



2025-2029

Consolidated Plan

*Community Development Block Grant (CDBG) HOME Investment Partnership Grant (HOME) Emergency
Solutions Grant (ESG)*

DRAFT FOR PUBLIC COMMENT

March 26 - April 24, 2025

Executive Summary

Introduction

The 2025-2029 HUD Consolidated Plan for the City of Arlington, Texas is the result of a collaborative process designed to identify housing and community development needs and to establish goals, priorities, and strategies to address those needs, especially for low- and moderate-income households. This process serves as the framework for a community-wide dialogue to better focus funding from the U.S. Department of Housing and Urban Development (HUD) formula block grant programs to meet local needs.

The City of Arlington is an entitlement jurisdiction that receives federal funds from HUD to support local community development and affordable housing activities. The federal block grant programs that provide these resources include the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG). As a condition of receiving these funds, the City of Arlington is required to submit a 5-Year Consolidated Plan, which outlines the City's housing and community development needs and priorities, and the First Year Annual Action Plan (budget) that identifies how the City plans to allocate its HUD funding to address those priority needs. The required components of these plans are described in CFR 24 Part 91.

In turn, the Consolidated Plan serves as the document that guides the priorities and expenditure of CDBG, HOME and ESG funds received by the City.

Past Performance Highlights

CDBG, HOME and ESG funds received during 2020-2024 Consolidated Plan enabled the City of Arlington to improve housing, strengthen neighborhoods, and provide necessary services for low- and moderate-income residents. The City is pleased to report significant progress in meeting the 2020-2024 performance objectives. The table below summarizes the accomplishments through February 2025.

Priority Needs	Goal/Strategy Area	Accomplishment
Economic Development	Business & Job Development	Assisted 22 businesses and created 37 jobs through Microenterprise
Quality Housing Opportunities	Homebuyer Program	Served 15 households with First-time Homebuyers Program
Homeless Service Support	Homeless Services	The City continues to support the Tarrant County Continuum of Care to reduce Homelessness in Arlington, A total of 10,224 persons and 146 households were served with homeless support services.
Quality Housing Opportunities	Housing Development	In efforts to increase affordable/accessible housing opportunities, The City funded the construction of a total of 11 rental units to serve low- to- moderate income households and also provided downpayment assistance to 14 homeowners.

Quality Housing Opportunities	Housing Rehabilitation	The City continues to provide support for Housing rehabilitation including architectural barrier removal and emergency repair, a total of 162 households were served.
Neighborhood Development & Revitalization	Infrastructure Improvements	The City funded street improvements for Hershel, Hanover/Vanderbilt, Mitchel and Slaughter and Marcellus Streets
Neighborhood Development & Revitalization	Neighborhood Development & Revitalization	The City has invested resources to improve the Central Arlington Neighborhood Revitalization Strategy Area and the East Arlington Area, A total of 12,969 households were served with housing code enforcement.
Neighborhood Development & Revitalization	Public Facility Development /Improvements	The City supported neighborhood public facilities including the remodel for the Boys & Girls Club (Dan Serna Branch) facility as well the Alliance for Children facility expansion/improvement.
Social Service Support	Social Services	The City continues to fund and support non-profit agencies providing services aimed at improving outcomes for Arlington residents, over 97,000 persons served in the past 5 years.
Social Service Support	Subsistence Payments	A total of 265 persons were served with short term emergency payments for the purpose of preventing homelessness.
Homeless Service Support	Tenant Based Rental Assistance	The City continues to provide Tenant Based Rental Assistance to provide stable housing for homeless families, a total of 331 households were served.

These accomplishments were met despite the challenges of COVID-19 on operations and services. For example, rehabilitation programs, including those for elderly and/or disabled households, were affected. Additionally, the Rapid Rehousing and Safe Shelter programs goals were affected because of shelter-in place regulations, ongoing licensure required center closures, and overall low enrollment due to the impacts of COVID-19. Youth services, Health Services, and other services to senior and elderly citizens were impacted by COVID closures.

Challenges to the Homebuyer Programs include, the increasing real estate market values that reduced the number of households served, as Arlington home prices moved above HUD maximum purchase prices. Additionally, strong competition from investors paying cash and high mortgage rates hampered efforts to help homebuyers purchase a home.

The Housing Rehabilitation Programs were also impacted by increasing real estate market values as the value of many homes now exceed the HUD HOME maximum value. In addition, some homeowners applying for the programs were ineligible due to delinquent property taxes.

The Consolidated Plan is organized into four primary sections:

- 1. Community Consultation Process (PR):** Describes the development of the Consolidated Plan and discusses how citizens were involved in the process, how the City consulted with public and private service providers, and other stakeholders to facilitate the development of the Plan. The section also shares key findings from the citizen survey and focus group interviews.
- 2. Community Needs Assessment (NA):** Provides data, analysis, and other relevant information on the city's needs as they relate to affordable housing, special needs housing, community development, and homelessness. Throughout the Needs Assessment section, special attention is paid to the needs of Low and Moderate Income (LMI) households, racial and ethnic minorities, homeless persons, and non-homeless special needs populations.
- 3. Housing Market Analysis (MA):** Provides information and detailed data about the local housing market conditions in the City of Arlington. The Housing Market Analysis is meant to supplement the information gleaned from the Community Needs Assessment to facilitate the creation of goals that are better tailored to the local context.
- 4. Strategic Plan (SP):** The primary purpose of the Strategic Plan is to prioritize the needs identified through the Consolidated Planning process in order to develop associated goals that direct the allocation of federal funds in a manner that maximizes community impact. The Strategic Plan is based on the findings from the Needs Assessment, Housing Market Analysis, stakeholder and resident input, and review of existing local/regional planning documents.

The findings from the Consolidated Plan are used to determine the types of programs the City will fund in the annual Action Plans. The First Year Annual Action Plan provides a summary of the actions, activities, and programs the City of Arlington will implement during the first year (PY2025) of the Consolidated Plan period to address the priority needs and goals identified by the Strategic Plan. The Action Plan functions as an annual guide and budget to explain how federal resources will be used to improve conditions for LMI households, racial and ethnic minorities, homeless persons, and other non-homeless special needs populations in the City of Arlington.

Section 1: Community Consultation Process

The City conducted an extensive community needs consultation process, meeting with various groups over the past year. Groups interviewed or consulted with include the following:

1. Meals on Wheels of Tarrant County
2. Texas Housing Foundation
3. Texas Department of Housing and Community Development
4. Tarrant County Homeless Coalition
5. Arlington Housing Authority
6. Sphinx Development
7. MHMR of Tarrant County
8. Hispanic Real Estate Brokers Association (HREBA)
9. Arlington Board of Realtors (ARBOR)
10. Arlington Life Shelter
11. Mission Arlington/Mission Metroplex
12. Salvation Army – Arlington
13. Development Corporation of Tarrant County
14. DRC Solutions
15. Child Care Associates
16. Empathy HQ (formerly Alliance Child/Family Solutions)
17. Arlington Urban Ministries
18. Helping Restore Ability
19. The Nehemiah Company
20. SafeHaven of Tarrant County
21. City of Arlington – All City Departments
22. Housing Channel
23. City of Arlington Emergency Management
24. HUD San Antonio Field Office
25. Federal Communications Commission
26. Arlington ISD
27. United Way Arlington Resource Sharing Group
28. Center for Transforming Lives
29. City of Arlington Housing Authority
30. City of Arlington Mayor and City Council Members
31. Institute to Advance Child Care
32. Partnership Home
33. Texas Workforce Commission on Civil Rights

The City of Arlington issued a resident survey with the goal of obtaining resident input on the greatest needs in the area of Homeless Services, Housing, Social Services and Community Development. This survey was distributed electronically, in both English and Spanish via the City website, Facebook and partnering agencies such as ARBOR and the United Way.

In all, the opinions of 285 community members informed the Consolidated Planning Process. In preparation of the Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and a separate Housing Needs Assessment, the City consulted with 35 agencies through five public meetings/focus groups (in-person with virtual participation options) and 24 key stakeholder interviews in September

2024. Forty-nine people attended our series of public meetings, and 211 people completed a Community Survey. Within the 211 Community Survey responses, approximately 43 were from our NRSA area and East Arlington Target Area. Additional information is available in the Arlington Community Survey, 2024- Stakeholder Feedback (Exhibit B).

Efforts made to broaden citizen participation

A notice informing the public of the Action Plan was published in the Star-Telegram on Thursday, March 27, 2025. The notice will announce a 30-day public comment period from March 26th through April 24th.

The City will host three hybrid public hearings during the 30-day comment period to obtain additional input on the 2025-2029 Consolidated Plan and Program Year 2025 Action Plan:

- **April 2nd, 2025 – 12:00 p.m. CST** Please call 469-375-9689 or 833-268-8354 (Toll-free) and enter Conference ID: 717 278 395# to join the virtual public hearing.
- **April 9th, 2025 – 12:00 p.m. CST** Please call 469-375-9689 or 833-268-8354 (Toll-free) and enter Conference ID: 915 399 027# to join the virtual public hearing.
- **April 10th, 2025– 12:00 p.m. CST** Please call 469-375-9689 or 833-268-8354 (Toll-free) and enter Conference ID: 385 522 913# to join the virtual public hearing.

