

Draft

Affordable Housing Plan

December 12, 2014

Chapter 1: Context for the Plan

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."

Background

Arlington County has experienced significant change over the past 40 years from a primarily residential suburb into a thriving urban community that is one of the anchors of Washington's regional economy. This transformation was accelerated by Arlington's commitment to support high-density development in its Metro corridors, which transformed the Rosslyn-Ballston and Jefferson Davis corridors from suburban strips into two of the most vibrant urban districts in the metro area.

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. From 2000 to 2013 Arlington County lost 11,000 market affordable housing units, primarily to rent increases. County leaders have long understood this challenge—Arlington's first affordable housing initiatives were enacted in the early 1970s, well before the construction of Metrorail and the rapid development of the last two decades. The County has maintained its commitment to supporting affordable housing since that time, establishing an affordable housing fund in 1988, a County housing policy in 1991, and its current Affordable Housing Ordinance in 2005.

The Affordable Housing Investment Fund (AHIF) is the County's main financing program for affordable housing development. Since its creation in 1988, AHIF has helped to create the majority of Arlington's affordable rental units that benefit low-income households. 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.

In 1991 Arlington County adopted a set of Housing Policy Principles, 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.

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.

The County's efforts have resulted in the production and preservation of nearly 7,000 housing units as Committed Affordable Units (CAFs) over the past 35 years.

Market forces continue to drive up prices for all types of housing in the county. This has had a particularly damaging effect on the County's inventory of market rate affordable units (MARKs), which are privately-owned units that are affordable to households earning less than 80 percent of the region's Area Median Income (AMI)¹. Between 2008 and 2013, the supply of MARKs in Arlington County decreased from about 23,000 units to 14,400 units, a 38 percent decline in just five years. Forecasts suggest that, by 2040, there will be just 6,500 MARKs remaining in the County, and that none of these units will be affordable to households earning below 60 percent of AMI.

The continued loss of affordable housing units in the County presents a threat to the County's ability to realize its vision as a diverse and inclusive community. Furthermore, the ongoing loss of affordable units makes it increasingly difficult for working people and families to live near their jobs, which creates a mounting challenge to Arlington's ability to maintain a strong and balanced economy.

Affordable Housing Principles

The Affordable Housing Plan 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, sexual orientations, abilities, and incomes to be fully engaged in the community. Housing affordability 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 to 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 directly contributes to smart growth and transit-oriented development that can reduce reliance on single-occupancy vehicles, traffic congestion, commute times and air pollution.

¹ As of 2014, the regional Area Median Income (AMI) for a family of four was about \$107,000; at this level, 80% of AMI is about \$86,000.

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

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.

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; this includes 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 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.

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.

Purpose and Structure of the Affordable Housing Plan

The purpose of the Affordable Housing Plan (AHP) is to clearly define the County's affordable housing goals and policies that will enable Arlington to respond to the current and future needs of residents of all levels of income in the county. The AHP is designed to support Arlington County's overall vision and is essential to the County's continued economic competitiveness.

The AHP is part of the Arlington County Comprehensive Plan, and is intended to support the Plan's goals and policies related to land use, economic development, transportation, public facilities, and the environment.

The Affordable Housing Plan is structured around Goals, Objectives, Policies, and Tools that support the County's vision and affordable housing principles. These are defined as follows:

- **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.
- **Tools** are the specific mechanisms, County departments, and funding sources that will facilitate the development and preservation of affordable housing in the County.

The contents of the Affordable Housing Plan form the basis for the Implementation Strategy, which is presented as a separate document. The Affordable Housing Plan will be updated as necessary; and should be reviewed at least once every five years.

