HOUSING NEEDS ASSESSMENT

ARLINGTON
THE AMERICAN DREAM CITY

PY 2025 – PY 2029

HOUSING NEEDS ASSESSMENT

The City of Arlington is committed to addressing the housing needs of its growing and diverse population. As the city continues to expand, ensuring access to safe, affordable, and quality housing remains a top priority. This Housing Needs Assessment provides a snapshot of key housing trends, challenges, and opportunities within Arlington. By analyzing data on population growth, housing supply, affordability, and community needs, this report highlights actionable insights to guide future housing policies and strategies that promote equity and sustainability for all residents.

50TH
Largest City in the U.S.

398,431 (2023)
3RD MOST DENSELY POPULATED CITY IN TEXAS
According to the US Census, Arlington's 2023 population was 398,431

NO.7 Largest city in TX by population.

Approximately **94.5%** built out.

DEMOGRAPHICS

Arlington's 2023 population was 398,431, an increase of 1.1% since 2020 and 19.7% since 2000.
The fastest-growing age group is 65+, up 6.5%, while the under-5 population has declined by 5.4%.

2023 Population	398,431
White	37%
Hispanic/Latino	30%
Black/African American	22%
Other	11%

PROCESS

INTERVIEWS
24 Interviews with Key Stakeholders

COMMUNITY SURVEY
197 in English
14 in Spanish

WORKSHOPS
Focus group discussions (35 Agencies)

HOUSING MARKET OVERVIEW

Income & Affordability: Arlington's median household income as of 2020 is **$73,519**. Over 20% of Arlington households earn less than $35,000.

46% of Households spend more than 35% of their income on housing

47.60% RENTERS
18.50% OWNERS

Housing Cost Burden

HOUSING COSTS UP 61% IN SIX YEARS.

Since 2009, the share of homes in the $100,000-149,999 price range has declined from 37.3% of the market to only 8.8% of the market. At the same time, the share of homes in the $300,000-499,999 price range has increased nearly 8 times.

REGIONAL AFFORDABILITY

Despite rising costs, Arlington remains one of the most affordable cities in the region for homeownership and rental housing.

$1,495 MEDIAN GROSS MONTHLY RENT

$330,000 MEDIAN HOME SALE PRICE

MEETING HOUSING NEEDS

Overall housing Units needs 2025-2029:
Our housing needs assessment suggests a need for another 9,829 units to meet residents' housing demand over the next five years. Of that number, more than half would meet the needs of households within the extremely low-income range. Nearly 99% would support households with incomes up to 80% of the Area Median Income (AMI).

9,829 TOTAL HOUSING UNITS NEEDED

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8,500 ANTICIPATED HOUSING UNITS

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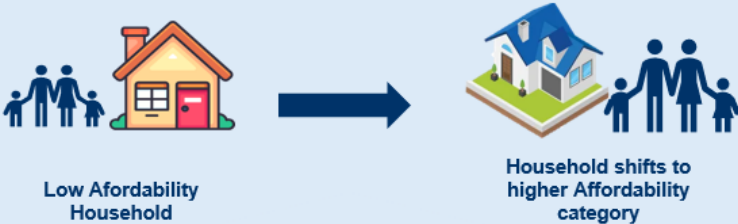
1,329 HOUSING DEFICIT

HOUSING STRATEGY CONVERSATIONS

1. Pilot innovative housing and redevelopment approaches.
2. Enhance housing affordability and explore innovative financing options.
3. Strengthen economic development and workforce capacity.
4. Address housing transparency and enhance senior support.

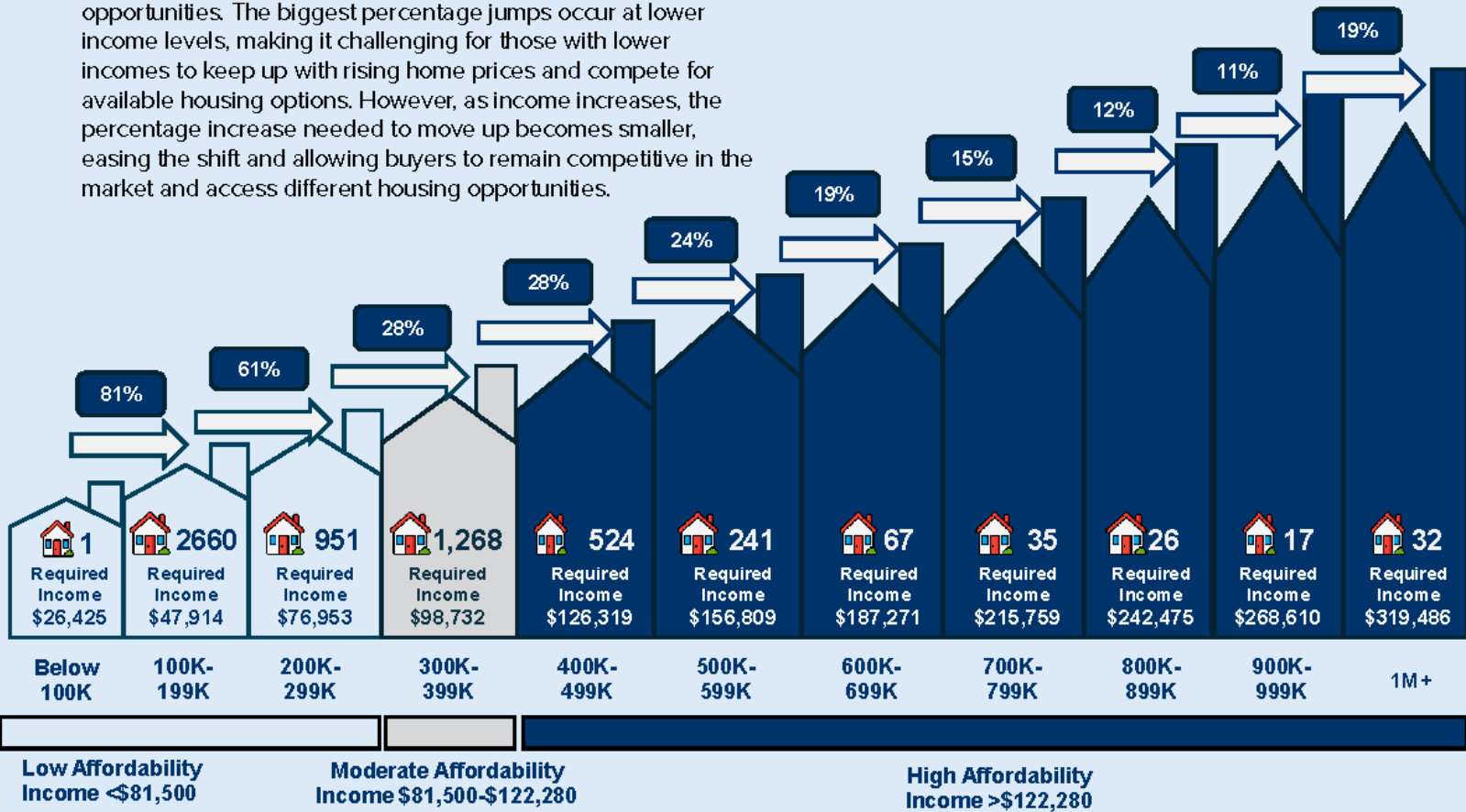# CLOSING THE AFFORDABILITY GAP

This analysis determines the required annual income needed to afford a home across different price ranges, excluding homeowners insurance. The calculations follow standard mortgage lending guidelines and affordability rules. Based on 365 days of listings from Jan 1, 2024 to Dec 31, 2024. A total of 3,393 listings were used in this analysis.

KEY ASSUMPTIONS & RATES

- **Loan Type:** Conventional Loan
- **Loan Term:** 30 Years (360 months)
- **Loan Interest Rate :** 6.25% (Annual)
- **Annual Property Tax Rate:** 1.82% of home price
- **Down Payment:** 20% of home price
- **Annual PMI Rate:** 0.5% of loan amount
- **Front-End DTI Ratio:** 28% (Housing expenses should not exceed 28% of gross monthly income)

- **Backend DTI Ratio:** 36% (Total debt obligations should not exceed 36% of gross income)
- **Home Price Ranges:** $90,000 to $2,500,000+
- **Affordability Categories:** Based on HUD's Areas Median Income (AMI) framework for a household family of four.

Low Afordability Household

Household shifts to higher Affordability category

TOTAL LISTINGS
Jan 1, 2024 - Dec 31, 2024

3,393

🏠 Number of listings in category

The image illustrates how much additional income, expressed as a percentage, is required to move up and increase housing opportunities. The biggest percentage jumps occur at lower income levels, making it challenging for those with lower incomes to keep up with rising home prices and compete for available housing options. However, as income increases, the percentage increase needed to move up becomes smaller, easing the shift and allowing buyers to remain competitive in the market and access different housing opportunities.

	Below 100K	100K-199K	200K-299K	300K-399K	400K-499K	500K-599K	600K-699K	700K-799K	800K-899K	900K-999K	1M+
Listings	1	2660	951	1,268	524	241	67	35	26	17	32
Required Income	$26,425	$47,914	$76,953	$98,732	$126,319	$156,809	$187,271	$215,759	$242,475	$268,610	$319,486
% increase		81%	61%	28%	28%	24%	19%	15%	12%	11%	19%

Low Affordability
Income <$81,500

Moderate Affordability
Income $81,500-$122,280

High Affordability
Income >$122,280

HIGHER INCOMES, GREATER HOUSING OPPORTUNITIES

Arlington stands at the forefront of possibility—where thoughtful growth, innovative housing solutions, and a deep commitment to community come together to create a city where everyone can find a place to call home. By embracing a strategic vision that balances neighborhood character with smart, community-driven change, Arlington is well-positioned to lead the way. By embracing gradual density increases, preserving and revitalizing aging homes, supporting seniors in transition, and exploring non-traditional models like co-housing and land trusts, the City is building a future where housing is not only attainable but reflective of the diverse needs and aspirations of its residents.

2025 City of Arlington Housing Needs Assessment

EXECUTIVE SUMMARY

Home to the Texas Rangers, Dallas Cowboys, General Motors, Six Flags Over Texas, and the University of Texas at Arlington, Arlington boasts a thriving business and entertainment scene that enhances its reputation as a dynamic and welcoming community. A strong local economy, diverse industries, and a high quality of life make it an attractive place to live, work, and invest. However, with its continued growth and desirability, housing affordability and accessibility have become increasingly pressing issues. To ensure that residents at all income levels can secure stable housing, the City has undertaken a Housing Needs Assessment (HNA) as part of its Consolidated Planning process. This study 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.

Like many cities across the nation, Arlington faces challenges in its housing market. Rising land and material costs, evolving design codes, and a preference for larger homes on single-family lots have placed homeownership out of reach for many. Increases in mortgage interest rates over the past three years have further accelerated costs, intensifying affordability concerns. Rapidly rising home prices and rental costs have left nearly half of all households cost-burdened, spending more than 35% of their income on housing. Since 2009, the share of homes priced between $100,000 and $149,999 has declined from 37% to just 8.8%, while over 80% of rental units now exceed $1,000 per month. While the City remains competitive within the region, stagnant wages and increasing property values have made both homeownership and rental housing unattainable for many.

The aging housing stock adds another layer of complexity. Nearly two-thirds of homes were built before 1980, raising concerns about maintenance, energy efficiency, and accessibility for an aging population. More than half of renters and 22% of homeowners report housing problems such as overcrowding, plumbing issues, and excessive cost burdens. Additionally, approximately 9,829 new housing units will be needed within the next five years, with more than half required for households earning $30,000 or less annually. The growing homeless population remains a pressing concern, with an increasing number of unsheltered individuals despite an overall decline in homelessness. Limited access to affordable rental units, transitional housing shortages, and barriers such as job access, transportation, and childcare continue to exacerbate housing instability. The Housing Choice Voucher program has a waitlist of 26,000 applicants, including 8,228 from the city, yet 18% of voucher holders struggle to secure a rental due to affordability and availability constraints.

Zoning and density regulations remain a significant point of public debate, with strong opposition to higher-density developments such as duplexes and cottage homes. While state-level proposals to reduce minimum lot sizes and allow accessory dwelling units (ADUs) could reshape local housing dynamics, stakeholders remain divided. Although 6,000 multifamily units and 2,500 single-family units have been approved and could help address the hosing shortfall, high construction costs have stalled development, exacerbating

supply shortages and affordability concerns.

To address these challenges, the Housing Needs Assessment outlines a comprehensive strategy that includes increasing density in targeted areas, leveraging public-private partnerships, and expanding financial tools to support affordable housing by increasing household income. Potential initiatives may include programs to help rehabilitate or update dated single family housing stock, piloting multi-family redevelopment projects, and strengthening first-time homebuyer assistance programs. A data-driven, community-informed approach will ensure that policies support sustainable growth and long-term affordability while maintaining the character and livability of neighborhoods.

This analysis seeks to identify solutions that enable more people to live the American dream of homeownership and stable housing—in communities that are affordable, sustainable, and supportive of strong families and economic vitality. City leadership has prioritized a data-rich study to guide future policy decisions, ensuring the Arlington remains a place where residents can thrive, build their futures, and enjoy a high quality of life.

TOP 10 KEY FINDINGS

1. **Homeownership Remains Strong** – Arlington has a 54.8 % homeownership rate, however 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 15% of homes priced under $150,000 compared to 64% 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** – According to the City of Arlington's 2024 Single-Family Profile and Redfin.com, over 20% of single-family homes in Arlington are investor-owned, up from 18.3% in 2013. While this trend has increased the rental supply, it has also limited homeownership opportunities—particularly for first-time buyers. In comparison, investor ownership reaches 25% in Atlanta, highlighting the potential impact on housing markets and the need for policies that support owner-occupancy.

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** – Arlington is projected to need 9,829 additional housing units over the next five years. With 8,500 units already approved, the remaining gap is approximately 1,300 units, though high construction costs may impact delivery and affordability.

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.

CONTENTS

EXHIBITS

ACKNOWLEDGEMENTS

We are grateful to the hundreds of people and organizations who provided their insights throughout the Housing Needs Assessment Process. Special thanks to the following:

Arlington Board of Realtors (ARBOR)
Arlington Independent School District
Arlington Life Shelter
Arlington Urban Ministries
Center for Transforming Lives
Child Care Associates
City of Arlington Housing Authority
City of Arlington Mayor and City Council Members
City of Arlington Staff
Development Corp. of Tarrant County
DRC Solutions
Empathy (Alliance Child and Family Solutions)
Hispanic Real Estate Brokers Association, Inc.
Department of Housing and Urban Development
Institute to Advance Child Care
Meals on Wheels of Tarrant County
MHMR of Tarrant County
Mission Arlington
Partnership Home
Safe Haven of Tarrant County
Sphinx Development
Texas Housing Foundation
Texas Department of Housing & Community Affairs (TDHCA)
Texas Workforce Commission Civil Rights Division
The Nehemiah Company
The Salvation Army

BACKGROUND

INTRODUCTION & PURPOSE

Housing plays a vital role in shaping the quality of life and overall wellbeing of a community. Enhancing access to housing that meets the diverse needs of residents is a key focus for cities across the United States, including Arlington. Within Arlington, residents face mounting challenges, including rising home prices, increasing rental rates, a low housing vacancy rate, growing homelessness, and a continued need for supportive and subsidized housing.

Access to adequate, affordable, and suitable housing is a fundamental right that provides stability and security. Challenges in accessing housing affect Arlington residents in complex and varied ways. Residents from historically underserved or marginalized communities, in particular, encounter significant barriers to securing appropriate housing, leading to higher risk living situations and inequitable outcomes. These disparities highlight the importance of addressing housing accessibility through targeted and inclusive approaches.

This Housing Needs Assessment provides a detailed understanding of Arlington's current housing landscape, offering valuable insights into areas of need and opportunities for improvement. By addressing these challenges, Arlington can Arlington can continue to foster a community where housing is accessible and attainable for all residents.

Housing & Accessibility

This Housing Needs Assessment evaluates the City's housing landscape, identifying residents facing the most significant challenges. By understanding where gaps exist, this assessment aims to propose practical, data-driven solutions that address the wide-ranging household needs by income and age of the community.

When the housing market does not meet the needs of all residents equally, it leaves individuals and families with limited options for affordable or suitable housing. This can result in overcrowding, housing instability, unsafe living conditions, and, in severe cases, homelessness. Several factors contribute to housing challenges, including age, income level, household composition, and physical mobility needs.

For example:

- **Single-parent households, particularly those led by women, often face greater difficulty securing affordable, family-friendly housing near schools, public transit, and childcare facilities.**
- **Seniors, especially renters, may struggle to find affordable housing that also provides the necessary support services and accessibility features.**

ARLINGTON'S APPROACH TO HOUSING

Building On Previous Work

The City of Arlington completed its most recent Housing Needs Assessment and Analysis of Impediments to Fair Housing in 2020. The previous Housing Needs Assessment identified several remedial actions and goals to address housing challenges in Arlington. These recommendations emphasized building partnerships, identifying new federal resources, and leveraging private funding to enhance the ability of the City and the Arlington Housing Authority to expand the supply of affordable housing. The actions aimed to better meet the needs of low- and moderate-income households while addressing broader systemic issues. Specific remedial actions were proposed to counter market conditions and mortgage lending practices that disproportionately impact minorities and members of marginalized communities. These issues included subprime lending practices, credit and collateral deficiencies affecting loan origination rates, poverty, unemployment, limited living wages, and income constraints.

Since the publication of the 2020 Housing Needs Assessment, the City of Arlington has made significant strides in addressing the identified challenges and building upon the remedial actions and goals outlined in the report. The City has strengthened partnerships with local developers, nonprofits, and federal agencies to create innovative solutions for expanding affordable housing. By leveraging funding from programs like HUD's HOME Investment Partnerships Program and tax credit financing, Arlington has facilitated the development and preservation of affordable housing units, targeting the needs of low- and moderate-income households.

In addition, Arlington has implemented programs to address systemic issues such as disparities in mortgage lending and financial access. Efforts include providing down payment and closing cost assistance to first-time homebuyers, conducting financial literacy workshops, and collaborating with local banks to improve credit access for underserved populations. The City has also prioritized economic development initiatives that aim to reduce poverty and unemployment, focusing on job training programs and partnerships with workforce development agencies to support living wages for residents.

Recognizing the importance of community input, Arlington continues to engage stakeholders and residents through surveys, focus groups, and public forums. These efforts ensure that housing policies remain responsive to the needs of all residents, particularly those from historically marginalized or underserved populations. While challenges persist, Arlington's proactive measures demonstrate a commitment to addressing housing inequities and ensuring that all residents have access to safe, affordable, and suitable housing options.

ARLINGTON'S HOUSING SUCCESS

Arlington has moved from planning to action—making measurable progress by transforming aging housing stock, expanding affordability, and aligning redevelopment with the lived needs of its residents. This shift from ambition to delivery signals more than policy—it reflects a City growing with purpose and care.

Innovative Financing for Multifamily Housing

Recognizing the need for diverse housing options, the City has partnered with local developers to implement creative financing strategies for multifamily housing projects. A notable example is the Arlington Commons development—a decade-long project aimed at transforming aging apartment complexes into high-quality, multi-family housing. This initiative not only enhances the City's housing stock but also contributes to neighborhood revitalization and increased property values.

Supportive Tax Policies for Seniors

To ensure that senior residents, particularly those on fixed incomes, can maintain their homes, Arlington has developed tax policies that provide financial relief. These measures help mitigate the impact of rising property taxes, allowing seniors to age in place and preserving the community's socioeconomic diversity.

Leveraging Federal Funding for Housing Development

The City has effectively utilized funding from the U.S. Department of Housing and Urban Development (HUD) to support various housing initiatives. These include the construction of affordable housing units and assistance programs for first-time homebuyers, such as down payment and interest rate subsidies. These efforts have expanded homeownership opportunities and addressed affordability challenges within the city.

Commitment to Common Sense Community Redevelopment

Following the recommendations of the City's Unity Council, Arlington has prioritized common sense redevelopment strategies to support residents in socioeconomically vulnerable areas. This commitment involves targeted investments in infrastructure, housing, and community services to promote inclusivity and reduce disparities across neighborhoods.

Through these concerted efforts, Arlington exemplifies a community dedicated to fostering attainable housing solutions and enhancing the well-being of all its residents.