The location of the hearings will take place at the address listed below for in person attendance:

**Arlington City Hall
3rd Floor, Conference Rooms A & B
101 West Abram Street, Arlington, TX 76010**

The draft plan is open for public comment for 30 days from March 26 to April 24, 2025, and can be mailed or emailed upon request by contacting grantsmanagement@arlingtontx.gov or by calling 817-459-6221. Submit written comments and questions regarding the plans to grantsmanagement@arlingtontx.gov.

Written comments may also be submitted by mail to:

City of Arlington
Grants Management
P.O. Box 90231, MS 01-0330
Arlington, TX 76010

The Action Plan Summary is available through the City website at www.arlingtontx.gov and by going to the Planning and Reporting tab at the Grants Management webpage.

For questions, please call (817)459-6251.

Section 2: Community Needs Assessment

The Community Needs Assessment Summary highlights some of the key facts and finding in each of the following areas: Housing, Public Housing, Homelessness, Non-Homeless Special Needs and Community Development. Much of the information in this section came from a Housing Needs Assessment recently completed by the City of Arlington.

Housing

The City used a variety of methods to determine housing needs including consultations, focus groups, surveys, public hearings, and various quantitative data sources.

- Top housing priorities for Arlington residents, according to a survey of 211 individuals, include affordable owner and rental housing, housing rehabilitation for owners, and rental housing rehabilitation.
- According to US Census data, Arlington's 2023 population was 398,431, up 1.1% from 2020. The fastest growing population group are those 65-75 years old.
- The total number of housing units in Arlington is approximately 156,015 with 10,609 or 6.7% vacant units. According to the 2019-2023 ACS 5-year estimates, the total number of housing units increased 2.26% from 2022 to 2023. 54.8% of the units are owner-occupied, and 45 percent are renter-occupied.

Public Housing

The City of Arlington does not have any Public Housing units but administers approximately 3,392 Housing Choice Vouchers in housing units scattered across the City. 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, townhomes and apartments. There are more than 26,000 applicants on the waiting list for the Housing Choice Voucher program.

The Arlington Housing Authority also operates a Family Self-Sufficiency (FSS) program and Homeownership Voucher Program. Under the FSS program, three case managers provide support to approximately 150 households who volunteer to participate in the program. Through the FSS program, families commit to a 5-year contract that outlines goals designed to help each family achieve self-sufficiency. This contract is developed after the case managers conduct an initial needs assessment and then work with the family to develop a plan to address those needs. Since the creation of the program in 1994, the Arlington Housing Authority has had approximately 172 families graduate from the FSS program. Some of these families have become first-time homeowners. The FSS program also works with other non-profits to provide pre-purchase counseling. The Homeownership Voucher program is designed to support homeownership for low-income families. The homeownership program currently has 21 homeowners on the program. The homeownership voucher supports the mortgage payment

for a household for a period of 15 years, much in the same way as a housing choice voucher does for the rental payment. For elderly and/or disabled families, there is no limit on the term of assistance.

Homelessness

- The City used a variety of methods to determine homeless needs including consultations, focus groups, public hearings, various quantitative data sources, resident and service provider surveys, the homeless management information system, and input from the Tarrant Area Continuum of Care.
- The City will continue to support the overall goals of the Continuum of Care related to preventing and reducing homelessness in Arlington and surrounding areas.
- According to the Partnership Home's Point in Time count 2024, approximately 305 people were identified as homeless in Arlington, a decrease from 314 persons identified as homeless in 2023. Emergency sheltered persons accounted for 182 of the homeless identified, while unsheltered and transitional housing served persons accounted for 95 and 28, respectively.
- Partnership Home officials reported that the needs of chronically homeless people vary from those of families, youth, and veterans. In brief, through a series of focus groups, Partnership Home found that overall, the top needs of homeless people are Jobs, Transportation, Trauma-informed Staff, and Child-care. Additionally, life skills training, training in certifications, and well-trained, compassionate shelter staff would best support homeless people.
- Partnership HOME officials suggested that 117 additional shelter beds would help support the City's chronically homeless residents. Within the next five years, as many as 488 beds may be needed.
- Homeless providers noted the following areas of improvement to focus on: availability of low-income housing, more housing supports for homeless and very low-income, develop creative ways to utilize abandoned buildings for housing, more communication across providers, and improved access to healthcare services.
- Homeless providers noted that resources and tools need to be further explored, including public transportation, a system to provide listings of available affordable housing units, and better access to jobs and healthcare services.

Special Needs

The Elderly and Frail Elderly

- According to the 2023 ACS five-year estimates, Arlington’s population saw an approximate 6.5% increase in individuals belonging to the 65-69 and 70-74 age cohorts since 2020. There is a growing proportion of senior residents in Arlington. Seniors make up 11.5 percent of the total population.
- 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. As the senior population increases so will the number of households headed by a senior over 65, indicating the need for future housing units to accommodate the demand.
- According to ACS estimates, more than half of senior headed households in Arlington are spending more than 30 percent of their monthly income on rental cost.
- Senior housing preferences are changing, demonstrating some shift from the single-family to smaller cluster homes, condos, multi-family rental, and active senior developments. Many older adults seek to age in place, but face challenges due to high housing costs, a lack of affordable downsizing options, and limited mobility-friendly housing
- The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), housing cost burden and their limited fixed incomes.
- The frail elderly may need additional assistance to live independently and have additional requirements for their housing, such as ramps, elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

Persons with Disabilities

- Disabilities can include a wide range of conditions – physical limitations, mental illness, and serious medical conditions. Included are persons with mental impairment, autism, traumatic brain injury, spinal cord injury and similar disabilities. A person is considered to have a disability if he/she has difficulty performing functions such as seeing, hearing, talking, walking, climbing stairs, lifting and carrying; has difficulty performing activities of daily living; or has difficulty with social roles such as helping children with homework, working at a job or doing household chores. A person who is unable to perform one or more activities, who uses an assistive device to get around, or who needs assistance from another person to perform basic activities is considered to have a severe disability.

- Data from the 2023 ACS indicate that nationally, 13.6 percent of the non-institutionalized population has some form of disability. The figure for Arlington is 11.7 percent, which represents some 46,429 persons. The number of persons in Arlington under the age of 18 with disabilities is 3,811 or 3.9 percent, while the number of persons aged 18 to 64 with disabilities is 24,946, or 19.7 percent of the persons in that age group. The number of persons 65 and over with disabilities is 17,672 or 36.1 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.
- A focus group consultation during the 2024 community Survey provided feedback on several topics and services for persons with disabilities were also highly ranked concerns for both renters and homeowners reflecting broader community needs that extend beyond housing alone.

Intellectual and Developmentally Disabled Persons

- The American Association of Intellectual and Developmental Disabilities indicates that the base definition of Intellectual disability is a disability characterized by significant limitations in both intellectual functioning and in adaptive behavior, which covers many everyday social and practical skills. This disability typically originates before the age of 18.
- The preferred housing options for persons with intellectual and developmental disabilities are those that present a choice and integration into the community. This includes supervised apartments, supported living, skill development homes, and family care homes. Focus group attendees stated that Arlington needs more accessible housing to match the growing population of seniors, persons with disabilities and intellectual developmentally disabled persons. They believe the City should be involved in creative housing solutions that provide a sense of community and independence.

Physically Disabled Persons

- Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures or special fire alarms.
- During the focus group discussions, a general expression of need for additional and creative housing for persons with disabilities emerged. There was no specific type of housing or specific group of persons noted, though affordability was mentioned as a concern.

Persons with Alcohol and Drug Dependencies

- The National Institute of Alcohol Abuse and Alcoholism estimates that 7.6 percent of men and 4.1 percent of women over the age of 18 experienced alcohol and drug abuse, estimating 22,710 men and 12,251 women of Arlington's 2023 population are in need of supportive services to treat alcohol and drug abuse.
- According to the 2023 National Survey on Drug Use and Health 16.7 percent of people aged 12 and older battled substance abuse disorder in the last year. Applying the national percentage to Arlington, 49,903 persons over the age of 18 may experience a substance abuse disorder and are in need of support and treatment options.

Community Development

The City of Arlington has traditionally used federal community development funding to fund neighborhood infrastructure, public facilities and park projects in eligible areas. In the 2025-2029 Consolidated Plan Resident Survey, residents identified street improvements and sidewalk improvements as one of the top needs for the next five-year strategic plan.

The City of Arlington has identified two geographic target areas in which concentrated community development efforts could have a large impact on the City as a whole. These two areas include the existing Central Arlington Neighborhood Revitalization Strategy Area, a HUD- approved NRSA, and the East Arlington Target area.

With regards to social services, traditionally funded under the Public Services cap of 15% with CDBG, resident survey results indicated that mental health services, childcare, and services for persons with disabilities were high priorities.