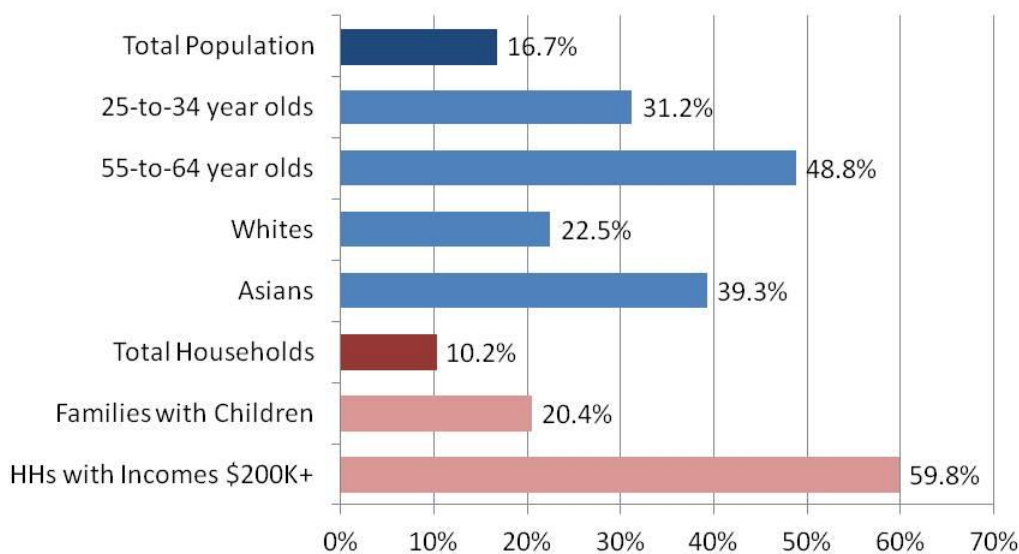
Chapter 2: Housing Needs Analysis

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 1948 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 senior 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 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.
- At the same time, 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.

Population and Household Change, 2000-2012 Selected Groups



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 average home sale price in Arlington increased by 140.3 percent while the average rent increased by 90.9 percent.

The number of homes—including both rental and homeownership—affordable to low- and moderate-income households has declined precipitously since 2000. 10,077 market rate affordable rental homes 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.

Primarily 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. Only a very 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 senior renters pay more than 30 percent of their income on housing, compared with 40 percent of all renter households. In addition, low-income senior households on fixed incomes face growing financial stress around rent and condo fee increases. Many seniors 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

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, and the homeownership market provides the greatest opportunities for higher income households and small middle-income households with a preference for multifamily housing.

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 16,990 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.

On the homeownership side, rising home prices and limited new 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 suitable for smaller households but may not be for larger households or families with children.

The County is mandated to plan for affordable housing to meet the current and future needs of its residents. 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 (<60% AMI) and extremely low income (<30% AMI) households is needed to close the current housing gap and meet future needs.** This group of individuals and families includes many workers who serve the Arlington community and economy, and the lower-wage jobs they work in will comprise a larger share of the region's overall employment in the years to come. This group of households faces the most stress associated with rent increases, and the supply of housing that is affordable to this group has declined sharply over the past decade. Based on forecasts of household growth, between 2010 and 2040, the county will add 3,700 households with incomes below 30 percent of area median income and 3,700 households with incomes between 30 and 60 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 shrunk over the past 13 years, leaving larger households particularly underserved.
- **The number of senior 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 senior 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 senior-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 2000 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.

Forecasts of Household Growth by Selected Characteristics, 2010-2040

Household Type	No. of Households		Percent Change
	2010	Change 2010-2040	
All Households	98,100	30,500	31%
Household Income			
<30% AMI	10,100	3,700	37
30-60% AMI	10,100	3,700	37
60-80% AMI	9,000	3,000	33
80-100% AMI	9,900	2,400	24
100-120% AMI	9,100	3,100	34
120%+ AMI	49,700	14,800	30
Household Size			
1-person	40,500	12,000	30
2-person	31,700	11,000	35
3-person	11,600	3,400	29
4+-person	14,200	4,300	30
Age of Household Head			
65 or older	12,300	9,200	75
Under 65	85,700	21,400	25
Disability Status			
With a disabled member	9,100	3,900	43
With no disabled member	89,000	26,600	30
Tenure (Rent/Own)			
Rental units	55,600	21,000	38
Ownership units	42,500	9,500	22

Source: GMU/CHP. Numbers may not sum due to rounding.