METHODOLOGY

& DATA

METHODOLOGY

The Arlington Housing Needs Assessment was developed as part of the City's Consolidated Planning process, incorporating a comprehensive environmental scan of the local housing market and its sub-markets. The research also examined best practices from similarly sized and mature cities across the U.S. to identify potential strategies for Arlington, with key examples included for City leaders' consideration. To assess community needs and priorities, the process included a detailed survey (available in English and Spanish), five focus groups, and key stakeholder interviews. Preliminary recommendations were presented to the City Council and City Manager's team on October 8, 2024.

Four-Part Housing Needs Assessment Process

The four-part process for developing strategic housing recommendations begins with an environmental scan, which involves in-depth research and data analysis to understand Arlington's housing market, broader national and local trends, and innovative approaches used by other mature cities. This foundational research informs the next phase: community input, where the needs and priorities of key stakeholders—including the public, government officials, real estate professionals, developers, CHDOs, and nonprofits—are gathered to ensure alignment with community expectations. Using both data-driven insights and stakeholder feedback, the third phase focuses on developing research and data-based decisions, analyzing how similar cities have addressed housing challenges and identifying strategies that may be best suited for Arlington. Finally, the process culminates in the finalization of strategic recommendations, with a comprehensive report prepared for City leadership consideration by May 13, 2025. This structured approach ensures that housing strategies are well-informed, community-driven, and aligned with best practices.

Environmental Scan

Community Input

Finalize Strategic Recommendations & Report for Leadership Consideration

Develop Research & Data- Based Decisions

DATA

The Arlington Housing Needs Assessment (HNA) combines detailed quantitative analysis with meaningful qualitative insights to provide a nuanced understanding of current and future housing needs. Leveraging data from national, regional, and local sources alongside input from community members, stakeholders, and service providers, the HNA offers a comprehensive evaluation of housing challenges and priorities. This equity-focused approach ensures that the findings address both systemic gaps and the lived experiences of those most impacted by housing insecurity, guiding strategies for a shared and sustainable housing future.

Quantitative Data

The quantitative data for the Arlington Housing Needs Assessment was drawn from a diverse range of reliable sources to ensure a robust and comprehensive analysis. Key resources included the U.S. Census/American Community Survey, data from the City of Arlington, and insights from the U.S. Department of Housing and Urban Development. Additional data was gathered from the Arlington Board of Realtors (ARBOR), the Multiple Listing Service (MLS), and research institutions such as the Joint Center for Housing Studies at Harvard University and Pew Trusts. Market trends were informed by platforms like Zillow, Redfin, and Bankrate.com, alongside industry insights from the Wall Street Journal and academic contributions from MIT. These sources, along with input from numerous nonprofits and state government agencies, formed the foundation of the quantitative analysis, providing critical insights into Arlington's housing needs.

Qualitative Data

The City of Arlington integrated qualitative data into the Housing Needs Assessment (HNA) to complement quantitative findings, identify analytical gaps, and deepen the understanding of housing challenges through the voices of those with lived and living experiences. This equity-centered approach prioritized meaningful engagement with groups disproportionately affected by housing insecurity, ensuring their needs and perspectives were central to the process. Additional insights were gathered from local service providers and private sector organizations to provide a well-rounded analysis. Key qualitative efforts included a community survey, completed by 211 respondents (197 in English and 14 in Spanish), five focus groups involving 49 participants, and 24 in-depth interviews with key stakeholders. Together, these efforts enriched the assessment and informed strategies for addressing Arlington's housing needs.

ARLINGTON

RESIDENT

PROFILE

POPULATION

According to the US Census, Arlington's 2023 population was 398,431, up 1.1% from 2020 and 19.7% from 2000. By age, 20–24-year-olds, followed by those 25-29, are the two largest age cohorts. The population growing most rapidly is those 65+ (up 6.5%), while the under 5 population has declined 5.4% since 2020.The largest population centers tend to be in the central/eastern and south-central parts of the city, as well as some in the southwestern part of Arlington.

One of Arlington's greatest strengths is the diversity of its population. By race/ethnicity, the White population has the greatest share (37%), followed by Black or African American (22%). Those of Hispanic or Latino ethnicity represent 30% of the population. While the various racial/ethnic groups are represented within census tracts throughout the city – and particularly the Black or African American and Two or More Races populations – some racial groups are more concentrated in some areas of the city.

In terms of educational attainment, the highest shares of residents with a bachelor's degree tend to be in the northern and western edges of the city. Shares of residents with less than a high school degree tend to be higher in the eastern and central parts of Arlington.

Exhibit: 3.1 Arlington Population Count
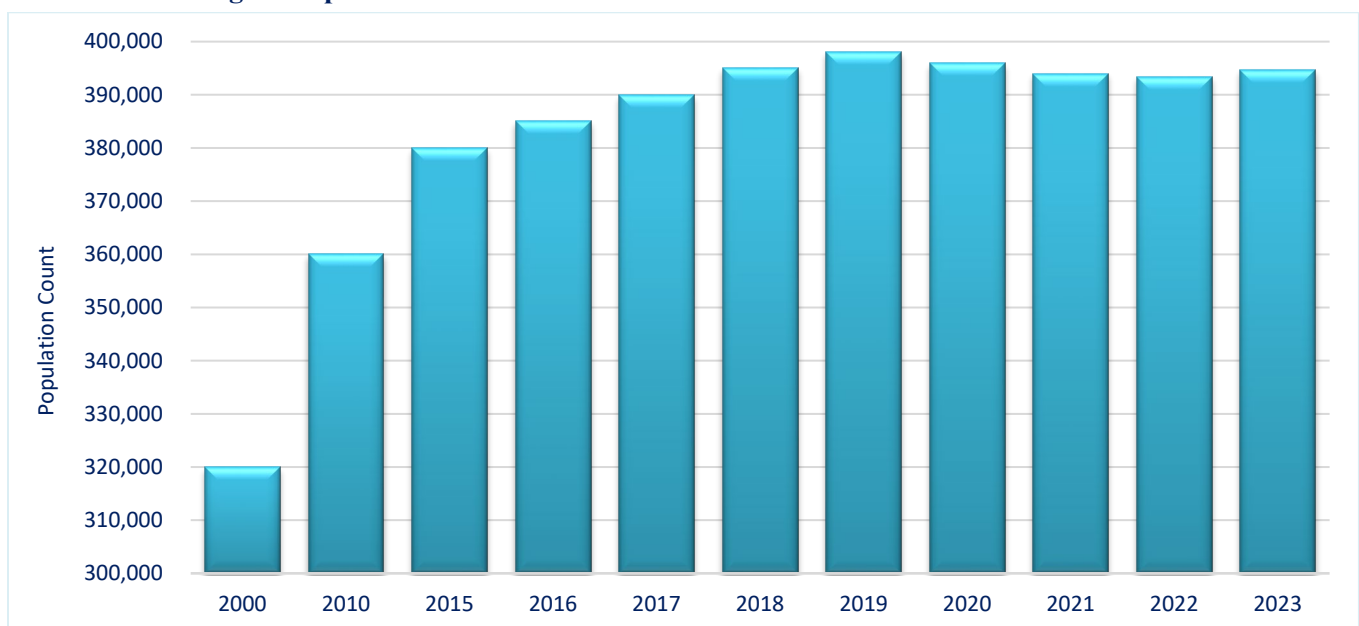
Source: Arlington Socioeconomic Profile, February 2024

AGE

Introduction

Arlington's population is diverse and evolving, with demographic shifts that reflect broader national trends. The average Arlington resident is a 33.1-year-old woman who is Non-Hispanic and White and lives in a household with an annual income of $71,736. While this profile represents the median resident, the city's age distribution highlights key generational trends. The fastest-growing age group is residents aged 65 and older, increasing by 6.5% since 2020, signaling a need for more senior-friendly housing options and aging-in-place policies. Meanwhile, the under-5 population has declined by 5.4%, which may have long-term implications for school enrollments and family-oriented housing demand. Arlington's increasing racial and ethnic diversity is also reshaping housing preferences, with growing demand for multi-generational housing and culturally inclusive neighborhood planning. This shift underscores the importance of developing housing that accommodates extended families, integrates diverse architectural styles, and fosters community connectivity through shared spaces and amenities. The City must consider how these demographic changes influence housing affordability, infrastructure needs, and access to essential services. Arlington's largest age cohorts fall within the 20-29 age range, a group often seeking affordable rental options and entry-level homeownership

Exhibit: 3.2 Citywide Age by Gender
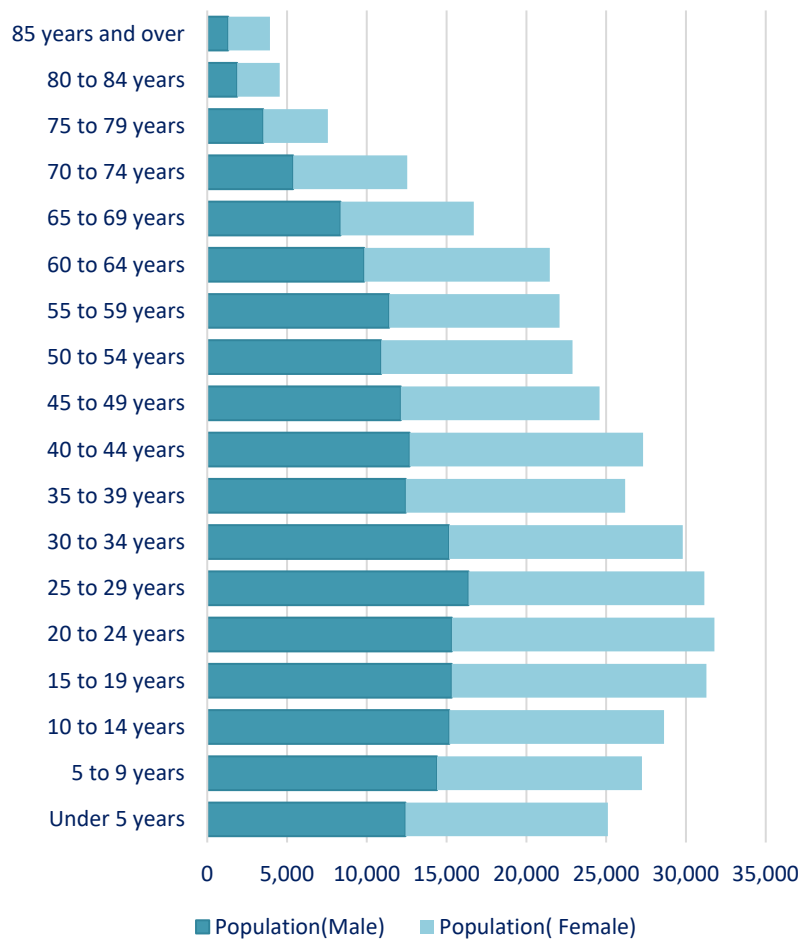
Source: U.S Census Bureau, 2023, ACS 1-year estimates

opportunities.

As these young adults transition into family life and homeownership, ensuring a variety of housing options will be critical for maintaining Arlington's appeal as a livable and inclusive city. The City's planning efforts must balance the needs of a growing aging population, young professionals, and families by providing a range of housing types, from starter homes and rental units to accessible senior housing.

Over 65 Population, Arlington 2023

Arlington's population is aging at a notable rate, with the fastest-growing age cohorts being 75-79, 70-74, and 65-69 years old. Since 2020, the city has experienced a decline in residents aged 50-54, 55-59, and children under five, indicating shifting demographic needs. As the senior population continues to expand, the demand for age-friendly housing, healthcare services, and accessible infrastructure will become increasingly important. Many older adults seek to age in place, but high housing costs, lack of affordable downsizing options, and limited mobility-friendly housing present significant challenges. The largest concentrations of residents over 65 are found in western Arlington, with additional pockets in the northern part of the city, where suburban development patterns and homeownership rates are higher. Addressing the needs of Arlington's aging population will require expanded senior housing options, home modification assistance, and enhanced public transportation services to ensure long-term housing stability and quality of life for older residents.

Exhibit: 3.3 2023 Population 65 Years and Over by Census Tract
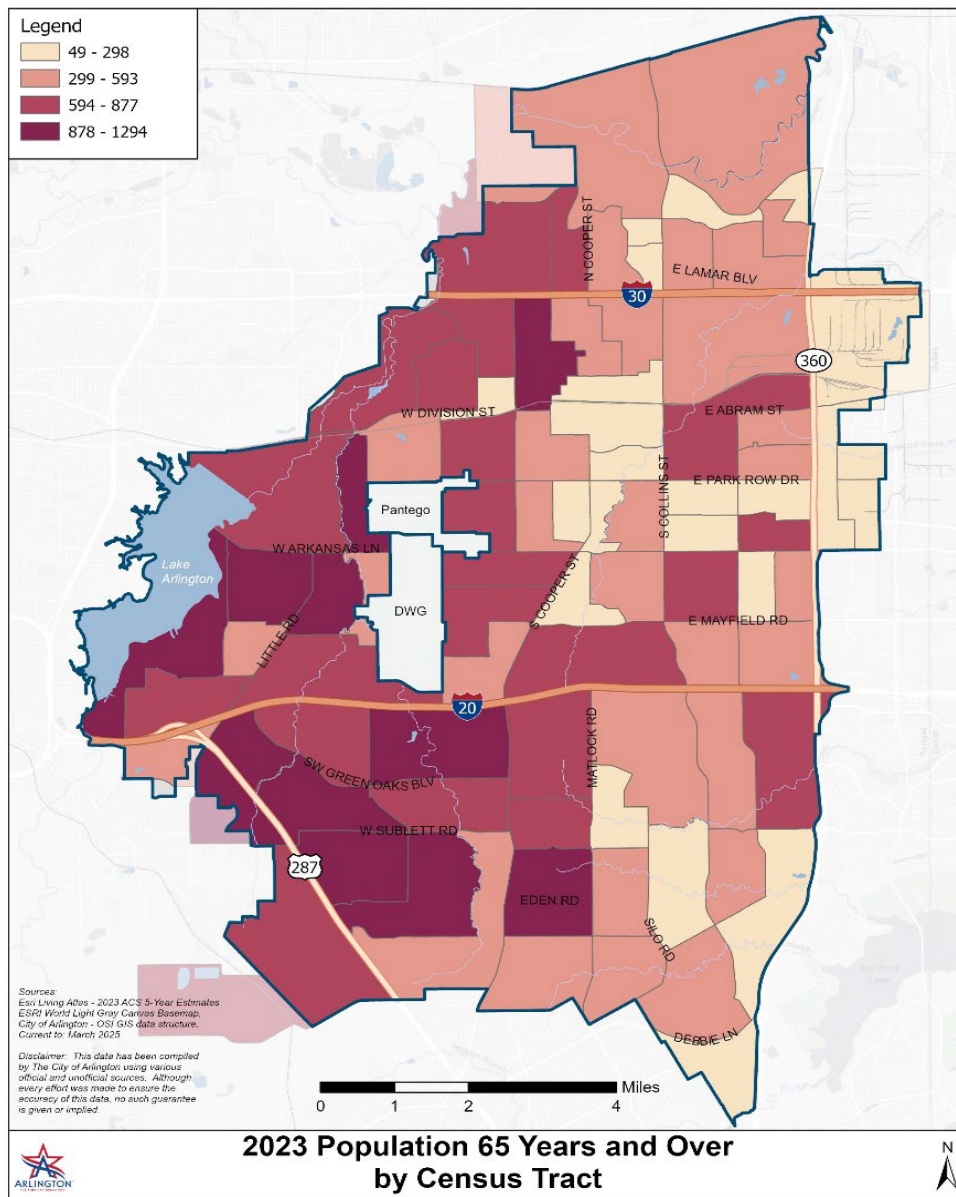
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap,
City of Arlington-OSI GIS data structure. Current to: March 2025

RACE & ETHNICITY

Introduction

Arlington is a vibrant and diverse community, recognized as the 5th most diverse city in the nation, with demographic shifts reflecting broader regional trends. Since 2020, the White population has grown by 1.8%, while the Hispanic/Latino population and individuals identifying as Some Other Race have each seen a slight decrease of 0.7%. Despite these changes, the City maintains a richly diverse population, with no single racial or ethnic group a dominant majority. This diversity plays a key role in shaping housing demand, neighborhood dynamics, and cultural services, reinforcing the need for inclusive housing policies that support affordability, homeownership access, and equitable resource distribution. As Arlington continues to grow, ensuring that housing, economic opportunities, and community services align with the needs of all residents will be essential in fostering a thriving, welcoming city for everyone.

Exhibit: 3.4 2023 Citywide Race & Ethnicity by Percentage

Multiple/Other, 4%
Asian/Pacific , 8%
White, 36%
Latino, 31%
Black, 22%
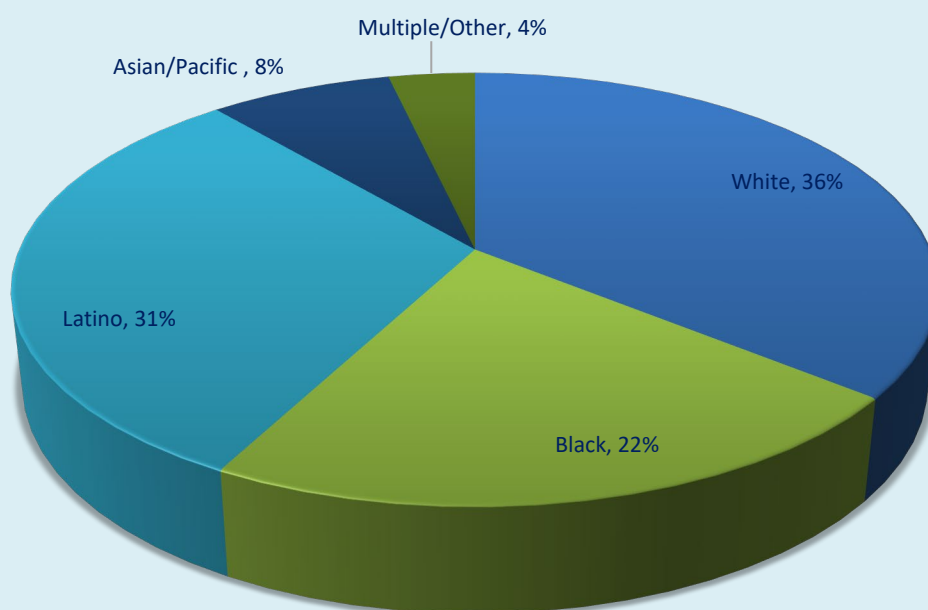
Source: U.S Census Bureau, ACS 5-year estimates for Arlington

American Indian and Alaska Native Population by Census Tract, Arlington 2023

This map provides insight into the distribution of Arlington's American Indian and Alaska Native population, based on 2023 ACS 5-Year Estimates. While present in all areas of the city, higher concentrations can be observed in select census tracts, particularly in central and northern Arlington.

Recognizing population patterns supports efforts to ensure culturally inclusive housing, economic opportunities, and community engagement initiatives. By understanding demographic trends, Arlington can continue fostering a welcoming environment that celebrates diversity and provides resources aligned with the needs of all residents.