Section 3: Housing Market Analysis

Methodology and Scope of Analysis

The City of Arlington Housing Market Analysis provides an assessment of current housing market supply and demand conditions and trend analysis. The methodology provides several layers of affordability analysis based on current housing values and various household income categories. The Analysis evaluates market conditions, assesses resident needs and priorities, examines strategies used by comparable cities, and identifies solutions to keep housing attainable for current and future generations. The top 10 key findings of the analysis include:

1. Homeownership Remains Strong – According to the ACS 5-year estimates, Arlington has an approximately 54.8% homeownership rate, but rising mortgage rates and limited down payment assistance create challenges for first-time buyers, highlighting the need for policies that expand homeownership pathways.
2. Opportunities for Housing Modernization – With two-thirds of homes built before 1980, Arlington has a strong foundation for revitalization efforts. Targeted home repair and rehabilitation programs can improve housing conditions, addressing concerns such as plumbing, overcrowding, and maintenance challenges reported by residents.
3. Changing Demographics Are Shaping Housing Needs – Arlington’s population continues to expand, with the 65+ age group increasing by 6.5% since 2020, highlighting opportunities to enhance senior-friendly housing and supportive services that align with evolving community needs.
4. Evolving Housing Affordability Landscape – While home values have appreciated significantly, increasing equity for homeowners, the availability of entry-level homes has declined, with only 8.8% of homes priced under \$150,000 compared to 37% in 2009. Meanwhile, 46% of households allocate over 35% of their income to housing, reinforcing the need for expanded affordability strategies.
5. Shifting Rental and Homeownership Markets – Over 80% of Arlington rental units exceed \$1,000 per month, reflecting a robust rental market. At the same time, starter homes are increasingly priced between \$300,000 and \$499,999, reinforcing the need for targeted first-time homebuyer assistance to expand homeownership access.
6. Investor-Owned Properties Are Reshaping The Market – With 1 in 5 single-family homes now investor-owned, increasing rental market growth while limiting homeownership opportunities, underscoring the need for policies that promote owner-occupied housing.
7. Income Diversity and Economic Growth – Arlington’s economy supports a wide range of income levels, with over 20% of households earning under \$35,000 annually. Economic development initiatives in central and eastern Arlington, where income disparities are more pronounced, present opportunities for housing and workforce development strategies to foster financial mobility.
8. Shifting Homelessness Trends – Overall homelessness rates have declined, but unsheltered homelessness has risen, emphasizing the importance of job access, transportation, trauma-informed care, and childcare support in stabilizing vulnerable populations.

9. Momentum for New Housing Development – 6,000 multifamily and 2,500 single-family units have been approved, and while high construction costs have impacted timelines, Arlington is positioned for sustained housing expansion to meet the projected need for 9,829 additional units over the next five years.
10. Strategic Investments Are Driving Housing Solutions – with the City leveraging public-private partnerships and redevelopment initiatives to expand housing options, while first-time homebuyer programs have already helped 37 new homeowners in the past year, strengthening housing stability.

Section 5: Target Areas

The City of Arlington has identified two geographic areas to target the use of Community Development funding over the next 5 years. These areas are the existing Central Neighborhood Revitalization Strategy Area (NRSA) and the East Arlington Target area. (see Target Area Maps in Exhibit A).

2025-2029 HUD Consolidated Plan - Proposed Objectives

Housing

Objective #1: Preserve and expand the supply of quality affordable housing throughout the City.

Implementation Ideas	5-Year Goals
c. Identify mixed-income, mixed-use housing for seniors, vets, persons with disabilities.	1-2 mixed-income housing developments.
d. Rehab or demolish and reconstruct substandard multi-family housing.	Redevelop 1-2 multi-family properties.
e. Identify partnerships with private sector developers including community and faith-based organizations to develop diverse housing types for a mix of incomes.	1-2 new partnerships for housing development.

Objective #2: Increase neighborhood stability through homeownership assistance and owner-occupied housing rehabilitation resources.

Implementation Ideas	5-Year Goals
a. Market first-time homebuyer program to provide up to \$20,000 per household and leverage with other funding to help families purchase a home.	Assist 10 households with down-payment and closing costs.
c. Host Homeownership Fair and Fair Housing Training/Seminars	Host 4 events.
d. Provide Housing Rehabilitation, including architectural barrier removal and emergency repair	250 households.
e. Support housing developed by CHDOs.	5 renter or owner housing projects.

Objective #3: Support very low-income households with resources to prevent eviction and homelessness including temporary rental vouchers, security deposits, case management, and support services.

Implementation Ideas	5-Year Goals
a. Continue to provide a Tenant Based Rental Assistance (TBRA) program and expand partnerships to improve successful outcomes	Temporary rental vouchers for 200 households for up to 24 months.

Social Services

Objective #1: Fund non-profit agencies providing priority social services to eligible Arlington residents up to the maximum allowed under the CDBG 15% cap. Leverage other resources to support non-profits and their impact on improving outcomes for Arlington residents.

Implementation Ideas	5-Year Goals
a. Support high performing non-profits that address priority social service needs, including food insecurity, victim services, substance abuse treatment, and mental health services	Food Pantry Services = 16,500 persons, Case management for persons with mental Health/substance Abuse and Victims of abuse = 2,150 persons
b. Support quality outcomes for youth, seniors, and persons with disabilities.	Youth mentoring = 2,750 persons; Senior health & wellness = 1,450; Persons with disabilities = 400 persons

c. Fill gaps in needs of Arlington residents for services such as literacy, dental health care, services.	Job training, Financial Literacy & Skills training = 2,000 persons; Dental health education and care = 35,000 persons;
d. Expand affordable childcare for low-income working families, provide child advocacy services	Childcare services = 25 persons, Child advocacy services = 150 persons

Homeless Services

Objective #1: Support the Tarrant Area Continuum of Care Strategic Plan Goals to Reduce Homelessness in Arlington and the surrounding area.

Implementation Ideas	5-Year Goals
a. Coordinate Arlington ESG, CDBG, HOME, and identify other resources to support programs that meet Continuum of Care goals and serve Arlington residents.	Increase overall Arlington funding for homeless services
b. Provide temporary rental assistance to homeless and at-risk homeless families with ESG, HOME, and CDBG.	Assist 50 households with rent.
c. Monitor results through the Homeless Management Information System (HMIS) to ensure that Arlington providers are meeting and exceeding system-wide goals.	Quarterly review of HMIS data with CoC partners, resulting in improved performance.
d. Seek partnerships to coordinate homeless services through street outreach in Arlington.	1 street outreach position in Arlington to assess persons & connect to housing.

Objective #2: Support safe and effective shelter services with ESG, with shorter stays and better connections to housing.

Implementation Ideas	5-Year Goals
a. Support existing shelters in Arlington.	Shelter goal = 7,500 persons.
b. Prevent homelessness, rapidly rehouse newly homeless families, link unsheltered homeless person to resources and shelters through street outreach	Rapid Rehousing = 50 households Homeless prevention = 50 households Street Outreach = 1,000 persons
c. Improve outcomes for persons residing in shelters by increasing access to skills training, childcare, financial literacy, transportation, and employment resources.	Support service goal = 500 persons.

EXHIBIT A

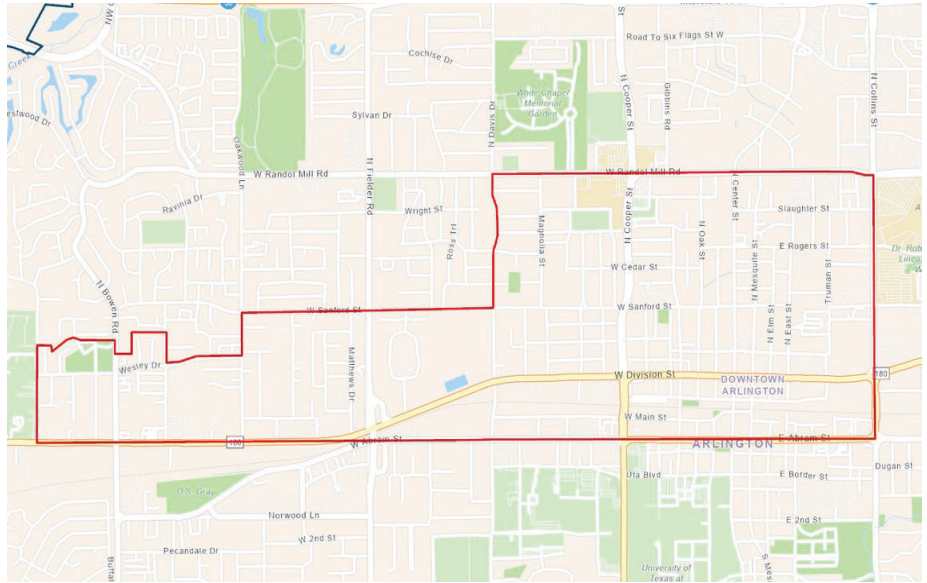
TARGET AREA MAPS

Target Areas: Central Arlington Neighborhood Revitalization Strategy Area (NRSA) (76011, 76012)

Boundary:

Randol Mill/Sanford (north)
Collins (east)
Abram (south)
Crowley (west)

- 15,345 population
- 53.5% poverty
- 59.1% low-moderate income
- 66% minority



Target Areas: East Arlington (76010)

Boundary:

Division (north)
Great SW Parkway (east)
Arkansas (south)
Cooper (west)

