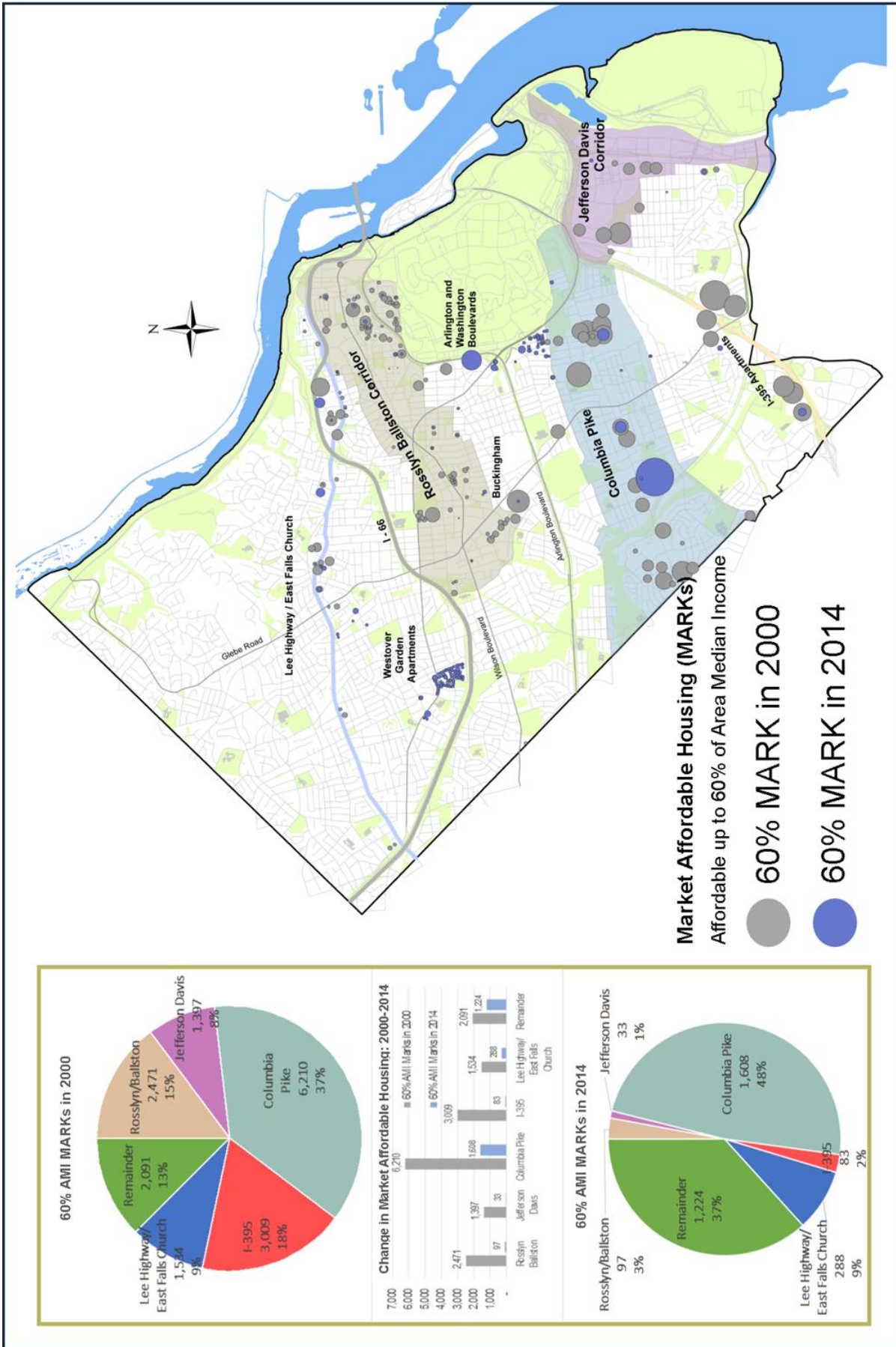
Year	Income as a Percent of Area Median Income								Total
	<30% AMI	30-39% AMI	40-49% AMI	50-59% AMI	60-79% AMI	80-99% AMI	100-119% AMI	120%+ AMI	
2010	8,700	2,900	2,400	2,500	5,900	6,600	5,700	20,900	55,600
2020	10,600	3,500	3,000	2,900	7,100	7,600	6,700	24,700	65,700
2030	11,500	3,700	3,300	3,200	7,800	8,200	7,500	26,700	71,600
2040	12,000	4,000	3,400	3,400	8,200	8,700	7,900	29,100	76,600