Exhibit: 3.5 2023 American Indian and Alaska Native Population by Census Tract
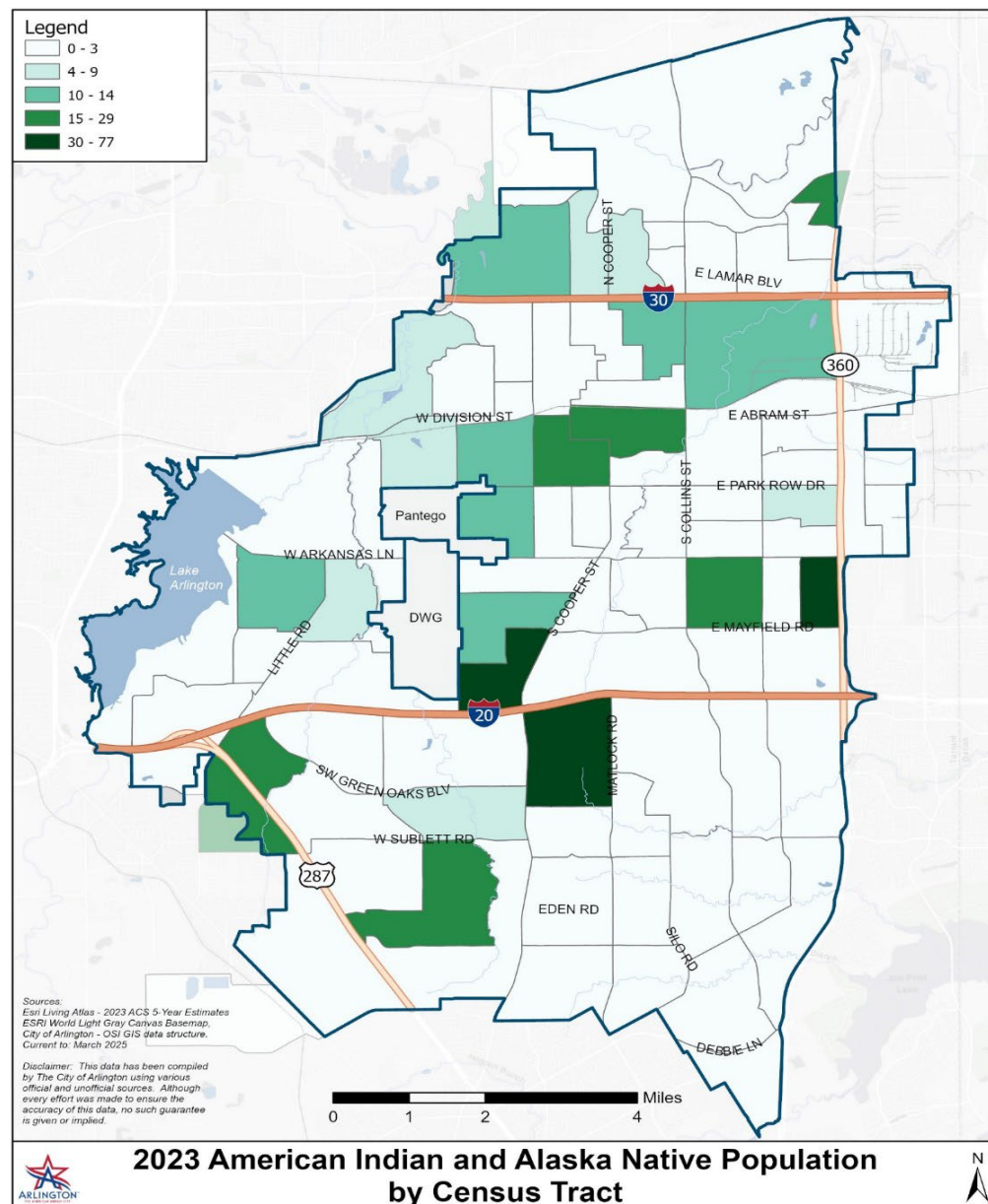
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Asian Population by Census Tract, Arlington 2023

This map highlights the distribution of Arlington's Asian population, based on 2023 ACS 5-Year Estimates. The highest concentrations are found in select census tracts in northern, central, and southeastern Arlington, reflecting strong, established communities that contribute to the City's cultural and economic vibrancy.

As Arlington's Asian population continues to grow, these demographic trends provide valuable insight for enhancing housing accessibility, economic development, and community engagement initiatives. By fostering inclusive policies and resources, the City can ensure that all residents benefit from diverse housing options, business opportunities, and neighborhood investments, reinforcing Arlington's position as a dynamic and welcoming community.

Exhibit: 3.6 2023 Asian Population by Census Tract

Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Native Hawaiian and Other Pacific Islander Population by Census Tract, Arlington 2023

This map provides insight into the distribution of Arlington's Native Hawaiian and Other Pacific Islander (NHPI) population, based on 2023 ACS 5-Year Estimates. While present throughout the city, higher concentrations are observed in southwestern and central Arlington, reflecting established and growing communities in these areas.

As Arlington continues to diversify and expand, understanding population distribution helps guide targeted investments in housing, community services, and economic opportunities. By leveraging these insights, the City can ensure that resources and infrastructure support the needs of all residents, fostering a thriving and inclusive environment for the NHPI community and beyond.

Exhibit: 3.7 2023 Native Hawaiian and Other Pacific Islander Population by Census Tract

Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Black or African American Population by Census Tract, Arlington 2023

This map illustrates the distribution of Arlington's Black or African American population, based on 2023 ACS 5-Year Estimates. The highest concentrations are found in southeastern and central Arlington, with a strong presence in neighborhoods along Matlock Road, Eden Road, and Park Row Drive. These areas reflect thriving communities with deep cultural and economic contributions.

As Arlington continues to grow and diversify, this data helps guide targeted investments in housing, economic development, and community resources. Ensuring housing accessibility, business support, and neighborhood enhancements will further strengthen these vibrant communities, promoting long-term stability and opportunity for residents.

Exhibits: 3.8 2023 Black or African American Population by Census Tract

Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap,
City of Arlington-OSI GIS data structure. Current to: March 2025

White Population by Census Tract, Arlington 2023

This map highlights the distribution of Arlington's White population, based on 2023 ACS 5-Year Estimates. The population is widely distributed across the city, with higher concentrations in northern, western, and southwestern Arlington. These areas reflect long-established neighborhoods, strong homeownership rates, and stable housing markets.

As Arlington continues to grow and diversify, understanding demographic trends helps inform strategic housing investments, infrastructure planning, and community development initiatives. By leveraging this data, the City can continue fostering inclusive policies that enhance housing accessibility, economic opportunities, and neighborhood vitality for all residents.

**Exhibit: 3.9 2023 White Population by Census Tract**
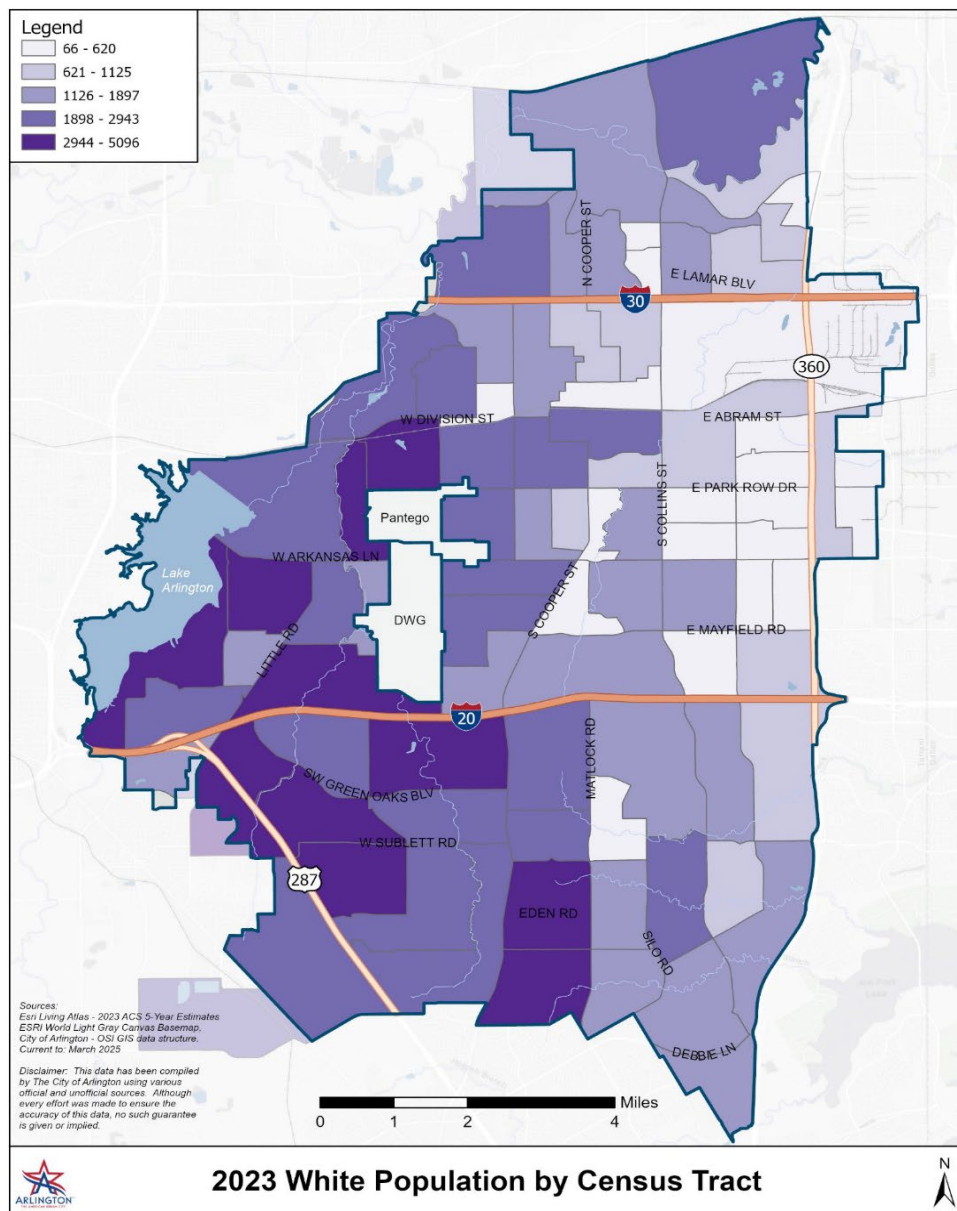
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap,
City of Arlington-OSI GIS data structure. Current to: March 2025

Some Other Race Population by Census Tract, Arlington 2023

This map illustrates the distribution of Arlington's residents who identify with a race category not listed separately by the Census, based on 2023 ACS 5-Year Estimates. While present throughout the city, higher concentrations are observed in central and southeastern Arlington, reflecting diverse and growing communities contributing to the City's cultural and economic landscape.

Understanding these demographic patterns allows for targeted community engagement, inclusive housing policies, and investment in infrastructure and services that support Arlington's diverse population. By leveraging this data, the City can continue to enhance neighborhood vitality, expand economic opportunities, and ensure that resources align with the needs of all residents.

Exhibit:3.10 2023 Some Other Race Population by Census Tract
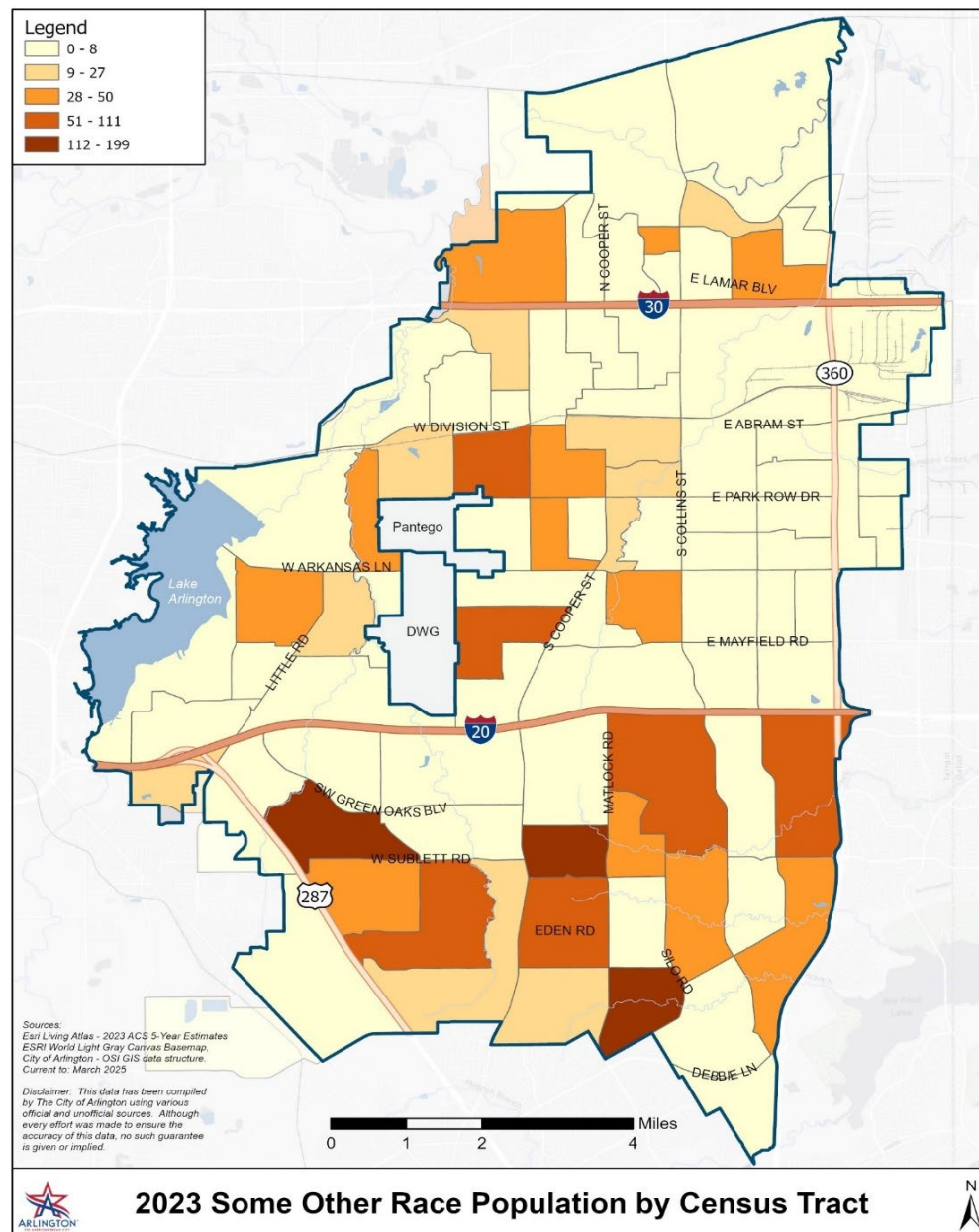
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Two or More Races Population by Census Tract, Arlington 2023

This map highlights the distribution of Arlington residents who identify as two or more races, based on 2023 ACS 5-Year Estimates. The highest concentrations are found in central, southwestern, and southeastern Arlington, reflecting a growing and diverse community.

As Arlington continues to evolve, understanding these demographic trends supports efforts to enhance inclusive housing policies, expand economic opportunities, and strengthen community engagement initiatives. By leveraging this data, the City can ensure equitable access to resources and infrastructure, fostering a thriving, connected, and dynamic environment for all residents.

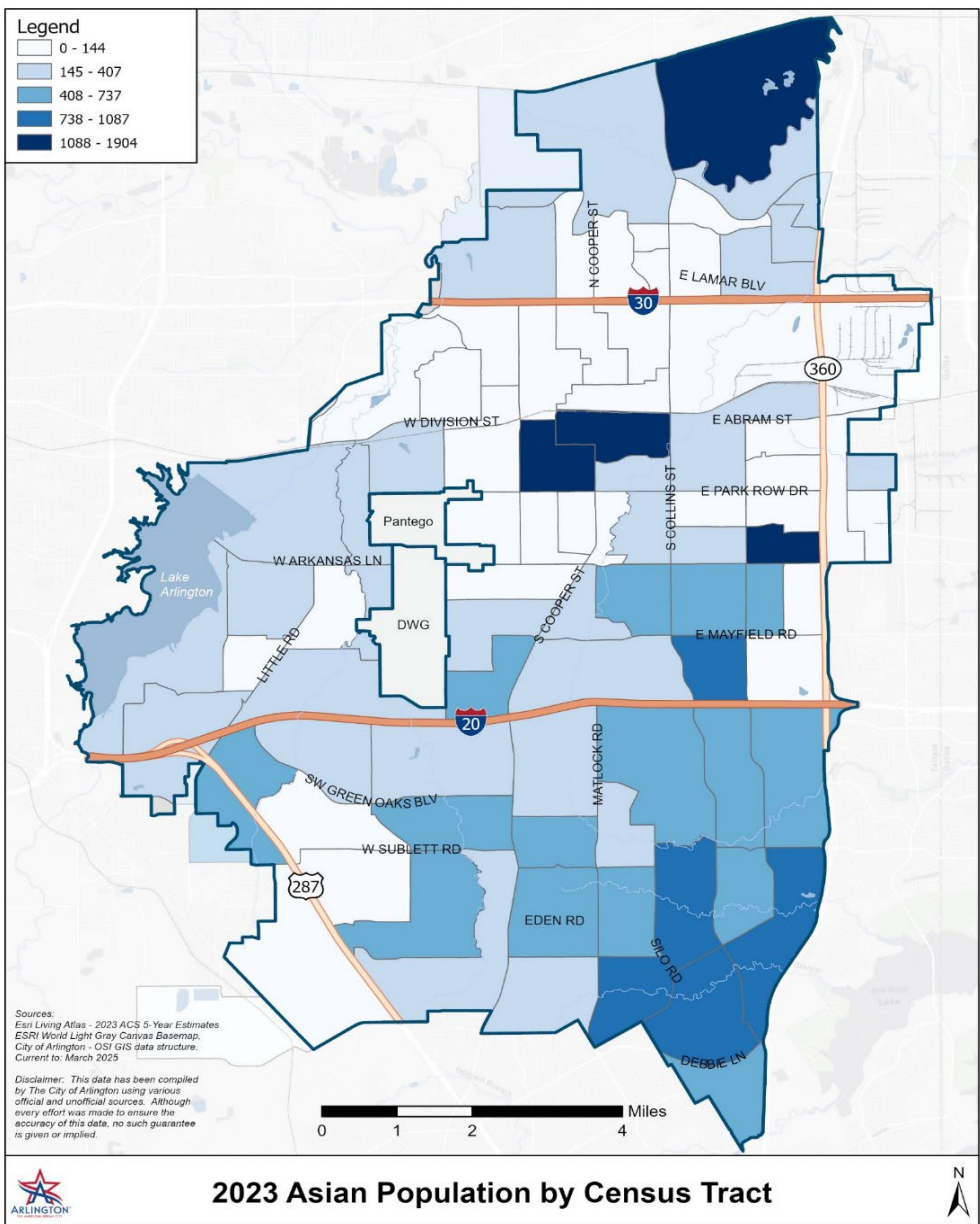**Exhibit: 3.11 2023 Two or More Races Population by Census Tract**
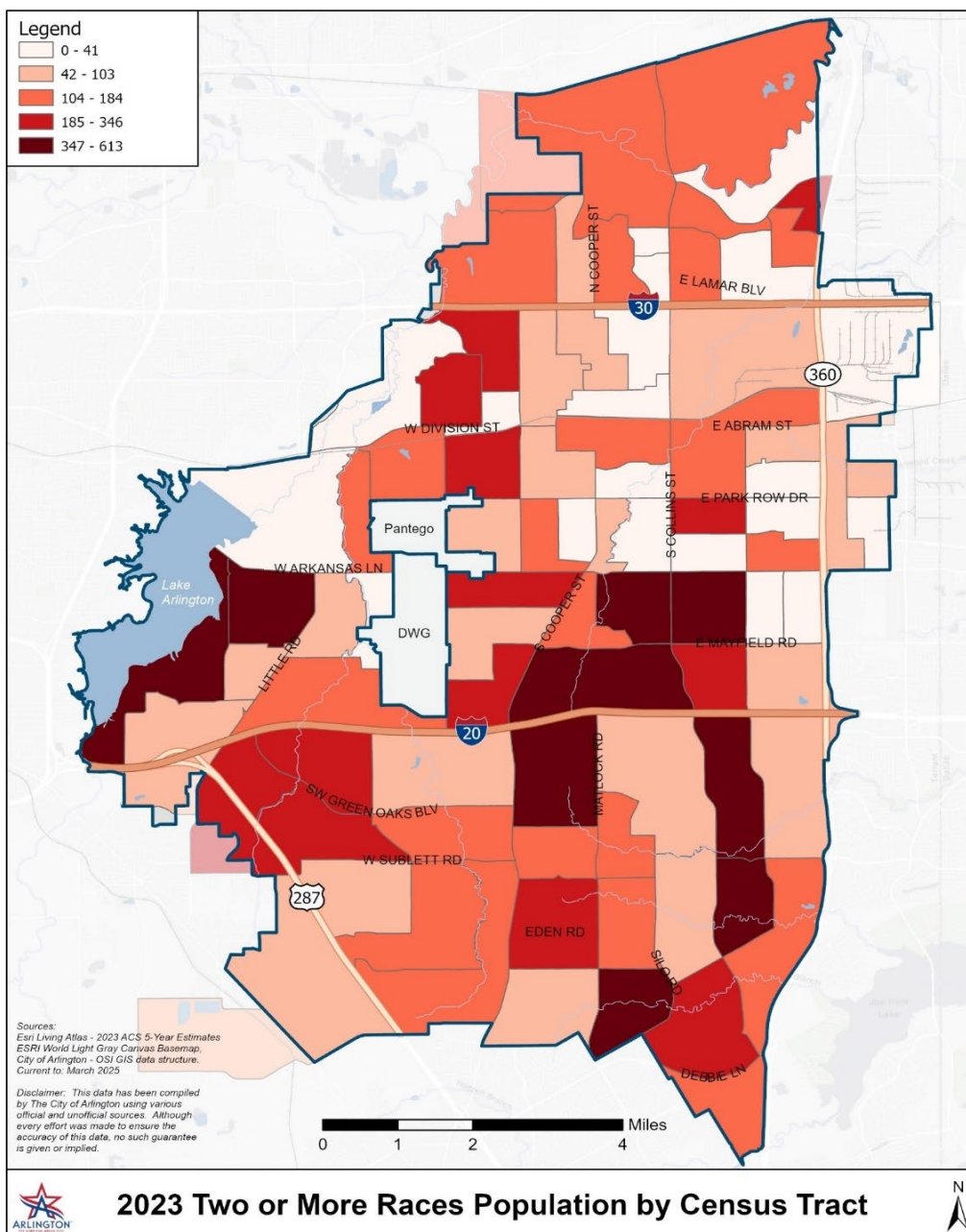
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Hispanic or Latino Population by Census Tract, Arlington 2023

This map highlights the geographic distribution of Arlington's Hispanic or Latino population, based on 2023 ACS 5-Year Estimates. The largest concentrations are found in eastern and southern Arlington, reflecting strong, well-established communities, while growing populations are present in other areas across the city.