Chapter 3: Affordable Housing Goals, Objectives and Policies

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 segments of the community not adequately supplied by the market. These policies are designed to ensure there is sufficient housing available 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 seniors, 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.

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. Demand for rental housing will be driven by local and regional increases in jobs. However, many of these jobs will be in sectors with low and moderate wages.

The private market provides sufficient rental housing for households with incomes above 80%. Renter households with incomes under 60% AMI make up 17% of households in Arlington. As of 2013 only 9% of the housing stock was rental units affordable to households at or below 60% of AMI. By 2040 the County is projected to have 22,800 renter households with incomes below 60% AMI, an increase of 6,300 households.

The preservation and production of rental housing affordable to households with incomes between 60% and 80% of AMI will be facilitated primarily by land use and zoning regulations.

In order to meet the needs of renter households below 60% AMI the County will need 22,800 affordable units by 2040, 15,800 net new CAFs.

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 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 alternative and/or dedicated sources of funding.

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 housing.

There are currently 7,000 committed affordable (CAF) units in 70+ separate properties in the County. In order to maintain a sufficient supply of affordable housing the County must retain the inventory of CAFs to the extent feasible while continuing to support the development of CAFs.

The preservation of CAFs will be accomplished either by ensuring the extension of the affordability period for expiring CAF units or by replacing expired CAF units with new 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 will disappear by 2040, so the emphasis will be on preserving 60-80% MARKs and ensuring long term affordability by converting MARKs to CAFs.

The preservation of market-rate affordable rental housing can include both on-site and off-site alternatives. The County will consider models of replacement (e.g. unit-for-unit, bedroom-for-bedroom) in developing preservation strategies.

1.1.4 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.

Requiring longer affordability periods may require deeper subsidies in many cases which will be evaluated on a project-by-project basis.

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

CAF rents are generally set to be affordable to households earning 60% or 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 develop 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. Lower income levels may require deeper subsidies, which will be evaluated on a project-by-project basis.

- 1.1.6 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 collaboration with both the nonprofit and for-profit housing development community in order to ensure that the County is addressing key concerns.

- 1.1.7 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.

- 1.1.8 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 current transit corridors. 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.

- 1.1.9 Allow for flexibility in housing types and zoning in single-family neighborhoods.

The County's land use policy to limit density to transit corridors means that affordable rental housing is located in these areas that support multi-family housing. Vast areas of the county are not zoned for multi-family development and as a result do not provide 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 pursue land use and zoning policies that allow and promote a wider diversity of housing types in single-family neighborhoods that help meet the need for new definitions of families and households.

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. Projected demand for ownership units for households below 120% AMI 2,700 units between 2010 and 2040. 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.

Produce 2,700 ownership units affordable to households between 80% and 120% AMI by 2040.

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) market-rate 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 for affordable housing developments.

- 1.2.3 Allow for 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 structure 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 pursue land use and zoning policies that allow and promote a wider diversity of housing types in single-family neighborhoods that help meet the need for new definitions of families and households.

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

In addition to providing an adequate supply of affordable housing, Arlington County will adopt and strengthen policies that help extremely low- and very low-income individuals and families secure housing through direct subsidies, education and other assistance. These policies are designed to ensure that the County fulfills its vision as a diverse and inclusive community where all segments of the population can access housing. The means by which the County will ensure access to housing include a range of housing service programs.

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 structure 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 seniors 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 unaffordable to 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 to create access to housing 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 maintain a rental assistance 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 re-locating residents within the community during the construction process. Whenever possible, families with children should be provided housing options within the same school district their children currently attend.