Owner Households by Household Income

Year	Income as a Percent of Area Median Income								Total
	<30% AMI	30-39% AMI	40-49% AMI	50-59% AMI	60-79% AMI	80-99% AMI	100-119% AMI	120%+ AMI	
2010	1,500	700	1,000	800	3,100	3,400	3,500	28,500	42,500
2020	1,700	800	1,200	800	3,500	3,400	3,700	31,200	46,500
2030	1,800	900	1,200	900	3,800	3,500	4,100	33,300	49,800
2040	1,800	800	1,300	900	3,800	3,500	4,300	35,400	52,000

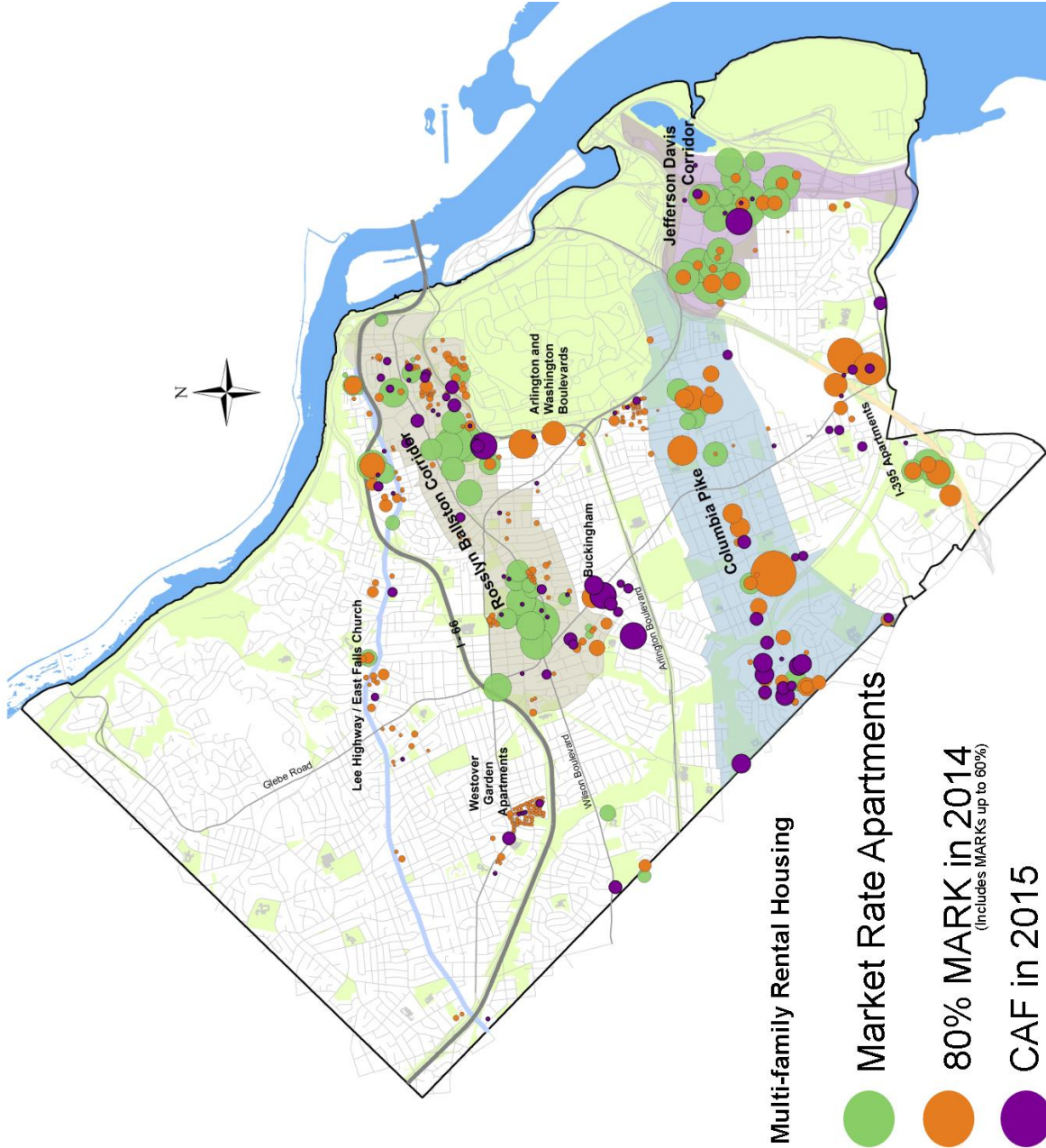
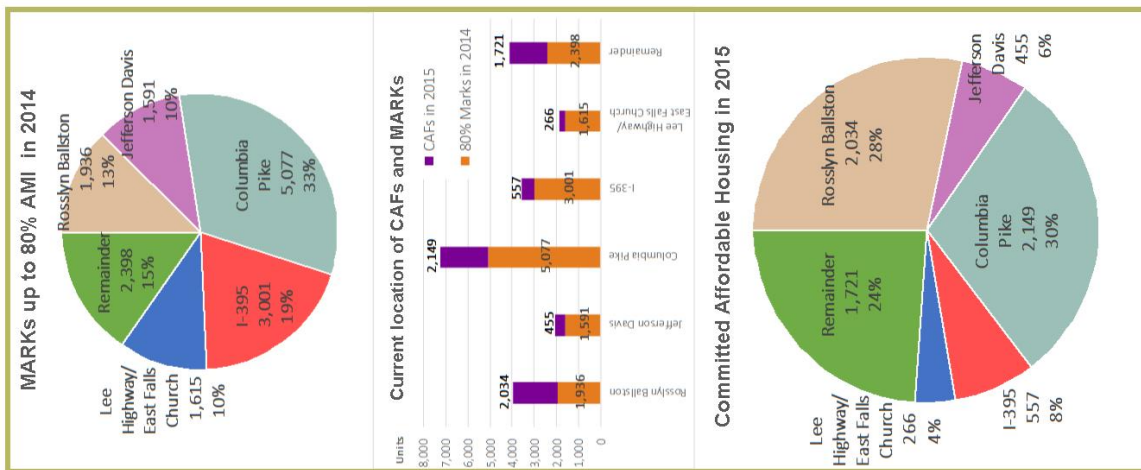
Source: George Mason University Center for Regional Analysis and the Center for Housing Policy  
 Numbers may not sum due to rounding.

