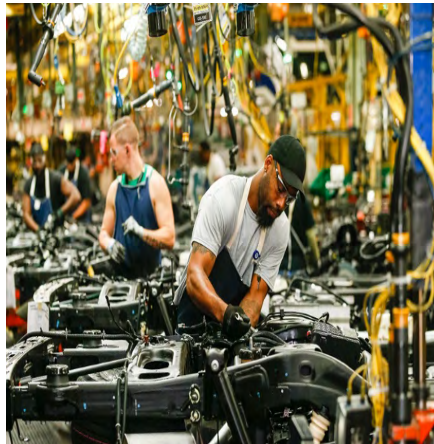


ARLINGTON HOUSING NEEDS ASSESSMENT



City of Arlington Office of Strategic Initiatives

City Hall, 101 W. Abram Street

Arlington, Texas 76010

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Final Report Prepared by:

JQUAD Planning Group

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-  Arlington Housing Authority
-  Arlington / Mansfield Independent School Districts
-  Arlington / Tarrant County Business Owners
-  The University of Texas at Arlington
-  Banking and Construction Industries, Apartment Owners, and Developers
-  Cities of Grand Prairie and Mansfield
-  Development Corporation of Tarrant County
-  Health Education Learning Project (HELP)
-  Housing Channel
-  NextDoor of Arlington and
-  Tarrant County Government

EXECUTIVE SUMMARY

What Are Arlington's Housing Needs?

The purpose of this section is to discover what impact Arlington's rapid growth is having on its housing market, its current supply of housing units, and to project the number of units needed. The approach used to project future housing needs starts by examining the demographic characteristics of existing residents.

Arlington, also known as "The American Dream City", has been featured in several national and local "Best City" publications highlighting Arlington's rapid economic expansion, sports entertainment attractions and cultural diversity. For these reasons, new residents are relocating to Arlington making it one of DFW Metroplex's most popular places to live.

To evaluate current and future housing market demand, the Housing Needs Assessment (HNA) utilized Envision Tomorrow software, as well as data obtained from the U. S. Census Bureau, American Community Survey, and the Comprehensive Housing Affordability Strategy (CHAS). Housing projections between homeowners and renters were compared from the period of 2018 to 2025.

According to the Texas Demographic Center. Arlington's population increased over 9% from 359,410 in 2010 to 392,692 in 2018 with an annual growth rate of 1.21 percent. There was a slight population increase of 4.6 percent from 2014 to 2018 compared to 4.4 percent between 2010 and 2014. This rapid population increase correlates directly with the overall economic growth that began in 2014. We can expect continued population growth at a rate of 1.55 percent, which calculates to 48,567 new residents, for an estimated population of 441,259 by 2025. On average, 6,938 new residents are projected to relocate to Arlington annually between 2018 and 2025.

The Balanced Housing Model (BHM) was used to analyze Arlington's existing housing supply, and to provide projections for housing needed by 2025 including the matches and mismatches by age, household income and tenure (rental or owner-occupied). The model was also used to conduct a capacity analysis of development potential and to forecast age and income cohorts. Using this information, the model projections were then used as a

basis to create a series of policy and strategic recommendations for a balanced, sustainable future housing supply along with targeted goals that can be used to determine Arlington's future progress in addressing future housing needs. Current and future housing needs of Arlington depends on the underlying economic conditions.

The Housing Needs Assessment (HNA) examines population, occupations, income, and employment data provided by the Texas Labor Market and the U.S. Bureau of Labor Statistics. Future housing needs were partially determined utilizing year 2040 population projections completed by the Texas Demographic Center which factors demographic change, mortality, fertility, and migration under the Cohort Component Population Projection Method.

The 2025 total housing demand is based on the actual income distribution of Arlington's residents. With this in mind, we add the total Projected Units at 30% Income Level for 2025 at all 7 income levels (160,974) and the total units needed to Replace Obsolete Units (2,908) and subtracted the 2018 Total Occupied Housing Units Affordable at 30% of Income (134,984) resulting in a total housing need of 28,898. It is expected that some of these units will likely be absorbed by the households with income ranges between \$15,000 to \$50,000 and \$100,000 to \$150,000 which are showing 7,494 more existing housing units than projected housing units, otherwise known as a surplus. By subtracting the housing unit surplus amount of 7,494 from the total housing unit's need of 28,898, the adjusted total of housing units needed is 21,404 by 2025.

The Balanced Housing Model (BHM) methodology factors in surplus and assumes that existing supply is partially utilized or consumed entirely by existing and new households before the 2025 population demands more new units based on a ratio of one new unit for each new household. The model also assumes that future housing needs will be heavily influenced by population growth and consumption by income ranges, which may fluctuate based on preferences regardless of income range. It is important to note that the model predicts housing units needed based on analytical data. Projections may increase or decrease depending on actual population, households, and economic change. More importantly, the model identifies factors that should be addressed by the City and private market in response to urgent housing needs and provides a basis for strategies to assist

in meeting the projected needs.

In projecting future population growth for Arlington, JQUAD utilized a model that relied on a specific group of publicly available datasets to determine a 2025 population of 441,259. However, it should be noted that using historic population data along with local knowledge of development patterns, the City of Arlington's internal projection shows an expected maximum population of around 423,000 at buildout.

SECTION 1: INTRODUCTION

Overview of the Housing Needs Assessment

The Housing Needs Assessment (HNA) combines an evaluation of housing supply and demand, economic trends, market, socio-economic and demographic data, with an analysis of neighborhood conditions, used to forecast future housing needs. Community engagement and identification of key Issues and opportunities to address those needs were also incorporated into the analysis. The Home Mortgage Disclosure Act analysis used to evaluate financial resources available for supporting housing and the Fair Housing Impediment Analysis provided insight into solving issues and opportunities to improve social equity and quality of life.

The Housing Needs Assessment identifies future housing needs, and policy options to encourage implementation of strategies and solutions that support future housing and economic development goals. The Needs Assessment aligns future housing demand for current and future residents with economic trends, household and population growth and yields data intended to guide investment and development decisions in housing and infrastructure needed to support future housing development.

The data in this document supports development and reinvestment decisions; provides guidance to the development process, product design, and financing options; informs government policy and regulatory changes to be evaluated as needed to implement goals; provides guidance in the interpretation and compliance with existing city, county, state and federal regulations; and recommends strategies to encourage future housing development and economic development needed to support housing growth, neighborhood stability and sustainability for current and future residents. Arlington's housing market has remained constant in spite of ongoing changes in the United States financial markets. New, single-family home sales have increased and/or steadied in the midst of financial tightening in both developmental and individual mortgage financing. Home sales and building permits issued reveal steady growth, with increases in number of units being built, and population increases that will be needed to support increases in housing units being constructed.

The Housing Needs Assessment is guided by the following goals and principles:

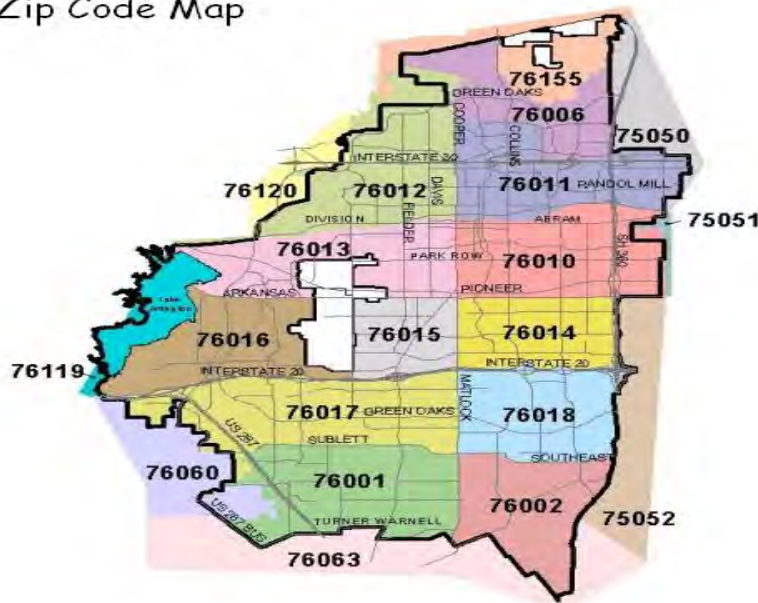
1. To determine current and future housing needs for the City of Arlington;
2. To maintain existing housing, neighborhood, and commercial corridor stability and reverse trends toward neighborhood decline with a focus on sustainability;
3. To understand existing housing characteristics, population trends, prioritized needs, development opportunities and the constraints on meeting housing demands;
4. To encourage diverse housing types, quality retail and commercial uses, priced to meet diverse community needs;
5. To define where and how housing development and neighborhood reinvestment should take place to foster economic opportunity and job growth;
6. To guide public policy and community discussion about planning and revitalization;
7. To encourage the sustained involvement and interest of stakeholders in the future development of housing in downtown, commercial corridors, entertainment districts and surrounding neighborhoods;
8. To predict future housing needs and determine where and how housing development goals can best be implemented;
9. To identify necessary resources to achieve implementation;
10. To increase interest in development by private developers, investors, and financial institutions.
11. To assist Arlington government officials in targeting reinvestment and formulating public policy.
12. To ensure that projected housing needs are realized and continue to support future population and economic growth.

Arlington Needs Assessment Study Area

The HNA includes study area boundaries and analysis of all census tracts and zip codes in Arlington, reflecting where affordability can be achieved based on household earnings in all income ranges.

Primary Area – All Zip Codes in Arlington Census Tracts

Arlington, Texas
Zip Code Map



Secondary Area – Tarrant County and Surrounding Cities



KEY FINDINGS – DEMOGRAPHIC AND HOUSING

Population - Population - Arlington has experienced positive trends in population adding nearly 12,746 new residents from 2015 to 2018. The total population of Arlington in 2018 was 392,462. A comparison of surrounding cities near Arlington reported populations of 191,104 for Grand Prairie, and 67,492 for Mansfield. Additionally, Tarrant County's population was 2,019,997 for 2018.

Households - Households - Arlington had 134,984 total households in 2018. Of the total households, 68.8 percent were family households and 31.2 percent were non-family households. By comparison, Grand Prairie had 60,503 total households of which 76.3 percent were family households and 23.7 percent were non-family households. Mansfield had 21,856 households of which, 81.1 percent are family households and 18.9 percent are non-family households. For Tarrant County, total households were 698,995 of which 69.9 percent were family households and 30.1 percent were non-family households.

Race/Ethnicity - Race/Ethnicity - The largest racial/ethnic group in Arlington were Whites, who accounted for 61.5 percent of the population. The second largest group was Hispanic, which accounted for about 29.2 percent of the population, followed by African Americans at 23.8 percent.

Income - Income - The median household income for Arlington in 2018 was \$58,502. Approximately 20% of residents in Arlington earn incomes between \$50,000 and \$74,999 and 22.5% earn incomes below \$35,000. Median home value increased substantially for Arlington from \$132,500 in 2010 to \$157,600 in 2018. As of 2019, the average home value in Arlington according to the Tarrant County Appraisal district was \$215,347. This means that home ownership is affordable to large segments of the populations but only 18% to 20% of the population can afford higher cost housing offered in the city, without being cost burdened.

Housing Units - Housing Units - The ACS estimated 146,962 total housing units in Arlington, rental and homeownership combined, with 60.3 percent identified as single-family, 38.2 percent multifamily, and 1.5 percent mobile home and other types. According

to ALN Apartment Data, multi-family housing developments of 5 units or more reflect an increase in 2018 and 2019 including 5 new and upcoming developments comprising 1,778 units permitted or under construction. According to data supplied by City of Arlington Planning and Development Services, multifamily housing developments of 5 units or more reflect a steady increase in 2018 and 2019 including 21 new and upcoming developments comprising a total of 3,791 units.

KEY FINDINGS – MARKET ANALYSIS AND HOUSING TRENDS

Market Analysis

The Market Demand Analysis focuses on Arlington’s housing needs as the primary market and compares housing availability, cost, and future demand for persons of all incomes in Arlington and in sub-market areas. The need for market rate housing, housing supported with public subsidies, public and private incentives were considered. A variety of housing needs for all income levels will be addressed including rental and homeownership, workforce, seniors, families, younger demographics, temporary housing for workers, daily in and out commuters, reinvestment, renovation, and repurpose development of existing housing and neighborhoods.

The Market Demand Analysis examines several factors that influence and measure the propensity to obtain housing in Arlington and secondary markets. This includes a range of housing options affordable to diverse incomes and providing a supply of housing to meet the needs of a growing economy and population. Meeting the housing demands of the workforce, market rate consumers, seniors, low- and moderate-income households, and others is critical. Recent economic trends, job growth, industry’s projection of housing needs for its workforce, product value, housing renovation, development of new housing, and financing are all significant factors that impact housing demand.

Housing Trends Analysis

Housing Units: According to 2014 – 2018 ACS 5-Year estimates, owner housing occupancy was 55.2 percent and renter occupancy was 44.8 percent. In 2018, rental housing was estimated at 60,407 units which was approximately 44.8 percent of the total occupied housing units in Arlington compared to 55.2 percent among owners. In 2018, it is estimated that 49,491 of all single-family units were owner occupied with mortgages and 25,086 estimated to be without mortgages. Seniors were the highest percentage among owners with approximately 48 percent of seniors 55+ reported as owner households. Comparatively, persons age 44 and below are the highest percentage of renters at approximately 63 percent of renter households. There is also an increasing demand for rental housing of all types.

Neighborhood and Housing Conditions: Neighborhood and housing conditions are less desirable in older areas of the city where there are concentrations of poorly maintained housing. Some obsolete multifamily federally subsidized housing built in the 1960s to 1980 cannot be economically or aesthetically improved without increasing rents. Costs to renovate would make housing unattainable for low-income populations who need affordable housing the most.

Owner Housing Price Range and Affordability: Owner units are needed for all income groups, especially persons with incomes of \$35,000 to \$50,000 needing housing priced between \$100,000 and \$200,000. The average income required to qualify for a mortgage based on home values of \$100,000 to \$200,000 is \$35,000 to \$62,000 annually in total household income. Additional subsidies to reduce the purchase price and provide down-payment and closing cost assistance to increase affordability will be needed for low- to moderate-income populations.

Single Family Unit Size: According to the qualitative data analysis, housing units intended to address future needs are most desired between 1,250 and 1,500 square feet, 3 bedrooms - 2 bathrooms. Based on the market preferences and affordability, smaller units are likely desired by seniors as well as younger demographics including single family, cluster housing, townhomes, duplexes, and units in mixed use developments. Larger units may be necessary to support families and extended family. Cost may be a factor for low- to moderate-income persons. Based on quantitative data from Arlington Board of Realtors, homes priced at \$200,000 and above are trending upward.

Rental Housing Units, Price Range and Affordability: A portion of single-family housing units serve as rental housing in addition to traditional multi-family rental units, particularly older units, and units without a mortgage. Apartment developments with 5 or more units were estimated to be approximately 46,328 according to ALN Apartment Data.

Housing Preferences: Underrepresented housing products in the market include rental units, more notably in and around downtown, along commercial corridors, in or near entertainment districts, and other special points of interest. Younger populations, empty nesters and persons considering entering the market expressed interest in living in these

settings. Potential homebuyers identified a need for quality single family ownership housing in the \$100,000 to 150,000 price range. The major obstacle in meeting this need appears to be the cost-effective ability to produce multifamily rental and single-family ownership housing in desired locations at a price affordable to those desiring the housing. Solutions include consideration of development and infrastructure incentives to supplement cost of land and development associated with development of multifamily, which enhances the feasibility for developments to be financed. Federal and state development and rental subsidies are needed to create a component of affordable units in market rate developments.

Repurposed Development and Redevelopment in Existing Areas - The Market Demand Analysis and community engagement process revealed two important considerations. Existing areas in the City of Arlington are experiencing decline and will require changes in development patterns and reinvestment in order to transition into areas where future housing needs can be realized. In some older neighborhoods and along commercial corridors, areas have lost much of their basic fabric, with quality development being replaced with a proliferation of vacant lots, obsolete housing, and commercial development. Redevelopment concepts could include an emphasis on increasing vertical height to make multifamily development more feasible along with infrastructure improvements that support increased housing densities. New housing products, financial incentives, development subsidies, and increased rental and home purchase assistance will be needed.

Economic Indicators and Population Growth – Economic indicators and population growth are not the only indicators of an increased need for housing. Industry leaders reported challenges in finding suitable and affordable housing for their workforce, including housing for temporary and specialized workforce. Over 60% of Arlington residents commute out of Arlington to surrounding cities for work which generally means Arlington housing is currently meeting their housing needs based on housing available and affordability.

Household Incomes and Consumer Preferences - In determining Arlington's future housing demand, the projection model assumes income dispersal among residents will not change significantly between 2018 through 2025. Additionally, the projected demand for housing, based on household income, may overstate the number of low and moderate-income units needed, for three key reasons. Seniors with assets but low annual incomes may own their homes; be unable to afford their home if they had to purchase today; and many

senior households are cost burden. Households may also double up so they can afford the housing unit. There are multiple factors within any given housing market that affect the demand for housing; some predictable and others unpredictable and not used by the model.

HOUSING NEEDS – BALANCED HOUSING MODEL FUTURE GROWTH PROJECTIONS

Arlington is now the third largest jurisdiction in the Dallas-Fort Worth-Arlington Metropolitan Statistical Area (MSA) and is no longer considered one of the smaller suburban towns in the middle of the MSA. The current population of Arlington is over 392,462 and is projected to grow to 441,259 by 2025. The City's economic base is diverse and receives national attention because of its professional sports teams and tourist attractions. The City, home to institutions of higher education including the University of Texas at Arlington, is experiencing record growth with 43,939 students enrolled in the spring semester of 2019 according to the Texas Higher Education Coordinating Board. Arlington's job growth is increasing, but at a slower rate in comparison to other communities in the area. Arlington's job growth was 2.7% for 2018 compared to a DFW MSA average of 3.2%. These growth trends are noteworthy since job growth and population are two of the most significant factors influencing housing needs. Arlington faces similar concerns that other metropolitan area face, including transportation, growth management, environmental issues, sustainability, as well as providing a range of housing alternatives for its residents. In determining future housing needs, several factors driving current and projected housing needs in Arlington were considered. Some trends differ from national trends.

Balanced Housing Model Methodology - To determine the projected future housing needs of Arlington's growing population, housing projections were influenced in part by incorporating data on current supply of rent and owner-occupied housing stock and demographic information including but not limited to household income, age, birth, and mortality rates. The Balanced Housing Model, developed by Fregonese Associates was used to project housing units needed to meet Arlington's demand by income range, structure, and size in the 5-year increment between 2018 and 2025. The model assumes there should be at least one housing unit for every household. Using the Balanced Housing Model, tenure

choices and incomes determine housing “need.”. That means in this model, “affordable” is not referring to low-income housing, but rather to the relationship between incomes and housing costs. The “30% rule” assumes that housing is only affordable for a household if it spends no more than 30% of their gross income on housing expenses.

The model’s approach was designed based on research which shows two variables — age of head of household (Age=A) and household income (Income=I) — demonstrated significantly stronger correlation with housing tenure than other variables, including household size. Fregonese Associates selected these two variables as the primary demographic variables for the model. In addition, household income is another key variable used to help determine the affordability component of housing needs. As expected, data gathered during research on model development showed that different Age/Income (AI) cohorts make significantly different housing tenure choices. For example, a household headed by a 53-year-old and earning \$126,000 is likely to make a different housing choice than one headed by a 29-year-old and earning \$43,000.

The data sources for the population estimates, people in group quarters, and occupied housing units were taken from the U.S. Census Bureau’s 2018 American Community Survey (ACS) data. The number of households in each AI cohort was calculated by utilizing ACS data to determine the percentages of households that are in the 28 AI cohorts (4 age cohorts and 7 income cohorts).

AGE RANGES	INCOME RANGES
<25	<15K
25-44	15K<35K
45-64	<35K<50K
65+	50K<75K
	75K<100K
	100K<150K
	150K

Balanced Housing Model Projection Basis - Based on increasing population, households, economic growth, job creation, unemployment, and average wage, the HNA projects an increased demand for both rental and owner-occupied housing. According to Payscale.com, as of July 2019 the average salary for Arlington was \$65,111, potentially affording homes at a price point of \$220,000 to \$260,000 and provides on average

approximately \$1,625 in income for monthly rent. Average hourly rate of pay is estimated at \$15.67 per hour, or \$32,593. The average income of \$35,593 will potentially afford homes at a price range of \$120,000 to \$140,000 and provides on average approximately \$890 in income for monthly rent. Approximately 20% of residents in Arlington earn incomes between \$50,000 and \$74,000 and 26% earn incomes below \$35,000. The Balanced Housing Model projects the following increases in housing units needed in Arlington.

Arlington Housing Projections - The housing supply and demand analysis for owner units in Arlington shows significantly less owner units compared to the number of households that can afford housing within the price ranges for all household income categories above \$35,000. This gap in supply of owner units within “upper” household income ranges reveals limitations in the availability of owner units needed to accommodate the price points of households earning 100 to 120 percent of median family income. For example, based on the Balanced Housing Model, in 2018 there was a deficit of approximately 3,531 units of owner-occupied housing for the \$35,000 to \$50,000 household income category, and by 2025 that deficit is projected to increase to 7,546 in that age range.

However, Arlington households needing housing (demand) by households in the \$0 to \$15,000 (12,600), \$50,000 - \$75,000 (27,365), and \$150,000+ (13,836) ranges far exceed the number of units within those affordability ranges (supply). Affordability gaps are significant within the household income categories below \$35,000. Persons in these income ranges have “extremely” and “very low” household incomes and the disparities of more units available than households who can afford such units are normal. Ownership opportunities within lower income ranges are likely cost prohibitive without some type of subsidy.

The housing supply and demand for renter units shows a significant gap in the supply of affordable renter units for “extremely” low and low-income households, those earning \$0 to \$15,000 and \$15,000 to \$35,000 in annual household income. This equates to 15,287 (supply) units affordable to those income ranges and 26,638 (demand) units needed to accommodate their affordability. Therefore, Arlington has a sizeable gap in the number of units affordable to household in these income categories needed to accommodate demand and affordability. Households are likely cost burdened paying more than 30 percent of household income for housing or experiencing other housing limitations. Based on the

Balanced Housing Model, approximately 11,387 units of renter occupied housing will be needed to meet the demands of household in the \$ 0 to \$35,000 income ranges by 2025. Approximately 28,898 total renter and owner housing units combined will be needed for all income ranges. However, an anticipated surplus of 7,494 reduces the need to 21,404 units.

Balanced Housing Model Projections for Total Housing Units by 2025

Housing Projections Summary



By 2025, Arlington projects a need of 28,898 total renter and owner housing units combined, however, 7,494 surplus units reduces this need to 21,404.



Renter households earning between \$0 - \$35,000 project the most units needed of any income category as this group has a 2018 housing shortage of 11,387 units.



By 2025, Owner households in the \$15,000 to \$35,000 income category project a surplus of 4,427 housing units. These units may be absorbed by households in other income categories.

Balanced Housing Model Projections for Housing Units Needed by Income 2025



By 2025, seniors will grow from 17 percent of all households in 2018 to 23 percent of all households, the largest growth of any age group.



The renter income category needing the most housing units is the \$15,000 to \$35,000 category which currently has a deficit of 1,198 housing units.



By 2025, Seniors project a need for 11,917 units, representing 56 percent of Arlington's total housing need for 21,404 units.

RECOMMENDATIONS AND STRATEGIES FOR ADDRESSING HOUSING ISSUES AND OPPORTUNITIES

Recommendations

The recommendations and strategies presented in Sections 6 - 8 are intended to address housing needs emerging from the housing market, demographic, economic and trends analyses. Recommendations were refined based on interviews, focus group sessions and surveys. The strategies and recommendations are based on four fundamental principles.

First, the recommendations are based on broad strategies that collectively address a wide range of physical, financial, development, economic, quality of life, policy and regulatory issues that potentially impact future housing needs.

Quantitative data collected from national, federal, state, and local sources and qualitative data gathered from community input of residents, industry, businesses, and other stakeholders, provided the basis for the recommendations reported in Sections 6 - 8. The recommendations focus on diverse types of housing development strategies needed to achieve future housing projections ranging from creating new development consistent with emerging development patterns in areas experiencing various levels of growth, increasing reinvestment, reversing decline and disinvestment, and strategies creating a greater infusion of resources to support sustainability.

Secondly, the HNA addresses needed improvements to the community's basic attributes of a clean and safe community, adequate delivery of government services, convenient access to quality retail and commercial services, development of affordable housing, recreation for all age groups, effective regulatory enforcement, and programmatic enhancements that ensure a reasonable quality of life for residents.

Third, the HNA identifies strategies aimed at ensuring future housing needs are met and recommends increased resources that can be dedicated to maintaining existing housing through innovative programming and increased federal, state, and local subsidies and

private investment. This includes partnerships between government, business, industry, and community with emphasis on cultivating and expanding community support.

Fourth, the HNA emphasizes that implementers and policy makers directing the implementation process and enacting housing policies make tough decisions relative to resource targeting, leveraging of resources, and the priorities and timelines associated with each recommendation outlined in the overall HNA.

Finally, the disparity between resource availability and existing needs, dictate that careful planning and consensus building be at the forefront of implementation to ensure that priority is given to the most critical issues facing the City of Arlington. These fundamental principles serve as a starting point for launching the implementation of the HNA. Implementation of strategies in response to key issues may require additional customization to address the specific needs in Arlington. Some actions and recommendations are a conceptual framework for addressing future housing needs and include prototypical best practice examples demonstrating how other communities have dealt with similar issues. Therefore, some recommendations will require further research, analysis, securing additional resources, and final program design by the City of Arlington for implementation.

Strategies

The strategies present alternative way of addressing key issues, opportunities, and recommendations. Strategies include policy, regulatory, housing products and programs that have proven to remove development constraints in other communities. Some strategies demonstrate alternative approaches for Arlington due to the unique characteristics and concerns relative to future housing needs in the city. It is important to note that the strategies are presented as options in the creation of an overall implementation plan that will serve as the basis for meeting future housing needs and sustaining existing housing and neighborhoods. Some strategies will need to be evaluated for incorporated in the City's 5 Year Consolidated Plan for 2020.

IMPLEMENTATION

Implementation - The Housing Needs Assessment recommendations are intended to guide implementation of actions and solutions identified in the report, in response to needs identified. The recommendations should be divided into categories of short-term, mid-term and long-term for purposes of estimating timeframes to carry out the implementation program. The categories and timeframes identified to guide implementation may vary depending upon resources required for implementation or public policy and regulatory changes that must be enacted before implementation can occur.

Short-term implementation actions should include evaluation of the recommendations contained in the report to determine fiscal impact, policy implications, and to what extent recommendations and timeframes for implementation should be adjusted to meet the needs of individual jurisdictions. Formal adoption of the Needs Assessment by the City of Arlington is recommended and will underscore the importance of this effort to those who must carry out the implementation.

The City of Arlington will be responsible for post-planning activities and determining the level of community involvement necessary for implementation. The strategies and recommendations of the report are intended to guide the implementation of the Plan. The stakeholders, including neighborhood residents, home buyers, businesses, industries, local school districts, institutions of higher education, and religious institutions should be encouraged to continue to provide leadership in refining the recommendations and transforming the planning area through implementation of the needs assessment and plan recommendations.

The initiatives and programs described in the HNA may require further study for implementation and in some instance, pilot programs can be used to further evaluate their potential application in individual jurisdictions. An evaluation and revision process should be considered providing for annual auditing of accomplishments and adjustments as needed to be successful.

SECTION 2: COMMUNITY ENGAGEMENT

Process – The Community Engagement process was designed to gather input on housing needs from a broad sector of the community. JQUAD initiated community engagement on July 25, 2019. The aim was a collaborative effort involving stakeholders in a series of strategic planning sessions involving city staff, interviews with stakeholders, and planning and visioning exercises with focus groups to determine their perspective of Arlington’s future housing needs. This included analyzing, problem solving, and identifying solutions relative to identifying strengths, weaknesses, opportunities, and threats perceived as impacting current and future housing needs.

Throughout the process the planning team solicited and received guidance for resolving issues and creating opportunities. City department representatives, housing and industry professionals, and other stakeholders including representatives from education, social and human services, industries, businesses, homeowners, and renters were asked to help identify housing needs. As part of the HNA process, JQUAD analyzed and refined issues and identified opportunities and preliminary strategies and policies for implementation. The community engagement process and strategic planning input provided a basis for the planning team to perform a Strengths/Weaknesses/Opportunities/ Threats (SWOT) Assessment on October 9, 2019. Focus group sessions were held during the process to receive input from specific segments of the community. Focus Groups included the Arlington Homeownership Fair held August 10, 2019; Arlington Area Industry Representatives held October 24, 2019; Arlington Housing Authority Clients held October 28, 2019; Arlington Board of Realtors held November 1, 2019; Health Education Learning Project and LGBTQ+ Representative on November 16, 2019. A city-wide voluntary survey was conducted utilizing an on-line Survey Monkey tool with 1,078 responses.

Housing Needs Assessment Community Outreach and Planning

Overview of Community Engagement Sessions – In July 2019, JQUAD Planning Group began an assessment of Arlington’s housing needs. This included an analysis of current market conditions, collecting data on existing housing, current and future needs and the identification of key issues. To enhance the secondary data collected, significant outreach was conducted to gather primary information from stakeholders throughout the City. Sessions were held with representatives from various sectors of the community citywide to gather feedback about the existing housing needs and the status of meeting those needs in Arlington.

Outreach sessions helped establish the priorities and preferences of current residents, elected and appointed government leaders and industry professionals. Organizations participating in the community engagement effort to date include:

- City of Arlington Office of Strategic Initiatives
- Arlington Board of Realtors
- Arlington industry stakeholders
- Developers, contractors and finance representatives
- County and City School officials for Arlington and Mansfield
- Community Housing Development Organizations (CHDO) and Affordable Housing Agencies
- Health Education Learning Project

The purpose of the outreach exercise were to: 1) involve a diverse group of residents and stakeholders in the housing needs analysis; 2) acquire knowledge of current housing in the Arlington; 3) learn more about what residents and stakeholders would like to see for the future. Each group was led through a series of questions using the Turning Leaf response card technology to collect answers in real time, followed by discussions of needs based on the responses. Those responses were collected and analyzed to provide an overview of the community’s needs and priorities to address current housing issues and potential for the future housing.

Surveys – Surveys were disseminated to focus group participants, residents and industry professionals combined with and market analysis data and public feedback from the forum and surveys provided a foundation for the formulation of recommendations.

Note: The completed survey results are provided in Appendix B of the report.

Survey Results – The following are key conclusions based on the survey responses:

Current Conditions. The first series of questions focused on the state of housing in the City of Arlington. It is abundantly clear that housing is a chief concern among stakeholders – not only the availability of new housing, as well as the condition of existing housing.

- Participants supported future housing needs including the building of additional housing units as well as rehabilitation of existing units.
- Fewer people agreed that the market is currently meeting the need of residents. Most either disagreed or strongly disagreed that the market is meeting demand.
- Most participants felt that housing availability a significant challenge.
- When considering which populations need housing the most, the collective response belonged to young workers and families needing “workforce housing” both current workers in Arlington and future residents who will settle in Arlington. Housing for seniors and households seeking affordable housing were also needed.
- Additional public input and survey information that is targeted toward these population segments will augment the perspective in this case. However, younger demographics appear to have a difficult time finding housing, according to community opinion.
- Respondents agree that Arlington has a substantial competitive advantage nestled between the growing metro areas of Dallas and Fort Worth.
- Respondents believe economic development efforts by Arlington have recruited numerous industries in the automotive and specialty manufacturing sectors. A sports and entertainment industry location and recruitment strategy has led to success

transforming the City of Arlington into a hub for sporting events, retail, and commercial services.

- Strong school systems have made Arlington and surrounding areas desirable community for families.
- The demand for new single-family housing is high throughout Arlington.
- Multifamily housing demand revealed diverse views. The majority of respondents (57%) felt downtown and the more urbanized areas of Arlington needed an increase in housing and could utilize multifamily options more so than existing neighborhoods.

Desired Future. Questions about the future needs delved into the types and qualities desired in Arlington. Once again, patterns have emerged from the participants' responses, as highlighted below.

- A large majority of respondents believed that single-family homes which can be purchased are needed in Arlington.
- Entry level to mid-range cost housing is the preferred option according to survey and forum participants. Respondents felt that homes under \$200,000 would best fit the current demand.
- Affordability is the key factor when looking for housing, according to participants. Though other priorities were chosen, finding a house that is affordable ranked at the top of the list.
- When looking at other housing characteristics, respondents felt that access to shopping and the downtown area, walkable neighborhoods, and access to public transportation were all important. However, access to shopping or a downtown district came in a close second on its own. This speaks to the importance of having a vibrant downtown, commercial corridors, and neighborhoods with diverse housing options.
- Younger demographic groups are an important consideration, especially as Arlington continues to diversify its' workforce for all sectors of industry in the area. Most think that the economic opportunities will be the main factor in attracting younger generations.

- When thinking about the challenges facing new homebuyers, the participants from the community believe that better technical assistance and services would be beneficial. This includes help with establishing and repairing credit, down-payment assistance, and goal setting and budgeting services. Financial empowerment tools are powerful incentives to attract and keep new residents.

Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis

SWOT Analysis Exercises were hosted by the City of Arlington's Office of Strategic Initiatives (OSI) on October 9, 2019, conducted by JQUAD, as part of a Housing Needs Assessment Strategic Planning meeting. City staff from various departments and other stakeholders were asked to participate in a work session to solicit their input on how the community's needs are currently being met relative to housing and neighborhoods and their vision for housing and neighborhoods in the future. We devoted a segment of the work session to the SWOT Analysis. During this process, participants were asked to summarize the **strengths, weaknesses, opportunities, and threats** in Arlington area relative to housing and neighborhoods as they view them.

The SWOT Analysis is a strategic planning method originally designed to evaluate the **Strengths, Weaknesses, Opportunities, and Threats** involved in a project or in a business venture. It involved specifying the objective of business venture or project and identifying the internal and external factors favorable and unfavorable to achieving that objective. The technique was credited by Albert Humphrey, who led a research project at Stanford University in the 1960s and 1970s using data from Fortune 500 companies.

In conducting the Housing Needs Assessment, we challenged stakeholders with the major objective of creating a strategic plan for meeting future housing needs and improving and maintaining housing and neighborhood stability. The SWOT technique was modified to meet our objectives of identifying the internal and external factors that are influencing the future housing needs and sustainability of current housing and neighborhoods. The SWOT components are defined as follows.

- **STRENGTHS** – Attributes of our current community that will be helpful to our achieving the objective. Strengths are internal attributes that are currently visible in communities. Generally, strengths can be defined by:

- What characteristics of the community's housing and neighborhoods give it a competitive advantage and account for its position as a preferred place to live given Arlington's place in the regional economy?

- **WEAKNESSES** - Attributes of our current community that are harmful to our achieving the objective. Weaknesses are internal attributes that are currently visible in communities. Generally, weaknesses can be defined by:

- What features and factors limit the ability of the community to reach its potential? What attributes of the community adversely impacts the retention of current residents in their neighborhood or housing where they reside and new residents and businesses to the city and its existing neighborhoods?

- **OPPORTUNITIES** - Attributes that are entering our current community, or we desire that they exist in our community that will be helpful to our achieving the objective. Opportunities are external attributes that may be at work but not yet be visibly influencing our community, or non-existent. Generally, opportunities can be defined by:

- What are the opportunities and actions that, if pursued, will enhance the long-term viability, competitiveness and sustainability of Arlington and the City's and Town's housing and neighborhoods?

- **THREATS** - Attributes that are evident, and concerns that are beginning to influence our current community. We perceive these attributes as harmful to achieving the objective. Threats generally began as external attributes that have a beginning origin outside the community or those somehow transferred to the community and may or may not currently be at work and visibly influencing the community. Generally, threats are defined by:

- What are the activities, public policies or events and issues that might adversely impact housing and neighborhoods? This could be in the form of a type of housing that the market is or is not yet creating or maintaining in the City.

SWOT Assignment instructions were provided to participants in advance of the session, requesting that each participant do the following.

1. Utilizing a digital camera, cell phone camera, or internet to provide three photographs that best represent their thoughts as to the Strengths, Weaknesses, Opportunities, and Threats relative to housing needs in Arlington. (A total of 12 photographs were requested, three for each of the four SWOT subject areas.)
2. Write a brief description of each photograph including what is depicted, the location, and thoughts as to why the photo(s) represents a strength, weakness, opportunity, or threat.
3. In selecting photo sites and writing descriptions, participants were asked to consider the following.
 - How can we use and capitalize on each Strength?
 - How can we improve each Weakness?
 - How can we exploit and benefit from each Opportunity?
 - How can we mitigate each Threat?

While there were variations in what participants listed as Strengths, Weaknesses, Opportunities, and Threats, there were by far more similarities than differences. Different participants listed the same attributes, but in different categories. For example, some listed transportation as a Strength and another transportation as a Weakness.

The SWOT Analysis is intended to gain insight into community concerns and consistent themes relative to meeting housing needs:

- ✓ What's most important and relevant in meeting housing needs and why?
- ✓ What concerns consumers relative to current housing needs and choices?
- ✓ What do people want to see change relative to housing?
- ✓ Why do existing residents stay in Arlington?
- ✓ Why are new residents attracted to Arlington?
- ✓ What's Arlington's competitive advantage?
- ✓ How can the Housing Needs Assessment support population and economic growth in Arlington?

Important Considerations:

Strengths and Opportunities focused much on the strategic location of Arlington between the Dallas/Fort Worth metropolitan areas, and the view that Arlington is a growing healthy economy comprised of a diverse workforce, quality of life, and quality education from elementary to college and trades.

Weaknesses and Threats primarily focused on Arlington's ability to meet future housing needs, to create and sustain housing that meets the growing demand of housing by 2025 and beyond and keeps pace with population, economic and job growth. Housing affordability and housing choice for all populations and demographics is a priority.

Goal - Creating a "**Market Niche**" that retains businesses and allows residents to live and invest in their community and attracts new persons to make Arlington their choice as a place to live, work and conduct business. The City of Arlington, in conjunction with its City Partners, is providing leadership in identifying future housing needs in support of creating a "Market Niche" that serves to retain businesses and residents to continue to live and invest in their community and attracts new persons to make the City their choice as a place to live, work and conduct business. One troubling statistic is that over sixty percent of Arlington residents live in Arlington but commute to work in surrounding jurisdictions. This suggest a high degree of current satisfaction with housing choices and supply. However, troublesome if we are unable to maintain Arlington's marketability as the place to live.

Summary of SWOT and Strategic Planning Responses

The SWOT Analysis and Strategic Planning Input Session drew the attendance and participation of several department designees, including the Police Department, Code Enforcement, Arlington Housing Authority, Planning and Development, Housing Channel, Development Corporation of Tarrant County, as well several employees of the City of Arlington. Attendees received an invitation several weeks prior to the session with instructions on how to complete a SWOT Analysis of which, 6 were completed and returned to JQUAD. The session was conducted at the City Hall Council Briefing Room located on the 3rd floor.

The following summarizes the responses of the SWOT Analysis.

Strengths:

- George W. Hawkes, Downtown Library
- Entertainment district
- New housing such as Viridian
- Community partners with innovative ideas
- Centrally located between Dallas and Fort Worth

Weaknesses:

- Age of single and multifamily housing stock
- Sidewalks do not connect especially downtown where more walking occurs
- Lack of affordable housing
- Unsightly yards and homes
- Lack of homeless shelters

Opportunities:

- Opportunity Zones
- UTA provides access to emerging skilled professionals
- Affordable senior housing
- New apartment developments near hospitals and entertainment districts
- Small business centers

Threats:

- Constructing middle housing options on infill lots
- Outdated or dilapidated properties may discourage new residential growth
- Rising cost of homes
- Rising land cost
- Robust workforce and competitive wages offered by surrounding cities

The following was presented, and participants were invited to engage in discussion as to whether they would consider each a Strength, Weakness, Opportunity, or Threat:

According to Arlington Board of Realtors, average home sales price for quarter ending September 2019 was \$244,097. In your opinion this would be considered?

Strength - Feedback was mixed. Most believed rising home cost are a result of a healthy housing market while some participants feared low income households will be unable to afford a new home in the current market.

AISD's latest overall grade was a "B". In your opinion this would be considered?

Participants largely considered the "B" grade an opportunity because Arlington ISD is considered a top tier school, even with a "B" grade. AISD may attract new residents to Arlington for education if improved to an "A" grade? There were few participants that believed the "B" grade is discouraging new growth.

Using Turning Point Software, attendees provided answers to the following questions using handheld clickers:

"Local and Regional Transportation"
In your opinion this would be considered?

Strength - 6%
Weakness - 50%
Opportunity - 28%
Threat - 17%

In your opinion this traditional retail center would be considered?

Strength - 33%
Weakness - 11%
Opportunity - 56%
Threat - 0%

“New state law prohibits city rules on nationally accepted building materials”

In your opinion this would be considered?

Strength - 12%
Weakness - 24%
Opportunity - 0%
Threat - 65%

Summary of Survey Responses

The **City-wide On-Line Housing Needs Assessment Survey**, available in English and Spanish, was posted on Arlington's website from July to December 2019, and distributed using "Nextdoor" a private social network for neighborhoods. Surveys were also distributed to focus groups for on-site completion at the August 10, 2019 Homeownership Fair. There were 1078 respondents to the survey, and included: 69 percent female, 75.3 percent white, 27.88 percent older than 65, and 34.75 percent earned between \$25,000 and \$75,000. Complete survey results are listed in Appendix B.

What does your community need most?

Better Roads/Sidewalks 49%

More Affordable Housing 36%

Better Public Safety 29%

What changes are needed to make your street/neighborhood a better place to live?

Increased neighborhood safety features 42%

Increased transportation options 38%

More walkable community 34%

Which of the following Residential Districts would you prefer to live in?

Residential Estate 52%

Neighborhood Mixed Use 25%

How satisfied are you with the quality of the housing you currently live in?

Very Satisfied 31%

Satisfied 34%

Somewhat Satisfied 18%

Arlington Housing Authority Online Survey to Clients

Which of the following best describes the type of housing you currently live in?

Apartment building with 1-4 floors 58%

Have you experienced problems finding a home large enough for your family?

Yes 50%

Have you experienced problems finding a home large enough for your designated housing choice voucher size? Choose from the following sizes

1 - 29%

2 - 29%

3 - 15%

Do you believe housing discrimination occurs in your neighborhood?

Yes 37%

Likely 23%

Unlikely 13%

No 28%

Have you experienced housing discrimination living in Arlington?

Yes 29%

No 70%

During the past three (3) years, how have the overall housing costs for your current home changed?

Increased a lot 44%

Increased some 34%

During the past five (5) years, have you looked for a new place to live?

Yes, looked for a home/place to Rent 55%

If you answered Yes to the previous question did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in?

Yes, 62%

Summary of Focus Group Response

Housing and Economic Survey completed by Industry Stakeholder, City Officials and Real Estate Professionals.

In general, do you think the economy is advancing, declining or neutral?

Advancing 85%

During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?

Prices will go up 36%

Prices will remain about the same 57%

What obstacles do applicants face in getting approved for a mortgage to purchase a home today?

Affording the down payment or closing costs 71%

Which topic do you believe requires the greatest focus?

Transportation 14%

Housing 21%

Economic development 36%

What types of housing is most needed?

Single family detached 29%

Apartments 29%

Condo/Townhouses 29%

Where in Arlington should new housing be located?

Downtown Arlington 57%

Housing and Economic Survey completed by Arlington Home Ownership Fair Participants.

Focus group participants at the Home Ownership Fair consisted 50% of residents between 25-45 years old, earning \$25,000 - \$50,000.

Which represents the most important reasons you decided to live in your neighborhood?

Affordability of Housing 30%

Nearby schools for children/grandchildren 15%

What does your community need most?

Better Housing/Affordable Housing/Housing Rehab 42%

During the past three years, how has housing cost for your current home changed?

Increased 81%

SECTION 3: MARKET DEMAND AND HOUSING TRENDS ANALYSIS

The Housing Needs Assessment (HNA) evaluated current demand for various types of housing and price-points in the Arlington housing market and provided a basis for developing projections for future housing needs. Utilizing Census and Home Mortgage Disclosure Act data, population projections, economic trends, data on home sales and rental housing, the Housing Needs Assessment compared housing supply with the demands of current householders. The analysis also includes current and future demand for different types of housing in Arlington. The Housing Market Analysis evaluated optimal rental cost and purchase price levels and expected absorption rates for categories of housing.

The Market Demand and Housing Trends Analyses focused on the primary market of Arlington with some comparisons to data for secondary markets comprised of surrounding cities and Tarrant County. This was important in determining the extent to which the local market is influenced by surrounding markets near Arlington, and where recommendations of the HNA should be applied to occurrences in the secondary markets. To make those determinations, the analysis evaluated data for Arlington, and performed comparisons with data for Tarrant County and individual jurisdictions near Arlington.

The Market Demand Analysis is derived from the relational evaluation of four components: market demand, population projections, housing trends, and economic trends. The market analysis also focused on the primary market in relationship to secondary markets in Grand Prairie, Mansfield, Hurst, Euless, and Bedford (HEB), while considering the implications of current trends of the economy, the tightening of credit markets, and incomes of populations including the demand for rental and home buyer assistance to low- to moderate-income populations.

MARKET DEMAND ANALYSIS

The Market Demand Analysis concentrated on housing needs of the City of Arlington as the primary market, with a comparison of housing availability, cost, and future demand for persons of all incomes in sub-market areas. The correlation between housing trends and economic trends is an important factor in determining if the supply of housing will support economic and population growth. Market rate housing, housing supported with public subsidies, and public and private incentives are considered. A variety of housing needs for every income category will need to be addressed including rental and homeownership, workforce, seniors, families, younger demographics, temporary housing for workers, daily in and out commuters, reinvestment, renovation, and repurposed development of existing housing and neighborhoods.

The Market Demand Analysis takes into consideration several factors that influence and measure the propensity to obtain housing in Arlington and secondary markets including Tarrant County. This includes a range of housing options affordable to diverse incomes, a supply of housing to meet the needs of a growing economy, meeting the housing demands of the workforce, market rate consumers, the special needs of seniors, low- and moderate-income households, and others. Recent economic trends in the study area, job growth, industry projection of housing needs for its workforce, product value, housing renovation, development of new housing, and financing are all significant factors that impact housing demand.

Arlington's housing market has remained constant in spite of ongoing changes in the United States financial markets. New, single-family home sales have increased and/or steadied in the midst of financial tightening in both developmental and individual mortgage financing. In Arlington and in most of the secondary markets home sales and building permits issued reveal steady growth, increases in number of units being built, and population increases.

Input from the community engagement process also suggests that consumer preferences for certain types and price-points of housing are important factors in forecasting housing demand, and the demand for quality, affordable rental units. Market, economic, workforce data, and trends collected as part of the analysis supports the need for increased emphasis on rental housing.

The results of the analysis are presented in two segments:

The first is the demand for housing based on “normal” development patterns in the market areas. This analysis focuses on the following issues:

- The amount of housing being absorbed in the market area
- The type of housing product that is best to offer
- Estimates of the target size of units, bedroom, and bathroom count
- Target price ranges for purchasing new single family and rental cost for rental housing

Second, the Housing Needs Analysis addresses obstacles faced by the housing market and the study areas and how these factors will likely affect the housing market in the future are as follows:

- Financial considerations
- Impact of mortgage financing;
- Affordability:
- Development regulations;
- Funding for development; and
- Rental assistance

A. Market Area

1. Study Area

The study area boundaries for the needs assessment and market analysis are census tracts within Arlington, reflecting areas where affordability can be achieved based on an individual's income in all ranges. This included persons and households earning median income or higher, and persons with incomes designated as low- to moderate-income, defined by HUD as persons and households earning eighty percent or below the median income, and paying no more than thirty percent of their household income for housing expenses.

2. Market Area

The needs assessment is based on the primary market area of Arlington within which the rental, purchase or sale of housing affects the price or volume demanded of housing as a commodity. The market analysis examines the housing needs of persons likely to obtain housing within the Arlington market as well as secondary markets in Tarrant County, and individual incorporated and unincorporated jurisdictions in and around Arlington. The Arlington Market Area has a regional appeal and factors driving demand for housing is not limited to economic trends, cost, and availability influencing demand solely from within the boundaries of the study area. Some influences and considerations include in and out commuters, housing availability in adjacent markets, housing in specialty districts, housing demands of college students, seasonal and temporary workforce, and persons living outside of the primary market who consider Arlington appealing relative to their housing needs. The Market Area is divided into two segments, a Primary Market Area of Arlington, and a Secondary Market Area that comprises a larger geography that includes demand from potential home buyers and renters living outside the boundaries of Arlington. The boundaries are defined by a Primary Market Areas from 0 to 2 miles and Secondary Market Areas from 0 to 5 and 0 to 10 miles.

B. Market Demand

The demand for housing in the study area is based on the likelihood that new residents will choose to move to the community, existing residents will continue to live in this market, will rent or purchase new and existing housing, or will drive demand for new housing for rental and purchase, or rehabilitation of existing homes already in homeownership. Several variables were considered including population projections, economic trends, home values and rental housing sales, foreclosures, vacancy status, cost and affordability, and occupancy characteristics and overcrowding. Growth is also based on the construction of new housing units to meet purchase and rental demand. These trends provide a glimpse of consumer perceptions of the area's attraction to home buyers and renters, and their preferences for different housing products and locations. The analysis of demand is also based on development and redevelopment prospects in existing areas.

SINGLE FAMILY HOUSING DEMAND

According to the 2018 American Communities Survey 5-year average – U. S. Census, median home value increased significantly in Arlington from \$132,500 in 2010 to \$157,600 in 2018. As of 2019, the average home value according to the Tarrant County Appraisal District was \$215,347. The adjacent cities also experienced growth as the median home value for Grand Prairie increased from \$123,400 to \$151,300 and Mansfield increased from \$183,200 to \$235,300. This increase trend in median home value was true for Tarrant County as well, with a median home value of \$134,900 increasing to \$170,300 in 2018.

Median Home Values

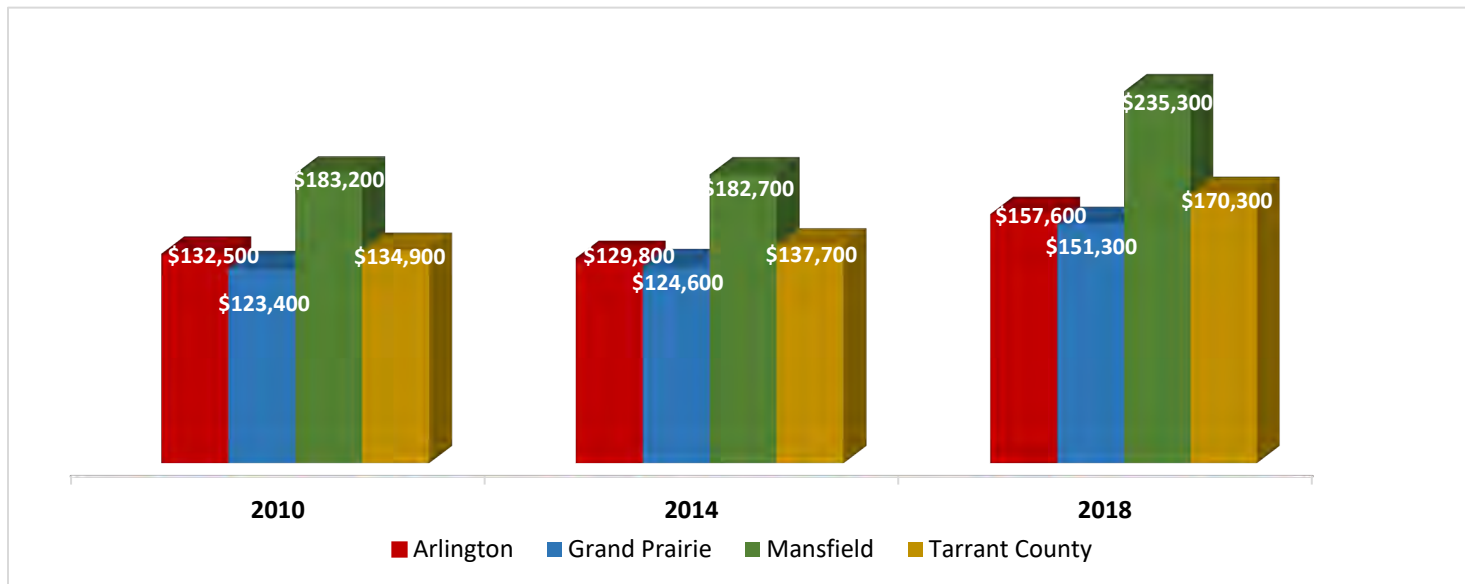


Table 1 Source: 2010-2018 American Community Survey (ACS) 5-Year – U.S. Census, 2019 Tarrant County Appraisal District

Home Sales by Quarter

The Arlington Board of Realtors provided comparison data for home sales by price range from September 2018 to September 2019. The sales price range of \$200,000 to \$299,999 accounted for 54 percent of the total sales. Homes sales \$100,000 to \$199,999, accounted for 30 percent of total sales in Arlington. Additional data reports home sales in 2019, reflect a strong sales market based on total sales and sale prices.

Arlington recorded 8,763 homes sold in 2017 and 2018 with 3,365 through September 2019. During this period, June, July, and August were the strongest months.

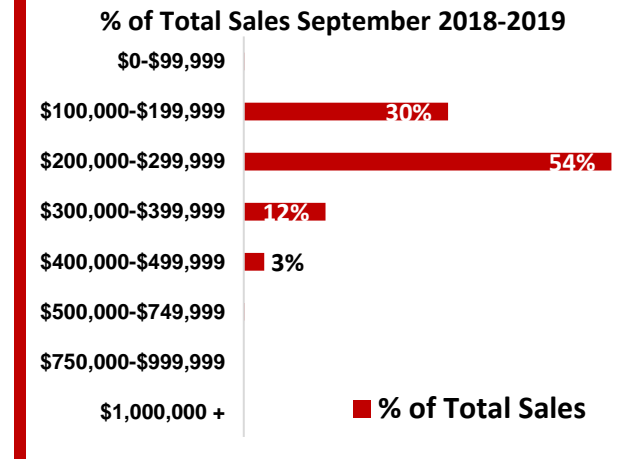


Table 2 Source: Arlington Board of Realtors & Texas A&M Real Estate Center

Monthly Home Sales from January 2017 – September 2019

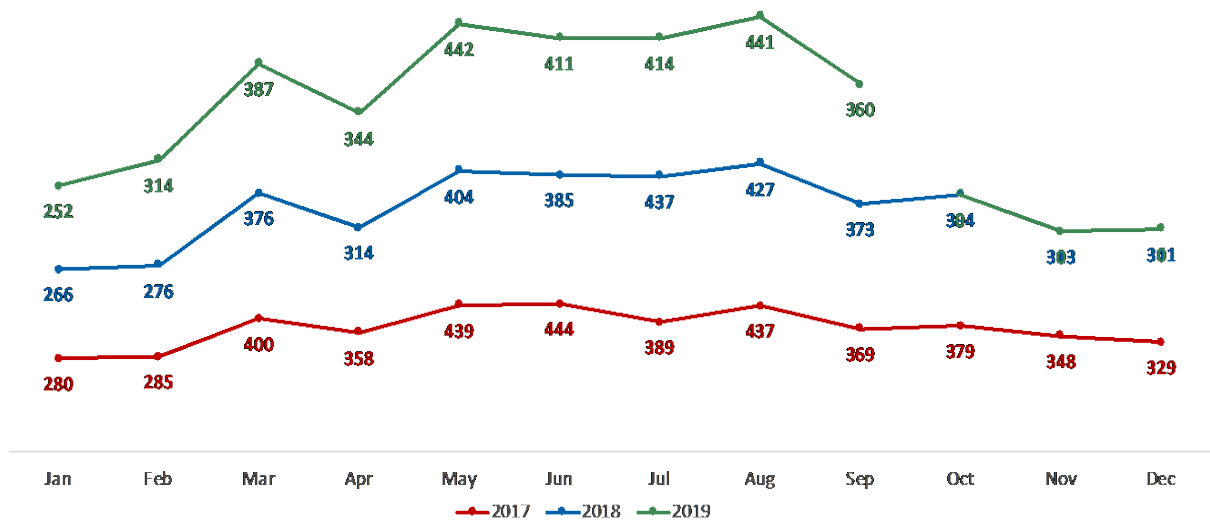


Table 3 Source: Arlington Board of Realtors & Texas A&M Real Estate Center

Average Home Sales Price

The Arlington Board of Realtors also provided data for Home Sales Pricing from January 2017 to September 2019, reflecting a strong sales market based on sale prices. The City of Arlington's average home sales price in the two (2) year period increased from \$213,110 in 2017 to \$228,340 in 2018. Average home sales price continued to increase reaching \$239,052 for the quarter ending September 2019.

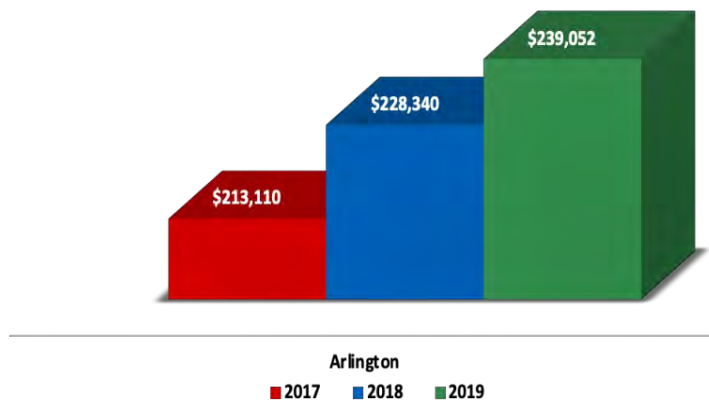


Table 4 Source: Arlington Board of Realtors & Texas A&M Real Estate Center

Income Requirement for Value

According to 2018 5-year average, the median income for Arlington was \$58,502. Approximately 20% of residents in Arlington earn incomes between \$50,000 and \$74,999. Table 5 below shows total household by income for Arlington, neighboring cities, and Tarrant County.

Jurisdictions Compared	Arlington	Grand Prairie	Mansfield	Tarrant County
Total households	134,984	60,503	21,856	698,995
Less than \$10,000	7,091	2,517	460	34,453
\$10,000 to \$14,999	5,509	2,091	277	25,193
\$15,000 to \$24,999	12,315	4,199	727	54,383
\$25,000 to \$34,999	13,448	6,196	1,278	63,335
\$35,000 to \$49,999	18,408	7,675	1,682	86,518
\$50,000 to \$74,999	27,365	12,186	3,395	131,906
\$75,000 to \$99,999	17,232	9,165	3,622	93,354

\$100,000 to \$149,999	19,780	10,197	5,302	110,961
\$150,000 to \$199,999	7,831	4,082	2,523	47,914
\$200,000 or more	6,005	2,195	2,590	50,978

Table 5A Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

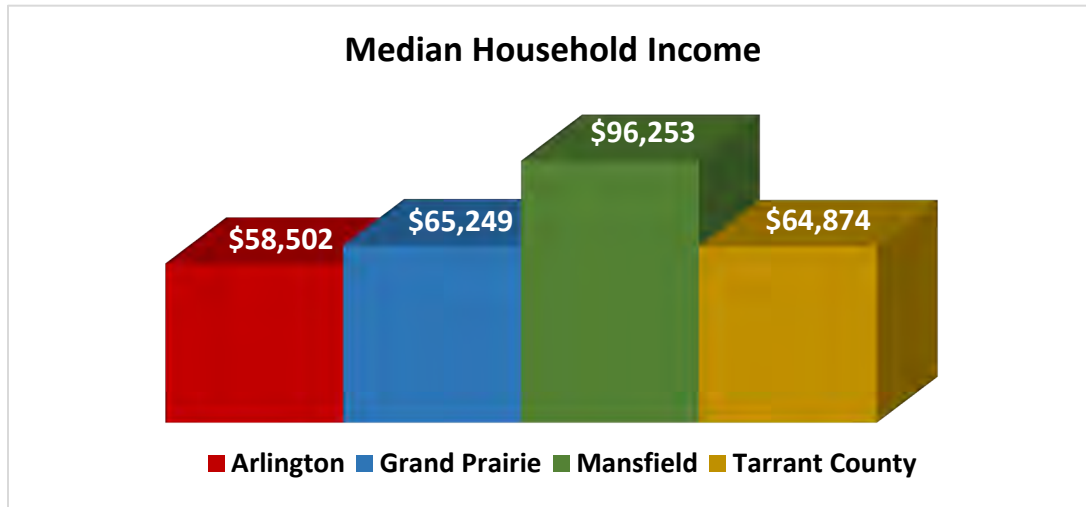


Table 5B Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Housing Values, Monthly Cost, and Yearly Income Requirements

The comparison below shows how much income would be needed to afford a home with a 20% down payment and the corresponding monthly housing cost.

Example: \$35,760 is needed to afford \$100,000 with a payment of \$894.

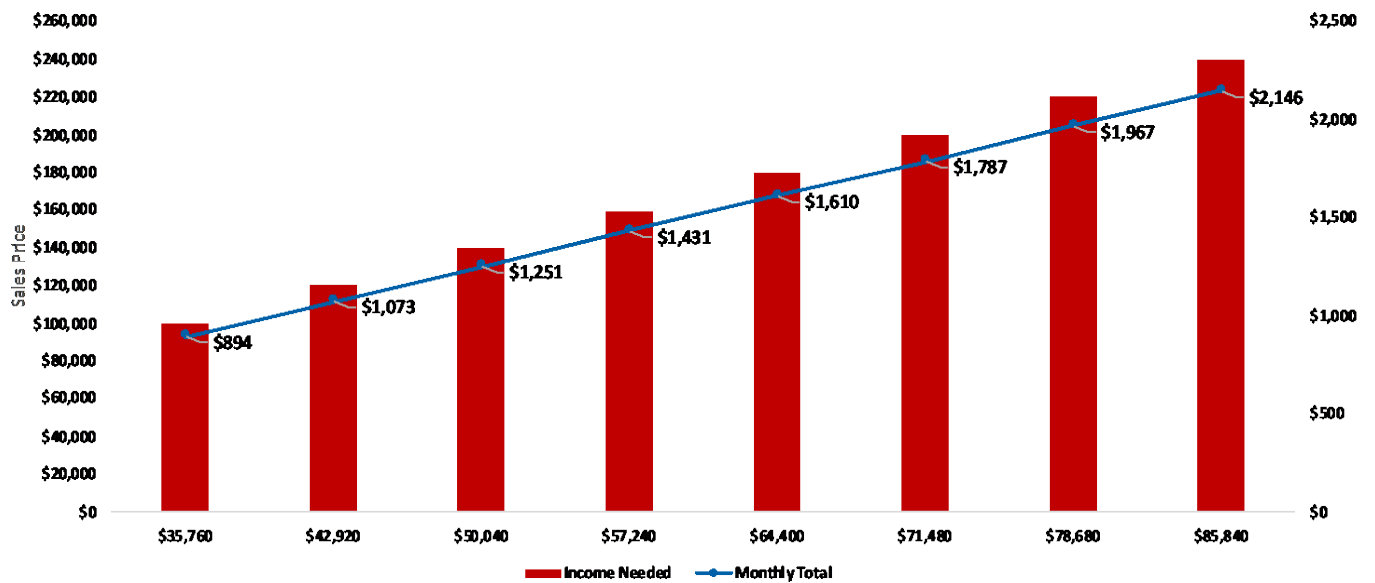


Table 6. Source: Interest rate used based on Mortgage Rate Survey by Mortgage News Daily, Arlington, Texas Tax Assessor, and Monthly Payment based on Conventional Mortgage Requirements

The evaluation of housing values, monthly cost and annual incomes compared to market values suggest homeownership for households earning \$35,000 or less annually is most challenging. The median housing value according to 2018 American Community Survey (ACS) in Arlington was \$157,600. According to the Arlington Board of Realtors, the average sales price for the 3rd quarter ending September 2019 was \$239,052.

Types of Loans Originated & Purpose

According to 2017 mortgage lending data collected under the Home Mortgage Disclosure Act, 74 percent of home loans originated were Conventional loans, 17 percent were Federal Housing Administration (FHA) Insured, and 9 percent Veteran Affairs (VA) guaranteed. Conventional loans typically require good credit and a significant down payment to qualify. FHA insured loans are offered to borrowers with fair credit and required a smaller down payment to qualify. Due to the risk of borrower default, insurance is provided by the FHA to lenders to mitigate the risk.