- 55,610 population
- 24.3% poverty
- 69% low-moderate income
- 89.3% minority

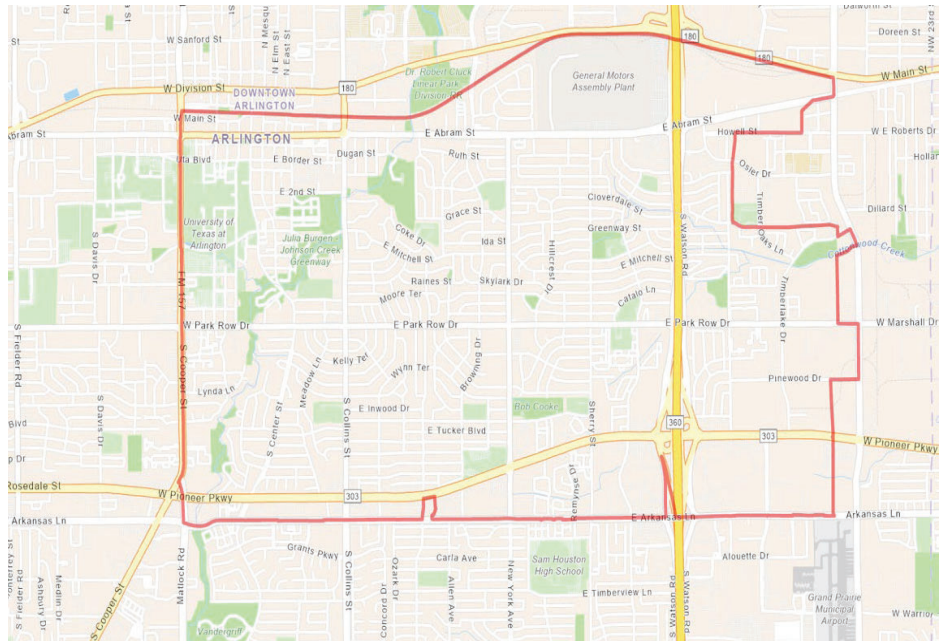


EXHIBIT B
ARLINGTON COMMUNITY SURVEY, 2024
STAKEHOLDER FEEDBACK



ARLINGTON COMMUNITY SURVEY, 2024

STAKEHOLDER FEEDBACK

An aerial photograph of Arlington, Virginia, showing the Pentagon, the National Mall, and various urban developments. The image is overlaid with a dark blue geometric shape on the left and a light blue geometric shape on the right, creating a modern, architectural feel.

STAKEHOLDER FEEDBACK

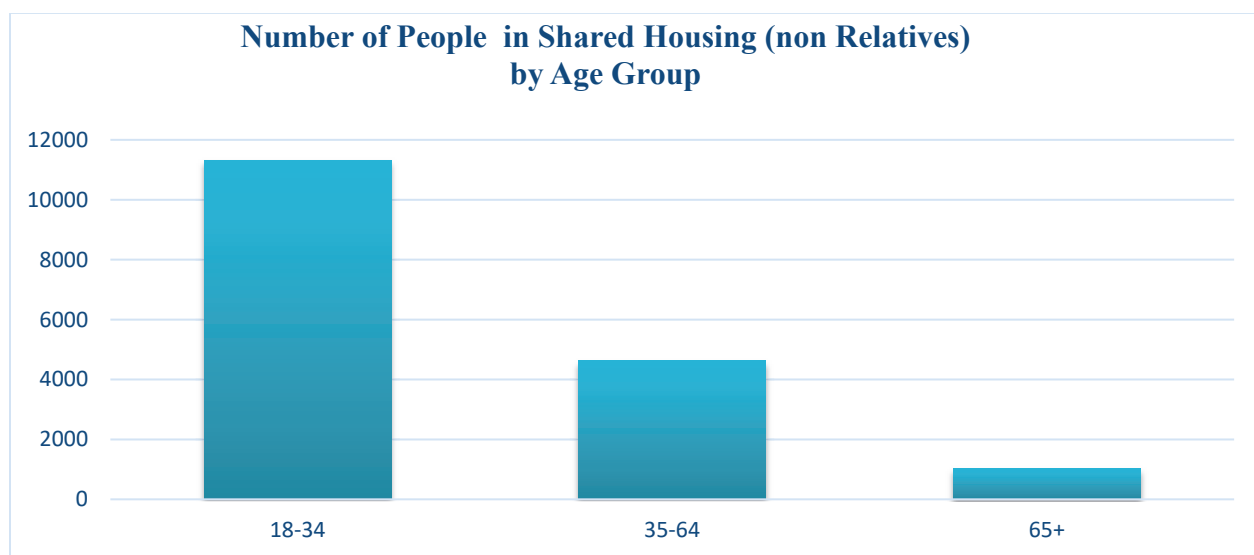
FOCUS GROUP AND KEY STAKEHOLDER INTERVIEW THEMES

Stakeholders in Arlington’s housing market consistently identified affordability as a major barrier to both renting and homeownership, particularly for lower-income and fixed-income households. High home prices, increasing mortgage interest rates, rising insurance costs, and escalating rental fees have constrained access to stable housing, with many residents unable to transition into homeownership or move within the market unless prompted by life events such as marriage, divorce, job relocations, or family changes. While middle-class housing is available, it remains at higher price points, making it unattainable for a significant portion of the population. However, stakeholders acknowledged that Arlington remains cost-competitive compared to other cities in the region, offering a relative advantage despite affordability concerns.

One of the biggest challenges to expanding housing options in Arlington is its 94% built-out status, which leaves little available land for new development. The remaining land is highly competitive and must be carefully allocated among various needs, requiring a shift toward infill development and redevelopment strategies. Recognizing these constraints, stakeholders explored nontraditional housing solutions such as Secondary Living Units (SLUs) or Accessory Dwelling Units (ADUs), shared housing, and cottage communities. These alternatives could provide additional affordable housing options, but financing remains a significant barrier, particularly for homeowners interested in developing ADUs.

Another area of concern is the shortage of affordable housing and transportation options for workers in Arlington’s Entertainment District, which could impact the City’s workforce stability. Additionally, executive and high-income housing is largely limited to Viridian, creating a concentration of higher-end housing while leaving limited options for middle-income earners. The high cost of construction, both locally and nationally, further restricts housing development, particularly for nonprofit and affordable housing developers.

Beyond housing supply, stakeholders pointed to economic and workforce development as essential components of addressing housing challenges. By increasing earning potential and purchasing power, more residents could access stable housing options. Notably, while shared housing is most common among young adults aged 18-34, older residents, including those 65+, are also increasingly turning to shared living arrangements as a way to manage housing costs. These shifting household dynamics further emphasize the need for flexible and innovative housing solutions to meet the diverse needs of Arlington’s residents.



Source: Stakeholder Feedback, City of Arlington Community Survey 2024 . ACS 1-Year Estimates 2023

COMMUNITY SURVEY

The demographic and housing characteristics of survey respondents provide valuable insight into the composition and needs of Arlington’s residents. Language use in the home reflects the City’s cultural and linguistic diversity, with the vast majority of both renters (84%) and homeowners (91%) speaking English at home. However, nearly 10% of both groups primarily speak Spanish, highlighting the importance of bilingual outreach and housing resources. An additional 6% of renters speak languages such as Arabic, Vietnamese, and Hungarian, signaling the need for inclusive communication strategies in housing programs and assistance services.

Disability status plays a crucial role in housing accessibility and stability. Among respondents, 29% of renters and 13% of homeowners have a household member with a disability, reinforcing the need for ADA-compliant housing, accessible design features, and supportive services to accommodate residents with mobility, sensory, or cognitive impairments. Given that renters report a higher percentage of household members with disabilities, ensuring affordable and accessible rental housing options is particularly critical.

Housing type and tenure further define Arlington’s housing landscape. Over 59% of renters live in an apartment, while nearly one-fourth of renters (25%) and a substantial majority of homeowners (92.4%) reside in single-family detached homes. This stark contrast underscores the dominance of single-family housing in Arlington’s ownership market and the reliance on multi-family housing among renters. The demand for publicly assisted housing is evident, with eight in ten respondents who receive housing assistance utilizing Housing Choice Vouchers, emphasizing the critical role of rental subsidies in providing housing stability for low-income residents.

Current Housing Situation	%
Homeowner	51
Renter	38.3
Staying with friends/family	2.8
Own residential property in Arlington other than my home	3.2
Homeless, Residing in Shelter or Extended Stay Hotel	1.6
Other	3.2

The age of Arlington’s housing stock presents challenges and opportunities for maintenance, renovation, and redevelopment. Among survey respondents, the largest share of owner-occupied homes was built in the 1970s, while the highest share of rental properties was developed in the 1980s. Notably, nearly 40% of respondents were unsure when their home was built, suggesting a lack of awareness about aging infrastructure and potential

maintenance needs. Older housing stock may require significant reinvestment in modernization, energy efficiency upgrades, and safety improvements to remain viable and competitive in the market.

When considering home size and bedroom configurations, three-bedroom homes emerged as the most common among both renters and homeowners. However, among homeowners, four-bedroom homes are nearly as prevalent, indicating a demand for larger housing options among families and higher-income households. These preferences should be factored into future housing development and redevelopment efforts, ensuring that a range of housing types and sizes remain available to accommodate different household compositions and affordability levels.

Understanding the profile of Arlington’s residents and their housing conditions is essential for strategic planning and policy development. The data highlights key areas of focus, including the need for linguistically inclusive housing resources, increased accessibility in rental housing, preservation and modernization of aging housing stock, and the continued importance of rental assistance programs. As Arlington navigates its built-out status and limited land availability, these insights should guide targeted investments, zoning decisions, and housing policy adjustments to ensure that housing remains accessible, affordable, and responsive to the needs of the community.

RESPONDENT PROFILE

The survey responses reflect a diverse cross-section of housing situations, capturing a range of geographic, economic, and demographic perspectives. Residents from 29 different ZIP codes participated in the survey, demonstrating a broad level of engagement across Arlington and surrounding areas. While the majority of respondents reside within the City's core ZIP codes, responses also came from more distant areas, including ZIP codes such as 75054, 75057, 75093, 75234, 76008, 76019, 76021, 76119, 76120, 76148, 77006, and 75803, with each of these areas represented by at least one respondent.