Arlington's Hispanic and Latino communities play a vital role in the City's economic growth, cultural richness, and housing market trends. Understanding these population patterns supports targeted investments in housing, infrastructure, and community services, ensuring that resources align with residents' needs and future growth opportunities. This data helps inform inclusive development strategies that strengthen Arlington's position as a welcoming and dynamic city for all residents.

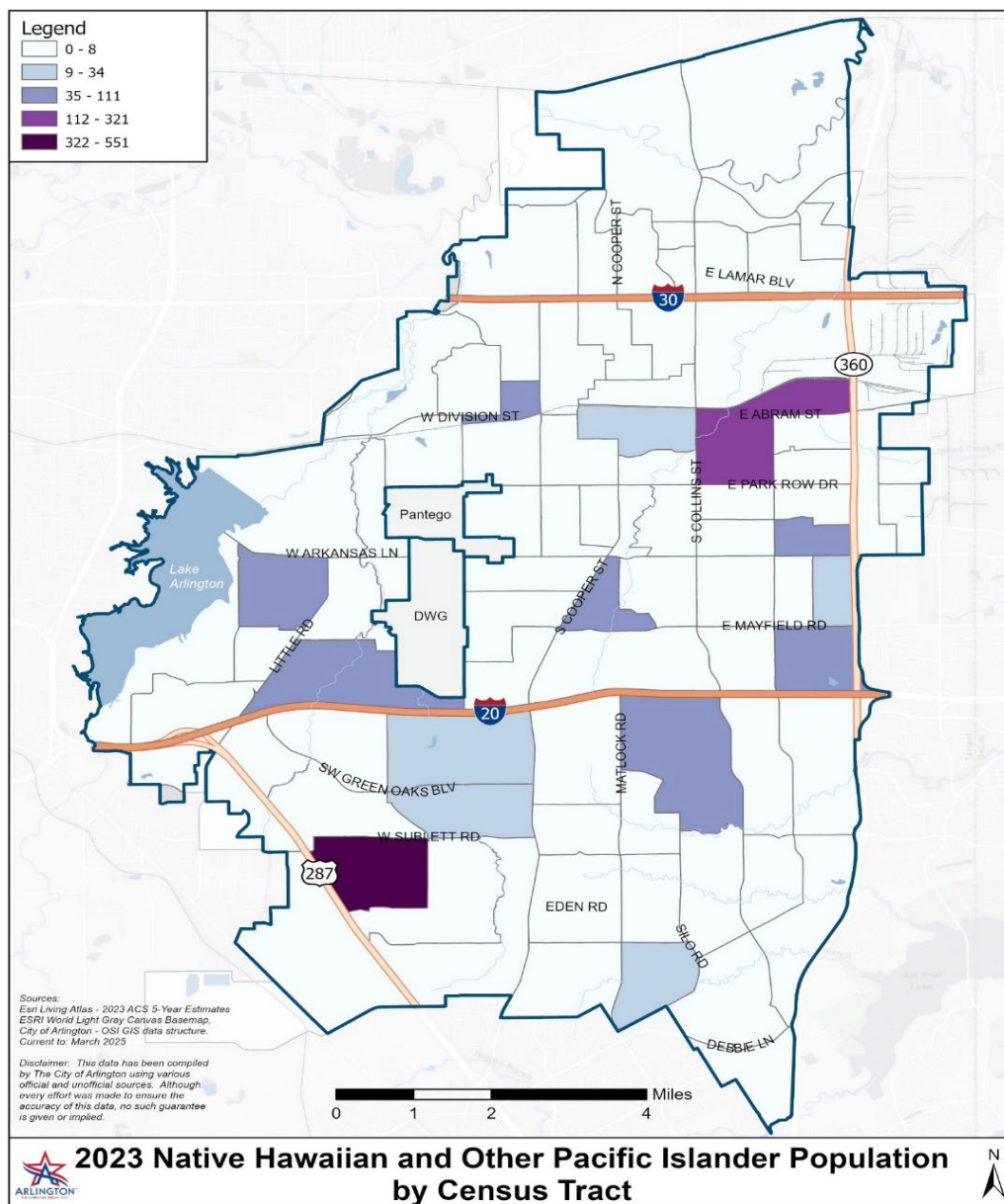**Exhibit: 3.12 2023 Hispanic or Latino Population by Census Tract**
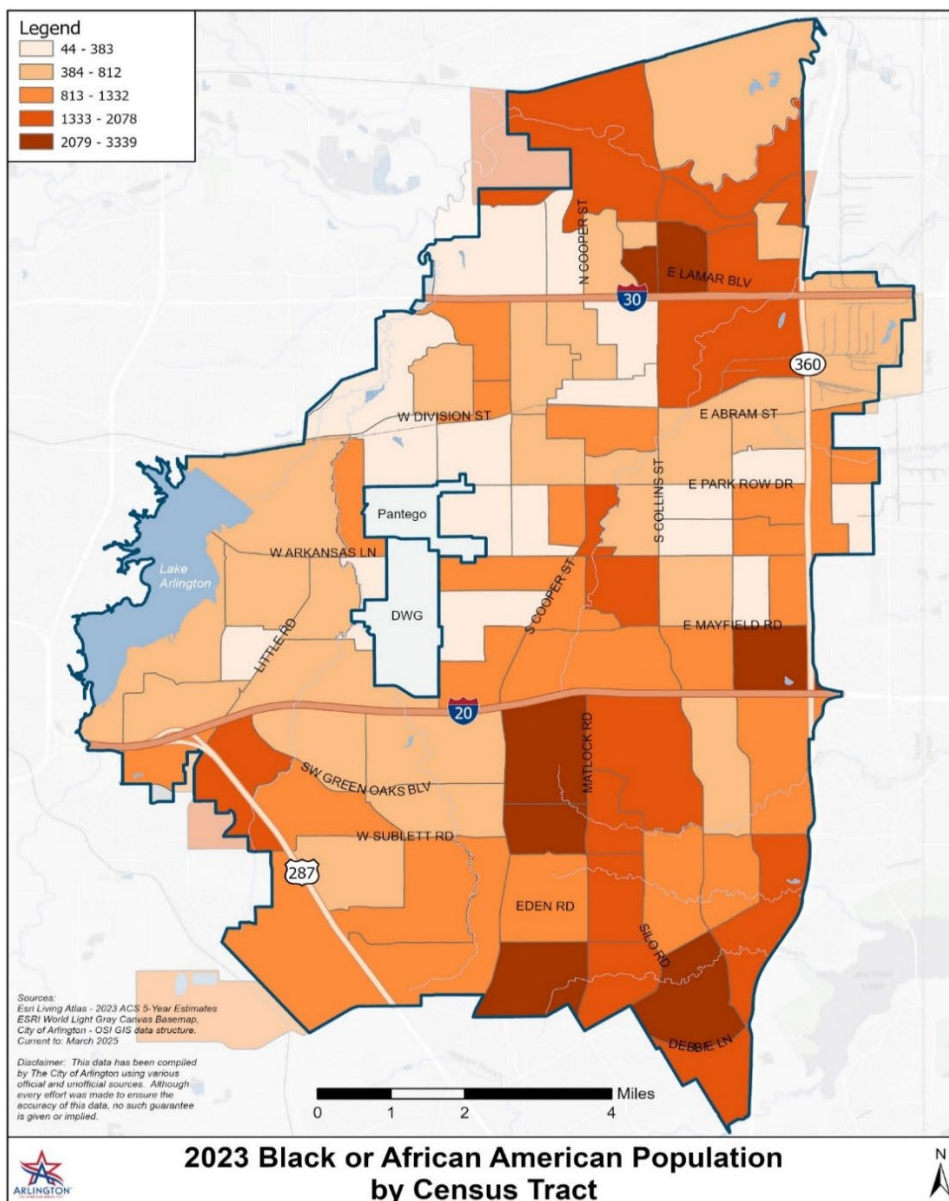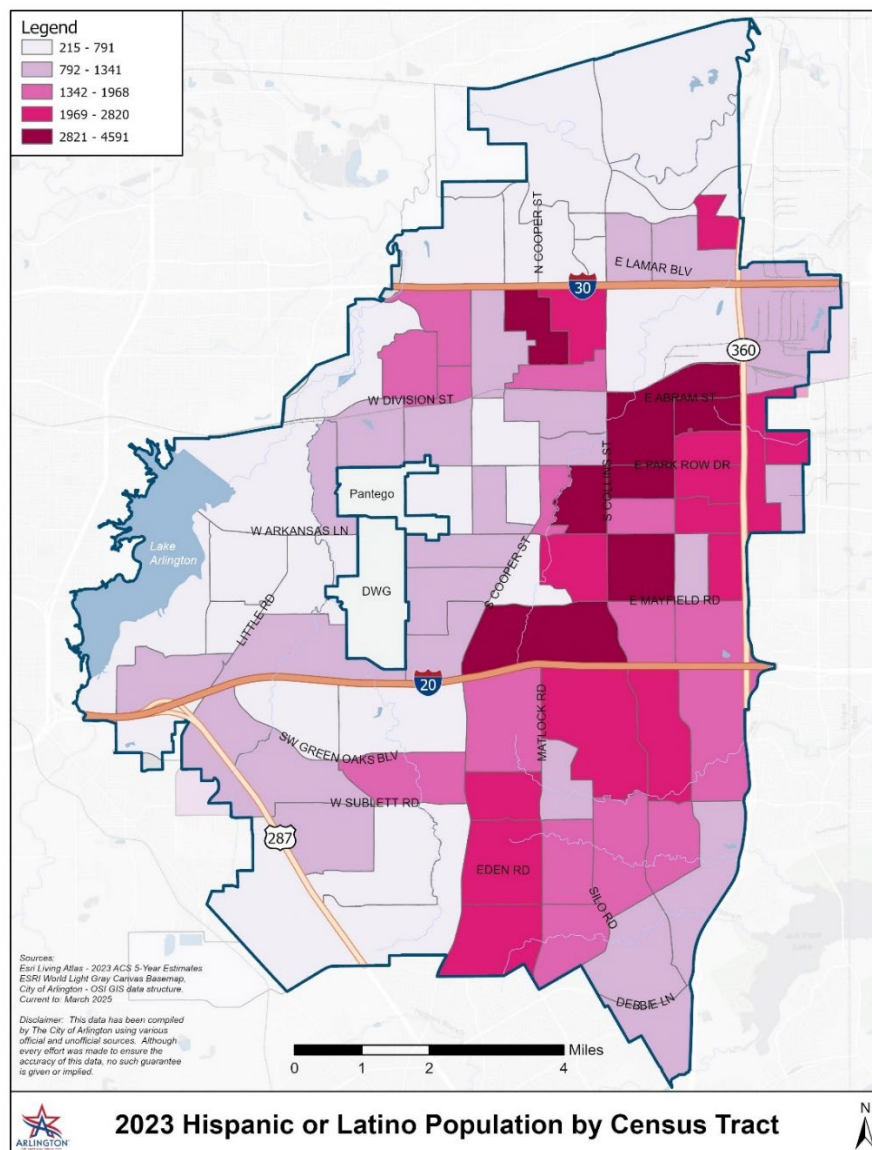

Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas – Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

MARITAL STATUS

Marital status influences housing preferences, financial stability, and household composition, shaping demand for a variety of housing options. The city's diverse population includes a significant portion of married individuals (47.2% of males and 42.8% of females), supporting demand for family-friendly housing such as single-family homes and multi-bedroom rental units. Meanwhile, the never-married population (40.3% of males and 36.2% of females) highlights a strong market for affordable homeownership opportunities and rental units catering to single professionals and young adults.

The housing market also benefits from a growing demand for senior-friendly options, as 6.8% of females and 1.8% of males are widowed. With a higher percentage of widowed females, age-friendly housing solutions, including accessible homes, senior living communities, and supportive rental housing, can provide long-term stability for older adults. Additionally, divorced individuals (8.5% of males and 11.9% of females) represent a segment of the population that may seek downsized housing options, transitional housing, or rental units that support financial independence.

These demographic patterns create opportunities for housing development that aligns with evolving household needs. Expanding affordable homeownership programs, multi-bedroom rental units, and age-friendly housing initiatives will support residents at all life stages while reinforcing a balanced and inclusive housing market.

Exhibit: 3.13 2023 Marital Status by Sex
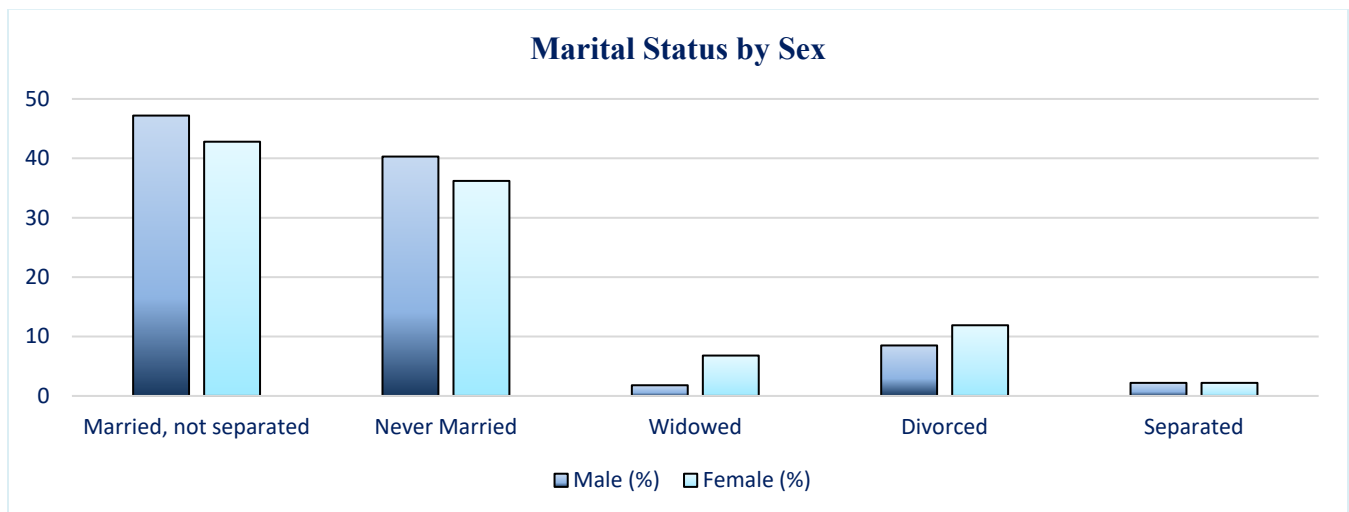
Source: U.S Census Bureau , 2023, ACS 1-Year Estimates

EDUCATIONAL ATTAINMENT

Arlington's population is achieving higher levels of educational attainment, with more residents earning associate, bachelor's, and graduate degrees. Since 2020, the number of individuals over 25 with an advanced degree has increased by 7.1% (6,887 people), reflecting a growing emphasis on higher education within the community. The highest concentrations of residents with a bachelor's degree or higher are located in the northern and western edges of Arlington, with additional clusters in the central and southwestern areas. In contrast, residents with less than a high school diploma are most concentrated in eastern and central Arlington, where educational attainment disparities remain more pronounced. These trends highlight economic and workforce divides within the city, reinforcing the need for targeted educational programs, workforce development initiatives, and housing policies that support upward mobility and expand access to opportunities across all neighborhoods. Ensuring that Arlington continues to foster educational growth and workforce readiness will be key to sustaining economic development and improving housing stability for all residents.

Exhibit: 3.14 Highest Level of Education Completed

Highest Level of Education Completed	2020	2023
Less than High School	14.8%	14.0%
High School Graduate	23.7%	23.3%
Some College, No Degree	22.7%	21.3%
Associate Degree	7.9%	8.3%
Bachelor's Degree	20.5%	21.8%
Graduate or Professional Degree	10.4%	11.3%

Source: U.S Census Bureau, 2023, ACS 5-Year Estimates

Exhibit: 3.15 Citywide Education Attainment
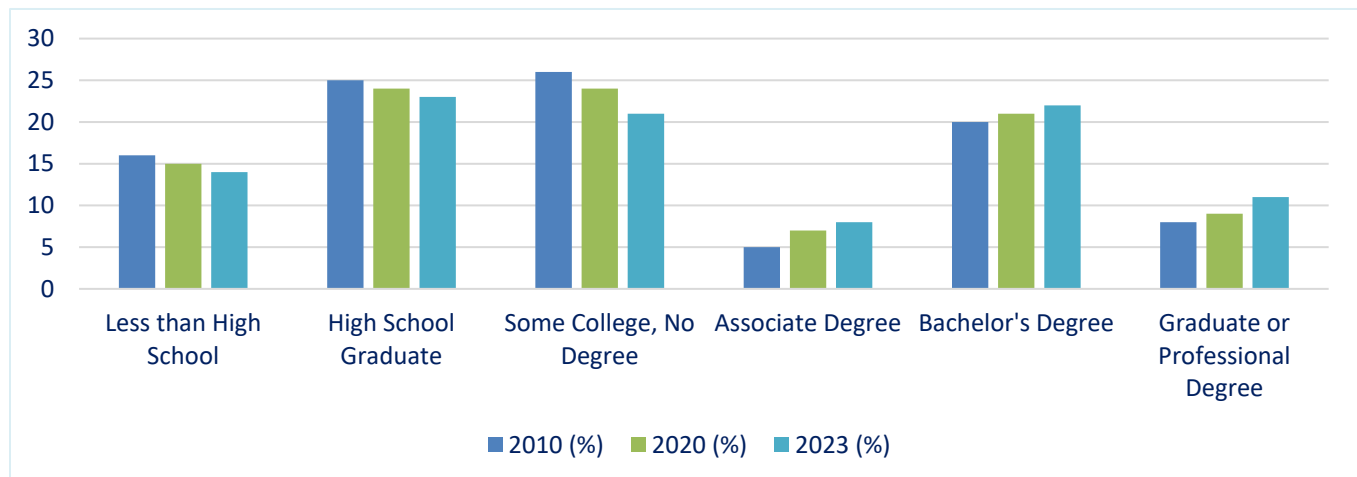
Source: U.S Census Bureau, 2023, ACS 1-Year Estimates

ECONOMY & INCOME

Arlington's economy plays a vital role in shaping the overall quality of life for its residents. This section explores the financial landscape of the community, including income distribution, cost of living, and economic opportunity. By examining both regional trends and city-specific data, Arlington's economic profile reveals key insights into household stability, affordability, and financial well-being.

To better understand the pressures faced by Arlington residents, the City analyzes data such as the Cost-of-Living Index (COLI), which is produced annually by the Office of Strategic Initiatives in partnership with C2ER. The COLI compares the cost of maintaining a standard of living for a specific household type across metropolitan areas—specifically a two-parent household with one child, where both adults hold college degrees and at least one works in a professional or managerial role. While this benchmark reflects a higher-income demographic, it provides a valuable reference point for understanding regional affordability.