Home Loans Originated by Mortgage Source

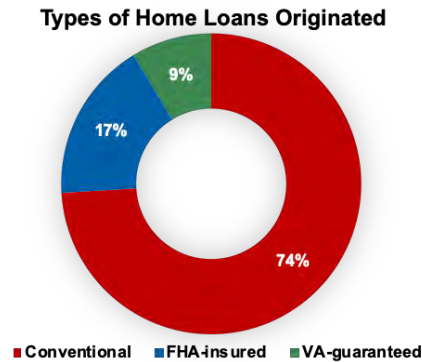


Table 7 Source: 2017 Home Mortgage Disclosure Act Data

Home Loans Originated by Type of Loan

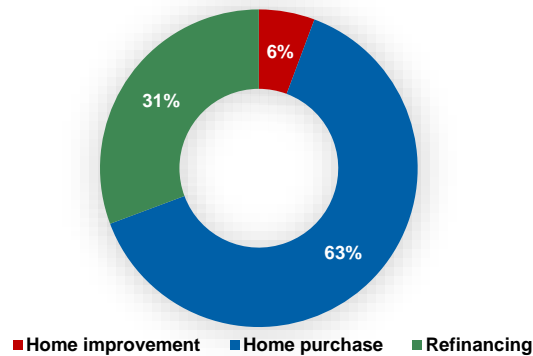


Table 8 Source: 2017 Home Mortgage Disclosure Act Data

Cost Burden Owner Occupied Housing

Cost burden is a growing concern as the gap between cost of housing and income to support housing increases for some in the market. The federal government indicators show that households paying more than 30% of their household income for housing and housing-related cost, mortgage principal and interest – taxes and insurance, rent and utility cost, in either category, are considered cost burdened and severely cost burdened if paying 50% or greater for the cost of housing.

Cost Burden

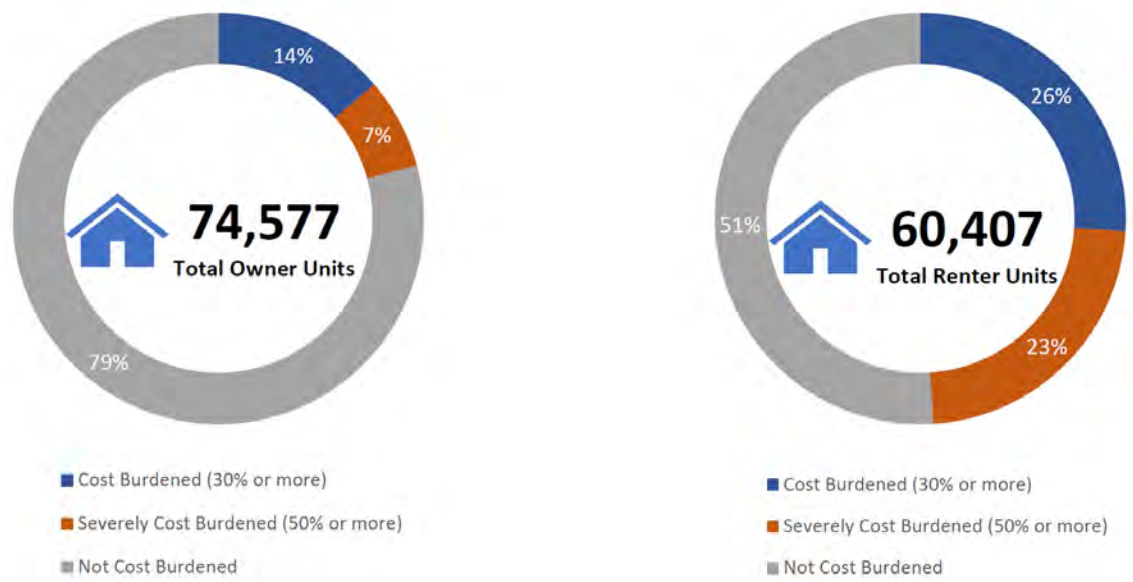


Table 9 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Foreclosures

The number of foreclosures has remained relatively low in both Arlington and Tarrant County reflecting for the most part, incomes and cost burdens are keeping pace with housing cost.

Foreclosures	Housing Unit
Arlington	1 in 3833
Tarrant County	1 in 2870

Table 10 Source: Realtytrac.com Tarrant County Real Estate Trends and Market info 2018

RENTAL HOUSING DEMAND

Rental Housing Supply

In 2018, rental housing was estimated at 60,407 units, approximately 44.8% of the total 134,984 occupied housing units in Arlington. A portion of the single-family housing stock served as part of the rental housing in addition to traditional multifamily rental units with 5 units or more, particularly older units and units without a mortgage. Apartment developments with 5 units or more were estimated to be approximately 46,328 units according to ALN Apartment Data. In Tarrant County, rental housing was estimated at 293,027 units, 37.6% of the total 779,037 housing units. As of 2019, apartment developments with 5 units or more were estimated to be approximately 206,522 according to ALN Apartment Data.

Renter Occupied Units by Type	
1, detached	15,145
1, attached	2,679
2	3,173
3 or 4	5,909
5 to 9	9,094
10 or more	23,478
Mobile home	929

Table 11 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

The number of households in Arlington living in rental occupied units was 60,407 in 2018 representing 44.8 percent of Arlington's total households. Renter households with a householder under the age of 35 represented 41 percent or 25,296 renter households. Whites were the dominate race of renter households at 47.1 percent, followed by Black or African Americans at 35.7 percent and Hispanics at 28.3 percent. Education attainment of renter households reports 39.5 percent of renters have some college or Associates degree. The median income of renter households was \$39,592 with 26 percent of households experiencing cost burden (30% or more) and 23 percent experiencing severe cost burdened (50% or more). The following table below provides the number of household's supply of housing units affordable by income range.

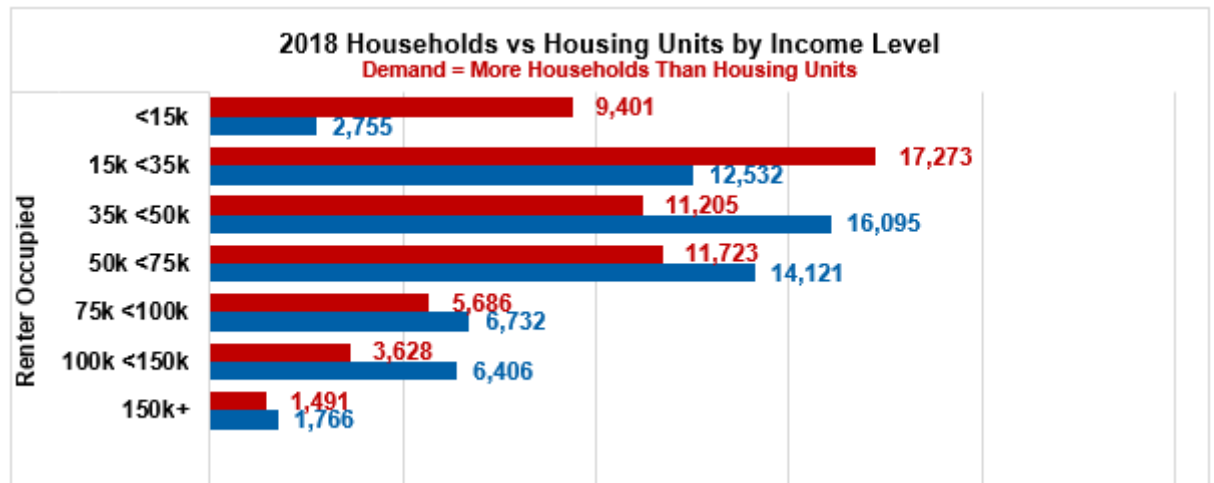


Table 12 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Renter Cost	# of Renter Units Occupied	Annual Income needed to afford Renter Cost
Less than \$100	69	\$3,960
\$100 to \$149	0	\$5,960
\$150 to \$199	50	\$7,960
\$200 to \$249	227	\$9,960
\$250 to \$299	238	\$11,960
\$300 to \$349	238	\$13,960
\$350 to \$399	237	\$15,960
\$400 to \$449	130	\$17,960
\$450 to \$499	477	\$19,960
\$500 to \$549	611	\$21,960
\$550 to \$599	1,109	\$23,960
\$600 to \$649	1,431	\$25,960
\$650 to \$699	2,556	\$27,960
\$700 to \$749	3,021	\$29,960
\$750 to \$799	2,960	\$31,960
\$800 to \$899	7,648	\$35,960
\$900 to \$999	8,447	\$39,960
\$1,000 to \$1,249	14,121	\$59,003
\$1,250 to \$1,499	6,732	\$87,410
\$1,500 to \$1,999	6,406	\$131,864
\$2,000 or more	1,766	\$267,202

Table 13 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Rental Cost

The average rent paid for an apartment in Arlington increased from \$968 in 2017 to \$1,046 in 2019, representing an 8 percent increase. Renter units Table 13, renter units were largely occupied with 20,853 units in the \$1,000 to \$1,499 renter cost range. The largest proportion of rental units in Arlington were 1-bedroom units with an average rental rate of \$893, followed by 2-bedroom units with an average rental rate of \$1,141. Using the standard 30 percent method of determining housing affordability, the annual household income needed to afford a 2-bedroom apartment in Arlington is about \$59,003, which is above the median household income of renters of \$39,592.

24-Month Comparison				2019 Market Statistics			
				Total Units/Average Rent			
				Efficiency	1BED	2BED	3BED
Breakdown	Oct-19	Oct-17	% Change				
Occupancy Rate:	92.50%	91.60%	1%				
Average Rental Rate:	\$1,046.47	\$968.67	8.03%	1,558/ \$836	22,473/ \$893	18,353/ \$1,141	3,932/ \$1,289
Effective Rental Rate:	\$1,038.92	\$963.40	7.84%				
New Units Added/Lost:	735						
Absorption:	1,097						

Table 14 Source: 2019 ALN Apartment Data

Households and Residents Receiving Rental Assistance

The City of Arlington reports about 6,097 households receiving rental assistance through federally subsidized programs and properties receiving Low Income Housing Tax Credits. The programs are serving about 15,077 residents including children, elderly, adults, and disabled persons. The chart below details the source of residents and households currently receiving rental assistance.

Source of Households and Residents Receiving Rental Assistance											
	Residents					Households					
Programs	Children	Adults	Elderly	Population	Disabled	Households	Earning A Majority of Income Wages	Below Very Low Income	W/Children	W/ Elderly	W/Disabled
Public Housing	4,299	3,664	845	8,808	1,282	3,301	1,221	2,310	1,485	821	995
Housing Choice Voucher											
Section 515	N/A					N/A					
Section 514											
Mod Rehab											
Project Based Section 8	367		60	751				442			106
Rent/RAP											
S236/BMIR											
202/PRAC	-	-	28		-		-	-	-	-	-
811PRAC							-	-	100	-	14
LIHTC	3,094		505	6,315	1,382	2,316	1,019	1,528			580
Other											

Table 15 Source: Arlington Housing Authority, Resident Characteristics Report 2019, Picture of Subsidized Households, Texas Department of Housing & Community Affairs.

Vacancy Status

The number of vacant housing units divided the total housing units determines the vacancy rate. The housing market is generally considered “tight” when vacancy rates are too low suggesting a lack of housing supply. Higher vacancy rates generally indicate there may be an oversupply of housing available. Vacant units may be the result of units available to rent or rental unsuitable to rent. The rental vacancy rate for Arlington in 2018 was 6 percent, significantly less than 2010 of 7.8 percent.

Rental Vacancy Rate

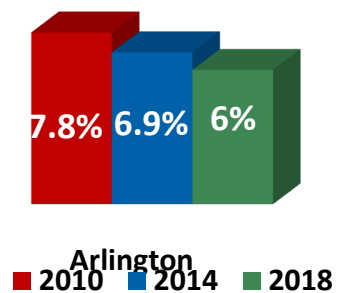


Table 16 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Overcrowding

HUD defines overcrowding as more than one person per room. Table 13 provides a comparison between owner-occupied and rental housing overcrowding.

Arlington	Total	Overcrowded Units	Percent Overcrowded
Owner Occupied	74,577	2,201	2.95%
Renter Occupied	60,407	5,165	8.55%
Occupied	134,984	7,366	5.45%

Table 17 Source: 2014 - 2018 American Community Survey (ACS) – U.S. Census

New Housing Development

New or Upcoming Construction Multifamily 5 Units or More

According to data supplied by City of Arlington Planning and Development Services, multifamily housing developments of 5 units or more reflect a steady increase in 2018 and 2019 including 21 new and upcoming developments comprising a total of 3,791 units.

New or Upcoming Construction Multifamily 5 Units or More

FID	Address	Name	Acreage	Units	Project Status	SubArea
1	4101 Viridan Village Dr	Street Lights		0	340 Under Construction	North
2	715 Washingt Drive	JPI	15.92	346 Under Construction	North	North
3	505 East Lamar Boulevard	Arlington Commons Phase 2	6.223	358 Under Construction	North	North
4	505 East Lamar Boulevard	Arlington Commons Phase 1	5.58	353 Completed	North	North
5	2501 Ascension Blvd	Eden Terrace	8.7	122 Proposed	North	North
6	1121 W Harris Rd	Mariposa Independent Senior Living	12.5	180 Approved	Southeast	Southeast
7	4650 Matlock Rd	Bardin Apartments	7.4	112 Approved	Southeast	Southeast
8	6011 New York Ave	Reserve at New York	5.9	0 Denied	Southeast	Southeast
9	175 East Bardin Road	Dial	9.1	180 Completed	Southeast	Southeast
10	1121 Debbie Lane	Arlington Senior Living/the Elliott	7	74 Completed	Southeast	Southeast
11	8224 Webb Ferrell Road	Avilla @ Lakeridge	15.342	170 Approved	Southeast	Southeast
12	8150 South Watson Road	Provident @ Debbie	17.157	331 Approved	Southeast	Southeast
13	8201 South Collins Street	ONM Living Harris Crossing	0	0 Denied	Southeast	Southeast
14	2045 SE Green Oaks Blvd	MVAH Development	7.9	75 Proposed	Southeast	Southeast
15	100-200 E. Stephens St.	Western Star Estates	4.727	90 Proposed	Southeast	Southeast
16	5700-5800 Matlock Rd.	FC Lofts	12.019	260 Proposed	Southeast	Southeast
17	8224 Webb Ferrell Road	Debbie Three Sixty	39	380 Proposed	Southeast	Southeast
18	6500 US Highway 287	Riverside Apartments	17.45	188 Completed	Southwest	Southwest
19	3104 W Division St	W. Division Lofts	7.3	0 Denied	West	West
20	4735 Bowman Springs Rd	JAMP at Bowman Springs	9.3	200 Approved	West	West
21	710 Bengé Drive	Oakcreek At Univiersity	0.93	17 Approved	West	West
22	848 West Mitchell Street	8Four8 Mitchell	5.05	298 Completed	West	West
23	1500 Blue Danube	Cooper Street Apartments	6.24	137 Approved	West	West
24	711 Linda Vista	711 Vista	5.714	240 Proposed	West	West
25	1112 W. Fourth Street	1112 W. Fourth Street	0.52	16 Proposed	West	West
26	1118 N Gibbins Rd	The Residence at Arbor Grove	5.8	126 Completed	East	East
27	250 West Arbrook Blvd	Overture	3.8	175 Completed	East	East
28	101 Center Street	101 Center	3.48	221 Completed	East	East
29	1001 South Center Street	Liv+	3.44	264 Completed	East	East
30	325 South Mesquite Street	Park Place	3.65	297 Under Construction	East	East
31	2201 East Arbrook	2201 East Arbrook	1.364	30 Under Construction	East	East
32	2015 S Cooper St	Kestrel on Cooper	4.75	90 Proposed	East	East

1,371 Units under construction
1,147 Units approved
1,273 Units proposed
3,791 Total units in pipeline

Table 18 Source: City of Arlington Planning and Development Services

Building Permits

Equally important were steady increasing residential development building permits issued from 2017 to 2019. According to City of Arlington data, 1,167 single family and 18 multifamily permits were issued in 2017 and 2018. Table 19 above provides the number of permits through the third quarter of 2019 as well as the number of units completed by sub area.

Permits Issued

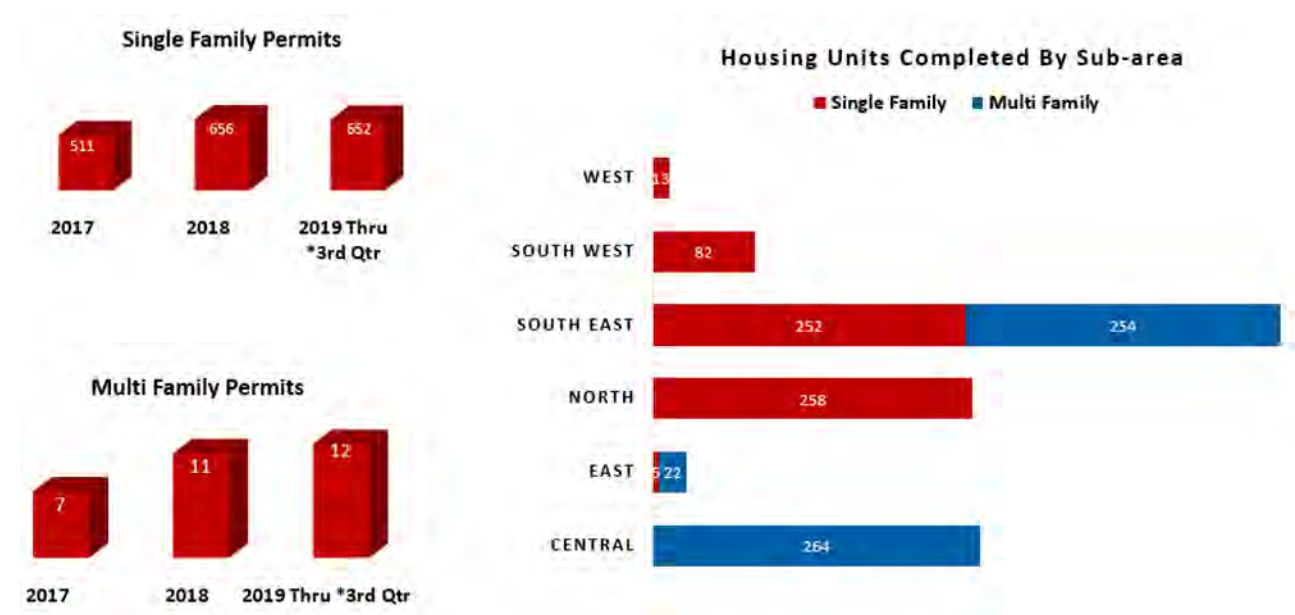
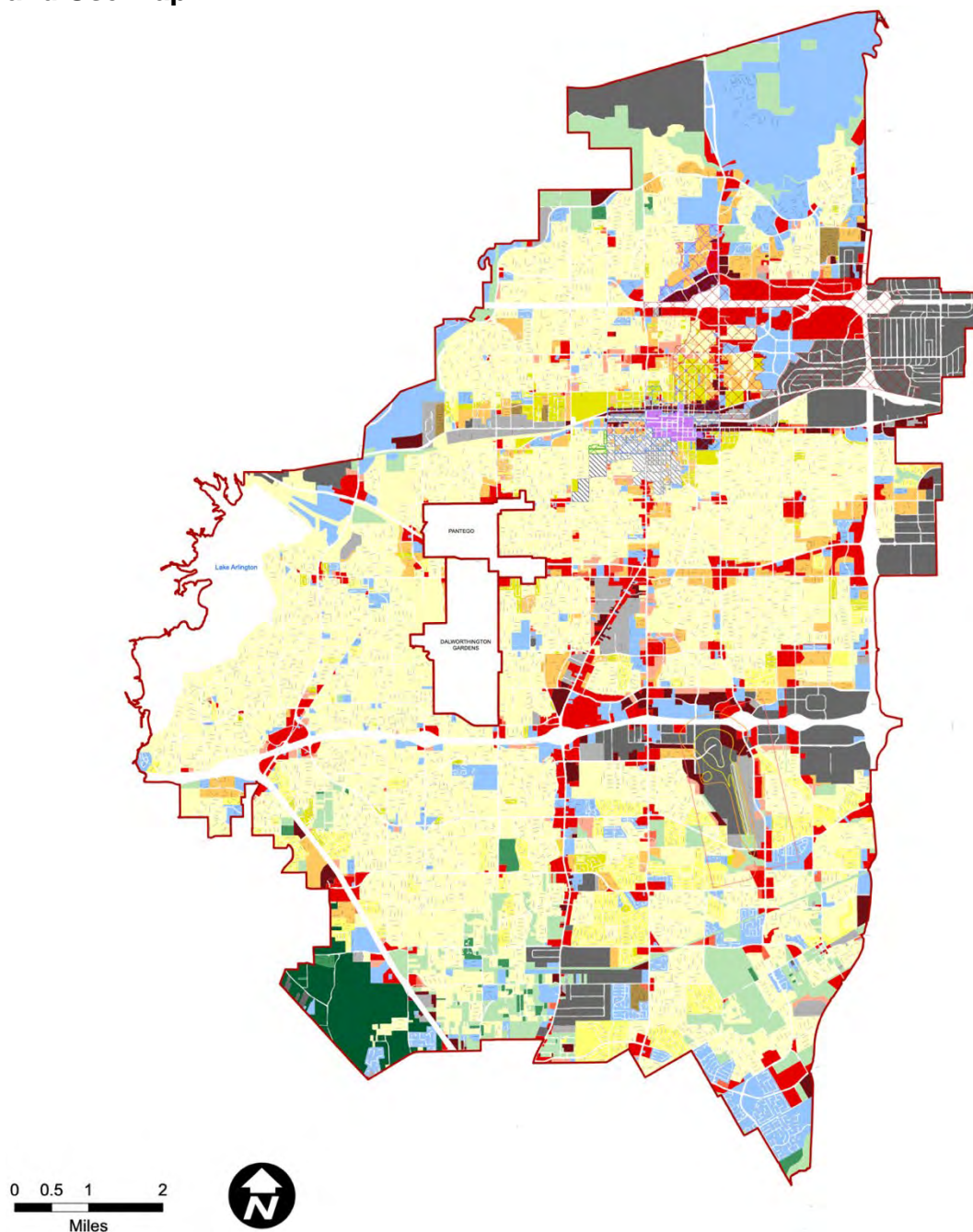


Table 19 Source: City of Arlington

Arlington Land Use Map



Zoning Districts and Overlays

ETJ - Extra Territorial Jurisdiction	GC - General Commercial	RMF-22 - Residential Multi-Family 22	Airport Overlay 1
RMU - Regional Mixed-Use	CC - Community Commercial	RM-12 - Residential Medium Density	Airport Overlay 2
NMU - Neighborhood Mixed-Use	NC - Neighborhood Commercial	RS-5 - Residential Single-Family 5	Airport Overlay 3
IM - Industrial Manufacturing	OC - Office Commercial	RS-7.2 - Residential Single-Family 7.2	Airport Overlay 4
LI - Light Industrial	LO - Limited Office	RS-15 - Residential Single-Family 15	Conservation District
BP - Business Park	PD - Planned Development	RS-20 - Residential Single-Family 20	Downtown Neighborhood Overlay
DB - Downtown Business	MH - Manufactured Housing	RE - Residential Estate	Entertainment District Overlay
HC - Highway Commercial	VG - Village on the Green	UTA - UT Arlington	Lamar Collins Overlay

HOUSING TRENDS ANALYSIS

Household Units

In 2018, total household units for Arlington were at 134,984 total households, the second highest to 2017 (135,004 households) during the 5-year period. This amount increased from 132,182 in 2011 which was the lowest during the 5-year period. Likewise, Tarrant County experienced a steady increase for that same period, peaking at 698,995 households in 2018.

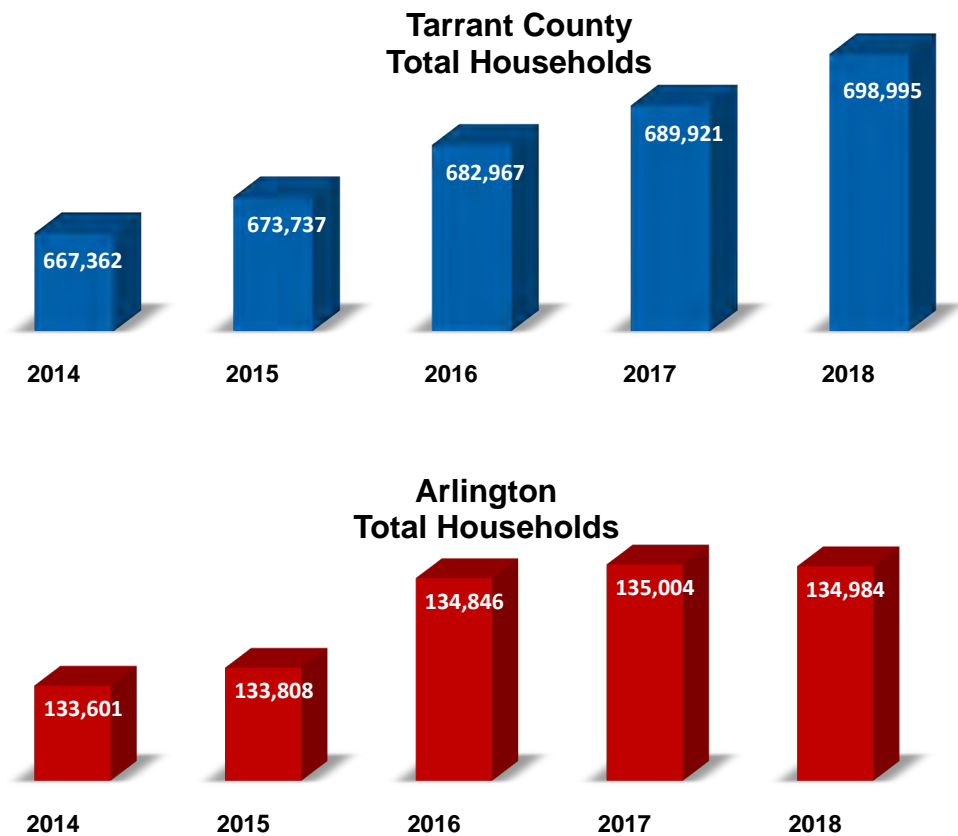
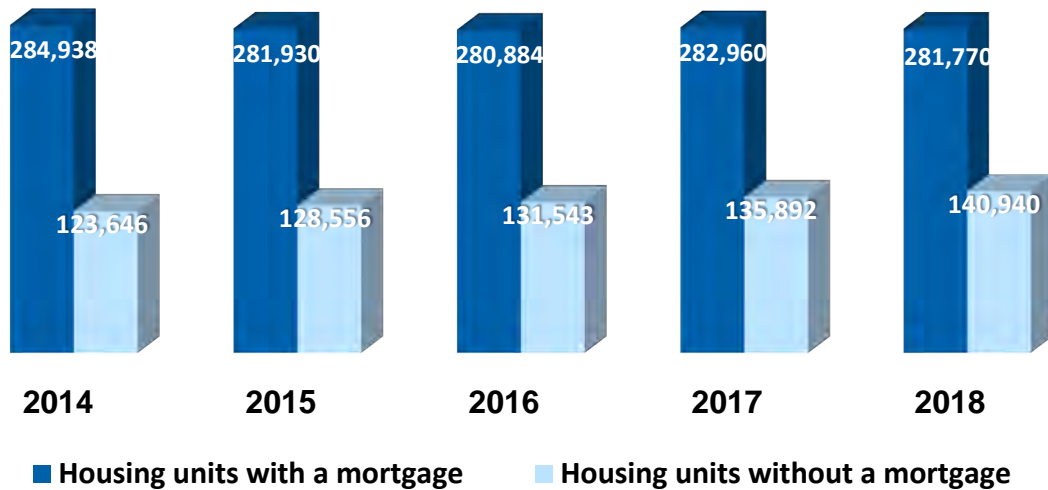


Table 20 Source: 2014- 2018 American Community Survey (ACS) 5-Year – U.S. Census

Household Units With and Without a Mortgage

Household units with a mortgage was 49,491 in 2018, decreasing from 54,816 in 2014. Tarrant County Household units with a mortgage was 281,770 in 2018, decreasing from 284,938 in 2014.

**Tarrant County
Housing Units With and Without Mortgage**



**Arlington Housing
Units With and Without Mortgages**

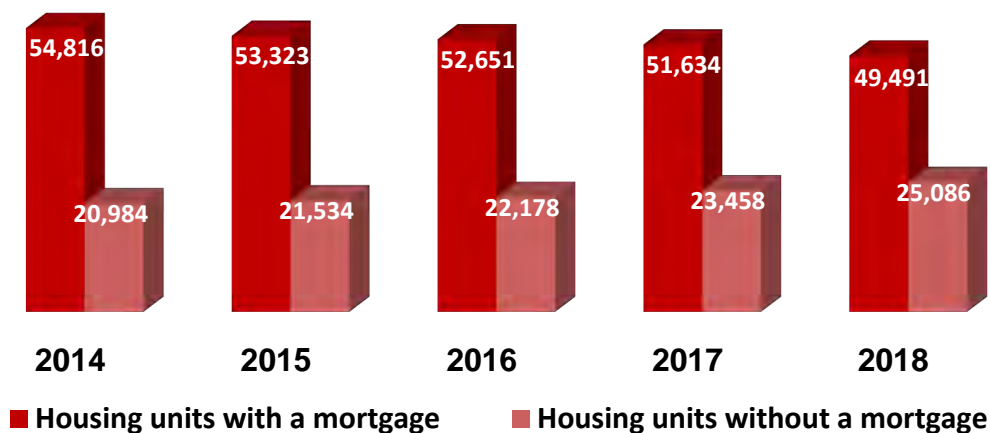


Table 21 Source: 2014- 2018 American Community Survey (ACS) 5-Year – U.S. Census

Average Household Size

Tarrant County's and Arlington's average household size peaked in 2018 to 2.86 and 2.88 percent, respectively. The total population for Arlington and Tarrant County household size correlated to population growth.

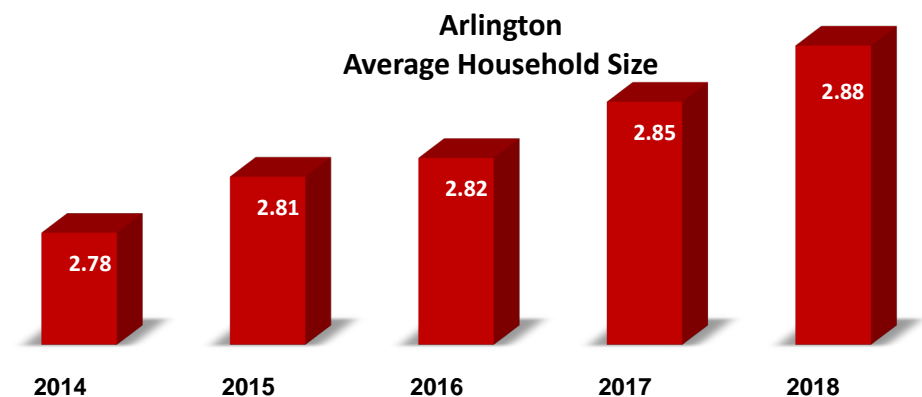
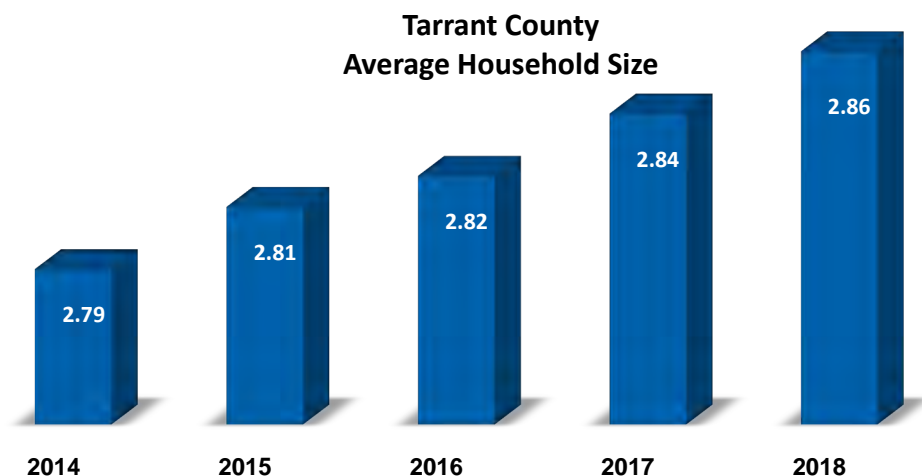


Table 22 Source: 2014-2018 American Community Survey (ACS) 5-Year – U.S. Census

Total Families

The total families for Arlington and Tarrant County increased from 2014 to 2018. There was a marginal increase from 2014 to 2018 in Arlington. Tarrant County total families increased at a higher rate than Arlington in the same period.

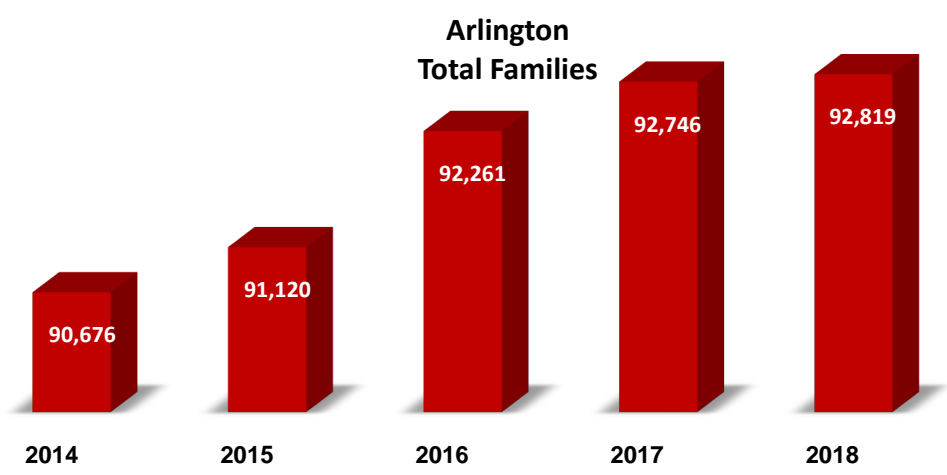
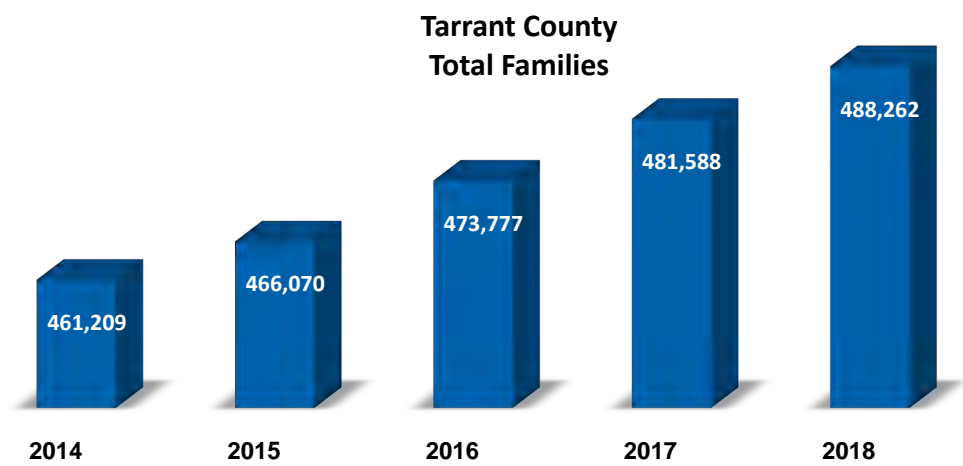


Table 23 Source: 2014-2018 American Community Survey (ACS) Five-year – U.S. Census

Households with Children under 18 year

The number of households with children under the age of 18 significantly decreased from 46,825 for Arlington in 2014 to 45,275 in 2018. Tarrant County’s most significant change occurred between 2017 and 2018, increasing from 238,924 to 241,532.

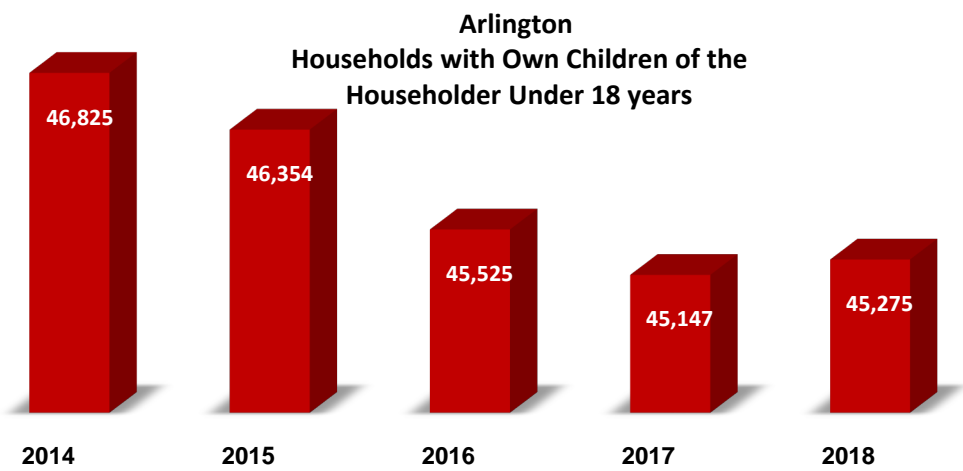
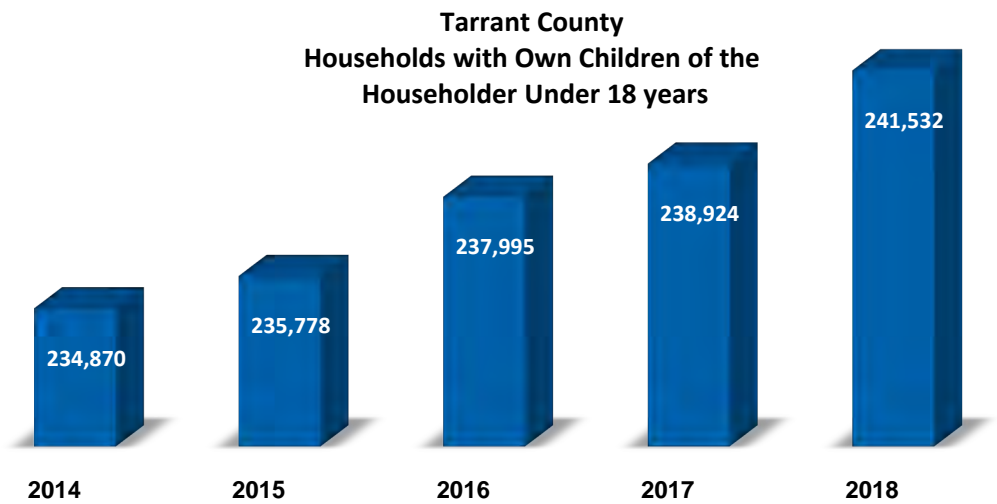


Table 24 Source: 2014-2018 American Community Survey (ACS) 5-Year – U.S. Census

Total Housing Units

Since 2014, total units for Arlington has fluctuated from 146,698 units to 146,962 in 2018. Tarrant County had a more significant and steady increase in total housing units compared to Arlington.

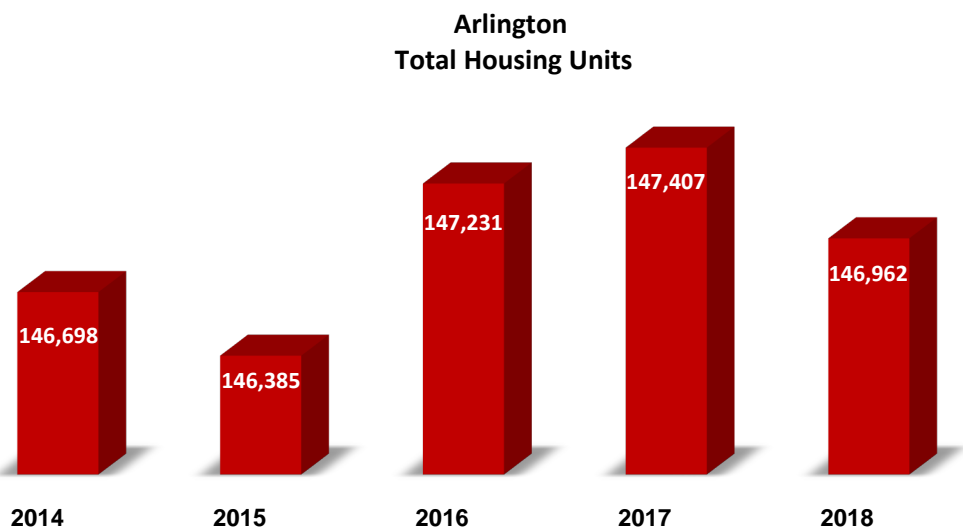
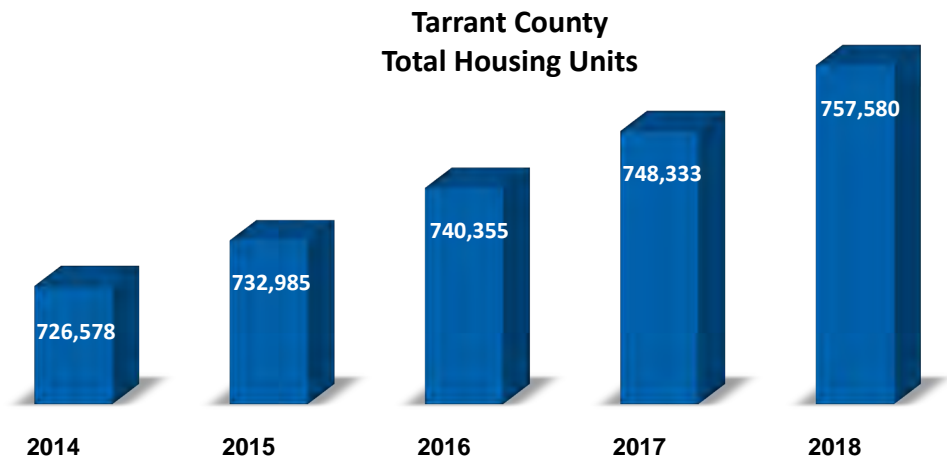


Table 25 Source: 2014-2018 American Community Survey (ACS) 5-Year – U.S. Census

Occupied Housing Units & Vacant Housing Units

A housing unit is classified as occupied if it is the current place of residence of the person or group of people living in it at the time of Census interview or if the occupants are only temporarily absent from the residence for two months or less. If occupants residing in the unit at the time of the interview are staying there for two months or less, a unit is temporarily occupied and classified as “vacant.” The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters. A housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are temporarily occupied and are classified as “vacant.” Vacancy excludes units with a sign stating to be condemned or demolished.

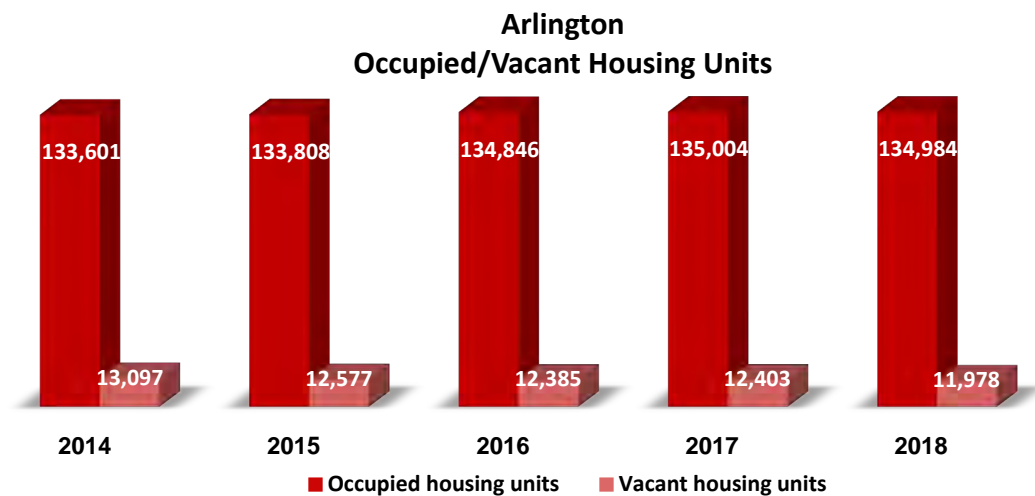
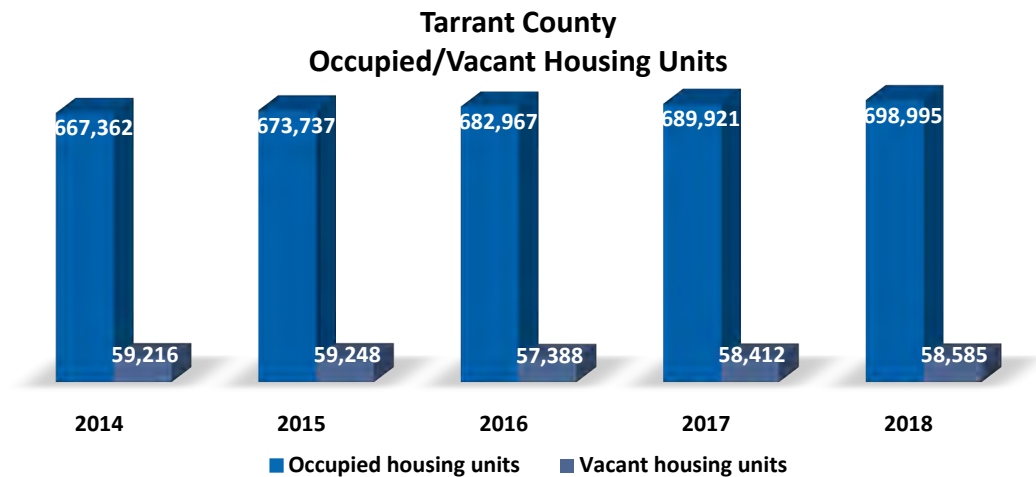


Table 26 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

Specified owner-occupied and vacant-for-sale units include only one (1) single-family house on less than 10 acres. The data for “specified units” excludes mobile homes, houses on 10 or more acres, and housing units in multi-unit buildings.

Owner Occupied Housing Units & Rent Occupied Housing Units

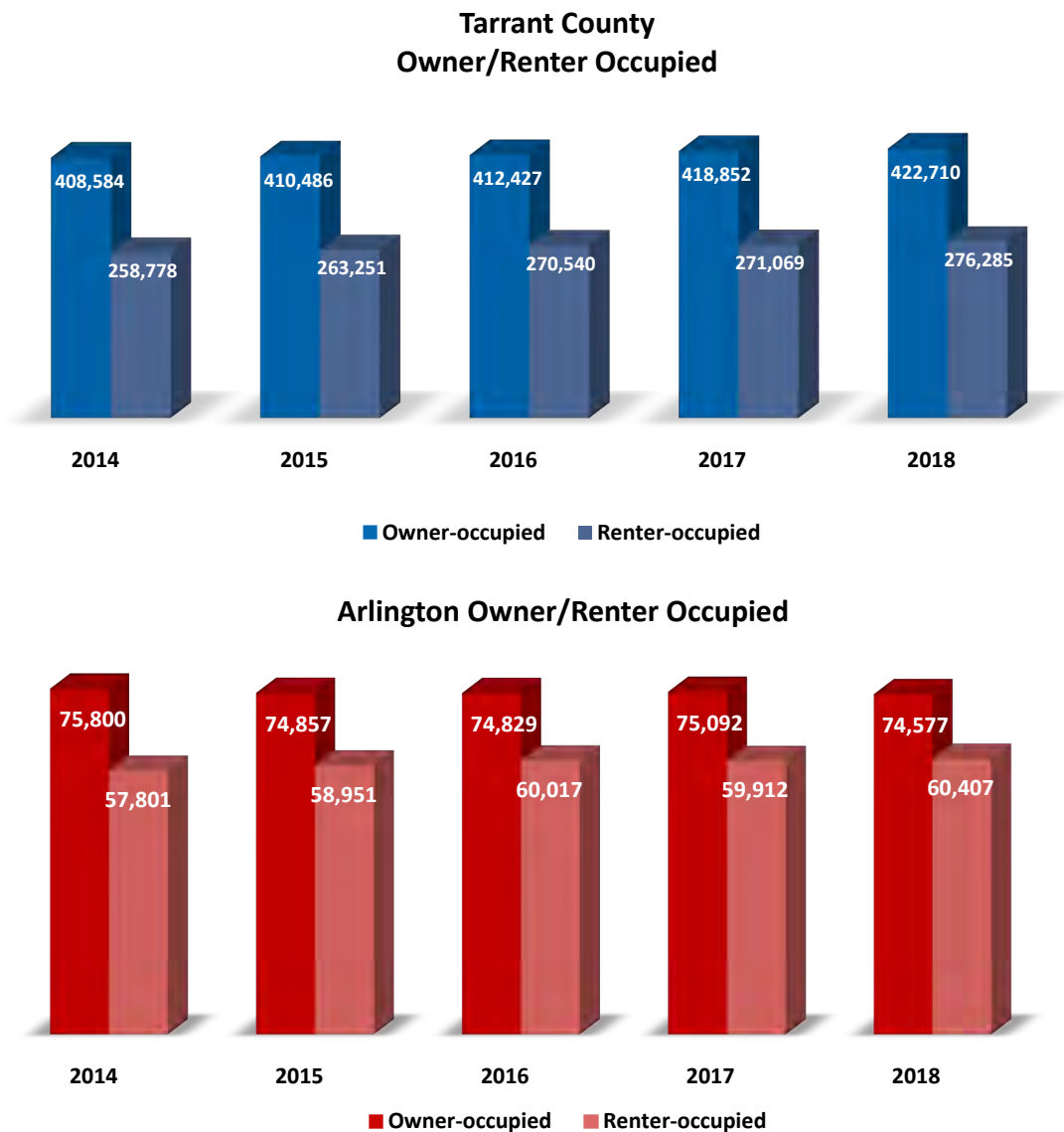


Table 27 Source: 2014- 2018 American Community Survey (ACS) 5-Year – U.S. Census

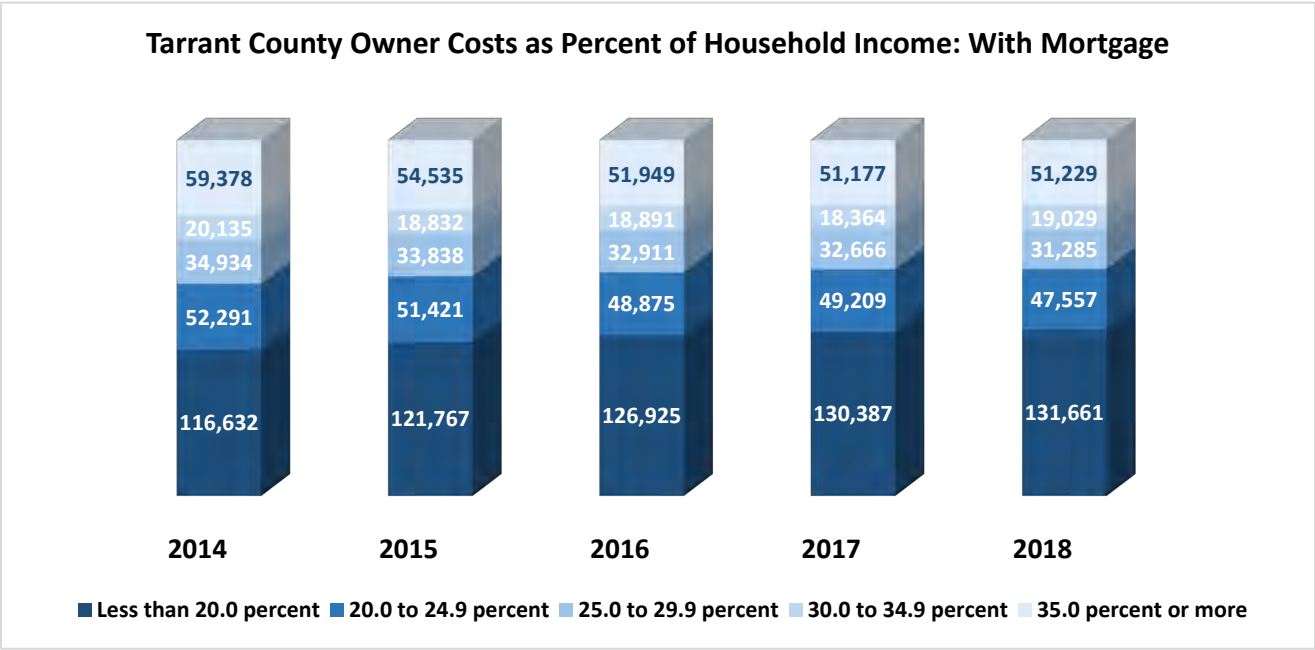
Arlington Monthly Owner Costs as Percentage of Household Income: Housing Units with a Mortgage

Monthly Owner Cost

Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees).

Arlington and Tarrant County Monthly Owner Costs as Percentage of Household income for Housing Units *with* a Mortgage

From 2014 to 2018, the majority of selected monthly owner costs as a percentage of household income, with a mortgage, in the county and city remained at 30% or less.



Arlington Owner Costs as Percent of Household Income: With Mortgage

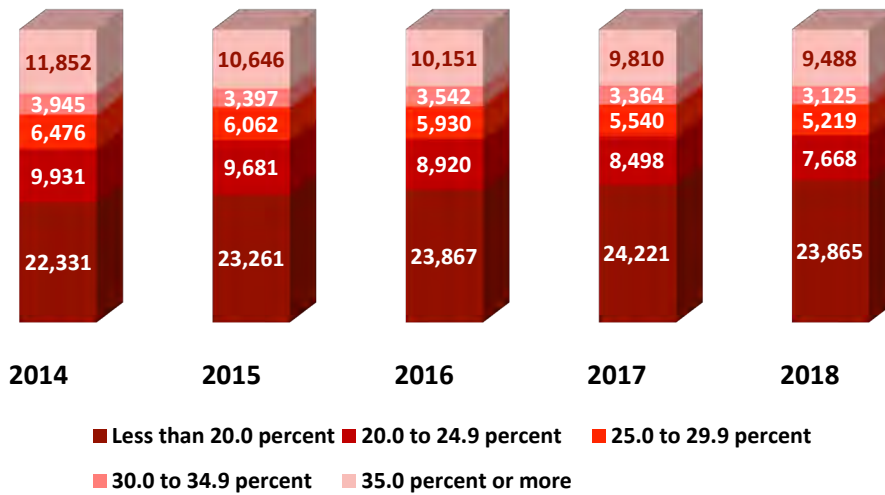
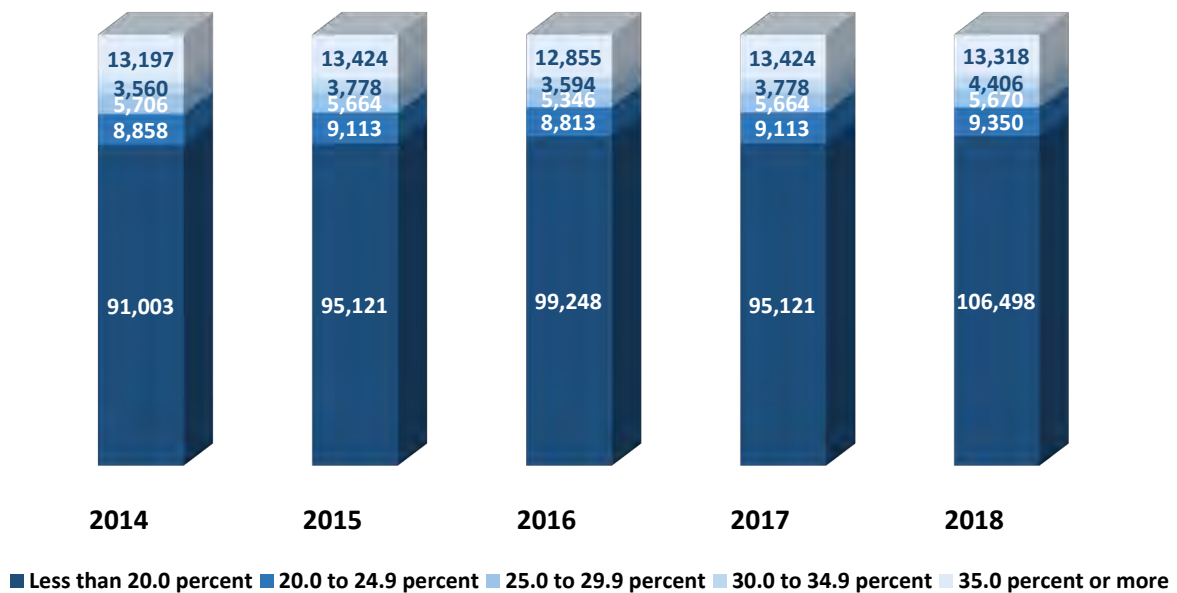


Table 28 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

Tarrant County Owner Costs as Percent of Household Income: Without Mortgage



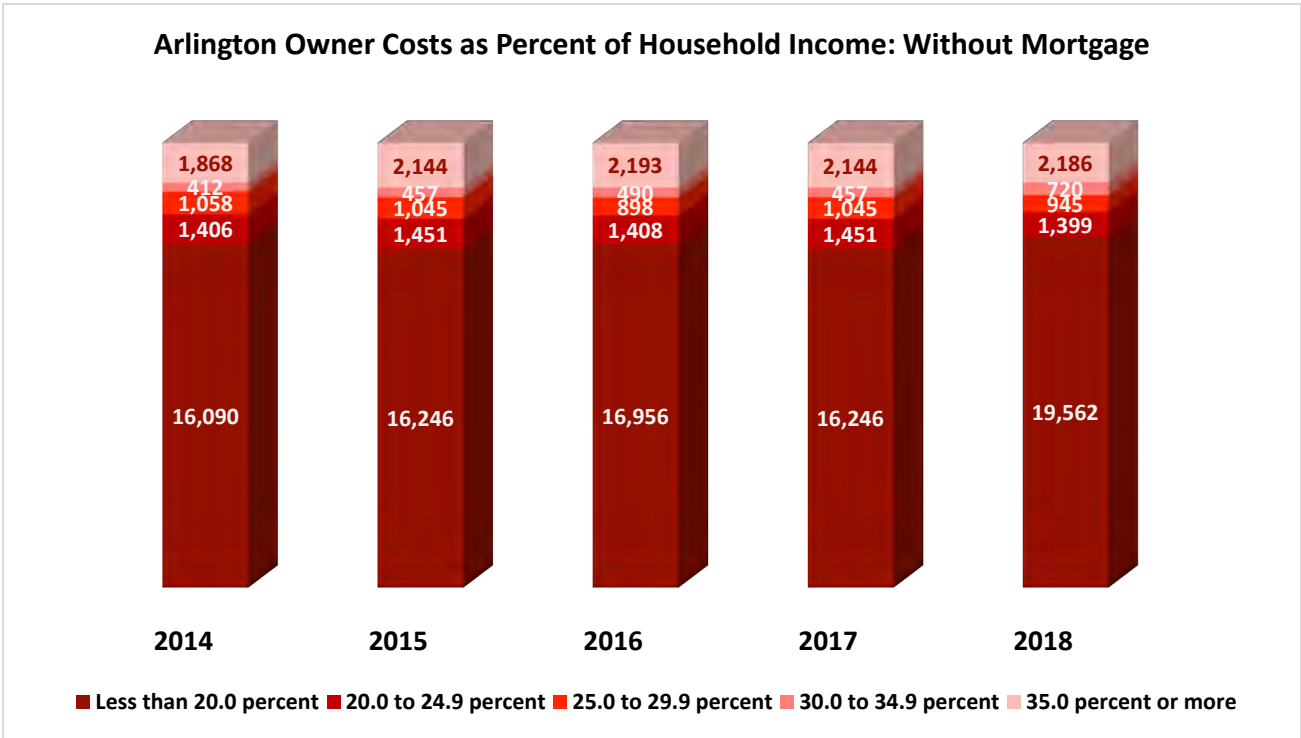
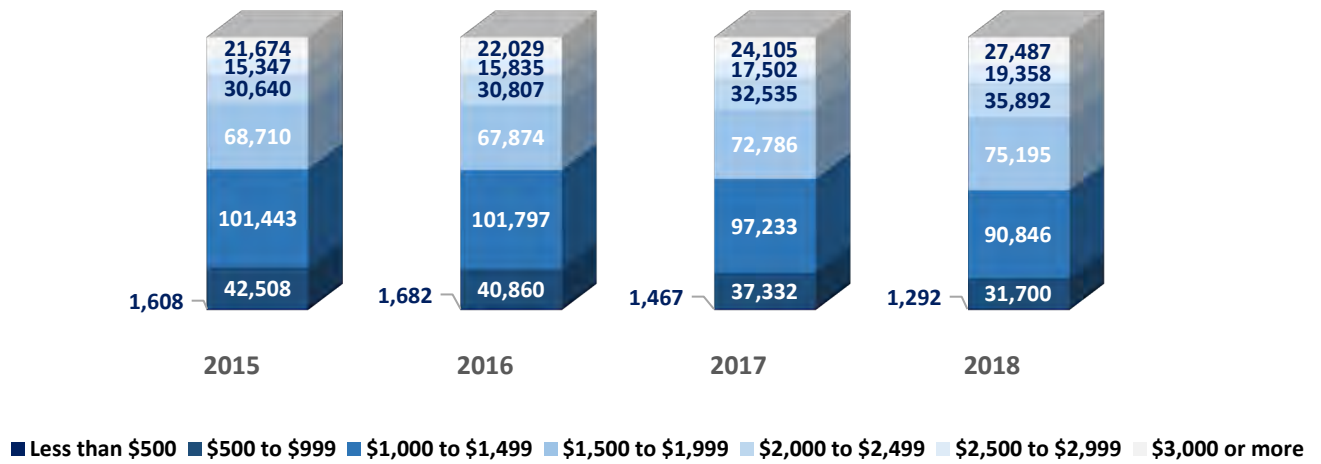


Table 29 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

Arlington and Tarrant County Monthly Owner Costs Housing Units *with* a Mortgage

From 2015 to 2018, the majority of selected monthly owner costs, with a mortgage, in both Tarrant County and the City remained from \$1000 to \$1,499.