Location of Market Rate Affordable Housing up to 60% AMI in 2000 and 2014

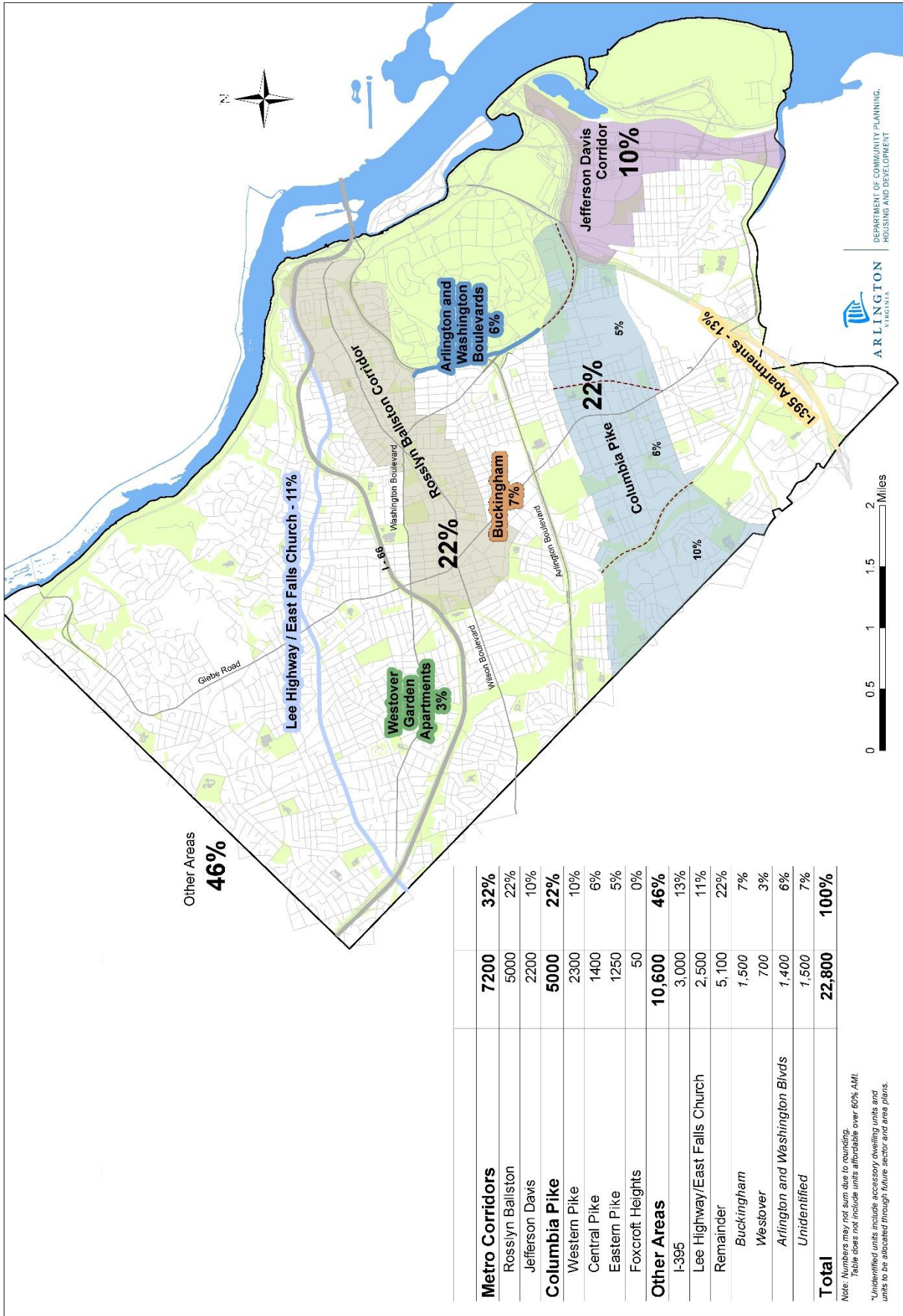




Location of Multi-family Rental Housing



2040 Forecast of the Distribution of Housing Affordable up to 60% AMI (MARKs and CAFs)





**Accessible Unit** – Housing units built in conformance to the International Code Council International Building Code specifications for Type A accessible units or meeting the Uniform Federal Accessibility Standards (UFAS). New housing units covered under the Fair Housing Act Amendments Accessibility Guidelines [FHAAG] must meet the following specific accessibility criteria – 1] public and common use areas must be readily accessible to and usable by people with disabilities; 2] all doors "designed to allow passage into and within all premises are sufficiently wide to allow passage by handicapped persons in wheelchairs" [24 CFR 100.205].

**Affordable Housing Ordinance** – Amendment to the Arlington County Zoning Ordinance adopted December 15, 2005 to implement affordable housing requirements for site plan approved projects. These provisions can be found in the Arlington County Zoning Ordinance §15.6.8. Affordable dwelling units for increased density within General Land Use Plan.

**Area Median Income (AMI) for Families** – The income at which half of the families of a particular household size have incomes higher and half have incomes lower. The US Department of Housing and Urban Development estimated the median family income for a family of four for the Washington Metropolitan Area for 2013 was \$107,500.