In Arlington, COLI data is informed by more than 200 price points across six categories, including groceries, housing, utilities, transportation, healthcare, and miscellaneous goods and services. This methodology ensures consistency in how living costs are measured across cities. Arlington's 2024 Composite Index score of 95.7 places it below the national average and ranks it as the most affordable among participating cities in the Dallas-Fort Worth region. This relative affordability enhances Arlington's appeal to both residents and businesses, supporting continued economic development.

While the COLI focuses on a specific income bracket, it serves as a broader indicator of the city's affordability in a regional context. The median household income in Arlington was $73,519 in 2023, and a significant share of households—particularly those earning under $35,000—face challenges keeping pace with the rising costs of housing and daily living. Understanding the interplay between income levels and cost of living is essential for shaping policies that promote financial resilience, economic mobility, and long-term housing stability for Arlington residents.

Exhibit: 3.16 Arlington Index Value Scorecard
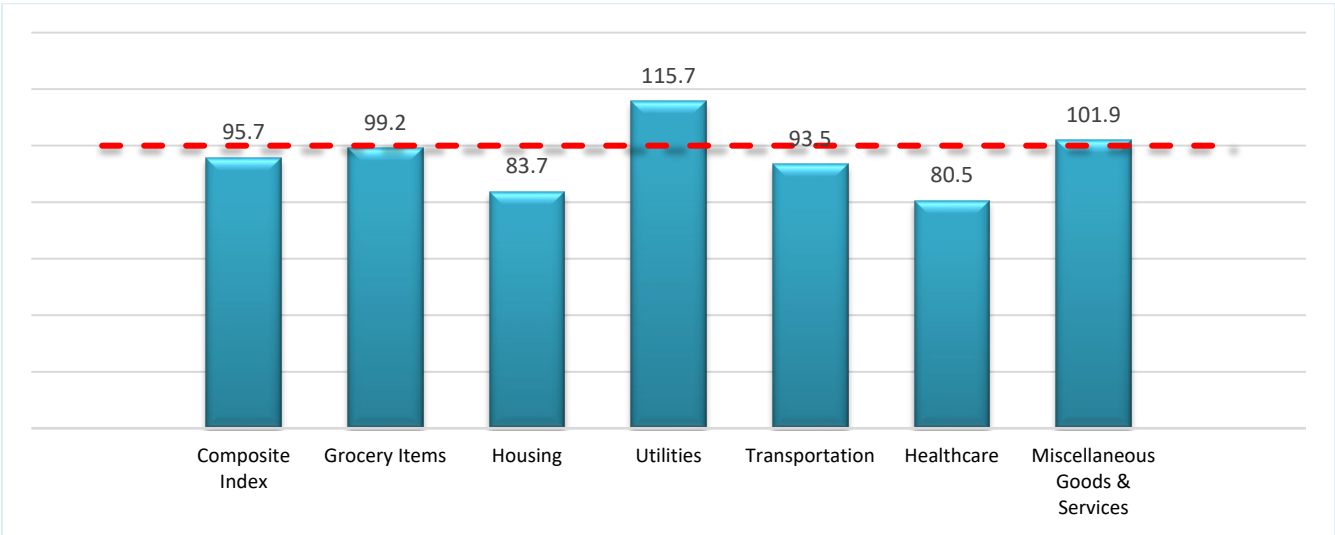
Source: Arlington, COLI 2024 Annual Report

The Composite Index represents the total cost of living across six key categories, each weighted to reflect typical household spending patterns. As shown in the chart, Miscellaneous Goods and Services make up the largest portion at 34.48%, followed by Housing at 28.36% and Grocery at 15.29%. Transportation (8.80%), Utilities (8.38%), and Healthcare (4.70%) round out the index. A score of 100 represents the national average—indexes above 100 indicate higher-than-average costs, while scores below 100 suggest relative affordability. This breakdown provides important context when evaluating Arlington's cost of living compared to other cities.

Exhibit: 3.17 Arlington Composite Index Components
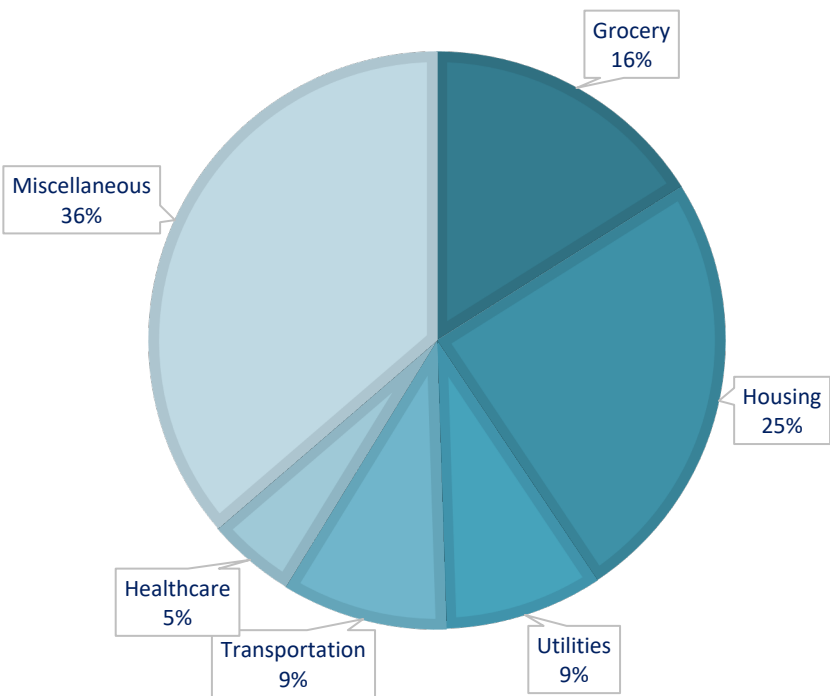
Source: Arlington, COLI 2024 Annual Report

Exhibit: 3.18 Similar Size Participating Cities

City	Population*	Composite Index
Arlington, TX	394,769	95.7
Bakersfield, CA	408,366	111.7
Cleveland, OH	367,523	91.4
New Orleans, LA	376,035	112.4
Tampa, FL	393,389	97.6

Source: 2023 American Community Survey 5-Year Estimates

With a Composite Index score of 95.7, Arlington is more affordable than similar sized cities, including Tampa, FL (97.6), Bakersfield, CA (111.7), and New Orleans, LA (112.4). Only Cleveland, OH, with a score of 91.4, ranks lower in relative cost. These findings underscore Arlington's competitive affordability, reinforcing its appeal to residents, businesses, and potential investors.

Exhibit: 3.19 DFW Participating Cities Composite Index Comparison
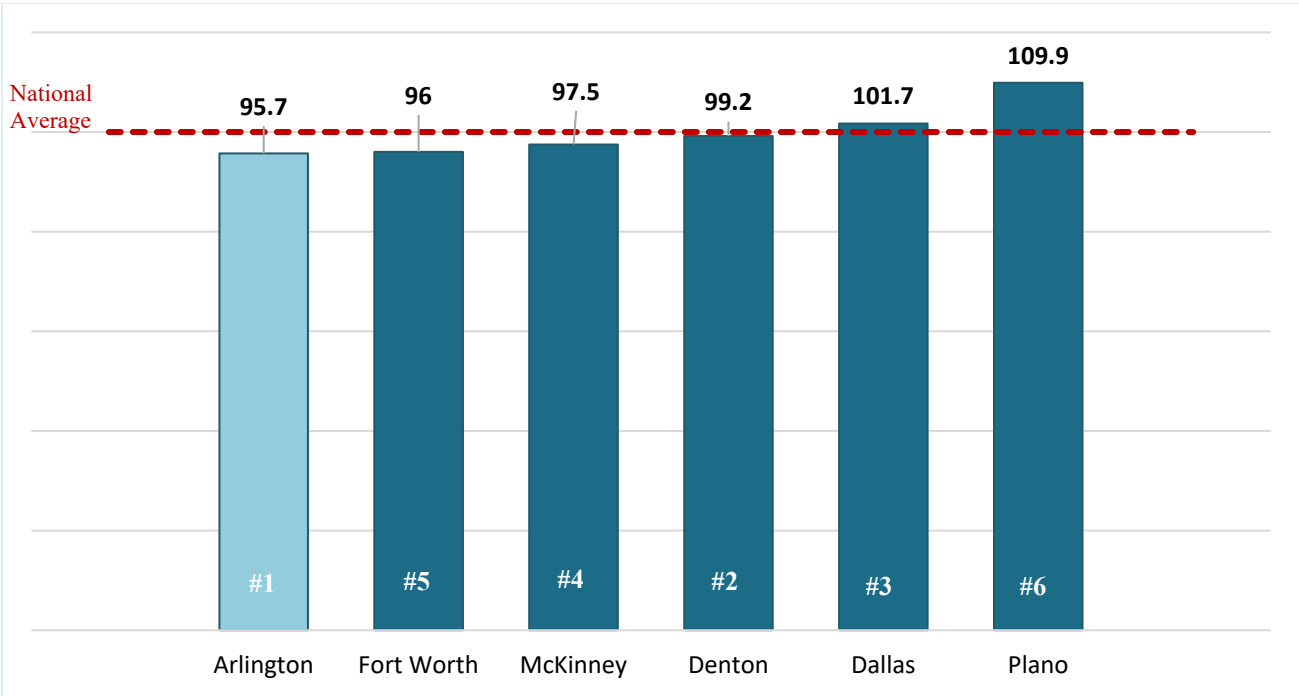
Source: Arlington, COLI 2024 Annual Report

Arlington ranks as the most affordable city among participating DFW cities, according to the Composite Index. While the index is a valuable tool for comparing overall living costs, it's important to note that differences in scores do not translate directly to percentage differences in cost. Instead, the index provides a relative measure of affordability based on a standardized set of goods and services.

Challenges of City's Working Population

The city's economic resilience is evident in the stability of households experiencing poverty, which has remained relatively steady over time despite economic fluctuations. This reflects the impact of local support systems, workforce opportunities, and community programs that help residents maintain financial stability. Meanwhile, the number of ALICE (Asset Limited, Income Constrained, Employed) households has grown, particularly after 2019, highlighting a shift in the economic landscape. This increase suggests that more working households are earning above the federal poverty level but still face financial challenges due to rising costs of living, housing, and other essential expenses. The widening gap between ALICE households and those in poverty presents an opportunity to strengthen initiatives that promote economic mobility, such as workforce training, affordable housing solutions, and financial empowerment programs. By addressing these evolving needs, the City can continue to support residents on the path to financial stability, ensuring a thriving and inclusive community.

Who is ALICE?

Asset Limited
ALICE has no safety net in times of crisis

Income Constrained
ALICE 's income falls short of essentials

Employed
ALICE is working, yet not earning enough

Source: https://www.unitedway-york.org/meet-alice

Exhibit: 3.20 Number of ALICE Households Increase Despite Poverty Rate Remaining Stable
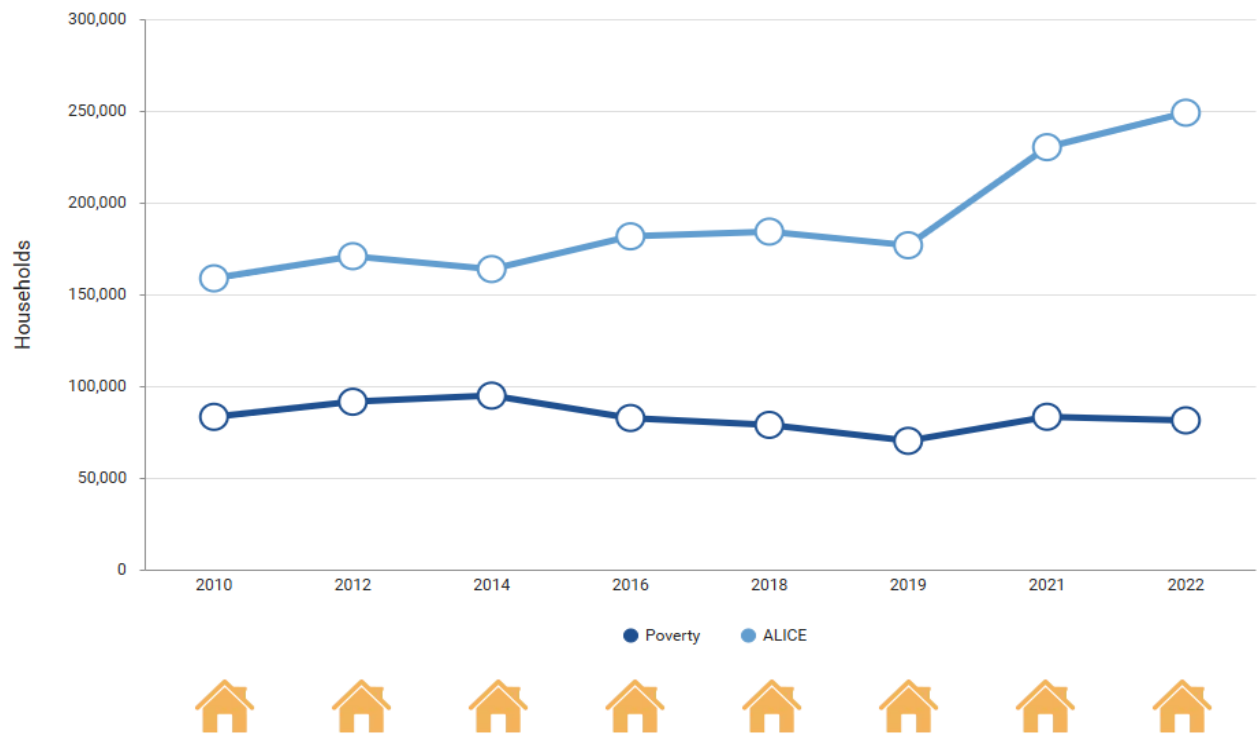
Source: 2024 United for ALICE

Household Income

Throughout the US, median household incomes have not kept pace with housing costs. Even with a decline in mortgage interest rates in the fall of 2024, the income needed to afford a median-priced home in the US has increased 80% since 2021. Within Tarrant County, many citizens do not have the income and assets to adequately meet basic needs, including housing.

In the Dallas-Fort Worth area, a family of four with two working adults would need a living wage of $25.78/hr, or over $107,000/year, to meet basic needs. Within Arlington, over 19% of households have an income of $100,000-149,999. Over 20% have incomes below $35,000. By Census Tract, the lowest median household incomes and highest poverty rates tend to be in the central and eastern parts of the city.

Exhibit: 3.21 Median Household Income
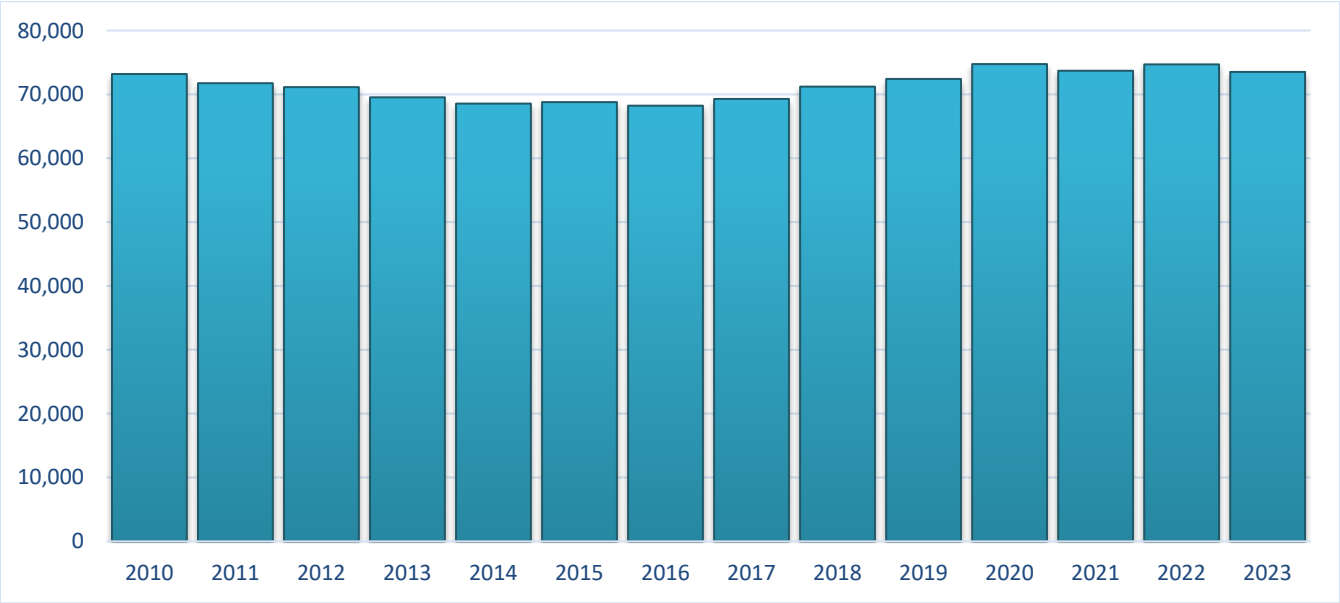
Source: Arlington Social Economic Profile

Across U.S., Income and Savings Needed to Qualify for a Home Have Increased Sharply

The income needed to afford a median-priced home in Arlington has surged by 80% in just three years, rising from $70,165 to $126,105. This sharp increase reflects soaring home prices, rising property taxes, and limited inventory, making homeownership increasingly out of reach for many residents. As affordability declines, first-time buyers and middle-income families face significant barriers to entering the housing market, reinforcing the need for down payment assistance programs, expanded housing supply, and policies that support attainable homeownership opportunities.

Household Incomes in Arlington, 2023

In 2023, the median household income in Arlington was $73,519. When adjusted for inflation using 2023 constant dollars, historical income trends from 2000 to 2023 reveal how purchasing power has fluctuated over time. While nominal incomes may have risen, inflation-adjusted comparisons highlight stagnant or declining real income growth, impacting affordability for housing and essential goods. Over 20% of households in Arlington have incomes below $35,000. Understanding these trends is crucial for developing policies that address wage stagnation, cost-of-

living increases, and the growing gap between household income and housing costs.

Exhibit: 3.22 Annual Income Needed to Purchase Median U.S. Home 2021 - 2024

	2021	2022	2023	2024: Q1
Median U.S. Home Price ($)	318,200	372,000	371,000	389,200
Interest Rate (%)	2.88	3.82	6.37	6.75
Downpayment & Closing Costs	20,683	24,180	24,115	25,298
Total Monthly Owner Costs	1,813	2,307	2,861	3,094
Annual Income Needed (max 31% debt to income)	70,165	89,295	110,739	119,777

Source: Joint Center for Housing Studies, Harvard University

Median Household Incomes by Census Tract, Arlington 2023

Household Incomes tend to be higher in the southwestern, southeastern, and western parts of Arlington. The lowest incomes are in the central and eastern parts of the city.