- 2.2.3 For private projects, 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 often displaced. The County will proactively reach out to affected low income tenants and consider a range of resources and services that can be helpful in finding new housing.

- 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. 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-income first-time homebuyers.

Homeownership has become more difficult for moderate-income households, even for those with incomes as high as 120% of AMI. To increase access to homeownership among moderate-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.

Objective 2.3: Prevent and 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.

It shall be the policy of Arlington County to:

- 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.

The County will employ the Housing First model, whereby residents are provided with stable housing first while providing services to help individuals with employment, mental health, substance abuse, and other issues.

The County is committed to having temporary housing available to individuals and families in crisis. The goal of the County's homelessness policy, however, is to transition individuals and families to permanent housing quickly.

- 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. In addition to a physical housing unit, permanent supportive housing requires rental subsidies and case management. 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.

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.

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 seniors remain in the community.

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 seniors 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 seniors with services that can either help them remain in their homes (e.g. retrofitting services, property tax relief) 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 are inherently accessible to older people and to people with and without disabilities. 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 senior population, which is more likely to have a disability. Like the senior population, affordable housing that has accessible features can increase housing opportunities for persons 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 pursue policies that increase the supply of affordable housing that is accessible to persons with disabilities. 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. In addition, through existing and expanded programs, and through partnerships with the non-profit sectors, 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 homeless among the population of persons with disabilities.

- 2.5.3 Maintain a sufficient supply of committed affordable housing that are accessible for 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.

Arlington County's affordable housing plan is designed to ensure environmental, economic and community sustainability within the County. While these elements of sustainability are wide-ranging, they all lead to creating a County that can achieve its goals and support the needs of its residents and workers over the long-term and to ensuring Arlington's stature as a world-class community into the future.

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. Environmental Health 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 are 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 affordable 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 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 tools. The objective of the Affordable Housing Plan is to ensure conformance of housing to principles of transit oriented-development and to ensure that affordable housing remains a key component in transit corridors. 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 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 energy and water efficiency in affordable housing.

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 strives to provide safe, accessible, healthy, and cost efficient housing for residents. Providing energy and water efficient homes

helps residents afford their monthly utility bills. 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 Align energy use with Community Energy Plan goals in new and renovated affordable housing. *Arlington’s Community Energy Plan (CEP) was adopted by the County Board in June 2013 and is now part of the County’s Comprehensive Plan, guiding all decision making in Arlington. The CEP establishes a goal of reducing greenhouse gas emissions by 75 percent by the year 2050. This is a significant reduction and requires participation from all sectors of the community. In Arlington, nearly 25% of total energy use is in residential buildings. Specific emphasis on well-insulated buildings with high efficiency heating and cooling systems, efficient lighting, and ongoing maintenance in both new and renovated affordable housing will make homes more comfortable and reduce long-term utility costs. Generating electricity on-site (i.e., solar panels), where feasible, may be a viable options for reducing carbon emissions as well.*
- 3.3.2 Encourage construction of net zero energy affordable housing development. *A net zero energy building generates as much clean energy on-site as it uses in a year. Net zero energy buildings offer a solution for landlords and residents to eliminate the effect of increasing utility prices and a way to maintain long term housing affordability while meeting CEP goals.*
- 3.3.3 Require benchmarking of energy and water use in new and renovated affordable housing. Promote and support benchmarking of energy and water use in existing affordable housing. *Benchmarking measures the amount of energy and water that a building uses and compares it to past performance and to other buildings. Through these comparisons, a building can find expected and unexpected changes in energy and water use performance as one method to identify when equipment needs repair and when a building has opportunities for operational savings. Benchmarking also allows building owners to accurately assess savings from an energy or water efficiency project. By requiring benchmarking in new and renovated buildings, affordable housing can stay at peak performance, offering savings for landlords and tenants. The County will provide technical assistance to affordable housing properties to learn how to benchmark their buildings.*
- 3.3.4 Require the installation of ENERGY STAR and WaterSense products in all new and renovated affordable housing and promote the installation of ENERGY STAR and WaterSense products in existing affordable housing. *Both ENERGY STAR and WaterSense are U.S Environmental Protection Agency programs. ENERGY STAR is the symbol identifying energy-efficient products and practices. Products bearing the WaterSense label have been independently certified for high performance; and to save water, energy, and money. ENERGY STAR and WaterSense products will be installed in all new affordable housing units, and used whenever existing products are replaced during renovation. The County will encourage the replacement of products in existing affordable housing with ENERGY STAR and WaterSense products when they are replaced during the course of normal maintenance and operations. The installation of ENERGY STAR and WaterSense products will reduce ongoing energy and water costs for landlords and tenants.*
- 3.3.5 Provide education to landlords, tenants and homeowners on energy efficiency.