**Committed Affordable Units (CAFs)** – Units that – 1) are wholly owned by nonprofits, excepting any units planned to serve households with incomes above 80% of median family income; or 2) are guaranteed by agreement with the federal, state, or county government to remain affordable to low and moderate income households for a specified period of time through mechanisms such as site plan requirements, contracts with private owners, or Internal Revenue Service (IRS) regulations governing tax-exempt financing; or 3) received government subsidy to assist with the purchase.

**Comprehensive Plan** – The Code of Virginia requires all governing bodies in the Commonwealth to have an adopted Comprehensive Plan and for the local planning commission to review the plan at least once every five years. The Comprehensive Plan was established in order that Arlington County may remain a safe, healthy, convenient and prosperous community and an attractive place in which to live, work and play, with stable or expanding values and potentialities for growth and continued economic health. The purpose of the Comprehensive Plan is to guide the coordinated and harmonious development of Arlington County through the provision of high standards of public services and facilities.

Since its original adoption in 1960, Arlington's Comprehensive Plan has been continually updated and expanded and now comprises eleven elements including the General Land Use Plan, the Master Transportation Plan, the Storm Water Master Plan, the Water Distribution System Master Plan, the Sanitary Sewer System Master Plan, the Recycling Program Implementation Plan and Map, the Chesapeake Bay Preservation Ordinance and Plan, the Public Spaces Master Plan, the Historic Preservation Master Plan, the Community Energy Plan, and the Affordable Housing Master Plan.

**Condominium** – A housing unit in a multi-family building that can be owned individually. Individual ownership of a housing unit is combined with collective ownership of common property that is owned by an association of property owners.

**Cost Burden (housing cost burden)** – A household is designated as cost burdened when it pays more than 30% of its gross income for housing.

**Disability** – A person has a disability if he or she is unable to independently carry out one or more of the major life activities of walking, ambulating, eating, sleeping, breathing, seeing, hearing or thinking. (Source: Americans with Disabilities Act)

**Dwelling Unit** – An occupied or vacant house, apartment, or a single room that is intended as separate living quarters. One or more rooms designed, arranged, used or intended for occupancy by one family for living purposes and having separate cooking facilities, and separate entrance either by an exterior door, or common hall way, stair or entry way. (Source: Arlington County Zoning Ordinance)

**Family** – (a) An individual, or two or more persons related by blood, marriage or adoption, or under approved foster care;(b) A group of not more than four persons (including servants) whether or not related by blood or marriage living together and sharing living areas in a dwelling unit; or (c) A group of up to eight mentally ill, mentally retarded or developmentally disabled persons who are residing with one or more resident counselor(s) or other staff person(s) in a licensed facility. (Source: Arlington County Zoning Ordinance)

**Family-sized unit** – A housing unit with two or more bedrooms.

**First Time Home Buyer** – An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be used as the principal residence of the homebuyer.

**Green Building** – A structure designed to use resources efficiently and to minimize environmental impacts. There are several certifications, such as Earth Craft and LEED, that verify a building's environmental performance.

**Older Adult** – Sometimes also referred to as seniors. Some County programs are designed for the needs of this population, however the minimum age requirements vary according to each program. Minimum age for eligibility range from 55 to 65 years of age.

**HUD** – U.S. Department of Housing and Urban Development

**Homeowner** – An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

**Housing Affordability** – The ability for households to secure housing at a cost commensurate with their income such that they are not cost burdened.

**Household** – A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. (Source – U.S. Census Bureau)

**Housing Choice Vouchers** (formerly Section 8 Rent Assistance) – A federally funded rent assistance program for low income households. Households must meet income eligibility criteria. Each pays a minimum of 30% of income for rent. The Housing Choice Vouchers are administered locally by the Arlington County Department of Human Services.

**Housing Grants Program** – A County-funded rent assistance program serving low income working families, elderly persons and persons with disabilities. Rent subsidies typically reduce participant’s share of the rent to 40% of income.