Tarrant County
Monthly Owner Costs by Housing Units with a Mortgage



Arlington
Monthly Owner Costs by Housing Units with a Mortgage

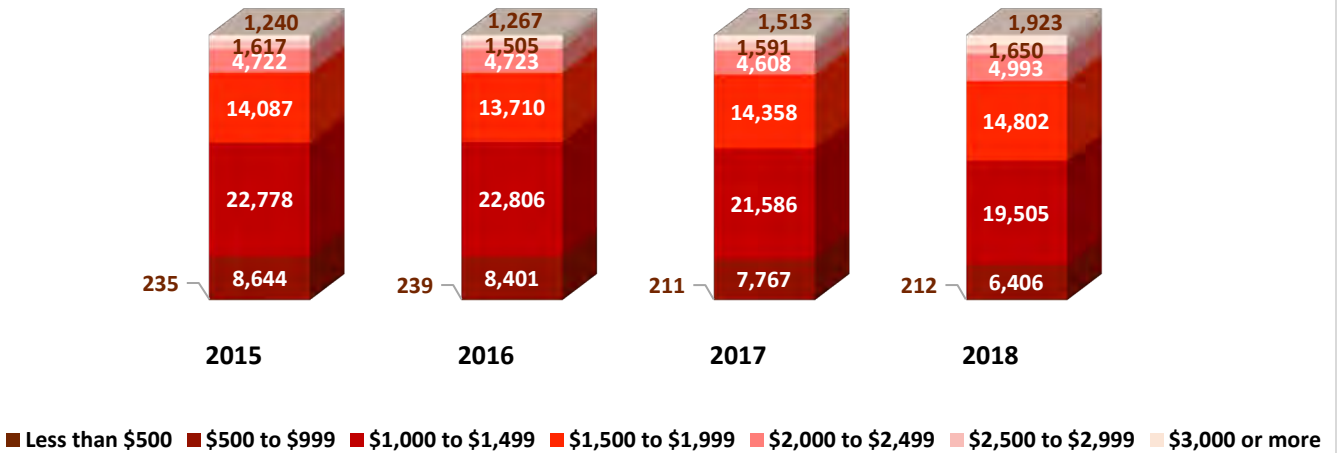
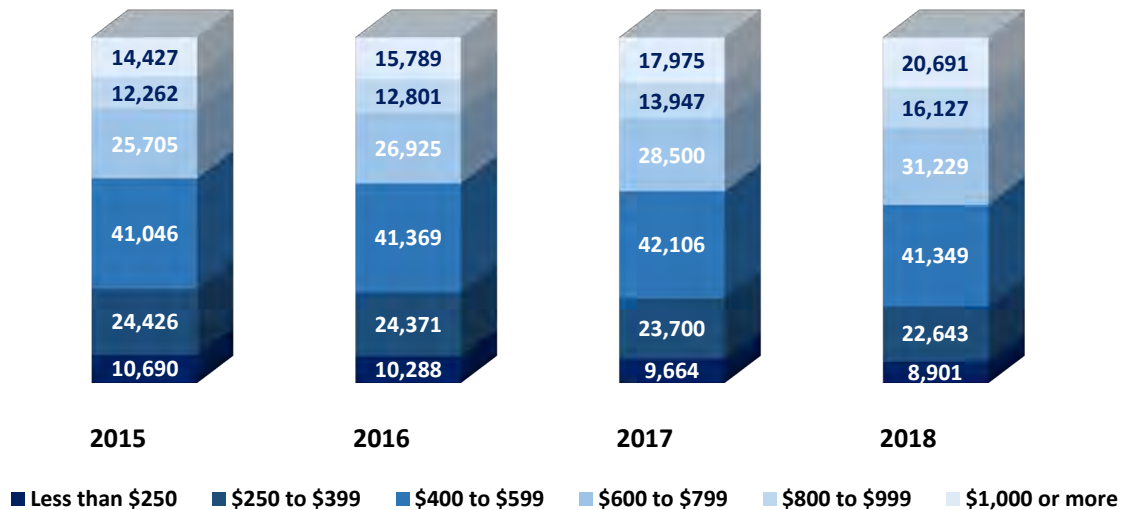


Table 30 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

Tarrant County
Monthly Owner Costs by Housing Units Without a Mortgage



Arlington
Monthly Owner Costs by Housing Units Without a Mortgage

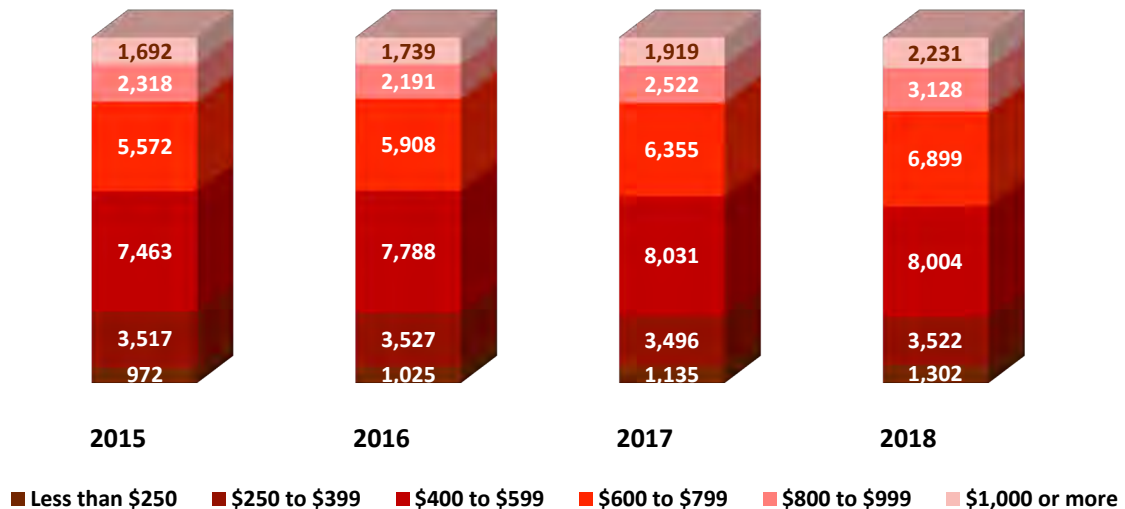
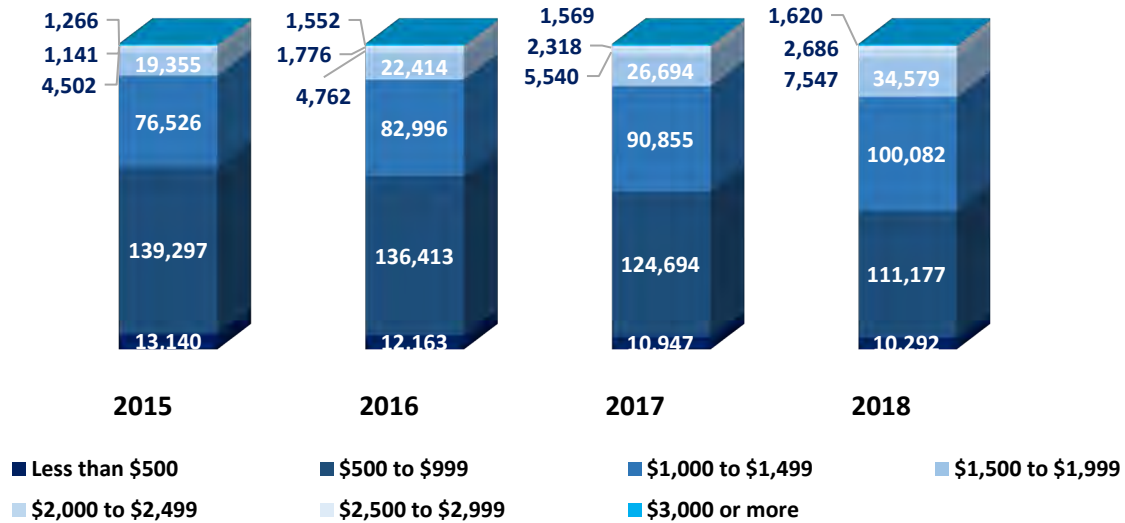


Table 31 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

Arlington Monthly Gross Rent Costs

Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

Tarrant County Monthly Gross Rent



Arlington Monthly Gross Rent

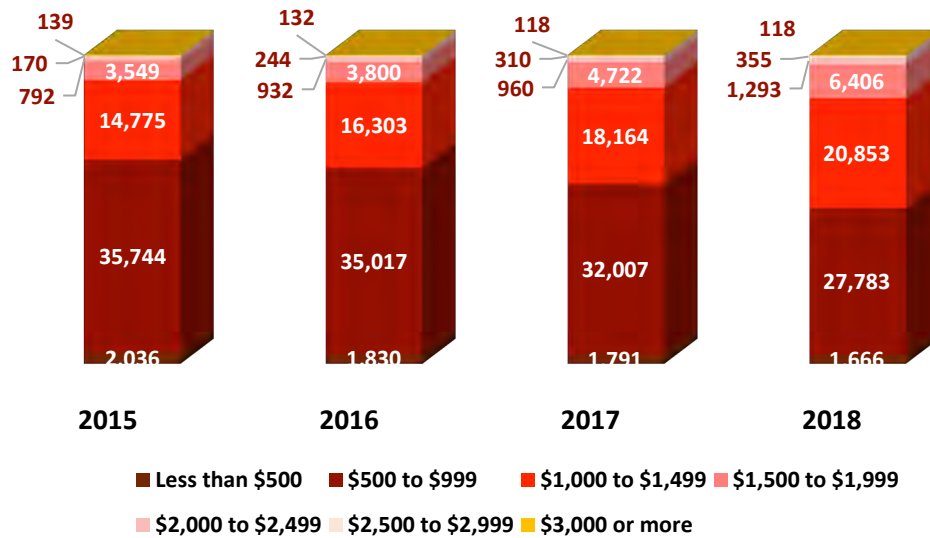


Table 32 Source: 2014 - 2018 American Community Survey (ACS) 5-Year– U.S. Census

Arlington Educational Attainment

The total population over the age of 25, approximately 85% percent have graduated from high school. The table below focuses on education attainment over the age of 25 in Arlington.

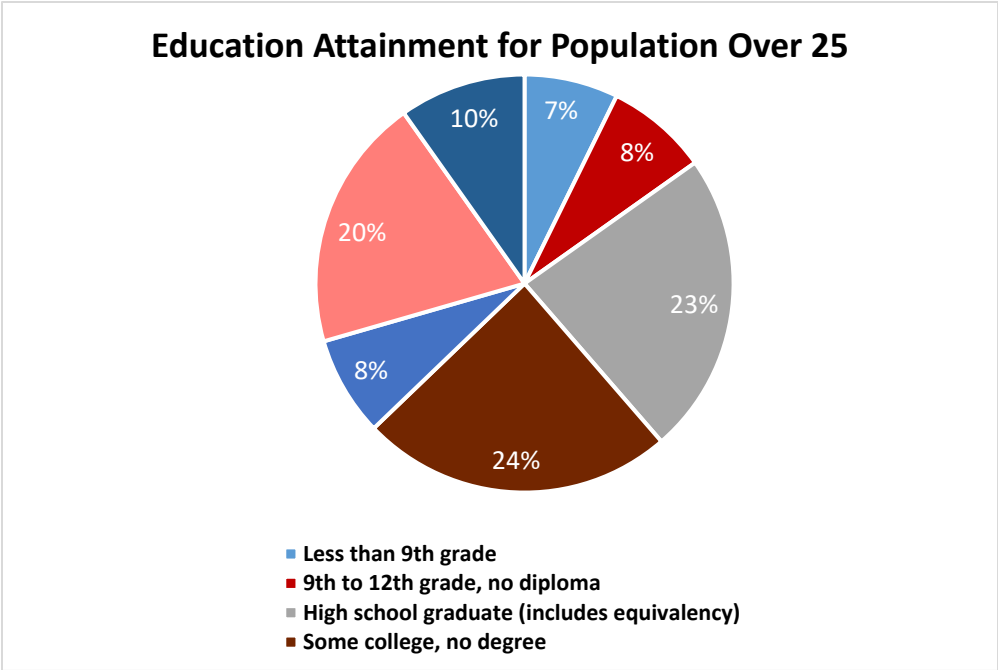


Table 33 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

SECTION 4: DEMOGRAPHICS AND SOCIO-ECONOMIC CHARACTERISTICS

Arlington is located within the Dallas-Fort Worth-Arlington Metropolitan Statistical Area of Texas, in Tarrant County, Texas. The population of Arlington was 392,462 in 2018 based on data from the American Community Survey. In 2018 there were 134,984 households in Arlington, with an average size of 2.88 people per household. The American Communities Survey (ACS) estimates 146,962 total housing units, rental and homeownership combined, in Arlington in 2018, with 63.9 percent single-family, 34.6 percent multifamily and 1.5 percent other housing types. The ACS estimated that 55.2 percent of housing is owner occupied and 44.8 percent renter occupied. The median room size was 5.3 rooms and a median value of \$157,600. The median income for Arlington was \$58,502.

DEMOGRAPHIC CHARACTERISTICS

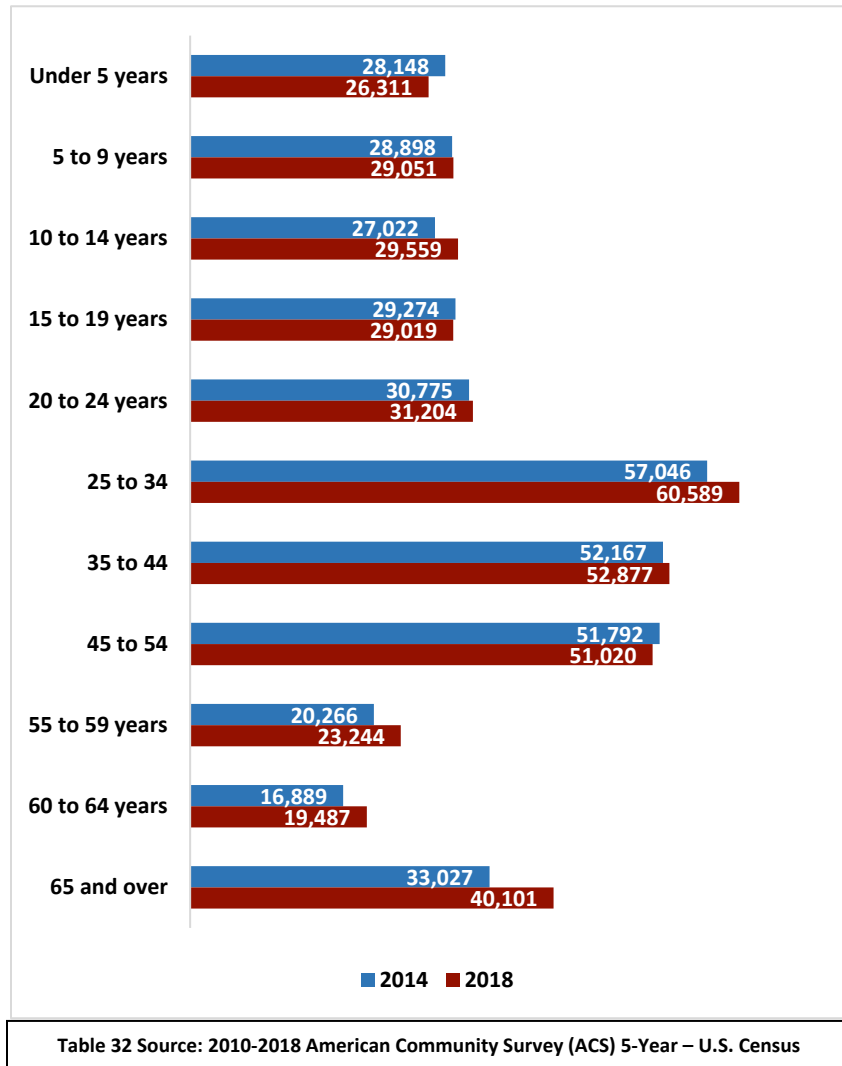
Population - Arlington has experienced positive trends in population adding nearly 12,746 new residents from 2015 to 2018. The total population of Arlington in 2018 was 392,462. A comparison of surrounding cities near Arlington reported populations of 191,104 for Grand Prairie, and 67,492 for Mansfield. Additionally, Tarrant County's population was 2,019,997 for 2018.

Geography	2010	2015	% Change (2010-2015)	2018	%Change (2015-2018)
Arlington	359,410	379,716	5.6%	392,462	3.4%
Tarrant County	1,743,300	1,914,526	9.8%	2,019,977	5.5%

Table 34 Source: 2010 - 2018 American Community Survey (ACS) 5-Year U.S. Census

Population by Age

The median age of Arlington's population was 33.3 years according to the 2018 American Community Survey. By comparison Grand Prairie's median age is 33.0, Mansfield's 36.3 and Tarrant County's 34.3. Arlington's largest population group is 25 to 34 years accounting for 60,589 or 15.4 percent of the population. Growth in this range has remained strong since 2010, increasing by 9.2 percent during the period. Arlington's older population of 60 to 64 years and 65 to 74 years collectively account for 45,195 or 11.6 percent of the population. Housing considerations will likely remain a focus for 60 to 64 years and 65 to 74 years age ranges as population since 2010 has increased by 50 percent. The following table provides detailed age data for Arlington, Grand Prairie, Mansfield, and Tarrant County.



Population by Age	Arlington		Grand Prairie		Mansfield		Tarrant County	
	Pop	%Pop	Pop	%Pop	Pop	%Pop	Pop	%Pop
Under 5 years	26,311	6.70%	13,469	7.00%	4,178	6.20%	144,494	7.20%
5 to 9 years	29,051	7.40%	14,939	7.80%	4,946	7.30%	151,834	7.50%
10 to 14 years	29,559	7.50%	15,363	8.00%	6,536	9.70%	154,147	7.60%
15 to 19 years	29,019	7.40%	15,172	7.90%	6,122	9.10%	143,146	7.10%
20 to 24 years	31,204	8.00%	14,092	7.40%	3,369	5.00%	135,990	6.70%
25 to 34 years	60,589	15.40%	27,381	14.30%	7,301	10.80%	300,991	14.90%
35 to 44 years	52,877	13.50%	28,156	14.70%	11,776	17.40%	277,505	13.70%
45 to 54 years	51,020	13.00%	26,244	13.70%	9,606	14.20%	269,412	13.30%
55 to 59 years	23,244	5.90%	10,620	5.60%	4,393	6.50%	121,880	6.00%
60 to 64 years	19,487	5.00%	9,001	4.70%	2,971	4.40%	103,987	5.10%
65 to 74 years	25,708	6.60%	11,108	5.80%	3,856	5.70%	132,708	6.60%
75 to 84 years	10,674	2.70%	3,983	2.10%	1,854	2.70%	60,433	3.00%
85 years and over	3,719	0.90%	1,576	0.80%	584	0.90%	23,450	1.20%
Median age (years)	33.3		33.0		36.3		34.3	

Table 35 Source: 2018 American Community Survey (ACS) 5-Year - U.S. Census

As with other communities across the country, the median age of the population is expected to rise in the coming years as the “Baby Boom” generation continues moving up the age distribution. In the next two decades the baby boomers will move entirely into the over 65 age categories, creating the largest group in the over-65 category in U.S. history. These trends are expected to have an impact on housing needs in Arlington as well as the rest of the country.

Population Projections

Arlington’s population is projected to increase by 10.8 percent, or 441,259 by 2025 and 7.9 percent, or 476,362 by 2030. At the county level, Tarrant County’s population is projected to increase by 11.3 percent or 2,322,418 by 2025 and 7.9 percent, or 2,507,170 by 2030. These

growth projections are in correlation to the growth projections of Texas provided by the Texas Demographic Center. The table below includes population growth from 2010 and comparison at state, county, and city level. Arlington's population growth is calculated using Tarrant County's projected increase because city-level data is not available from the Texas Demographic Center.

Year	Texas		Tarrant County		Arlington	
	Population/ Projection	% Growth	Population/ Projection	% Growth	Population/ Projection	% Growth
2010	24,311,891		1,743,300		359,410	
2018	27,885,195	14.7%	2,019,977	15.9%	392,462	9.2%
2025	32,204,920	15.5%	2,322,418	15%	441,259	12.4%
2030	34,894,452	8.4%	2,507,170	8%	476,362	8%

**Table 36 Source: 2010 - 2018 American Community Survey (ACS) 5-Year – U.S. Census,
Texas Demographic Center**

Note: City of Arlington's response to consultant's population projections

In projecting future population growth for Arlington, JQUAD utilized a model that relied on a specific group of publicly available datasets to determine a 2025 population of 441,259. However, it should be noted that using historic population data along with local knowledge of development patterns, the City of Arlington's internal projection shows an expected maximum population of around 423,000 at buildout.

Race/Ethnicity

The largest racial/ethnic group in Arlington according the 2018 American Community Survey were Whites, which accounted for 39.1 percent of the population and a 7 percent decline since 2010. The second largest racial/ethnic group is Hispanic, which accounted for 29.2 percent of the population and a 20 percent growth since 2010. The thirds largest racial/ethnic group is African Americans, which account for 22 percent and a 30 percent increase since 2010.

	Arlington			Grand Prairie		
Year	2010	2018	%Change	2010	2018	%Change
Total population	359,410	392,462	9%	165,776	191,104	15%
White alone	164,375	153,476	-7%	54,616	42,133	-23%
Black or African American alone	66,218	86,186	30%	29,651	43,443	47%
American Indian and Alaska Native alone	1,099	1,029	-6%	572	437	-24%
Asian alone	24,670	26,720	8%	9,960	13,933	40%
Native Hawaiian and Other Pacific Islander alone	284	488	72%	187	93	-50%
Some other race alone	1,103	1,067	-3%	188	238	27%
Two or more races	6,209	8,901	43%	2,016	4,044	101%
Hispanic or Latino (of any race)	95,452	114,595	20%	68,586	86,783	27%
	Mansfield			Tarrant County		
Year	2010	2018	%Change	2010	2018	%Change
Total population	50,941	67,492	32%	1,743,300	2,019,977	16%
White alone	33,398	38,495	15%	928,812	958,302	3%
Black or African American alone	6,310	11,873	88%	248,965	319,829	28%
American Indian and Alaska Native alone	124	170	37%	6,285	5,797	-8%
Asian alone	2,214	2,920	32%	78,566	106,427	35%
Native Hawaiian and Other Pacific Islander alone		45	#DIV/0!	3,003	3,474	16%
Some other race alone	28	199	611%	4,360	3,976	-9%
Two or more races	1,149	1,788	56%	25,961	45,930	77%
Hispanic or Latino (of any race)	7,718	12,002	56%	447,348	576,242	29%

Table 37 Source: 2010, 2018 American Community Survey (ACS) 5-Year - U.S. Census

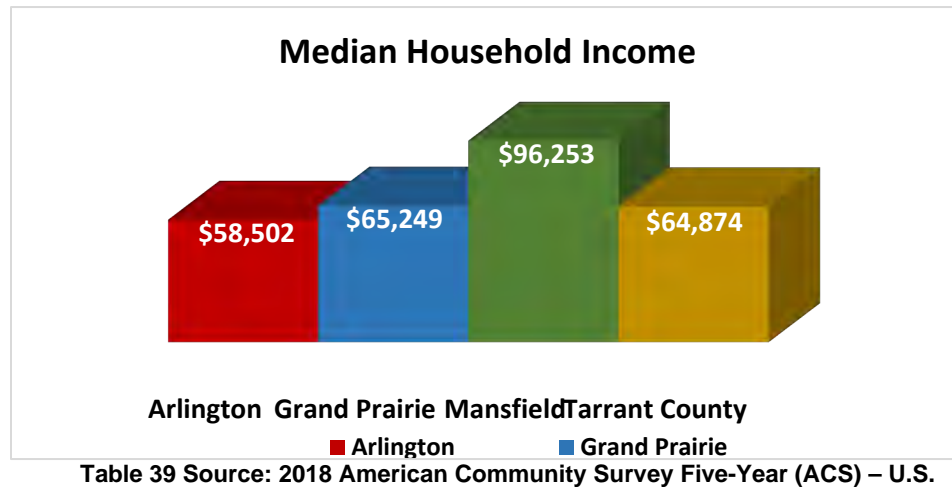
According the 2018 American Community Survey, Arlington had 134,984 total households in 2018. Of the total households, 68.8 percent were family households and 31.2 percent were non-family households. Grand Prairie had 60,503 total households of which, 76.3 percent were family households and 23.7 percent were non-family households. Mansfield had 21,856 households of which, 81.1 percent are family households and 18.9 percent are non-family households. For Tarrant County, total household were 698,995 of which 69.9 percent were family households and 30.1 percent were non-family households.

Geography	Family Households	Married-Couple Family	Other Family	Male Householder no wife	Female householder no husband	Nonfamily households	Householder living alone
Arlington	92,819	63,323	29,496	8,625	20,871	42,165	34,084
Grand Prairie	46,194	32,311	13,883	3,913	9,970	14,309	11,721
Mansfield	17,716	14,484	3,232	819	2,413	4,140	3,560
Tarrant County	488,262	350,111	138,151	38,588	99,563	210,733	172,090

Table 38 Source: 2018 American Community Survey Five-Year (ACS) – U.S. Census

Income

According to the 2018 American Community Survey, the median household income for Arlington was \$58,502. The median income for Grand Prairie was \$65,249 and was \$96,253 for Mansfield. Tarrant County's median household income was \$64,874.



Poverty

According to the 2018 American Community Survey, about 15.7 percent of Arlington's population lives below the poverty level. About 23.8 percent of all children under the age of 18 live in poverty. The over-65 years and older population poverty rate was 8.6 percent.

	Arlington			Grand Prairie		
	Total	Below Poverty	% Below Poverty	Total	Below Poverty	% Below Poverty
Population	387,319	60,858	15.70%	190,344	23,012	12.10%
Under 18 years	100,460	23,901	23.80%	52,964	9,459	17.90%
18 to 64 years	247,730	33,593	13.60%	120,910	12,167	10.10%
60 years and over	58,542	5,049	8.60%	25,433	2,148	8.40%
65 years and over	39,129	3,364	8.60%	16,470	1,386	8.40%
	Mansfield			Tarrant County		
	Total	Below Poverty	% Below Poverty	Total	Below Poverty	% Below Poverty
Population	66,966	2,774	4.10%	1,994,417	258,272	12.90%
Under 18 years	19,495	866	4.40%	535,088	99,647	18.60%
18 to 64 years	41,313	1,635	4.00%	1,248,359	141,046	11.30%
60 years and over	9,115	385	4.20%	314,120	26,914	8.60%
65 years and over	6,158	273	4.40%	210,970	17,579	8.30%

Table 40 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Income Equality

The 2018 American Community Survey (ACS) 5-Year average reports a measure of income equality within specific geographies called the GINI Index of Income Inequality. The results of the calculation show the extent to which incomes within the geography are equitably distributed. An index value of zero represents a perfectly equitable distribution. A value of “1” represents maximal inequality where a single person has all the money. A value of “0” indicates earning with no income inequality.

The GINI index for Arlington reported in 2018 was 0.4360. The lower values are represented primarily in areas within Arlington where the incomes of the tracts for residents are relatively similar. These are areas where populations sometimes face higher cost for housing. The GINI Index includes consideration of the lower median household income, concentrations of poverty, low rates of owner-occupied housing, lower home values, and older housing stock shown in high percentages of cost burden owner-occupied housing, high percentage of vacant housing, and a high percentage of vacant home. The ACS estimates that 15.7% of individuals were at or below poverty during the 5-year estimate.

Housing Characteristics

The housing supply in Arlington was analyzed under three frameworks. First, the analysis examined the characteristics of the overall housing supply. Second, the housing supply was analyzed by tenure (owner-occupied and renter-occupied housing). Third, the housing supply was analyzed by housing type, including single-family, duplex, multifamily, mobile home, and other types of housing. The analysis is based on data collected from the U.S. Census Bureau. The ACS estimates 146,962 total housing units, rental and homeownership combined, in Arlington in 2018, with 60.3 percent single-family, 38.2 percent multifamily and 1.5 percent other types. The ACS estimated that 91.8 percent of housing was occupied and 8.2 percent vacant.

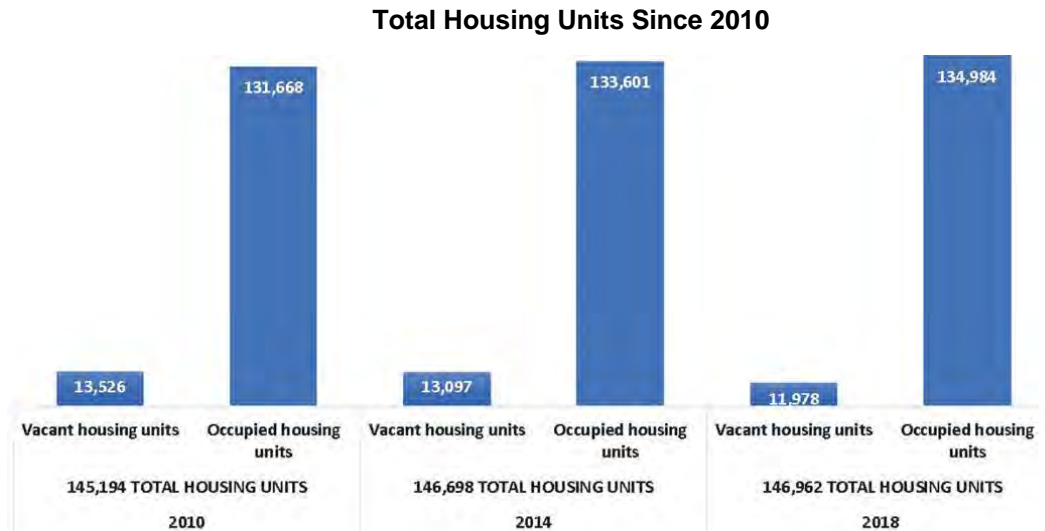


Table 41 Source: 2014 - 2018 American Community Survey (ACS) 5-Year – U.S. Census

Housing Types and Tenure of Housing

According to the 2018 American Community Survey (ACS) 5-Year Estimates, 64 percent of all housing units in Arlington were single-family homes. Approximately 35 percent were multi-family units and the remaining 1.5 percent were other types which included mobile homes and manufactured housing. Additionally, 74,122 or 55 percent of housing units were owner occupied, compared to 61,745 or 45 percent renter occupied units.

Housing Types

Geography	Single-family		Multi-family		Other		Total
Arlington	93,899	63.9%	50,850	34.6%	2,213	1.5%	146,962
Grand Prairie	45,570	70.3%	17,536	27.1%	1,697	2.6%	64,803
Mansfield	18,920	83.2%	3,296	14.5%	536	2.4%	22,752
Tarrant County	534,643	70.6%	208,223	27.5%	14,714	1.9%	757,580

Table 42 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Age of Housing Stock

Approximately 51 percent of housing stock in Arlington was built between 1970 and 1989. It appears home building in Arlington was at its peak during this period as evidenced by the homebuilding increase from 1950 to 1989 and the significant decrease starting in 1990. Homebuilding since 2010 was extremely low at 1.9 percent. With a higher number of homes built prior to 1990, it is reasonable to assume housing stock is more likely in need of repairs and updates given its age. Housing stock less than 30 years old experienced a longer period for the effects of neglect and the deferment of routine maintenance to negatively impact housing condition. While age does not always indicate diminished housing condition, correlations exist.

Age of Housing Stock and Year Built

Housing Units	Arlington	Grand Prairie	Mansfield	Tarrant County
Total housing units	146,962	64,803	22,752	757,580
Built 2014 or later	864	1,311	1,007	17,135
Built 2010 to 2013	1,933	2,196	1,895	29,417
Built 2000 to 2009	20,315	16,261	10,287	161,130
Built 1990 to 1999	24,897	10,340	4,202	114,211
Built 1980 to 1989	43,432	11,392	2,794	146,281
Built 1970 to 1979	31,828	10,444	1,375	107,341
Built 1960 to 1969	12,227	4,734	383	67,528
Built 1950 to 1959	8,985	4,867	414	67,003
Built 1940 to 1949	1,534	2,825	168	23,745
Built 1939 or earlier	947	433	227	23,789

Table 43 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Homeownership

In Arlington, home ownership among Whites was 69 percent, followed by both Hispanics with 48 percent home ownership, and African Americans with 32 percent home ownership.

Tenure by Race	Owner- occupied		Renter- occupied		Total
White	44,092	69%	19,737	31%	63,829
African American	9,542	32%	20,653	68%	30,195
Hispanic	14,417	48%	15,874	52%	30,291

Table 44 Source: 2014 -2018 American Community Survey (ACS) – U.S. Census

Arlington Demographic Comparison to Secondary Market

The Arlington and Grand Prairie populations are younger than the Tarrant County population and nearby cities with median ages of 33.3 and 33.0 for the cities respectively and 34.3 for the county. Euless follows at 36.2, Mansfield at 36.3, Hurst at 37.2 and Bedford at 40.6. The median age for Tarrant County is 34.3. Regarding race, Arlington has the largest Hispanic population at 29.2 percent, compared to Grand Prairie with 45.4 percent and slightly above the Euless population at 22.3 percent. Arlington and Grand Prairie have the largest Black or African American Population at roughly 23 percent each, followed by Mansfield at 18 percent.

Housing

Arlington and Euless have the lowest percentage of housing units occupied at roughly 91 percent each. Consequently, each city also has a high vacancy rate of over 8 percent. By comparison, Tarrant County has a vacancy rate of 7.7 percent. Mansfield has the highest percentage of single-family housing units at 83 percent compared to Arlington at roughly 64 percent. With regard to the age of housing, Arlington and Euless have the highest percentage of homes built prior to 1980. The highest percentage of renters reside in Arlington, Bedford, and Euless.

Economic

Arlington's 2018 American Community Survey (ACS) reported an unemployment rate of 4.9 percent which ranks as the second highest of nearby cities behind Grand Prairie at 5.2. The lowest unemployment rate is in Mansfield with 3.6. The median household income in Arlington was \$58,502, the lowest of nearby cities and significantly lower than the county median income of \$64,874. Arlington's poverty rate is among the highest at 15.7 while Mansfield is the lowest with 4.10 percent. Additionally, Arlington's senior poverty rate is 8.6 percent, the highest of nearby cities. See Appendix D for the complete unemployment data analysis and data comparability table.

SOCIO ECONOMIC CHARACTERISTICS

Affordability and Cost Burden

Housing Affordability

Lack of housing affordability, which are households having inadequate income to acquire housing currently available in the market, may be the most critical impediment in the study area. The correlation between median home values and household income underscores this issue. The median housing value according to the 2018 ACS Five-Year in Arlington was estimated at \$157,600. The median gross rent was \$997. The average income required to qualify for a mortgage based on the Arlington median home value of \$157,600, is approximately \$65,000 to \$75,000 in household income. The average income needed to qualify for a contract rent of \$997 is \$35,000 to \$39,000. Approximately 42.1 percent of Arlington's population earn \$49,000 or less. As a point of reference, \$35,000 per year is approximately \$17.00 per hour for a forty-hour work week, 52 weeks a year for a single wage earner. Factor in housing-related expenses other than mortgage or rent payments such as taxes, insurance, and utilities, home ownership and rental housing is not attainable without cost burden to many in Arlington especially persons at 80% and below the median income without some form of home buyer subsidy or rental assistance.

Cost Burden

Cost Burden is defined by the U.S. Department of Housing and Urban Development as paying more than 30% of a household income on housing expenses. As shown in Table 43, cost burden in Arlington has decreased since 2015 for homeowners and to a smaller degree for renters. Cost Burden among renters was most significant reflecting 48 percent of renters in Arlington's cost burdened. According to the 2016 Comprehensive Housing Affordability Strategy (CHAS), 20 percent of Arlington's homeowners were cost burdened, paying more than 30 percent of their income on selected mortgage costs.

2012 - 2016 (Latest Data Available)					
Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total
Household Income <= 30% HAMFI	11,610	40%	10,130	70.9%	13,935
Household Income >30% to <=50% HAMFI	10,085	35%	3,440	24.1%	11,670
Household Income >50% to <=80% HAMFI	5,920	20%	545	3.8%	13,950
Household Income >80% to <=100% HAMFI	900	3%	105	0.7%	6,710
Household Income >100% HAMFI	415	1%	65	0.5%	13,750
Total	28,930	100%	14,285	100.0%	60,015
	Cost burden >		Cost burden >		
Income by Cost Burden (Owners only)	30%		50%		Total
Household Income <= 30% HAMFI	3,460	23%	2,855	52.0%	4,390
Household Income >30% to <=50% HAMFI	3,700	24%	1,525	27.8%	5,665
Household Income >50% to <=80% HAMFI	4,650	30%	860	15.7%	10,650
Household Income >80% to <=100% HAMFI	1,620	11%	95	1.7%	8,095
Household Income >100% HAMFI	1,875	12%	155	2.8%	46,030
Total	15,305	100%	5,490	100.0%	74,830

Table 45 Source: Comprehensive Housing Affordability Strategy 2016

Economic Variables

According to the 2018 Annual Community Survey (ACS) 5-Year estimate, over 80 percent of the population over the age of 25 have a high school diploma or more. Approximately 4.9 percent of the population 16 or older considered to be in the labor force were unemployed. Of the total population in the civilian labor force, 3.4 percent were unemployed. Of those

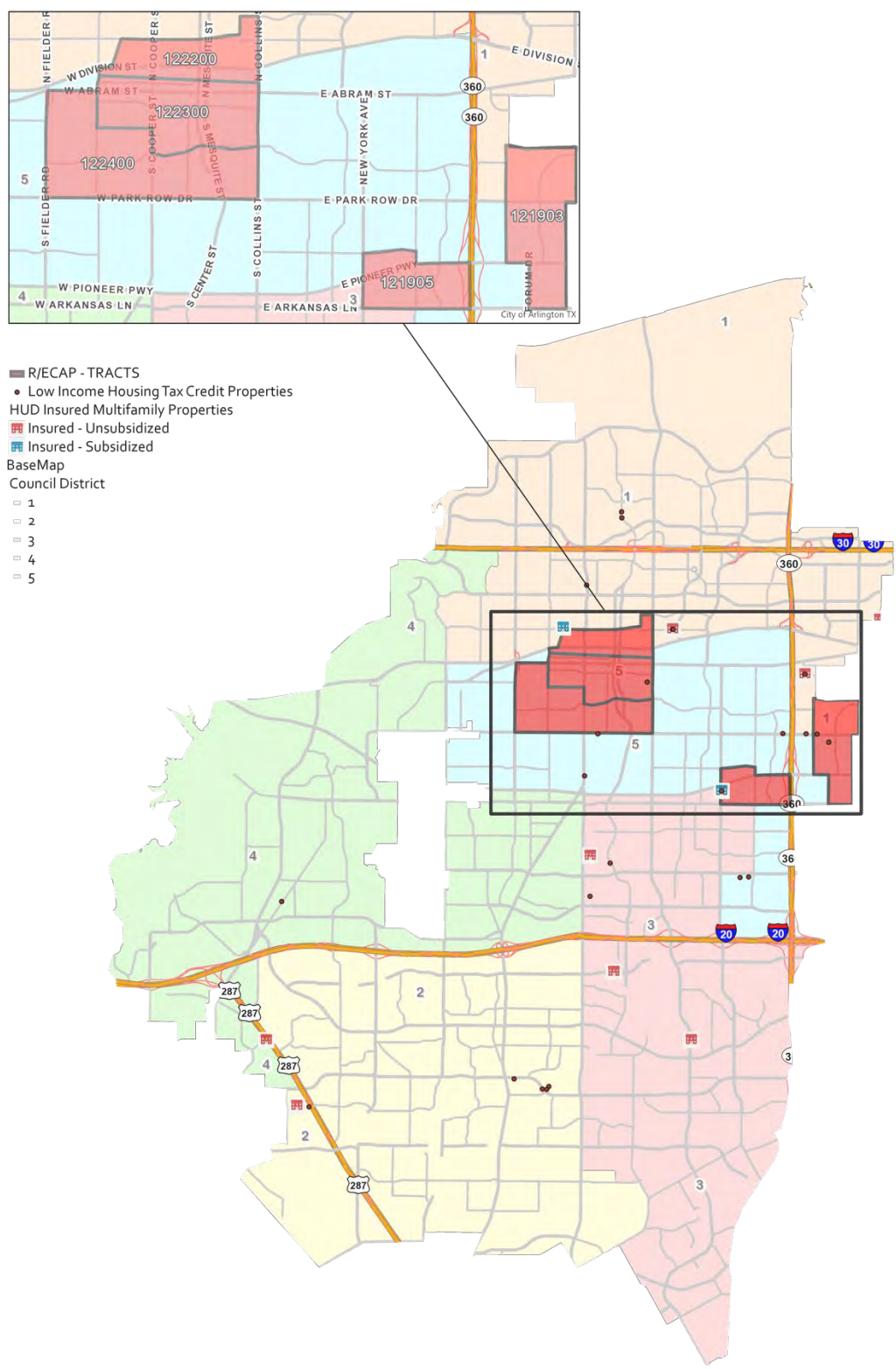
identified in the labor force, occupations were spread evenly across five categories: 1) management, business, science, and arts (33.8%); 2) service (17.8%); 3) sales and office (24.6%); 4) natural resources, construction, and maintenance (8.8%); and 5) production, transportation, and material moving (15.1%). The largest industry in Arlington was educational services, health care, and social assistance (21.4%), followed by retail trade (12.1%), manufacturing (10.3%), arts, entertainment, recreation, accommodation, and food services (10.0%). The average commute time to work was 27.2 minutes. Industry growth tend to impact housing needs and consumer preferences.

Areas of Concentrated Poverty and Racial / Ethnic Concentration and Segregation (RCAP/ECAP)

The U. S. Department of HUD has defined “Areas of Poverty, Racial and Ethnic Concentration and Segregation (R/ECAP) – as areas or census tracts within a jurisdiction comprised of 50% or greater minority population and three (3) times or more the poverty level of the Metropolitan Statistical Area (MSA) and generally lacking the basic amenities and failing to provide a quality of life expected and desired for any area within the MSA. The goal of de-concentration is to achieve minority concentrations and poverty level less than defined above by R/ECAP and to transform these areas of concentration into “Opportunity Areas”.

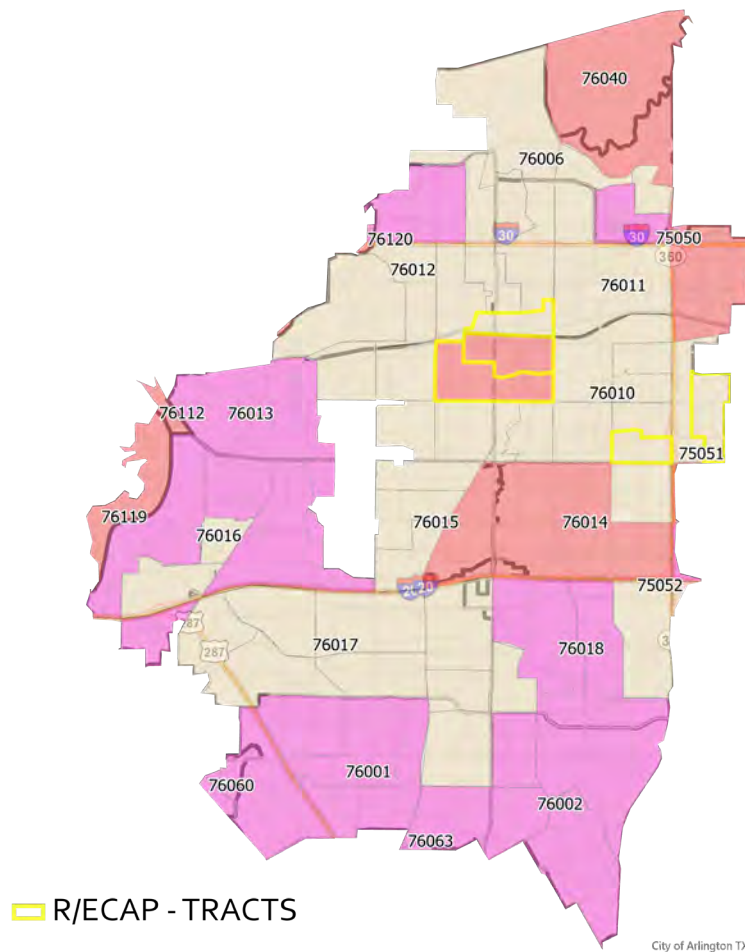
Opportunity Areas – are characterized as offering access to quality goods and services, exemplary schools, health care, range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation. Table 46 identifies census tract designated as concentrated and segregated based on the HUD R/ECAP Calculation and levels and locations of concentration for each variable considered. The maps depict census tract identified as concentrated and segregated based on the HUD R/ECAP Calculation.

RCAP/ECAP Areas in Arlington



Map 46 Source: U.S. Census, US Department of Housing and Development

Food Access in Arlington

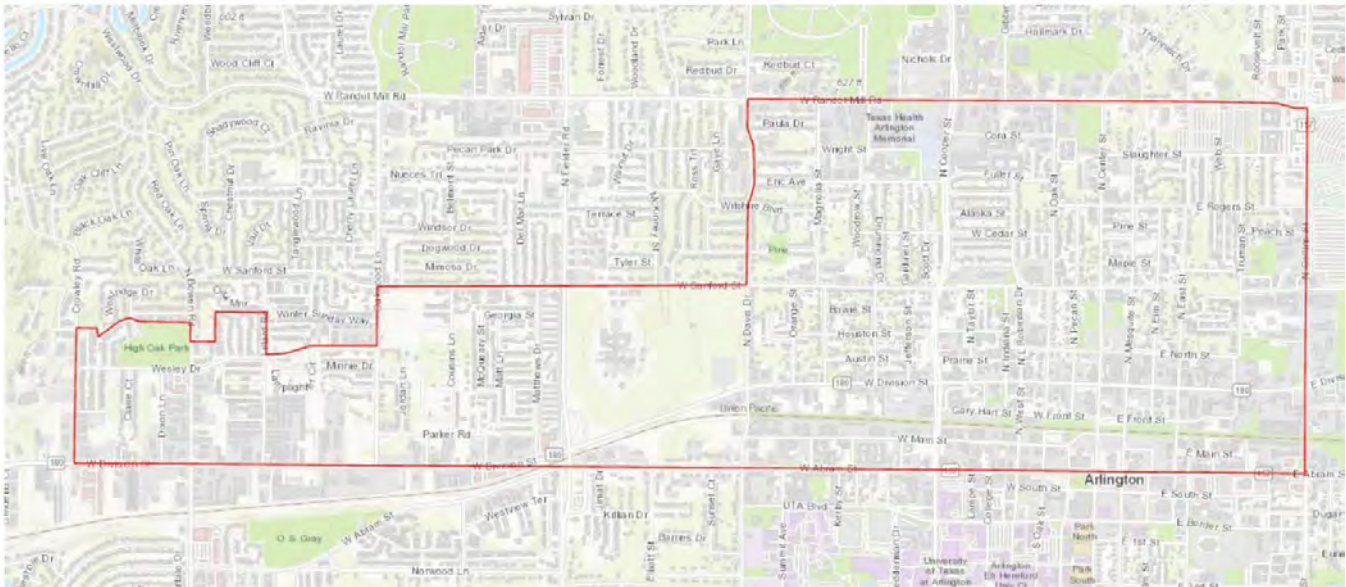


- **Low-income and low-access** - A low-income tract with at least 500 people, or 33 percent of the population, living more than 1 mile (urban areas) or more than 10 miles (rural areas) from the nearest supermarket, supercenter, or large grocery store.
- **Low-access** - A tract with at least 500 people, or 33 percent of the population, living more than 1 mile (urban areas) or 10 miles (rural areas) from the nearest supermarket, supercenter, or large grocery store.

Please note, two R/ECAP tracts (122300 & 122400) exist in Low-Income and Low-Access areas with households living more than 1 mile from a grocery store. The remaining R/ECAP tracts (122200, 121903 & 121905) exist in Low-Income and Low-Access areas with households living more than ½ mile from a grocery store.

Central Arlington Neighborhood Revitalization Strategy Area (NRSA)

The 2005 HUD approved area consists of high poverty and need for concentrated redevelopment and assistance to residents. Black or African American and Hispanics collectively account for 66 percent of the 16,035 population. The NRSA's median household income of \$36,549 is significantly less than Arlington's median household income of \$58,502. Homeownership is low as 77 percent of households live in renter-occupied units.



Transitional Neighborhood Analysis

Downtown

Downtown Arlington, consisting of census tracts 1222.00 and 1223.00 had a total population of 6,127 in 2018, an increase from 6,036 in 2014. Hispanics were the largest ethnic group accounting for 31 percent of the population, followed by whites at 30 percent, Asians at 19 percent and Black or African American at 16 percent. Seniors account for 5 percent of the population. Of the 2,177 housing units, 74 percent were renter occupied and 14 percent were vacant. Apartments account for 63 percent of housing units with a median rent of \$762. Median home values range from \$63,400 to \$303,800. Downtown households earned a median income range of \$20,044 and \$25,069.

East Arlington

The largest ethnic population group in East Arlington was Hispanics, accounting for 72 percent of the 33,258 in population. Whites were the second largest racial group at 16 percent followed by Black or African American at 8 percent. The overall population had increased by 6 percent since 2014. In 2018, East Arlington consists of 10,179 housing units, of which 61 percent were built prior to 1970. Single Family housing units accounted for 63 percent of the total units while apartments accounted for 36 percent. Median home values range from \$73,700 to \$126,000 and the average gross rent of \$948. The unemployment rate was 8 percent for the area and 28 percent of population earned less than a high school degree. The median household income range was \$33,826 to \$54,052.

I-20/US 287

The total population increased 7 percent from 19,901 in 2014 to 21,203 in 2018. Whites account for 59 percent of the population, followed by Hispanics at 18 percent and Black or African American at 15 percent. The total housing units for this area was 8,690 of which 58 percent were owner occupied and 72 percent were single family homes. The median home value range was \$159,500 to \$236,500. The unemployment rate was 5.8 percent and 7 percent of the population reported earning less than a high school diploma. The median household income ranged from 58,580 to 82,022.

Southeast Arlington

Consisting of census tract 1115.47, the total 2018 population of 19,240 increased from its' 2014 population of 17,531 in 2014. The largest racial group of the population was Black or African American at 40 percent, Hispanics at 31 percent, Whites at 18 percent and Asians at 16 percent. Of the 4,956 total housing units, 98 percent were single family and 78 percent were owner-occupied. The median home value was \$150,800 and over 5 percent of the homes were built after 1980. The household median income was 71,455 and the unemployment rate was 2.9 percent.

Lamar/Collins

The total population for 2018 was 7,241 of which, 46 percent were white, 41 percent were Black or African American. Roughly 87 percent of the 3,783 housing were occupied, leaving 12.4 percent or 470 vacant. Resident in this area were mostly renter as apartments account for over 80 percent of the total housing units. Median home value was \$245,950 and median gross rent was \$879. Over 37 percent of renter households were paying more than 30 percent of their monthly income on housing cost. The percent of residents with less than a high school diploma was 11 percent and median household income was \$49,189. See complete table of all neighborhood data in the Appendix E.

Anti-Poverty

The City of Arlington coordinates with public and private organizations to produce and preserve affordable housing and related services for low-income persons. Arlington reduces the number of families in poverty through strategies such as: coordinating with United Way Arlington on financial literacy and asset-building strategies; continued partnership with transportation providers such as the Via rideshare app to provide employment-related transportation; continued funding for housing, community, and economic development for low-income residents; continued partnership with multiple partners in East Arlington for a concept similar to the Promise Zone designation, whereby poverty is addressed through increased jobs, educational opportunity and improved housing and public safety; continued support of United Way Arlington to facilitate coordinated solutions to reduce poverty; continued support of services to homeless families and families at risk of homelessness to increase housing options; continued support of information and referral networks to allow easier access to community dissemination of information about specific anti-poverty programs such as the Earned Income Tax Credit (EITC), Family Self-Sufficiency Program, Head Start, and mainstream public assistance resources.

In 2019, the City partnered with Foundation Communities to support the Volunteer Income Tax Assistance (VITA) sites in Arlington. Working closely with Foundation Communities, approximately 2,801 of Arlington low and middle-income families received increased access to free tax assistance and EITC. Locally, the American Association of Retired People (AARP) assists taxpayers age 60 and older.

National Association of Realtors Index

The Housing Affordability Index (HAI) measures whether a typical family earns enough income to qualify for a mortgage loan on a typical home at the regional level based on the most recent price and income data. A higher HAI indicates relatively greater affordability. A ratio of 1.00 means that the median family income is exactly enough to purchase the median-priced home. A HAI above 1.00 means the MFI exceeds the required income to purchase a median-priced home. Conversely, a HAI below 1.00 indicates that the MFI is not enough to purchase the median-priced home. Arlington 2018 HAI of 157.9 indicates the median family income is enough to purchase the median priced home.

Affordability Index of Existing Single-Family Homes

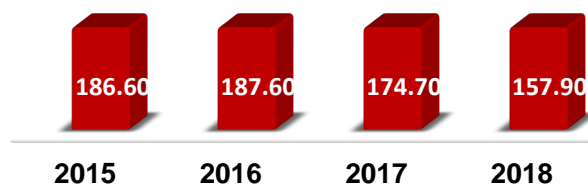


Table 47 Source: National Association of Realtors

Housing Opportunity Index

The National Association of Home Builders (NAHB) has developed a Housing Opportunity Index, which is defined as the share of homes affordable for median household incomes for each Metropolitan Statistical Area (MSA). Within Arlington, 58.25 percent of homes sold in 2018 were affordable to households earning the median income.

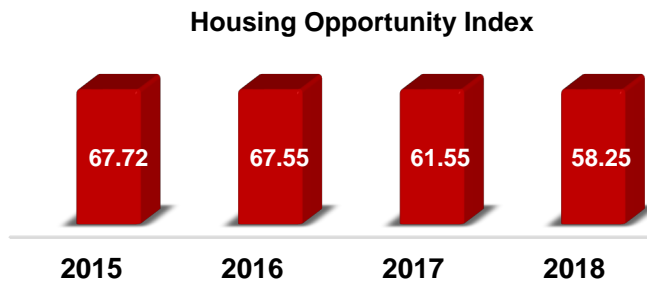


Table 48 Source National Association of Home Builders

Housing and Transportation Affordability

The Center for Neighborhood Technology (CNT) developed the Housing and Transportation Affordability Index (H+T Index) which measures housing and transportation costs and sets the benchmark at no more than 45 percent of household income. The traditional measure of affordability recommends that housing cost no more than 30% of household income. The H+T Index for Arlington using 2015 American Community Survey (ACS) and 2014 Longitudinal Employer-Household Dynamics data is 45 percent.

Affordable Housing

2019 Developments receiving Low Income Housing Tax Credits

Source: Texas Department of Housing & Community Affairs (TDHCA)

*Source: ALN Apartment data shows the current subsidized rent is \$917. There is only one LIHTC property with 4 bedrooms.

Program Type	Development Name	Project Address	LIHTC Amt Awarded	Total Units	LIHTC Units	1BR	2BR	3BR	4BR	Rent based on 60% AMI Rule		
										1BR AVG RENT	2BR AVERAGE RENT	3BR AVERAGE RENT
9% HTC	Avalon Apartments	1215 N. Cooper	\$857,230	75	75	25	50	-	-	\$687	\$835	\$1,071
9% HTC	Hunt's View Apartments	420 West Park Row Dr.	\$160,663	350	350	116	180	54	-			
9% HTC	Whispering Wood Apartments	2109 Lincoln Drive	\$171,682	224	224	88	104	32	-			
9% HTC	*Parkland Pointe	907 Pinion Dr.	\$763,643	250	149	-	122	112	16			
4% HTC	Mayfield Apartments	2104 Worth St.	\$541,339	240	240	84	120	36	-			
4% HTC	Arlington Villas (fka Hampton Villas)	2002 Mayfield Villa Drive	\$752,224	280	280	-	72	208	-			
4% HTC	Parkview Townhomes	1200 West Sublet	\$714,733	248	248	-	98	150	-			
4% HTC	Addison Park Apartments	6500 Hwy 287	\$620,571	224	224	24	116	84	-			
4% HTC	Providence at Rush Creek II	6000 Bacara Lane	\$438,609	144	144	-	36	108	-			
4% HTC	Providence at Prairie Oaks	2700 Prairie Oaks Drive	\$773,619	206	206	48	90	68	-			
4% HTC	Chatham Green Village	3532 Chatham Green Lane	\$332,418	234	234	128	106	-	-			
9% HTC	Bardin Apartments	NWQ W Bardin Rd and Matlock Rd.	\$1,500,000	110	90	24	42	44	-			
Total				2585	2464	537	1136	896	16			

Source: Texas Department of Housing & Community Affairs (TDHCA)

*Source: ALN Apartment data shows the current subsidized rent is \$917. There is only one LIHTC property with 4 bedrooms.

Table 49 Source: Texas Department of Housing and Community Affairs

Developments Receiving Low Income House Tax Credits – Elderly Only

Program Type	Year	Board Approval	Development Name	Project Address	LIHTC Amt Awarded	Total Units	LIHTC Units	Eff	1BR	2BR	Rent based on 60% AMI Rule	
											1BR AVG RENT	2BR AVERAGE RENT
9% HTC	1998	1998	Village at Johnson Creek (Courtyards of Arlington)	815 Senior Creek Dr.	\$666,770	140	140	-	98	42	704	757
4% HTC	2001	5/9/2002	North Arlington Seniors Apartment Community	975 E. Sanford St.	\$574,331	261	260	-	171	90		
9% HTC	2017	7/27/2017	Elliot Senior	7851 S. Collins St.	\$1,243,264	74	65	-	28	46		
9% HTC	2017	7/27/2017	The Residence at Arbor Grove	1118 Gibbins Rd	\$1,430,132	126	107	-	49	77		
4% HTC	2017	9/7/2017	The Magnolia	709 Magnolia St	\$194,510	65	65	17	48	-		
9% HTC	2019	7/25/2019	Mariposa Apartment Homes at Harris Road	NE of South Cooper Street and West Harris Road	\$1,500,000	180	101	-	107	73		
Total						846	738	17	501	328		

Table 50 Source: Texas Department of Housing and Community Affairs

Source: Texas Department of Housing & Community Affairs (TDHCA)

Residents Receiving Rental Assistance

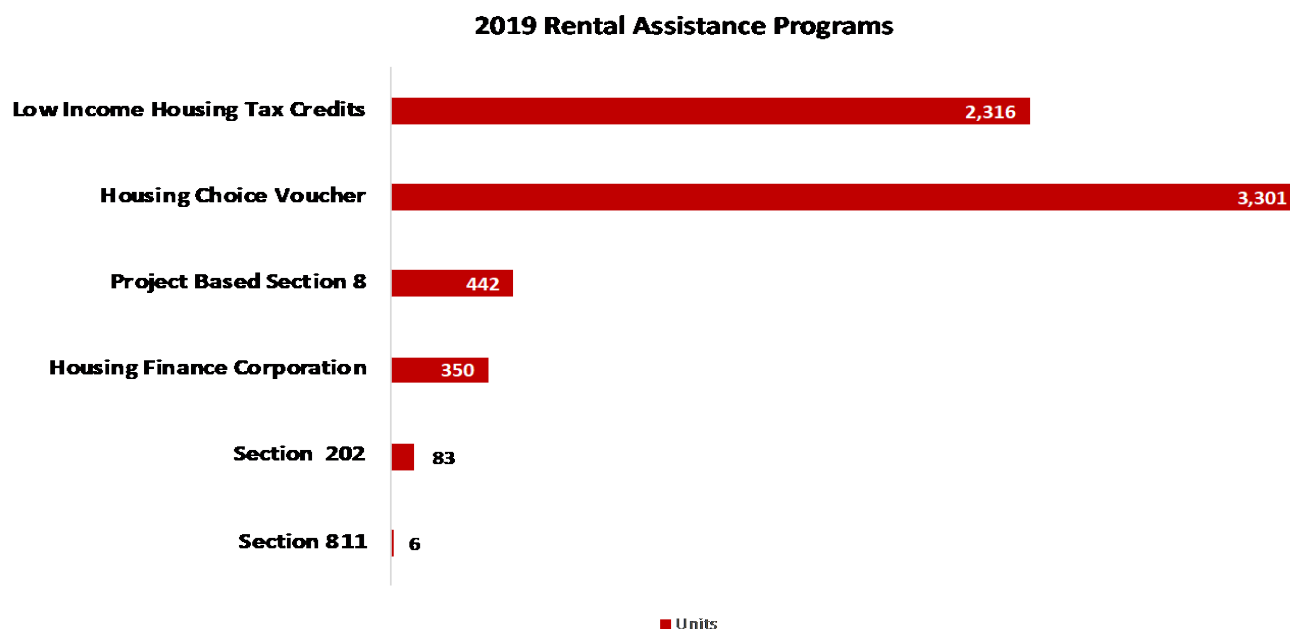


Table 51 Source: Texas Department of Housing & Community Affairs, National Housing Preservation Database

Housing Conditions and Housing Needs

The Needs Assessment identified Arlington's housing conditions in older neighborhoods as a concern. Older neighborhoods are a primary source of alternative lower cost housing. Some existing homes in older neighborhoods are becoming less desirable due to deteriorating conditions and consumer preferences for newer homes with up-to-date construction technologies, with respect to finish-out, amenities and energy efficiency.

In the neighborhoods experiencing decline, households have the least housing options. Some rental housing has deteriorated over time as, due to lack of maintenance either because of rental income not keeping pace with needed improvements and maintenance or through landlords unwilling to spend rental income or investment dollars on their properties. Whatever the cause, poor maintenance eventually leads to issues with major systems such as roofs and foundations, water infiltration and more rapid deterioration from that point forward. Over time, the conditions of the units cause some to become uninhabitable, difficult to sell, and blights on the community. Demolition removes the blight of the dilapidated structure, but often leaves vacant lots.

SPECIAL NEEDS CONSIDERATIONS

Senior Population

According to the 2014 - 2018 American Community Survey (ACS), the population of seniors over 65 has significantly increased from 32,814 in 2014 to 40,101 in 2018, a 32.4 percent change. As shown below, seniors between the ages of 75 – 84 represent approximately 27 percent of the senior population while seniors above the age of 85 represent approximately 10 percent of the senior population. The overall senior populations account for 10.9 percent of Arlington's population. The table below provides the number of seniors over 65 population from 2014 to 2018.

Seniors Over 65 Population Since 2014

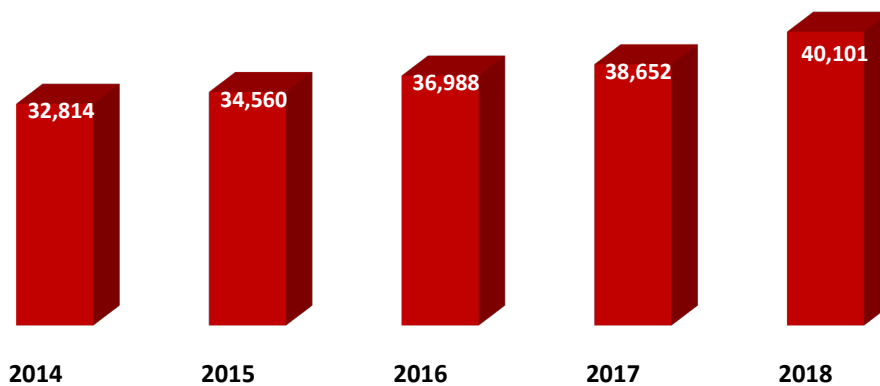


Table 52 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

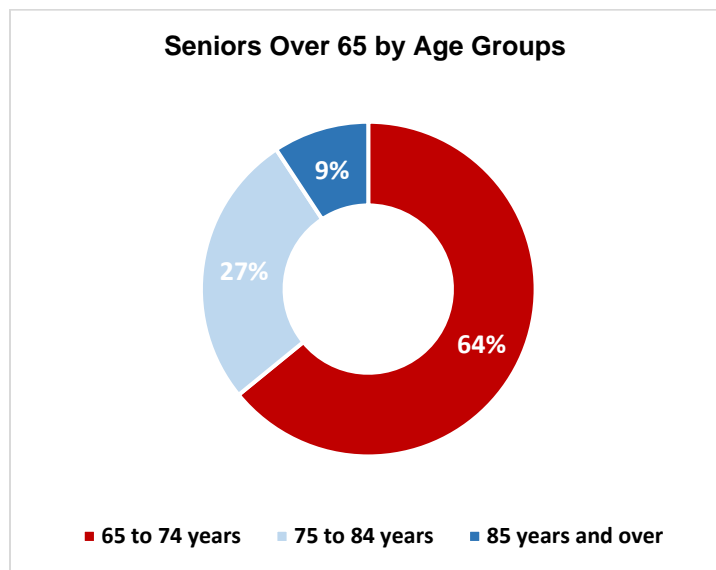


Table 53 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Senior Households

Like population growth, senior headed households have substantially increased from 16,722 in 2010 to 23,310 in 2018 while non-senior headed households decreased during the same period. Additionally, 64 percent of senior households are spending more than 30 percent of their monthly income on rental cost, an increase from 62% in 2010.

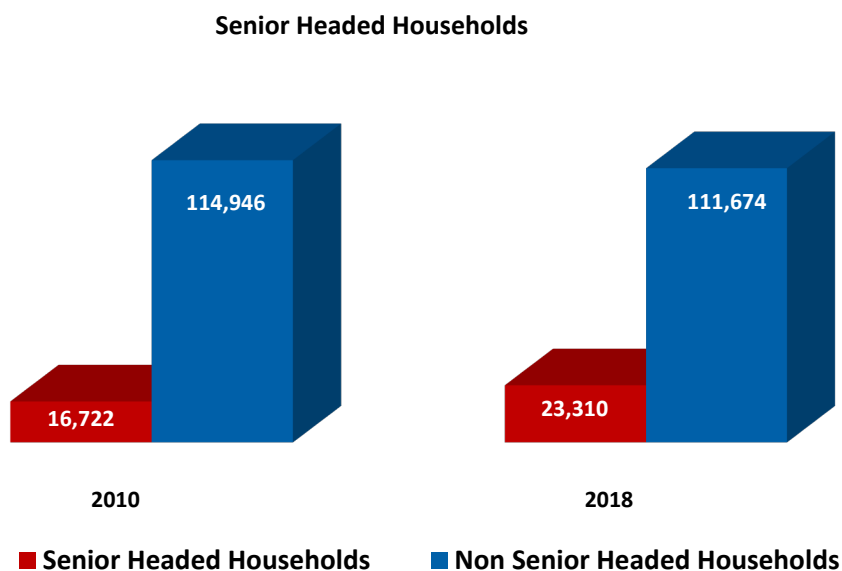


Table 54 Source: 2018 American Community Survey 5-Year (ACS) – U.S. Census

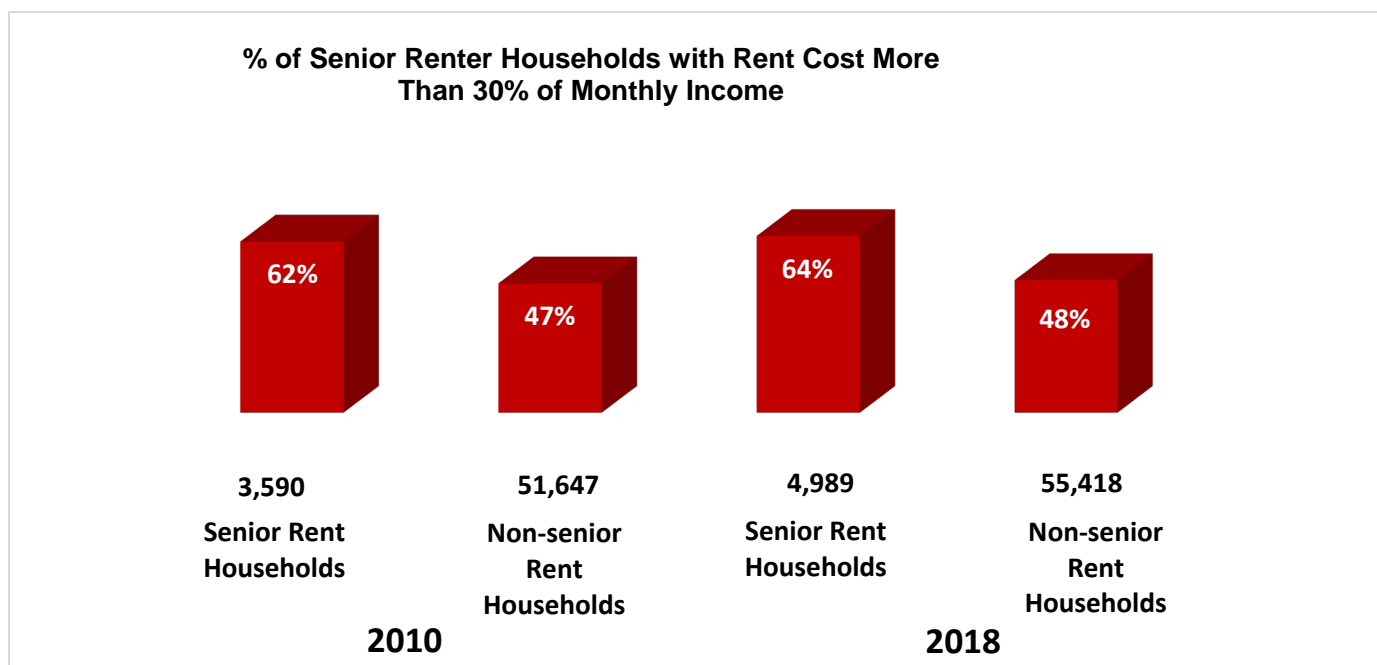


Table 55 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Disability Status

Disabilities among non-institutionalized persons accounted for 38,714 or 9.9 percent of the population in 2018. The largest age group with disabilities were persons 65 years and over at 34.9 percent. The table below provides disability percentages of the population by age groups.