Exhibit: 3.22 2023 Median Household Incomes by Census Tract
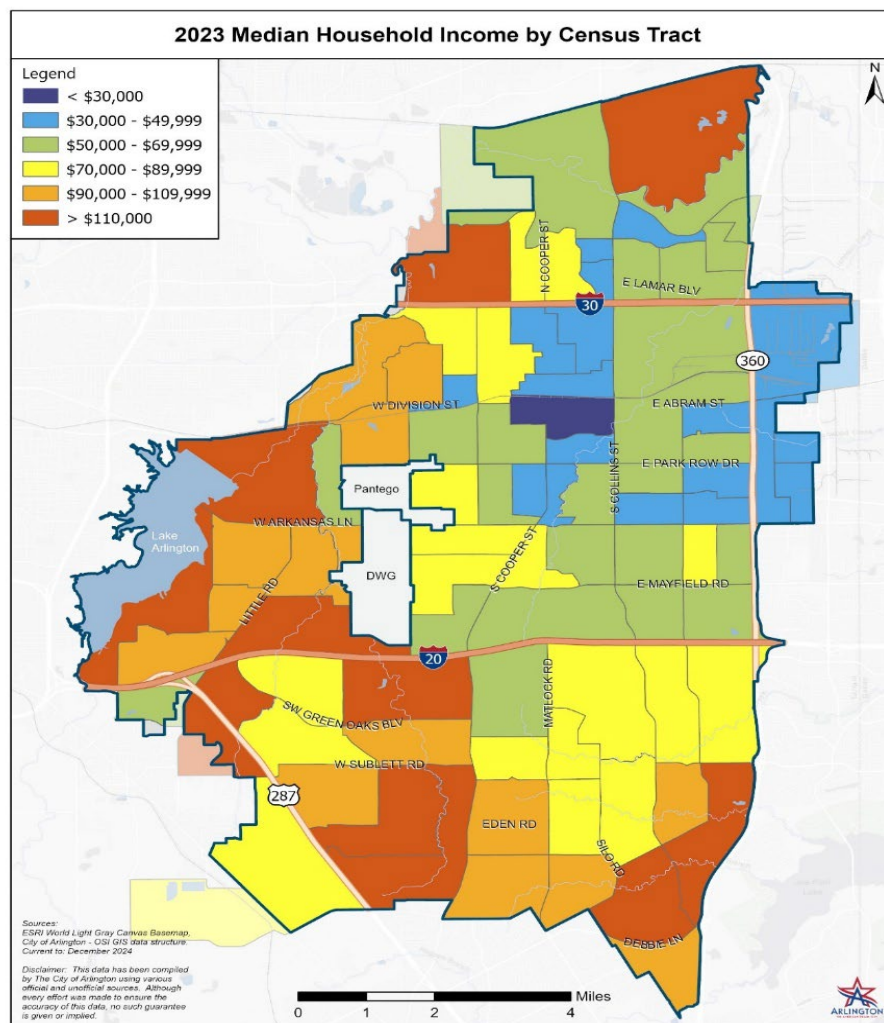
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas – Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Median Household Incomes of Cities Within the DFW Metroplex

The Arlington Single-Family Housing Profile, published in July 2024, reported that the median household income for Arlington in 2022 was $71,736, reflecting a 2.6% increase from previous years. And, in 2023, that number climbed again to $73,519 – another 2.5%. This continued growth suggests steady economic progress, aligning with broader trends in the Dallas-Fort Worth-Arlington metropolitan area. While this increase is a positive indicator of economic stability, it remains below the income growth rate required to keep pace with rising housing costs, inflation, and cost-of-living adjustments. As Arlington's population continues to rise, ensuring that income growth translates into increased homeownership opportunities and greater financial security for residents will be essential.

Exhibit: 3.24 Median Household Incomes of Cities Within the DFW Metroplex

City	2010*	2022	% Change
Arlington	69899	71736	2.6
Bedford	80656	80924	0.3
Colleyville	204002	196298	-3.8
Dalworthington Gardens	106502	108750	2.1
Euless	73670	77403	5.1
Fort Worth	66471	72726	9.4
Grand Prairie	68972	76626	11.1
Grapevine	98812	107165	8.5
Hurst	71030	71275	0.3
Mansfield	123421	112465	-8.9
Pantego	84899	84125	-0.9

*2022 Constant Dollars
Source: US Census 2022 ACS 5-Year Estimates

Household Incomes Can't Keep Pace

The MIT Living Wage Calculator estimates that a family of four with two working adults in the Dallas-Fort Worth-Arlington metropolitan area needs a living wage of $26.33 per hour (each), or $109,533 annually, to cover basic expenses. However, only one-third of Arlington households, regardless of size, meet this income threshold, highlighting a significant affordability gap. These findings underscore the need for strategic investments in economic development, workforce training, and innovative housing solutions that promote financial independence. Expanding access to higher-wage jobs, homeownership opportunities, and sustainable support systems will strengthen Arlington's economic resilience and improve long-term stability for its residents.

Exhibit: 3.25 MIT Living Wage Calculator for the Dallas-Fort Worth-Arlington Metropolitan Area

	1 Adult				2 Adults (1 Working)				2 Adults (Both Working)			
Children	0	1	2	3	0	1	2	3	0	1	2	3
Living Wage	$23.86	$38.98	$48.04	$60.57	$32.16	$38.16	$41.58	$47.82	$16.08	$21.89	$26.33	$31.74
Poverty Wage	$7.52	$10.17	$12.81	$15.46	$10.17	$12.81	$15.46	$18.10	$5.08	$6.41	$7.73	$9.05
Minimum Wage	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25

Source: MIT Living Wage Calculator

Poverty Rates, Arlington 2023

Arlington's poverty rate has increased slightly by 0.1% since 2022, but compared to 2020, it has declined by 1.1% overall. The most significant improvement is among children under 18, where the poverty rate has dropped by 3.5% since 2020, marking its lowest level in recent years. Despite these gains, poverty remains concentrated in pockets of central, eastern, and northern Arlington, with an additional high-poverty area in the southeastern part of the city. While the official poverty rate is calculated based on household income relative to federal thresholds, it does not always reflect localized concentrations of need within mixed-income ZIP codes. For example, ZIP code 76013 includes middle-income neighborhoods alongside areas with elevated service needs, such as those surrounding the Arlington Life Shelter. These localized "pockets of poverty" may not be fully captured in citywide statistics but represent critical areas for targeted economic development, workforce training, and housing assistance programs to support low-income households and sustain long-term poverty reduction efforts.

Exhibit: 3.26 Poverty Rate City Comparison
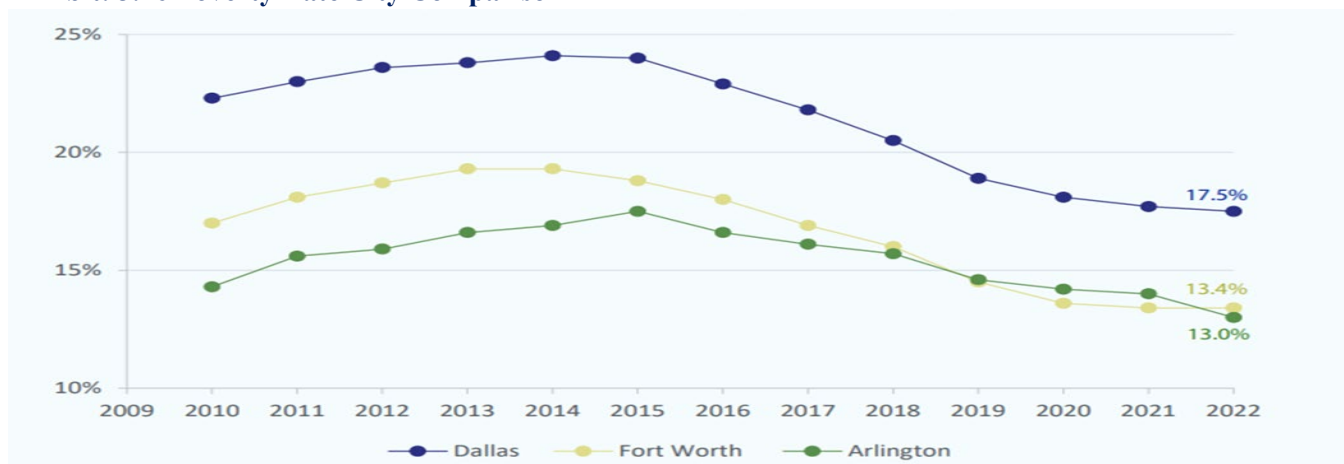
Source: Arlington Social Economic Profile, 2023, US Census ACS 5- Year Estimates

Household Expenses Vary by Size

Living wage calculations account for typical household expenses, including food, housing, childcare, medical care, and other necessities, with housing being the single largest cost. In Arlington, housing expenses increase significantly as family size grows, particularly for households with more than two children, due to the need for larger housing units. According to the MIT Living Wage Calculator, a family of four with two working adults needs an annual income of $109,533 ($26.33 per hour per worker) to meet basic living costs. However, with Arlington's median household income at $73,519 in 2023, many families fall below this threshold, making affordable housing options, rental assistance, and wage growth essential for economic stability.

Substandard And Overcrowded Housing Among Low-Income Households

For households earning 80% or less of the area median income (AMI), substandard housing and overcrowding are significant challenges. Many low-income residents live in homes with structural deficiencies, outdated plumbing, and overcrowded conditions due to limited decent affordable housing options. In areas with high occupancy rates per household, families are often forced to share smaller units, leading to housing instability, increased wear on infrastructure, and negative health impacts. Addressing these issues requires a multifaceted approach, including rehabilitation programs, strengthened code enforcement, and strategic housing policies that can help create safer, more stable living conditions for Arlington's most vulnerable populations.

ARLINGTON

HOUSING

MARKET

INTRODUCTION TO THE HOUSING MARKET PROFILE

A Dynamic and Evolving Housing Market

The local housing market continues to demonstrate resilience and adaptability, shaped by migration trends, evolving homeownership patterns, and shifting renter demand. A diverse and growing population fuels the market, with most new residents relocating within the city or from other areas of Tarrant County. In 2023, just over 3% of new residents arrived from another county in Texas, while smaller shares moved from out of state or internationally. These patterns reflect the region's ongoing appeal as a place where individuals and families seek opportunity, stability, and a high quality of life.

With a dynamic housing market and evolving residential needs, there is an opportunity to embrace innovative strategies that promote housing stability, affordability, and sustainable growth, reinforcing the area's position as a premier place to live, work, and invest.

The Nationwide Housing Shortage: Impacts on Texas and Arlington

Local housing challenges mirror broader national trends, as communities across the country continue to grapple with a persistent housing shortage driven by economic and market factors. Several key forces have shaped this crisis, affecting both housing supply and demand in Texas and the region.

One major factor is mortgage interest rates. As the Federal Reserve began increasing rates in 2021 to slow housing prices, an unintended consequence emerged: homeowners with historically low-interest mortgages—nearly 60% of all mortgage holders have rates below 4%—became hesitant to sell. This reluctance contributed to a decline in housing inventory, as fewer homeowners opted to downsize or move to larger homes to accommodate growing families. Although rates declined in September 2024, experts suggest buyer activity may not pick up significantly until spring 2025, when the traditional homebuying season aligns with school transitions.

Another challenge is the mismatch between household formation and new housing construction. Between 2012 and 2023, 17.2 million new households were formed in the U.S.—a net figure that accounts for both newly formed households and those that ended due to death, consolidation, or other factors. During the same period, only 14.7 million housing units were started, and just 12.4 million were completed, contributing to a persistent supply shortage. This gap has fueled rising home prices and increased competition for available housing. According to Zillow, the U.S. currently faces a shortfall of 4.5 million homes, reinforcing the need for accelerated housing production, zoning reforms, and policy tools that support new development. These strategies are essential to stabilizing affordability and ensuring that future household growth is met with sufficient and diverse housing options.

The cost of land, rising construction costs, and evolving housing preferences further exacerbate affordability

challenges. Since 1980, the median size of new homes has grown from 1,595 square feet to 2,233 square feet in 2023, increasing overall housing costs. Additionally, remote work trends have reshaped demand, with 14% of Texas employees now working from home, a figure expected to rise to 20% in the coming years. This shift provides more flexibility in housing choices, altering demand patterns and influencing home prices.

Recognizing these challenges, policymakers across Texas are exploring new zoning approaches to improve housing affordability. A growing coalition of housing advocates and property rights supporters is identifying land-use and zoning policies to increase housing accessibility while balancing community needs. Addressing these systemic challenges will require collaboration among governments, developers, and local stakeholders to create sustainable, long-term solutions for a more resilient and inclusive housing market.

Housing Affordability in the DFW Region

In the Arlington-Fort Worth metro area, the Housing Price Index has increased fourfold since 1995, reflecting dramatic increases in home values. Locally, 2,500 single-family units and 6,000 multifamily units have been approved and permitted, yet many builders and developers have delayed construction due to high material costs and financial uncertainties.

According to the Arlington COLI 2024 Annual Report, the Housing Sub-Index accounts for 28.36% (the largest single expense in the survey) of the Composite Index score and includes mortgage payments, rental rates, and other housing-related costs. In 2024, Arlington reported a Housing Sub-Index score of 83.7, the lowest among participating cities in the Dallas-Fort Worth region. Fort Worth followed with a score of 85.8, while McKinney, Dallas, and Denton ranged from 95.1 to 98.6. Plano ranked highest with a score of 116.0, indicating significantly higher housing costs relative to the national average.

These findings underscore Arlington's relative affordability within the regional housing market. As housing costs continue to rise across the Metroplex, Arlington's position as the most affordable city among its peers strengthens its appeal to new residents and reinforces its competitive advantage in retaining a stable and diverse population.

Source: https://www.cnn.com/interactive/2023/06/homes/housing-market-prices-affordability-dg/

HOUSING STOCK

As a mature city, Arlington's housing stock is aging, with nearly two-thirds of homes built before 1980. The oldest single-family homes are concentrated in the eastern and central parts of the city, where maintenance and modernization needs are often greater. Older homes can present significant housing challenges, with 53% of renters and 22% of homeowners reporting at least one housing problem, including plumbing deficiencies, kitchen issues, overcrowding, or cost burdens.

Housing affordability remains a critical issue, particularly for low-income households earning $31,200 or less, where more than 86% experience severe housing problems, such as severe overcrowding or spending over 50% of their monthly income on housing costs. Additionally, nearly 17,000 residents, including over 1,000 seniors, live in shared housing situations, a trend most prevalent in northern and eastern Arlington, where affordability pressures are highest.

Another key factor shaping Arlington's housing market is the role of investor-owned properties, which account for over 1 in 5 single-family homes. While investors contribute to rental housing supply, large-scale investor ownership can limit homeownership opportunities, drive up housing costs, and contribute to displacement concerns. Addressing these challenges will require targeted housing rehabilitation programs, affordability initiatives, and policies that balance rental demand with homeownership opportunities.

Housing Units by Type and Sub-Area

Arlington's housing distribution has shifted over the past three decades, with notable changes in both single-family (SF) and multifamily (MF) housing shares across different sub-areas.

Since 1990, West Arlington has consistently had the highest share of single-family housing, though its share has declined from 32.7% to 25.4% by 2020. This shift suggests a relative slowdown in single-family home development in West Arlington compared to other parts of the city, potentially due to land constraints, changing development priorities, or increased demand for multifamily housing.

Similarly, North Arlington has historically had the highest concentration of multifamily housing, maintaining its leading share, though slightly declining from 33.8% in 1990 to 32.8% in 2020. This marginal decline may indicate a diversification of multifamily housing development across other areas of the city, rather than a loss of units in North Arlington itself.

These trends highlight the evolving nature of Arlington's housing stock, with shifts in development patterns that reflect changing housing demand, land availability, and zoning policies. Understanding these long-term shifts can

help inform future housing strategies to balance single-family and multifamily development across the city.

Number of Units in Structure

Arlington's housing stock is predominantly single-family, with over 60% of all housing structures being detached single-family homes. While single-family housing remains the dominant structure type, nearly 20% of all housing structures are multifamily buildings with 10 or more units, reflecting the city's growing demand for higher-density housing options.

This distribution highlights the need for a balanced housing approach that supports both homeownership opportunities and rental affordability. As the city continues to grow, ensuring a diverse housing mix—including townhomes, duplexes, and mid-sized multifamily developments—can provide more attainable housing options for residents at various income levels. Expanding higher-density housing in strategic areas can also help address affordability challenges and meet the needs of Arlington's evolving population.

Exhibit: 4.1 Number of Units per Structure by Percentage Arlington, 2013-2022
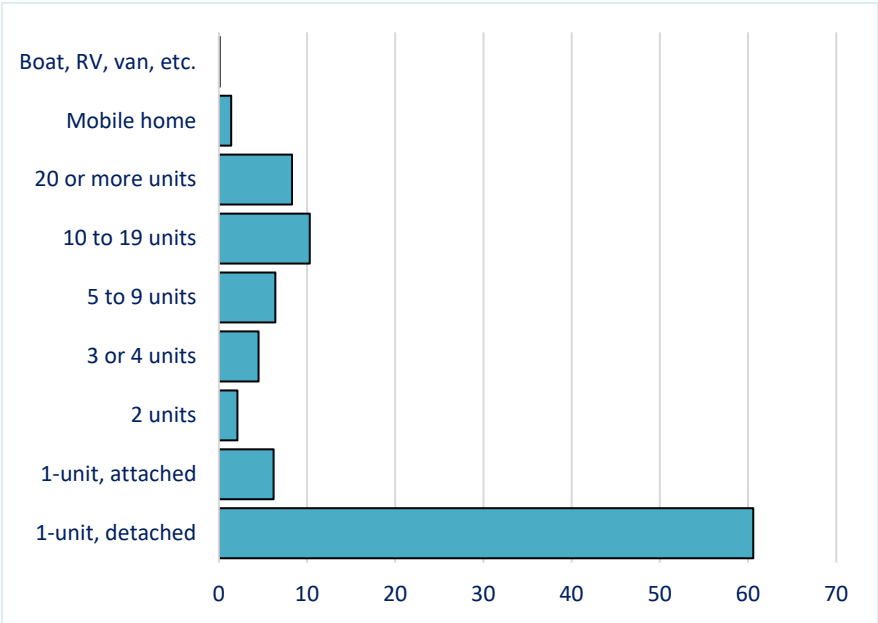
Source: US Census Bureau, ACS 5-year estimates

20+ Unit Apartment Buildings

Among the city's 20+ unit apartment buildings, approximately 28% contain between 200 and 299 units, indicating that larger-scale multifamily developments make up a significant portion of rental housing stock. However, the median number of units per building is 150, suggesting that most multifamily developments remain moderate in size rather than large-scale high-density complexes.

Exhibit: 4.2 Number of Units per Apartment Building
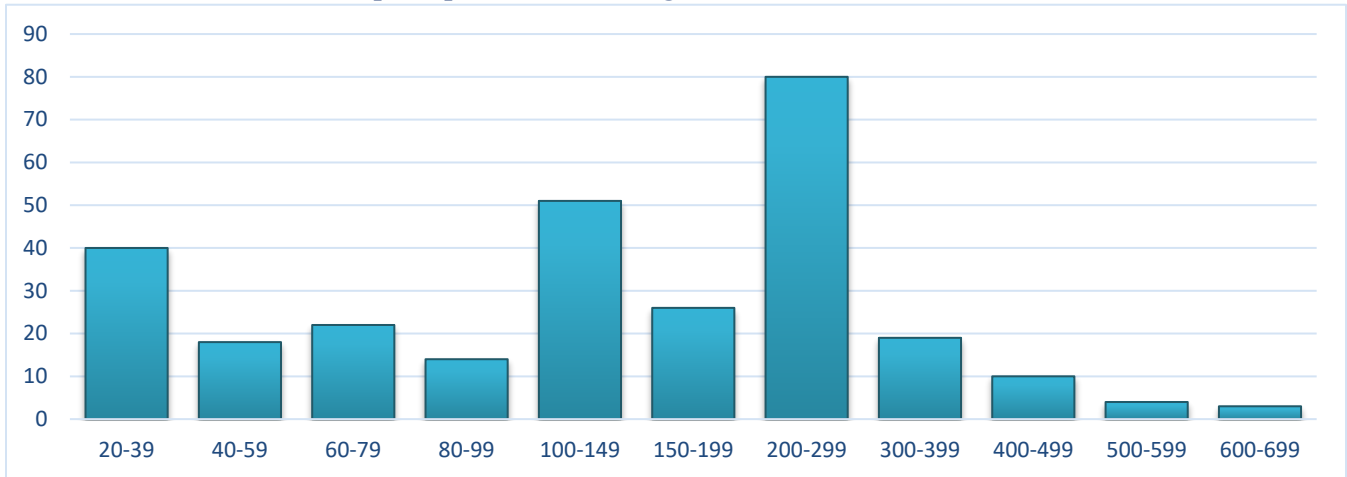
Source: Arlington Social Economic Profile

This distribution reflects a mix of housing density across the city, where larger apartment complexes serve high-demand rental areas, while smaller and mid-sized multifamily buildings provide alternative housing options. As Arlington evaluates future housing needs, encouraging diverse multifamily development sizes, including mixed-use and mid-rise housing, can help balance density, affordability, and neighborhood character while meeting the growing demand for rental housing.

Share of Units Affordable to Households Earning up to 100% Median Family Incomes

Among rental units, most affordability exists for households earning 50–80% of HAMFI—HUD Area Median Family Income, a measure used by the U.S. Department of Housing and Urban Development to assess income levels relative to the area's median family income. At the 80% level, 40,945 rental units are considered affordable. For owner-occupied homes, the greatest affordability is for those earning 80–100% of HAMFI, with 29,660 units available.

While HAMFI-based data is helpful for assessing affordability by income, it does not reflect unique housing units. Instead, it estimates households by income tier and may double-count units across affordability levels. With approximately 150,519 total housing units in Arlington, the HAMFI total of over 380,000 "household units" reflects overlapping affordability, not actual inventory.

Addressing affordability challenges will require expanding housing programs, incentivizing new construction, and preserving existing affordable stock to ensure more units remain accessible to low- and moderate-income households.