The geographic distribution of respondents provides insight into Arlington's housing dynamics, including commuter patterns, housing demand beyond City limits, and potential regional influences on affordability and availability. Responses from outside the City suggest that some individuals may be working, seeking housing, or maintaining economic ties to Arlington while residing elsewhere—an important consideration when evaluating housing supply, workforce housing needs, and regional transportation connectivity.

By incorporating feedback from a diverse set of residents, the survey results offer a more comprehensive understanding of Arlington's housing market and the challenges faced by different populations. This information can help inform policy decisions, identify gaps in housing accessibility, and ensure that future planning efforts address the full spectrum of housing needs within Arlington and its broader economic region.

ZIP CODE	#		ZIP CODE	#
76017	25		76001	8
76016	24		76015	8
76010	22		76002	7
76013	19		76005	7
76012	18		76014	7
76011	15		76065	4
76006	9		75052	3
76018	9		76179	2
76063	10			

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT PROFILE BY RACE/ETHNICITY

The racial and ethnic composition of survey respondents provides important context for understanding housing access and disparities in Arlington. Among renters, the proportions of Black or African American and White respondents were nearly equal, indicating relatively balanced representation in the rental market. However, homeownership was overwhelmingly dominated by White respondents, who made up over 80% of homeowners.

Approximately one in five renters and homeowners identified as Hispanic or Latino, yet their overall share in the survey appears lower than their representation in Arlington’s general population. Meanwhile, the share of White respondents exceeded their proportion of the City’s total population, suggesting that White residents may have been more engaged in the survey process or that their perspectives are more strongly represented in Arlington’s homeowner demographic.

This data underscores racial and ethnic disparities in homeownership, reflecting broader national trends where White households tend to have higher homeownership rates due to historical advantages in wealth accumulation, credit access, and generational homeownership. The underrepresentation of Hispanic or Latino respondents in the survey may also point to barriers to engagement, such as language, outreach effectiveness, or trust in government surveys.

From a policy perspective, these findings highlight the need for targeted efforts to expand homeownership opportunities among underrepresented racial and ethnic groups, particularly Hispanic and Black residents. Strategies could include affordable lending programs, first-time homebuyer assistance, and community outreach initiatives to ensure that diverse populations have equitable access to homeownership resources. Additionally, understanding the demographic breakdown of renters versus homeowners can help decision-makers design housing policies that promote inclusion, affordability, and long-term stability across all racial and ethnic groups in Arlington.

RESPONDENT PROFILE BY AGE

Age	Renters (%)	Homeowners (%)
18-29	8	0
30-39	29.3	7.1
40-49	18.7	26.3
50-64	26.7	38.4
65+	17.3	28.2

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT PROFILE BY GENDER

Gender	Renters (%)	Homeowners (%)
Female	74.7	64.6
Male	18.7	31.3
Gender non-conforming	1.3	0
Non-binary	1.3	0
Choose not to answer	4	4

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT PROFILE BY INCOME

The survey responses reflect a wide range of income levels and housing costs across Arlington, providing insight

into the financial realities of homeowners and renters alike. More than half of all respondents (54%) reported household incomes below \$75,000, indicating that a significant portion of Arlington residents are within the low-to-moderate income range. Given that the median household income in Arlington is approximately \$75,000, this data suggests that a substantial share of the population may face challenges in affording market-rate housing, particularly in the face of rising costs.

A clear distinction emerges when examining monthly housing payments, with homeowners disproportionately carrying housing costs exceeding \$1,500 per month. This aligns with broader market trends where homeownership costs—including mortgage payments, property taxes, insurance, and maintenance—are often higher than rental payments. While higher-income households can typically absorb these expenses, middle-income and lower-income residents may struggle to keep pace with rising costs, particularly amid inflation, interest rate hikes, and property tax increases.

Understanding income distribution and housing cost burdens is critical for Arlington’s housing strategy. With a majority of households earning below \$75,000, ensuring affordable housing options remains a priority, particularly as home prices and rents continue to rise. Housing policies should focus on expanding access to affordable homeownership, increasing rental assistance programs, and promoting mixed-income housing developments to ensure that Arlington remains a livable and economically diverse community.

Additionally, the data underscores the importance of housing cost-burdened households, or those spending more than 30% of their income on housing. If a significant number of Arlington’s residents are experiencing cost burdens, it may limit their ability to spend on other essential needs, such as healthcare, education, and transportation, ultimately impacting economic mobility and stability. Targeted affordability strategies, including down payment assistance, rental subsidies, and zoning adjustments for diverse housing types, could help alleviate these pressures and ensure long-term housing security for Arlington’s residents.

RESPONDENT MONTHLY RENT OR MORTGAGE PAYMENT

Monthly Rent or Mortgage Payment	Renters (%)	Homeowners (%)
<\$500	15	19.6
\$500 - \$700	5	1
\$701 - \$900	10	2.9
\$901 - \$1,000	2.5	4.9
\$1,001 - \$1,200	17.5	6.9
\$1,201 - \$1,500	23.8	14.7
\$1,501 - \$2,000	12.5	21.6
\$2,000 - \$2,999	11.3	20.6
\$3,000 +	2.5	7.8

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT HOUSEHOLD SIZE

Household size and composition play a significant role in shaping housing demand and affordability in Arlington. Among renters, over one-third of households consist of a single person, reflecting the demand for smaller, more affordable housing options, such as studios or one-bedroom apartments. This trend aligns with broader demographic shifts, including delayed marriage, an aging population, and lifestyle preferences for independent living.

In contrast, over one-third of homeowner households consist of two people, suggesting that many Arlington homeowners are empty nesters, retirees, or couples without children. This could indicate a growing need for housing options that cater to aging in place, downsizing, or multi-generational living arrangements.

A striking pattern emerges in family composition: nearly half of all renter households and more than half of all homeowner households have no children. This data highlights the prevalence of child-free and post-child households, which may influence demand for different types of housing and amenities. Traditional single-family homes with multiple bedrooms may not be the most suitable or desired option for a significant portion of residents, emphasizing the need for flexible, diverse housing choices, such as townhomes, condominiums, and mixed-use developments that accommodate smaller households.

Understanding household composition is critical for planning housing supply, amenities, and infrastructure that meet the evolving needs of Arlington residents. The high percentage of one- and two-person households suggests that a significant portion of the population may prefer smaller, lower-maintenance housing options, particularly renters seeking affordability and homeowners looking to downsize.

As Arlington continues to develop, housing strategies should incorporate a mix of unit sizes and designs to reflect shifting household demographics. Policies that support accessory dwelling units (ADUs), cottage communities, and mixed-income housing could better serve single-person and small-household renters. Meanwhile, aging-in-place initiatives, senior-friendly housing, and housing mobility programs could benefit older homeowners who may be looking to transition into smaller, more accessible homes while remaining within their communities.

By aligning housing policy with demographic trends, Arlington can enhance affordability, diversity, and long-term housing stability for its residents.

People in Household	Renters (%)	Homeowners (%)
1	35.3	9.5
2	15.3	33.6
3	22.4	17.2
4	18.8	25.9
5	3.5	9.5
6	1	2.9
7	3.5	.9
8 +	0	.9

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

Children in Household	Renters (%)	Homeowners (%)
0	49	56
1	19	13
2	12	18
3	9	4
4	0	1
5	0	0
6 +	2	0

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT DIVERSE HOUSEHOLD NEEDS AND ACCESSIBILITY CONSIDERATIONS

Arlington's housing landscape reflects a linguistically and demographically diverse population, with over 9% of both renter and homeowner households speaking Spanish at home. Additionally, more than 6% of renter households speak languages such as Arabic, Vietnamese, Hungarian, or a combination of English and Spanish, emphasizing the need for multilingual housing resources, outreach efforts, and tenant support services. Ensuring that housing programs, rental assistance, and homeownership resources are accessible in multiple languages will be essential to

equitable housing access and community engagement.

Another critical factor shaping housing needs is disability accessibility. Among survey respondents, 29% of renter households and 13% of homeowner households include at least one person with a disability. This disparity suggests that renters are more likely to require accessible housing options, yet rental units may not always meet their needs. With Arlington’s aging housing stock and limited new development, ensuring that rental properties and single-family homes are adaptable for residents with mobility impairments, sensory disabilities, or other physical limitations is a growing concern.

As Arlington plans for future housing development and policy adjustments, addressing language access and disability-inclusive housing must be a priority. Housing programs should integrate multilingual communication strategies, such as translated materials, bilingual staff, and culturally competent outreach, to ensure that all residents, regardless of language, can navigate housing services effectively.

Additionally, the high percentage of renter households with a disability highlights the urgent need for accessible rental housing options. Policies that incentivize landlords and developers to incorporate Universal Design, provide accessibility modifications, and expand ADA-compliant housing stock will be crucial to meeting the needs of this growing demographic. By proactively addressing language barriers and accessibility challenges, Arlington can foster a more inclusive, equitable, and responsive housing market that serves all residents.

Languages Spoken	Renters (%)	Homeowners (%)
English	84.1	90.8
Spanish	9.8	9.2
Other	6.1	0

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT HOUSING CHARACTERISTICS

Arlington’s rental market is dominated by apartment living, with nearly 60% of renters residing in multi-family units, highlighting the City’s reliance on high-density housing to accommodate its renting population. Another 25% of renters live in single-family homes, while 10.3% reside in townhouses, demonstrating that while apartments are the most common rental option, a significant share of renters still seek traditional home settings.