**Housing Unit** – Same as dwelling unit. An occupied or vacant house, apartment, or a single room that is intended as separate living quarters. One or more rooms designed, arranged, used or intended for occupancy by one family for living purposes and having separate cooking facilities, and separate entrance either by an exterior door, or common hall way, stair or entry way. (Source – Arlington County Zoning Ordinance)

**Income/Household Income (Extremely Low, Lower, Very low, Low, Moderate, Middle)** – The amount of money that a household receives from all sources in a given year. Income thresholds are adjusted for household size and are revised annually based on the area median income.

Extremely Low-income	Below 30% AMI	\$32,760*
Lower-income	Below 40% AMI	\$43,680
Very Low-income	Between 30% AMI and 50% AMI	\$54,600
Low-income	Between 50% and 60% AMI	\$65,520
Moderate-income	Between 60% and 80% AMI	\$87,360
Middle-income	Between 80% and 120% AMI	\$131,040

\* Incomes in 2014 for a family of four

**Market Affordable Units (MARKS)** – Housing units that have market rents that are affordable to low- and moderate-income households by virtue of the age, location, condition and/or amenities of the property. These units are not regulated by the County or any other public agency, so there is no assurance that lower-income households live in these lower-rent housing units. In addition, there is no guarantee that these homes will remain affordable to lower-income households.

**Median Home Sale Price** – The midpoint price for all home sales, or all home sales of a specific type of housing (single family, townhome, condominium); such that half of homes sold have a higher price and half have a lower sales price.

**Ownership Unit** – A housing unit that can be sold as a single unit of housing allowing for the owner of the unit to also be the occupant.

**Permanent Supportive Housing** – Integrated permanent (rental) housing linked with support services for persons with special needs.

**Rental Assistance** – Financial subsidies provided by government to assist households in paying their monthly rent. Rent assistance programs in Arlington include the locally-funded Housing Grants program and the federally-funded Housing Choice Voucher program (formerly Section 8) and Housing Opportunities for Persons with AIDS (HOPWA).

**Renter Unit** – An occupied housing unit that is not owner occupied, including units rented for cash, and those occupied without payment of cash rent.

**Sector Plan** – A planning document resulting from a detailed planning process which examines a Metro Station area, usually within a larger County planning area such as the Rosslyn-Ballston Corridor or Jefferson-Davis Corridor. The plan makes specific recommendations on land use, zoning, transportation, utilities, urban design and community facilities. Such plans serve to guide development in the area under consideration and are used by citizens, property owners, the development community, staff, advisory groups and elected officials in the review of specific projects.

**Site Plan Projects** – In certain districts within the County’s Zoning Ordinance, a site plan option is available. This form of Special Exception allows more flexibility in development form, use, and density than that permitted By-right in a zoning district. Site plan districts are written to give the County Board flexibility to approve modifications based on the individual characteristics of each site. In each site plan district, there are standards set forth. Unless otherwise stated within the site plan district, all standards within site plan districts can be modified using Zoning Ordinance Section 15.6.7.A. The majority of site plan review proposals are for hotel, residential, office and mixed-use development in certain high density zoning districts and typically within the Metro Station corridors.

**Transit** – Any type of local public transportation (i.e., bus system, passenger rail, shuttle services, etc.)

**Transit Corridor** – A geographic band that follows a general directional flow or connects major sources of trips served by public transportation.

**Transit-oriented development** – An approach to physical development that maximizes access to public transportation by permitting greater residential and commercial density in proximity to transit infrastructure.

**Universal design** – The design of buildings and spaces so that they can be used by the widest range of people possible.

**Zoning or zoning code** – The Arlington County Zoning ordinance establishes and defines the land use regulations for all land in Arlington County. The Code of Virginia Title 15.2 Chapter 22 provides the basis for these land use regulation.

# Credits

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Arlington County thanks the following individuals and organizations for contributing to this project. This report could not have become a reality without the time and effort of numerous people.

## **Arlington County Board**

Mary Hughes Hynes, Board Chair  
J. Walter Tejada, Vice-Chair  
Jay Fiset, Member  
Libby Garvey, Member  
John E. Vihstadt, Member

## Affordable Housing Study Working Group

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