The County is committed to working with all segments of our community to achieve our CEP goals. AIRE staff attend numerous outreach events and work individually with residents, property managers and affordable housing providers. Housing and AIRE staff will work together to provide education through existing channels, as well as identify opportunities for utilizing community resources to provide education and outreach to landlords and residents on programs and actions they can use to save energy.

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, though, 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 the funds loaned from AHIF to developers is repaid fully and in a timely manner. As such, the County must ensure that all loans from AHIF are used to fund 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 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 Consider affordable housing needs and goals when planning for major capital investment in new or redeveloping existing major community facilities.

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

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

- 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 Plan, work plans and metrics will be developed. The County shall approve an Implementation Framework that 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

Glossary

Accessible Housing: 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]. These same properties must also meet additional features of adaptable design: accessible route into and through the dwelling unit; light switches, electrical outlets, thermostats and other environmental controls in accessible locations; reinforced bathroom walls to allow later installation of grab bars; and usable kitchens and bathrooms that allow enough space for wheelchair maneuverability.

Affordable Housing Investment Fund (AHIF): This program, funded by both federal HOME money and local funds, provides financial assistance for the acquisition, development, or rehabilitation of affordable housing for low and moderate income households or for housing-related services assisting such households. This is a competitive program that requires matching funds.

Area Median Incomes (AMI) for Families is the income at which half of the families of a particular household size have incomes higher and half have incomes lower.

CPHD: Department of Community Planning, Housing and Development

Committed Affordable Units: 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.

Community Development Block Grant (CDBG): CDBG is a federal program providing localities with funds that may be used to address the needs of low and moderate income residents through a variety of housing, neighborhood improvement and economic development activities.

DHS: Department of Human Services

Density Bonus: In 2001, the County added a 25% density bonus provision to its Zoning Ordinance. The bonus permits both market-rate and affordable units, with the income from the market-rate units designed to offset the cost of the subsidized units.

Disability: A person has a disability if he or she who 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)

Elderly Household: A family in which the head of the household or spouse is at least 55 years of age.

FY: County Fiscal Year: July 1 to June 30

Fair Housing Testing: A method of comparing how two persons of different protected classes (e.g., of different races) are treated by a housing provider under similar circumstances, all other factors being held constant. Court decisions have held that tests done under properly controlled conditions can be used as evidence of discrimination. There are two types of testing, targeted testing and random testing. Targeted testing is conducted in order to investigate a fair housing complaint or to determine if an agency that previously discriminated is still engaging in discriminatory practices. Random testing involves testing a sample of housing providers.

Fair Market Rents (FMR): The rent, including the cost of utilities (except telephone), as established by the Department of Housing and Urban Development for units of varying sizes (by number of bedrooms), that must be paid in the housing market area to rent privately owned, existing, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities.

Family: Two or more related persons occupying a housing unit.

Family-sized units are units 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.