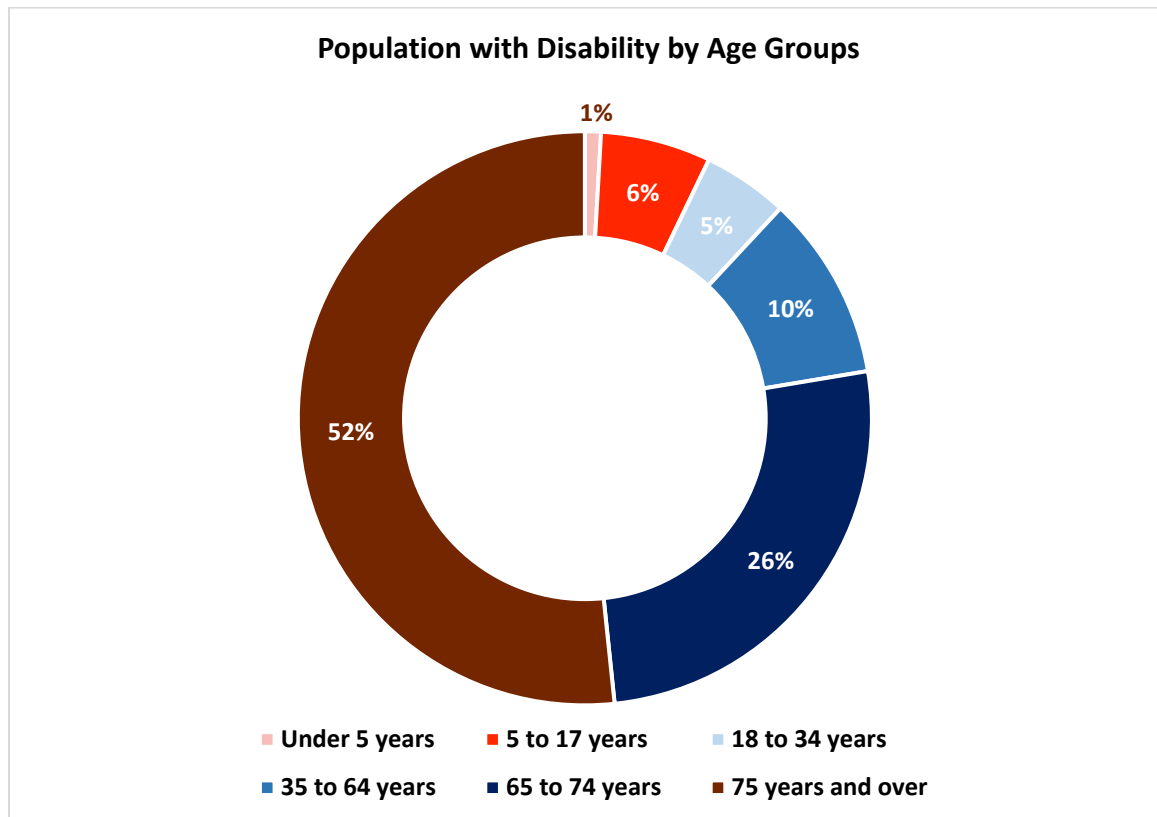


Table 56 Source: 2018 American Community Survey (ACS) 5-Year – U.S. Census

Senior Population Trends

The Texas Demographic Center projects a 116% percent increase in senior population from 2010 to 2030, by far the fastest growing group among all age ranges. Naturally as the population increase so will the number of households headed by a senior over 65 indicating the need for future housing units to accommodate the demand. The substantial growth can be seen in Arlington as senior households have increased from 16,676 in 2010 to 23,310 by 2018.

Alcohol and Drug Dependencies

Applying the 2017 national estimates from the National Institute of Alcohol Abuse and Alcoholism to Arlington, 7.5 percent of men and 4.0 percent of women over the age of 18 experienced alcohol and drug abuse, estimating 29,859 men and 15,924 women of Arlington's 2018 population need supported services. In 2018, the national percentage of people aged 12 years or older experiencing substance abuse disorder was 7.4. Applying the national percentage to Arlington, 29,461 persons over the age of 12 experienced substance abuse.

Lead-based Paint

Lead is a naturally occurring element found in small amounts in the earth's crust. Prior to 1978 lead-based paint was used in housing construction for its durability and resistance to moisture. However, HUD determined lead was a pollutant and deemed it a threat to humans especially children under the age of six (6). Although, lead based paint has since been banned, households living in substandard units, older housing or low-income are more likely to be exposed to lead based paint. In Arlington, according to 2018 ACS data, 947 or 0.6 percent of housing units were built in 1939 or earlier, 10,519 or 7.0 percent were built between 1940 and 1959 and 44,055 or 30 percent of housing units were built between 1960 and 1979.

Homeless Persons

According to the Tarrant County Homeless Coalition's Point in Time count on January 23, 2020, approximately 201 people were identified as homeless in Arlington, a decrease from 245 persons identified as homeless in 2019. Emergency sheltered persons accounted for 94 of the homeless identified, while unsheltered and transitional housing served persons accounted for 91 and 16, respectively.

Annual Homeless Point in Time Count – Housing Needs

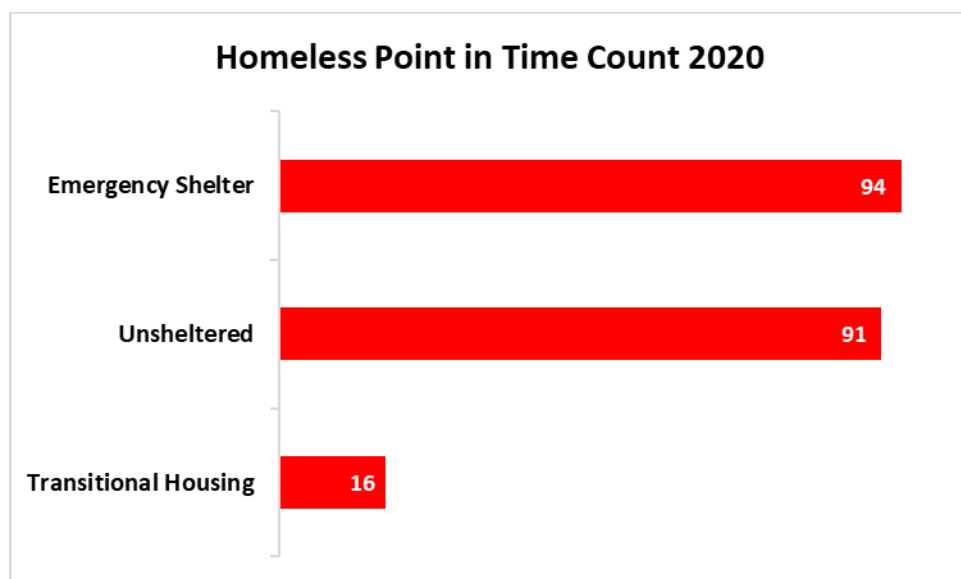


Table 57 Source 2020 Tarrant County Homeless Coalition State of Homeless Annual Report

Persons with HIV - AIDS

According to the 2017 HIV Surveillance Report, 97 people listing Arlington addresses as their residence were diagnosed with HIV and 37 were diagnosed with AIDS. As noted by the National AIDS Housing Coalition, persons with HIV or AIDS receiving inadequate treatment are most likely to face housing instability and homelessness. Additionally, housing discrimination is a challenge faced by persons with HIV or AIDS. Arlington has assisted in providing housing for people with HIV or AIDS and supports the AIDS Outreach Center. Samaritan House provides housing vouchers for persons with HIV/AIDS in Tarrant County, including Arlington through the Genesis Project and Tarrant County HOPWA competitive grant.

Student Housing

The most recent student housing report detailing existing inventory on and off campus was completed in 2013. Residence halls provided housing for 2,180 students which has since increased to 2,382 as of 2019 according to the University of Arlington's Division of Student Affairs. The number of on-campus apartment units available provided housing to 2,109 students as of 2013. According to the 2018 Arlington Downtown Master Plan, 7,565 students were housed in Arlington and projects 8,123 students will be housed by 2023 and 8,723 housed by 2028 assuming UTA's enrollment rate remains constant at 28 percent.

LGBTQ+ Housing Needs

The National Human Rights Commission, HRC Foundation, released this year "A National Epidemic: Fatal Anti-Transgender Violence in the United States in 2019". It is a distressing report highlighting at least 22 transgender people and gender non-conforming people were killed nationally in 2019 and details the contributing factors that lead to this tragic violence. While this may be the most tragic and impactful issue relative to life and death for the Arlington and Metro area LGBTQ+ community, housing and fair housing remain major concerns as well. Through research provided by the National Association of Gay & Lesbian Real Estate Professionals (NAGLREP) and local based Housing Education Learning Project (HELP), the housing needs assessment identified critical issues relative to housing and housing related needs of the LGBTQ+ community including:

Housing - Housing discrimination based on sexual orientation and gender identity is still not illegal nationally or in Arlington and perceptions of occurrences of discrimination appears to remain high. Housing discrimination and perceptions negatively impacts the community. For example, LGBTQ+ homeownership rates nationally are lower than the national average where 49% of LGBTQ+ individuals own a home, compared to the 65% national average. This means for the City of Arlington, a potential loss of LGBTQ+ home buyers and renters to surrounding cities. Most of HELP's resources address non-housing needs, therefore, new resources are needed to address housing related needs.

Stigmas – Addressing negative stigmas and limited understandings of the LGBTQ+ community in general, people living with HIV and AIDS, and others facing discrimination, bias, and persons negatively impacted by crime due to sexual orientation and gender equality remains a high priority.

Access to Services and Homelessness – Many in the LGBTQ+ community are seeking help in addressing needs including healthcare, homelessness, housing discrimination, access to housing, transportation, goods, and services. Limited access to public or low-cost transportation is a significant issue with services most available in the larger cities of Dallas and Fort Worth.

Safety and Security – A recent survey conducted in July 2019 by HELP found that a major issue faced by LGBTQ+ populations both statewide and in Arlington is safety and security. This ranged from actual crimes and violence to intimidation. A majority of respondents statewide indicated they do not feel safe or treated fairly. Survey participants cited their need to spend money and resources for costs outside of housing, in other cities such as Fort Worth and Dallas to access the entertainment, goods and services they prefer as an obstacle to living in Arlington. This was a statewide survey and specific data for Arlington is still being analyzed and tabulated.

According to the National Association of Gay & Lesbian Real Estate Professionals (NAGLREP), “there remains a major problem in the real estate industry as housing discrimination based on sexual orientation and gender identity is still not illegal.” This reality is detailed in the NAGLREP 2019-2020 annual report. The report reveals how and why LGBTQ+ home ownership rates are lower than the national average and how housing discrimination negatively impacts the community.

The NAGLREP report explains how the U.S. Supreme Court’s decision to legalize same-sex marriage in 2015 has greatly influenced home ownership and home-buying habits. NAGLREP’s annual report details this trend. Life events, especially marriage, are traditional drivers of homeownership. The LGBTQ+ community has clearly benefited since same-sex marriage was legalized in the historic Obergefell v. Hodges Supreme Court decision on June 26, 2015. The ruling has impacted home buying habits. Freddie Mac’s consumer study

showed that 73% of all married LGBTQ+ couples own their own home, compared to 41% of non-married LGBTQ+ couples and only 35% of LGBTQ+ singles. NAGLREP members – 55% of those surveyed – believe more married LGBTQ+ couples are buying homes since the Supreme Court victory. The number has grown from 46% just two years ago. Despite this trend, the LGBTQ+ community may still experience discrimination in the home search process. A staggering 64% of NAGLREP members cited fear of being welcomed in a new community as being a factor in the lower LGBTQ homeownership rates. The Equality Act, a bill that would amend the Civil Rights Act of 1964 to prohibit discrimination on the basis of sexual orientation and gender identity in employment, public accommodations, public education, federal funding, credit, and jury system was reintroduced in Congress on March 13, 2019, but has not yet passed. This bill, if passed would essentially lead to sexual orientation and gender identity being added as protected classes under the U.S. Fair Housing Act. Local actions needed relative to this issue and HNA recommendations will be further discussed in the Analysis of Impediments as well.

Housing for Younger Demographics

Esri's Tapestry Segmentation "Young and Restless" - Esri's Tapestry Segmentation is a geodemographic system that identifies 68 distinctive markets in the U.S. based on socioeconomic and demographic characteristics to provide an accurate, comprehensive profile of U.S. consumers. These segments are then combined into one of 12 LifeMode groups. Segments and groups are assigned to neighborhoods by sorting more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of consumer behavior. The dominant LifeMode group and market segment in Arlington is Midtown Singles, or "Young and Restless". With a homeownership rate of 13 percent, the 'Young and Restless' segment is more likely to favor renting. This market segment ranks among the top 5 for renters, movers, those enrolled in college, and labor force participation rate. About 1 in 5 residents move each year. More than half of all householders in this category are under the age of 35, and the majority live alone or in shared non-family dwellings. Their median household income is still below the national average, smartphones are a way of life, and they use the Internet extensively. 'Young and Restless' consumers are diverse, favoring densely populated neighborhoods in large metropolitan areas. Over 50% are in the South; of those, one fifth live in Texas.

FEDERAL FUNDED PROGRAMS

Arlington provides funding to meet the affordability needs of renter and homeowner households through federal programs administered by the U.S Department of Housing and Urban Development (HUD). Federal funds are awarded to Arlington to implement programs including but not limited to Project Based Section 8, Section 811, and Section 202. Federal programs are also provided to address homelessness and individuals with special needs.

Community Development Block Grant (CDBG)

Arlington receives annual grants on a formulaic basis to develop viable communities by providing decent housing, suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons.

Home Investment Partnership Program (HOME)

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities, often in partnership with local nonprofit groups. HOME funds are used to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. In 2019, Arlington received \$1,156,155 in HOME funds which were allocated to NRSA and city-wide focused projects addressing housing development, housing rehabilitation, homeless prevention, and home ownership.

Arlington Homebuyer's Assistance Program (AHAP)

The Arlington Homebuyers' Assistance Program (AHAP) provides down payment and closing cost assistance to low income, first-time homebuyers. Down payment and closing cost assistance are provided in the form of a forgivable loan of up to \$20,000 based on each applicant's underwriting and subsidy layering assessment. Additionally, the program is restricted to households earning less than 80 percent of the area median income. In 2018, AHAP assisted 6 families with the purchase of a new home.

Housing Rehabilitation Program

Housing Rehabilitation Repair grants provide low-income homeowners with a one-time, interest-free, forgivable loan of up to \$24,500. The loan is used to bring properties into compliance with local City codes, and primarily addresses repairs such as the electrical, heating, and plumbing systems. A 5-year lien is placed on the home and the loan is forgiven at a rate of 1.67% monthly. Removal of lien is then requested once the 5-year affordability period has been met. Under this program in 2018, a total of 64 low-income households received housing rehabilitation assistance.

Emergency Repair Grant

Emergency Repair Grant provides low-income homeowners with a one-time grant, up to \$5,000 per household during a three-year period, for emergency repairs to their home. An emergency is a situation or condition that occurred recently (generally within 90 days) without warning, that is detrimental or a threat to life, health, or safety, and requires immediate action. Use of funds include but are not limited to structural damage or mechanical equipment repair for health and safety concerns. The program provided emergency repairs to 39 low-income households.

Architectural Barrier Removal Grant

Architectural Barrier Removal Grants assist low-income, disabled individuals and families with housing modifications to allow for greater mobility. The improvements may include, but are not limited to installation of ramps, safety rails or widening of doorways. The number of households assisted by this program for 2018 was 10.

Emergency Solutions Grants

Emergency Solutions Grants are funds awarded to Arlington and allocated to organizations providing shelter and services to homeless individuals and families. The ESG program is funded by the U.S. Department of Housing and Urban Development (HUD). As of the 2019 Annual Action Plan, Arlington received \$279,640 to use for shelter services, rapid rehousing, and homeless prevention. Temporary shelter was provided to 1,928 homeless individuals in 2018 at the Arlington Life Shelter, Salvation Army, and Safe Haven. The total served included 642 children, 33 percent and 1,286 adults, 67 percent.

Supportive Housing Program (SHP)

The Supportive Housing Program is designed to promote the development of housing and supportive services to assist homeless persons in their transition from the streets or shelters to permanent housing and self-sufficiency. Arlington was awarded \$88,008 in 2018 to assist 10 households and 348,508 in 2019 to assist 25 households.

Shelter Plus Care Program

The Shelter Plus Care Program is a competitive HUD program that provides rental assistance to persons with disabilities (primarily mental illness, drug or alcohol abuse and AIDS) who are also experiencing homelessness.

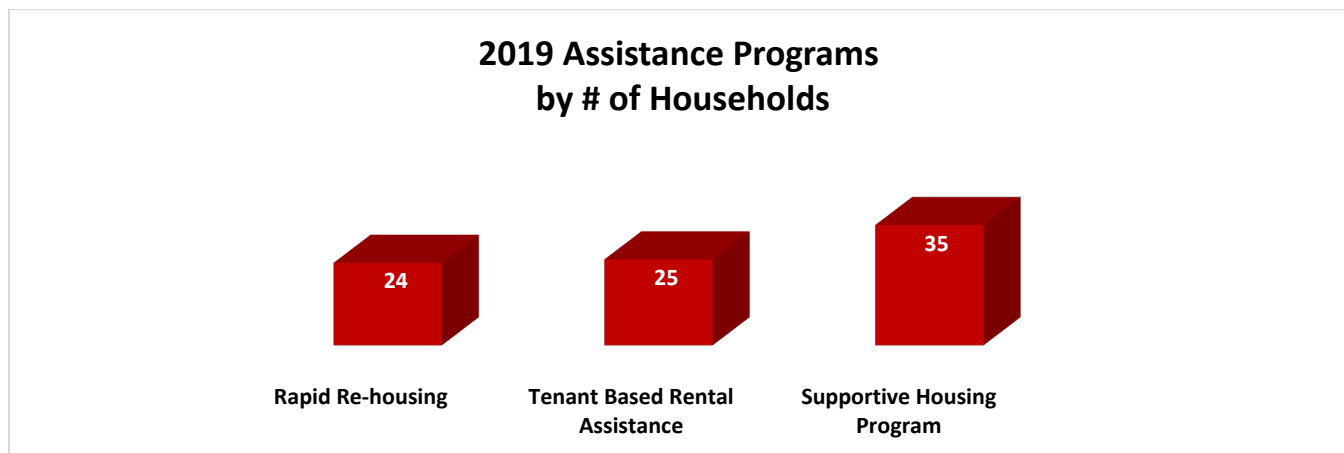


Table 58: Source: Arlington Housing Authority

In addition to federal entitlement funded programs, Arlington has implemented several programs funded by the City of Arlington and the State of Texas to assist residents with the purchase, maintenance, or rehabilitation of housing.

Housing Finance Mortgage Credit Certificate Program

The Mortgage Credit Certificate program is a federal income tax credit program that allows first time homebuyers to take a federal income tax credit equity of up to 30% of their annual interest paid on the home, up to a maximum of \$2,000 per year.

Non-Profit Owned Renter-Occupied Housing Rehabilitation in Designated Target Areas

The City's Housing Rehabilitation Program helps non-profit organizations rehabilitate single-family or duplex rental properties located in a designated target area. The tenant must be low-income and must reside in the property at the time the application is processed. For low-income tenants, the program will fund 100 percent of the eligible repairs up to \$24,500.

Homeless Housing and Services Program (HHSP)

Homeless Housing and Services Program (HHSP) is a state funded initiative used in Arlington to help the homeless and those in imminent danger of becoming homeless. The funds are primarily utilized for Arlington renters who are in imminent danger of being evicted from their rental unit and without financial assistance, would become homeless. The City of Arlington anticipates it will serve approximately 60 families annually from October 2019 to August 2020, or until funding is depleted.

ARLINGTON HOUSING AUTHORITY PROGRAMS

Housing Choice Vouchers (HCV)

The Housing Choice Voucher program assist very low-income families, elderly, and disabled persons in finding affording decent, safe, and sanitary housing. Participants in this program receive subsidies to lease units from private property owners. Each unit must pass a Housing Quality Standards (HQS) inspection and be rent reasonable as compared to other similar units in the area. Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. The program is administered by the Arlington Housing Authority which as of March 2020, controls 3173 vouchers.

Tenant Based Rental Assistance

The Tenant Based Rental Assistance (TBRA) program is a federally funded program regulated by the U.S. Department of Housing and Urban Development (HUD), managed and operated in the City of Arlington by the Arlington Housing Authority (AHA). The funding source for the TBRA program is HUD HOME program funding. HUD allocates HOME funds to the City of Arlington annually. The Arlington City Council determines the amount of HOME funding received that will be allocated to the TBRA program.

The purpose of the TBRA program is to provide rental housing assistance in connection with supportive services to homeless persons or other low-income persons in need of decent affordable housing. Housing assistance is provided for up to two (2) years. Arlington allocated \$410,000 in HOME funds to assist 33 homeless and at-risk households in 2019.

Family Self Sufficiency Program

The Family Self-Sufficiency Program (FSSP) assists eligible families in becoming economically self-sufficient members of the community. The program provides a range of services including educational assessment, academic remediation, and GED preparation, as well as self-esteem and assertiveness training, vocational assessment, employment and job training, reimbursement for job related expenses, budgeting skills training, gasoline

allowance, and minor car repair assistance (limited). The FSSP program also provides supportive services such as childcare, educational opportunities, job training and employment counseling, substance / alcohol abuse treatment or counseling, budgeting, saving and resource management, household skill training, and homeownership counseling. Arlington was awarded \$183,423 to be administered by the Arlington Housing Authority.

SECTION 5: HOUSING NEEDS PROJECTIONS

MARKET ANALYSIS AND HOUSING PROJECTIONS

The Housing Needs Assessment (HNA) evaluated market demand for various housing types and price-points in Arlington and provided projections for future housing needs, utilizing U.S. Bureau of the Census data, American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS) as well as Envision Tomorrow software. The market analysis compared existing rental and owner housing unit supply in 2018 with the demand for housing of householders in 2025 and 2030 by income. Arlington population projections were provided by the Texas Demographic Center.

The Balanced Housing Model was used to analyze Arlington's existing housing supply, including the matches and mismatches by age, household income and tenure (rental or owner-occupied). It was also used to conduct a capacity analysis of development potential and to forecast age and income cohorts. Using this information, the model was then used to create a series of policy and strategic recommendations for a balanced, sustainable future housing supply along with targeted goals that can be used to determine Arlington's future progress in implementing its plan. Current and future housing needs of Arlington depends on the underlying economic conditions. This section examines population, occupations, wages, and employment data provided by Texas Labor Market and U.S Bureau of Labor Statistics. Future housing needs were partially determined utilizing year 2040 population projections completed by the Texas Demographic Center which factors demographic change, mortality, fertility, and migration under the Cohort Component Population Projection Method.

UNEMPLOYMENT AND EMPLOYMENT

Arlington Annual Unemployment Rate: 2011 - 2018

The data on the graph represents the annual unemployment rate decrease from 2011 to 2018. Arlington's unemployment rate has remained in line with Tarrant County's unemployment rate with the only outlier in 2013, in which Arlington's unemployment was noticeably higher than Tarrant County.

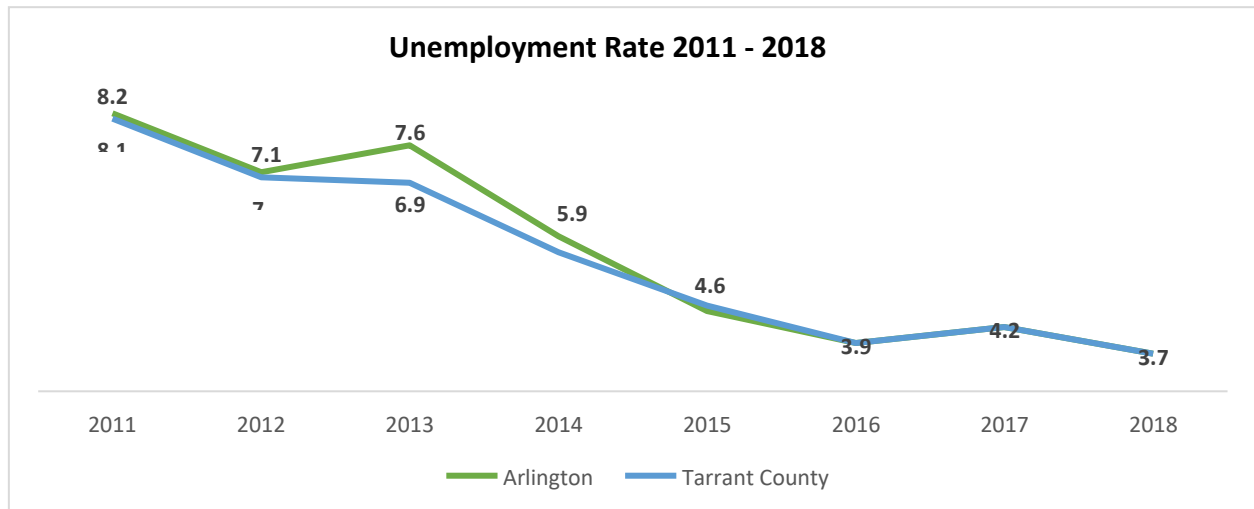


Table 59 Source U.S Bureau of Labor Statistics

2019 Top 10 Employers

- 1** **Arlington ISD**
8,200 Employees
- 2** **University of Texas at Arlington**
5,300 Employees
- 3** **General Motors**
4,500 Employees
- 4** **Texas Health Resources**
4,000 Employees
- 5** **Six Flags Over Texas**
3,800 Employees

Table 60 Source Arlington Economic Development

Employment Projections & Wages

Office and administrative support occupations, sales and related occupations, production occupations and food preparation, and transportation occupations dominate Arlington's employment by industry with 85,000 to 100,000 jobs. By 2026, the total number of jobs is expected to grow by 16.8 percent according to Texas Labor Market Information.

Healthcare support occupations, healthcare practitioners and technical occupations, computer and mathematical occupations, and personal care and service occupations are expected to top all other industries in growth by year 2026. All these industries are projected by Texas Labor Market Information to increase annually by over 2 percent.

Occupation Title	Estimated Employment (2016)	Projected Employment (2026)	Change in Employment	Annualized Percent Growth
Architecture and Engineering Occupations	15,534	17,909	2,375	
Arts, Design, Entertainment, Sports, and Media Occupations	12,721	14,665	1,944	1.43
Building and Grounds Cleaning and Maintenance Occupations	26,211	29,897	3,686	1.32
Business and Financial Operations Occupations	39,975	46,564	6,589	1.54
Community and Social Service Occupations	14,960	17,550	2,590	1.61
Computer and Mathematical Occupations	21,744	25,486	3,742	1.6
Construction and Extraction Occupations	44,894	54,247	9,353	1.91
Education, Training, and Library Occupations	50,054	60,351	10,297	1.89
Farming, Fishing, and Forestry Occupations	1,149	1,281	132	1.09
Food Preparation and Serving Related Occupations	85,962	102,682	16,720	1.79
Healthcare Practitioners and Technical Occupations	50,087	64,473	14,386	2.56
Healthcare Support Occupations	21,139	28,528	7,389	3.04
Installation, Maintenance, and Repair Occupations	41,228	47,339	6,111	1.39
Legal Occupations	6,135	7,313	1,178	1.77
Life, Physical, and Social Science Occupations	4,740	5,682	942	1.83
Management Occupations	36,542	43,502	6,960	1.76
Office and Administrative Support Occupations	158,267	175,931	17,664	1.06
Personal Care and Service Occupations	36,282	45,956	9,674	2.39
Production Occupations	58,305	64,283	5,978	0.98
Protective Service Occupations	19,905	22,474	2,569	1.22
Sales and Related Occupations	100,660	114,136	13,476	1.26
Transportation and Material Moving Occupations	85,069	98,226	13,157	1.45
Total, All Occupations	931,563	1,088,475	156,912	1.57

Table 61 Source Dept. of Bureau of Labor Statistics

Arlington at Place of Employment in Top 10 Industries and Projected Growth

All the top 10 industries, as determined by number of jobs, should experience growth by 2026 except for production occupations.

Projected Job Growth in Top 10 Industries

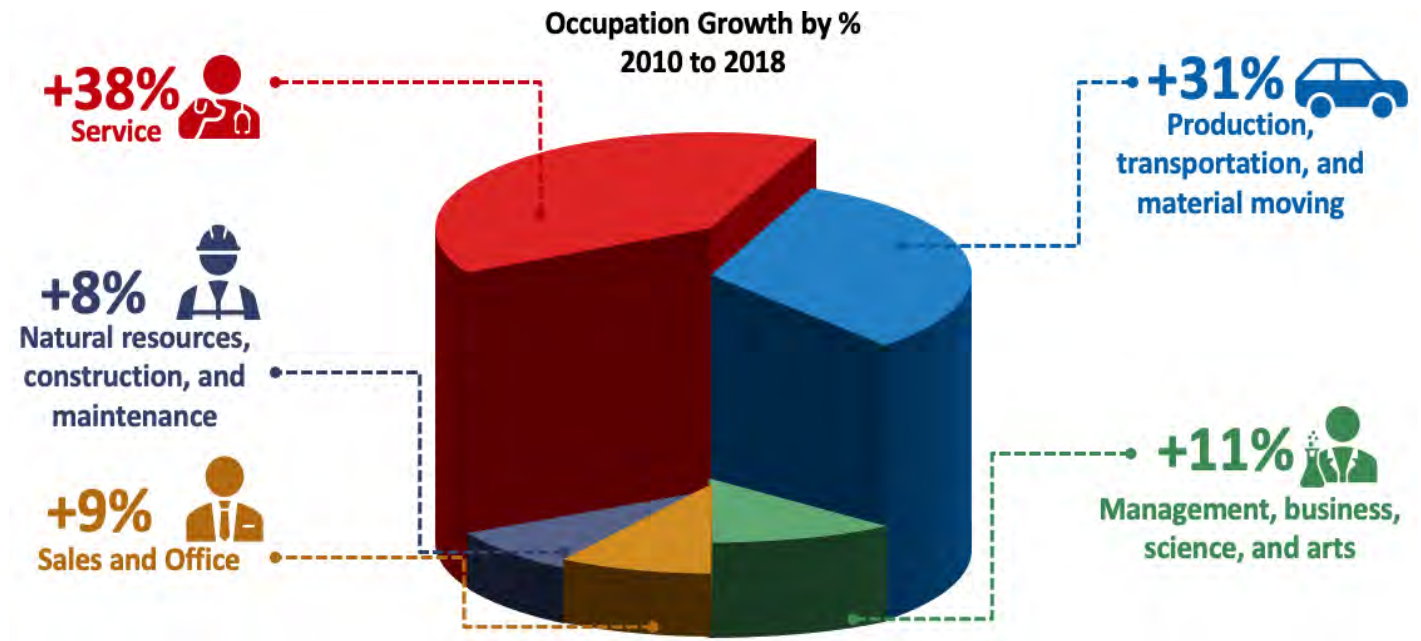
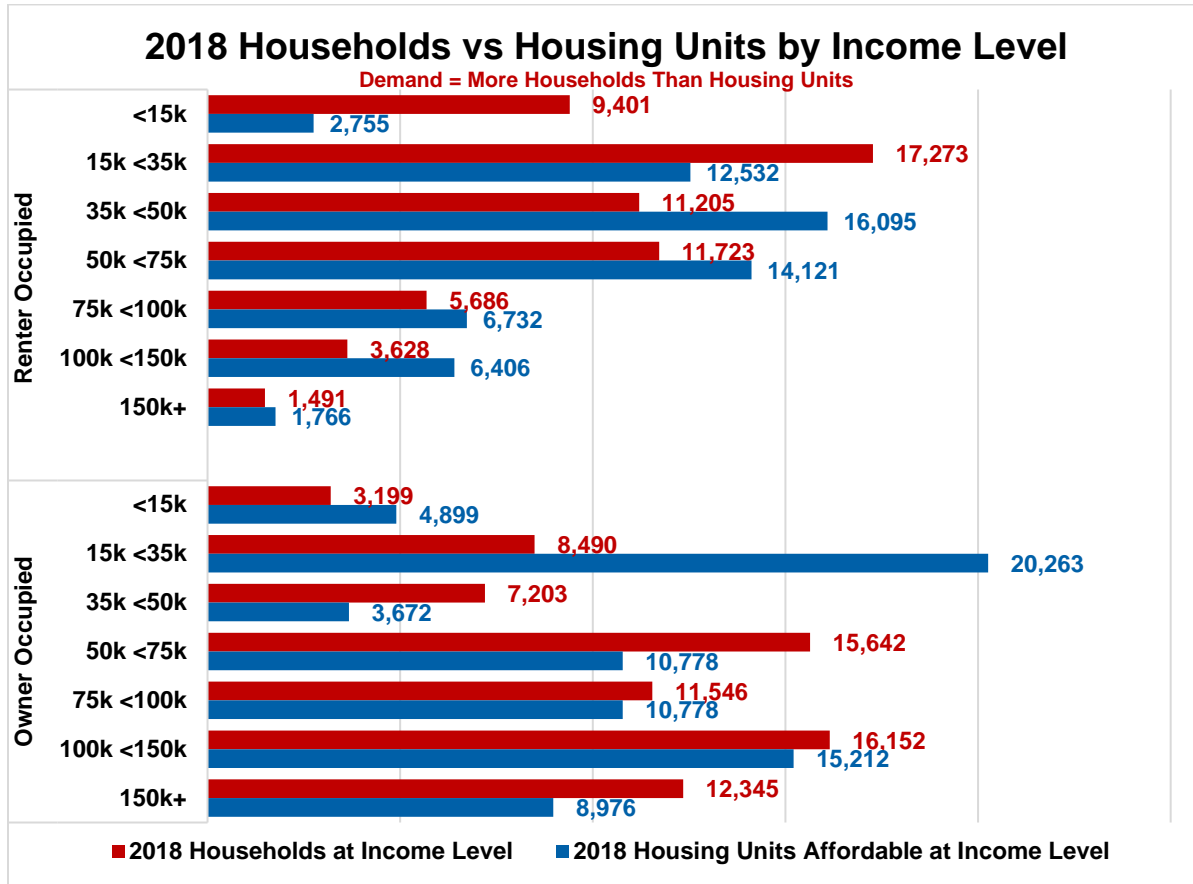


Table 62 Source: Texas Labor Market Information

NEED FOR AFFORDABLE AND MARKET RATE HOUSING

Renter Households VS. Renter Housing Units Available

In 2018, renter households earning \$0 to \$15,000 were experiencing the largest gap of affordable units available (6,646) when compared to total households (9,401).



Affordable – Less Than 30%	49%
Unaffordable 30% - 50%	29%
Severely Unaffordable 50% or more	22%

Table 63 Source 2018 ACS Comprehensive Housing Affordability Strategy
2016 Cost Burden Calculation

Rent Affordability - HUD Adjusted Family Incomes Ranges and Market Rate Rents.

Using HUD's Adjusted Family Income ranges, rental units available at market rate would be considered unaffordable to household earning income less than \$32,000. According to ALN Apartment Data, the average rent for a 1-bedroom apartment is \$893, when compared to the affordable rent rate based on household income and using HUD's cost burden calculation there is a cost gap of \$420.

Median Household Income	\$58,502							
Income	Max Income	Affordable Rent	Average Rent			Gap/Surplus		
			1BED	2BED	3BED	1BED	2BED	3BED
0 - 30% HMFI	\$17,551	\$439	\$893	\$1,141	\$1,289	(\$454)	(\$702)	(\$850)
31%-50% HMFI	\$29,251	\$731				(\$162)	(\$410)	(\$558)
51%-80% HMFI	\$46,802	\$1,170				\$277	\$29	(\$119)
81%-100% HMFI	\$58,502	\$1,463				\$570	\$322	\$174
101% - 120% HMFI	\$70,202	\$1,755				\$862	\$614	\$466
121% or greater HMFI	\$70,787	\$1,770				\$877	\$629	\$481

Table 64 Source ALN Apartment Data ACS, HUD Adjusted Family Income

Incomes of Renters	Households	Affordable Income Level
Renter occupied:	60,407	
Less than \$5,000	2,890	2,002
\$5,000 to \$9,999	2,471	277
\$10,000 to \$14,999	4,040	476
\$15,000 to \$19,999	4,480	844
\$20,000 to \$24,999	4,121	1,720
\$25,000 to \$34,999	8,672	9,968
\$35,000 to \$49,999	11,205	16,095
\$50,000 to \$74,999	11,723	14,121
75k <100k	5,686	6,732
100k <150k	3,628	6,406
150k+	1,491	1,766

Table 64-A: Source 2018 ACS ALN Apartment Data ACS, HUD Adjusted Family Income

SUPPLY AND DEMAND OWNER OCCUPIED HOUSING

Owner Households vs. Owner Housing Units Available

There are not enough housing units available for households earning \$35,000 and above. There are significantly more housing units available for households at the \$15,000 to \$35,000 range. Owner housing units are balanced at the \$75,000 to \$100,000 and

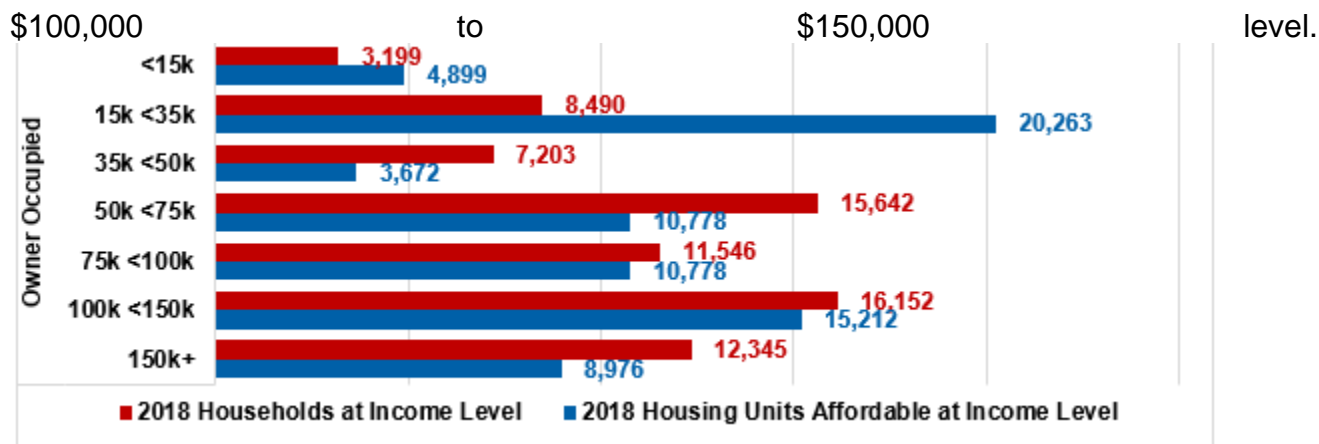


Table 65: Source: 2018 American Community Survey

	Incomes of Owners	Occupied Units Affordable at Income Level with Mortgage	Occupied Units Affordable at Income Level without Mortgage
Owner occupied:	74,577		
Less than \$5,000	1,194	-	2,002
\$5,000 to \$9,999	536	24	277
\$10,000 to \$14,999	1,469	51	476
\$15,000 to \$19,999	1,819	137	844
\$20,000 to \$24,999	1,895	234	1,720
\$25,000 to \$34,999	4,776	3,730	9,968
\$35,000 to \$49,999	7,203	2,442	16,095
\$50,000 to \$74,999	15,642	9,753	14,121
\$75,000 to \$99,999	11,546	9,753	6,732
\$100,000 to \$149,999	16,152	14,802	6,406
\$150,000 or more	12,345	8,566	1,766

Table 66 Source 2018 ACS Comprehensive Housing Affordability Strategy 2016 Cost Burden calculation, Envision Tomorrow

Single Family Affordability using HUD Adjusted Family Incomes Ranges

Like the rent affordability table previously mentioned, affordability for single family homes uses the HUD adjusted family income ranges as a basis to measure the gap of household income to affordable housing units. HUD defines affordability as housing cost not exceeding

30 percent of monthly income. Household's with income less than \$58,502 or 80 percent of the median family income face the biggest challenge in meeting this definition. According to the 2018 American Community Survey 38 percent of Arlington household incomes are less than \$50,000.

Median Family Income	*\$58,502		
Median Home Value	*\$157,600		
Income	Max Income	***Affordable Home Purchase Price	Gap/Surplus
0 - 30% MFI	\$17,551	\$43,877	(\$113,724)
31%-50% MFI	\$29,251	\$73,128	(\$84,473)
51%-80% MFI	\$46,802	\$117,004	(\$40,596)
81%-100% MFI	\$58,502	\$146,255	(\$11,345)
101% - 120% MFI	\$70,202	\$175,506	\$17,906
121% or greater MFI	\$70,787	\$176,969	\$19,369

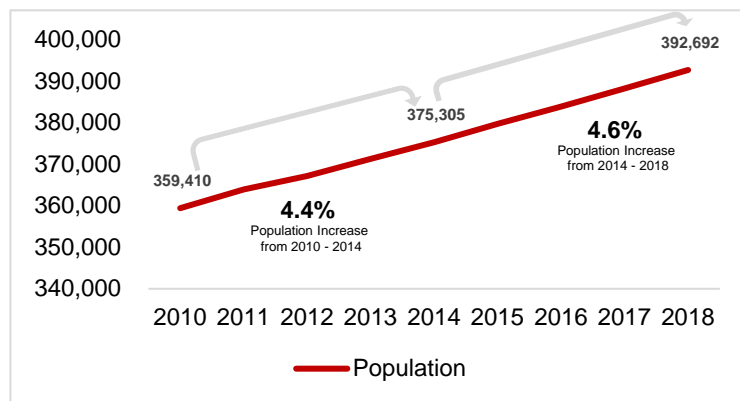
Table 67 Source: *2018 American Community Survey (ACS) 5-Year – U.S. Census, *Based on 2.5:1 median value to median income ratio, HUD Adjusted Family Income**

What Are Arlington's Housing Needs?

Arlington, also known as “The American Dream City”, has been featured in several national and local “Best City” publications highlighting Arlington’s rapid economic expansion, sports entertainment attractions and cultural diversity. For these reasons, new residents are moving to Arlington making the City one of DFW Motorplex’s’ most popular places to live. The purpose of this section is to discover what impact Arlington’s rapid growth is having on its housing market, current supply of housing units, and projected housing units needed in the future. The approach used to project Arlington’s future housing needs starts with examining the demographic and household characteristics of Arlington’s existing residents.

Step 1: Summarize Arlington’s historical, current, and projected population figures as a basis to measure the city’s future housing growth.

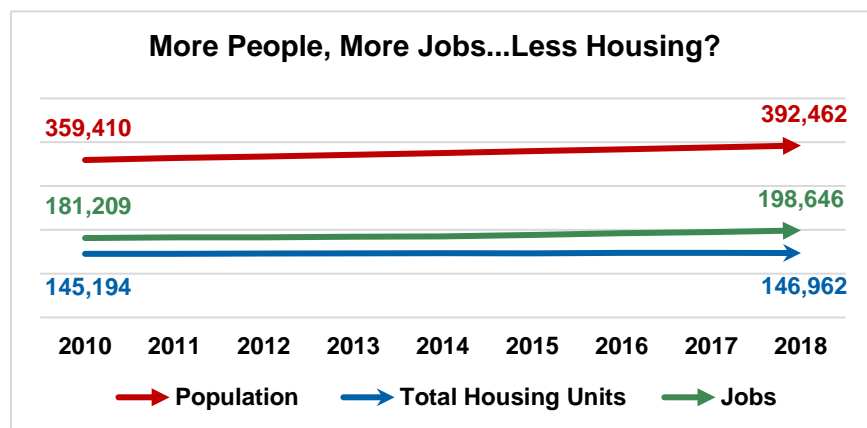
Arlington’s population in 2018 was 392,692, an over 9 percent increase from the population in 2010 of 359,410. During this period, the average annual growth rate was 1.21 percent, however, since 2014 Arlington’s population has increased significantly by 4.6 percent, compared to 4.4 percent between 2010 and 2014, as shown in the table below. The rapid population increase from 2014 is in correlation with Arlington’s overall economic growth. Expect continued population growth at 1.55 percent annually meaning, 48,567 new residents are projected to move to Arlington by 2025 for an estimated population of 441,259. To explain it another way, on average 6,938 new residents annually will move to Arlington by 2025. Tarrant County is growing faster annually than Arlington at 2.8



percent. Overall, Arlington is a growing city within one of the fastest growing metropolitan areas in the United States.

Step 2: Summarize Arlington’s total households and housing units to identify trends and project 2025 households.

Since 2010, Arlington has experienced tremendous economic growth and population growth. However, the supply of housing units during this period has remained unchanged. The table below compares the population, jobs, and housing units since 2010. As of 2018, Arlington had a total of 146,962 housing units, up slightly from 145,194 in 2010. Households, defined as a person or group of persons living in a housing unit is a crucial component used to project future housing needs. In 2018 Arlington had 134,984 households. The average household size for Arlington in 2018 was 2.88, meaning every home contained an average of three persons. Arlington’s 2025 household projections are determined by dividing Arlington’s 2.88 average household size in 2018 by the 2025 projected population of 441,259. Using the average household size for projection purposes assumes the number will remain relatively the same through 2025. As Arlington’s household growth continues, special attention should focus on the groups most impacted by rising housing costs as a result of housing unit stagnation. Seniors, elderly, and low- to moderate-income households are more vulnerable to affordability issues over rising rents, for example. The Balanced Housing Model assumes one housing unit per household, with every household having access to an affordable housing unit for a housing market to be “balanced.”



Step 3: Distribute households and housing units by Age, Income, Renter, and Owner. Identify where most housing units are needed by income level

The total households projected by 2025 is 153,214. The Balanced Housing Model projects future housing units needed using a household age and income approach due to Arlington's diversity, and broad population mix of young professionals, up and coming families, and seniors. The table below projects the number of households to population percentage at 4 age groups by 2025 using statewide projections adjusted for Arlington. The under 25 age group, which typically rent housing, is expected to increase by 2025 and account for 3.8% of the projected population. The 25-44 and 45-64 age groups, which account for most of Arlington's population are projected to increase marginally. Senior (65+) households are projected to be 23 percent of the population by 2025, adding over 11,000 people to this group. Nationally, the senior population is expected to increase substantially.

Householder Summary			
	2018	2025	2025 %
<25	5,963	5,879	3.8%
25-44	53,894	56,913	37.1%
45-64	51,817	55,228	36.0%
65+	23,310	35,194	23.0%

Source: Envision Tomorrow Balanced Housing Model Calculation

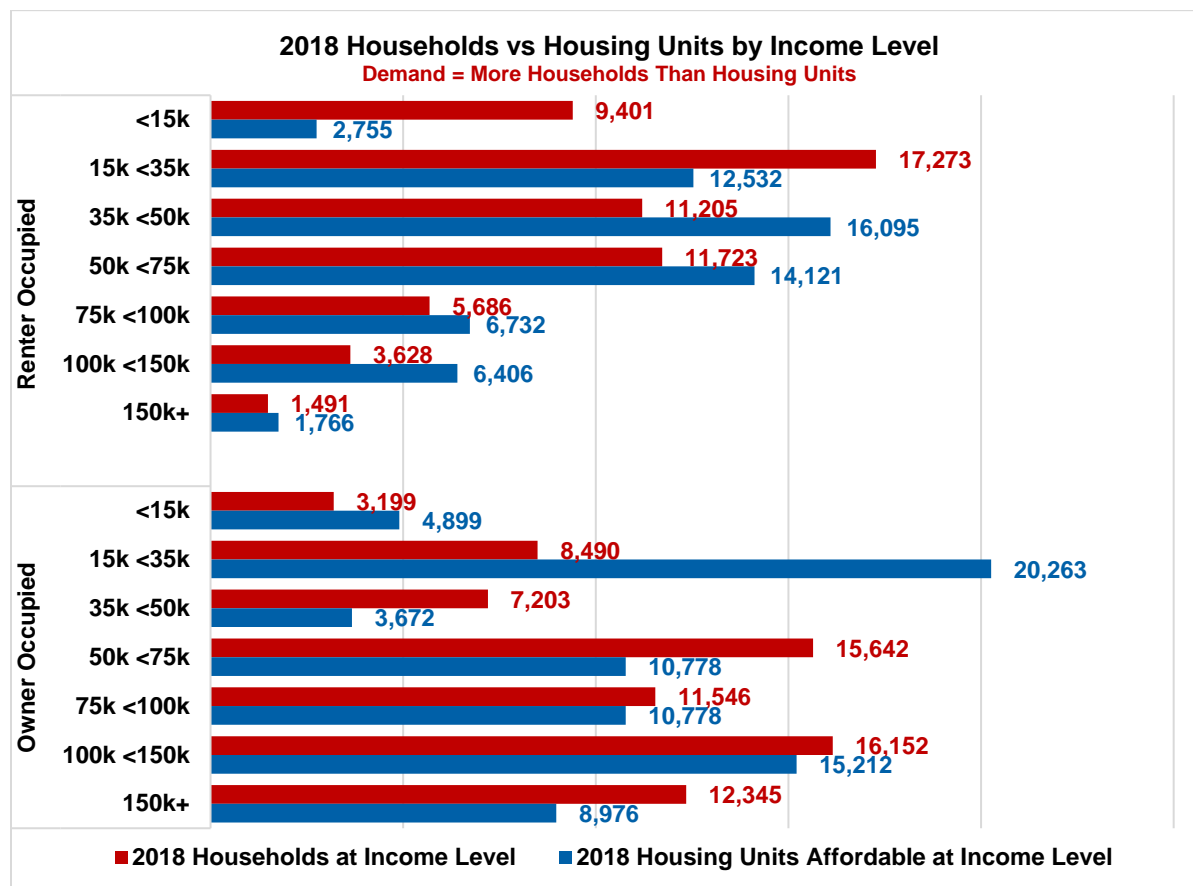
Key Indicators

- 134,894 – Arlington's 2018 Households
- 153,207 – Projected Households 2025
- 146,962 – Total Housing Units 2018
- "Affordable Housing"- Units with Monthly Housing Cost less than 30% of Household's Monthly Income

Rent and owner-occupied data are used in the model to represent the probabilities of being a renter or homeowner for each of the age and income categories. The table below distributes Arlington's 134,894 renter and owner households into seven (7) income categories and the affordable housing units available to those households. Affordable refers to the "30% rule" which, assumes that housing is only affordable for a household if it spends less than 30% of its gross income on housing expenses. Based on the Table on the following page, renters earning less than \$35,000 and owners earning less than \$15,000 need more affordable units as these household consist of 22 percent of Arlington's households. Included in this income range are seniors and other households with fixed incomes. Additional subsidized housing may accommodate some of the demand.

Additionally, there are income ranges with more housings units than households representing a surplus. Absorption of surplus units by other income ranges may reduce the gap of housing at those income levels.

Note: income range with more households than housing units indicates a demand for more housing units.



Step 4: Use the Population and Household data from the 3 previous sections to project the number of housing units Arlington needs at each income level to meet the demand by 2025 and 2030.

The 2025 total housing demand is based on the actual income distribution of the Arlington's residents. With this in mind, we add the total Projected Units at 30% Income level for 2025 at all 7 income levels (160,974) and the total units needed to Replace Obsolete Units (2,908) and subtracted the 2018 total Occupied Housing Units Affordable at 30% of Income (134,984) for a total housing need of 28,898. It is expected that some of these units will likely be absorbed by the households with income ranges between \$15,000 to \$50,000 and \$100,000 to \$150,000 which are showing 7,494 more existing housing units than projected housing units, otherwise

known as a surplus. By subtracting the housing unit surplus amount of 7,494 from the total housing units' need of 28,898, the adjusted total of housing units needed is 21,404 by 2025.

The surplus assumes that existing supply is partially utilized or consumed entirely by existing and new households before the new population demands more new units based on a ratio of one new unit for each new household. The model assumes that future housing needs will be heavily influenced by population growth and consumption by income ranges may fluctuate based on preferences regardless of income range.

Total Housing Needs 2025

Arlington 2018 Existing Housing/Households				Arlington 2025 Projected Housing/Households					
1.) Income Category	2.) 2018 Total Units Within Affordable Price Range (Supply)*	3.) 2018 Arlington Households (Demand)*	4.) Surplus/Gap within Affordable Price Range	5.) 2025 Projected Arlington Households (Demand)	6.) 2025 Projected Total Units Within Affordable Price Range (Supply)	7.) Units needed to Replace Obsolete Housing***	8.) 2025 Projected Total Housing Units Needed to Meet Demand	9.) Housing Surplus (Additional Units Beyond Projected Need)	10.) 2025 Arlington Total Housing Need ****
\$0 - \$15,000	7,654	12,600	(4,946)	14,461	17,517	316	10,179	-	21,404
\$15,000 - \$35,000	32,795	25,763	7,032	29,651	37,422	678	9,445	4,427	
\$35,000 - \$50,000	19,767	18,408	1,359	20,721	25,252	456	7,546	1,862	
\$50,000 - \$75,000	24,899	27,365	(2,467)	30,943	27,031	489	2,622	-	
\$75,000 - \$100,000	17,510	17,232	278	19,493	19,474	351	2,316	-	
\$100,000 - \$150,000	21,618	19,780	1,838	22,270	21,966	397	1,857	1,205	
\$150,000 +	10,742	13,836	(3,094)	15,668	12,312	221	1,791	-	
Total	134,984	134,984	-	153,207	160,974	2,908	35,755	7,494	
2018 Vacant Units	11,978				163,882				
Housing Unit Total Including 2018 Vacant Units	146,962								
*2018 ACS 5 Year Average Data									
** Includes projected number of vacant units by city's 2018 rental (9.3) / owner (1.4) vacancy rate									
*** Replacement Rate -0.26% Annually *7 Years = -1.80% (Projected Housing Units/1.80%)									
**** 2025 Projected Units (160,974) + Replacement Units (2,908) - 2018 Actual Housing Units (134,984) - Surplus (7,494)									

Income Category – Column 1

The seven categories used to distribute households and housing unit projections.

2018 Total Units Within Affordable Price Range (Supply) – Column 2

Arlington's 134,984 total occupied (owner/renter) housing units distributed by income category in 2018 and 11,978 vacant units equaling 146,962 total housing units per ACS.

2018 Arlington Households (Demand) – Column 3

Arlington's existing 2018 total households of 134,984 distributed by income categories.

Surplus/Gap within Affordable Price Range – Column 4

The difference of housing units (column 2) and households (column 3) distributed by income category. A gap indicates fewer housing units than households and a surplus indicate more housing units than households.

2025 Projected Arlington Households (Demand) – Column 5

Arlington's 2025 projected households (demand) of 153,207 in need of housing units distribute by income category.

2025 Projected Total Units Within Affordable Price Range (Supply) – Column 6

2025 projected total housing units of 163,882 are the total housing units needed to accommodate the needs of 153,207 projected households. The 163,882 total units were determined by combining the projected renter housing units of 77,790 and owner housing units of 83,184. Additionally, 6,619 renter vacant units and 1,148 owner vacant units are added using Arlington's 2018 renter vacancy rate of 9.3 and owner vacancy rate of 1.4. Lastly, rental replacement units of 1,403 and owner replacement units of 1,505 are added using a replacement of 1.8 percent. The Balanced Housing Model includes vacancy and replacement rate to housing projections to simulate normal housing turnover conditions.

Units Needed to Replace Obsolete Stock – Column 7

Total replacement units of 2,908 are the total of 1,403 renter replacement units and 1,505 owner replacement units. Replacement units are housing units needed to replace existing units considered obsolete or unmarketable.

2025 Projected Total Housing Units Needed to Meet Demand – Column 8

Represents the difference in Arlington's 2018 total units of 134,984 within affordable price range (supply) – **Column 2** and 2025 projected total units of 163,882 within affordable price range (supply) **Column 6** distributed by income category.

Housing Surplus (Additional Units Beyond Projected Need) – Column 9

The number of 2018 renter and owner housing units exceeding the number of 2025 projected renter and owner housing units by income category for a total housing surplus of 7,494.

2025 Arlington Total Housing Need – Column – 10

The complete projected total housing units needed to accommodate 153,207 households is 21,404, which is determined by subtracting Arlington's 2018 actual occupied housing units of 134,984 from the 2025 projected total housing units of 163,882 and housing surplus of 7,494.

Rental Housing Projections 2025

Arlington 2018 Existing Housing/Households				Arlington 2025 Projected Housing/Households					
1.) Income Category	2.) 2018 Total Renter Units Within Affordable Price Range (Supply)*	3.) 2018 Arlington Households (Demand)*	4.) Surplus/Gap within Affordable Price Range	5.) 2025 Projected Arlington Households (Demand)	Projected Total Housing Units		8.) 2025 Projected Total Housing Units Needed to Meet Demand	9.) Housing Surplus (Additional Units Beyond Projected Need)	10.) 2025 Arlington Total Housing Need ****
					6.) 2025 Projected Total Units Within Affordable Price Range (Supply)**	7.) Units needed to Replace Obsolete Housing***			
\$0 - \$15,000	2,755	9,401	(6,646)	10,679	11,672	210	9,127	-	15,719
\$15,000 - \$35,000	12,532	17,273	(4,741)	19,750	21,586	391	9,445	-	
\$35,000 - \$50,000	16,095	11,205	4,890	13,022	14,233	257	-	1,862	
\$50,000 - \$75,000	14,121	11,723	2,398	13,846	15,134	274	1,287	-	
\$75,000 - \$100,000	6,732	5,686	1,046	6,980	7,629	137	1,034	-	
\$100,000 - \$150,000	6,406	3,628	2,778	4,758	5,201	93	-	1,205	
\$150,000 +	1,766	1,491	275	2,136	2,335	41	610	-	
TOTAL	60,407	60,407	-	71,171	77,790	1,403	21,503	3,067	
					79,193				
*2018 ACS 5 Year Average Data									
** Includes projected number of vacant units by city's 2018 renter vacancy rate (9.3)									
*** Replacement Rate -0.26% Annually *7 Years = -1.80% (Projected Housing Units/1.80%)									
**** 2025 Projected Units (77,790) + Replacement Units (1,403) - 2018 Actual Housing Units (60,406) - Surplus (3,067)									

Table 68 Source: American Community Survey 2018, Texas Demographic Center, Envision Tomorrow

Owner Housing Projections 2025

Arlington 2018 Existing Housing/Households				Arlington 2025 Projected Housing/Households					
					Projected Total Housing Units				
1.) Income Category	2.) 2018 Total Owner Units Within Affordable Price Range (Supply)*	3.) 2018 Arlington Households (Demand)*	4.) Surplus/Gap within Affordable Price Range	5.) 2025 Projected Arlington Households (Demand)	6.) 2025 Projected Total Units Within Affordable Price Range (Supply)**	7.) Units needed to Replace Obsolete Housing***	8.) 2025 Projected Total Housing Units Needed to Meet Demand	9.) Housing Surplus (Additional Units Beyond Projected Need)	10.) 2025 Arlington Total Housing Need ****
\$0 - \$15,000	4,899	3,199	1,700	3,782	5,845	106	1,052	-	5,685
\$15,000 - \$35,000	20,263	8,490	11,773	9,901	15,836	287	-	4,427	
\$35,000 - \$50,000	3,672	7,203	(3,531)	7,699	11,019	199	7,546	-	
\$50,000 - \$75,000	10,778	15,642	(4,865)	17,097	11,897	215	1,335	-	
\$75,000 - \$100,000	10,778	11,546	(769)	12,513	11,845	214	1,282	-	
\$100,000 - \$150,000	15,212	16,152	(940)	17,512	16,765	304	1,857	-	
\$150,000 +	8,976	12,345	(3,369)	13,532	9,977	180	1,181	-	
TOTAL	74,577	74,577	-	82,036	83,184	1,505		4,427	
					84,689				
*2018 ACS 5 Year Average Data									
** Includes projected number of vacant units by city's 2018 owner vacancy rate (1.4)									
*** Replacement Rate -0.26% Annually *7 Years = -1.80% (Projected Housing Units/1.80%)									
**** 2025 Projected Units (83,184) + Replacement Units (1,505) - 2018 Actual Housing Units (74,577) - Surplus (4,427)									

Table 69 - Source: American Community Survey 2018, Texas Demographic Center, Envision Tomorrow

Senior Total Housing Projections 2025

Income Category	2018 Number of Senior Units Within Affordable Price Range (Supply)	2018 Number of Senior Households (Demand)	Surplus/Gap within Affordable Price Range	2025 PROJECTED SENIOR HOUSEHOLDS (DEMAND)	2025 PROJECTED SENIOR HOUSING UNITS BY INCOME LEVEL	2025 PROJECTED SENIOR HOUSING UNITS NEEDED (SUPPLY)	HOUSING SURPLUS BY INCOME RANGE (Additional Units Beyond Forecasted Need)	2025 PROJECTED SENIOR HOUSING UNITS - 2018 SENIOR HOUSING UNITS - SURPLUS UNITS =
\$0 - \$15,000	2,396	2,718	(322)	4,104	5,370	2,974	-	11,917
\$15,000 - \$35,000	2,626	5,519	(2,893)	8,333	10,684	8,058	-	
\$35,000 - \$50,000	2,814	2,841	(27)	4,289	5,165	2,351	-	
\$50,000 - \$75,000	3,363	4,426	(1,063)	6,683	5,237	1,874	-	
\$75,000 - \$100,000	3,663	2,760	903	4,167	3,869	206	74	
\$100,000 - \$150,000	4,109	2,861	1,248	4,320	4,291	182	12	
\$150,000 +	4,339	2,185	2,154	3,299	2,560		1,863	
TOTAL	23,310	23,310	-	35,194	37,176		1,949	

Table 70 – Source: American Community Survey 2018, Texas Demographic Center, Envision Tomorrow

Senior Renter Housing Projections 2025

Income Category	2018 Number of Senior Renter Units Within Affordable Price Range (Supply)	2018 Number of Senior Renter Households (Demand)	Surplus/Gap within Affordable Price Range	2025 PROJECTED SENIOR Renter HOUSEHOLDS (DEMAND)	2025 PROJECTED SENIOR HOUSING UNITS BY INCOME LEVEL	2025 PROJECTED SENIOR HOUSING UNITS NEEDED (SUPPLY)	HOUSING SURPLUS BY INCOME RANGE (Additional Units Beyond Forecasted Need)	2025 PROJECTED SENIOR HOUSING UNITS - 2018 SENIOR HOUSING UNITS - SURPLUS UNITS =
\$0 - \$15,000	1,211	1,373	(163)	2,074	2,444	1,233	-	6,718
\$15,000 - \$35,000	1,088	2,286	(1,198)	3,452	4,119	3,031	-	
\$35,000 - \$50,000	988	997	(9)	1,505	1,818	830	-	
\$50,000 - \$75,000	695	915	(220)	1,381	1,760	1,065	-	
\$75,000 - \$100,000	535	403	132	609	816	281	-	
\$100,000 - \$150,000	298	207	90	313	492	194	-	
\$150,000 +	175	88	87	133	258		-	
TOTAL	4,989	6,270	(1,281)	9,467	11,707	6,635	-	

Table 71 - Source: American Community Survey 2018, Texas Demographic Center, Envision Tomorrow

Senior Owner Housing Projections 2025

Income Category	2018 Number of Senior Owner Units Within Affordable Price Range (Supply)	2018 Number of Senior Owner Households (Demand)	Surplus/Gap within Affordable Price Range	2025 PROJECTED SENIOR HOUSEHOLDS (DEMAND)	2025 PROJECTED SENIOR HOUSING UNITS BY INCOME LEVEL	2025 PROJECTED SENIOR HOUSING UNITS NEEDED (SUPPLY)	HOUSING SURPLUS BY INCOME RANGE (Additional Units Beyond Forecasted Need)	2025 PROJECTED SENIOR HOUSING UNITS - 2018 SENIOR HOUSING UNITS - SURPLUS UNITS =
\$0 - \$15,000	1,185	1,345	(159)	2,030	2,926	1,741	-	5,199
\$15,000 - \$35,000	1,538	3,233	(1,695)	4,881	6,565	5,027	-	
\$35,000 - \$50,000	1,826	1,844	(17)	2,784	3,347	1,521	-	
\$50,000 - \$75,000	2,668	3,511	(843)	5,301	3,477	809	-	
\$75,000 - \$100,000	3,127	2,357	771	3,558	3,053	-	74	
\$100,000 - \$150,000	3,811	2,654	1,158	4,007	3,799	-	12	
\$150,000 +	4,165	2,097	2,068	3,166	2,302		1,863	
TOTAL	18,321	17,040	1,281	25,727	25,469	9,097	1,949	

Table 72 – Source: American Community Survey 2018, Texas Demographic Center, Envision Tomorrow

When reviewing Arlington's housing demand numbers, keep in mind the projections assume the character of Arlington in terms of income dispersal among its residents will not change significantly between 2018 through 2030. Additionally, the projected demand numbers, which are based on household income, may overstate the number of low and moderate-income units needed for three key reasons:

- Seniors with assets but low annual incomes which may be living in homes fully paid for. Seniors may be living in homes they could not otherwise afford if they had to purchase it today.