Survey responses under the “Other” category reflect a wide variety of housing arrangements, including condominiums, dormitories, manufactured homes, and duplexes. Some respondents listed more unconventional housing options such as living in a car or a "paddock", which may suggest instances of housing instability or alternative living arrangements due to affordability constraints.

For renters living in publicly subsidized or assisted housing, about half utilize Housing Choice Vouchers, emphasizing the critical role of federal rental assistance in providing housing stability. This data underscores the continued need for robust support of rental assistance programs to ensure that lower-income households have access to safe and affordable housing.

Understanding the composition of Arlington’s rental market is essential for effective housing policy and planning. The dominance of apartment rentals suggests a need for ongoing investment in multi-family housing, while the significant number of single-family and townhouse renters indicates demand for a diverse range of rental housing options beyond traditional apartments.

Additionally, the presence of nontraditional housing arrangements and potential signs of housing insecurity point to gaps in affordable housing availability that may require intervention. Expanding rental assistance, affordable housing developments, and supportive housing options can help address these challenges and ensure stable, quality

housing for all residents.

Housing Type	Renters (%)	Homeowners (%)
Single-Family Detached Home	25	92.4
Apartment	59.2	1.9
Townhome	10.5	2.9
Other	5.3	2.9

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

Assisted Housing Type	Renters (%)	Homeowners (%)
AHA Housing Choice Voucher (Section 8)	48	1.1
Multi-Family Senior Housing Subsidized by HUD	2.7	0
Rent-Restricted Housing	2.7	0
Unsure	5.3	0
N/A	41.3	98.9

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

The age of Arlington’s housing stock reflects broader trends in development cycles and the City’s built-out status. The largest share of owner-occupied homes were constructed in the 1970s, meaning much of Arlington’s single-family housing inventory is now 50 years old or older. Rental housing, by contrast, saw its largest development boom in the 1980s, yet 39% of renters were unsure when their building was built, suggesting a lack of awareness about the age and condition of their rental properties. This underscores a potential need for increased transparency, housing inspections, and tenant education on property maintenance and safety standards.

In terms of housing size, rental properties showed a balanced distribution of one-, two-, and three-bedroom units, reflecting diverse rental needs among singles, small families, and multi-person households. Among homeowners, three- and four-bedroom homes were nearly equally common, reinforcing the dominance of single-family housing designed for mid-to-large-sized households.

With a substantial portion of Arlington’s housing stock aging beyond 40-50 years, maintenance, rehabilitation, and modernization efforts will be crucial to ensuring long-term livability. Older homes often require upgrades to electrical, plumbing, roofing, and energy efficiency, and without proper investment, these properties risk deterioration, declining property values, and affordability challenges for both homeowners and renters.

The distribution of bedroom sizes indicates that while Arlington offers diverse rental unit sizes, there may be gaps in housing options that meet specific needs, such as affordable family-sized rental units or smaller, accessible homes for seniors and individuals with disabilities. Strategic investments in housing preservation, adaptive reuse, and incentivizing diverse housing development can help ensure that Arlington’s housing stock remains functional, sustainable, and aligned with evolving community needs.

Decade Constructed	Renters (%)	Homeowners (%)
1950s	6	1
1960s	3	7
1970s	14	29
1980s	16	19
1990s	9	15
2000s	9	12
2010s	1	10
2020s	4	6
Unsure	39	1

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

Number of Bedrooms	Renters (%)	Homeowners (%)
0	1.3	0
1	30.7	2
2	28	8
3	29.3	42
4	9.3	41
5 +	1.3	7

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

CHALLENGES FOR BOTH RENTERS AND HOMEOWNERS

Housing affordability remains the most pressing challenge for both renters and homeowners in Arlington, with cost-related concerns dominating survey responses. Renters overwhelmingly identified the inability to afford a down payment as their greatest obstacle to homeownership, reinforcing the financial barriers that prevent many from transitioning from renting to owning. High mortgage interest rates followed closely as a major concern, further compounding affordability challenges and discouraging renters from pursuing home purchases.

For current homeowners looking to sell, the loss of their existing low mortgage rates has emerged as a significant deterrent to moving. With interest rates at historic highs compared to previous years, many homeowners are choosing to remain in place rather than take on a new, higher-rate mortgage. This lack of market mobility contributes to limited housing inventory, making it even more difficult for renters to enter homeownership and further tightening the already competitive housing market.

Another shared challenge among renters and homeowners is the inability to afford necessary home repairs. While homeowners are directly responsible for the maintenance of their properties, renters also expressed concerns about repair costs—likely reflecting delayed or inadequate maintenance by landlords, which can negatively impact housing quality and tenant stability. The fact that renters perceive this as a greater concern than homeowners suggests that property upkeep and landlord accountability are critical issues that may require policy interventions, such as tenant protections, rental property inspections, or repair assistance programs for landlords and low-income homeowners.

These findings emphasize the ongoing affordability crisis and market constraints affecting both renters and homeowners. Addressing these challenges requires multi-faceted housing strategies, including:

- Expanding down payment assistance programs to help renters transition into homeownership.
- Exploring incentives for existing homeowners to sell or rent out their homes to improve market mobility.
- Implementing home repair assistance programs, particularly for low-income homeowners and rental properties in need of maintenance.
- Enhancing tenant protections to ensure that rental housing remains safe, habitable, and well-maintained.

By acknowledging and addressing these financial and maintenance-related challenges, Arlington can work toward a more equitable and sustainable housing market that better serves both renters and homeowners.

HOUSING NEEDS

Survey responses confirm that cost is the single most influential factor in housing decisions for both renters and homeowners. The strongest agreement among respondents was with the statement: *"Arlington has lots of housing available, but not a lot that fits my family's needs because of cost."*

This reflects a critical mismatch between housing supply and affordability, where available housing does not necessarily align with household budgets. While Arlington has a diverse housing stock, many residents feel priced

out of homes that meet their space, location, and financial requirements. This issue is particularly pressing for middle-income families, first-time homebuyers, and lower-income households who may struggle to find suitable housing despite the presence of available units in the market.

For renters, affordability concerns extend beyond housing availability—many expressed that high housing costs may force them to leave Arlington within the next five years. This suggests an underlying risk of housing-driven displacement, where residents who contribute to the City’s workforce and economy may be unable to remain due to rising costs. If affordability challenges persist, Arlington could face population shifts, labor shortages, and economic disruptions, particularly in sectors reliant on service workers, educators, and entry-level professionals.

These findings highlight the growing need for affordability-focused housing policies to ensure that Arlington remains accessible to a broad range of residents. Potential strategies include:

- Expanding affordable housing options through incentives for mixed-income developments, workforce housing, and targeted redevelopment efforts.
- Enhancing rental assistance programs to support cost-burdened households.
- Exploring homeownership support initiatives such as down payment assistance, mortgage rate buydowns, and financial education programs.
- Encouraging zoning and policy reforms that allow for more diverse housing types, including ADUs, townhomes, and smaller, lower-cost single-family homes.

Without targeted interventions, affordability concerns may lead to a loss of long-term residents and weaken Arlington’s economic and community stability. Addressing this issue proactively will be crucial for ensuring a balanced and sustainable housing market that meets the needs of current and future residents.

Housing Available Does Not Fit My Family’s Needs Because of...	Renters (%)	Homeowners (%)
Cost	4.26	3.38
Type	3.58	3.35
Location	3.53	3.31
Size	3.66	3.18

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

THE IMPACT OF COST ON HOUSING DECISIONS

Cost remains the most significant factor influencing housing decisions, particularly for renters seeking to transition into homeownership. Survey responses indicate that down payment requirements and high mortgage interest rates are among the biggest barriers preventing renters from purchasing a home.

For many renters, saving for a down payment is a long-term challenge, especially as rental costs continue to rise, making it difficult to allocate funds toward future homeownership. Households living paycheck to paycheck or managing other financial obligations—such as student loans, childcare, and healthcare—may struggle to accumulate the necessary savings for a down payment, even for entry-level homes. Additionally, the increase in mortgage interest rates over the past few years has further eroded affordability, raising monthly mortgage costs and making homeownership even more unattainable for renters who may have otherwise been on the cusp of buying.

This financial strain is not only preventing individual households from purchasing homes but is also slowing overall housing market mobility. With fewer renters able to transition into homeownership, the demand for rental housing remains high, contributing to rising rents and tighter market conditions. At the same time, existing homeowners are less likely to sell due to the prospect of losing their favorable mortgage rates, further limiting the supply of available homes.

Addressing these affordability barriers is crucial to supporting homeownership opportunities, improving housing mobility, and stabilizing Arlington’s housing market. Potential strategies include:

- Expanding down payment assistance programs to help renters overcome the initial financial hurdle of homeownership.
- Exploring interest rate buy-down programs or other financing mechanisms to make mortgage payments more affordable.
- Increasing the supply of lower-cost entry-level homes, including townhomes, condominiums, and smaller single-family homes, to provide more accessible ownership opportunities.
- Financial literacy and homebuyer education programs to help renters navigate the homebuying process and identify resources available to them.

Without targeted interventions, many renters will remain locked out of homeownership, which could have long-term economic consequences for Arlington. Promoting affordability and accessibility in the housing market will be essential for retaining residents, supporting economic growth, and ensuring a diverse and sustainable community.