Exhibit: 4.3 Number of Units Affordable per HAMFI

Number of Units Affordable to Households Earning:	Renter	Owner
30% HAMFI	1,905	
50% HAMFI	10,445	5,580
80% HAMFI	40,945	19,145
100% HAMFI		29,660
TOTAL AFFORDABLE UNITS	53,295	54,385
TOTAL HOUSEHOLD UNITS	161,623	226,483
% Affordable to households up to 100% HAMFI (*Note: Underestimates due to missing data*)	33%	24%

Source: US Census Bureau, ACS 5-year estimates, 2016-2020 CHAS Data

Age Of Arlington Housing Stock

Arlington's housing stock is aging, with nearly two-thirds of all homes built before 1990, reflecting the city's long-established neighborhoods and development patterns. Just over eight percent (8.06%) of homes were built prior to 1960, making them some of the oldest in the area, often requiring significant maintenance and modernization. According to the City's Single-Family Housing Profile, the median construction year for single-family homes is 1984, indicating that a large portion of Arlington's housing stock may soon need renovations, energy efficiency upgrades, and structural improvements. As the city continues to grow, investments in housing rehabilitation, preservation efforts, and incentives for modernization will be crucial to maintaining safe, livable, and sustainable homes for residents.

Exhibit: 4.4 Age of Arlington Housing Stock by Year Built

Year Structure Built	Estimate	% of Total Housing Stock
Total housing units	150,519	100
Built 2020 or later	1,426	.94
Built 2010 to 2019	8,917	5.92
Built 2000 to 2009	20,862	13.86
Built 1990 to 1999	24,432	16.23
Built 1980 to 1989	41,290	27.43
Built 1970 to 1979	29,870	19.84
Built 1960 to 1969	11,590	7.7
Built 1950 to 1959	9,903	6.58
Built 1940 to 1949	1,364	.91
Built 1939 or earlier	865	.57

Source: 2023 ACS 5-year estimates for Arlington

Age Of Arlington Single-Family Housing

Exhibit: 4.5 Single Family Housing by Decade Built
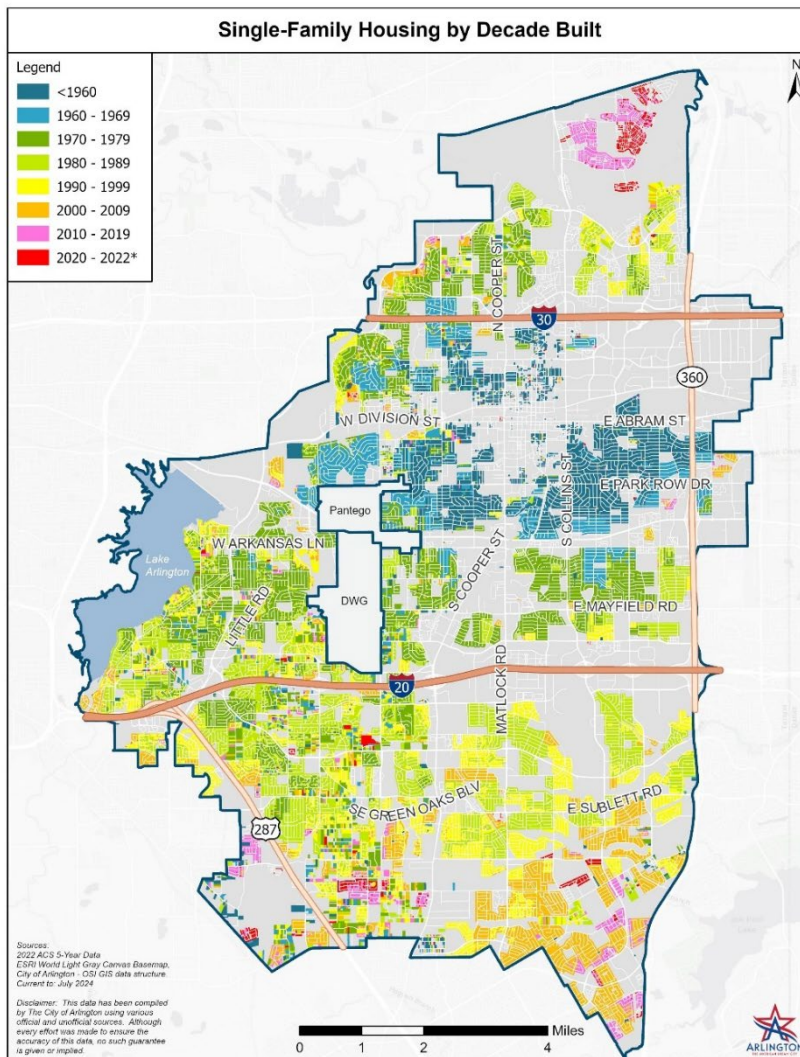
Arlington's single-family housing stock varies significantly by age, reflecting the city's development patterns over time. The oldest single-family homes are primarily located in East and Central Arlington, where neighborhoods were established during the city's early growth phases. These areas may face higher maintenance needs, aging infrastructure, and potential redevelopment opportunities.

In contrast, the newest single-family homes are concentrated along the northeastern, southwestern, and southeastern edges of the city, where newer subdivisions and master-planned communities have expanded Arlington's housing options. These newer homes typically offer modern design standards, energy efficiency, and updated amenities, attracting higher-income buyers and growing families.

As Arlington balances housing preservation and future growth, investment in rehabilitation programs for aging homes, infrastructure upgrades, and strategic development of new housing in underutilized areas will be key to ensuring a diverse and sustainable housing market.

Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas – Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

ENERGY EFFICIENCY

Since the introduction of the U.S. National Model Energy Code in 1975, Arlington's housing stock has seen significant energy efficiency improvements. Homes built in the 2020s are 56% more energy efficient than those constructed before 1980, reducing energy costs and environmental impact. Additionally, approximately 18.5% of Arlington homes are at least 26.3% more energy efficient than the 1980 baseline, reflecting the benefits of modern building standards, improved insulation, and advanced HVAC systems. As energy costs continue to rise, investments in retrofitting older homes and promoting high-efficiency construction will be essential for reducing household utility burdens and supporting Arlington's sustainability goals.

Exhibit: 4.6 Energy Efficiency of Housing Stock by Year Built

Year Structure Built	Estimate	Energy Efficiency Compared To 1980 Baseline
Built 2020 or later	1,426	55.8% more energy efficient
Built 2010 to 2019	8,917	46.5% more energy efficient
Built 2000 to 2009	20,862	26.3% more energy efficient
Built 1990 to 1999	24,432	13.6% more energy efficient
Built 1980 to 1989	41,290	3.5% more energy efficient
Built Prior to 1980	53,592	Prior to development and implementation of National Model Energy Code standards

Source: Office of Energy Efficiency & Renewable Energy

HOUSING OCCUPANCY

Introduction

The homeownership rate in Arlington has steadily risen since 2009, now at 54.8%, signaling a strong and growing demand for homeownership despite rising housing costs. However, West Arlington, which has the largest concentration of single-family housing, has seen a slight decline in homeownership rates, while North Arlington, historically the city's leader in renter-occupied housing, has also experienced a decrease in rental shares. These shifts highlight the complex interplay between affordability, housing preferences, and neighborhood transitions.

By Census Tract, homeownership rates are highest in the southern and northern parts of the city, where single-family homes dominate the landscape. Meanwhile, renter-occupied housing is most prevalent in the northeastern, eastern, and central areas, where multifamily developments provide housing options for a diverse population. These trends underscore the importance of balanced housing policies that support both homeowners and renters, ensuring that the community remains inclusive, vibrant, and accessible for all.

As demographic and economic factors continue to shape housing demand, it is essential to monitor emerging trends that influence homeownership and rental markets. Population growth shifts in household composition, and evolving employment patterns all play a role in determining housing preferences. Additionally, as housing costs rise, younger generations and first-time homebuyers may face greater barriers to entering the market, increasing the demand for rental housing in certain areas. Ensuring a variety of housing options at different price points will be key to maintaining long-term market stability and supporting residents at all stages of life.

Exhibit: 4.7 Housing Occupancy by Census
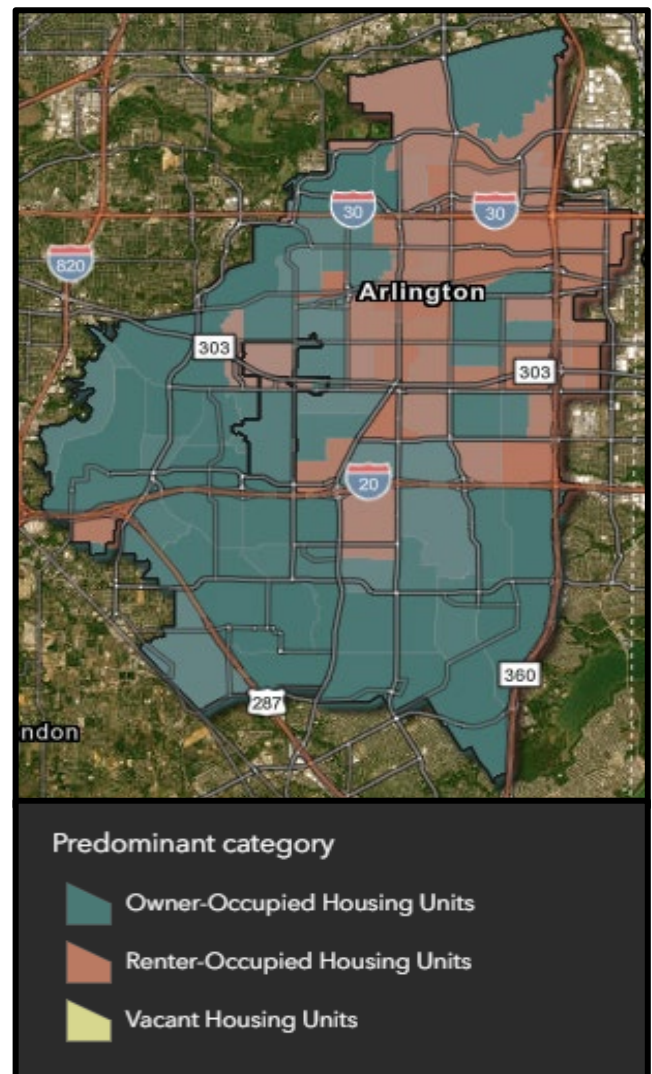
Source: Arlington Social Economic Profile

Owner-Occupied Housing Value by Census Tract

Arlington's housing market offers a diverse range of home values, creating opportunities for buyers at various price points. The highest median home values are concentrated in the northern and central-western areas, reflecting neighborhoods with larger homes, strong market demand, and established amenities. While home values in Arlington remain more affordable than those in neighboring cities to the north and south, the city continues to be a competitive and attractive option for buyers seeking both value and accessibility within the region.

This relative affordability provides entry points for homeownership, supporting both move-up buyers and long-term residents. As home prices continue to appreciate, ensuring a balanced supply of housing options, including entry-level homes, workforce housing, and diverse financing solutions, will help sustain a vibrant and inclusive housing market that meets the needs of current and future residents.

Exhibit: 4.8 Median Home Value for Owner-Occupied Housing Units by Census Tract
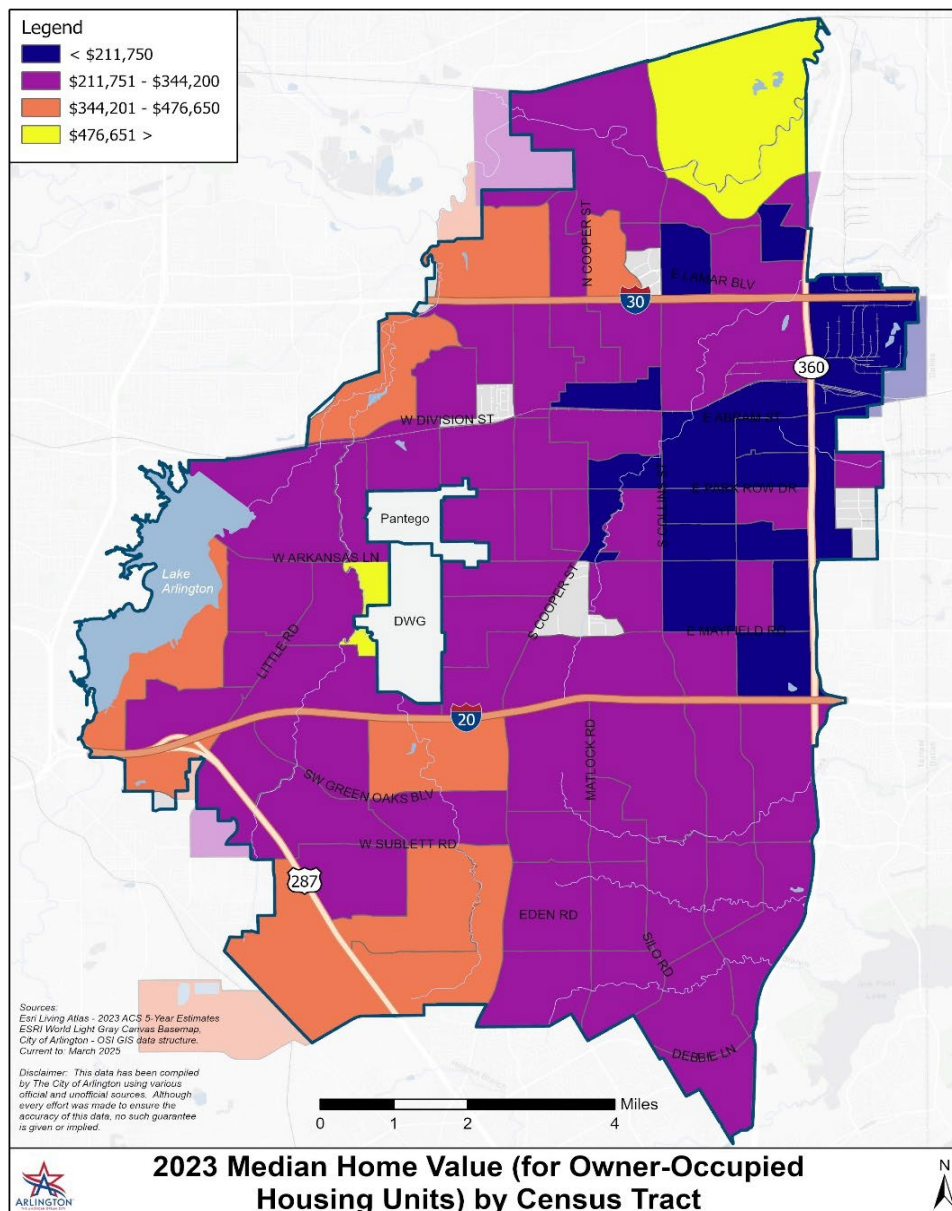
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Residential Occupancy Trends in Arlington

Since 2020, the total number of occupied housing units in Arlington has increased by approximately 3.8% (5,168 units), reflecting continued housing demand. While owner-occupied units have grown by 1,559, the overall homeownership rate has declined by 0.9%, as renter-occupied units increased by 3,609, pushing the renter-occupancy rate up by 0.9% over the same period. According to the U.S. Census Bureau's ACS 5-Year Estimates, Arlington has approximately 145,406 occupied housing units, with owner-occupied homes representing 54% and renter-occupied homes 46%. These totals differ slightly from the 2023 City of Arlington Development Profile, which reports 140,408 occupied units, due to differences in data collection methods and reporting timeframes. Together, these trends highlight the growing importance of rental affordability and homeownership accessibility, as shifting occupancy patterns suggest increasing reliance on rental housing in the city.

Vacancy Rates

Arlington's housing market has become increasingly competitive, with vacancy rates declining significantly between 2009 and 2022. Over this period, rental vacancies dropped by one-third, while owner-occupied vacancy rates fell by 60%, reflecting strong demand for both rental and for-sale housing.

According to the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates, Arlington has approximately 150,519 housing units, with an estimated 10,609 units currently vacant. These vacancy figures, combined with analysis from the 2023 City of Arlington Development Profile, suggest a relatively tight housing market. Low vacancy rates can contribute to rising home prices and rental costs, making it increasingly difficult for first-time homebuyers and lower-income renters to find affordable housing options.

As Arlington continues to grow, addressing housing shortages through increased development, zoning flexibility, and housing diversification will be essential to prevent further affordability challenges and ensure housing availability keeps pace with demand.

Exhibit: 4.9 Vacancy Rates by Percentage – Arlington Trends 2009-2022
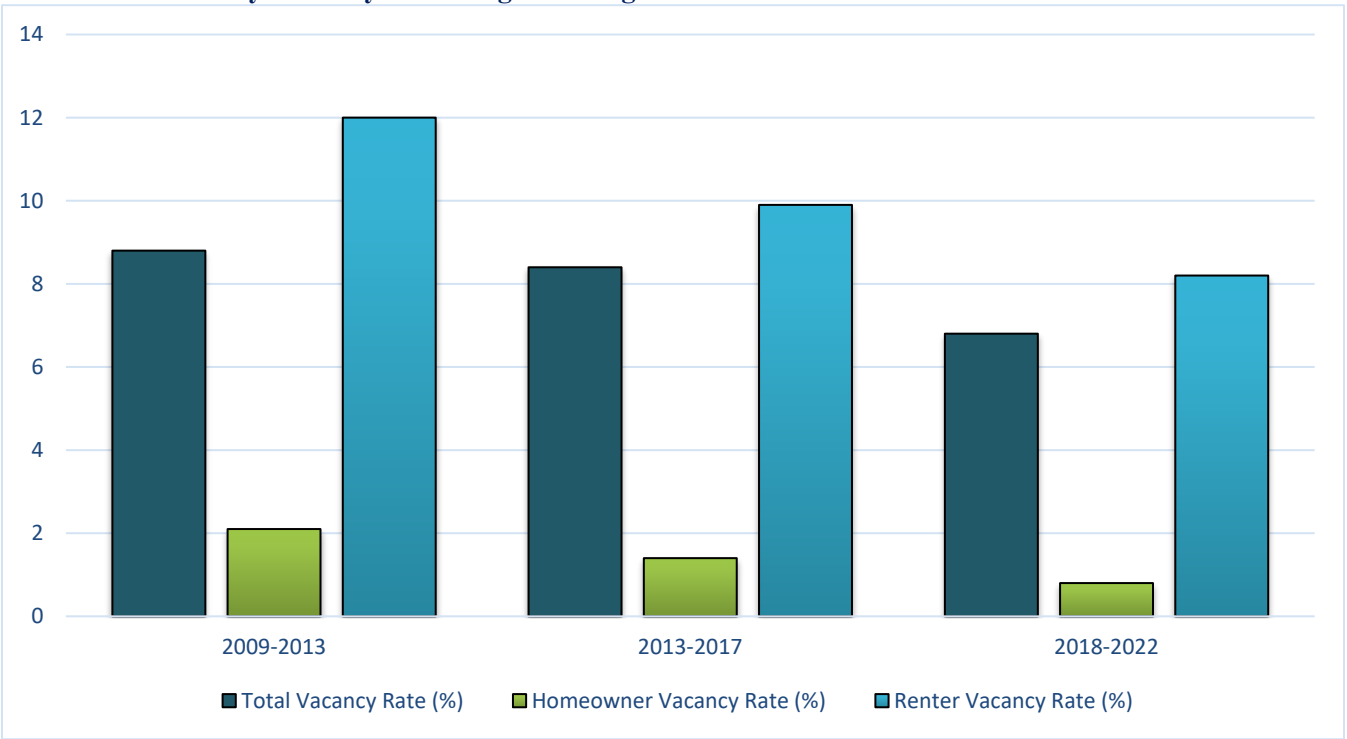
Source: Us Census Bureau, ACS 5-year estimates-Calcs based on 2023 Development Profile data

Vacant Housing by Census Tract

This map highlights housing availability trends across Arlington, Texas, based on 2023 ACS 5-Year Estimates. Census tracts are categorized by the number of vacant housing units, offering insight into potential opportunities for housing development, revitalization, and investment. Areas with higher vacancy rates (151-475 units), primarily in northern and southeastern Arlington, present potential for redevelopment initiatives, affordable housing expansion, and homeownership programs. Meanwhile, regions with lower vacancy levels (0-61 units), concentrated in central and western Arlington, suggest strong housing demand and stable occupancy rates.