- Households paying more than 30% of its income on housing to live in each community as these households may feel the added housing cost is worth the benefit of living in the community.
- Households may double up in a housing unit so they can afford to live in a desirable community. There are a variety of moving parts within any given housing market that will affect the demand for housing, some predictable and some not used in the Balanced Housing Model.

Key Indicators in the Balanced Housing Model

- Age
- Income
- Vacancy Rate Renter/Own
- Household Growth Rates
- Obsolescence Rate (Replacement)
- Future Construction
- Affordability Ranges and Tenure
- Unit size

Again, it is important to note that in Arlington, there are income ranges with more existing housing units than projected housing units representing a potential surplus. Absorption of surplus units by other income ranges may reduce the gap of housing at those income levels.

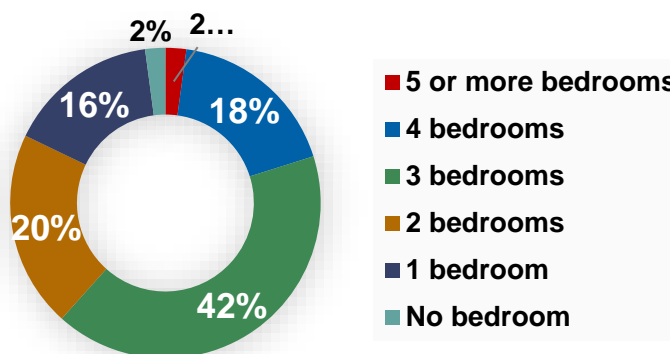
Note: The Balanced Housing Model projects 28,898 units by 2025. While the Model's formula considers vacancy rates and other factors in calculating future housing needs, it does net out the 7,494 more existing housing units than projected housing units, otherwise known as a surplus, that exist currently. By subtracting the housing unit surplus of 7,494 from the total housing units needed of 28,898, the adjusted total of housing units needed is 21,404 by 2025. The surplus assumes that existing supply is partially utilized or consumed entirely by existing households before considering new population demands for more new units based on a ratio of one new unit for each new household. The model assumes future consumption of existing units will continue at its' current rate based on current consumption characteristics and future housing needs heavily influenced by population growth. Consumption is expected to fluctuate based on preferences regardless of income range. This means that the surplus may have some impact on the projected number of units needed, but not expected to create a one for one decrease in projected units based on population and household growth.

Housing Projections by Bedroom Size

Projecting the number of housing units needed by bedroom size was determined by distributing the 163,882 projected units by the average of Arlington's bedroom allocation percentages from 2010 to 2018 using the American Community Survey (ACS) 5-Year data. Since there has been marginal changes in bedroom size allocation since 2010, the projections assume the changes will remain marginal.

	Housing Units by Bedroom Size	% Housing Units by Bedroom Size
No bedroom	449	2%
1 bedroom	3,375	16%
2 bedrooms	4,388	21%
3 bedrooms	8,883	42%
4 bedrooms	3,846	42%
5 bedrooms	464	2%
Total	21,404	100%

% Housing Units Projected by Bedroom Size



Housing Projections Summary



By 2025, Arlington projects a need of 28,898 total renter and owner housing units combined, however, 7,494 surplus units reduces this need to 21,404.



Renter households earning between \$0 - \$35,000 project the most units needed of any income category as this group has a 2018 housing shortage of 11,387 units.



By 2025, Owner households in the \$15,000 to \$35,000 income category project a surplus of 4,427 housing units. These units may be absorbed by households in other income categories.

Balanced Housing Model Projections for Housing Units Needed by Income 2025



By 2025, seniors will grow from 17 percent of all households in 2018 to 23 percent of all households, the largest growth of any age group.



The renter income category needing the most housing units is the \$15,000 to \$35,000 category which currently has a deficit of 1,198 housing units.



By 2025, Seniors project a need for 11,917 units, representing 56 percent of Arlington's total housing need for 21,404 units.

Housing Projections by Type: ESRI Tapestry data and National Residential Preference Surveys

ESRI Tapestry market research data was used to identify groups of market segments comprising the largest percentages of each community's population today. The largest LifeMode groups were summarized for Arlington. As noted earlier, ESRI data is useful in helping the City understand and take advantage of the types of housing and neighborhoods preferred by these groups. JQUAD also used the LifeMode characteristics to approximate each LifeMode group's current housing type preference, and their propensity for living in a compact or non-traditional neighborhood in the future.

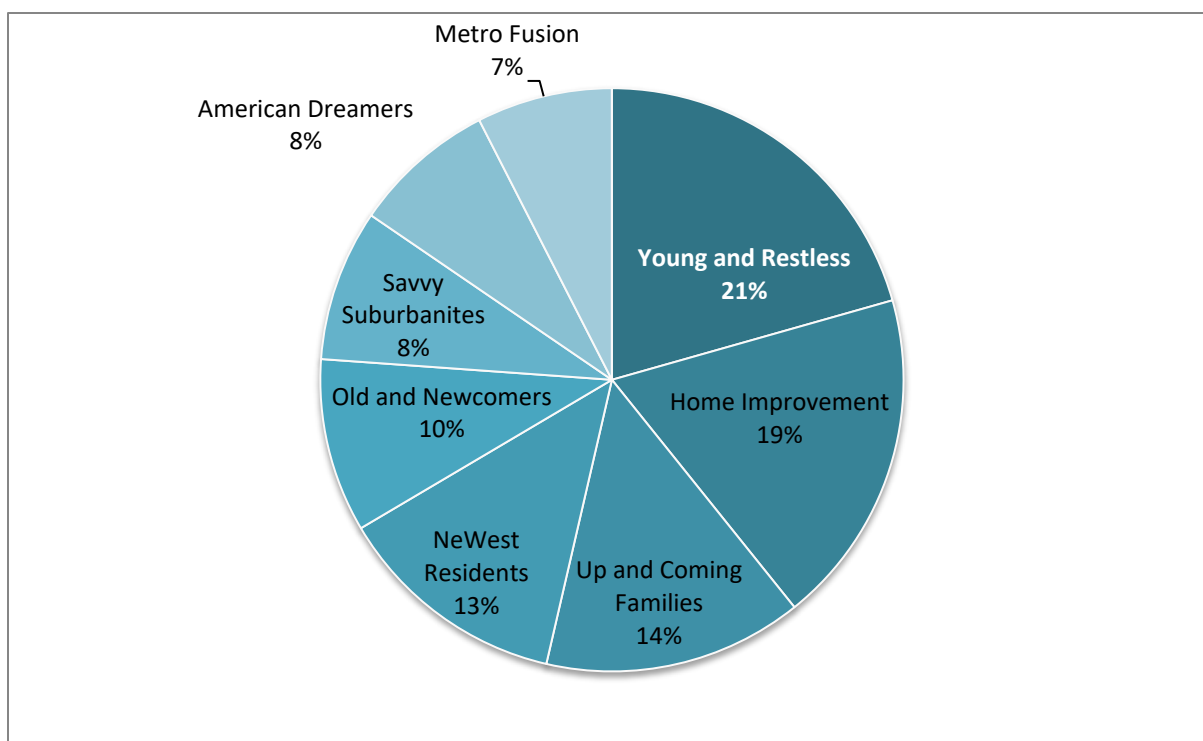


Table 73 Source: ESRI Tapestry Segmentation

A Balanced Housing Profile for City of Arlington in 2025				
	Occupied Housing Supply City of Arlington (2018)	Future Total Units (includes new units, rehabbed vacant units, and vacancy (2018-2025))	Future Incremental Units (includes new units, rehabbed vacant units, and vacancy (2018-2025))	Future Incremental Units % (2018-2025)
Single Family	84,793	93,883	9,532	66%
Standard Large Lot SF	61,871	66,967	5,225	36%
Small Lot SF	22,922	26,915	4,306	30%
Townhome	4,524	5,992	1,662	11%
Multifamily	44,176	46,635	3,338	23%
Mobile Home/Other	2,374	2,374	-	0%

Table 74 Source: Envision Tomorrow, Balanced Housing Model

Several recent national surveys on residential preference were analyzed and incorporated into the City's projections. These surveys were compiled by the University of Utah's Dr. Arthur C. Nelson in The New California Dream: How Demographic and Economic Trends May Shape the Housing Market. The summary of the nation's estimated future demand is shown below.

National Trends				
	Average National Housing Stock 2011 (AHS) ◇	RCLCO 2020 National Demand (2008)	Average Future National Demand	Chris Nelson 2025 National Demand ◇
Single Family	63%	62%	62%	62%
Standard and Large Lot SF	45%	25%	25%	25%
Small Lot SF	17%	37%	37%	37%
Townhome	6%	11%	13%	15%
Multifamily	25%	27%	25%	23%
Mobile Home/Other	7%	0%	0%	0%

Table 75 Source Dr. Arthur C. Nelson, Urban Land Institute, December 2011; Nelson (2006); RCLCO (2008); U.S. Census Bureau (2010)

Introduction

The recommendations and strategies presented in this section are intended to address housing needs emerging from the housing market, demographic, economic and trends analyses. Recommendations were refined based on interviews, focus group sessions and surveys. The strategies and recommendations are based on four fundamental principles.

First, the recommendations are based on broad strategies that collectively address a wide range of physical, financial, development, economic, quality of life, policy and regulatory issues that potentially impact future housing needs. Quantitative data collected from national, federal, state, and local sources and qualitative data gathered from community input of residents, industry, businesses, and other stakeholders, provided the basis for the recommendations reported in this section. The recommendations focus on diverse types of housing development strategies needed to achieve future housing projections ranging from creating new development consistent with emerging development patterns in areas experiencing various levels of growth, increasing reinvestment, reversing decline and disinvestment, and strategies creating a greater infusion of resources to help reverse decline and to support sustainability.

Second the HNA addresses needed improvements to the community's basic attributes of a clean and safe community, adequate delivery of government services, convenient access to quality retail and commercial services, development of affordable housing, recreation for all age groups, effective regulatory enforcement, and programmatic enhancements that ensure a reasonable quality of life for residents.

Third, the HNA identifies strategies aimed at ensuring future housing needs are met and recommends increased resources that can be dedicated to maintaining existing housing through innovative programming. This includes partnerships between government, business, industry, and community with emphasis on cultivating and expanding community support.

Fourth, the HNA emphasizes that implementers and policy makers directing the implementation process and enacting housing policies make tough decisions relative to resource targeting, leveraging of resources, and the priorities and timelines associated with each recommendation outlined in the overall HNA.

Finally, the disparity between resource availability and existing needs, dictate that careful planning and consensus building be at the forefront of implementation to ensure that priority is given to the most critical issues facing the City of Arlington. These fundamental principles serve as a starting point for launching the implementation of the HNA. Implementation of strategies in response to key issues may require additional customization to address the specific needs in Arlington. Some actions and recommendations are a conceptual framework for addressing future housing needs and include prototypical best practice examples demonstrating how other communities have dealt with similar issues. Therefore, some recommendations will require further research, analysis, and final program design by the City of Arlington for implementation.

Background

Arlington is now the third largest jurisdiction in the DFW Metropolitan Statistical Area (MSA) and is no longer considered one of the smaller suburban towns in the middle of the MSA. The current population of Arlington is over 392,462 and is projected to grow to 441,259 by 2025. The City's economic base is diverse and receives national attention because of its professional sports teams and tourist attractions. The City, home to institutions of higher education including the University of Texas at Arlington, is experiencing record growth with 43,939 students enrolled in the spring semester of 2019 according to the Texas Higher Education Coordinating Board. Arlington's job growth is increasing, but at a slower rate in comparison to other communities in the area. Arlington's job growth was 2.7% for 2018 compared to a DFW MSA average of 3.2%. These growth trends are noteworthy since job growth and population are two of the most significant factors influencing housing needs. Arlington faces similar concerns that other metropolitan area face, transportation, growth management, environmental issues, sustainability, as well as providing a range of housing

alternatives for its residents. In determining future housing needs, a number of factors driving current and projected housing needs in Arlington were considered. Some trends differ from national trends.

Demographic Characteristics - The demographic characteristics of the population is a major factor influencing future housing needs. Seniors are the fastest growing segment of the population and likewise are expected to account for a substantial portion of the projected housing units needed by 2025. The Texas Demographic Center projected a 116% percent increase in senior population from 2010 to 2030 - by far the fastest growing group among all age ranges. Naturally as the population increase so will the number of households headed by a senior over 65 indicating the need for future housing units to accommodate the demand. The substantial growth can be seen in Arlington as senior households increased from 16,722 in 2010 to 23,310 in 2018.

Arlington's total population is also expected to grow, however, that growth is not expected to follow national trends. The number of baby boomers, seniors, and millennials may, grow as expected, but other age groups are not expected to increase as significantly as in other areas of the country. The millennial generation is expected to grow at a slower pace than in comparable jurisdictions, resulting in not only fewer of them, but also fewer children. The housing needs of seniors and millennials, the two largest growth groups, will be similar in that both the baby boomers and millennials will likely seek smaller housing units, throughout the community, near amenities, families, and friends. There is the potential for higher density and mixed-use development near work, shopping, and entertainment. The need for rental units will likely be significant, particularly for millennials and seniors who face economic/income challenges.

Millennials' housing preferences are expected to change over time, with some seeking larger single-family units in a suburban setting once they begin having families. The larger suburban home is also more likely to appeal to recent immigrants who often prefer to reside in areas near ethnic or cultural groups and they often seek larger housing units for larger or extended families. Thus, the market for larger single-family units will continue, though perhaps at a lower rate in Arlington. Based on price point, many are likely to seek existing housing in established and revitalizing

neighborhoods but will demand updated amenities in areas showing signs of revitalization. Areas such as central Arlington and NRSA neighborhoods could become a primary source of affordable housing for rental and homeownership for households earning less than \$50,000 per year.

Income and Job Growth - In addition to population growth, demographics, household characteristics, and housing preferences among seniors and millennials, jobs and income levels will influence housing needs and the types of housing being sought. Arlington has a broad and solid economic base. Office and administrative support occupations, sales and related occupations, production, food preparation, and transportation dominate Arlington's employment industry with 85,000 to 100,000 jobs each. By 2026, the total number of jobs in these industries are expected to grow by 16.8 percent, accounting for 45 percent of total jobs according to the Texas Labor Market Information. Healthcare support occupations, healthcare practitioners, technical occupations, computer and mathematical occupations, personal care, and service occupations are expected to top all other industries in growth by year 2026. According to the Texas Labor Market, all occupations mentioned above are projected to increase annually by over 2 percent.

Despite job growth, wages are not keeping pace with housing affordability. Currently, the per capita earnings for employed persons in Arlington is \$27,513 and median household income is \$58,502. Approximately 26 percent of households earn less than \$35,000 and 38 percent earn less than \$50,000. By HUD definition, 37 percent of Arlington households are considered low- and moderate- income earning 80 percent or less of the median income and approximately 48 percent of renter and 20 percent of owner households currently are cost burdened paying more than 30 percent of their income for housing.

Wages and income remain somewhat stagnant and economists are not certain when the economy will show significant vitality and increased per capita wage earnings that keep pace with housing cost. The job growth anticipated by the Texas Workforce Commission indicates that the fastest growing jobs and those jobs with the largest increase in number will be predominantly low-paying positions. Affordability will continue to be an important consideration in developing housing.

Housing Needs and Transportation - The HNA is not intended to address transportation issues directly, however, transportation limitations should be considered in developing strategies for meeting future housing needs. Arlington has a significant location advantage in the Metropolitan Statistical Area (MSA), yet it lacks a public transportation system, connecting neighborhoods within the city or connecting Arlington to other parts of the MSA. Approximately 62.5 percent of Arlington residents commute to work outside the city and not all persons working in the City reside in Arlington. We suggest that planning and implementation of the HNA and projected housing needs including new higher density housing development be conscious of the need for public transportation and that development be designed to accommodate and take advantage of public transportation in the future. Most often planning for future growth and meeting housing needs are guided by transportation availability. In Arlington, the reverse appears to be the case. Transportation should be considered when addressing the needs of existing residential, employment, and shopping/amenity development.

The Center for Neighborhood Technology (CNT) developed the Housing and Transportation Affordability Index (H+T Index) which measures housing and transportation costs and sets the benchmark at no more than 45 percent of household income. The traditional measure of affordability recommends that housing cost no more than 30% of household income. The H+T Index for Arlington using American Community Survey (ACS) and Longitudinal Employer-Household Dynamics data is 45 percent which suggest the need to monitor if transportation is negatively influencing housing affordability in the future.

Housing Needs and Affordability - The housing market analysis revealed significant affordability gaps in both ownership and rental units. The housing supply and demand analysis for owner units in the City shows significant gaps in the supply within the price range of all household income categories except for moderate-income households. Affordability within the extremely low and very-low household income categories are normal, as ownership opportunities within these lower income levels is cost prohibitive. However, the large gap in the supply of owner units, when compared to demand within some upper household income price ranges (\$75,000 to \$150,000) is significant and points to the general unavailability of owner

units in the City to accommodate the price points and housing preferences of households earning greater than 121 percent of Median Family Income (MFI).

The housing supply and demand analysis for renter units in the City shows a significant gap in the supply of affordable renter units for extremely low households, but sizeable gaps also within the price ranges of 'moderate' and 'upper' household income categories. The median income of renter households in 2018 was \$39,592 with 26 percent of households experiencing cost burden (30% or more) and 23 percent experiencing severe cost burdened (50% or more). The largest proportion of rental units in Arlington were 1-bedroom units with an average rental rate of \$893, followed by 2-bedroom units with an average rental rate of \$1,141. Using the standard 30 percent method of determining housing affordability, the annual household income needed to afford a 2-bedroom rental apartment in Arlington is about \$59,003, which is above the median household income of renters of \$39,592.

Rehabilitation of Existing Housing – Rehabilitation of existing housing and vacant lot infill housing development continues to be the most effective method of preserving the City's aging housing stock which constitutes a large portion of Arlington's affordable housing supply. HNA data and anecdotal information from focus group attendees, persons interviewed during the research process, as well as members of the real estate community indicate that many of the units built during the period of rapid growth in the 1970s and 1980s now require significant rehabilitation having suffered from poor quality construction and/or experiencing issues resulting from deferred maintenance and lack of updates. This can include wiring, plumbing, insulation, and foundation work in addition to maintenance of roofs, windows, and painting, which are all necessary for the preservation of older structures.

Furthermore, the data for multi-family subsidized units revealed that 21.1 percent of subsidized units were constructed between 1964 and 1970, while 14.0 percent were built between 1975 and 1979. Another 19.5 percent were built between 1980 and 1987. Thus, 54.6 percent of the City's subsidized units are 25 years old or older. The potential need for rehabilitation to maintain existing subsidized housing stock is significant, and such projects must be weighed against the cost benefit of further investment to improve the structure for the owner and the consumer.

The housing needs of special needs populations, including seniors, millennials, and individuals with low-moderate income, were considered in developing housing recommendations and strategies. According to the 2014 - 2018 ACS, the population of seniors over 65 has significantly increased from 32,814 in 2014 to 40,101 in 2018, a 32.4 percent change. This population is expected to increase 2025. Those between the ages of 19 to 34 years, were 24.8 percent of total population in 2018. The number of persons with disabilities is also expected to increase as the population grows, particularly among the elderly and frail elderly, where growth will be significant over the next fifteen years. The evaluation of housing values, monthly cost and yearly incomes compared to market values suggest homeownership for households earning \$35,000 or less annually is challenging. Approximately \$35,760 in household income is needed to afford a mortgage of \$100,000 and 26 percent of the 2018 population earned \$35,000 or less.

Concentrated Poverty, Income, Assisted - Subsidized Housing and Neighborhood Sustainability - Stabilization and sustainability of existing housing and neighborhoods are important factors in addressing future housing needs. Approximately 51 percent of the housing stock in Arlington was built between 1970 and 1989. Homebuilding since 2010 decreased to 1.9 percent. With a higher number of homes built prior to 1990, it is reasonable to assume housing stock is more likely in need of repairs and updates given its age. Housing stock 30 years and older have a longer period for the effects of deferred routine maintenance to negatively impact housing condition. While age does not always indicate diminished housing condition, correlations exist. Higher income areas with older but higher priced housing tend to have less correlation between age of housing and condition of housing than lower income areas. Neighborhood covenants and homeowner associations which are generally associated with higher cost housing also contribute to stability. Some housing, neighborhoods, and commercial corridors conditions, particularly in central Arlington, demonstrate the impact of disinvestment in areas more than others. There is also a correlation between concentrated poverty, race, ethnicity, public and assisted housing, and areas of decline.

The U. S. Department of Housing and Urban Development (HUD) has defined “Areas of Poverty, Racial and Ethnic Concentration and Segregation (R-ECAP) – as

areas or census tracts within a jurisdiction comprised of 50% or greater minority population, three (3) times or more the poverty level of the Metropolitan Statistical Area (MSA), and generally lacking basic amenities and failing to provide a quality of life expected and desired for any area within the MSA.

The goal of de-concentration is to achieve minority concentrations and poverty level less than defined above by R-ECAP and to transform these areas of concentration into “opportunity areas”. Opportunity areas are characterized as offering access to quality goods and services, exemplary schools, health care, range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation. Census tracts, 122200, 122300, 122400, 121905 and 121903 are designated R/ECAP areas and are highlighted in the HNA.

Recommendation

The following are recommendations for meeting the future housing needs in Arlington based on the HNA and the Balanced Housing Model housing projections. Recommendations include a range of options relative to housing development and finance, policy, and regulatory changes. Best practices for implementing recommendations are included in the strategies for addressing future housing needs.

Restoring the “Basic Attributes” of Existing Housing and Neighborhoods

Success in meeting future housing needs, developing housing that is affordable to a wide range of consumers, and stimulating revitalization and reinvestment in existing areas must include addressing needed improvements to the community’s basic attributes. These attributes include public safety, street maintenance, clean streets, timely infrastructure improvements, trash collection, brush collection, well maintained buildings, keeping vacant lots regularly mowed and free of debris, regular yard maintenance, and having a good, general neighborhood appearance and level of community involvement that suggests that people care about their community. Public schools must continue to demonstrate academic programming and student achievement comparable to that of surrounding school districts, and the public’s perception of the quality of their schools must validate that comparison. Residents must feel safe in their homes and confident they can conduct their daily routines in the neighborhood without being victimized by crime. These basic attributes tend to shape both the way a community sees itself and how non-residents entering the community view it as well. In an effort to achieve the goal of improved basic attributes, the following are proposed strategies and recommendations identified for Arlington and prototypical examples of their application to specific areas that may also be applied throughout the City, as appropriate.

- Enhance community’s image, identity, and physical attributes
- Deconcentrate poverty, race-ethnicity, and public and assisted housing
- Define area destination and purpose
- Reclaim vacant lots for residential development

- Improve neighborhood identity, marketing, and branding
- Improve neighborhood image and physical attributes
- Create new mixed-use development and mixed housing types
- Improve access to recreation, retail, and desired destinations
- Enhance gateway and corridor improvements
- Introduce new residential types and financing for housing development that increase affordability

Housing for Senior and Disabled Persons

According to the 2014 - 2018 ACS, the population of seniors over 65 has significantly increased from 32,814 in 2014 to 40,101 in 2018, a 32.4 percent change. Seniors between the ages of 65 - 74 represent 63 percent of the senior population, seniors between the ages of 75 - 84 represent 27 percent, and seniors above the age of 85 represent 10 percent of the senior population. The overall senior populations account for 10.9 percent of Arlington's total population. According to 2014 – 2018 ACS data, when comparing growth among senior households to other age groups, senior-headed households have substantially increased from 16,676 in 2010 to 23,310 in 2018. Non-senior headed households decreased during the same period, but at a lower rate.

The Texas Demographic Center projects a 116% increase in senior population from 2010 to 2030, by far the fastest growing group among all age ranges. Naturally as the population increase so will the number of households headed by seniors over 65 indicating the need for future housing units to accommodate their increased demand for housing. An estimated 4,989 (21%) of seniors are renters and 18,321 (79%) are owners. Additionally, 68 percent of senior households are spending more than 30 percent of their monthly income on rental cost, an increase from 62% in 2010. Senior (65+) households are projected to be 26 percent of total households by 2025, adding over 14,000 people to this group. Senior housing preferences are changing demonstrating a shift from the single-family housing where they raised a family to smaller cluster homes, condominiums, multi-family rental, and active senior developments depending on income and equity in larger homes no longer needed,

and the need to reduce maintenance and other cost associated with remaining in older larger homes. The Balanced Housing Model forecasts a needed increase of 21,404 total households by 2025 and projects seniors (65 and older) will account for 56 percent (11,917) of needed units projected. The types of housing recommended for seniors and strategies for addressing future housing needs will be discussed below.

Cottage Housing - Many elderly homeowners find themselves over-housed once their children leave home or following the death of a spouse or family member who once shared the cost of housing. Cottage or 'cluster housing', as it is often referred, provides a smaller unit as a homeownership option or as an alternative to continuing ownership of a larger unit that essentially over-houses or has become too costly to maintain. It should also be considered a viable alternative to a grant-funded major rehabilitation if the elderly applicant is living in unsafe conditions and the rehabilitation costs exceed the projected value of the completed structure. There may also be applicants who, as a result of limited funding, wait years for assistance because their application is near the end of a long rehabilitation program wait list. Of those applicants, some may be unable to continue maintaining the home and paying operating costs after receiving the rehabilitation grant and would therefore find themselves in need of future grants. Cottage housing could also be an option for addressing the needs of elderly homeowners seeking more appropriately sized and cost-effective rental or owner housing. The major objection to moving into smaller units for many seniors in these circumstances is losing familiar surroundings and social networks.

One possibility in addressing these concerns is to develop a program that supports small neighborhood cottage or cluster housing developments, preferably on vacant and/or redevelopment parcels, built in or near existing neighborhoods. The sale of a senior's existing home would enable them to utilize available equity from that sale to buy a cluster unit. Those with limited equity could apply for a grant as part of the City's homebuyer program to purchase the unit in lieu of applying for a grant to renovate their existing home. Recommended Funding: City of Arlington CDBG and HOME programs. Recommended Areas: City-wide with an emphasis on older neighborhoods affordable to low-moderate income households including Central Arlington, East Arlington and designated NRSAs.

The Program Objectives:

- Construct developments of 8 to 12 housing units, formulated built in a cluster housing configuration, typically 800 to 1200 square feet with common walls; similar to those e walls found in duplex construction. Identify senior household participants for the purchase of a cottage home. Prospective buyers who either currently own their home, with or without a mortgage, and who are over-housed, may be willing to purchase a cottage, could sell their existing home at market value. Seniors who currently rent could also be eligible as first-time home buyers.
- Facilitate the existing home sale and the purchase of the cottage unit by the eligible senior using the equity from the sale of their existing home.
- Offer available federal or state grants to cover the difference between available equity and market value of the unit, if necessary.
- Like market rate subdivisions, sponsorship could include homeowner association dues paid by owners to provide maintenance of the cottage community, partially funded through homeowner dues and the non-profit/civic organization's maintenance fund.
- Providing first time homebuyer funding in the form of principle reduction, down payment and/or, closing cost assistance, and funding for renovation cost in conjunction with private mortgage financing could enhance approval rates among low-to-moderate income families looking to purchase housing sold by a senior household.

Intergenerational and Shared Housing for the Elderly – Intergenerational or shared housing provides a shared residence that houses a single elderly adult or senior who shares the unit with an unrelated single adult or a single parent with dependent children. They become a structured family unit, sharing common areas such as kitchen and living room, and having their own private bedroom with private or semi-private bath.

The purpose of intergenerational housing is to provide longer term transitional housing to the individual and families needing supportive services and special assistance as they identify and secure permanent housing. The program is generally sponsored by non-profit agencies, community development corporations, religious institutions, and others utilizing a variety of funding sources ranging from federal CDBG funding to foundation grants. Some programs operate as homeless housing, receiving funding under the HUD Super NOFA/Supportive Housing Grant Program and McKinney Act Funding. The concept is to provide housing and a safety network of supportive services that offer opportunities to improve education, job training, employment placement, social and economic status so that clients may regain self-sufficiency and return to long-term rental or homeownership housing.

Through support service networks and partnerships, efforts are made to offer daycare, mental health counseling, and life skills training. In some instances, older residents provide childcare for the working single parent and in return are supported by the single adult with support for shopping and other needs. This program strives to provide a living environment for older adult clients and single parent families that will enable them to develop an alternative “family” network for self-help and independent living.

In some instances, the sponsoring agency provides staff supervision of the group residence to assure maintenance, sanitation, and safety. Staff are generally responsible for the delivery of case management regarding screening new applicants and placing exiting residents in a more permanent living situation. Everyday household chores are the responsibility of each resident. Contractual services, networking relationships, and volunteers are available to assist the residents throughout their stay in counseling, budgeting, programming, and other special needs.

Eligible Program Participants:

Elderly adults and single-parent families who are homeless, at risk of becoming homeless, or who have income constraints preventing them from acquiring housing without shared cost or subsidies are eligible. Typically, applicants are restricted to persons seeking affordable temporary housing options, but not rehabilitation or substance abuse services.

Residents must be self-sufficient in their own lifestyles and promote a self-help, self-care independent living environment.

Heads of household of single parent families must be 21 years or older.

Children of the single parent family must not exceed the ages of 10 for boys and 12 for girls, when accepted into the program and the adult participants are same sex.

Typically, the residence is modeled to assist the individual/family through a transitional period in their life and should not exceed 18 – 24 months.

Typical Services:

- Case-management to assist with immediate personal/family crisis.
- Provision of groceries, clothing, personal toiletries, medicines, and transportation.
- Educational and training classes in nutrition, personal hygiene, and first aid.
- Access to employment placement, job training, and other resources.
- Tutorial assistance to school-age children and adults enrolled in classes.
- Budgeting and financial management classes.
- Assistance in securing permanent housing placement.
- Daycare services provided by social service agencies or by the elderly resident.
- Mental health counseling (individual/family) referrals.

Program Participant Cost:

Recommend cost-sharing by residents of \$100.00 or 30% of their income, whichever is less, per month to be collected by the sponsoring agency. Single-parent families must be employed, employable, or attending school. The older adult may volunteer

or work, if social security or other sources of income are inadequate to meet the minimum rental cost.

Recommended Funding: City of Arlington's CDBG and HOME programs, private funding, foundation or non-profit sponsorship, HUD Super NOFA/Supportive Housing Grant Program, McKinney Act funding, and churches and philanthropic organizations. **Recommended Areas:** City-wide with an emphasis on commercial corridors and mixed-use development areas conveniently located with access to public transportation and services needed by low- to moderate-income households.

Grand Families Public Housing Development – Grandparents raising their grandchildren become a responsibility for many middle aged and senior households. In recognition of this growing responsibility, public housing authorities and HUD are working to provide housing that specifically supports those families who find themselves in this situation and in need of subsidized housing. We recommend the Arlington Housing Authority explore HUD funding for Grand Families Public or Assisted Housing in conjunction with non-profit, religious, and philanthropic organizations. An example of this program is Pemberton Park, located in Kansas City. Pemberton Park Grand Family Homes opened in 2011 and was developed by the Kansas City Housing Authority in partnership with Cougar Capital.

It is the first development of its kind in Kansas City and was specifically designed to serve grandparents, age 55 and older, who are raising their grandchildren and have legal guardianship of them. The apartment community's location, design, and supportive services were refined using grandparent focus groups and features a playground, large community room, grandparents lounge, computer learning center, craft room, and social work office. Pemberton Park has 36 two-, three-, and four-bedroom apartments, with units that are fully accessible or adaptable for those with disabilities. Apartments are fully equipped with all appliances, including a full-sized washer and dryer. Staffing includes a service coordinator who organizes programs and activities

Recommended Funding: HOME program, LIHTC funding or new market tax credits. **Recommended Areas:** City-wide with an emphasis on commercial corridors and mixed-use development areas conveniently located with access to public

transportation and services needed by low-moderate income households.

Senior Housing/Tax Credit Financing – The Housing Tax Credit (HTC) Program operated by the Texas Department of Housing and Community Affairs is one of the primary means of directing private capital toward the development and preservation of affordable rental housing for low-income households. The Competitive (9%) tax credits are awarded to eligible participant developers once a year and provide a source of equity financing for the development of affordable housing. Investors in qualified affordable multi-family residential developments can use the HTCs as a dollar-for-dollar reduction of federal income tax liability. The value associated with the HTCs allows housing to be leased to qualified families at below market rate rents. The Non-Competitive (4%) Housing Tax Credit program receives applications year-round and HTCs are coupled with the TDHCA Multi-family Bond Program when the bonds finance at least 50% of the cost of land and buildings in the development. There are a variety of State HTC programs from which to select, with some limitations on the location of the development.

Arlington has been successful in attracting both LIHTC and Senior Tax Credit developments. Some existing commercial buildings in Arlington are marginal or non-contributing asset to the community's well-being and could be adaptively reused as housing for seniors. Their proximity to various senior services and commercial goods and services make these buildings an attractive prospect for adaptive re-use as senior housing. Vacant land is also available. According to the 2018 American Community Survey (ACS) data, the median household income for Arlington was \$58,502. Both LIHTC and Senior Tax Credit developments typically are rent restricted to persons and households earning no more than 60 percent of the median income which was \$37,854 in 2018. Senior renter households were 6,419 of total senior households in 2018. Approximately 41.8 percent (2,689) earned \$35,000 or more and 27.8 percent (1,790) earned \$50,000 or more in household income potentially disqualifying them for tax credit restricted units. We therefore recommend Arlington support tax credit developments that provide a mix of units, offering both market rate and tax credit supported units that meet the needs of seniors earning greater than 60 percent of median income. This may require financing developments in part with private debt or non-tax credit generated equity, including the use of CDBG and HOME funds that allow persons earning 80 percent

of median income to rent units.

55+ and Active Seniors' Housing Development – The Dallas/Fort Worth/ Arlington Metropolitan Statistical Area (MSA) has been successful in attracting 55+ active senior housing developments. This housing type is primarily a private sector development product requiring very little to no government subsidy at all. Seniors / active adults with household incomes and the financial means are choosing 55+ active adult communities as an option to meet their housing needs. This housing product recognizes that senior owners are exchanging larger, older existing homes, for housing in communities that combine world-class resort amenities with new luxury homes that meet their changing needs and preferences. Communities with amenities such as: golf courses, club house facilities, activities, health clubs, classes & social opportunities that allow them to enjoy an exceptional lifestyle. Seniors who can afford housing in such developments prefer a home they can personalize and that suits their lifestyle of having the flexibility to create the living space and life of their dreams.

In 2018, according to the 2014 – 2018 ACS 5-year average, seniors age 65 and older, were 17 percent (23,310) of total households. Of those 73 percent (17,040) were homeowners. The ACS also estimated approximately 30 percent (3,107) of total senior household have incomes of \$75,000 or more, not including equity in existing homes, investments, and other resources. The median income of senior households in 2018 was \$52,308. Households with that earning potential could conceivably afford a home priced at \$240,000 or more if the buyer were obtaining a mortgage for the total sales price. Based on the Balanced Housing Model, senior owner households age 65 and older demand is expected to increase another 5,285 units by 2025. The median housing value according to 2018 American Community Survey (ACS) in Arlington was \$188,800. According to the Arlington Board of Realtors, the average sales price for the 3rd quarter ending September 2019 was \$239,052. The 55+ active senior product is mostly accessible to seniors with incomes above \$50,000. This product could meet some of the projected need, given the number of seniors who owned their home in 2018, as well as those with income sufficient to afford senior housing, combined with the projected 2025 increase. We therefore recommend that Arlington market these factors to perspective developers of 55+ senior housing.

Rehabilitation of Existing Residential Structures – Increased financing is needed for the rehabilitation of existing residential structures in marginal or poor condition, and to build replacement units on vacant lots. Existing residential is an essential component of the supply of single-family affordable housing for both home ownership and rental. The need for infill housing on vacant lots and rehabilitation of existing multi-family housing is evident in the Fuller Street Corridor and neighborhood.

Arlington currently operates several programs designed to assist existing low-moderate income households with improving their properties and low-moderate income households in becoming homeowners. Other programs are designed to assist rental housing providers with maintaining existing rental units. Those programs appear to be successful but have limited funding. The City should explore coupling funding to CHDO and non-profit organizations for development, with tax abatement, building and permitting abatement, as well as utilizing PID and TIFS to pay for infrastructure. The recommendations in this section also identify Economic Development 4B funding that can be used to support infill housing development.

Arlington Homebuyer's Assistance Program (AHAP) - The Arlington Homebuyers' Assistance Program (AHAP) provides down payment and closing cost assistance to low income, first-time homebuyers. Down payment and closing cost assistance are provided in the form of a forgivable loan of up to \$20,000 based on each applicant's underwriting and subsidy layering assessment. Additionally, the program is restricted to households earning less than 80 percent of the area median income. In 2018, AHAP assisted 6 families with the purchase of a new home.

Housing Rehabilitation Program -

Housing Rehabilitation Repair grants provide low-income homeowners with a one-time, interest-free, forgivable loan of up to \$24,500. The loan is used to bring properties into compliance with local City codes, and primarily addresses repairs such as the electrical, heating, and plumbing systems. A 5-year lien is placed on the home and the loan is forgiven at a rate of 1.67% monthly. Removal of lien is then requested once the 5-year affordability period has been met. Under this program in 2018, a total of 64 low-income households received housing rehabilitation assistance.

Architectural Barrier Removal Grant

Architectural Barrier Removal Grants assist low-income, disabled individuals and families with housing modifications to allow for greater mobility. The improvements may include, but are not limited to installation of ramps, safety rails or widening of doorways. The number of households assisted by this program for 2018 was 10.

Housing Finance Mortgage Credit Certificate Program – The City of Arlington currently operates the Mortgage Credit Certificate program, a federal income tax credit program that allows first time homebuyers to take a federal income tax credit equity of up to 30% of their annual interest paid on the home, up to a maximum of \$2,000 per year. It is recommended that the City continue this program.

Non-Profit Owned Renter-Occupied Housing Rehabilitation in Designated Target Areas - The City's Housing Rehabilitation Program helps non-profit organizations rehabilitate single-family or duplex rental properties located in a designated target area. The tenant must be low-income and must reside in the property at the time the application is processed. For low-income tenants, the City of Arlington will fund 100 percent of the eligible repairs up to \$24,500. It is recommended that the City continue this program.

Housing for Younger Demographics - Esri's Tapestry Segmentation 'Young and Restless' - Esri's Tapestry Segmentation is a geodemographic system that identifies 68 distinctive markets in the U.S. based on socioeconomic and demographic

characteristics to provide an accurate, comprehensive profile of U.S. consumers. These segments are then combined into one of 12 LifeMode groups. Segments and groups are assigned to neighborhoods by sorting more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of consumer behavior. The dominant LifeMode group and market segment in Arlington is Midtown Singles, or 'Young and Restless.' With a homeownership rate of 13 percent, the 'Young and Restless' segment is more likely to favor renting. This market segment ranks among the top 5 for renters, movers, those enrolled in college, and those in the labor force. About 1 in 5 move each year. More than half of all householders in this category are under the age of 35, and the majority live alone or in shared non-family dwellings. Their median household income is still below the national average, smartphones are a way of life, and they use the Internet extensively. 'Young and Restless' consumers are diverse, favoring densely populated neighborhoods in large metropolitan areas. Over 50% are located in the South; of those, one-fifth live in Texas. ESRI data is useful in helping Arlington understand and take advantage of the types of housing and neighborhoods preferred. For Arlington, there appears to be a preference for rental housing, with amenities and located in mixed use, downtown and near entertainment districts.

Texas Economic Development 4A and 4B Funding in Support of Homeownership – While younger demographics currently have a homeownership rate of 13 percent, they are expected to favor homeownership as they age, marry, or have families. Many will still prefer rental housing located in mixed use districts, entertainment districts and in and around downtown. The Arlington Downtown Plan and Neighborhood Revitalization Strategy Area Plan creates a transformation vision for revitalization of the downtown and target areas through reinvestment in housing, infrastructure, and economic development. The City of Port Arthur, Texas Downtown Plan which began in 2016 and was completed in 2018 outlines a strategic plan for development of 30 to 60 new housing units over the next 3 - 6 years utilizing Port Arthur Economic Development Corporation (PAEDC) Section 4A and 4B Financing as well as City of Port Arthur Community Development Block Grant (CDBG) and Home Investment Partnership Fund (HOME) grants designed to leverage private investment. This housing development initiative serves as a catalyst to attract additional private sector investment in housing, business, and commercial

development, thereby creating jobs, economic opportunity and sustainable neighborhoods in the target area and surrounding neighborhoods. Approximately 40 units were either complete, under construction, or in the site development stage as of 2019.

The Development Corporation Act of 1979 gives cities the ability to finance new and expanded business enterprises in their local communities through economic development corporations (EDCs). Chapters 501, 504 and 505 of the Local Government Code outline the characteristics of Type A and Type B economic development corporations, which authorize cities to adopt a sales tax to fund the corporations and define projects EDCs can undertake. Type A Economic Development Corporations are typically created to fund industrial development projects such as business infrastructure, manufacturing and research and development. Type A EDC's can also fund military base realignment, job training classes and public transportation. Type B economic development corporations can fund all projects eligible under Type A, as well as parks, museums, sports facilities, and affordable housing. However, Type B Economic Development Corporations are subject to more administrative restrictions than Type A including limitations on how sales tax revenues can be used to fund a project. Eligible expenditures include:

- acquisition of land;
- machinery and equipment;
- construction costs;
- planning and professional services related to the project;
- financial transactions and reserve funds; and
- administrative and other necessary expenditures

Arlington could utilize Type B funding to support housing development affordable to person up to 120 percent of median income. In May 2016, Port Arthur, Texas citizens approved an Affordable Housing Ballot Proposition which allows Port Arthur Economic Development Corporation (PAEDC) Economic Development 4B funds to be used to implement an affordable housing program in downtown Port Arthur, Texas. The program is designed to assist citizens of Port Arthur with obtaining housing in the downtown area and to assist developers building new single-family dwellings. The boundaries must be consistent with the proposition. The Port Arthur Affordable Housing Proposition commenced on October 1, 2016 and extending

until September 30, 2019, and stated that the PAEDC shall utilize funding allocated under the existing Section 4B (Type A Economic Development Corporation) Sales and Use Tax within the City of Port Arthur for the cost of land, buildings, equipment, facilities, and improvements found by the City of Port Arthur Section 4B Economic Development Corporation Board of Directors to be required or suitable for the promotion of development and expansion of affordable housing, as described by 42 U. S.C. 12745. Affordable Housing Development is a category of projects under Section 505. 153 of the Local Government Code (Type 4B Economic Development Corporation) with the condition it will be limited to single family dwellings and the total annual spending by the City of Port Arthur Section 4A Economic Development Corporation will not exceed \$900,000 roughly (\$30,000 for 30 homes). This period of time can and will likely be extended an additional three (3) years by the City Council which requires two thirds (2/3) vote once Council reviews public comment on the proposed cost and impact of the project.

The City approved the use of land bank lots resulting from a HUD funded Neighborhood Stabilization Grant (NSP) and CDBG funding to leverage 4B funding. This allows subsidies for down payments and principle reductions up to \$30,000 to households at 80 percent of median or below using CDBG, and up to \$30,000 to households at 120 percent of median or below using 4B funds. New homes being developed are at an average cost of \$165,000. The City should consider 4B funding for affordable housing in Central Arlington, downtown, and in designated NRSA districts combined with CDBG funding.

Financial Literacy - Initial considerations when attempting to increase homeownership rates should include improving financial literacy and home buying preparedness of potential buyers. Homebuyer counseling programs work with buyers to address their creditworthiness and help them work through any issues that may interfere with their ability to qualify for a home mortgage. Banks and credit agencies will work with buyers to educate them on their maintenance responsibilities as homeowners. Homebuyer education classes are a pre-requisite for homebuyer assistance programs providing down payment assistance. Programs typically work with buyers to address their creditworthiness and to help them correct any credit issues that may interfere with their ability to qualify for a home mortgage. The 18 to 35-year-old demographic is impacted by financial literacy even more. A well-ordered personal budget enables homebuyers to qualify for the best credit terms in major

purchases and eliminates major obstacles to loan origination. An early start in managing personal finances can prepare an individual for those major purchases. The City should consider working with local school districts to increase courses that provide financial literacy education for high school juniors and seniors. Local lending institutions and real estate professionals should be recruited to assist in curriculum development and to provide instructors for the classes. The City may consider working with school districts to identify funding for pilot programs.

Opportunity Zones - The Federal Opportunity Zone Program is a community and economic development tool that aims to drive long-term private investment into low-income communities throughout the country. The program was established by Congress in the Tax Cuts and Jobs Act of 2017 and encourages investors with recently realized capital gains to invest in local businesses, real estate, or development projects in exchange for a reduction in their tax obligations. There are areas in the City of Arlington designated by the Governor to be a part of this program. The program incentivizes investors to make equity investments in Opportunity Zone-based businesses and development projects by providing:

- A temporary tax deferral for any realized, but not recognized, capital gains reinvested through the program (the “Original Gain”);
- The potential for a 10% to 15% reduction in the amount of tax otherwise payable on the Original Gain;
- Receipt of a permanent exclusion of any capital gains derived from the eventual sale or exchange of the Opportunity Zone investment (not the Original Gain), if the investment is held for ten years or more

The designated Opportunity Zones for Arlington include Downtown and Central Arlington, and areas designated for future growth and revitalization. While the regulations are not yet finalized, it appears the Opportunity Zones could provide a source of equity for housing and economic development initiatives like tax credit equity generated by LIHTC. This is of added importance due to Arlington’s older residential and commercial areas, as well as a shift toward diversification of mixed income and mixed housing types, will require unrestricted equity that doesn’t rely on concentrations of low-moderate income persons in current R-ECAP Areas.

It is essential that Arlington continue to develop alternative approaches for utilizing the Opportunity Zone designation to generate reinvestment dollars for

neighborhoods suffering decline and areas such as downtown that appear most marketable to younger demographics and those seeking more affordable housing.

College Student Housing – College housing for students, off-campus, and on-campus, is not directly addressed in the HNA. However, student housing presents a unique challenge for Arlington which is home to the University of Texas Arlington. The most recent student housing report detailing existing inventory of on and off-campus housing was completed in 2013. At that time, residence halls provided housing for 2,180 students which has since increased to 2,382 as of 2019 according to University's Division of Student Affairs. The number of on-campus apartment units available provided housing to 2,109 students as of 2013. According to the 2018 Arlington Downtown Master Plan, 7,565 students were housed in Arlington and the plan projects 8,123 students will be housed by 2023 and 8,723 housed by 2028. This assumes the University's enrollment rate remains constant at 28 percent and projects a growing need for housing for students off- campus and on. The trend among universities is to partner with private developers to produce housing suitable for students near the university. An example is the University of Texas at Austin (UT) and the area known as West Campus. Developers are producing rental units designed to support student lifestyles for those desiring off-campus housing. Rental communities offer countless benefits for students who choose to live alone and away from the dormitory lifestyle or those wanting to co-rent with other student's off-campus. Students value their own space and desire a place to concentrate and study free from distractions. Off-campus apartments meet their financial need for housing which is generally in the \$895 range. West Campus housing offer a variety of amenities and floor plans including studios up to four bedrooms, for single living and units that can easily be shared by roommates. While these accommodations are perfect for students, they are also ideal for non-students starting a new job, relocating, divorced, or just wanting to be close to the university and live in apartments near downtown. In Arlington, units should be encouraged near UTA. Some opportunities include replacing obsolete development with this type of housing model along commercial corridors and in downtown or near sports and entertainment districts in locations accessible to the nightlife, entertainment, and

popular destinations. We therefore recommend that the City work with UTA and other institutions to identify developers and opportunities to partner to meet the needs of a growing student population, while generating developer interest in revitalizing areas of the City. This model can also help lessen the impact of student consumption of affordable housing that is needed to accommodate income ranges in need of affordable rental units.

New Market Housing Tax Credits - The New Markets Tax Credit Program (NMTC Program) was established by Congress in 2000 to spur new or increased investments into operating businesses and real estate projects located in low-income communities. The NMTC Program attracts investment capital to low-income communities by permitting individual and corporate investors to receive a tax credit in exchange for making equity investments in specialized financial institutions called Community Development Entities (CDEs). The credit totals 39 percent of the original investment amount and is claimed over a period of seven years five percent for each of the first three years, and six percent for each of the remaining four years. The investment in the CDE cannot be redeemed before the end of the seven-year period. In order to spur organic growth within the organization, and to supply additional financing products to its market, Housing Channel, an Arlington Community Housing Development Organization (CHDO) was recently awarded NMTCs for an affordable housing development in East Arlington, and the City should continue to encourage its partnership with developer to spur more housing affordable.

Changes in City Regulation, Policies, Development Incentives

Zoning Regulations and Development Incentives - Regulatory options include revisions to regulations ensuring land uses compatibility and development options; zoning code and subdivision regulations that codify changes to support sustainability and resiliency. The City of Arlington has adopted building and code enforcement regulations, and local officials must continue to aggressively address substandard housing conditions, abandoned or obsolete commercial structures, and adverse land use that are contributing to the decay of the area. Developer incentives may be needed to encourage the development of a mix of housing types, affordable to

persons with diverse incomes and needs. Recommendations include consideration of enacting regulations for incentivized zoning, and city incentives for tax abatement, development subsidies and a variety of programs funding with federal entitlement funds to encourage housing development.

Inclusionary Zoning - Inclusionary Zoning (IZ) refers to a set of strategies that aim to create balanced housing development and mixed-income communities by ensuring that some portion of new housing development is affordable. This strategy may be appropriate to encourage a mix of incomes in the City of Arlington where development may create neighborhoods of homogenous home prices and residents of similar incomes. Mixed-income communities broaden access to services and jobs, as well as provide openings through which lower-wage earning families can buy homes in appreciating housing markets and accumulate wealth. Inclusionary Zoning policies can be voluntary or mandatory. Austin, Texas is an example of a city with a voluntary inclusionary zoning policy implemented through its Safe, Mixed-Income, and Reasonably Priced housing program. The program provides fee waivers and other incentives on a sliding scale according to the share of affordable units included in new developments. Perhaps the best known example of a mandatory inclusionary zoning policy is that of Montgomery County, Maryland, which was enacted in 1974. The policy requires developments of more than 50 units to include 15 percent moderately priced dwelling units. Of that, two-thirds (15%) are sold to moderate-income first-time homebuyers and the remainder can be purchased by the local housing commission or local non-profits for use in their affordable rental programs.

In 2019, the City of Austin approved a plan to increase the amount of affordable housing by loosening zoning restrictions and providing incentives for higher densities in affordable and mixed-income developments. The City hopes to make more housing available to residents for whom the cost of living in Austin is becoming out of reach. Affordability Unlocked, a density bonus program, aims to cut through barriers in the City's land development code that can make building of affordable and multi-family housing difficult, if not impossible, by waiving many requirements as well as granting incentives in exchange for building housing that meets the program's criteria. As a baseline, 50 percent of housing in a development must be affordable. That means rentals must be priced for families earning 60 percent or less of median family income for the area, with some required at 50 percent of MFI. Home-buying prices must be affordable at 80 percent of MFI and below. If their projects meet baseline criteria, those offering deeper affordability could earn additional site privileges (essentially amounting to bonuses that increase density and thus total rentable or saleable space), including height increases above a zoning

district's current limits. Local programs can structure the density bonus and affordability requirements to fit local needs.

A companion to the Inclusionary Zoning regulations would be to establish a local housing trust fund. The Housing Trust Fund operates similarly to the federal entitlement grant programs providing funding to achieve affordability in other developments that benefit low-moderate income persons. The State of Texas provides competitive grants to support local housing trust funds as well. Developers could alternatively satisfy the creation of a portion of the required Inclusionary Zoning (IZ) affordable units by making a payment in lieu to the trust fund and the City would utilize trust fund dollars as leverage for CDBG and HOME program funded housing initiatives.

Continue to Expand Crime Prevention Through Environmental Design (CPTED) – one of the issues identified was the need to address crime and the perception of crime older neighborhoods and along commercial corridors. The HNA recommends a collaboration between Law Enforcement, neighborhood residents, commercial and institutional interest examining ways to improve crime prevention, safety, and the perception of crime in area along major commercial corridors including Collins, Cooper, and Center Street.

CPTED is based on the premise that "The proper design and effective use of the built environment can lead to a reduction in the fear of crime and incidence of crime, and to an improvement in quality of life." CPTED strategies are ideal for law enforcement officers, city planners, city managers, mayors and city council, architects and developers, security consultants, educators or anyone involved in designing neighborhoods, schools, downtowns, buildings, or revitalization efforts. It is an effective way of fighting crime and promoting business. Example of what types of activities or regulatory changes could be used or offered in the implementation of CPTED programs is listed below:

- Improved signage, reduce barriers;
- Enhanced fencing and landscaping that does not compromise security'
- Improved lighting for safety;
- Development review by city officials of new multi-family development;
- Traffic and signals, crosswalks and protected crossings;

- Gated entry for residential subdivisions and multi-family developments; and
- Limited access points in and out of multi-family developments.

Low Income Tax Credit Policies and Regulations – Currently federally assisted housing and LIHTC assisted developments are predominately located in areas/census tracts where minority populations are concentrated and in areas of concentrated poverty, lower incomes, and areas of poor housing conditions as defined by HUD’s definition of concentrated Racial and Ethnic, Poverty and Low Income (R-ECAP). The fair market rents approved for the Section 8 Housing Choice Voucher program while in theory was intended to support housing choice are resulting in voucher holders being largely concentration in these same areas. The areas surrounding the federally assisted housing developments are largely concentrated by with minority persons based on race-ethnicity and lower income persons and exhibit advanced signs of disinvestment and poor housing and living conditions. The need for de-concentration makes revitalization which is aimed at reversing these conditions a high priority. Recommendations include the City of Arlington taking the following actions:

- Request HUD funding for Choice Neighborhood Program Implementation;
- Request HUD funding for Neighborhood Revitalization in R/ECAP areas and new housing development and investment in Opportunity Areas;
- Request HUD provide funding to Incentivize Landlord Participation in Section 8 Voucher Program; and fund After School Learning Centers and Adult Literacy Programs in privately owned multi-family housing development; and
- Request HUD funding to improve and renovate obsolete public housing and to assist surrounding property owners to improve the condition of their properties.

Zoning and Development Incentives – Incentives are needed to encourage the development of a mix of housing types, affordable to persons with diverse incomes and needs. Recommendations include incentivized zoning, tax abatement, development subsidies and a variety of programs funding with federal entitlement funds.

Mixed-Income Infill - Incentives for mixed-income infill housing development may be appropriate as a part of the overall strategy to rebuild older neighborhoods and replace demolished homes and vacant lots, and substandard housing, particularly in neighborhoods identified as “Declining” or “Neighborhoods in Transition.” Many of the Declining and In Transition Areas have vacant lots available for redevelopment. Lower income and older neighborhoods which are otherwise strong may see an immediate benefit if the vacant lot or vacant house on a block is replaced with a new home. This type of development, known as infill housing development places new housing on scattered vacant or underutilized lots in established neighborhoods or in an area within a neighborhood which has previously been left undeveloped.

Development Incentives - The needs assessment advocates for mixed-income housing development, housing development which does not necessarily focus exclusively on affordability for low to moderate-income persons at 80% or below the median income. Rather, mixed-income infill looks to create a broader range of infill housing types and values affordable to persons 80 to 120 percent of median and market rate buyers and renters. This type of development does not necessarily mean a one-for-one replacement of residential stock currently being built on vacant lots, but typically accommodates higher densities and different housing options, including townhome and duplex development, cluster housing, cottage housing and assisted / independent living for the elderly where appropriate.

Generating Developer Interest - Developers may be hesitant to initiate an infill project if their experience in the area is limited. A training and outreach program or seminar on infill development, showcasing incentives for this type of development including opportunities for City government to donation or subsidized pricing on tax foreclosure or adjudicated properties, may provide developers with the tools to start infill activities. Identification of infill priority areas and creating a list of available infill sites could be undertaken as well. This list showing potential infill sites could be accessed by developers searchable on the government websites.

Reducing Development Costs – The City should examine the reduction or waving of development fees for infill and subdivision development. Often vacant lots are difficult to develop because doing so involves a lengthier review and approval process not associated with other developments. This process may involve

variances from setbacks and other restrictions which may be granted. Changes to regulatory requirements can make the process more streamlined and efficient. One way to reduce development costs may include 'fast-tracking' permitting and variance processes for infill status projects. Developing one lot is more costly than developing several contiguous lots. One strategy includes creating a public land assembly and land write-down program to generate larger impacts than piecemeal development. It is recommended the City examine the appropriateness of financial assistance to spur development through loan guarantees, tax abatements, and below-market financing using state and federal funding for affordable housing.

Generating Market Awareness - An infill housing or subdivision development strategy will be less likely to be successful if no one is aware of it. Consider a publicity campaign targeting builders, real estate professionals, and lenders, encouraging them to take advantage of government development incentives available through the city or state. Provide development incentives through planning, zoning, and permitting offices, and distribute materials explaining programs through builder associations and the boards of realtors. Minimize opposition for lenders to finance housing development which they may be unfamiliar with by providing information on successful projects. A "Parade of Homes" event offering tours of housing recently built sponsored by the local government in conjunction with developers, non-profit / CHDO developers, realtors and private home builders may be appropriate. This recommendation could be combined with other strategies including the Economic Development 4B initiative, and affordable housing finance and homebuyer initiatives.

Land Use Compatibility is an issue in older residential areas and could adversely impact future housing development and reinvestment in these neighborhoods. These areas had a variety of problems which included:

- Commercial adjacency / buffering between residential neighborhoods;
- Multi-family adjacency to single family residential;
- Vacant lots and residential structures along arterials; and
- Development along corridors that form the buffers, boundaries or transition for Residential neighborhoods or other developed land use areas

Housing and Neighborhood Conditions

A major discussion during the analysis phase of needs assessment was the general state of existing housing and neighborhoods. Some areas exemplified single-family housing conditions that were substandard, requiring major repairs, but some area housing needed only minor repair. Areas where housing required minor repair were characterized as needing classification schemes associated with the “stable”, and the “in transition” approach primarily due to the high concentrations of structures in need of minor repair which evidenced a lack of routine maintenance. The analysis considered the income concentrations in areas and the correlation between lower income and areas identified as declining, in transition, and deterioration.

As discussed in the land use compatibility issue, there are non-viable portions of planning areas and arguably some entire neighborhoods that are candidates for transition from residential to nonresidential uses strictly based on planning principles, advanced signs of transition or the degree of neighborhood decline. However, the historical and cultural presence, resident input, and issues associated with replacement housing for those who would be displaced must be considered. Other areas identified as declining and in transition were also areas with high numbers of renter-occupied single-family homes, and multi-family units in poor condition. Strategies to facilitate rehabilitation are discussed in the regulatory compliance and code enforcement.

Land Acquisition and Land Bank Program - An aggressive land banking program is recommended to allow the City to revitalize blighted neighborhoods and create infill housing. A land bank is a public authority created to efficiently hold, manage, and develop tax-foreclosed property. Land Banks act as a legal and financial mechanism to transform vacant, abandoned and tax-foreclosed property back to productive use. The Land Bank concept involves acquiring unproductive, vacant, and developable lots for affordable single-family housing development. The Land Bank helps reduce unproductive expenditures and increase local government revenues. Cities establish certain criteria for acquiring properties and for properties to be considered for Land Bank use. These criteria include: 1) the property must owe five years or more in back taxes; 2) the total taxes and liens must be greater than the value of the property; 3) the purchaser must demonstrate the financial ability to immediately develop the property for affordable housing. The Land Bank

generally acquires the foreclosure properties from the Sheriff's Sale, maintains the properties and assembles parcels for sale to for-profit and non-profit developers. Land Bank properties are sometimes acquired as donations by property owners, purchases from owners willing to sale property at reduced prices, and as surplus City or County-owned land deemed no longer needed for public purpose. The strategy section provides an illustration of a land bank program.

The Land Bank Program could include the following:

- **Land Transfer Program** - The City should evaluate, design, and implement of a residential land bank and acquire eligible tax foreclosed, abandoned, surplus or vacant properties. For-profit and non-profit groups would have an opportunity to develop affordable housing by acquiring land bank properties from the City's inventory. The City would receive vacant lots because of property tax foreclosure, acquisitions, or donations and would sale some properties to eligible non-profit groups at a below market price for the development of affordable housing. The City could evaluate extending this opportunity to sale land bank properties to for profit organizations for the development of affordable housing at or below market price.
- **Release of Non-Tax Liens** - The City could provide for the release of non-tax municipal liens on privately held property in exchange for the development of affordable housing by the owner. Interested parties must apply for consideration and agree to pay the delinquent taxes, penalties, and interest on the property. This would include fines resulting from code enforcement issues and liens that have resulted from demolition of substandard structures.
- **Residential Development Acquisition Loan Program** - Provides for direct City acquisition or loans for developer acquisition of vacant or improved properties for affordable housing development through rehabilitation or demolition and new construction. The City could use CDBG and HOME or apply for Section 108 Loan Guarantee funding to capitalize the loan funds and pay program administrative cost.

- **Infrastructure and Incentive Program** – The City could provide incentives for developers to build affordable and mixed-income housing areas in need of public intervention to prompt the market. These incentives could include cost participation funding for infrastructure to support development of affordable single-family housing within new mixed-income subdivisions of 50 or more units. The jurisdiction could apply for Section 108 Loan Guarantee funding to participate in the cost of onsite infrastructure normally paid for by the developer. Other incentives could include fee rebates for platting, zoning, and permitting.
- **Land Assembly** - Land acquisition and land assembly aim to produce contiguous parcels for redevelopment. Often the plans of organizations involved in redevelopment are not coordinated and work is done in a piecemeal, less cost- effective manner. Redevelopment plans are often stymied by difficulties in acquiring critical parcels or acreage to make a project feasible. The jurisdictions may consider a program with land assembly having responsibility for receiving and maintaining property for future redevelopment in the target areas.
- **Area Improvement Plans** - The Housing Needs Assessment recommends parallel efforts where the area(s) develop individual goals and objectives for improvement components of the Plan. The jurisdictions will identify public/private partnership opportunities for implementing various housing and neighborhood plan recommendations. These range from litter pickup to specific contractual relationships with entities that are involved in housing rehabilitation or development. The area improvement plan identifies improvements needed. Area Improvement Plans include physical improvements to support reinvestment such as urban design amenities, traffic controls, street closures, neighborhoods, and self-help initiatives (e.g. such as clean up campaigns, plantings in medians or parkways, and public safety initiatives like crime watch, bicycle patrols, and crime prevention workshops). Support services may be provided by neighborhood associations and social service providers. The development of area improvement plans brings participants together around a shared-vision for the

neighborhood, identifies specific strategies and tools to be used to improve the area, and community-wide actions that support and facilitate revitalization activities. Model Block Improvement Plans have also been used to target resources to smaller geographies to improve success in transforming areas one block at a time. Other community initiatives include self-help and volunteer programs involving partnerships between the community, residents, civic organizations, business, and industry, working together to affect change. This may include resources donated and man-woman power generated by volunteers.

Increased Self-Help Initiatives - Volunteer-based initiatives aimed at improving housing conditions and neighborhood stability are needed. Our recommendation is that current activities be continued, and that the City consider expanding volunteer activities as funds become available. Other activities that could be considered include:

- **Implement "fix-up," "paint-up," or "clean-up" campaigns and "corporate repair projects."** To increase resources, neighborhood residents, religious institutions, community organizations, and corporations are recruited to participate in repair of homes occupied by elderly, disabled, and indigent homeowners through organized volunteer efforts involving their members and employees.
- **Implement a Youth Build and Repair Program in conjunction with the local school district.** Youth Build programs teach young people how to build new homes and repair older ones. HUD once offered competitive grants to cities and non-profit organizations to help high- risk youth, between the ages of 16 and 24, develop housing construction job skills and to complete their high school education. These efforts are now being funded by industry, trade organizations, and trade schools.
- **Organize "Compliance Stores"** where home builders, building supply stores, merchants, and celebrities, such as radio and television personalities, are used to demonstrate simple, cost effective ways to make improvements to houses and donate building supplies for use in self-help projects. The supplies and storage facility could be provided to enrollees by building supply

stores, contractors, and hardware stores.

- **Organize "adopt-a-block" and "adopt-an-intersection" campaigns**
Neighborhood groups, residents, scout troops, and businesses could adopt key vistas and intersections to maintain and implement beautification projects, such as flower and shrub plantings and maintenance.