RESPONDENT LEVEL OF AGREEMENT WITH STATEMENTS

RENTERS Agreement with Statements	
I would like to buy a home, but interest rates are too high	4.21
I would like to buy a home, but I can't afford a down payment	4.27
I can afford a higher rent, but there are few rentals in my price range	2.62

RATING SCALE: 5=Strongly Agree; 4=Agree; 3=Neutral; 2=Disagree; 1=Strongly Disagree

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

HOMEOWNERS Agreement with Statements	
I would like to sell my current home and buy a new home, but I don't want to lose my low mortgage interest rate	3.46
I can afford a higher mortgage payment but there are few homes for sale in my price range	3.12

RATING SCALE: 5=Strongly Agree; 4=Agree; 3=Neutral; 2=Disagree; 1=Strongly Disagree

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

RESPONDENT CONCERNS WITH CURRENT HOUSING

The most significant housing concern among both renters and homeowners is the inability to afford minor home repairs, with renters expressing this concern at an even higher rate than homeowners. This finding highlights a critical gap in housing maintenance affordability, where even relatively small repair needs—such as fixing plumbing issues, addressing HVAC failures, or making safety modifications—become financial burdens that threaten housing stability and quality of life.

For homeowners, deferred maintenance can lead to greater long-term costs, reducing property values and creating safety hazards. While some homeowners may qualify for assistance programs, access to funding and awareness of available resources can be barriers to getting necessary repairs done.

For renters, the issue is even more pressing. Although landlords are legally responsible for maintaining habitable

conditions, financial constraints may lead some property owners to delay or neglect maintenance requests, leaving renters in substandard conditions. Renters often have little recourse beyond moving, which is not always a viable option given rising rents and the limited availability of affordable units. This can result in health and safety risks, poor energy efficiency, and overall lower quality of life for tenants.

Addressing repair affordability is essential for ensuring stable and livable housing conditions across Arlington. Potential policy and program solutions include:

- Expanding homeowner repair assistance programs to provide grants or low-interest loans for critical home maintenance.
- Incentivizing landlords to maintain rental properties through tax credits, assistance programs, or enforcement measures.
- Strengthening tenant protections to ensure that rental housing meets health and safety standards.
- Promoting awareness of existing repair programs so that homeowners and renters can access financial assistance when needed.

By prioritizing affordable home maintenance solutions, Arlington can prevent housing deterioration, support long-term housing stability, and improve overall quality of life for both renters and homeowners.

RENTER/HOMEOWNER Agreement with Statements	Renter	Homeowner
Our home does not have enough bedrooms for members of my household	2.84	2.27
We need renovations to our home to support a household member with disabilities.	2.65	2.46
My home needs minor repairs that I can't afford	3.56	3
My home needs major repairs that I can't afford	3.24	2.92
I have sufficient transportation to get to work, appointments, etc.	3.66	4.06
I have a car, but it is in need of repair and/or I can't afford the monthly payments	3.12	1.99

RATING SCALE: Scale of 1-5, with 5=High, 3=Medium, 1=Low

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

COMMUNITY SURVEY: HOUSING AND OTHER COMMUNITY NEEDS

The survey results highlight distinct housing and infrastructure priorities between renters and homeowners, reflecting their unique experiences and challenges within Arlington's housing market.

Housing Needs:

Renters expressed the greatest need for affordable rental housing, reinforcing concerns about high rent costs, limited availability, and financial instability. Additionally, they ranked affordable homeownership opportunities and financial assistance for purchasing a home as critical needs, suggesting that many renters aspire to homeownership but face significant barriers such as down payments, mortgage rates, and housing prices.

Homeowners, by contrast, prioritized the availability of affordable homes to buy, likely due to the rising cost of

housing that makes moving or downsizing difficult. They also placed a high priority on housing for seniors to age in place, recognizing the growing need for accessible, low-maintenance housing that allows older residents to remain in their communities without the financial or physical burdens of maintaining a large home.

Public Services and Infrastructure:

Both renters and homeowners ranked mental health services as a top community need, underscoring the increasing demand for accessible mental health care, crisis intervention, and support services. Homeowners also emphasized the need for senior services, reinforcing concerns about Arlington’s aging population and the importance of long-term care, transportation, and community programs that support seniors in maintaining independence.

While both groups agreed on the need for street and sidewalk improvements, their infrastructure priorities diverged in other areas. Renters identified homeless shelters as a critical need, likely recognizing the growing issue of housing instability and the lack of emergency and transitional housing options in Arlington. Homeowners, on the other hand, placed the highest priority on water and sewer improvements, reflecting concerns about aging infrastructure, water quality, and the long-term sustainability of essential utilities.

The differences in priorities between renters and homeowners illustrate the importance of a balanced housing and infrastructure strategy that addresses both short-term affordability challenges and long-term community development needs. Key takeaways for decision-makers include:

- Expanding affordable rental and homeownership opportunities through incentive programs, zoning adjustments, and financial assistance.
- Investing in senior housing and services to support Arlington’s aging population.
- Strengthening mental health services to improve community well-being and prevent housing instability.
- Prioritizing infrastructure upgrades that address both immediate concerns (such as homelessness) and long-term sustainability (such as water and sewer improvements).

By aligning housing policy, public services, and infrastructure investment with community needs, Arlington can work toward a more inclusive, stable, and resilient housing market that serves both renters and homeowners effectively.

RENTER/HOMEOWNER Agreement with Statements	Renter	Homeowner
Affordable rental housing	4.47	3.7
Affordable homes to buy	4.3	4.22
Housing for seniors to age in place	3.85	4.19
Shared housing	2.51	2.61
Accessory Dwelling Units (small, independent homes that share a lot with another home)	3.04	3.15
Financial assistance for Homeownership	4.24	3.67
Home repair assistance for homeowners	3.91	3.95

RATING SCALE: Scale of 1-5, with 5=High, 3=Medium, 1=Low

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

HOUSING NEEDS FOR SPECIAL NEEDS AND OTHER GROUPS

Survey responses indicate broad recognition of housing needs across various demographic groups, with the exception of high-income families, where respondents did not perceive a significant gap in housing availability. Renters and homeowners alike overwhelmingly identified the greatest housing needs for low-income families and young families, though the prioritization of these groups varied between the two groups.

The strong emphasis on housing for low-income families reflects growing affordability pressures in Arlington’s market, where rising home prices, rental costs, and stagnant wages create significant barriers to stable housing. Low-income households often face limited options in both the rental and homeownership markets, forcing them into overcrowded conditions, unstable housing situations, or relocation to less expensive areas outside the City.

Similarly, the need for housing that accommodates young families underscores a critical gap in affordable starter homes and family-sized rental units. Many young families struggle with affordability, availability, and location constraints, as well as the difficulty of securing financing for homeownership. Without access to suitable housing, Arlington risks losing young professionals and growing families, which could impact school enrollment, workforce sustainability, and the long-term economic vitality of the City.

Addressing these needs is essential to creating a balanced, sustainable housing market that supports families across income levels. Potential strategies to address these gaps include:

- Expanding affordable family housing options, such as townhomes, duplexes, and mixed-income developments.
- Increasing the availability of subsidized and workforce housing to support low-income families.
- Providing financial incentives for homebuilders to create affordable starter homes.
- Developing homeownership assistance programs, including down payment support and favorable financing options for young families.

Without targeted efforts to support low-income and young families, Arlington may face increased housing instability, outmigration of working-class households, and economic imbalances. Proactive housing policies and strategic investments will be necessary to ensure long-term affordability, stability, and inclusivity within the City’s housing market.

RENTER/HOMEOWNER Agreement with Statements	Renter	Homeowner
Young Families	4.45	4.19
People with Disabilities	4.43	3.87
Homeless People	4.29	3.92
People with HIV/AIDS	3.64	3.07
Students	3.9	3.44
Low-income Families	4.57	3.97
High-income Families	2.66	2.58

RATING SCALE: Scale of 1-5, with 5=High, 3=Medium, 1=Low
Source: Stakeholder Feedback, City of Arlington Community Survey 2024

COMMUNITY PRIORITIES: PUBLIC SERVICES AND SUPPORT NEEDS

Survey responses indicate that public services related to mental health are the highest priority for both renters and homeowners, highlighting a critical need for expanded mental health resources and support systems in Arlington. Among homeowners, senior services were ranked equally high, emphasizing the growing demand for programs that assist aging residents in maintaining independence, accessing healthcare, and navigating housing stability.

Beyond mental health and senior services, healthcare, childcare, and services for persons with disabilities were also highly ranked concerns for both groups, reflecting broader community needs that extend beyond housing alone. The demand for affordable, high-quality healthcare and childcare suggests that many households—particularly working families—struggle to balance economic stability with essential family services. Additionally, the prioritization of disability services underscores the need for accessible housing, transportation, and support networks to accommodate residents with physical and cognitive disabilities.

The strong emphasis on mental health, senior services, healthcare, childcare, and disability support points to an interconnected relationship between housing stability and access to essential services. These findings suggest that:

- Expanding mental health services—including crisis intervention, counseling, and affordable therapy options—will be critical to housing stability and overall well-being.
- Strengthening senior services can help older homeowners age in place and ensure renters have access to suitable, accessible housing.
- Affordable childcare and healthcare access are economic drivers that support working families and reduce financial strain, making housing more sustainable.
- Investing in disability-friendly housing and services will ensure that residents with disabilities can remain independent and have access to necessary resources.