Gross Floor Area (GFA): The total of all floors of a building as measured to the outside surfaces of the exterior walls and including halls, stairways and elevator/mechanical shafts. This area excludes areas within the building used for parking. In addition the County Board may exempt other areas and typically exempts storage in the basement and mechanical closets on balconies.

HOME: HOME Investment Partnerships Act (Federal law of 1990). HOME provides funds for programs involving: 1) acquisition, rehabilitation, and/or new construction of affordable housing; 2) rent assistance; and 3) homeownership assistance. Funds must be committed within specific time frames or HUD may recapture the money. HUD requires a match of 25-30% using local funds.

HOPWA: Housing Opportunities for Persons with AIDS program. This program provides federal funds for rent assistance and emergency assistance, e.g., homeless prevention for this population.

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.

Household: One or more persons occupying a housing unit.

Priority Households: Include families with children, elders and persons with disabilities.

Non-priority Households: Households with singles or related persons that include no children, no elders and no persons with disabilities.

Housing Assistance: Housing assistance includes both programs providing housing subsidies and programs providing housing units or beds. Housing subsidy programs include the locally-funded Real Estate Tax Relief and Housing Grants programs and the federally-funded Housing Choice Voucher program (formerly Section 8) and Housing Opportunities for Persons with AIDS (HOPWA). The housing units included are all renter and owner Committed Affordable Units. The housing beds are ones committed to serve persons with disabilities located in group homes or supervised apartments owned or leased by nonprofits.

Housing Choice Vouchers (formerly Section 8 Rent Assistance) is 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.

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 Need: "Serious housing need" is defined in the County's affordable housing goals as "those earning below 40% of median income who pay more than 40% of their income in rent." "Housing need" is defined in the 2002 Housing Needs Survey as "households at any income level paying over 40% of income for housing (rent or mortgage).

Housing Reserve Fund (HRF): The HRF uses private developer donations to help finance the acquisition of units to mitigate displacement of low income tenants and for apartment banking.

Housing Subsidies: Financial subsidies provided by government to assist households in paying their housing costs. 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). The Real Estate Tax Relief program assists low and moderate income homeowners through exemptions and/or deferral of real estate taxes.

Housing Unit: An occupied or vacant house, apartment, or a single room that is intended as separate living quarters.

Income, Extremely Low, Lower, Very low, Low, Moderate, Middle

Extremely Low-income	Below 30% AMI
Lower-income	Below 40% AMI
Very Low-income	Between 30% AMI and 50% AMI
Low-income	Between 50% and 60% AMI
Moderate-income	Between 60% and 80% AMI
Middle-income	Between 80% and 120% AMI

Large non-elderly projects: Defined as all projects, not reserved for the elderly, of 50 or more units.

MARKS: See "Market Affordable Units."

Market Affordable Units (MARKS) are lower rent units in the private market which receive no County assistance and for which the owners have made no commitment to retain as affordable in the future.

Determining the number of market rate affordable units is complicated because affordability varies, depending on family size and income compared to unit size and rent. MARKS are "affordable" based on paying no more than 30% of income for rent. The County has calculated the number of Rental MARKS for four income levels: 80%, 60%, 50% and 40% of HUD median family income. Committed Affordable Units are excluded from the MARKS totals.

Minorities: Includes Hispanic, African-American, Asian/Pacific Islander, Native American, Other Races and Multi-Racial households. Hispanics may be of any race.

Non-elderly projects: Defined as all projects not reserved for the elderly.

Owner Unit: A unit occupied by its owner.

Rent 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: Any occupied housing unit that is not owner occupied, including units rented for cash, and those occupied without payment of cash rent.

Section 8 Rent Assistance: See "Housing Choice Vouchers."

Site Plan Projects are developments not currently allowed by right in the Zoning Ordinance and/or General Land Use Plan (GLUP) that undergo a major public review and decision-making process to get formally approved by the County Board.