Affordable and Market Rate Housing

Lease Purchase - Another option for home buyers seeking to qualify for mortgage financing is lease purchase. A viable tool for cash-poor, but gainfully employed households, lease/purchase programs traditionally allow rental of a home for some preset period of time with a portion of the rental payment going toward the down-payment to help purchase the rented property. Lease purchase programs allow a buyer to make rental payments virtually equal to the mortgage payments they will eventually pay on a loan they can assume after several years of adequate credit and loan payment behavior.

Lease Purchase Housing Example

Shreveport, Louisiana Lease Purchase Program – The City of Shreveport collaborated with Federal Home Loan Bank, Fannie Mae, and local banks to build Shepherd Place, a 22-unit single-family, new construction and gated subdivision in northwest Shreveport. Illustration 6 highlights the subdivision which features both one-story and two-story designs at a purchase price of \$100,000 to \$130,000. Families receive up to \$30,000 in subsidies for principal reduction, down payment and closing cost and have up to three (3) years, to repair credit and to qualify for the permanent mortgage. If applicants are unable to qualify at the end of the specified period, they will be dropped from the program and any accumulated contributions toward closing costs and down-payments will be forfeited.

The Community Development Department administered the program, responsible for qualifying applicants, administering a lease-purchase contract, collecting rents, maintenance, and closing the permanent mortgage. Non-refundable administrative and maintenance fees are charged to the applicants to pay for program administration, home maintenance, and other activities. Program funds accumulate

from a portion of the rents paid by those who fail to qualify for permanent mortgages from Fannie Mae. The Shreveport model is only one best practice example. Other lease purchase programs increase homeownership opportunities among persons that can afford monthly mortgage and other housing expenses but fail to qualify due to credit or inability to provide the down-payment and closing costs. Other lease purchase programs are designed to help younger demographics who have incomes that support purchase of homes but their obstacle to homeownership is down-payment or credit issues that can be resolved in a short time frame. The strategy section provides an illustration of a lease purchase housing subdivision constructed in the MLK Neighborhood in Shreveport.

Employer Assisted Housing - The City should work with local employers to market Employer Assisted Housing (EAH) as a means of creating homeownership opportunities for the workforce. It is vital that we increase awareness among major employers that some wage levels are not adequate for people to enter homeownership, without down-payment and other assistance. City governments and school districts should also consider initiating programs to assisted qualified employees with becoming homeowners. The City could coordinate with major employers and lenders to design and aid firms in the implementation of Employer-Assisted Housing (EAH) programs, encouraging employers to work with employees in their efforts to purchase housing in the Plan area.

Employer-Assisted Housing programs benefit employers, employees, and the community. Employers benefit through greater employee retention. Employees receive aid to move into homeownership. Ultimately, communities benefit through investment in the neighborhoods where the employers and employees are located. The most common benefits provided by employers are grants, forgivable loans, deferred or repayable loans, matched savings, interest-rate buy downs, shared appreciation, and homebuyer education (provided by an employer-funded counseling agency). Successful EAH programs use a combination of some of the benefits listed above. One program that has met with success was developed by Fannie Mae, which not only has their own EAH program, but also helps employers implement EAH programs. Fannie Mae's EAH program has made it possible for 2,200 of its employees to become homeowners. Seventy-six (76%) percent of all Fannie Mae employees own their own homes, compared with a national average of

sixty-eight (68%) percent.

Asset Control Area - The Asset Control Area (ACA) program is another way to increase homeownership opportunities through rehabilitation. The ACA program is operated by the U.S. Department of Housing and Urban Development (HUD) and takes foreclosed properties and sales them to local government agencies and non-profits at discounted rates. The program is targeted at increasing homeownership for households that have incomes no more than 115 percent of the area's median income.

Congress created the nationwide ACA initiative in 1998 to enable local governments and qualified non-profit developers to acquire Federal Housing Administration (FHA)-owned homes at a discount for rehabilitation and resale to buyers in targeted communities with high foreclosure and low homeownership rates. The program promotes several important objectives: increasing homeownership opportunities for low- to moderate-income households, stabilizing distressed neighborhoods, transitioning federally foreclosed homes back into stable assets for communities, limiting losses from future foreclosures, and preventing real estate speculation that exacerbates neighborhood blight and homeownership disparities. Under the ACA program, HUD sales foreclosed homes in designated revitalization areas to local governments and experienced non-profit organizations at a discount.

Individual Development Accounts - Individual Development Accounts (IDAs) are offered through local community development organizations, in conjunction with funding provided by the U.S. Department of Health and Human Services. Qualified participants establish savings accounts with participating financial institutions. These funds are matched by the IDA program. Participants receive case management, counseling, and financial literacy training and may use the funds as a down payment for a home purchase.

Acquisition and Rehabilitation - Existing homes in Arlington area potentially will become rental properties as the community's housing stock ages and as the market for single family homes for rental continues to grow. Owner/Investor Purchases of existing homes is an alternative way of conserving homeownership rates and minimizing owner occupied housing to rentals. Mortgage products have been

developed that help buyers purchase and renovate existing homes and to purchase homes they currently rent. Greater public awareness of mortgage products and community promotion of their availability should help begin to transform the stock of rental into homeowner opportunities for area households. Banks and mortgage companies offer acquisition and rehabilitation programs that provide mortgage funding for the purchase and repair of a home in a single loan. These loan products allow buyers to make needed repairs without the cost or inconvenience of two closings. One example is the Fannie Mae Home Style Renovation mortgage. A Home Style Renovation mortgage is a government-backed loan that allows qualified borrowers to add extra money for remodeling or improvements to an initial home purchase mortgage or a mortgage refinancing. The loans are meant to offer a “convenient and economical” way for homeowners, homebuyers and investors to finance minor or moderate home improvements through a single-close first mortgage or refinance, rather than having to apply for a second mortgage, home equity line of credit or other costlier finance options, according to Fannie Mae. The loan amount is based on the future “as-completed” value of the property once the renovations are performed, rather than its existing present value. A key benefit of these loans is that the renovations they enable could help create equity in the property.

Housing for special needs populations

Arlington receives funding from several federal entitlement and complete grants that assist the homeless and those at risk of homelessness with acquiring shelter and supportive services. Arlington is an active participant in the Continuum of Care Coalition and actively participates in the annual one-night count of homeless persons. Arlington and its community partners should continue to seek funding that expands and sustains these efforts. Program successes include:

Emergency Solutions Grants - Emergency Solutions Grants were awarded to Arlington and allocated to organizations providing shelter and services to homeless individuals and families. The program is funded by the HUD. According to the 2019 Annual Action Plan, Arlington received \$279,640 to use for shelter services, rapid rehousing, and homeless prevention. Temporary shelter was provided to 1,928

homeless individuals in 2018 at the Arlington Life Shelter, Salvation Army, and Safe Haven. The total served included 642 children, representing 33 percent and 1,286 adults, which is 67 percent.

Supportive Housing Program (SHP) - The Supportive Housing Program is designed to promote the development of housing and supportive services to assist homeless persons in their transition from the streets or shelters to permanent housing and self-sufficiency. Arlington was awarded \$88,008 in 2018 to assist 10 households and 348,508 in 2019 to assist 25 households. Shelter Plus Care Program funding has also been used to supplement funding for rental housing and prevention of homelessness. The Shelter Plus Care Program is a competitive HUD program that provides rental assistance to persons with disabilities, primarily mental disabilities. This grant is essential to households attempting to avoid homelessness due to their inability to afford utilities and other housing related cost.

Homeless Housing and Services Program (HHSP) - Homeless Housing and Services Program (HHSP) is a state funded initiative used in Arlington to help the homeless and those in imminent danger of becoming homeless. The funds are primarily utilized for Arlington renters who are in imminent danger of being evicted from their rental unit and without financial assistance, would become homeless. The City of Arlington anticipates it will serve approximately 60 families annually from October 2019 to August 2020, or until funding is depleted.

Non-Profit Owned Renter-Occupied Housing Rehabilitation in Designated Target Areas - The City's Housing Rehabilitation Program helps non-profit organizations rehabilitate single-family or duplex rental properties located in a designated target area. The tenant must be low-income and must reside in the property at the time the application is processed. For low-income tenants, the City of Arlington will fund 100 percent of the eligible repairs up to \$24,500. It is recommended that the City continue this program.

LGBTQ+ Housing Needs

According to the National Association of Gay & Lesbian Real Estate Professionals (NAGLREP), “there remains a major problem in the real estate industry as housing discrimination based on sexual orientation and gender identity is still not illegal.” This reality is detailed in the NAGLREP 2019-2020 annual report. The report reveals how and why LGBTQ+ home ownership rates are lower than the national average and how housing discrimination negatively impacts the community. Through research provided by the National Association of Gay & Lesbian Real Estate Professionals (NAGLREP) and local based Housing Education Learning Project (HELP), the housing needs assessment identified critical issues relative to housing and housing related needs of the LGBTQ+ community including:

Housing - Housing discrimination based on sexual orientation and gender identity is still not illegal nationally or in Arlington and perceptions of occurrences of discrimination appears to remain high. Housing discrimination and perceptions negatively impacts the community. For example, LGBTQ+ homeownership rates nationally are lower than the national average where 49% of LGBTQ+ individuals own a home, compared to the 65% national average. This means for the City of Arlington, a potential loss of LGBTQ+ home buyers and renters to surrounding cities. Most of HELP’s resources address non-housing needs, therefore, new resources are needed to address housing related needs.

Stigmas – Addressing negative stigmas and limited understandings of the LGBTQ+ community, people living with HIV and Aids, others facing discrimination, bias, and person impacted by crime due to sexual orientation and gender equality remains a high priority.

Access to Services and Homelessness – Many in the LGBTQ+ community are seeking help in addressing needs including healthcare, homelessness, housing discrimination, access to housing, transportation, goods, and services. Limited access to public or low-cost transportation is a significant issue with services most available in the larger cities of Dallas and Fort Worth.

Safety and Security – A recent survey conducted in July 2019 by HELP found that a major issue faced by LGBTQ+ populations both statewide and in Arlington is safety and security. This ranged from actual crimes and violence to intimidation. A majority

of respondents statewide indicated that they do not feel safe or treated fairly. Survey participants cited their need to spend money and resources for other than housing, in other cities such as Fort Worth and Dallas to access the entertainment, goods and services they prefer as an obstacle to living in Arlington. This was a statewide survey and specific data for Arlington is still being analyzed and tabulated.

Assisted Housing Programs

Assisted housing programs are operated primarily by the by the Arlington Housing Authority with funding from the U.S. Department of HUD. Other funding sources include New Market Tax Credits, HFC, and LIHTC. Programs include:

Housing Choice Vouchers (HCV) - The Housing Choice Voucher program assist very low-income families, elderly, and disabled persons in affording decent, safe, and sanitary housing. Participants in this program receive subsidies to lease units from private property owners. Each unit must pass a Housing Quality Standards (HQS) inspection and be rent reasonable as compared to other similar units in the area. Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. The program is administered by the Arlington Housing Authority which as of March 2020 controls 3,713 vouchers.

Tenant Based Rental Assistance -

The Tenant Based Rental Assistance (TBRA) program is a federally funded program regulated by the U.S. Department of Housing and Urban Development (HUD), managed and operated in the City of Arlington by the Arlington Housing Authority (AHA). The funding source for the TBRA program is HUD HOME program funding. HUD allocates HOME funds to the City of Arlington annually. The Arlington City Council determines the amount of HOME funding received that will be allocated to the TBRA program.

The purpose of the TBRA program is to provide rental housing assistance in connection with supportive services to homeless persons or other low-income persons in need of decent affordable housing. Housing assistance is provided for up

to two (2) years. Arlington allocated \$410,000 in HOME funds to assist 33 homeless and at-risk households in 2019.

Family Self Sufficiency Program - The Family Self-Sufficiency Program (FSSP) assists eligible families in becoming economically self-sufficient, provides a range of services including educational assessment, academic remediation, and GED preparation, self-esteem and assertiveness training, vocational assessment, employment and job training, reimbursement for job related expenses, budgeting skills training, gasoline allowance, and minor car repair assistance. The program provides childcare, educational opportunities, job training, substance / alcohol abuse treatment or counseling, budgeting, and other counseling. Arlington was awarded \$183,423 administered by Arlington Housing Authority.

Neighborhood Revitalization Recommendations

De-concentration of Poverty, Lower Income Persons, Race-Ethnicity, and Public and Assisted Housing - Improving existing minority and income concentrated neighborhoods will have to be a major focus of city and county governments. Broad community involvement and outreach will be needed both in introducing the concept of de-concentration and building community support and consumer buy-in into the implementation recommendations. Equally important and perhaps even more challenging is the goal to transform de-concentration areas into opportunity areas. For de-concentration to be achieved, we must begin to move areas of concentration closer to becoming opportunity areas. We must identify changes that need to occur, what neighborhood amenities and quality of life issues need to be addressed and how do we achieve and pay for such improvements. A more difficult concern is what public and assisted housing units, and in some cases private units, must be demolished to make way for new housing and amenities and what residents stay to reap the benefits of change versus which residents must move to existing opportunity areas to achieve de-concentration. Current residents in concentrated areas will be most concerned with when designated as a household that should move, "Will there be adequate assisted housing choice in the opportunity areas"; "What sort of neighborhood should I move to" and "Will the areas and its' existing residents be supportive of my transition?" Other impacts that must be dealt

with include:

Impact: Lack of housing choices available to minority and lower income populations, persons dependent upon housing assistance in R-ECAP areas and lack of access to “Opportunity Areas”.

Impact: Gaps in infrastructure in support of housing opportunities – educational attainment and quality schools, transportation and mobility, job creation, neighborhood revitalization, crime, public infrastructure, limited housing types, public and assisted housing resources.

Impact: Lack of a Public Participation Plan aimed at expanding broad community involvement and support for and reducing barriers to fair housing choice.

Impact: Social Equity for populations and geographies performing below the area median and opportunities to elevate those populations closer to the median

Impact: Community and Industry Resistance, Discrimination, and Opposition to Fair Housing Choice – nimbyism, discrimination, segregation, historic and cultural heritage, gentrification.

HUD Choice Neighborhood Program Grants - The City of Arlington, in conjunction with the Arlington Housing Authority, should apply for the HUD Choice Neighborhood Planning Grant. The U.S. Department of Housing and Urban Development awarded Choice Neighborhoods Implementation Grants including \$24.2 million to the City of Shreveport for fiscal year 2018 and \$29.5 million to the City of Baton Rouge in 2019 to assist in the transformation, rehabilitation and preservation of public housing and privately-owned HUD-assisted housing, and surrounding distressed neighborhoods. The Choice Neighborhood initiative expands on the success of the HOPE VI program by recognizing that communities must link affordable housing with quality education, public transportation, good jobs, and safe streets. As part of HUD’s overall plan to revitalize areas of concentrated poverty, the Choice Neighborhoods Grants are intended to help transform distressed and at risk public or assisted housing, and their surrounding neighborhoods into sustainable, mixed-income housing that connects to key services, such as education and transportation, and supports positive outcomes for the neighborhood’s families. Eligible applicants are public housing authorities, local governments, non-

profit organizations, and for-profit developers that apply jointly with a public entity. Applicants must demonstrate their plan to revitalize the neighborhood through public-private partnerships that seek to develop high-quality public schools and early learning programs, public transportation, and improved access to jobs and well-functioning services.

STRATEGIES

The strategies present an alternative way of addressing key issues, opportunities, and recommendations. Strategies include policy, regulatory, housing products and programs that have proven to remove development constraints in other communities. Some strategies demonstrate alternative approaches for Arlington due to the unique characteristics and concerns relative to future housing needs in the city. It is important to note that the strategies are presented as options in the creation of an overall implementation plan that will serve as the basis for meeting future housing needs and sustaining existing housing and neighborhoods. Some strategies will need to be evaluated for incorporation in the City's 5-Year Consolidated Plan. The following are key strategies in support of the implementation of recommendations.

Restoring the “Basic Attributes” of Existing Housing and Neighborhoods

Success in meeting future housing needs, developing housing that is affordable to a wide range of consumers, and stimulating revitalization and reinvestment in existing areas must include addressing needed improvements to existing conditions and restoring the community's basic attributes. This includes census tracts along the Cooper and Collins Street corridors, and NRSA designated districts. Examples include: **North Cooper Street Corridor**



Avalon Apartments 1215 N. Cooper Street – Low Income Housing Tax Credit



While maintaining and enhancing neighborhood stability is the immediate vision and goal, achieving sustainability is an essential recommendation for all areas where future growth in housing is expected to occur. At the core of this vision is enhancing “Image and Identity” of areas as a means of attracting new residents and retaining

existing residents. Components of this recommendation include the areas becoming healthier, sustainable neighborhoods, able to meet the housing and essential quality of life needs of its residents. This means improving housing and the physical character of the areas, which in some instances, are viewed both internally by its residents and externally by the broader community as uninviting. Some areas are considered unsafe and havens for criminal activities. Whether this is reality or perception, it can have a detrimental effect on the image of the area.

Beyond a lack of quality development, entry points and gateways into neighborhoods fail to create a positive impression of the area or provide curb appeal in terms of neighborhood appearance. Residential areas must be protected and improved or strategically removed if found to no longer contribute to the wellbeing of the community. Vacant land and deteriorating buildings should be evaluated for development as new residential.

Vacant property Fuller and Hester Street



Declining neighborhood conditions in areas near Collins and Hensley



De-Concentration of Poverty, Race, Lower Income Persons, and Public and Assisted Housing

Concentrations of Poverty, Race-Ethnicity, and Public and Assisted Housing

The HNA identified R-ECAP areas comprised of census tracts 122200, 122300, 122400, 121905 and 121903. These census tracts are disproportionately concentration with subsidized housing units owned and operated by various entities receiving development and operating funds from a number of different federal and state housing programs including low income housing tax credits, Section 202, 221(d) (4) MKT, and Section 811. There is also a high concentration of Section 8 Housing Choice Voucher utilization in those same census tracts. These census tracts also meet the R-ECAP definition based on concentrated poverty, lower income, and minority concentrated populations. The HUD Choice Neighborhood program is working to change similar conditions in other cities.

HUD Choice Neighborhood Planning Grant - The City of Arlington, in conjunction with the Arlington Housing Authority, should apply for the **HUD Choice Neighborhood Planning Grant**. The U.S. Department of Housing and Urban

Development awarded Choice Neighborhoods Implementation Grants to cities of comparable size to Arlington including \$24.2 million to the City of Shreveport for fiscal year and \$29.5 million to the City of Baton Rouge in 2019 to assist in the transformation, rehabilitation and preservation of areas with concentrated race-ethnicity, poverty, public and privately owned HUD-assisted housing, and surrounding distressed neighborhoods. The Choice Neighborhood initiative expands on the success of the HOPE VI program by recognizing that communities must link affordable housing with quality education, public transportation, good jobs, and safe streets. As part of HUD's overall plan to revitalize areas of concentrated poverty, the Choice Neighborhoods Grants are intended to help transform distressed and at risk public or assisted housing, and their surrounding neighborhoods into sustainable, mixed-income housing that connects to key services, such as education and transportation, and supports positive outcomes for the neighborhood's families. Eligible applicants are public housing authorities, local governments, non-profit organizations, and for-profit developers that apply jointly with a public entity. Applicants must demonstrate their plan to revitalize the neighborhood through public-private partnerships that seek to develop high-quality public schools and early learning programs, public transportation, and improved access to jobs and well-functioning services. Adaptive reuse of existing commercial land uses, and new residential development is needed as well. Tracts of land ranging from vacant lots and abandoned residential, to potential redevelopment site adjacent to existing multi-family provide opportunities for new housing and to revived commercial. Housing examples are based on new construction single family units ranging in size from 1100 to 1800 square feet and multi-family and higher density residential ranging from one story to four stories.

Interim Land Uses and Repurposed Development – Interim land uses and strategy for repurposing underutilized buildings are needed for structures and vacant lots in poor condition. If market conditions improve and development opportunities desired become a reality, some owners may opt to redevelop their properties for alternative development types. However, during this interim period while the redevelopment concepts are taking shape, existing business must continue to operate until. Their survival as viable businesses are linked to immediate improvements by making minimal investments that attract increased client traffic. Land use such as outdoor markets can quickly retrofit existing building and transform vacant lots into business enterprises.

Illustration 1: Examples of Interim Land Uses and Underutilized Buildings



Illustration 2: Interim Land Use Opportunity - Open Air Festival Market or Spray Park

Property located near the intersection of East Division and North Collins Streets in Arlington are aging, poor condition, and therefore likely candidates for re-investment and redevelopment in the near future. Interim uses should be considered until the market absorbs these properties for redevelopment.



SECTION 7: HOUSING, PLANNING, ECONOMIC DEVELOPMENT, REGULATORY RECOMMENDATIONS

Rehabilitation of Existing Residential Structures – Strategies and financing is needed for the rehabilitation of existing residential structures in marginal or poor condition, and to build replacement units on vacant lot. Existing residential is an essential component of the supply of single-family affordable housing supply for both home ownership and rental housing. The need for infill housing on vacant lots and rehabilitation of existing multi-family housing needed is evident in the Fuller Street Corridor and neighborhood.

Sawyer Mills Apartments 501 Fuller



Fuller Street Corridor



Land Use Compatibility is an issue in older residential areas and could adversely impact future housing development and reinvestment in these neighborhoods. These areas had a variety of problems which included:

- Commercial adjacency/buffering between residential neighborhoods;
- Multi-family adjacency to single family residential;
- Vacant lots and residential structures along arterials; and
- Development along corridors that form the buffers, boundaries, or transition for residential neighborhoods or other developed land use areas

Collins Street corridor and neighborhoods adjacent to the corridor



Existing Commercial Property Availability



Housing and Neighborhood Conditions

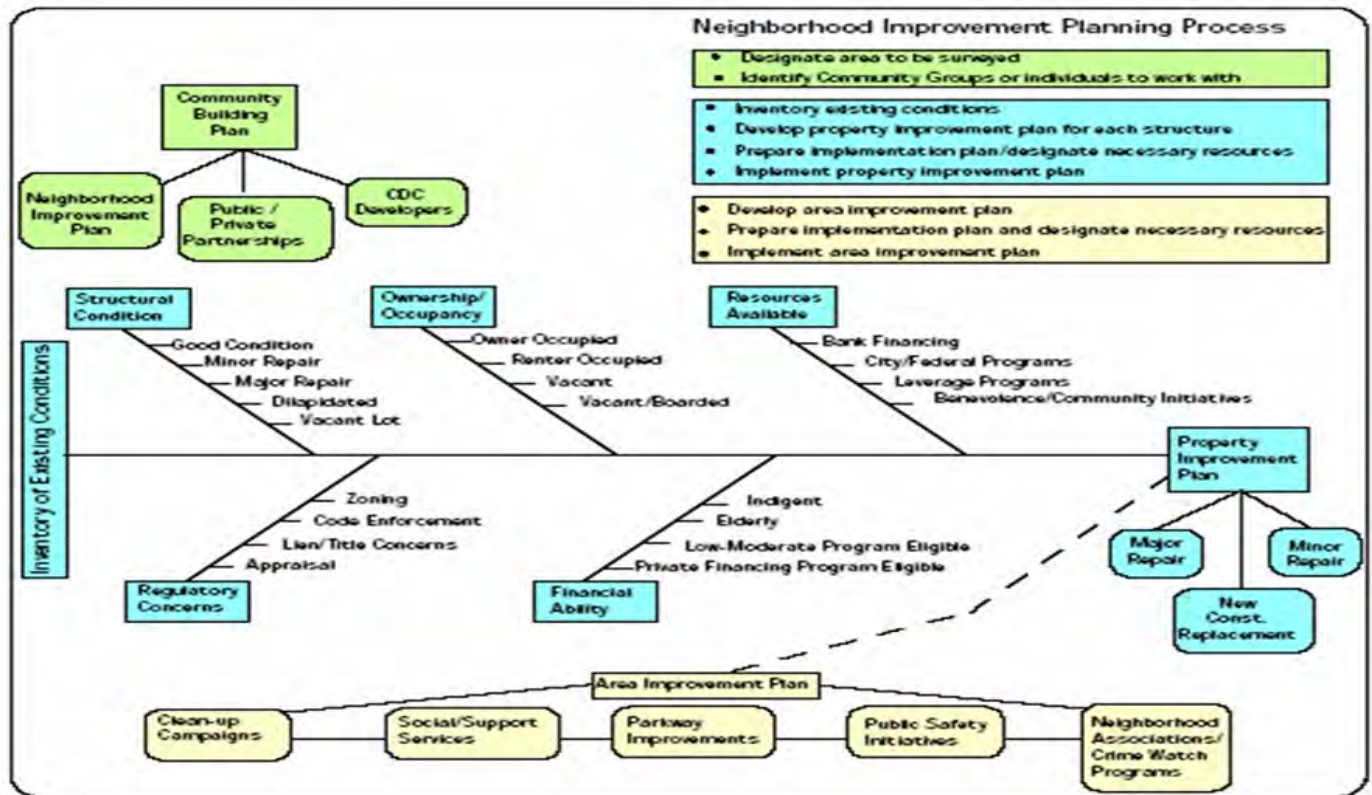
A major discussion during the analysis phase of needs assessment was the general state of existing housing in the areas. Some areas exemplified single-family housing conditions that were substandard, requiring major repairs, but some area housing needed only minor repair.

Area Improvement Plans - The Needs Assessment recommends parallel efforts where the area(s) develop individual goals and objectives for improvement components of the Plan. The jurisdictions will identify public/private partnership opportunities for implementing various housing and neighborhood plan recommendations. These range from litter pickup to specific contractual relationships with entities that are involved in housing rehabilitation or development. The area improvement plan identifies needed improvements. Area Improvement Plans include physical improvements to support reinvestment such as urban design amenities, traffic controls, or street closures; neighborhoods, self-help initiatives, such as clean up campaigns and plantings in medians or parkways; public safety initiatives like crime watch, bicycle patrols, and crime prevention workshops; and support services provided by neighborhood associations and social service providers.

The development of area improvement plans brings participants together around a shared-vision for the neighborhood, identifies specific strategies and tools to be used to improve the area, and community-wide actions that support and facilitate revitalization activities. Model Block Improvement Plans have also been used to target resources to smaller geographies to improve success in transforming areas one block at a time.

Other community initiatives include self-help and volunteer programs involving partnerships between the community, residents, civic organizations, business, and industry, working together to affect change. This may include resources donated and man-woman power generated by volunteers.

Illustration 3: Area Improvement and Model Block Planning, Resource Targeting

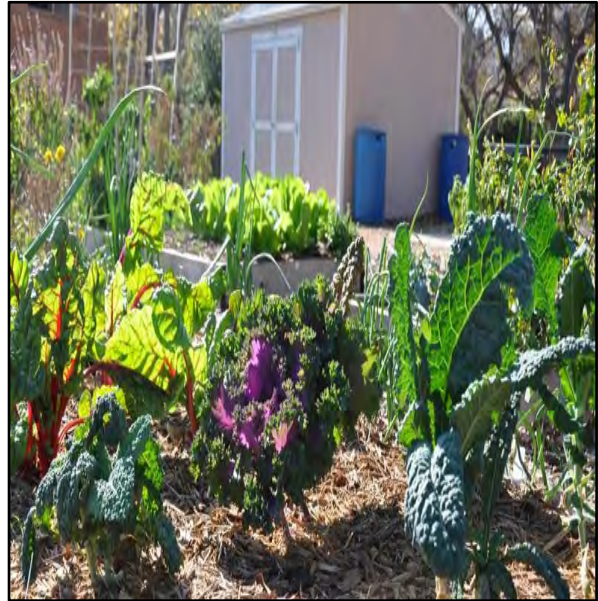


Increased Self-Help Initiatives - Volunteer-based initiatives aimed at improving housing conditions and neighborhood stability are needed. Our recommendation is that current activities be continued, and that the City consider expanding volunteer activities as funds become available. Current and new activities that could be considered include:

UTA Community Garden, 406 Summit



Plots available for \$25 Rentals



Regulatory and Policy Reform

Land Acquisition and Land Bank Program - An aggressive land banking program is recommended to allow the City to revitalize blighted neighborhoods and create infill housing. A land bank is a public authority created to efficiently hold, manage, and develop tax-foreclosed property. Land banks act as a legal and financial mechanism to transform vacant, abandoned and tax-foreclosed property back to productive use. The Land Bank concept involves acquiring unproductive, vacant, and developable lots for affordable single-family housing development. The Land Bank helps to reduce unproductive expenditures and increase local government revenues. Cities establish certain criteria for acquiring properties and for properties to be considered for Land Bank use. These criteria include: 1) the property must owe five years or more in back taxes; 2) the total taxes and liens must be greater than the value of the property; 3) the purchaser must demonstrate the financial ability to immediately develop the property for affordable

housing. The Land Bank generally acquires the foreclosure properties from the Sheriff Sale, maintains the properties and assembles parcels for sale to for-profit and non-profit developers. Land Bank properties are sometimes acquired as donations by property owners, purchases from owners willing to sale property at reduced prices, and as surplus City or County-owned land deemed no longer needed for any public purpose.

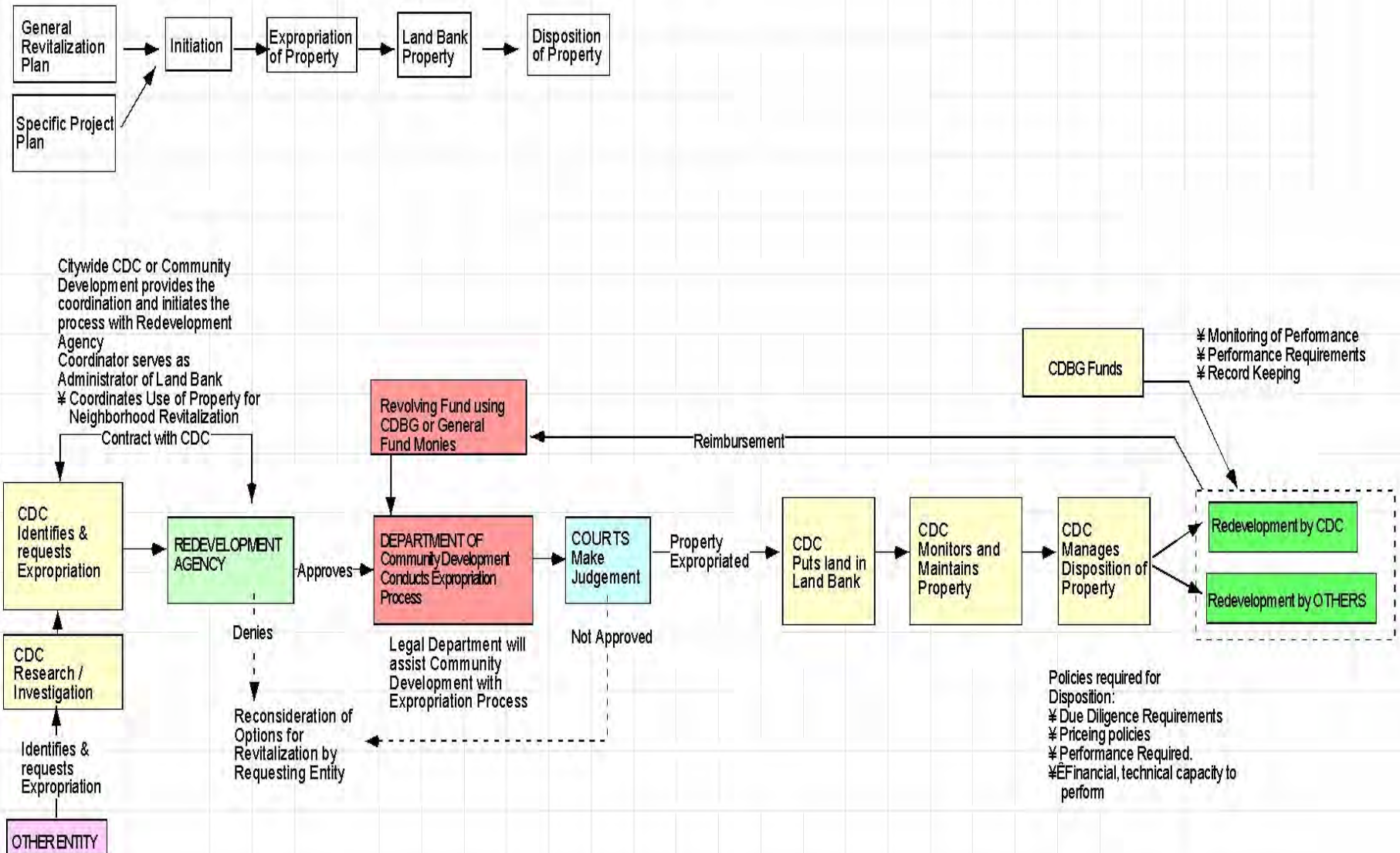
The Land Bank and Acquisition Model - The Land Bank and Acquisition Model would support the acquisition of tax foreclosure and abandoned properties that are, for the most part, blighted, unproductive and vacant lots and undeveloped land tracts that would be used for affordable housing development. The City's current land bank is limited to foreclosed and surplus property. The City could establish and implement certain criteria to guide the acquisition and title clearance of tax foreclosure property, acquisition, and disposition of land bank property and a process for insuring adherence to State Laws.

The criteria for acquisition should include: 1) the property must be a property acquired through voluntary sale, or tax foreclosure disposition procedures as an abandoned or a mortgage or tax foreclosure property; 2) a process is needed to acquire clear title eliminate all tax liens, mortgage liens and other encumbrances upon the property title to be eligible for land bank acquisition; 3) the disposition price to developers acquiring land bank property, whenever financially feasible, will provide recovery of dollars expended by the land bank for taxes and other liens provided such liens are not greater than the fair market value of the property; 4) the purchaser must demonstrated the financial ability to immediately develop the property for affordable housing.

The function of the land bank includes acquiring the properties, maintaining properties until disposition, and assembling, and marketing development parcels for sale. Land Bank properties may also include donations by property owners, purchases from owners willing to sale property at reduced prices, and as surplus City owned land deemed no longer needed for any public purpose. Sources of funds for acquisition cost and other land bank operations may be available from federal and state resources. Illustration 4 graphically depicts the land bank and acquisition process.

Illustration 4: Land Bank and Acquisition Model

PROCESS FOR NEIGHBORHOOD REVITALIZATION LAND BANK AND EXPROPRIATION



Housing and Neighborhood Strategies and Solutions

Overview - The Housing and Neighborhood Strategies and Recommendations build upon the assessment of existing conditions, development opportunities, infrastructure, alternative resources for development, and alternative ways for improving existing housing conditions. It incorporates the evaluation of socio-economic and housing market conditions and area characteristics with an analysis of housing and neighborhood conditions, community engagement, and a housing needs assessment to create revitalization and sustainability recommendations. This section addresses a wide range of alternatives for implementation including programs, financing, public policy, regulatory, and development.

Affordability concerns appears throughout this analysis and the need for affordable housing, for both low-income and middle-income residents has been described. Affordable units for low-income residents are a pressing need and multi-family units should be included in development and redevelopment projects where possible. Multi-family and single-family housing can be built using a variety of mechanisms to make them financially attractive to developers.

The City already employs some of these mechanisms to encourage development. They should be marketed so developers are aware of what mechanisms are available and when and how they are applied. These programs, as well as a range of homeownership programs such as mortgage assistance, down payment assistance, and employer assisted housing efforts can be used to assist a variety of prospective homebuyers, especially first-time homebuyers. Additional tools that the city should explore include density bonuses, fee waivers, deferred fees, and land banking.

CDBG and HOME program funding for homebuyer program - The U.S. Department of Housing and Urban Development provides funding to the City of Arlington to help finance portions of the development cost and supplement the home buyer cost to make housing affordable. Funding is provided under the Community Development Block Grant Program and the Home Investment Partnerships Program.

Recent privately funded new Construction – located on Collins Street



Arlington Medium Density Townhouse – Condominium Development



Lease Purchase - Another option for home buyers seeking to qualify for mortgage financing is lease purchase. A viable tool for cash-poor, but gainfully employed households, lease/purchase programs traditionally allow you to rent a home for some preset period of time with a portion of the rental payment going toward the down-payment to help purchase the rented property. Lease purchase programs allows a buyer to make rental payments virtually equal to the mortgage payments they will eventually pay on a loan they can assume after several years of adequate credit and loan payment behavior.

Lease Purchase Housing Example

Shreveport, Louisiana Lease Purchase Program – The City of Shreveport collaborated with Federal Home Loan Bank, Fannie Mae, and local banks to build Shepherd Place, a 22-unit single-family, new construction and gated subdivision in northwest Shreveport. Illustration 6 highlights the subdivision which features both one-story and two-story designs at a purchase price of \$100,000 to \$130,000. Families receive up to \$30,000 in subsidies for principal reduction, down payment and closing cost and have up to three (3) years, to repair credit and to qualify for the permanent mortgage. If applicants are unable to qualify at the end of the specified period, they will be dropped from the program and any accumulated contributions toward closing cost and down-payments will be forfeited.

The City Community Development Department administered the program and was responsible for qualifying applicants, administering a lease-purchase contract, collecting rents, maintenance, and ultimately closing the permanent mortgage. Non-refundable administrative and maintenance fees are charged to the applicants to pay for program administration, home maintenance, and other activities. Program funds accumulate from a portion of the rents paid by those who fail to qualify for permanent mortgages from Fannie Mae. The Shreveport model is only one best practice example. Other lease purchase programs have been implemented by non-profit and private developers, and other entities to increase homeownership opportunities among persons that can afford monthly mortgage and other housing expenses but fail to qualify due to credit or inability to provide the down-payment and closing cost. Other lease purchase programs are designed to help younger demographics who have incomes that support purchase of homes but their obstacle to homeownership is down-payment or credit issues that can be resolved in a short time frame.

Illustration 5: Shepherd Place Subdivision – Shreveport, LA

Lease Purchase Financing Example



Lease Purchase Housing

1. Located in Shreveport Louisiana.
2. Single-Family Lease Purchase and Gated Community.
3. Purchase price \$100,000 to 130,000.
4. Each unit receives \$30,000 subsidy for principle reduction, down payment and Closing cost from City HOME Funds and Federal Home Loan Bank Grant.
5. Purchaser has up to 3 years to qualify for permanent financed mortgage.

Elderly Homeowners Assistance - Elderly homeowners are often incapable of maintaining the condition of their homes. While they have provided for their own home maintenance over most of their lives, limited income or physical capacity may have prevented them from continuing in their own efforts. Programs to assist the elderly include voluntary programs operated by churches or community organizations, and city programs.

Cottage Housing - An option for addressing the needs of elderly homeowners may include finding them more appropriate housing rental or owner housing. Many elderly homeowners are over-housed once their children have left home. While this is typically not a problem, when a homeowner can no longer care for their larger home something

smaller and more easily cared for may be more appropriate. The major objection that many in these circumstances have is losing their familiar surroundings and social networks. Small neighborhood cottage housing developments can address these housing needs. Instead of providing expensive repairs to a housing unit that may be occupied by only one or two persons, other buyers can purchase their home allowing them to transition to a smaller unit, while relieving them of the burden of the larger home. The program would then rehabilitate their home and sell it to a larger family through a new homebuyer program. Cottage housing, or cluster housing as it is sometimes called, provides a smaller unit for the elderly as a homeownership option or as an alternative to continuing ownership of a larger unit that essentially over-houses them or has become too costly to maintain. It should also be considered a viable alternative to a grant-funded major rehabilitation when an elderly applicant is living in unsafe conditions and the rehabilitation costs exceed the projected value of the completed structure. There may also be applicants who, as a result of limited funding, will have to wait years for assistance because their application is at the end of a long rehabilitation program waiting list.

The Program Objectives:

- Construct developments of 8 to 12 housing units built in a cluster housing configuration, common walls like the walls found in duplex construction.
- Identify eligible elderly participants for the purchase of a cottage. The prospective buyer would either currently own their home but is over-housed and is willing to purchase the cottage and sell their existing home at market value, or they are in the market to buy an affordable unit.
- Facilitate the existing home sale and the purchase of the Cottage for the participant using the proceeds of the sale of their home.
- Add federal or state grant contribution to cover the difference between the buyer's equity and the market value of the cottage, if necessary.
- Provide maintenance of the cottage community, partially funded through homeowner dues and the non-profit/civic organization's maintenance fund.

Cottage Housing Models

Cottage housing is generally designed to contain 450 to 600 square feet. Other features include front porches with appealing exterior design features, one bedroom, bathroom, den, and kitchen. The site could be laid-out to provide opportunities for community gardens or green space/courtyard in the interior of the development. The entire site should be enclosed with wrought iron fencing with the front of the cottages facing the common green space.

Cottages should incorporate Universal Design features and be energy efficient. Cottage housing can be larger and developed for different markets and price points depending on the targeted purchasers. In addition to market rate cottage housing developed by private developers, some cottage housing is developed to meet the needs of seniors with limited incomes and those needing financial incentives or special financing to ensure affordability while still securing their equity investment as a homeowner. This sometimes requires development financing and homebuyer assistance provided through CDBG or HOME funding, with additional participation solicited from financial institutions that express an interest in leading the way toward funding progressive housing projects. Development subsidies to developers, principal reduction grant funding to purchasers is available from the Federal Home Loan Bank (FHLB) through a member bank as part of FHLB's Affordable Housing Grant Program.

A non-profit or religious organization can also serve as developer. That entity could also provide ongoing maintenance support after the sale based on a monthly assessment to the residents of the cottage community. A monthly assessment should cover the cost of maintaining the grounds. The maintenance fund provided by these contributions and/or an escrow derived from the sale of the cottages could be used for routine maintenance as well as paint-up and fix-up needs of the housing units in the future. Cottage or cluster housing as it is sometimes referred to, can also be an alternative housing in areas currently zoned for high density residential but currently developed as single family. Other areas may need medium density home ownership type residential housing as an alternative to medium density or larger scale multi-family rental housing.

Cottage / Cluster Housing for Seniors – Illustration 6

Prototypical cottage housing development that could be replicated on sites to accommodate cluster - cottage housing development.



Grand Families Public Housing Development – Grandparents responsible for raising their grandchildren has become a responsibility for many middle aged and senior households. In recognition of this growing lifestyle responsibility, public housing authorities and HUD are working to provide housing that specifically supports those families who find themselves in this situation and in need of subsidized housing. We recommend that that Arlington Housing Authority explore HUD funding for Grand Families Public or Assisted Housing. One example of the program is the Pemberton Park development in Kansas City.

Pemberton Park for Grand Families – Kansas City Missouri Housing Authority

Pemberton Park for Grand families is the first development in Kansas City designed specifically to serve grandparents raising their grandchildren. The development is an exclusive apartment community for 55+ Grandparents raising their Grandchildren. Grandparents 55+ will love the supportive environment for them and their minor grandchildren. Legal guardianship of the grandchildren by the tenant grandparent is

required. Pemberton Park, which opened in 2011, was developed by the Kansas City Housing Authority in partnership with Cougar Capital. The apartment community location, design, and supportive services were refined in grandparent focus groups sponsored.

Pemberton Park includes 36 two, three, and four-bedroom apartments, with units that are fully accessible or adaptable for those with disabilities. Apartments are fully equipped with all appliances, including a full-size washer and dryer. The site features a playground, large community room, grandparents lounge, computer learning center, craft room, and social work office. Staff includes a service coordinator who organizes programs and activities. According the Census, approximately 9,500 families in Jackson County were headed by grandparents. Approximately 45% of those families live below the poverty level. The number of grand families is growing nationally. These families face many unique challenges. Pemberton Park addresses these needs by providing supportive services on-site for grand families in a location near to transportation, shops, and health care.

Grand Parent Housing – Illustration 7





Senior Housing – Illustration 8

Senior Housing / Tax Credit Financing – Arlington has been successful in attracting LIHTC developments and Senior Tax Credit developments. Some existing commercial buildings are marginal or non-contributing asset to the community's well-being. However, their proximity to various senior services make these buildings an attractive prospect for adaptive re-use as senior housing. Vacant land is also available. The former Aldridge Hotel located in downtown Shawnee, Oklahoma, serves as an example of turning an obsolete building in the downtown core into an asset for senior housing utilizing tax credits as part of its financing. The Aldridge Hotel conversion to senior housing was initially begun by Central Oklahoma Community Action Agency (COCAA) was later purchased and developed by ERC Properties to create 44 two bedroom and 17 one-bedroom apartments for elderly residents. The COCAA provides services to residents leasing the units for rents ranging from \$475 to \$709 a month initially. Qualifying residents must earn no more than 60% of the area median income.



Senior Housing – Illustration 9

SECTION 8: COMMERCIAL CORRIDOR AND ECONOMIC DEVELOPMENT RECOMMENDATIONS

Commercial Corridor Strategies and Recommendations

Commercial corridor improvements are needed in some areas to cultivate reinvestment and promote activities and events that attract interest in existing neighborhoods. The planning process identified a need for streetscape improvements and landscaping in area medians, sidewalks, street lighting, benches, and public art, plantings/murals that could make a significant impact on the image of the NRSA and in R-ECAP areas. Repurposed use of existing buildings and new development on vacant lots would significantly improve the corridors' and the neighborhoods. Equally important to urban design, streetscape amenities, is the physical improvement of building and land use along the corridors. The City of Arlington Collin Street and Pioneer Parkway Design Guidelines adopted in 2018 and Comprehensive Plan updated in 2015 provide guidance for achieving revitalization. The photo below is a new construction multi-family development in Arlington, Texas.

Commercial Corridor Redevelopment Arlington, Texas – Illustration 10



Conceptual Illustration 11: Repurposed Commercial Utilizing Institutional School Building in Cleveland, Ohio

Adaptive Reuse mixed-use retail and work live loft apartments



Conceptual Illustration 12: Work Live Residential - Street Level Retail
Featuring Urban Design and Streetscape Amenities



Conceptual Illustration 13: IKEA furniture kitchen and office in work live loft apartments



Economic Development and Job Creation – Economic development along commercial corridors are needed both to stimulate quality retail and commercial development, but also to increase economic viability of the areas and job creation for residents.

Increased Vocational Training – Housing is a major issue for persons without high school diplomas or basic skills, the underemployed, ex-offenders, and others. Programs are needed linking vocational training and jobs with a person's attainment of a high school diploma, basic skills, and ex-offenders in need of employment opportunities. The following are example programs and approaches that have worked successfully in other communities:

- **Pittsburg Manchester Bidwell Project** operates educational and job training programs in technology, culinary, horticulture and medical fields for disadvantaged youth.
- **State of Louisiana Workforce Commission** dual enrollment, work- based learning, and industry-based certification programs in web design, nursing, automobile technology and other fields.
- **The City of Cleveland Ohio Ex-offender program** offers tax and procurement incentives to businesses that train and employ ex-offenders. Government contracting policies consider offender training and employment in their criteria for procuring goods and services. Recently, City of Cleveland criteria for awarding dry cleaning contracts for city uniform or janitorial contracts for public building were included.
- **Private Business Ex-offender programs** are offering opportunities for ex-felons and opportunity to transaction from incarnation to job training and educational training. Programs include lodging, job training, GED, and trade school certification to assist with their re-entry to the job market. One successful program is a culinary arts program.

Edwin's Restaurant is the first restaurant in Cleveland, Ohio and in the U.S. specifically created and designed to employ individuals who have been sentenced for crimes and in most cases served prison time. Employees participate in formal culinary education programs at local colleges and technical training programs, assistance with tuition, housing allowances and counseling.

Illustration 14: Edwin's Restaurant and Culinary Education Program for Ex-Offenders



Economic Development and Business Enterprises – Economic development along commercial corridors are needed both to stimulate quality retail and commercial development, but also to increase economic viability of the areas and job creation for residents.

The UTA campus is an important asset and anchor to the commercial corridors along Collins, Division Street, and Cooper. Businesses that create jobs for area residents continue to be a strong priority.

One successful example is Arlington's Center for Business Excellence (CBE) of Central Texas, founded in 2001 as a partnership between the Arlington Chamber of Commerce and the University of Texas at Arlington. In a multi-state initiative that includes Texas, New Mexico, Colorado, Kansas, Oklahoma, Missouri, Arkansas, and Louisiana, both the Department of Defense and Department of Agriculture have designated the Center for Innovation in Arlington as their agencies' office of technology transition and commercialization.

The Center is the only organization in the nation with technology based economic development Partnership Intermediary Agreements with multiple federal agencies. The existing corridors have retail and commercial property that could be converted to incubator and retail space, based on their location, housing opportunities could be identified in close proximity and within walking distance to the corridors supported by the jobs created through the retail and business incubators. Living wages paid by business enterprises will increase the likelihood of finding affordable housing.

Retail and Business Incubators - are multi-tenant facilities with on-site management providing technical assistance to firms designed to leave the program financially viable and freestanding. Business incubator programs usually provide clients with appropriate rental space and flexible leases, shared business services, equipment, technology support, and assistance in financing for company growth. Programs are designed to train and support local food industry entrepreneurs and businesses.

Illustration 15: Prototypical Retail Incubator example



Adaptive Reuse Architecture Example

The Vandergriff Building C, located at 1928 Arlington TX – The Vandergriff development includes the adaptive re-use of 2 story building, Beaux- Arts styled commercial construction as offices. ERN Architects prepared applications for Federal, Historic Tax Credits and obtained listing on the National Register. 16,300 square feet. SCM Real Estate Services, Arlington, Texas.



SECTION 9: HOUSING POLICY RECOMMENDATIONS

A Housing Policy is a statement developed by jurisdictions on a city, county, or regional basis. The policy is designed to guide the community beyond individual perceptions, ideas and disconnected interpretations as to what are our housing needs and goals and how do we achieve those goals, and toward creating consensus and vision for an overall housing strategy that ensures that policies relative to housing and neighborhood needs, development, and future sustainability, are well-coordinated and well-tailored to meet diverse needs and objectives. The policy is generally developed based on discussions and consensus building involving board community representation, government's guidance and with a diverse group of stake holders providing input throughout the planning process.

The needs assessment recommends developing individual housing policies for Arlington, focusing on implementation of the needs assessment recommendations and on addressing issues of housing supply, affordability, location, future needs, amenities, and quality to ensure that housing is available for individuals and families at all income levels. Important to the process is how each jurisdiction will address housing needs based on both future growths, as well as current and future sustainability. Challenges include forecasting and addressing special needs including housing for seniors, multi-family housing, downtown housing, public and assisted housing, work force housing and housing supporting economic growth.

SECTION 10: IMPLEMENTATION

Implementation - The Needs Assessment recommendations are designed to guide implementation of actions and solutions identified in the report. The recommendations should be divided into categories of short-term, mid-term and long-term for purposes of estimating timeframes to carry out the implementation program. The categories and timeframes identified to guide implementation may vary depending upon resources required for implementation or public policy and regulatory changes that must be enacted before implementation can occur.

Short-term implementation actions should include evaluation of the recommendations contained in the report to determine fiscal impact, policy implications and to what extent recommendations and timeframes for implementation should be adjusted to meet the needs of individual jurisdictions. Formal adoption of the Needs Assessment by Arlington is recommended. Adoption of the Needs Assessment will underscore the importance of this effort to those who must carry out the implementation.

The City of Arlington will be responsible for post-planning activities and determine the level of community involvement necessary for implementation. The strategies and recommendations of the report are intended to guide the implementation of the Plan. The stakeholders, including neighborhood residents, home buyers, business, industry, local school districts and colleges, and religious institutions should be encouraged to continue to provide leadership in refining the recommendations and transforming the planning area through implementation of the needs assessment and plan recommendations.

The initiatives and programs described in the Needs Assessment may require further study for implementation and in some instance, pilot programs can be used to further evaluate their potential application in individual jurisdictions. An evaluation and revision process should be considered providing for annual auditing of accomplishments and adjustments as needed, to be successful.

Marketing - Implementation of the HNA will require a partnership between the City of Arlington and collaboration with private and non-profit developers and investors, along with an energized community to be successful. The City of Arlington will provide leadership in implementing the strategies and recommendations in the plan. Resources needed for implementation include public and private investment and financing, supported by public policy and regulatory changes in support of the various initiatives.

The City and its partners in implementation must continue to provide leadership in creating a “market niche” that serves to retain businesses and residents to continue to live and invest in their community and attracts new persons to make the area their choice as a place to live, work and conduct business. The graphic below provides choices and alternatives that should be considered in determining the process for moving from plan creation to building a market niche for the future.

FINDING THE MARKET NICHE

- **WHO LIVES THERE NOW,**
 - AND WHO ARE WE LOSING....
 - **WHO WORKS THERE, OPERATES A BUSINESS, IS AN INVESTOR**
 - AND COULD LIVE THERE IF.....
 - **WHO TRAVELS THROUGH, VISITS, OR IS A TEMPORARY RESIDENT OR STUDENT,**
 - AND COULD LIVE THERE IF.....
 - **WHO COULD BE ATTRACTED BY THE FEATURES OF OUR NEIGHBORHOODS**
 - UNIQUE AND INVITING NEIGHBORHOODS
-

SECTION 11: RECOMMENDATIONS – IMPLEMENTATION

SHORT-TERM, MID-TERM AND LONG-TERM GOALS

Introduction

The recommendations and strategies presented in this section are intended to address housing needs emerging from the housing market, demographic, economic and trends analyses. Recommendations were refined based on interviews, focus group sessions and surveys. The strategies and recommendations are based on four fundamental principles. First, the recommendations are based on broad strategies that collectively address a wide range of physical, financial, development, economic, quality of life, policy and regulatory issues that potentially impact future housing needs.

Quantitative data collected from national, federal, state, and local sources and qualitative data gathered from community input of residents, industry, businesses, and other stakeholders, provided the basis for the recommendations reported in this section. The recommendations focus on diverse types of housing development strategies needed to achieve future housing projections ranging from creating new development consistent with emerging development patterns in areas experiencing various levels of growth, increasing reinvestment, reversing decline and disinvestment, and strategies creating a greater infusion of resources to help reverse decline and to support sustainability.

Secondly, the HNA addresses needed improvements to the basic attributes of a clean and safe community, adequate delivery of government services, convenient access to quality retail and commercial services, development of affordable housing, recreation for all age groups, effective regulatory enforcement, and programmatic enhancements that ensure a reasonable quality of life for residents.

Third, the HNA identifies strategies aimed at ensuring future housing needs are met and recommends increased resources that can be dedicated to maintaining existing housing through innovative programming. This includes partnerships between government, business, industry and community with emphasis on cultivating and expanding community support.

Fourth, the HNA emphasizes that implementers and policy makers directing the implementation process and enacting housing policies make tough decisions relative to resource targeting, leveraging of resources, and the priorities and timelines associated with each recommendation outlined in the overall HNA.

Finally, the disparity between resource availability and existing needs, dictate that careful planning and consensus building be at the forefront of implementation to ensure that priority is given to the most critical issues facing the City of Arlington. These fundamental principles serve as a starting point for launching the implementation of the HNA. Implementation of strategies in response to key issues may require additional customization to address the specific needs in Arlington. Some actions and recommendations are a conceptual framework for addressing future housing needs and include prototypical best practice examples demonstrating how other communities have dealt with similar issues. Therefore, some recommendations will require further research, analysis, and final program design by the City for implementation.

Recommendations - The Needs Assessment recommendations are designed to guide implementation of actions and solutions identified in the report. The recommendations are divided into categories of short-term (2 years), mid-term and long-term (3 to 5 years) for purposes of estimating timeframes to carry out the implementation program. The categories and timeframes identified to guide implementation may vary depending upon resources required for implementation or public policy and regulatory changes that must be enacted before implementation can occur.

Implementation - Implementation actions should include evaluation of the recommendations contained in the report to determine fiscal impact, policy implications and to what extent recommendations and timeframes for implementation should be adjusted to meet the needs of individual jurisdictions. Formal adoption of the Needs Assessment by Arlington is recommended. Adoption of the Needs Assessment will underscore the importance of this effort to those who must carry out the implementation. The City of Arlington will be responsible for post-planning activities and determine the level of community involvement necessary for implementation. The strategies and recommendations of the report are intended to guide the implementation of the Plan.

SHORT TERM RECOMMENDATIONS

Restoring the “Basic Attributes” of existing housing and neighborhoods -

Success in meeting future housing needs, developing housing that is affordable to a wide range of consumers, and stimulating revitalization and reinvestment in existing areas must include addressing needed improvements to the community's basic attributes. These attributes include public safety, street maintenance, clean streets, timely infrastructure improvements, trash collection, brush collection, well maintained buildings, and vacant lots regularly mowed and free of debris, regular yard maintenance, and a general neighborhood appearance and level of community involvement that suggests that people care about their community. These basic attributes tend to shape both the way a community sees itself and how non-residents entering the community view it as well. In an effort to achieve this goal of improved basic attributes, the following are proposed strategies and recommendations identified for Arlington and prototypical examples of their application to specific areas that may also be applied throughout the city, as appropriate.

- Enhance communities' image, identity, and physical attributes
- Deconcentrate poverty, race-ethnicity, and public and assisted housing
- Define area destination and purpose
- Reclaim vacant lots for residential development
- Improve neighborhood identity, marketing, and branding
- Improve neighborhood image and physical attributes
- Create new mixed-use development, mixed housing types
- Improve access to recreation, retail, and desired destinations
- Enhance gateway and corridor improvements
- Introduce new residential types and financing for housing development that increase affordability

Economic Development and Job Creation – Economic development along commercial corridors are needed both to stimulate quality retail and commercial development, but also to increase economic viability of the areas and job creation for residents.

Increased Vocational Training – Housing is a major issue for persons without high school diplomas or basic skills, the underemployed, ex-offenders, and others. Programs are needed linking vocational training and jobs with a person's attainment of a high school diploma, basic skills, and ex-offenders in need of employment opportunities. The following are example programs and approaches that have worked successfully in other communities:

- **Pittsburg Manchester Bidwell Project** operates educational and job training programs in technology, culinary, horticulture and medical fields for disadvantaged youth.
- **State of Louisiana Workforce Commission** dual enrollment, work- based learning, and industry-based certification programs in web design, nursing, automobile technology and other fields.
- **The City of Cleveland Ohio Ex-offender program** offers tax and procurement incentives to businesses that train and employ ex-offenders. Government contracting policies consider offender training and employment in their criteria for procuring goods and services. Recently, City of Cleveland criteria for awarding dry cleaning contracts for city uniform or janitorial contracts for public building were included.
- **Private Business Ex-offender programs** are offering opportunities for ex-felons and opportunity to transaction from incarnation to job training and educational training. Programs include lodging, job training, GED and trade school certification to assist with their re-entry to the job market. One successful program is a culinary arts program.

MID-TERM – LONG-TERM RECOMMENDATIONS

Housing for Senior and Disabled Persons -

The Texas Demographic Center projects a 116% increase in senior population from 2010 to 2030, by far the fastest growing group among all age ranges. As the population increase so will the number of households headed by seniors over 65 need for future housing units. An estimated 4,989 (21%) of seniors are renters and 18,321 (79%) are owners. Additionally, 68 percent of senior households are spending more than 30 percent of their monthly income on rental cost, an increase from 62% in 2010. Senior (65+) households are projected to be 26 percent of total households by 2025, adding over 14,000 people to this group. Senior housing preferences are changing demonstrating some shift from the single family housing where they raised a family to smaller cluster homes, condominiums, multi-family rental, and active senior developments depending on income and equity in larger homes no longer needed, and the need to reduce maintenance and other cost associated with remaining in older but larger homes.

The Balanced Housing model forecast a needed increase of 21,404 total households by 2025 and projects seniors (65+) will account for 56 percent (11,917) of needed units projected. The following types of housing are recommended for seniors and strategies for addressing future housing needs are detailed in Section 6 of the HNA Report.

- Cottage or cluster housing as it is sometimes called, provides a smaller unit for the elderly as a homeownership option or as an alternative to continuing ownership of a larger unit that essentially over-houses them or has become too costly to maintain.
- Intergenerational or shared housing provides a shared residence which houses a single elderly adult or senior who shares the unit with an unrelated single adult or single parent with dependent children. In a structured family unit, they share common areas such as kitchen and living room, and have their own private bedroom, semi-private bath. The purpose of intergenerational housing is to provide longer term transitional housing seniors and families needing supportive services.
- Rehabilitation of existing residential structures, single family infill on vacant lots and increased financing is needed in existing neighborhoods in marginal or poor condition.

Existing residential is an essential component of the supply of single-family affordable housing for both home ownership and rental. The need for infill housing on vacant lots and rehabilitation of existing multi-family housing needed is evident in the Fuller Street Corridor and other neighborhoods.

- Accessibility Modifications funding is needed to support persons with disabilities, especially elderly low-income individuals and families needing modifications to their home to allow for greater mobility. The improvements may include, but are not limited to installation of ramps, safety rails or widening of doorways. The number of households assisted by this program for 2018 was 10.

Texas Economic Development 4A and 4B Funding in Support of Homeownership -

While younger demographics currently have a homeownership rate of 13 percent, they are expected to favor homeownership as they age, marry or have families. Many will still prefer rental housing located in mixed use districts, entertainment districts and in and around downtown. The Arlington Downtown Plan and Neighborhood Revitalization Strategy Area Plan creates a transformation vision for revitalization of the downtown and target areas through reinvestment in housing, infrastructure, and economic development. Section 4B Financing and City of Arlington CDBG and HOME Entitlement Grants can be used to leverage private investment. This housing development initiative serves as a catalyst to attract additional private sector investment in housing, business, and commercial development, creating economic opportunity and sustainable neighborhoods in the target area.

Lease Purchase Housing Financing – Lease purchase is another option for home buyers seeking to qualify for mortgage financing. A viable tool for cash-poor, but gainfully employed households, lease/purchase programs traditionally allow you to rent a home for some preset period of time with a portion of the rental payment going toward the down-payment to help purchase the rented property. Lease purchase programs allows a buyer to make rental payments virtually equal to the mortgage payments they will eventually pay on a loan they can assume after several years of adequate credit and loan payment behavior.

Financial Literacy - The first considerations when attempting to increase homeownership rates should include improving the financial literacy and home buying preparedness of potential buyers. Homebuyer counseling programs work with buyers to address their

creditworthiness and help them work through any issues that may interfere with their ability to qualify for a home mortgage. Banks and credit agencies will work with buyers to educate them on their maintenance responsibilities as homeowners. Homebuyer education classes are a pre-requisite for homebuyer assistance programs providing down payment assistance. The 18 to 35-year-old demographic is impacted by financial literacy even more. The City should consider working with local school districts to increase courses that provide financial literacy education for high school juniors and seniors. Local lending institutions and real estate professionals should be recruited to assist in curriculum development. The City may consider working with school districts to identify funding for pilot programs.

Opportunity Zones - The Federal Opportunity Zone Program is a community and economic development tool that aims to drive long-term private investment into low-income communities throughout the country. The program was established by Congress in the Tax Cuts and Jobs Act of 2017 and encourages investors with recently realized capital gains to invest in local businesses, real estate, or development projects in exchange for a reduction in their tax obligations. There are areas in the City of Arlington designated by the Governor to be a part of this program. The program incentivizes investors to make equity investments in Opportunity Zone-based businesses and development projects. These areas include downtown and NRSA designated areas.

Inclusionary Zoning - Inclusionary Zoning (IZ) refers to a set of strategies that aim to create balanced housing development and mixed-income communities by ensuring that some portion of new housing development is affordable. This strategy may be appropriate to encourage a mix of incomes in the City of Arlington where development may create neighborhoods of homogenous home prices and residents of similar incomes. Mixed-income communities broaden access to services and jobs, as well as provide openings through which lower-wage earning families can buy homes in appreciating housing markets and accumulate wealth. Inclusionary Zoning policies can be voluntary or mandatory. Perhaps the best known example of a mandatory inclusionary zoning policy is that of Montgomery County, Maryland, which was enacted in 1974. The policy requires developments of more than 50 units to include 15 percent moderately priced dwelling units. Of that, two-thirds (15%) are sold to moderate-income first-time homebuyers and the remainder can be purchased by the local housing commission or local non-profits for use in their affordable rental programs.

In 2019, the City of Austin approved a Voluntary IZ plan to increase the amount of affordable housing by loosening zoning restrictions and providing incentives for higher densities in affordable and mixed-income developments. The City hopes to make more housing available to residents for whom the cost of living in Austin is becoming out of reach. Affordability Unlocked, a density bonus program, aims to cut through barriers in the City's land development code that can make building of affordable and multi-family housing difficult, if not impossible, by waiving many requirements as well as granting incentives in exchange for building housing that meets the program's criteria.

As a baseline, 50 percent of housing in a development must be affordable. That means rentals must be priced for families earning 60 percent or less of median family income for the area, with some required at 50 percent of MFI. Home-buying prices must be affordable at 80 percent of MFI and below. If their projects meet baseline criteria, those offering deeper affordability could earn additional site privileges (essentially amounting to bonuses that increase density and thus total rentable or saleable space), including height increases above a zoning district's current limits.

Housing Trust Fund - A companion to the Inclusionary Zoning regulations would be to establish a local housing trust fund. The Housing Trust Fund operates similarly to the federal entitlement grant programs providing funding to achieve affordability in other developments that benefit low-moderate income persons. The State of Texas provides competitive grants to support local housing trust funds as well. Developers could alternatively satisfy the creation of a portion of the required IZ affordable units by making a payment in lieu to the trust fund and the City would utilize trust fund dollars as leverage for CDBG and HOME program funded housing initiatives.