These priorities indicate that Arlington’s housing strategy cannot exist in isolation—it must be integrated with investments in public services to create a more stable, healthy, and inclusive community. Addressing these concerns will reduce barriers to stable housing, improve quality of life, and enhance economic resilience for residents across income levels and housing situations.

RENTER/HOMEOWNER Agreement with Statements	Renter	Homeowner
Health Care	4.51	4.08
Persons with disabilities	4.45	3.94
Mental health	4.55	4.09
Substance Abuse	4.03	3.78
Seniors	4.39	4.09
Youth	4.18	3.7
Child Care	4.42	4.04
Immigration Assistance	3.65	3.17
Domestic Violence Prevention and Support	4.36	3.9
Veterans	4.22	3.93
Homeless Persons	4.23	3.78

Transportation	4.19	3.91
Job training/employment	4.16	3.84
Eviction Prevention Services	4.27	3.23
Foreclosure Prevention Services	4	3.39
Other Legal Assistance	4.2	3.29
Emergency assistance for utilities, rent, fuel	4.33	3.77

RATING SCALE: Scale of 1-5, with 5=High, 3=Medium, 1=Low

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

COMMUNITY PRIORITIES: INFRASTRUCTURE AND PUBLIC FACILITY NEEDS

Survey responses reveal distinct infrastructure and public facility priorities between renters and homeowners, reflecting their unique concerns about Arlington’s built environment and quality of life.

For renters, the highest-ranked needs were homeless shelters and street/sidewalk improvements. The demand for homeless shelters underscores the growing concern about housing instability and the lack of emergency housing options for individuals and families experiencing homelessness. As housing costs continue to rise, renters may be acutely aware of the risks of displacement and the need for stronger safety nets. Additionally, their prioritization of street and sidewalk improvements likely reflects concerns about walkability, pedestrian safety, and access to public transportation, which are essential for renters who may rely more heavily on alternative transportation methods.

Homeowners, on the other hand, placed the highest priority on street/sidewalk improvements and water/sewer infrastructure upgrades. Their focus on water and sewer improvements suggests concerns about aging utility systems, water quality, drainage, and long-term sustainability, issues that directly impact property values and neighborhood stability. Like renters, they also prioritized street and sidewalk enhancements, highlighting a shared interest in maintaining safe, well-connected, and accessible neighborhoods.

The differences in priorities between renters and homeowners emphasize the need for a balanced infrastructure strategy that addresses both immediate housing needs and long-term urban resilience. Key takeaways for decision-makers include:

- Investing in homeless shelter capacity and supportive housing to address the increasing demand for emergency housing solutions.
- Enhancing pedestrian infrastructure and public transportation access to improve mobility and accessibility for all residents.
- Prioritizing upgrades to water and sewer systems to ensure sustainable, reliable infrastructure as Arlington continues to grow.
- Developing comprehensive neighborhood revitalization efforts that integrate housing stability with infrastructure improvements, benefiting both renters and homeowners.

By aligning housing policy with public infrastructure investments, Arlington can create a more inclusive, functional, and sustainable community that meets the needs of all residents, regardless of housing tenure.

RENTER/HOMEOWNER Agreement with Statements	Renter	Homeowner
Parks/recreational facilities	3.88	3.69

Homeless shelters	4.04	3.63
Water/sewer improvements	3.91	3.81
Street/sidewalk improvements	4.04	4.1
Commercial rehabilitation	3.76	3.42

RATING SCALE: Scale of 1-5, with 5=High, 3=Medium, 1=Low
Source: Stakeholder Feedback, City of Arlington Community Survey 2024

UNDERSTANDING AND AWARENESS OF FAIR HOUSING RIGHTS

Survey results indicate that a significant number of Arlington residents are aware of Fair Housing laws, with 41 renters and 77 homeowners reporting familiarity with these protections. This level of awareness suggests that many residents understand their basic rights against housing discrimination, including protections based on race, color, national origin, religion, sex, familial status, and disability under the Fair Housing Act.

However, awareness alone does not necessarily translate into full comprehension or the ability to identify and address violations. Many renters and homeowners may be unaware of the full scope of their rights, including protections against:

- Discriminatory rental and lending practices, such as refusal to rent, unfair loan terms, or steering.
- Disability-based discrimination, including refusal to provide reasonable accommodations.
- Familial status discrimination, such as landlords imposing restrictions on families with children.

While reported awareness levels are promising, knowledge gaps may still exist, particularly among vulnerable populations most at risk of housing discrimination. Arlington should take proactive steps to:

- Expand Fair Housing education and outreach efforts, ensuring that residents understand their rights and how to report violations.
- Strengthen partnerships with local housing agencies and advocacy organizations to provide training, legal support, and enforcement.
- Ensure landlords, real estate professionals, and lenders comply with Fair Housing laws through targeted education and accountability measures.
- Provide accessible reporting mechanisms for residents who experience or witness housing discrimination.

A well-informed community is key to ensuring fair and equitable access to housing. By increasing education, enforcement, and support mechanisms, Arlington can foster a more inclusive and just housing market that upholds the rights of all residents.

Are you aware of Fair Housing Laws?	Renter	Homeowner
Yes	41	77
No	19	11
I think so, but I'm not sure.	14	9

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

EXPERIENCES WITH HOUSING DISCRIMINATION

Survey responses indicate that housing discrimination remains a concern in Arlington, with 19% of renters and 6% of homeowners reporting direct experiences with discrimination. Additionally, 9% of renters and 7% of homeowners expressed uncertainty, suggesting that some residents may have encountered discriminatory practices but were unsure whether their experiences constituted a legal violation.

Renters reported three times the rate of discrimination compared to homeowners, likely reflecting greater exposure to biased treatment in rental applications, lease terms, or landlord interactions. Common forms of housing discrimination can include:

- Denial of rental applications based on race, ethnicity, disability, or familial status.
- Unfair lease terms, higher deposits, or steering toward certain properties based on demographics.
- Refusal to provide reasonable accommodations for individuals with disabilities.
- Discriminatory lending practices that prevent fair access to homeownership.

Housing discrimination not only violates Fair Housing laws but also contributes to systemic inequality, limited housing choices, and economic disparities for affected groups. The fact that some respondents were unsure whether they had experienced discrimination suggests that education and outreach efforts are needed to help residents recognize and report violations.

To address these concerns, Arlington should consider:

- Expanding Fair Housing education programs to empower renters and homeowners to identify and report discrimination.
- Strengthening enforcement mechanisms to hold landlords, property managers, and lenders accountable.
- Providing legal assistance and support services for victims of housing discrimination.
- Increasing outreach to underrepresented communities to ensure equitable access to housing opportunities.

By proactively addressing housing discrimination, Arlington can work toward a more inclusive and equitable housing market, ensuring that all residents have access to fair and unbiased housing opportunities.

Have you ever experienced housing discrimination?	Renter	Homeowner
Yes	19	6
No	67	78
I think so, but I’m not sure.	9	7
I don’t know.	5	8

Sources: Stakeholder Feedback, City of Arlington Community Survey 2024

EXPERIENCES WITH PREDATORY LENDING

Survey responses indicate that predatory lending remains a concern in Arlington, with 11 renters and 11 homeowners reporting personal experience or knowledge of someone affected by predatory mortgage practices. Additionally, four renters and six homeowners expressed uncertainty, suggesting that some residents may have been subjected to deceptive lending practices but lack the financial literacy or legal knowledge to recognize them.

Predatory lending disproportionately affects financially vulnerable populations, including first-time homebuyers, seniors, and racial/ethnic minorities, who may be steered into unfavorable loans with inflated fees, high-interest rates, or hidden costs. The Center for Responsible Lending identifies key warning signs of predatory lending,

including:

- Excessive fees that raise borrowing costs beyond industry standards.
- Prepayment penalties that discourage homeowners from refinancing into more affordable loans.
- Unfairly high interest rates relative to the borrower’s credit profile.
- Targeting of seniors and minorities, often exploiting financial insecurity or lack of alternative options.
- Exploding adjustable-rate mortgages (ARMs) that start with low payments but increase dramatically over time.
- False promises of refinancing solutions to fix unaffordable loans.
- Repeated refinancing ("loan flipping") that strips equity and generates high fees.
- Failure to factor in taxes and insurance, leading to unexpected payment increases.

The presence of predatory lending in Arlington poses a serious threat to housing stability, financial security, and wealth-building opportunities, particularly for low-income families and first-time homebuyers. Without intervention, affected homeowners may face foreclosure, financial hardship, or long-term debt burdens, while renters may be discouraged from pursuing homeownership altogether.

To combat these issues, Arlington should consider:

- Expanding financial literacy and homebuyer education programs to help residents recognize and avoid predatory loans.
- Increasing access to fair lending institutions that offer transparent, competitive mortgage products.
- Strengthening consumer protections and enforcement against predatory lending practices, particularly for vulnerable populations.
- Providing foreclosure prevention assistance and legal aid for residents at risk of losing their homes due to unfair loan terms.

By addressing predatory lending, Arlington can help ensure that homeownership remains a pathway to stability and financial growth rather than a risk factor for economic hardship. Strengthening consumer protections and financial education initiatives will be essential in safeguarding residents from deceptive lending practices and fostering a fair and accessible housing market.

Have you or someone you know experienced “predatory” lending practices in trying to get a mortgage?	Renter	Homeowner
Yes	11	11
No	40	69
I think so, but I’m not sure	4	6
I don’t know.	10	4

Sources: Stakeholder Feedback, City of Arlington Community Survey 2024