On Going Program Implementation Recommendations – Section 6 and Section 7 outline additional recommendations not included in the Short and Long Term Goals in this Appendix. These include existing programs and initiatives currently operated by the City of Arlington that should be continued and in some instances expanded as funding is available, to impact more people.

Nonprofit Development Incentives - Discussions are already underway regarding increased incentives and funding for nonprofit and CHDO developers and should be considered an important short term goal. Considerations should be given to providing tax abatements and building fee / permitting rebates to help reduce the cost of development.

Substantially Equivalent local Fair Housing Ordinance - Recommendations such as local fair housing legislation and enforcement and addressing racial and ethnic concentrated poverty and disparate impact should be further evaluated as long-term goals.

Green technology, energy efficiency in construction, and visitable housing standards to enhance accessibility have been identified as recommendations that should be evaluated by the City for inclusion in building codes.

Special Needs – Many in the LGBTQ+ community are seeking help in addressing needs including healthcare, homelessness, housing discrimination, access to housing, transportation, goods, and services.

APPENDICES

APPENDIX A: DEFINITIONS AND ACRONYMS

APPENDIX B: HOUSING SURVEY DATA AND RESULTS

APPENDIX C: APPLICATION OF HOUSING NEEDS ASSESSMENT METHODOLOGY

APPENDIX D: SECONDARY MARKET CITY COMPARISON TABLES

APPENDIX E: TRANSITIONAL NEIGHBORHOOD ANALYSIS

APPENDIX A: DEFINITIONS AND ACRONYMS

Definitions

Fair Market Rent (FMR) – Private market value of rental housing.

Fair Market Value (FMV) – Anticipated sales price of property based on current values of property in the private market.

Inclusionary Zoning – A locally-adopted regulatory program that incentivizes production of affordable housing as part of a market rate development.

Infill Development – Development of vacant or underutilized land, lots, or subdivision parcels.

Land Bank – Land assembly by local government agency for resale or reinvestment.

Low and Moderate Income (LMI) – Persons earning incomes at or below 80% of the area median income.

Loan - To -Value (LTV) – Loan to value ratio percentage of property value that a lender will loan to a borrower requesting a mortgage loan.

Acronyms

ACS – American Communities Survey Data – U.S. Bureau of Census

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

HNS – Housing Needs Assessment

UTA – University of Texas Arlington

ARBOR – Arlington Board of Realtors Association

CDBG – Community Development Block Grant – U. S. Department of HUD Entitlement Grant

CHAS – Comprehensive Housing Affordability Strategy Data – U. S. Bureau of Census

HAMFI – Housing Affordability Multifamily Index

HMDA – Home Mortgage Disclosure Act Analysis

HOME – Home Investment Partnerships Program – U. S. Department of HUD Entitlement Grant

APPENDIX B: HOUSING SURVEY DATA AND RESULTS

Survey Results – The following summarizes the survey responses.

Residential Housing Survey – Completed by General Population

Q1. Which of the following best describes the type of housing you currently live		
Answer Choices	Responses	
Single-family home (detached)	82.63%	666
Duplex	2.85%	23
Condo/Townhouse	3.72%	30
Apartment building with 1-4 floors	8.93%	72
Apartment building with 5 or more floors	0.12%	1
Other (please specify)	1.74%	14
	Answered	806
	Skipped	0
Q2. How long have you lived in your neighborhood?		
Answer Choices	Responses	
Less than 1 year	7.85%	63
1-5 years	25.28%	203
6-10 years	11.58%	93
11-20 years	24.28%	195
21-30 years	16.81%	135
More than 30 years	14.20%	114
	Answered	803
	Skipped	3
Q3. If you live in subsidized or assisted housing, please indicate what type?		
Answer Choices	Responses	
Public Housing	1.37%	11
Housing Choice Voucher Section 8	1.37%	11
Tenant/Project based Section 8	0.25%	2
Low Income Housing Tax Credit (LIHTC) or other Federal Assisted Housing	0.87%	7
Don't know	4.24%	34
Does Not Apply	91.90%	737
	Answered	802
	Skipped	4
Q4. Which of the following were the most important reasons you decided to live		
Answer Choices	Responses	
To live near family and friends	28.07%	226
To be close to work/ Access to job opportunities	36.02%	290
Accessibility of goods and services	25.84%	208
To be near public transportation	1.74%	14
Physical accessibility of the building	3.98%	32
Nearby schools for my children/grandchildren	28.20%	227
Safety in the neighborhood	39.01%	314
Affordability of housing	38.88%	313
I grew up here	12.80%	103
No choice/ Nowhere else to go	6.71%	54
Other (please specify)	15.53%	125
	Answered	805
	Skipped	1

Q5. What does your community need most? (Please check all that apply)

Answer Choices	Responses	
Better Jobs/More Jobs	22.08%	176
Better Medical Services	9.79%	78
Better Housing	18.32%	146
More Affordable Housing	36.26%	289
Housing Rehab	14.93%	119
Better Educational Opportunities	15.81%	126
Better Roads/Sidewalks	49.31%	393
Better Public Safety	29.49%	235
Water and sewer Improvements	17.69%	141
More Services	13.30%	106
Other (please specify)	25.60%	204
	Answered	797
	Skipped	9

Q6. What changes are needed to make your street/neighborhood a better place

Answer Choices	Responses	
More neighborhood communication	27.18%	215
Resources to help neighbors take care of property	32.36%	256
Increased neighborhood safety features	41.72%	330
More walkable community	33.88%	268
Better access to services	11.88%	94
Increased transportation options	37.67%	298
More code compliance services	26.55%	210
Other (please specify)	13.65%	108
	Answered	791
	Skipped	15

Q7. Do you currently rent your home, own your home, or something else?

Answer Choices	Responses	
Rent with housing voucher	2.24%	18
Rent from a private landlord	9.07%	73
Rent/Share a Room	3.85%	31
Own	74.91%	603
Live with family or friends	8.32%	67
Shelters, Halfway House or Temporary Housing	0.12%	1
Special Needs or Senior Housing	0.37%	3
Other (please specify)	1.12%	9
	Answered	805
	Skipped	1

Q8. During the past three (3) years, how have the overall housing costs for you

Answer Choices	Responses	
Increased	78.98%	635
Decreased	1.12%	9
Stayed The Same	12.44%	100
Not Applicable	7.46%	60
	Answered	804
	Skipped	2

Q9. How satisfied would you say you are with the quality of the housing you cur

Answer Choices	Responses	
Very Satisfied	31.02%	250
Satisfied	34.24%	276
Somewhat Satisfied	17.99%	145
Somewhat Dissatisfied	9.31%	75
Dissatisfied	7.07%	57
Don't know	0.37%	3
	Answered	806
	Skipped	0

Q10. If you're a student, which of the following best describes where you live?

Answer Choices	Responses	
Dorm	0.00%	0
On Campus Apartment	0.38%	3
Student Off Campus Apartment	0.75%	6
Other Apartment	2.88%	23
Townhouse	0.75%	6
House	7.76%	62
With family/relatives	9.51%	76
Not A Student	77.97%	623
	Answered	799
	Skipped	7

Q11. During the past five years, have you applied for a loan to purchase a hom

Answer Choices	Responses	
Yes	24.38%	196
No	62.56%	503
Does Not Apply	13.06%	105
	Answered	804
	Skipped	2

Q12. If you have ever applied for a home loan and your application was NOT approved, what was the reason?

Answer Choices	Responses	
My/Our income level was too low	4.38%	35
The amount I/We had for a down payment was too low	2.63%	21
How much savings I/we had was too little	2.75%	22
The value of my property was too low	0.13%	1
My/Our credit history or credit score(s) was too low	5.88%	47
Not Applicable	91.11%	728
Other (please specify)	1.00%	8
	Answered	799
	Skipped	7

Q13. During the past five years, have you looked for a new place to live?

Answer Choices	Responses	
Yes, looked for a home/place to Rent	19.50%	157
Yes, looked for home/place to Buy	30.81%	248
No	49.69%	400
	Answered	805
	Skipped	1

Q14. If you answered Yes to Question 13, did you have trouble finding safe, quality housing?

Answer Choices	Responses	
Yes	32.46%	260
No	18.48%	148
Does Not Apply	49.06%	393
	Answered	801
	Skipped	5

Q15. If you answered Yes to Question 14, do you think it was because of any of the following?

Answer Choices	Responses	
Race/ethnicity	2.44%	19
Religion	0.90%	7
Disability	1.79%	14
Sexual Orientation	1.03%	8
Pregnant or having children	0.51%	4
Sex/Gender	0.77%	6
Age	4.74%	37
Marital status	0.90%	7
Criminal History/ Record	1.41%	11
Source of income	15.38%	120
Does Not Apply	76.54%	597
Other (please specify)	6.28%	49
	Answered	780
	Skipped	26

Q16. Which of the following Residential Districts would you prefer to live in?		
Answer Choices	Responses	
Residential EstateSingle-Family Detached Homes, Accessory Units, Agric	51.75%	415
Residential Medium DensitySingle-family, Duplexes, Townhouse Live/Work	11.97%	96
Residential Multi-FamilyApartment, Live/Work Units, Units over ground flo	3.49%	28
Neighborhood Mixed Use DistrictResidential, commercial, institutional, rec	24.94%	200
Downtown Business DistrictResidential, civic service, office, institutional, c	1.50%	12
Regional Mixed-Use DistrictResidential, Major Stadiums, Major Employers.	3.49%	28
Other (please specify)	2.87%	23
	Answered	802
	Skipped	4
Q17. What is your income range		
Answer Choices	Responses	
Less Than \$10,000	5.96%	48
\$10,000 - \$25,000	8.45%	68
\$25,000 - \$50,000	17.27%	139
\$50,000 - \$75,000	17.39%	140
\$75,000 - \$90,000	11.18%	90
More Than \$100,000	22.24%	179
Prefer not answer	17.52%	141
	Answered	805
	Skipped	1
Q18. What is your age?		
Answer Choices	Responses	
Under 18	0.99%	8
18-24	9.94%	80
25-34	10.68%	86
35-44	12.80%	103
45-54	12.80%	103
55-64	20.99%	169
65+	27.70%	223
Prefer not answer	4.10%	33
	Answered	805
	Skipped	1
Q19. What is your gender?		
Answer Choices	Responses	
Male	29.90%	241
Female	69.23%	558
Other	0.87%	7
	Answered	806
	Skipped	0

Q20. Do you consider yourself Hispanic, Latino or of Spanish Origin?		
Answer Choices	Responses	
Yes, Hispanic, Latino or of Spanish Origin	13.57%	109
No, Hispanic, Latino or of Spanish Origin	86.43%	694
	Answered	803
	Skipped	3
Q21. What is your race?		
Answer Choices	Responses	
White or Caucasian	75.16%	602
Black or African American	12.73%	102
Asian or Asian American	3.12%	25
American Indian or Alaska Native	1.62%	13
Native Hawaiian or other Pacific Islander	0.25%	2
Another race	7.12%	57
	Answered	801
	Skipped	5
Q22. Which of the following describes your current status?		
Answer Choices	Responses	
Employed full-time	44.17%	356
Employed part-time	7.94%	64
Unemployed and looking for work	1.61%	13
Unemployed and not looking for work	1.61%	13
Unable to work due to a disability	1.99%	16
Stay-at-home caregiver or parent	2.23%	18
Retired	29.65%	239
Student	7.69%	62
Other (please specify)	3.10%	25
	Answered	806
	Skipped	0
Q23. Do you believe housing discrimination occurs in your local area?		
Answer Choices	Responses	
Yes	15.63%	126
Likely	14.64%	118
Unlikely	3.72%	30
No	34.00%	274
Not sure	32.01%	258
	Answered	806
	Skipped	0
Q24. Do you live in Arlington?		
Answer Choices	Responses	
Yes	92.68%	747
No	7.32%	59
	Answered	806
	Skipped	0

Arlington Housing Authority Survey Results – Completed by AHA Clients

Q1. Which of the following best describes the type of housing you currently live in?		
Answer Choices	Responses	
Single-family home (detached, not sharing a wall)	14.16%	16
Duplex	13.27%	15
Condo/Townhouse	12.39%	14
Apartment building with 1-4 floors	58.41%	66
Apartment building with 5 or more floors	0.00%	0
Mobile home	0.00%	0
Hotel/Motel	0.00%	0
Other _____	1.77%	2
	Answered	113
	Skipped	0
Q2. Have you experienced problems finding a home large enough for your family?		
Answer Choices	Responses	
Yes	49.56%	56
No	42.48%	48
N/A	7.96%	9
	Answered	113
	Skipped	0
Q3. Have you experienced problems finding a home large enough for your designated housing choice voucher size? Choose from the following sizes		
Answer Choices	Responses	
1	28.57%	32
2	29.46%	33
3	15.18%	17
4	6.25%	7
5	3.57%	4
N/A	16.96%	19
	Answered	112
	Skipped	1

Q4. How long have you lived in your current home?		
Answer Choices	Responses	
Less than 1 year	19.47%	22
1-5 years	48.67%	55
6-10 years	20.35%	23
11-20 years	10.62%	12
21-30 years	0.00%	0
More than 30 years	0.88%	1
	Answered	113
	Skipped	0
Q5. What Arlington zip code do you live in?		
Answered	113	
Skipped	0	
Q6. How would you rate the condition of your home?		
Answer Choices	Responses	
Excellent (very few or no repairs needed)	37.17%	42
Good (some minor repairs would be helpful)	29.20%	33
Adequate (repairs needed to improve living conditions, but not a safety issue)	21.24%	24
Poor (needs major repairs to make home safe and livable)	12.39%	14
Not Livable (unable to live in home)	0.00%	0
	Answered	113
	Skipped	0
Q7. Which of the following were the most important reasons you decided to live in your neighborhood? (Check all that apply)		
Answer Choices	Responses	
To live near family and friends	11.50%	13
To be close to work/Access to job opportunities	11.50%	13
Accessibility of goods and services	5.31%	6
To be near available transportation options	1.77%	2
Physical accessibility of the building	0.88%	1
Nearby schools for my children/grandchildren	7.96%	9
Safety in the neighborhood	15.04%	17
Affordability of housing	21.24%	24
I grew up here	0.00%	0
No choice/Nowhere else to go	14.16%	16
Other _____	10.62%	12
	Answered	113
	Skipped	0

Q8. What does your neighborhood need most? (Check all that apply)		
Answer Choices		Responses
Better jobs/More jobs	3.64%	4
Better medical services	1.82%	2
Better housing	22.73%	25
More affordable housing	44.55%	49
Housing rehabilitation	1.82%	2
Better educational opportunities	2.73%	3
Better roads	0.91%	1
Sidewalks	3.64%	4
Better public safety	5.45%	6
Water and sewer Improvements	1.82%	2
Better Accessibility	3.64%	4
Other _____	7.27%	8
Answered		110
Skipped		3
Q9. In general, how safe do you feel in your neighborhood?		
Answer Choices		Responses
Very safe	29.20%	33
Mostly safe	30.09%	34
Somewhat safe	24.78%	28
Not very safe	10.62%	12
Not safe at all	5.31%	6
Answered		113
Skipped		0
Q10. During the past three (3) years, how have the overall housing costs for your current home changed?		
Answer Choices		Responses
Increased a lot	43.64%	48
Increased some	33.64%	37
Stayed about the same	18.18%	20
Decreased some	3.64%	4
Decreased a lot	0.91%	1
Answered		110
Skipped		3

Q11. During the past five (5) years, have you looked for new place to live?

Answer Choices	Responses
Yes, looked for a home/place to Rent	55.3
Yes, looked for home/place to Buy	10.7
No	29.4
Don't remember	4.4
Answered	
Skipped	

Q12. If you answered Yes to Question 12, did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in?

Answer Choices	Responses
Yes,	61.61% 69
No	15.18% 17
Don't know	8.04% 9
Does not apply	15.18% 17
Answered 112	
Skipped 1	

Q13. If you answered Yes to Question 13, do you think was because of any of the following: (Check all that apply)

Answer Choices	Responses	
Race/ethnicity	7.69%	8
Religion	0.00%	0
Disability	6.73%	7
Sexual orientation	0.00%	0
Pregnant or having children	0.96%	1
Sex/Gender	0.00%	0
Age	2.88%	3
Marital status	0.00%	0
Criminal history/ Record	0.00%	0
Source of income	50.96%	53
Other	30.77%	32
Answered		104
Skipped		9

Q14. Which of the following Residential areas would you prefer to live in?		
Answer Choices		Responses
Residential Estate (Single-Family Detached Homes)	49.55%	55
Residential Medium Density (Duplexes, Townhouse, Live/Work Units)	14.41%	16
Residential Multi-Family (Apartment, units used for living and business, Units over ground floor non-residential uses)	1.80%	2
Neighborhood Mixed Use District (Residential, commercial, institutional, recreational, and service facilities (grocery store, convenience stores, drug stores, religious assembly, office)	18.92%	21
Downtown Business District (Residential, civic service, office, institutional, cultural, and other uses)	0.00%	0
Regional Mixed-Use District (Residential, major stadiums, major employers, restaurants, theaters, hotels, office)	0.00%	0
Senior/Assisted Living	8.11%	9
Other	7.21%	8
	Answered	111
	Skipped	2
Q15. What is your age?		
Answer Choices		Responses
18-24	1.79%	2
25-34	13.39%	15
35-45	25.89%	29
46-54	20.54%	23
55- 65	24.11%	27
65 and older	12.50%	14
Prefer not to answer	1.79%	2
	Answered	112
	Skipped	1
Q16. What is your gender?		
Answer Choices		Responses
Male	12.50%	14
Female	85.71%	96
Other	0.00%	0
Prefer not to answer	1.79%	2
	Answered	112
	Skipped	1

Q17. Do you consider yourself Hispanic, Latino or of Spanish Origin?		
Answer Choices		Responses
Yes	7.14%	8
No	92.86%	104
	Answered	112
	Skipped	1
Q18. What is your race?		
Answer Choices		Responses
American Indian or Native Alaskan	0.00%	0
Asian	2.68%	3
Black or African American	67.86%	76
Native Hawaiian or Pacific Islander	0.00%	0
White	23.21%	26
Other _____	6.25%	7
	Answered	112
	Skipped	1
Q19. What is your family income range?		
Answer Choices		Responses
Less than \$10,000	36.94%	41
\$10,000 - \$20,000	42.34%	47
\$20,000 - \$35,000	10.81%	12
\$35,000 - \$50,000	8.11%	9
\$50,000 - \$65,000	0.90%	1
\$65,000 - \$75,000	0.00%	0
\$75,000 - \$100,000	0.00%	0
More than \$100,000	0.00%	0
Prefer not to answer	0.90%	1
	Answered	111
	Skipped	2

Q20. Which of the following describes your current status? (Choose one)		
Answer Choices		Responses
Employed full-time	26.13%	29
Employed part-time	13.51%	15
Unemployed and looking for work	9.91%	11
Unemployed and not looking for work	0.90%	1
Unable to work due to a disability	37.84%	42
Stay-at-home caregiver or parent	2.70%	3
Retired	8.11%	9
Student	0.00%	0
Other	0.90%	1
Answered		111
Skipped		2
Q21. Have you experienced housing discrimination living in Arlington?		
Answer Choices		Responses
Yes	29.73%	33
No	70.27%	78
Answered		111
Skipped		2
Q22. Do you believe housing discrimination occurs in your neighborhood?		
Answer Choices		Responses
Yes	36.61%	41
Likely	23.21%	26
Unlikely	12.50%	14
No	27.68%	31
Answered		112
Skipped		1

Housing and Economic Survey – Completed by Industry Stakeholder, City Officials, and Real Estate Professionals

Q1. In general, do you think the economy is advancing, declining or neutral?		
Answer Choices		Responses
Advancing	85.71%	12
Declining	0.00%	0
Neutral	14.29%	2
Answered		14
Skipped		0
Q2. In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?		
Answer Choices		Responses
Very good time	14.29%	2
Somewhat good time	71.43%	10
Somewhat bad time	7.14%	1
Very bad time	7.14%	1
Don't know	0.00%	0
Answered		14
Skipped		0
Q3. If you selected option a or b on question 2, what is primary reason you think now is a good time to buy a house?		
Answer Choices		Responses
Home prices are low	0.00%	0
Mortgage rates are favorable	64.29%	9
There are many homes available on the market	0.00%	0
It is easy to qualify for a mortgage	0.00%	0
Economic conditions overall are favorable	21.43%	3
I don't think now is a good time to buy a house	14.29%	2
Other (please specify)	0.00%	0
Answered		14
Skipped		0
Q4. During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?		
Answer Choices		Responses
Prices will go up	35.71%	5
Prices will go down	0.00%	0
Prices will remain about the same	57.14%	8
Don't know	7.14%	1
Answered		14
Skipped		0

Q5. In general, do you think now is a good time to sell a house?		
Answer Choices	Responses	
Very good time	42.86%	6
Somewhat good time	50.00%	7
Somewhat bad time	7.14%	1
Very bad time	0.00%	0
Don't know	0.00%	0
	Answered	14
	Skipped	0
Q6. What obstacles do applicants face in getting approved for a mortgage to purchase a home today?		
Answer Choices	Responses	
Affording the down payment or closing costs	71.43%	10
Insufficient credit score or credit history	0.00%	0
Too much existing debt	0.00%	0
Insufficient income for monthly payments	14.29%	2
Lack of job security or stability	7.14%	1
The process is too complicated	0.00%	0
None/no obstacles	7.14%	1
Don't know/No response	0.00%	0
Other (please specify)	0.00%	0
	Answered	14
	Skipped	0
Q7. When it comes to growth and development, what is Arlington's greatest challenge?		
Answer Choices	Responses	
Providing adequate job opportunities	28.57%	4
Providing a suitable range of housing options	64.29%	9
Protecting natural resources	0.00%	0
Protecting small town character	0.00%	0
Providing adequate amenities (parks, education, etc.)	0.00%	0
Other (please specify)	7.14%	1
	Answered	14
	Skipped	0

Q8. What is the Arlington's greatest asset?		
Answer Choices	Responses	
Education	0%	0
Natural habitat	0%	0
Affordable housing	14%	2
Recreational opportunities	29%	4
Sense of community	14%	2
Other (please specify)	43%	6
	Answered	14
	Skipped	0
Q9. Which topic do you believe requires the greatest focus?		
Answer Choices	Responses	
Transportation	14%	2
Housing	21%	3
Land use and zoning	7%	1
Economic development	36%	5
Parks, recreation and open spaces	0%	0
Natural resources and sustainability	0%	0
Education and cultural resources	14%	2
Utilities	0%	0
Community services (police, sanitation, etc.)	0%	0
Broadband	0%	0
Disaster preparation	0%	0
Energy efficiency	0%	0
Other (please specify)	7%	1
	Answered	14
	Skipped	0
Q10. What types of housing is most needed?		
Answer Choices	Responses	
Single family detached	29%	4
Duplex	0%	0
Apartments	29%	4
Condo/Townhouses	29%	4
Senior living facilities	0%	0
Other (please specify)	14%	2
	Answered	14
	Skipped	0

Q11. Which capital improvements should Arlington prioritize?		
Answer Choices	Responses	
Road improvements	50.00%	7
Sidewalks	0.00%	0
Water and sewer	7.14%	1
Parks	0.00%	0
Parking	0.00%	0
Downtown redevelopment	42.86%	6
Other (please specify)	0.00%	0
	Answered	14
	Skipped	0
Q12. What should be the top economic development priority?		
Answer Choices	Responses	
Attracting and retaining high paying jobs	64.29%	9
Automotive manufacturing	0.00%	0
Construction and development	28.57%	4
Aerospace products	0.00%	0
Professional services	0.00%	0
Medical equipment and supplies	0.00%	0
Industrial machinery	0.00%	0
Other (please specify)	7.14%	1
	Answered	14
	Skipped	0
Q13. Type of housing needed to support Arlington's sports and entertainment area.		
Answer Choices	Responses	
Single Family	0.00%	0
Apartment	35.71%	5
Condos/Townhomes	21.43%	3
Mixed Use Developments	35.71%	5
Other (please specify)	7.14%	1
	Answered	14
	Skipped	0

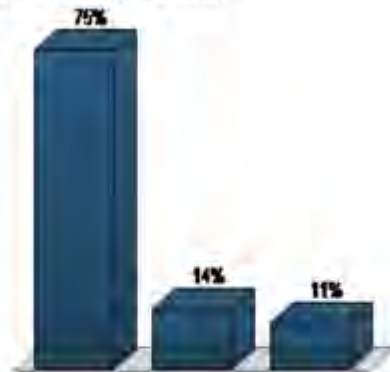
Q14. According to Arlington's Economic Development Department, Education, Automotive Assembly, and Medical Services are the largest industries. Which type of housing would MOST likely be needed to accommodate the growth of these industries?		
Answer Choices	Responses	
Single Family	7.14%	1
Apartment	28.57%	4
Condos/Townhomes	14.29%	2
Mixed Use Developments	28.57%	4
All of the above	14.29%	2
Other (please specify)	7.14%	1
	Answered	14
	Skipped	0
Q15. Where in Arlington should new housing be located?		
Answer Choices	Responses	
Downtown Arlington	57.14%	8
East Arlington	7.14%	1
North Arlington	0.00%	0
Southeast Arlington	14.29%	2
Southwest Arlington	0.00%	0
Other (please specify)	21.43%	3
	Answered	14
	Skipped	0
Q16. With anticipation of future job growth, what home sale prices range is expected to be in most demand over the next five years?		
Answer Choices	Responses	
\$125,000 - \$165,000	0.00%	0
\$165,001 - \$195,000	28.57%	4
\$195,001 - \$235,000	21.43%	3
\$235,001 - \$275,000	50.00%	7
\$275,001 - \$315,000	0.00%	0
\$315,001 - \$350,000	0.00%	0
Over \$350,001	0.00%	0
	Answered	14
	Skipped	0

Q17. With anticipation of future job growth, what range of rent is expected to be in most demand?			
Answer Choices		Responses	
\$850 - \$950		0.00%	0
\$951 - \$1,150		21.43%	3
\$1,151-\$1,350		57.14%	8
\$1,351 - \$1,650		14.29%	2
\$1,651 - \$1,850		7.14%	1
Over \$1,851		0.00%	0
		Answered	14
		Skipped	0
Q18. Which of the following Residential Districts are most needed in Arlington?			
Answer Choices		Responses	
Residential Estate - Single-Family Detached Homes, Accessory Units, Agricultural		0.00%	0
Residential Medium Density - Single-family, Duplexes, Townhouse Live/Work Units		21.43%	3
Residential Multi-Family - Apartment, Live/Work Units, Units over ground floor non-residential uses		35.71%	5
Neighborhood Mixed Use District - Residential, commercial, institutional, recreational, and service facilities (Grocery, Convenience Stores, Drug Stores, Religious Assembly, Office)		21.43%	3
Downtown Business District - Residential, civic service, office, institutional, cultural, and other uses		7.14%	1
Regional Mixed-Use District - Residential, Major Stadiums, Major Employers, Restaurants, Theaters, Hotels, Office		7.14%	1
Other (please specify)		7.14%	1
		Answered	14
		Skipped	0

Arlington Board of Realtors Focus Group Session Survey

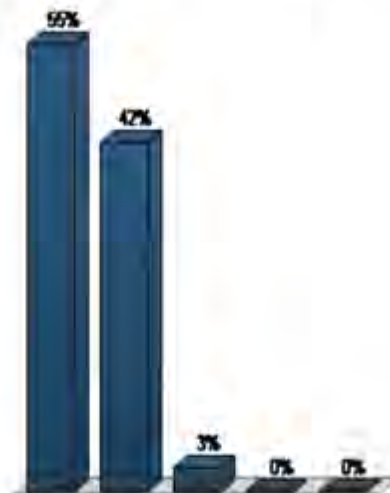
1. In general, do you think the economy is advancing, declining or neutral? (Multiple Choice)

	Responses	
	Percent	Count
Advancing	75%	21
Declining	14.29%	4
Neutral	10.71%	3
Totals	100%	28



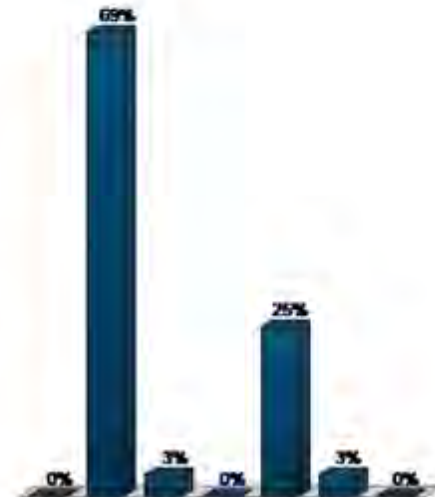
2. In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house? (Multiple Choice)

	Responses	
	Percent	Count
Very good time	54.55%	18
Somewhat good time	42.42%	14
Somewhat bad time	3.03%	1
Very bad time	0%	0
Don't know	0%	0
Totals	100%	33



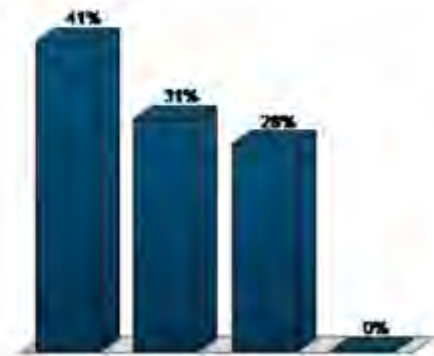
3. If you selected option a or b on question 2, what is primary reason you think now is a good time to buy a house? (Multiple Choice)

	Responses	
	Percent	Count
Home prices are low	0%	0
Mortgage rates are favorable	68.75%	22
There are many homes available on the market	3.12%	1
It is easy to qualify for a mortgage	0%	0
Economic conditions overall are favorable	25%	8
Other	3.12%	1
I don't think now is a good time to buy a house	0%	0
Totals	100%	32



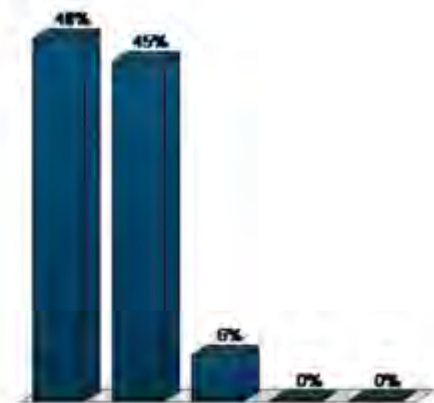
4. During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now? (Multiple Choice)

	Responses	
	Percent	Count
Prices will go up	41.38%	12
Prices will go down	31.03%	9
Prices will remain about the same	27.59%	8
Don't know	0%	0
Totals	100%	29



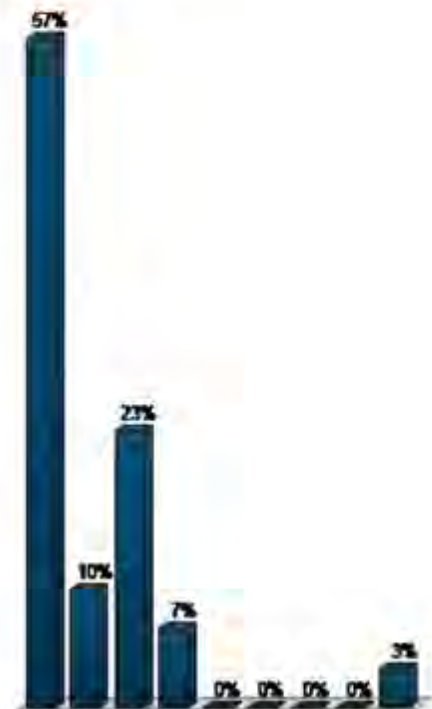
5. In general, do you think now is a good time to sell a house? (Multiple Choice)

	Responses	
	Percent	Count
Very good time	48.48%	16
Somewhat good time	45.45%	15
Somewhat bad time	6.06%	2
Very bad time	0%	0
Don't know	0%	0
Totals	100%	33



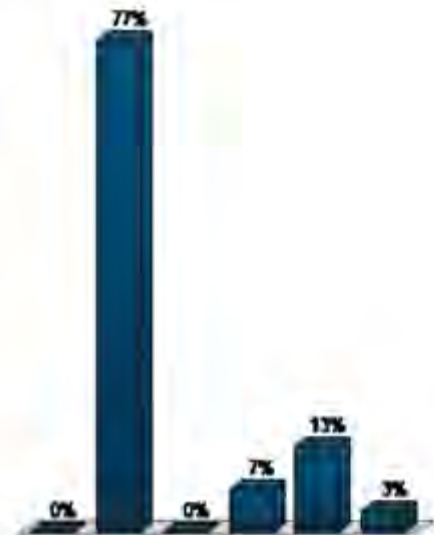
6. What obstacles do applicants face in getting approved for a mortgage to purchase a home today? (Multiple Choice)

	Responses	
	Percent	Count
Affording the down payment or closing costs	56.67%	17
Insufficient credit score or credit history	10%	3
Too much existing debt	23.33%	7
Insufficient income for monthly payments	6.67%	2
Lack of job security or stability	0%	0
The process is too complicated	0%	0
Others	0%	0
None/no obstacles	0%	0
Don't know/No response	3.33%	1
Totals	100%	30



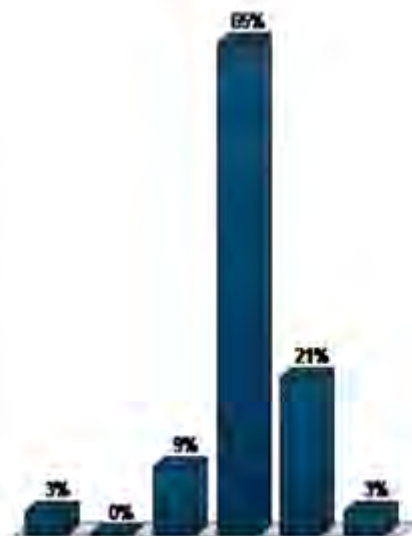
7. When it comes to growth and development, what is Arlington's greatest challenge? (Multiple Choice)

	Responses	
	Percent	Count
Providing adequate job opportunities	0%	0
Providing a suitable range of housing options	76.67%	23
Protecting natural resources	0%	0
Protecting small town character	6.67%	2
Providing adequate amenities (parks, education, etc.)	13.33%	4
Other	3.33%	1
Totals	100%	30



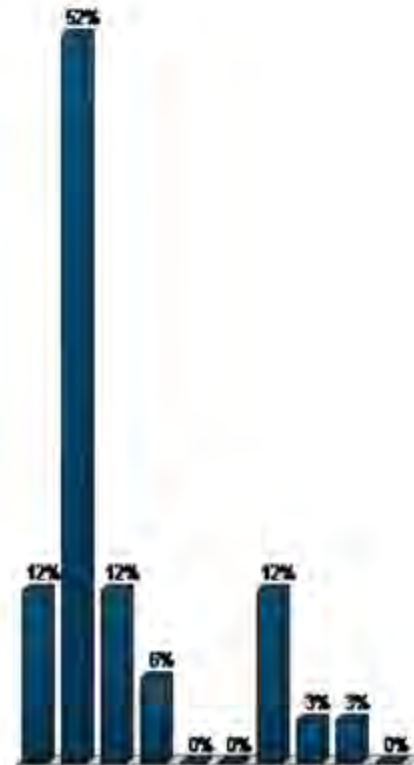
8. What is the Arlington's greatest asset? (Multiple Choice)

	Responses	
	Percent	Count
Education	2.94%	1
Natural habitat	0%	0
Affordable housing	8.82%	3
Recreational opportunities	64.71%	22
Sense of community	20.59%	7
Other	2.94%	1
Totals	100%	34



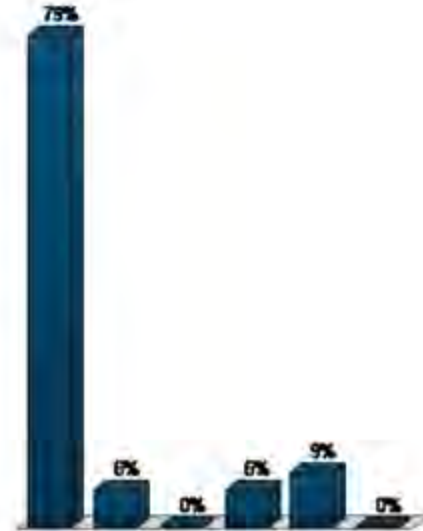
9. Which topics do you believe requires the greatest focus? (Multiple Choice)

	Responses	
	Percent	Count
Transportation	12.12%	4
Housing	51.52%	17
Land use and zoning	12.12%	4
Economic development	6.06%	2
Parks, recreation and open spaces	0%	0
Natural resources and sustainability	0%	0
Education and cultural resources	12.12%	4
Utilities	3.03%	1
Community services (police, sanitation, etc.)	3.03%	1
Other	0%	0
Totals	100%	33



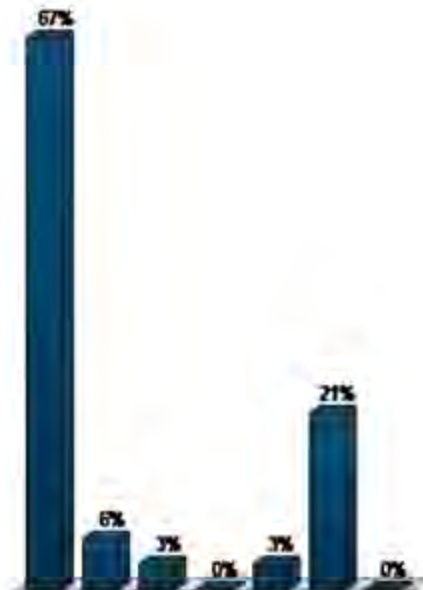
10. What types of housing is most needed? (Multiple Choice)

	Responses	
	Percent	Count
Single family detached	79.41%	27
Duplex	5.88%	2
Apartments	0%	0
Condo/Townhouses	5.88%	2
Senior living facilities	8.82%	3
Other	0%	0
Totals	100%	34



11. Which capital improvements should Arlington prioritize? (Multiple Choice)

	Responses	
	Percent	Count
Road improvements	66.67%	22
Sidewalks	6.06%	2
Water and sewer	3.03%	1
Parks	0%	0
Parking	3.03%	1
Downtown redevelopment	21.21%	7
Other	0%	0
Totals	100%	33



12. What should be the top economic development priority? (Multiple Choice)

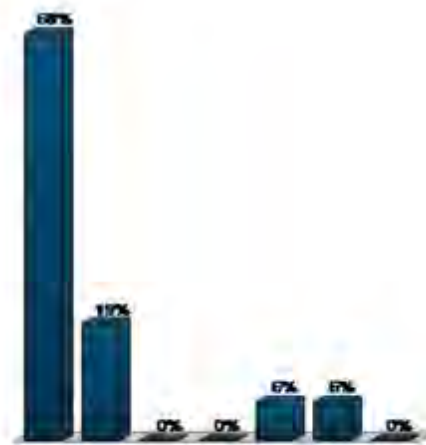
	Responses	
	Percent	Count
Attracting and retaining high paying jobs	81.25%	26
Automotive manufacturing	0%	0
Construction and development	12.5%	4
Aerospace products	0%	0
Professional services	6.25%	2
Medical equipment and supplies	0%	0
Industrial machinery	0%	0
Other	0%	0
Totals	100%	32



	Responses	
	Percent	Count
Residential Estate – (Single Family Detached Homes, Accessory Units, Agricultural)	67.74%	21
Residential Medium Density – (Single- family, Duplexes, Townhouse Live/Work Units)	19.35%	6

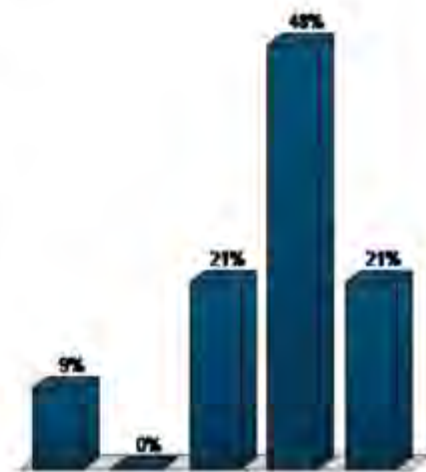
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Residential Multi- Family – (Apartment, Live/Work Units, Units over ground floor non- residential uses)	0%	0
Neighborhood Mixed Use District – (Residential, commercial, institutional, recreational, and service facilities (Grocery, Convenience Stores, Drug Stores, Religious Assembly, Office)	0%	0
Downtown Business District – (Residential, civic service, office, institutional, cultural, and other uses)	6.45%	2
Regional Mixed-Use District – (Residential, Major Stadiums, Major Employers, Restaurants, Theaters, Hotels, Office)	6.45%	2
Other	0%	0
Totals	100%	31



14. Type of housing needed to support Arlington's sports and entertainment area. (Multiple Choice)

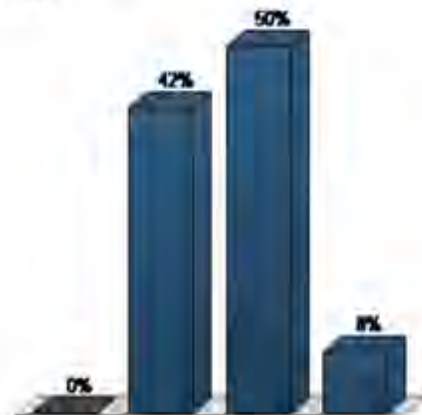
	Responses	
	Percent	Count
Single Family	9.09%	3
Apartment	0%	0
Condos/Townhomes	21.21%	7
Mixed Use Developments	48.48%	16
Other	21.21%	7
Totals	100%	33



Industry Stakeholder Focus Group Session Survey

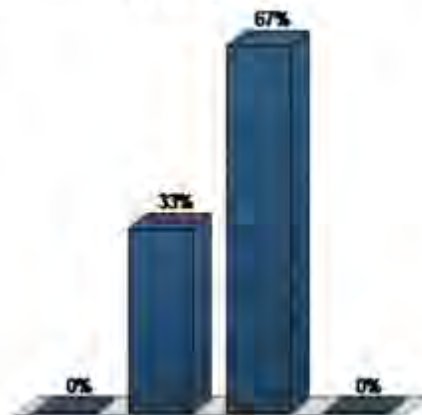
1. According to Arlington Board of Realtors, average home sales price for quarter ending September 2019 was \$244,097. In your opinion this would be considered? (Multiple Choice)

	Responses	
	Percent	Count
Strength	0%	0
Weakness	41.67%	5
Opportunity	50%	6
Threat	8.33%	1
Totals	100%	12



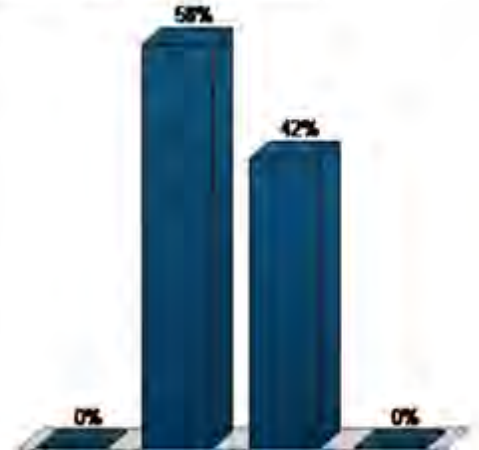
2. AISD's latest overall grade was a "B" In your opinion this would be considered? (Multiple Choice)

	Responses	
	Percent	Count
Strength	0%	0
Weakness	33.33%	4
Opportunity	66.67%	8
Threat	0%	0
Totals	100%	12



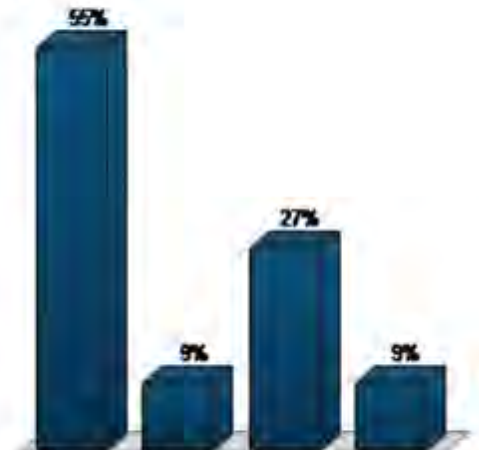
3. Local and Regional Transportation In your opinion this would be considered? (Multiple Choice)

	Responses	
	Percent	Count
Strength	0%	0
Weakness	58.33%	7
Opportunity	41.67%	5
Threat	0%	0
Totals	100%	12



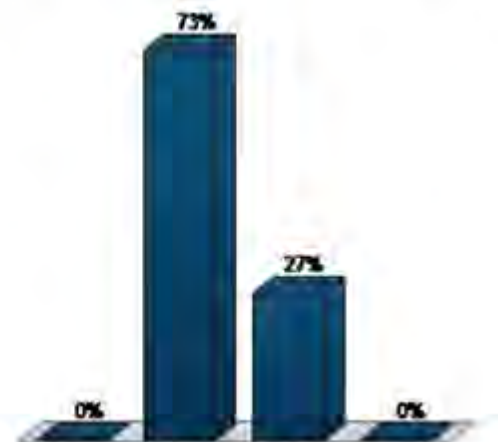
4. In your opinion this retail area would be considered? (Multiple Choice)

	Responses	
	Percent	Count
Strength	54.55%	6
Weakness	9.09%	1
Opportunity	27.27%	3
Threat	9.09%	1
Totals	100%	11



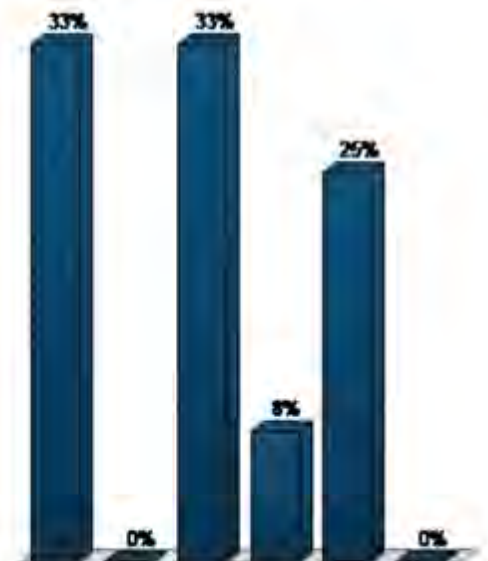
5. "New state law prohibits city rules on nationally accepted building materials" In your opinion this would be considered? (Multiple Choice)

	Responses	
	Percent	Count
Strength	0%	0
Weakness	72.73%	8
Opportunity	27.27%	3
Threat	0%	0
Totals	100%	11



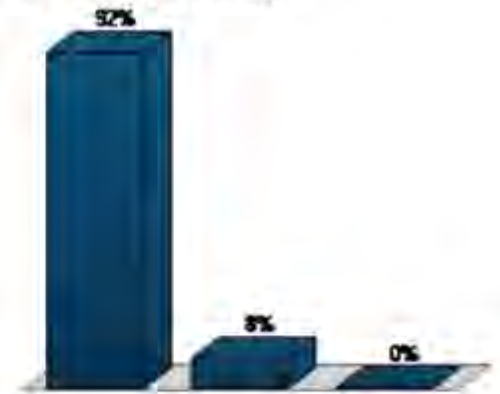
6. What industry is most likely to increase future housing demand in Arlington? (Multiple Choice)

	Responses	
	Percent	Count
Manufacturing, Warehouse and Shipping, Distribution	33.33%	4
Sports and Entertainment	0%	0
Education	33.33%	4
Medical Related	8.33%	1
Professional Services	25%	3
Retail and Commercial Services	0%	0
Totals	100%	12



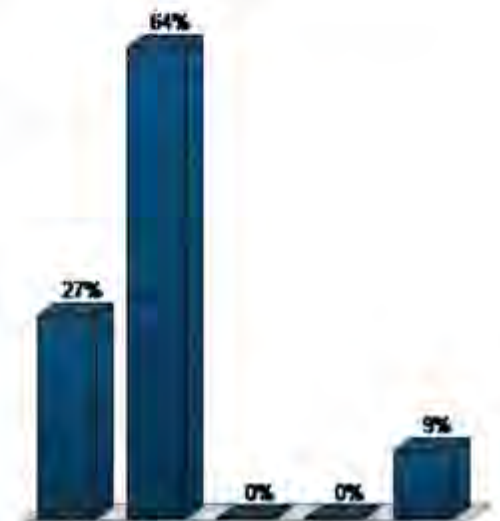
7. In general, do you think the economy is advancing, declining or neutral? (Multiple Choice)

	Responses	
	Percent	Count
Advancing	91.67%	11
Declining	8.33%	1
Neutral	0%	0
Totals	100%	12



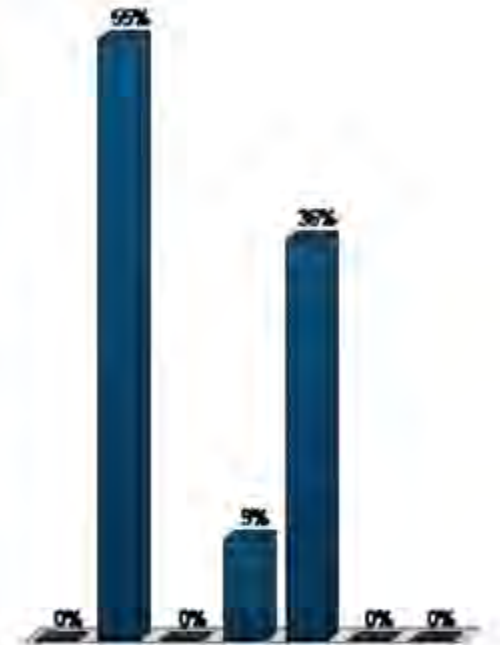
8. In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house? (Multiple Choice)

	Responses	
	Percent	Count
Very good time	27.27%	3
Somewhat good time	63.64%	7
Somewhat bad time	0%	0
Very bad time	0%	0
Don't know	9.09%	1
Totals	100%	11



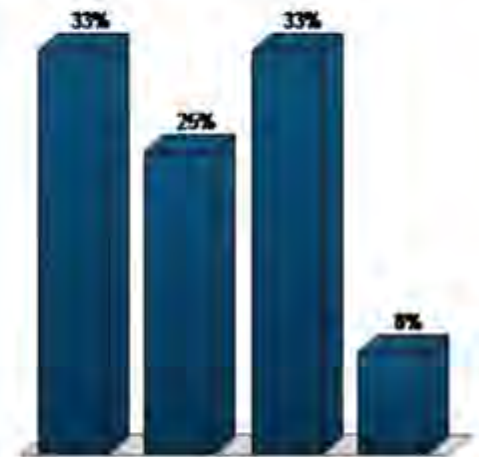
9. If you selected option a or b on question 2, what is primary reason you think now is a good time to buy a house? (Multiple Choice)

	Responses	
	Percent	Count
Home prices are low	0%	0
Mortgage rates are favorable	54.55%	6
There are many homes available on the market	0%	0
It is easy to qualify for a mortgage	9.09%	1
Economic conditions overall are favorable	36.36%	4
Other	0%	0
I don't think now is a good time to buy a house	0%	0
Totals	100%	11



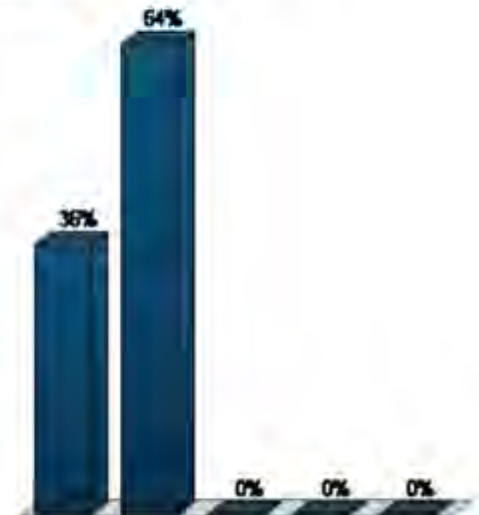
10. During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now? (Multiple Choice)

	Responses	
	Percent	Count
Prices will go up	33.33%	4
Prices will go down	25%	3
Prices will remain about the same	33.33%	4
Don't know	8.33%	1
Totals	100%	12



11. In general, do you think now is a good time to sell a house? (Multiple Choice)

	Responses	
	Percent	Count
Very good time	36.36%	4
Somewhat good time	63.64%	7
Somewhat bad time	0%	0
Very bad time	0%	0
Don't know	0%	0
Totals	100%	11



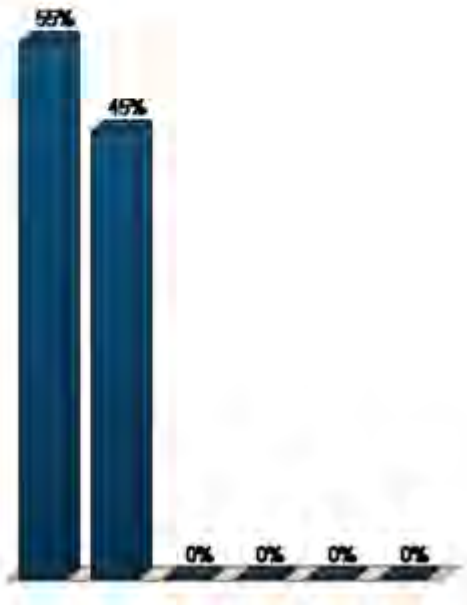
12. What obstacles do applicants face in getting approved for a mortgage to purchase a home today?
(Multiple Choice)

	Responses	
	Percent	Count
Affording the down payment or closing costs	27.27%	3
Insufficient credit score or credit history	72.73%	8
Too much existing debt	0%	0
Insufficient income for monthly payments	0%	0
Lack of job security or stability	0%	0
The process is too complicated	0%	0
Others	0%	0
None/no obstacles	0%	0
Don't know/No response	0%	0
Totals	100%	11



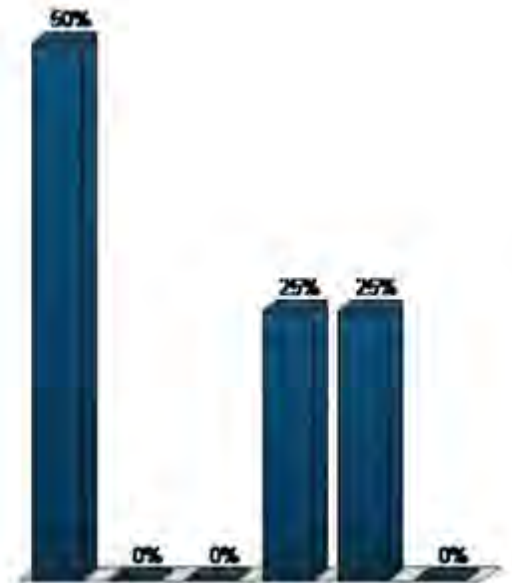
13. When it comes to growth and development, what is Arlington's greatest challenge? (Multiple Choice)

	Responses	
	Percent	Count
Providing adequate job opportunities	54.55%	6
Providing a suitable range of housing options	45.45%	5
Protecting natural resources	0%	0
Protecting small town character	0%	0
Providing adequate amenities (parks, education, etc.)	0%	0
Other	0%	0
Totals	100%	11



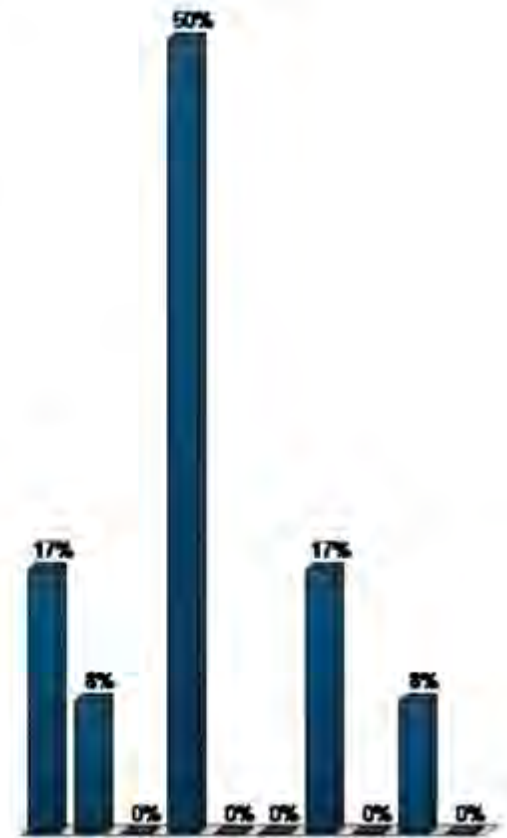
14. What is the Arlington's greatest asset? (Multiple Choice)

	Responses	
	Percent	Count
Education	50%	6
Natural habitat	0%	0
Affordable housing	0%	0
Recreational opportunities	25%	3
Sense of community	25%	3
Other	0%	0
Totals	100%	12



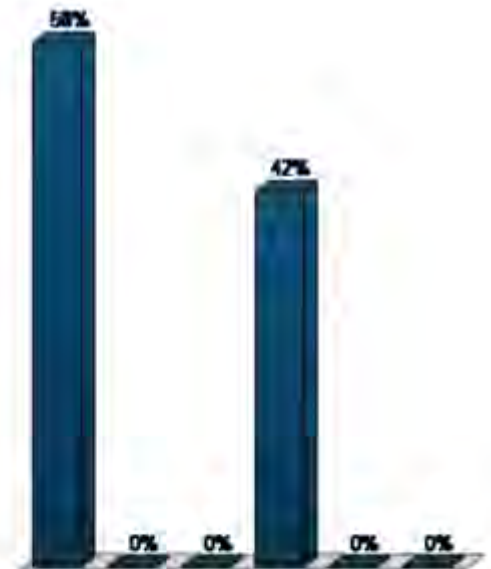
15. Which topics do you believe requires the greatest focus? (Multiple Choice)

	Responses	
	Percent	Count
Transportation	16.67%	2
Housing	8.33%	1
Land use and zoning	0%	0
Economic development	50%	6
Parks, recreation and open spaces	0%	0
Natural resources and sustainability	0%	0
Education and cultural resources	16.67%	2
Utilities	0%	0
Community services (police, sanitation, etc.)	8.33%	1
Other	0%	0
Totals	100%	12



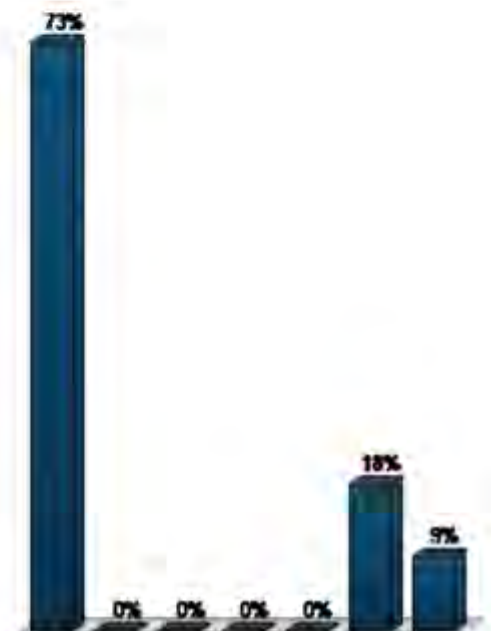
16. What types of housing is most needed? (Multiple Choice)

	Responses	
	Percent	Count
Single family detached	58.33%	7
Duplex	0%	0
Apartments	0%	0
Condo/Townhouses	41.67%	5
Senior living facilities	0%	0
Other	0%	0
Totals	100%	12



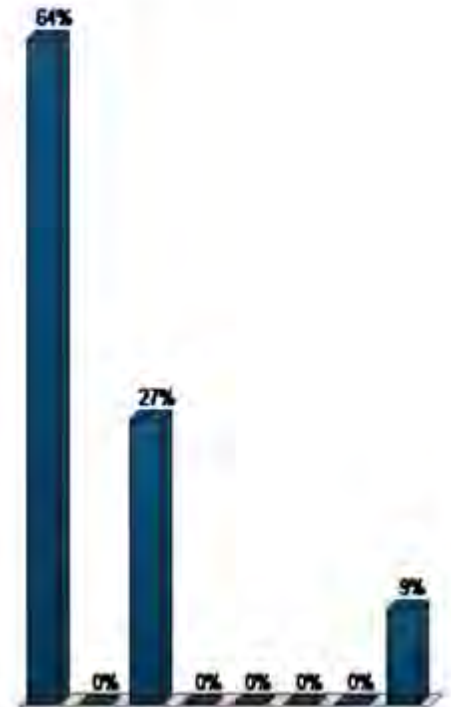
17. Which capital improvements should Arlington prioritize? (Multiple Choice)

	Responses	
	Percent	Count
Road improvements	72.73%	8
Sidewalks	0%	0
Water and sewer	0%	0
Parks	0%	0
Parking	0%	0
Downtown redevelopment	18.18%	2
Other	9.09%	1
Totals	100%	11



18. What should be the top economic development priority? (Multiple Choice)

	Responses	
	Percent	Count
Attracting and retaining high paying jobs	63.64%	7
Automotive manufacturing	0%	0
Construction and development	27.27%	3
Aerospace products	0%	0
Professional services	0%	0
Medical equipment and supplies	0%	0
Industrial machinery	0%	0
Other	9.09%	1
Totals	100%	11

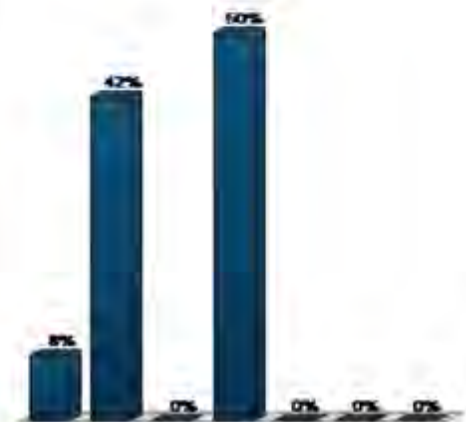


19. Which of the following Residential Districts are most needed in Arlington? (Multiple Choice)

	Responses	
	Percent	Count
Residential Estate – (Single Family Detached Homes, Accessory Units, Agricultural)	8.33%	1
Residential Medium Density – (Single-family, Duplexes, Townhouse Live/Work Units)	41.67%	5

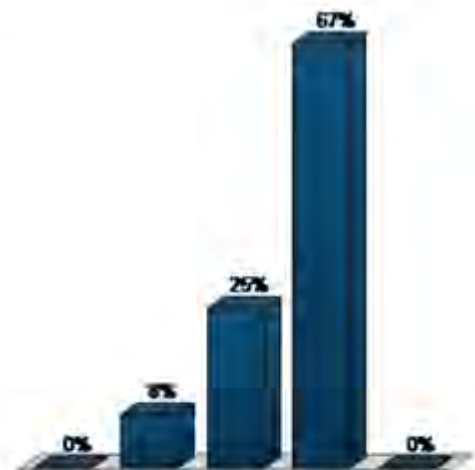
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Residential Multi-Family – (Apartment, Live/Work Units, Units over ground floor non-residential uses)	0%	0
Neighborhood Mixed Use District – (Residential, commercial, institutional, recreational, and service facilities (Grocery, Convenience Stores, Drug Stores, Religious Assembly, Office))	50%	6
Downtown Business District – (Residential, civic service, office, institutional, cultural, and other uses)	0%	0
Regional Mixed-Use District – (Residential, Major Stadiums, Major Employers, Restaurants, Theaters, Hotels, Office)	0%	0
Other	0%	0
Totals	100%	12



20. Type of housing needed to support Arlington's sports and entertainment area. (Multiple Choice)

	Responses	
	Percent	Count
Single Family	0%	0
Apartment	8.33%	1
Condos/Townhomes	25%	3
Mixed Use Developments	66.67%	8
Other	0%	0
Totals	100%	12



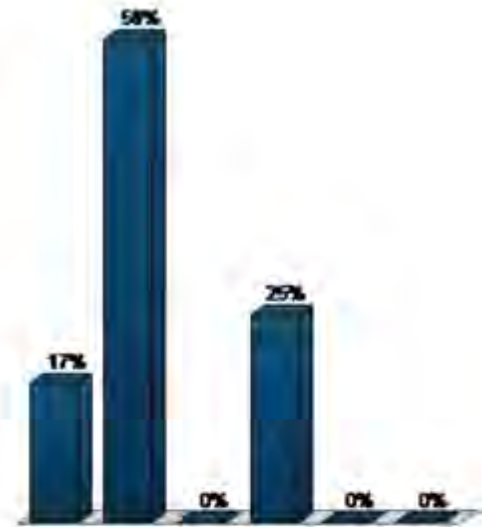
21. According to Arlington's Economic Development Department, Education, Automotive Assembly, and Medical Services are the largest industries. Which type of housing would MOST likely be needed to accommodate the growth of these industries? (Multiple Choice)

	Responses	
	Percent	Count
Single Family	0%	0
Apartment	0%	0
Condos/Townhomes	50%	6
Mixed Use Developments	0%	0
All of the above	50%	6
Other	0%	0
Totals	100%	12



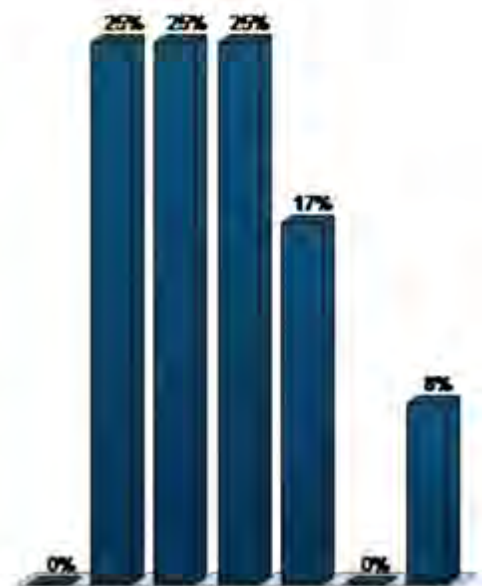
22. Where in Arlington should new housing be located? (Multiple Choice)

	Responses	
	Percent	Count
Downtown Arlington	16.67%	2
East Arlington	58.33%	7
North Arlington	0%	0
Southeast Arlington	25%	3
Southwest Arlington	0%	0
Other	0%	0
Totals	100%	12



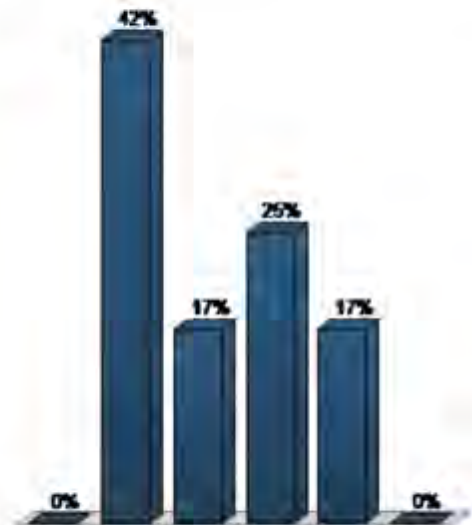
23. With anticipation of future job growth, what home sale prices range is expected to be in most demand over the next five years? (Multiple Choice)

	Responses	
	Percent	Count
\$125,000 - \$165,000	0%	0
\$165,001 - \$195,000	25%	3
\$195,001 - \$235,000	25%	3
\$235,001 - \$275,000	25%	3
\$275,001 - \$315,000	16.67%	2
\$315,001 - \$350,000	0%	0
Over \$350,001	8.33%	1
Totals	100%	12



24. With anticipation of future job growth, what range of rent is expected to be in most demand? (Multiple Choice)

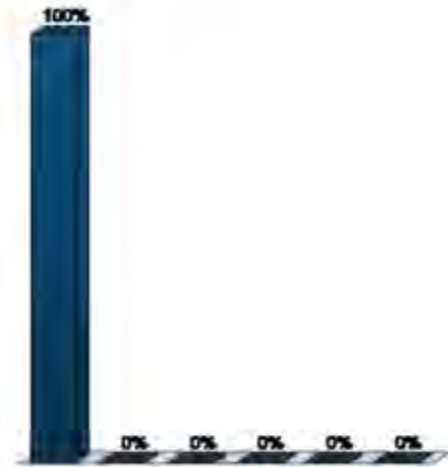
	Responses	
	Percent	Count
\$850 - \$950	0%	0
\$951 - \$1150	41.67%	5
\$1151-\$1350	16.67%	2
\$1351-\$1650	25%	3
\$1651 - \$1850	16.67%	2
Over \$1,851	0%	0
Totals	100%	12



Homeownership Fair Focus Group Survey

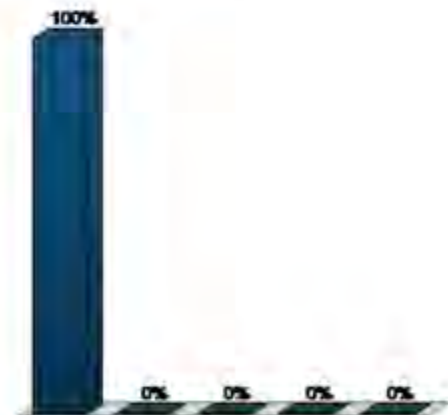
2. How long have you lived in your neighborhood? (Multiple Choice)

	Responses	
	Percent	Count
Less than 1 year	100%	1
1-5 years	0%	0
6-10 years	0%	0
11-20 years	0%	0
21-30 years	0%	0
More than 30 years	0%	0
Totals	100%	1



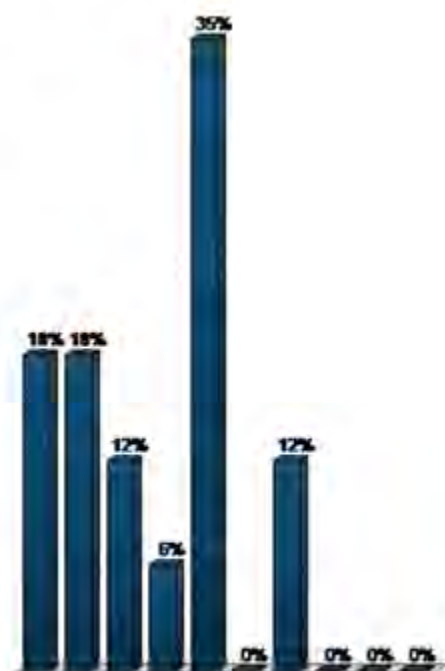
3. Which of the following best describes the type of housing you currently live in? (Multiple Choice)

	Responses	
	Percent	Count
Single-family home (detached)	100%	2
Duplex	0%	0
Condo/Townhouse	0%	0
Apartment building with 1-4 floors	0%	0
Apartment building with 5 or more floors	0%	0
Totals	100%	2



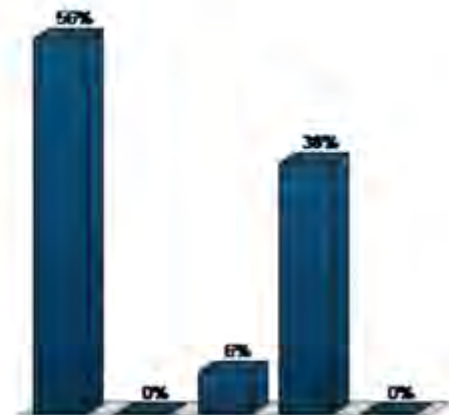
4. Sample Question: What is your favorite color? (Multiple Choice)

	Responses	
	Percent	Count
Red	17.65%	3
Yellow	17.65%	3
Green	11.76%	2
Orange	5.88%	1
Blue	35.29%	6
Turquoise	0%	0
Purple	11.76%	2
Neon Green	0%	0
Dark Red	0%	0
No Favorite Color	0%	0
Totals	100%	17



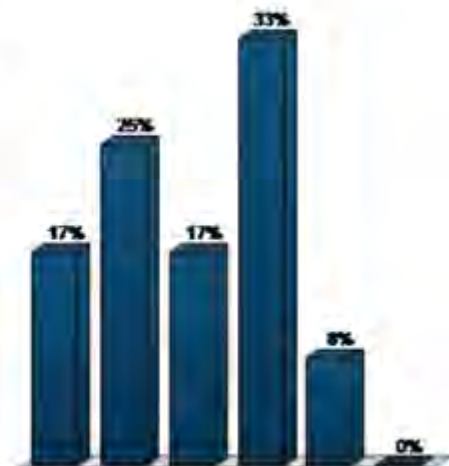
5. Which of the following best describes the type of housing you currently live in? (Multiple Choice)

	Responses	
	Percent	Count
Single-family home (detached)	56.25%	9
Duplex	0%	0
Condo/Townhouse	6.25%	1
Apartment building with 1-4 floors	37.5%	6
Apartment building with 5 or more floors	0%	0
Totals	100%	16



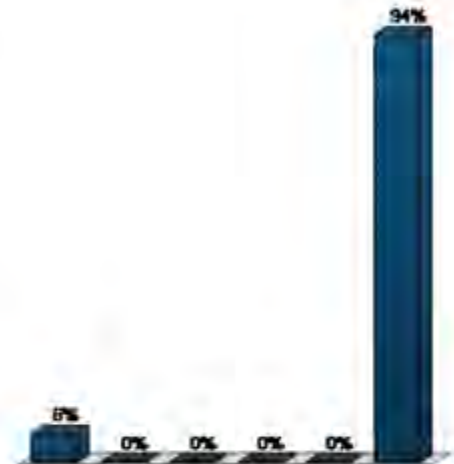
6. How long have you lived in your neighborhood? (Multiple Choice)

	Responses	
	Percent	Count
Less than 1 year	16.67%	2
1-5 years	25%	3
6-10 years	16.67%	2
11-20 years	33.33%	4
21-30 years	8.33%	1
More than 30 years	0%	0
Totals	100%	12



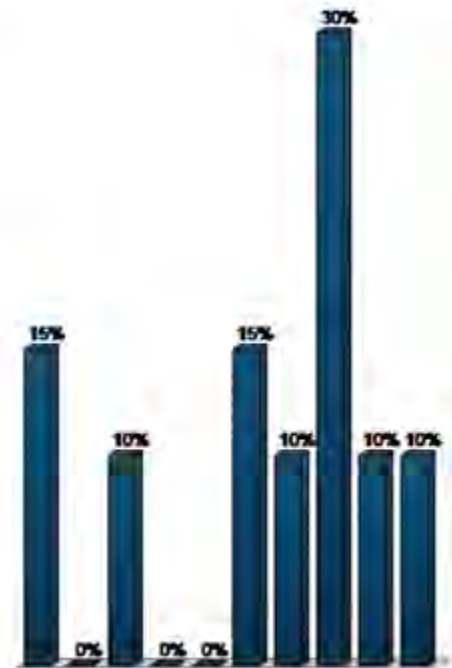
7. If you live in subsidized or assisted housing, please indicate what type? (Multiple Choice)

	Responses	
	Percent	Count
Public Housing Voucher	6.25%	1
Housing Choice Voucher Section 8	0%	0
Tenant/Project based Section 8	0%	0
Low Income Housing Tax Credit (LIHTC) or other Federal Assisted Housing	0%	0
Don't know	0%	0
Does Not Apply	93.75%	15
Totals	100%	16



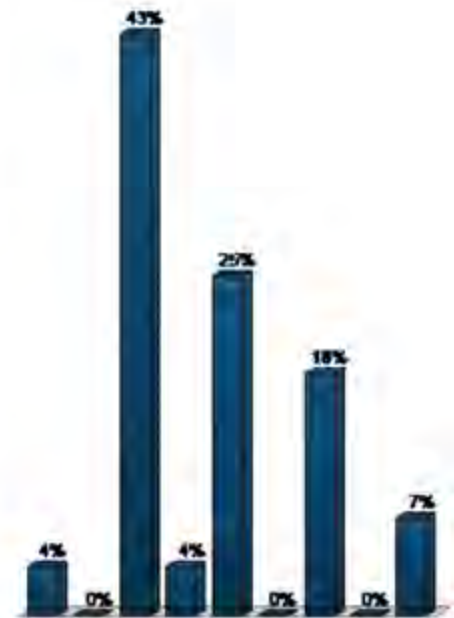
8. Which of the following were the most important reasons you decided to live in your neighborhood? (Choose all that apply) (Multiple Choice - Multiple Response)

	Responses	
	Percent	Count
To live near family and friends	15%	3
To be close to work/ Access to job opportunities	0%	0
Accessibility of goods and services	10%	2
To be near public transportation	0%	0
Physical accessibility of the building	0%	0
Nearby schools for my children/grandchildren	15%	3
Safety in the neighborhood	10%	2
Affordability of housing	30%	6
I grew up here	10%	2
No choice/ Nowhere else to go	10%	2
Totals	100%	20



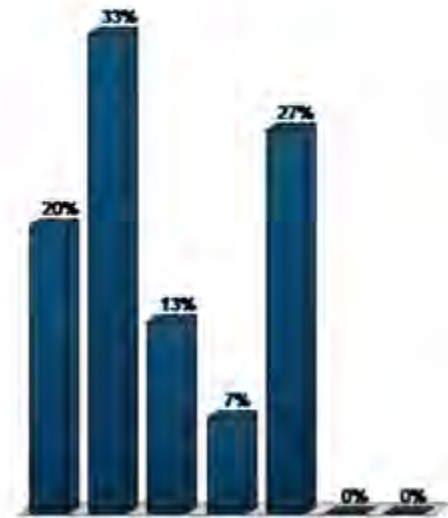
9. What does your community need most? (Multiple Choice - Multiple Response)

	Responses	
	Percent	Count
Better Jobs/More Jobs	3.57%	1
Better Medical Services	0%	0
Better Housing/Affordable Housing/Housing Rehab	42.86%	12
Better Educational Opportunities	3.57%	1
Better Roads/Sidewalks/Water and Sewer Improvements	25%	7
More Services	0%	0
All of the Above	17.86%	5
A, C, E, and F.	0%	0
None of the Above	7.14%	2
Totals	100%	28



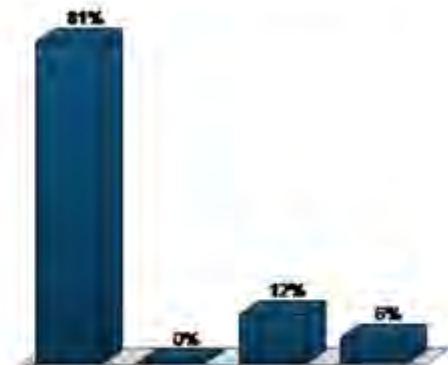
10. Do you currently rent your home, own your home, or something else? (Multiple Choice)

	Responses	
	Percent	Count
Rent from a Housing Authority	20%	3
Rent from a private landlord	33.33%	5
Rent/Share a Room	13.33%	2
Own	6.67%	1
Live with family or friends	26.67%	4
Shelters, Halfway House or Temporary Housing	0%	0
Special Needs or Senior Housing	0%	0
Totals	100%	15



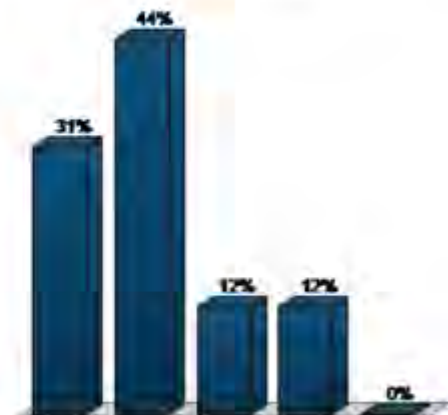
11. During the past three (3) years, how have the overall housing costs for your current home changed? (Multiple Choice)

	Responses	
	Percent	Count
Increased	81.25%	13
Decreased	0%	0
Stayed The Same	12.5%	2
Not Applicable	6.25%	1
Totals	100%	16



12. How satisfied would you say you are with the quality of the housing you currently live in? (Multiple Choice)

	Responses	
	Percent	Count
Satisfied	31.25%	5
Somewhat Satisfied	43.75%	7
Somewhat Dissatisfied	12.5%	2
Dissatisfied	12.5%	2
Don't know	0%	0
Totals	100%	16



13. Are you a Student? If so, which of the following best describes where you live? (Multiple Choice)

	Responses	
	Percent	Count
Dorm/On Campus Apartment	0%	0
Student Off Campus Apartment	0%	0
Other Apartment	6.25%	1
Townhouse/Condo or Duplex	0%	0
House	0%	0
With Family/Relatives or Friends	12.5%	2
Other	6.25%	1
Not a Student	75%	12
Totals	100%	16



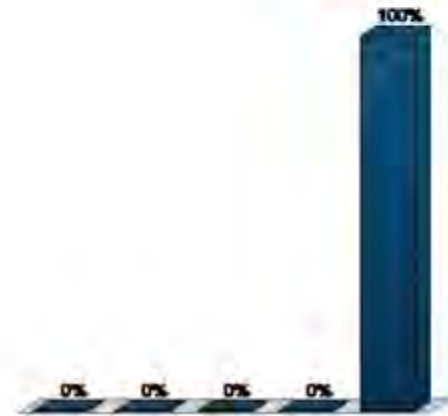
14. During the past five years, have you applied for a loan to purchase a home, to refinance your mortgage, or to take equity out of your home? (Multiple Choice)

	Responses	
	Percent	Count
Yes	12.5%	2
No	87.5%	14
Totals	100%	16



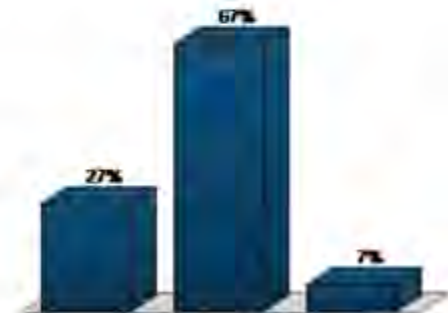
15. If you have ever applied for a home loan and your application was NOT approved, which of the following reasons were you given? (Multiple Choice)

	Responses	
	Percent	Count
My/Our income level was too low	0%	0
The amount I/We had for a down payment was too low	0%	0
How much savings I/we had was too little	0%	0
The value of my property was too low	0%	0
My/Our credit history or credit score(s) was too low	100%	4
Totals	100%	4



16. During the past five years, have you looked for a new place to live? (Multiple Choice)

	Responses	
	Percent	Count
Yes, looked for a home/place to Rent	26.67%	4
Yes, looked for home/place to Buy	66.67%	10
No	6.67%	1
Totals	100%	15



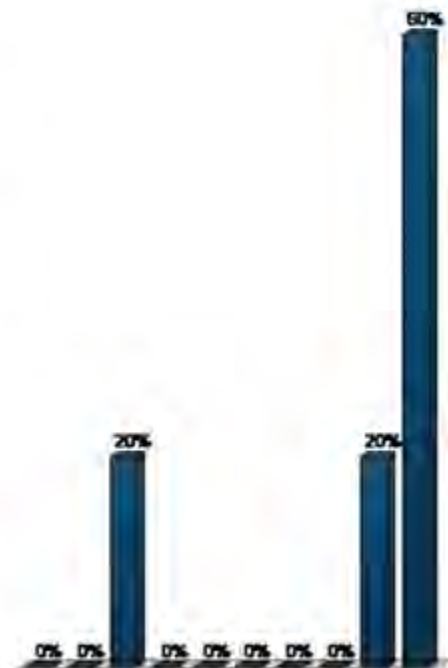
17. If you answered Yes to the previous question, did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in? (Multiple Choice)

	Responses	
	Percent	Count
Yes	60%	9
No	33.33%	5
Does Not Apply	6.67%	1
Totals	100%	15



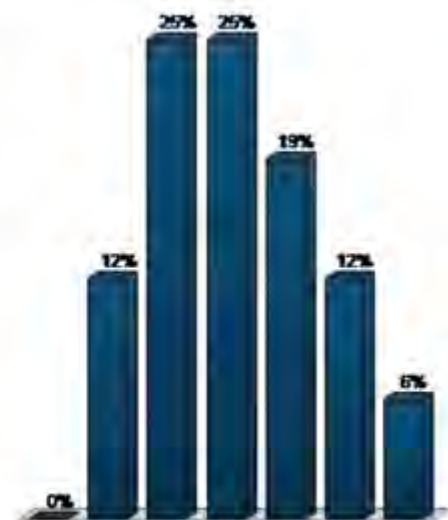
18. If you previously applied for housing and were denied, do you think it was because of any of the following: (Multiple Choice)

	Responses	
	Percent	Count
Race/Ethnicity	0%	0
Religion	0%	0
Disability	20%	1
Sexual Orientation	0%	0
Pregnant or having children	0%	0
Sex/Gender	0%	0
Age	0%	0
Marital status	0%	0
Criminal History/Record	20%	1
Source of income	60%	3
Totals	100%	5



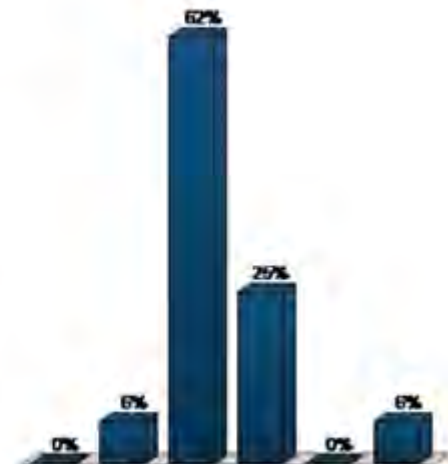
19. What is your age? (Multiple Choice)

	Responses	
	Percent	Count
Under 18	0%	0
18-24	12.5%	2
25-34	25%	4
35-45	25%	4
46-54	18.75%	3
55-61	12.5%	2
62 and older	6.25%	1
Totals	100%	16



20. What is your income range? (Multiple Choice)

	Responses	
	Percent	Count
Less Than \$10,000	0%	0
\$10,000 - \$25,000	6.25%	1
\$25,000 - \$50,000	62.5%	10
\$50,000 - \$75,000	25%	4
\$75,000 - \$90,000	0%	0
More Than \$100,000	6.25%	1
Totals	100%	16



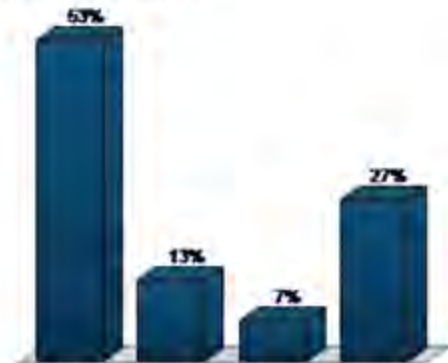
21. Which of the following describes your current status? (Multiple Choice)

	Responses	
	Percent	Count
Employed full-time	68.75%	11
Employed part-time	12.5%	2
Unemployed and looking for work	6.25%	1
Unemployed and not looking for work	6.25%	1
Unable to work due to a disability	6.25%	1
Stay-at-home caregiver or parent	0%	0
Retired	0%	0
Student	0%	0
Other	0%	0
Totals	100%	16



22. Do you believe housing discrimination occurs in your local area? (Multiple Choice)

	Responses	
	Percent	Count
Yes	53.33%	8
Likely	13.33%	2
Unlikely	6.67%	1
No	26.67%	4
Totals	100%	15



APPENDIX C: APPLICATION OF HOUSING NEEDS ASSESSMENT METHODOLOGY

The Housing Needs Assessment identifies future housing needs based on population, economic, housing, and other trends that predict growth patterns over time. Each jurisdiction is expected to evaluate the report to determine how and if the Projections, Trends, Strategies and Solutions are then applied to specific geographies or areas within the planning area. Determination of where and how those predictions will most likely occur or should be encouraged to occur will be based on current and future conditions in individual Jurisdictions. To help guide the implementation, JQUAD's recommendation for implementation includes the application of a classification scheme that examines specific geographies in relationship to projections and trends, and current conditions of existing housing, commercial corridor, downtowns, neighborhoods, and housing market.

Perceived direction of current change in an area is based socio-economic composition of census data, market conditions, housing, neighborhood and commercial corridor conditions, and other factors that create stress on planning area's stability and can contribute to decline. Within this matrix, each jurisdiction or sub-district planning area will be placed in one of the 12 cells based on these two factors. Some area currently has major deterioration but undergoing some recent improvements in the form of renovation or redevelopment activities. Similarly, some areas are in good to fair condition but experiencing stress from aging infrastructure, current residents, and businesses, institutional and other investors unable to maintain their properties. By understanding where the planning area conditions are currently and where they are likely heading, a fundamental policy direction can be set to facilitate reinvestment and revitalization and implementation of the Needs Assessment projections and recommendations. Based on the twelve cells in the classification model, five area classifications are included in the system. One or more of the five approaches or classifications can be applied to the planning areas and used to guide implementation of the Needs Assessment within specific planning area boundaries, or jurisdictions.

Basis for Application of Planning Area Projections and Recommendations -
Understanding where sub-districts planning area in Arlington ranks on the sustainability

spectrum, will determine the policy orientation as to which, how and to what extent strategies and policies should be applied to the sub-geography of the area to meet future housing needs, and to maintain stability or reverse decline in existing areas. Once a fundamental policy direction and specific sustainability scheme was determined, the classification system is applied considering current conditions in the area and the direction of change perceived to be occurring.

Direction of Change Current Conditions	Improving ++	Beginning Improvement +	Beginning Decline -	Declining --
Good - Fair • Steady Maintenance • Reinvestment	• Stabilization	• Stabilization	• Stabilization + • Enhancement	• Stabilization + • Enhancement + • Selective Renovation and Reinvestment
Minor Deterioration • Minor repairs • Delayed maintenance • Scattered major repairs	• Enhancement	• Enhancement	• Selective Renovation and Reinvestment	• Selective Renovation and Reinvestment + • Selective Redevelopment
Major Deterioration • Major repairs needed • Little or no maintenance • Disinvestment	• Selective Renovation and Reinvestment	• Selective Renovation and Reinvestment + • Selective Redevelopment	• Redevelopment + • Selective Renovation and Reinvestment	• Redevelopment

Four Orientations:

Stable Planning Areas - The Stable or Stabilization strategy is used in those areas that are in good to fair condition and that show some evidence of, at least sustaining or beginning improvement. It is also used in conjunction with enhancement and other strategies when neighborhoods are showing some beginning decline.

Transition Planning Areas - The Transition or Enhancement strategy is the next step up, in terms of intervention or participation in the commercial corridor or neighborhood reinvestment process. It is used in conjunction with stabilization strategies in areas currently in good to fair condition and represents the primary strategy for those areas with minor deterioration, but which are already showing signs of improvement. These are generally area where private economic and public intervention are already at work and it is evident

that market forces are still at work. Public intervention or participation is used to facilitate, compliment, and assist the revitalization process already underway.

Declining Planning Areas - The Declining or Renovation - Reinvestment strategy is used in those planning areas where minor deterioration is prevalent and where decline is underway; and in those areas where there is major deterioration and where improvement has already started. The rationale for this strategy is that there needs to be a more active level of intervention or participation in these neighborhoods to either turn them around, or in those cases where there is sever deterioration, but some improvements, keep the process going. In some cases, this strategy is combined with selective redevelopment where existing conditions are such that renovation is too costly or where external pressures to change land use patterns are too great.

Deterioration Planning Areas - The Deterioration or Renovation - Reinvestment strategy is used where pockets of severe problems exist that are too expensive to renovate. Where edges of target area are under pressure for land use changes that can threaten the stability of the entire area, selective redevelopment can be used to accommodate the land use change desired and to establish a more defined neighborhood boundary that can withstand further pressure for de stabilizing changes. This planning model is then applied to the study area geography to determine the key issues and opportunities and strategies and recommendations to address these findings.

Vision - The Housing Needs Assessment and resulting housing need projections creates a unique perspective of how and what housing solutions best serve as opportunities for residents, institutions, merchants, and other stakeholders to work together with City Governments. Arlington's vision is to successfully address future housing needs and create sustained reinvestment. Implementation envisions all stakeholders working together across individual interest to build consensus on how to address housing needs throughout Arlington.

The planning area consists of both residential areas and commercial corridors in Arlington. The vision embraces seven basic principles that guided the planning process and the development of recommendations and strategies that evolved. The vision is to offer a range of housing choices that appeal to all demographics, income levels and stages of life.

The Arlington area offers a unique opportunity and attraction for persons seeking quality housing, walkability, and live-work-play environments. In addition, the vision and needs assessment supports revitalization and preservation of the existing housing, neighborhoods, downtowns, and retail and commercial areas in four critical ways. First, increased residential densities can help to create critical mass in development to support local non-residential uses. Second, residential units in a downtown setting and in mixed use developments help to create street level activity and visual characteristics expected in mixed use cores. Third, existing blight will be replaced with new housing development and a renewed sense of community and neighborhood. Fourth, housing will be affordable to a wide range of incomes helping to form a community that does not ignore the need to ensure that current area residents and new residents seeking housing can find housing of their choice. The vision and needs assessment recognize that the Arlington Area is home to a population with diverse incomes. Housing alternatives and products must provide alternatives for persons of all incomes.

Goals and Objectives

1. To maintain neighborhood and commercial corridor stability and reverse trends toward neighborhood decline with a focus on sustainability;
2. To encourage diversity of housing types and retail and commercial uses, priced to meet the diverse needs of the community;
3. To encourage the sustained involvement of diverse interest and stakeholders in the future development of community and neighborhoods;
4. To improve the living conditions of lower income and elderly residents;
5. To support job creation through economic development and businesses;
6. To create new housing that meets the diverse needs of the area demographics, by responding with a mix of housing that reflects the way people live today;
7. To replace images of unsafe and obsolete area to a destination community;
8. Encourages creation of new housing development that meets needs identified.

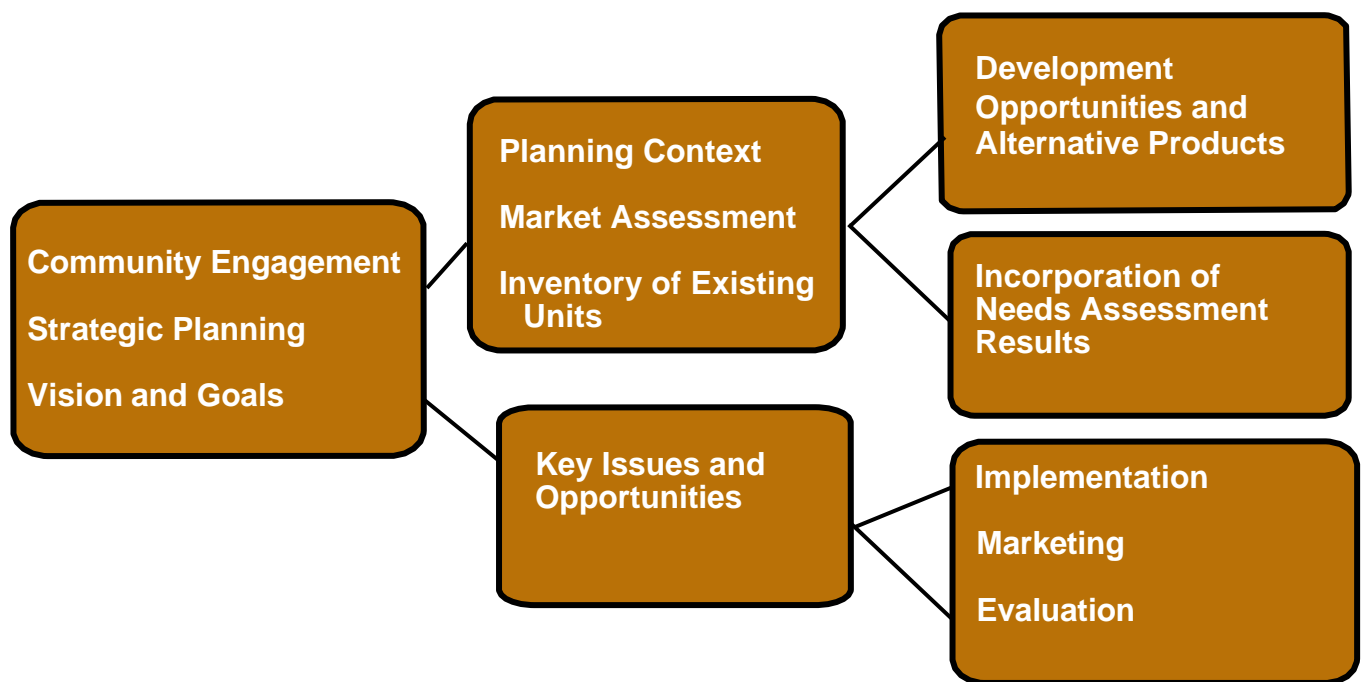
Needs Assessment Approach



Approach and Methodology

Our approach is effective as a planning and development tool with deliverables including projection of housing needs, development opportunities and alternative housing products, financing alternatives and resources, and policy and regulatory options that encourage future housing development and help maintain neighborhood stability for current and future residents and businesses. The approach includes three critical steps:

Our technical analysis utilized to assess the housing needs for the Arlington area provides guidance in projecting the number and types of units needed; price points and affordability based on market conditions and economic projections. Identifies opportunities, locations, and best practices for achieving the goals and implementation.



Community Engagement – During this phase, we gather input on the purpose, approach, methodology and scope of the planning process, and sought broad community support in establishing the vision and desired products and outcomes for the planning and needs assessment. Strategic planning sessions were held to help identify issues, priority needs and gather an understanding of the existing conditions.

Tools and Data Sources – Project Initiation, Work Plan Refinement, and Initial Data Collection initiated the project and establish the factual basis within the planning area and identify critical issues based on these facts. The team evaluated existing conditions in Arlington and identified preliminary opportunities and options for addressing key issues, shared vision and in response to the needs identified in stake holder forums and surveys. Existing data and planning documents were utilized, supplemented with data collected by the planning consultant.

Task - The assessment of local housing markets and needs and preferences of potential homebuyers and renters included city market conditions and preferences and housing needs and opportunities in anchor assets, downtowns, college campus housing, undeveloped land, mixed use and upscale developments, and in support of industry and economic development initiatives. This included an analysis of the housing market supply and demand; housing and neighborhood conditions including age, location, pricing, and absorption for new and existing housing units, land uses, public infrastructure, transportation needs, and developable lots

Other factors considered included potentially available land for development, and opportunities to support acquisition land strategy; demographic on housing, income, employment, infrastructure, economic and workforce characteristics, property conditions, development trends, public policy, and housing and financing products/programs available to help meet residents' existing and future needs. Results can be utilized in formulating future development decisions and serve as a basis for creating housing policies, recommendations for revitalization of existing neighborhoods.

Key Issues and Opportunities – The Key Issues and Opportunities include alternative approaches for solving problems and capitalizing on opportunities identified. Strategies identified for achieving the housing needs and goals are primarily based on market conditions, regulatory changes, reinvestment in infrastructure, and housing finance strategies that achieve the price point and affordability goals established for the Arlington Area. Housing policies, regulatory changes, and private public partnerships are recommended for implementation with prototypical projects scenarios.

APPENDIX D: SECONDARY MARKET CITY COMPARISON TABLES

Demographics

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
SEX AND AGE														
Total population	2,019,977	2,019,977	392,462	392,462	49,306	49,306	55,047	55,047	191,104	191,104	38,986	38,986	67,492	67,492
Male	988,765	48.90%	193,058	49.20%	22,830	46.30%	26,881	48.80%	93,913	49.10%	19,161	49.10%	32,419	48.00%
Female	1,031,212	51.10%	199,404	50.80%	26,476	53.70%	28,166	51.20%	97,191	50.90%	19,825	50.90%	35,073	52.00%
Under 5 years	144,494	7.20%	26,311	6.70%	2,737	5.60%	3,734	6.80%	13,469	7.00%	3,057	7.80%	4,178	6.20%
5 to 9 years	151,834	7.50%	29,051	7.40%	2,657	5.40%	3,773	6.90%	14,939	7.80%	2,990	7.70%	4,946	7.30%
10 to 14 years	154,147	7.60%	29,559	7.50%	2,917	5.90%	3,573	6.50%	15,363	8.00%	2,414	6.20%	6,536	9.70%
15 to 19 years	143,146	7.10%	29,019	7.40%	2,525	5.10%	2,499	4.50%	15,172	7.90%	2,021	5.20%	6,122	9.10%
20 to 24 years	135,990	6.70%	31,204	8.00%	2,579	5.20%	2,835	5.20%	14,092	7.40%	2,282	5.90%	3,369	5.00%
25 to 34 years	300,991	14.90%	60,589	15.40%	7,588	15.40%	10,240	18.60%	27,381	14.30%	5,353	13.70%	7,301	10.80%
35 to 44 years	277,505	13.70%	52,877	13.50%	6,358	12.90%	8,127	14.80%	28,156	14.70%	5,471	14.00%	11,776	17.40%
45 to 54 years	269,412	13.30%	51,020	13.00%	6,685	13.60%	8,323	15.10%	26,244	13.70%	4,899	12.60%	9,606	14.20%
55 to 59 years	121,880	6.00%	23,244	5.90%	3,421	6.90%	3,591	6.50%	10,620	5.60%	2,200	5.60%	4,393	6.50%
60 to 64 years	103,987	5.10%	19,487	5.00%	3,532	7.20%	2,967	5.40%	9,001	4.70%	2,366	6.10%	2,971	4.40%
65 to 74 years	132,708	6.60%	25,708	6.60%	4,699	9.50%	3,392	6.20%	11,108	5.80%	3,427	8.80%	3,856	5.70%
75 to 84 years	60,433	3.00%	10,674	2.70%	2,510	5.10%	1,645	3.00%	3,983	2.10%	1,853	4.80%	1,854	2.70%
85 years and over	23,450	1.20%	3,719	0.90%	1,098	2.20%	348	0.60%	1,576	0.80%	653	1.70%	584	0.90%
Median age (years)	34.3		33.3		40.6		36.2		33		37.2		36.3	

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 18 years	540,281	26.70%	101,887	26.00%	9,955	20.20%	12,615	22.90%	53,430	28.00%	9,793	25.10%	19,686	29.20%
16 years and over	1,541,466	76.30%	302,961	77.20%	40,524	82.20%	43,477	79.00%	144,169	75.40%	30,132	77.30%	50,393	74.70%
18 years and over	1,479,696	73.30%	290,575	74.00%	39,351	79.80%	42,432	77.10%	137,674	72.00%	29,193	74.90%	47,806	70.80%
21 years and over	1,398,954	69.30%	272,494	69.40%	38,061	77.20%	41,072	74.60%	128,954	67.50%	28,051	72.00%	44,786	66.40%
62 years and over	275,361	13.60%	51,403	13.10%	10,188	20.70%	6,983	12.70%	22,110	11.60%	7,327	18.80%	7,969	11.80%
65 years and over	216,591	10.70%	40,101	10.20%	8,307	16.80%	5,385	9.80%	16,667	8.70%	5,933	15.20%	6,294	9.30%
18 years and over	1,479,696	1,479,696	290,575	290,575	39,351	39,351	42,432	42,432	137,674	137,674	29,193	29,193	47,806	47,806

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total population	2,019,977	2,019,977	392,462	392,462	49,306	49,306	55,047	55,047	191,104	191,104	38,986	38,986	67,492	67,492
White alone	958,302	47.40%	153,476	39.10%	32,234	65.40%	27,248	49.50%	42,133	22.00%	24,373	62.50%	38,495	57.00%
Black or African American alone	319,829	15.80%	86,186	22.00%	5,376	10.90%	6,421	11.70%	43,443	22.70%	2,971	7.60%	11,873	17.60%
American Indian and Alaska Native alone	5,797	0.30%	1,029	0.30%	204	0.40%	128	0.20%	437	0.20%	318	0.80%	170	0.30%
Asian alone	106,427	5.30%	26,720	6.80%	2,688	5.50%	6,393	11.60%	13,933	7.30%	704	1.80%	2,920	4.30%
Native Hawaiian and Other Pacific Islander alone	3,474	0.20%	488	0.10%	359	0.70%	1,066	1.90%	93	0.00%	0	0.00%	45	0.10%
Some other race alone	3,976	0.20%	1,067	0.30%	100	0.20%	248	0.50%	238	0.10%	241	0.60%	199	0.30%
Two or more races	45,930	2.30%	8,901	2.30%	1,433	2.90%	1,251	2.30%	4,044	2.10%	744	1.90%	1,788	2.60%
Hispanic or Latino (of any race)	576,242	28.50%	114,595	29.20%	6,912	14.00%	12,292	22.30%	86,783	45.40%	9,635	24.70%	12,002	17.80%

Housing

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
HOUSING OCCUPANCY														
Total housing units	757,580	757,580	146,962	146,962	22,250	22,250	23,710	23,710	64,803	64,803	14,994	14,994	22,752	22,752
Occupied housing units	698,995	92.30%	134,984	91.80%	21,120	94.90%	21,707	91.60%	60,503	93.40%	13,851	92.40%	21,856	96.10%
Vacant housing units	58,585	7.70%	11,978	8.20%	1,130	5.10%	2,003	8.40%	4,300	6.60%	1,143	7.60%	896	3.90%
Homeowner vacancy rate	1.2		1.4		1.8		0.7		0.7		0.4		0.9	
Rental vacancy rate	8.4		9.3		5.6		7.4		5.1		9.5		4.8	

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
UNITS IN STRUCTURE														
Total housing units	757,580	757,580	146,962	146,962	22,250	22,250	23,710	23,710	64,803	64,803	14,994	14,994	22,752	22,752
Single Family	534,643	70.57%	93,899	63.89%	13,381	60.14%	11,434	48.22%	45,570	70.32%	10,637	70.94%	18,920	83.16%
Multi-Family	208,223	27.49%	50,850	34.60%	8,855	39.80%	12,131	51.16%	17,536	27.06%	4,221	28.15%	3,296	14.49%
Mobile home	14,177	1.90%	2,061	1.40%	0	0.00%	145	0.60%	1,635	2.50%	136	0.90%	536	2.40%
Boat, RV, van, etc.	537	0.10%	152	0.10%	14	0.10%	0	0.00%	62	0.10%	0	0.00%	0	0.00%

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
YEAR STRUCTURE BUILT														
Total housing units	757,580	757,580	146,962	146,962	22,250	22,250	23,710	23,710	64,803	64,803	14,994	14,994	22,752	22,752
Built 2014 or later	17,135	2.30%	864	0.60%	112	0.50%	338	1.40%	1,311	2.00%	42	0.30%	1,007	4.40%
Built 2010 to 2013	29,417	3.90%	1,933	1.30%	39	0.20%	505	2.10%	2,196	3.40%	273	1.80%	1,895	8.30%
Built 2000 to 2009	161,130	21.30%	20,315	13.80%	1,597	7.20%	3,107	13.10%	16,261	25.10%	1,215	8.10%	10,287	45.20%
Built 1990 to 1999	114,211	15.10%	24,897	16.90%	2,863	12.90%	4,008	16.90%	10,340	16.00%	1,663	11.10%	4,202	18.50%
Built 1980 to 1989	146,281	19.30%	43,432	29.60%	9,551	42.90%	6,623	27.90%	11,392	17.60%	2,237	14.90%	2,794	12.30%
Built 1970 to 1979	107,341	14.20%	31,828	21.70%	5,005	22.50%	3,478	14.70%	10,444	16.10%	3,383	22.60%	1,375	6.00%
Built 1960 to 1969	67,528	8.90%	12,227	8.30%	2,028	9.10%	4,139	17.50%	4,734	7.30%	3,409	22.70%	383	1.70%
Built 1950 to 1959	67,003	8.80%	8,985	6.10%	940	4.20%	1,324	5.60%	4,867	7.50%	2,464	16.40%	414	1.80%
Built 1940 to 1949	23,745	3.10%	1,534	1.00%	34	0.20%	90	0.40%	2,825	4.40%	113	0.80%	168	0.70%
Built 1939 or earlier	23,789	3.10%	947	0.60%	81	0.40%	98	0.40%	433	0.70%	195	1.30%	227	1.00%

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
HOUSING TENURE														
Occupied housing units	698,995	698,995	134,984	134,984	21,120	21,120	21,707	21,707	60,503	60,503	13,851	13,851	21,856	21,856
Owner-occupied	422,710	60.50%	74,577	55.20%	11,545	54.70%	9,424	43.40%	37,571	62.10%	8,711	62.90%	16,600	76.00%
Renter-occupied	276,285	39.50%	60,407	44.80%	9,575	45.30%	12,283	56.60%	22,932	37.90%	5,140	37.10%	5,256	24.00%
Average household size of owner-occupied unit	3.01	(X)	3.05	(X)	2.49	(X)	2.81	(X)	3.33	(X)	2.6	(X)	3.24	(X)
Average household size of renter-occupied unit	2.62	(X)	2.67	(X)	2.11	(X)	2.31	(X)	2.85	(X)	3.12	(X)	2.55	(X)

Economic Characteristics

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
EMPLOYMENT STATUS														
Population 16 years and over	1,541,466	1,541,466	302,961	302,961	40,524	40,524	43,477	43,477	144,169	144,169	30,132	30,132	50,393	50,393
In labor force	1,052,013	68.20%	209,188	69.00%	28,316	69.90%	32,877	75.60%	102,213	70.90%	20,485	68.00%	36,129	71.70%
Civilian labor force	1,050,005	68.10%	208,946	69.00%	28,307	69.90%	32,865	75.60%	102,123	70.80%	20,485	68.00%	36,071	71.60%
Employed	997,459	64.70%	198,646	65.60%	27,125	66.90%	31,542	72.50%	96,816	67.20%	19,473	64.60%	34,790	69.00%
Unemployed	52,546	3.40%	10,300	3.40%	1,182	2.90%	1,323	3.00%	5,307	3.70%	1,012	3.40%	1,281	2.50%
Armed Forces	2,008	0.10%	242	0.10%	9	0.00%	12	0.00%	90	0.10%	0	0.00%	58	0.10%
Not in labor force	489,453	31.80%	93,773	31.00%	12,208	30.10%	10,600	24.40%	41,956	29.10%	9,647	32.00%	14,264	28.30%
Civilian labor force	1,050,005	1,050,005	208,946	208,946	28,307	28,307	32,865	32,865	102,123	102,123	20,485	20,485	36,071	36,071
Unemployment Rate	(X)	5.00%	(X)	4.90%	(X)	4.20%	(X)	4.00%	(X)	5.20%	(X)	4.90%	(X)	3.60%

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
COMMUTING TO WORK														
Workers 16 years and over	981,321	981,321	195,169	195,169	26,722	26,722	31,033	31,033	95,722	95,722	19,187	19,187	34,211	34,211
Car, truck, or van -- drove alone	808,128	82.40%	160,115	82.00%	22,153	82.90%	25,718	82.90%	78,474	82.00%	15,358	80.00%	29,260	85.50%
Car, truck, or van -- carpooled	100,919	10.30%	20,871	10.70%	2,046	7.70%	3,043	9.80%	10,522	11.00%	1,973	10.30%	2,791	8.20%
Public transportation (excluding taxicab)	5,700	0.60%	558	0.30%	131	0.50%	380	1.20%	527	0.60%	262	1.40%	39	0.10%
Walked	11,896	1.20%	3,176	1.60%	567	2.10%	151	0.50%	619	0.60%	409	2.10%	150	0.40%
Other means	10,880	1.10%	1,941	1.00%	385	1.40%	337	1.10%	2,826	3.00%	232	1.20%	280	0.80%
Worked at home	43,798	4.50%	8,508	4.40%	1,440	5.40%	1,404	4.50%	2,754	2.90%	953	5.00%	1,691	4.90%
Mean travel time to work (minutes)	27.2	(X)	27.2	(X)	25.7	(X)	24.1	(X)	28.7	(X)	25.2	(X)	30	(X)

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
OCCUPATION														
Civilian employed population 16 years and over	997,459	997,459	198,646	198,646	27,125	27,125	31,542	31,542	96,816	96,816	19,473	19,473	34,790	34,790
Management, business, science, and arts occupations	364,845	36.60%	67,080	33.80%	12,219	45.00%	12,098	38.40%	29,646	30.60%	6,517	33.50%	16,575	47.60%
Service occupations	158,830	15.90%	35,341	17.80%	3,296	12.20%	4,252	13.50%	15,192	15.70%	3,514	18.00%	4,215	12.10%
Sales and office occupations	237,398	23.80%	48,835	24.60%	7,719	28.50%	8,220	26.10%	23,121	23.90%	5,088	26.10%	8,411	24.20%
Natural resources, construction, and maintenance occupations	90,960	9.10%	17,448	8.80%	1,312	4.80%	2,002	6.30%	10,392	10.70%	1,975	10.10%	1,710	4.90%
Production, transportation, and material moving occupations	145,426	14.60%	29,942	15.10%	2,579	9.50%	4,970	15.80%	18,465	19.10%	2,379	12.20%	3,879	11.10%

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)														
Total households	698,995	698,995	134,984	134,984	21,120	21,120	21,707	21,707	60,503	60,503	13,851	13,851	21,856	21,856
Less than \$10,000	34,453	4.90%	7,091	5.30%	474	2.20%	542	2.50%	2,517	4.20%	345	2.50%	460	2.10%
\$10,000 to \$14,999	25,193	3.60%	5,509	4.10%	494	2.30%	563	2.60%	2,091	3.50%	437	3.20%	277	1.30%
\$15,000 to \$24,999	54,383	7.80%	12,315	9.10%	1,667	7.90%	1,493	6.90%	4,199	6.90%	1,332	9.60%	727	3.30%
\$25,000 to \$34,999	63,335	9.10%	13,448	10.00%	2,020	9.60%	2,164	10.00%	6,196	10.20%	1,131	8.20%	1,278	5.80%
\$35,000 to \$49,999	86,518	12.40%	18,408	13.60%	2,670	12.60%	3,222	14.80%	7,675	12.70%	2,318	16.70%	1,682	7.70%
\$50,000 to \$74,999	131,906	18.90%	27,365	20.30%	4,567	21.60%	4,835	22.30%	12,186	20.10%	2,695	19.50%	3,395	15.50%
\$75,000 to \$99,999	93,354	13.40%	17,232	12.80%	2,834	13.40%	2,963	13.60%	9,165	15.10%	1,756	12.70%	3,622	16.60%
\$100,000 to \$149,999	110,961	15.90%	19,780	14.70%	3,970	18.80%	3,639	16.80%	10,197	16.90%	2,193	15.80%	5,302	24.30%
\$150,000 to \$199,999	47,914	6.90%	7,831	5.80%	1,362	6.40%	1,372	6.30%	4,082	6.70%	939	6.80%	2,523	11.50%
\$200,000 or more	50,978	7.30%	6,005	4.40%	1,062	5.00%	914	4.20%	2,195	3.60%	705	5.10%	2,590	11.90%
Median household income (dollars)	64,874	(X)	58,502	(X)	66,636	(X)	63,327	(X)	65,249	(X)	61,509	(X)	96,253	(X)

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
% OF PEOPLE BELOW THE POVERTY LEVEL														
All people		12.90%		15.70%		5.90%		10.00%		12.10%		12.80%		4.10%
18 to 64 years		11.30%		13.60%		5.50%		9.80%		10.10%		11.10%		4.00%
65 years and over		8.30%		8.60%		5.10%		4.30%		8.40%		4.00%		4.40%

Social Characteristics

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
HOUSEHOLDS BY TYPE														
Total households	698,995	698,995	134,984	134,984	21,120	21,120	21,707	21,707	60,503	60,503	13,851	13,851	21,856	21,856
Family households (families)	488,262	69.9%	92,819	68.8%	12,611	59.7%	13,372	61.6%	46,194	76.3%	9,943	71.8%	17,716	81.1%
With own children of the householder under 18 years	241,532	34.6%	45,275	33.5%	5,216	24.7%	6,212	28.6%	21,922	36.2%	4,338	31.3%	9,579	43.8%
Married-couple family	350,111	50.1%	63,323	46.9%	9,002	42.6%	9,245	42.6%	32,311	53.4%	7,463	53.9%	14,484	66.3%
With own children of the householder under 18 years	163,442	23.4%	28,727	21.3%	3,180	15.1%	3,800	17.5%	15,166	25.1%	3,054	22.0%	7,466	34.2%
Male householder, no wife present, family	38,588	5.5%	8,625	6.4%	830	3.9%	1,202	5.5%	3,913	6.5%	602	4.3%	819	3.7%
With own children of the householder under 18 years	18,969	2.7%	3,779	2.8%	313	1.5%	550	2.5%	1,642	2.7%	297	2.1%	482	2.2%
Female householder, no husband present, family	99,563	14.2%	20,871	15.5%	2,779	13.2%	2,925	13.5%	9,970	16.5%	1,878	13.6%	2,413	11.0%
With own children of the householder under 18 years	59,121	8.5%	12,769	9.5%	1,723	8.2%	1,862	8.6%	5,114	8.5%	987	7.1%	1,631	7.5%
Nonfamily households	210,733	30.1%	42,165	31.2%	8,509	40.3%	8,335	38.4%	14,309	23.7%	3,908	28.2%	4,140	18.9%
Householder living alone	172,090	24.6%	34,084	25.3%	7,297	34.6%	6,493	29.9%	11,721	19.4%	3,238	23.4%	3,560	16.3%
65 years and over	51,214	7.3%	8,887	6.6%	2,496	11.8%	1,178	5.4%	3,161	5.2%	1,227	8.9%	1,177	5.4%
Households with one or more people under 18 years	269,193	38.5%	51,408	38.1%	5,809	27.5%	6,702	30.9%	26,203	43.3%	4,811	34.7%	10,275	47.0%
Households with one or more people 65 years and over	151,403	21.7%	27,837	20.6%	5,914	28.0%	3,888	17.9%	11,851	19.6%	4,026	29.1%	4,137	18.9%

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
RELATIONSHIP														
Population in households	1,996,101	1,996,101	388,292	388,292	48,941	48,941	54,910	54,910	190,660	190,660	38,703	38,703	67,130	67,130
Householder	698,995	35.0%	134,984	34.8%	21,120	43.2%	21,707	39.5%	60,503	31.7%	13,851	35.8%	21,856	32.6%
Spouse	350,090	17.5%	63,183	16.3%	9,011	18.4%	9,293	16.9%	32,252	16.9%	7,503	19.4%	14,549	21.7%
Child	676,836	33.9%	130,927	33.7%	12,762	26.1%	16,008	29.2%	68,846	36.1%	11,998	31.0%	24,943	37.2%
Other relatives	164,340	8.2%	35,793	9.2%	3,476	7.1%	4,358	7.9%	20,876	10.9%	2,975	7.7%	3,414	5.1%
Nonrelatives	105,840	5.3%	23,405	6.0%	2,572	5.3%	3,544	6.5%	8,183	4.3%	2,376	6.1%	2,368	3.5%
Unmarried partner	40,810	2.0%	7,167	1.8%	1,097	2.2%	1,566	2.9%	3,040	1.6%	783	2.0%	805	1.2%

	Tarrant County		Arlington		Bedford		Euless		Grand Prairie		Hurst		Mansfield	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
MARITAL STATUS														
Males 15 years and over	759,154	759,154	149,061	149,061	18,654	18,654	21,320	21,320	71,676	71,676	14,884	14,884	24,896	24,896
Never married	270,095	35.6%	59,384	39.8%	6,258	33.5%	7,157	33.6%	26,377	36.8%	4,698	31.6%	7,113	28.6%
Now married, except separated	386,732	50.9%	70,607	47.4%	9,729	52.2%	10,718	50.3%	36,900	51.5%	7,960	53.5%	15,630	62.8%
Separated	13,580	1.8%	2,957	2.0%	335	1.8%	283	1.3%	1,532	2.1%	90	0.6%	318	1.3%
Widowed	16,481	2.2%	2,656	1.8%	477	2.6%	397	1.9%	1,446	2.0%	371	2.5%	337	1.4%
Divorced	72,266	9.5%	13,457	9.0%	1,855	9.9%	2,765	13.0%	5,421	7.6%	1,765	11.9%	1,498	6.0%
Females 15 years and over	810,348	810,348	158,480	158,480	22,341	22,341	22,647	22,647	75,657	75,657	15,641	15,641	26,936	26,936
Never married	246,175	30.4%	53,435	33.7%	5,522	24.7%	6,519	28.8%	24,314	32.1%	4,021	25.7%	6,726	25.0%
Now married, except separated	380,899	47.0%	69,235	43.7%	9,951	44.5%	10,213	45.1%	36,262	47.9%	7,886	50.4%	15,591	57.9%
Separated	20,092	2.5%	4,413	2.8%	580	2.6%	579	2.6%	2,341	3.1%	337	2.2%	357	1.3%
Widowed	55,546	6.9%	10,900	6.9%	2,062	9.2%	1,490	6.6%	4,264	5.6%	1,038	6.6%	1,265	4.7%
Divorced	107,636	13.3%	20,497	12.9%	4,226	18.9%	3,846	17.0%	8,476	11.2%	2,359	15.1%	2,997	11.1%

	Tarrant County		Arlington		Bedford		Euless			Grand Prairie		Hurst		Mansfield	
DISABILITY STATUS OF THE CIVILIAN NON INSTITUTIONALIZED POPULATION															
Total Civilian Noninstitutionalized Population	2,004,359	2,004,359	391,046	391,046	48,949	48,949	54,927	54,927	190,717	190,717	38,712	38,712	67,085	67,085	
With a disability	204,401	10.20%	38,714	9.90%	6,054	12.40%	5,121	9.30%	16,244	8.50%	4,630	12.00%	5,964	8.90%	
Under 18 years	540,054	540,054	101,877	101,877	9,955	9,955	12,615	12,615	53,427	53,427	9,793	9,793	19,672	19,672	
With a disability	20,137	3.70%	4,919	4.80%	272	2.70%	266	2.10%	1,880	3.50%	375	3.80%	682	3.50%	
18 to 64 years	1,253,335	1,253,335	250,040	250,040	30,946	30,946	37,025	37,025	120,820	120,820	23,192	23,192	41,255	41,255	
With a disability	109,817	8.80%	20,153	8.10%	2,744	8.90%	3,233	8.70%	8,857	7.30%	2,401	10.40%	3,100	7.50%	
65 years and over	210,970	210,970	39,129	39,129	8,048	8,048	5,287	5,287	16,470	16,470	5,727	5,727	6,158	6,158	
With a disability	74,447	35.30%	13,642	34.90%	3,038	37.70%	1,622	30.70%	5,507	33.40%	1,854	32.40%	2,182	35.40%	

	Tarrant County		Arlington		Bedford		Euless			Grand Prairie		Hurst		Mansfield	
Population 25 years and over	1,290,366	1,290,366	247,318	247,318	35,891	35,891	38,633	38,633	118,069	118,069	26,222	26,222	42,341	42,341	
Less than 9th grade	87,353	6.80%	17,982	7.30%	759	2.10%	1,850	4.80%	11,833	10.00%	1,465	5.60%	887	2.10%	
9th to 12th grade, no diploma	98,243	7.60%	19,571	7.90%	1,136	3.20%	2,228	5.80%	11,800	10.00%	2,023	7.70%	1,619	3.80%	
High school graduate (includes equivalency)	309,229	24.00%	57,997	23.50%	7,099	19.80%	8,343	21.60%	32,878	27.80%	6,517	24.90%	7,743	18.30%	
Some college, no degree	291,433	22.60%	59,821	24.20%	9,415	26.20%	9,254	24.00%	24,688	20.90%	6,383	24.30%	10,582	25.00%	
Associate's degree	98,132	7.60%	19,086	7.70%	3,668	10.20%	3,506	9.10%	9,498	8.00%	2,325	8.90%	4,227	10.00%	
Bachelor's degree	271,552	21.00%	48,606	19.70%	9,230	25.70%	8,997	23.30%	19,083	16.20%	5,354	20.40%	11,640	27.50%	
Graduate or professional degree	134,424	10.40%	24,255	9.80%	4,584	12.80%	4,455	11.50%	8,289	7.00%	2,155	8.20%	5,643	13.30%	
High school graduate or higher	1,104,770	85.60%	209,765	84.80%	33,996	94.70%	34,555	89.40%	94,436	80.00%	22,734	86.70%	39,835	94.10%	
Bachelor's degree or higher	405,976	31.50%	72,861	29.50%	13,814	38.50%	13,452	34.80%	27,372	23.20%	7,509	28.60%	17,283	40.80%	

APPENDIX E: TRANSITIONAL NEIGHBORHOOD ANALYSIS

	Downtown Arlington				East Arlington				i-20/US 287				Southeast Arlington		
	1216.05	1217.03	1222	1223	1219.04	1219.06	1220.01	1220.02	1221	1229	1114.04	1115.32	1216.05	1216.11	1115.47
In labor force	1,286	2,903	1,001	2,204	2,325	1,945	2,042	2,397	2,943	3,713	5,471	4,163	1,286	2,422	10,755
Unemployed	80	172	32	310	167	159	153	160	115	447	403	201	80	103	317
Median household income	52,388	33,419	25,069	20,044	39,107	33,286	54,052	37,000	43,321	43,940	58,580	82,022	52,388	72,378	71,455
Agriculture, forestry, fishing and hunting, and mining	11	-	-	-	-	-	-	-	-	-	35	-	11	16	-
Construction	70	381	139	182	328	375	261	396	516	847	467	296	70	143	484
Manufacturing	112	303	91	103	312	262	328	339	362	529	770	416	112	126	1,131
Wholesale trade	-	72	34	33	67	76	50	59	119	29	93	149	-	102	267
Retail trade	95	395	82	227	310	245	352	313	381	416	738	394	95	261	862
Transportation and warehousing, and utilities	66	66	61	40	144	140	186	128	317	38	378	176	66	125	1,153
Information	9	34	9	22	24	35	23	7	18	14	76	132	9	141	145
Finance and insurance, and real estate and rental and leasing	133	124	30	94	119	76	30	67	48	122	440	285	133	171	705
Professional, scientific, and management, and administrative and waste management services	129	281	189	125	120	198	83	88	207	429	512	208	129	209	945
Educational services, and health care and social assistance	367	391	103	637	226	125	131	376	241	208	751	1,311	367	614	2,545
Arts, entertainment, and recreation, and accommodation and food services	90	324	141	311	359	145	251	314	391	386	407	175	90	177	1,018
Other services, except public administration	74	254	85	81	120	71	170	114	201	208	225	237	74	106	575

	Total housing units	Occupied housing units	Vacant housing units	Owner-occupied	Renter-occupied	Single Family	Multi Family	Built 2014 or later	Built 2010 to 2013	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier	Median Home Value	Median Gross Rent	Rent Burdened	Owner Burdened
Downtown Arlington/NSRA																					
1,216	1,355	1,233	122	840	393	1,153	202	-	-	36	51	30	239	432	509	50	8	140,200	892	180	220
1,217	1,965	1,815	150	279	1,536	586	1,379	-	-	207	267	382	475	340	241	16	37	133,000	934	881	51
1,222	905	782	123	191	591	367	421	5	-	40	69	110	205	102	132	145	97	63,400	694	326	67
1,223	1,272	1,081	191	50	1,031	274	954	59	139	144	98	196	181	195	96	110	54	303,800	831	567	8
Total	2,177	1,863	314	241	1,622	641	1,375	64	139	184	167	306	386	297	228	255	151				
East Arlington																					
1,219	1,638	1,443	195	406	1,037	659	971	-	-	192	102	238	521	315	230	40	-	90,200	840	494	79
1,219	1,419	1,280	139	248	1,032	380	1,039	33	67	57	110	411	131	286	280	44	-	126,000	921	598	62
1,220	1,194	1,104	90	797	307	1,039	155	-	-	14	57	61	112	389	429	102	30	91,700	961	168	160
1,220	1,596	1,450	146	574	876	894	702	-	-	15	36	192	466	372	508	7	-	100,400	958	547	217
1,221	2,107	1,981	126	1,318	663	1,998	109	-	-	19	-	77	76	445	1,362	18	110	73,700	999	279	389
1,229	2,225	2,047	178	1,080	967	1,502	652	-	-	13	151	249	517	398	839	15	43	82,900	1,012	467	379
Total	10,179	9,305	874	4,423	4,882	6,472	3,628	33	67	310	456	1,228	1,823	2,205	3,648	226	183				
i-20/US 287																					
1,114	4,070	3,701	369	1,764	1,937	2,235	1,798	131	141	699	872	1,562	234	176	113	37	105	236,500	943	991	314
1,115	2,955	2,777	178	2,049	728	2,546	409	-	-	611	857	841	468	159	19	-	-	162,800	1,213	200	258
1,216	1,665	1,498	167	1,206	292	1,513	139	-	-	108	319	668	489	66	10	5	-	159,500	1,391	126	320
Total	8,690	7,976	714	5,019	2,957	6,294	2,346	131	141	1,418	2,048	3,071	1,191	401	142	42	105			1,317	892
Southeast Arlington																					
1,115	4,956	4,891	65	3,883	1,008	4,849	29	-	375	2,535	1,445	426	68	90	17	-	-	150,800	1,721	337	984

	2014 Total population	2018 Total population	% Change	White alone	Black or African American alone	Asian alone	Hispanic or Latino (of any race)	% 65 years and over	Median age	Over 18 Less Than High School
Downtown Arlington/NSRA										
Total										
1222	2,150	1,927	-10%	432	318	0	1114	132	33.7	530
1223	3,886	4,200	8%	1415	657	1151	775	192	22.2	211
Total	6,036	6,127	0.02%	1847	975	1151	1889	324	31.8	741
East Arlington										
1219.04	4,235	4,789	13%	621	651	58	3365	262	28.3	1143
1219.06	4,110	4,186	2%	513	657	75	2860	209	24.8	1022
1220.01	4,545	4,341	-4%	793	90	33	3405	388	29.4	1319
1220.02	4,873	4,930	1%	572	838	20	3442	344	28.4	1321
1221	6,169	7,324	19%	1512	167	94	5507	561	32.6	1936
1229	7,571	7,688	2%	1397	350	357	5510	393	26.7	2530
Total	31,503	33,258	6%	5408	2753	637	24089	2157	28.35	9271
i-20/US 287										
1114.04	7,987	9,573	20%	5261	2041	444	1613	1241	37.9	832
1115.32	7,462	7,319	-2%	4878	639	470	1193	1015	37.6	339
1216.11	4,452	4,311	-3%	2421	412	360	1009	486	37.8	227
Total	19,901	21,203	7%	12560	3092	1274	3815	2742	37.8	1398
Souteast Arlington										
1115.47	17,531	19,240	10%	3208	6982	2804	5356	1358	30.8	1975