Exhibit: 4.10 2023 Vacant Housing by Census Tract
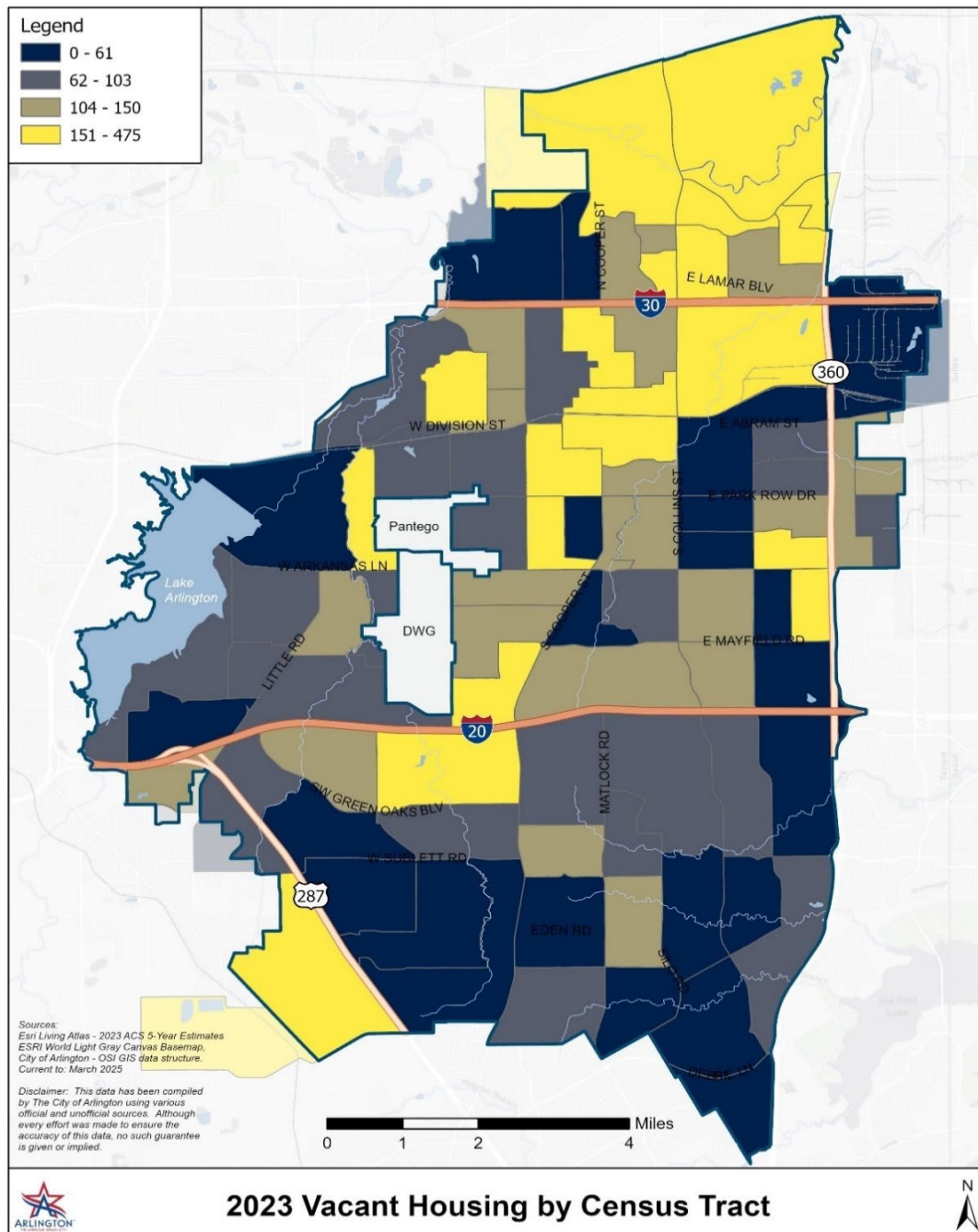
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap, City of Arlington-OSI GIS data structure. Current to: March 2025

Shared Housing: Nonfamily Households

Shared housing is a growing trend in Arlington, with nearly 17,000 residents living in nonfamily households. While two-thirds of those living with non-relatives are between the ages of 18-34, shared housing is not limited to younger

Adults, including those 65 and older, are also increasingly turning to shared living arrangements for financial, social, or caregiving reasons.

This trend is most pronounced in northern and eastern Arlington, where higher rental costs, limited affordable housing, and economic factors may drive more residents to cohabitate to reduce expenses. Additionally, shared housing can be a practical solution for seniors, providing companionship, support, and financial stability in the face of rising housing costs.

As affordability challenges persist, flexible housing policies that support co-living arrangements, accessory dwelling units (ADUs), and alternative housing models could provide more sustainable and inclusive living options for a diverse range of Arlington residents.

Exhibit: 4.11 Number of People in Shared Housing (Non-Relative) by Age Group - 2023
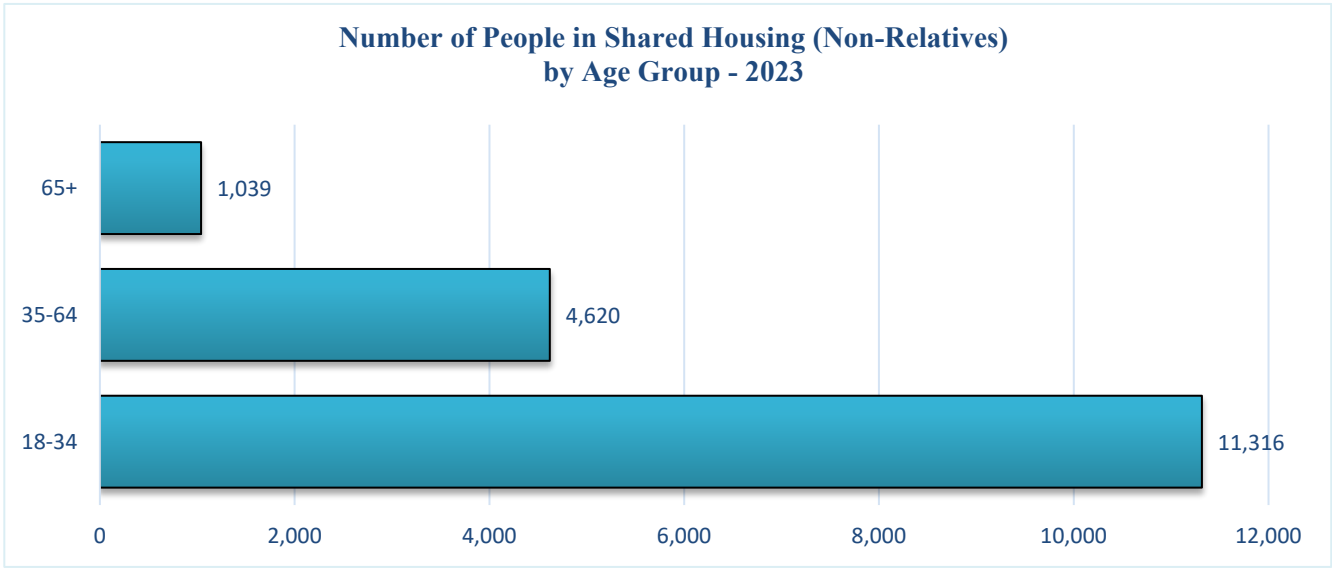
Source: US Census Bureau, ACS 1 -Year Estimates 2023, COA Single- Family Housing Profile 2024

Shared Housing by Census Tract

Nonfamily households, including single-person residences and shared housing arrangements, are distributed throughout Arlington, with higher concentrations in certain areas. Census tract data reveals that the highest percentages of nonfamily households are found in northern and central Arlington, as well as near major employment and education hubs. These areas often attract young professionals, students, and individuals seeking affordable or flexible housing options. As the demand for diverse living arrangements continues to grow, understanding these patterns can help inform housing policies that support a range of household needs, including rental options and shared housing opportunities.

Geographic Mobility in Arlington

Arlington's housing market and population dynamics reflect a high level of geographic mobility, with residents and newcomers contributing to the city's growing and evolving community. According to Census data, nearly 9% of residents moved within the county in 2023, with younger residents (ages 1-44) being the most mobile. Renters are significantly more likely to relocate, as 13.8% of renters moved within the county, more than three times the 4.3% of homeowners who moved. Additionally, 15.2% of residents earning below the poverty level and 13.3% of those earning 100-149% of the poverty level relocated within the county, highlighting the influence of affordability and economic mobility on housing choices.

Source:https://x.com/gregabbott_tx/status/147912 7787076296733

According to Redfin migration data, approximately 75% of Arlington homebuyers remain within the Dallas–Fort Worth–Arlington metropolitan area, demonstrating strong regional housing demand and a continued preference for staying connected to local jobs, schools, and community networks. Among out-of-area movers relocating to Arlington, a notable share come from high-cost coastal metros such as the Los Angeles, San Francisco Bay, and New York City metropolitan areas, suggesting that Arlington's relative affordability and central location are attracting buyers from more expensive housing markets. Conversely, outbound migration trends indicate that residents leaving Arlington frequently relocate to Phoenix, Austin, and Houston, often driven by job opportunities, lifestyle preferences, or cost-of-living factors.

Economic mobility and income trends provide additional insight into Arlington's migration patterns. According to Census data, people moving to Arlington from another state report the highest median income at $36,915, followed by those relocating from other Texas counties ($26,653) and from within Tarrant County ($31,415). While these figures may seem low, they reflect the income profiles of recent movers, who often include students, young adults, and workers in transitional phases. The data suggest that Arlington attracts relatively higher-income individuals from out of state, while also serving as a destination for intra-state migration, particularly among lower-income households seeking more affordable housing options.

While migration data primarily reflects search trends rather than confirmed relocations, these insights provide a valuable understanding of how geographic mobility shapes Arlington's housing market. With a diverse and growing population, ensuring that housing options align with income levels, affordability needs, and lifestyle preferences will be essential in fostering sustainable growth and long-term community stability.

Exhibit: 4.12 Arlington Population Migration
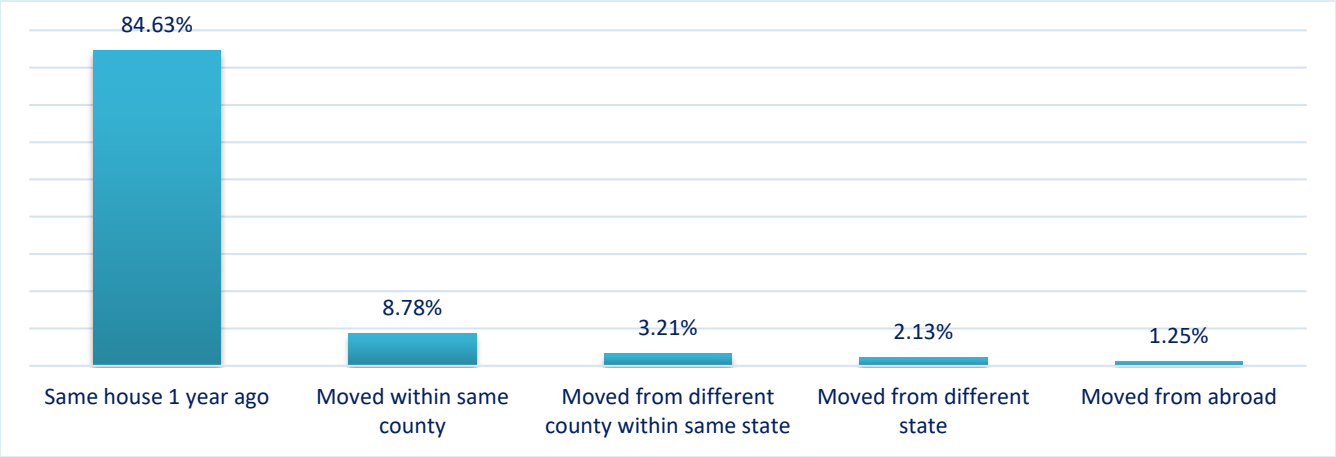
Source: U.S. Census Bureau (2023). *Geographical Mobility in the Past Year by Sex for Current Residence in the United States American Community Survey 1-year estimates.*

CHALLENGES WITHIN THE MARKET

Housing Problems

Housing affordability and stability remain pressing challenges for many Arlington residents, with renters experiencing the greatest hardships. More than half of all renters, 52.5%, and 21.9% of homeowners report experiencing at least one housing problem, such as overcrowding, inadequate plumbing or kitchen facilities, or severe cost burdens.

Among those facing severe housing problems—which include severe overcrowding or paying more than 50% of income toward housing—29.7% of renters and 11.2% of homeowners are affected, highlighting significant housing instability risks.

Cost burdens are particularly widespread, with 47.6% of renters and 18.5% of homeowners paying more than 30% of their monthly income toward housing costs. Seniors are especially impacted, with 59% of older adults in Arlington being cost-burdened, making housing affordability a major concern for aging residents.

Certain racial and ethnic groups face disproportionate housing challenges, particularly among low- to moderate-income households (30-80% AMI). Black or African American households are overrepresented in cost-burdened groups earning 30-80% AMI, while American Indian or Alaska Native households are disproportionately affected in the 50-80% AMI range, and Pacific Islanders in the 80-100% AMI range. These disparities emphasize the need for targeted housing assistance programs, affordable housing expansion, and policies that address racial and economic inequities in Arlington's housing market.

For a more detailed discussion on housing disparities and policy solutions, see the City of Arlington's Consolidated Plan.

HUD Definitions:

HOUSING PROBLEMS
1. Housing unit lacks complete kitchen facilities.
2. Housing unit lacks complete plumbing facilities.
3. Household is overcrowded; and
4. Household is cost burdened

SEVERE HOUSING PROBLEMS:
1. Kitchen or plumbing problems above, and
2. Severely overcrowded; or
3. Housing cost burden >50%

GROUPS WITH A DISPROPORTIONATE SHARE OF HOUSING PROBLEMS: Those groups for which the percentage of households with housing problems exceeds the percentage for all ethnic, racial, and/or gender groups as a whole by ten (10) percentage points.

Exhibit: 4.13 Housing Problems by Income

Income Group	Avg % Housing Problems	Groups Disproportionately Affected
0<30% AMI	82%	None
30<50% AMI	82%	Black or African American (95%)*
50<80% AMI	55%	Black or African American (65%) American Indian or Alaska Native (93%)
80-100% AMI	24%	Pacific Islanders (56%)

Source: ACS 5-year estimates for Arlington, 2016-2020 CHAS Data

Severe Housing Problems & Extremely Low-Income Households

Across Arlington, more than 86% of households with extremely low incomes face severe housing problems, highlighting a critical need for affordable housing solutions or improving household incomes. According to HUD's income definitions, a four-person household at 30% of the Area Median Income (AMI) in the Fort Worth-Arlington region earns $31,200 or less.

Severe housing problems, as defined by HUD, include:

- Severe cost burden (paying more than 50% of income toward housing).
- Severe overcrowding (more than 1.5 persons per room).
- Lack of adequate plumbing or kitchen facilities.

These conditions place significant financial and health-related stress on low-income households, making it difficult to maintain stable housing, afford necessities, or build financial security. Expanding affordable housing options, rental assistance programs, and preservation efforts for existing low-income housing will be critical in addressing these disparities and improving housing stability for Arlington's most vulnerable residents.

Risk of Lead-Based Paint

A significant portion of Arlington's housing stock was built before 1980, the year lead-based paint was banned for residential use in the US. Thirty-eight percent of owner-occupied homes and 37% of renter-occupied units predate this regulation, indicating an elevated risk of lead exposure, particularly in older housing that has not undergone remediation or renovation. This risk is even more concerning given that 19% of pre-1980 owner-occupied homes and 12% of older rental units house children, who are most vulnerable to the harmful effects of lead poisoning. The highest concentrations of pre-1980 rental housing are located in the central and eastern areas of the city's northern half, where lower-income households and families with children may have fewer resources for lead hazard mitigation. Given the serious health and developmental risks associated with lead exposure, targeted lead abatement programs, landlord incentives for remediation, and stronger enforcement of housing safety regulations will be essential to ensuring safe living conditions for Arlington residents, especially children.

Exhibit: 4.14 Risk of Lead-Based Paint

Risk of Lead-Based Paint	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built before 1980	28,640	38%	22,285	37%
Housing Units Built before 1980 with children present	14,650	19%	7,120	12%

Source: ACS 5-year estimates for Arlington, 2016-2020 CHAS Data

The greatest concentrations of rental housing stock built before 1980 are in the central/eastern area in the northern half of the city.

Housing Supply Struggles to Keep Pace with Demand

Mortgage interest rates have dampened both demand and supply.

Post-pandemic telework has changed work location options for some workers.

Starter home prices have increased 54% over the last five years.

For the last decade+, household formation has outpaced housing production.

Exhibit: 4.15 Mortgage Rates and Projections
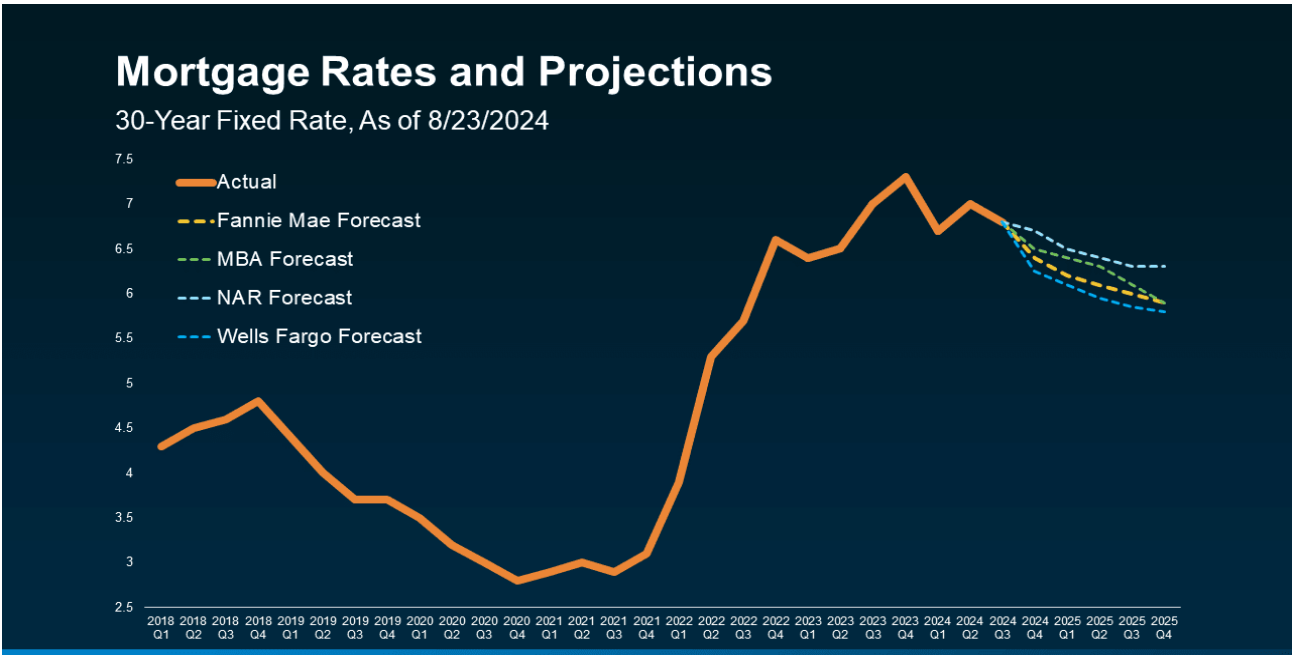
Source: Fannie Mae, MBA, NAR, Wells Fargo

RISING CONSTRUCTION COSTS & THEIR IMPACT ON DEVELOPMENT

Nationwide Challenges: The High Cost of Construction

Across the US., the cost of building new homes has risen sharply, driven by multiple factors. Modern homes are larger and built with higher-quality materials, increasing overall costs. Additionally, land prices have outpaced income growth, making homeownership less attainable for many buyers. Material costs have surged, further straining affordability, while inefficiencies in housing construction processes continue to drive up expenses. As a result, developers face significant financial barriers, slowing the pace of new housing supply and contributing to the ongoing nationwide housing shortage. Addressing these challenges will require innovative construction methods, policy reforms, and incentives to improve housing affordability.

Local Pressures: Rising Construction Costs in the City

In the Arlington-Fort Worth area, the Housing Price Index has increased fourfold from 1995 and tenfold from the late 1970s.

Exhibit: 4.16 All Transactions House Price Index for Fort Worth – Arlington – Grapevine, TX (MSAD)
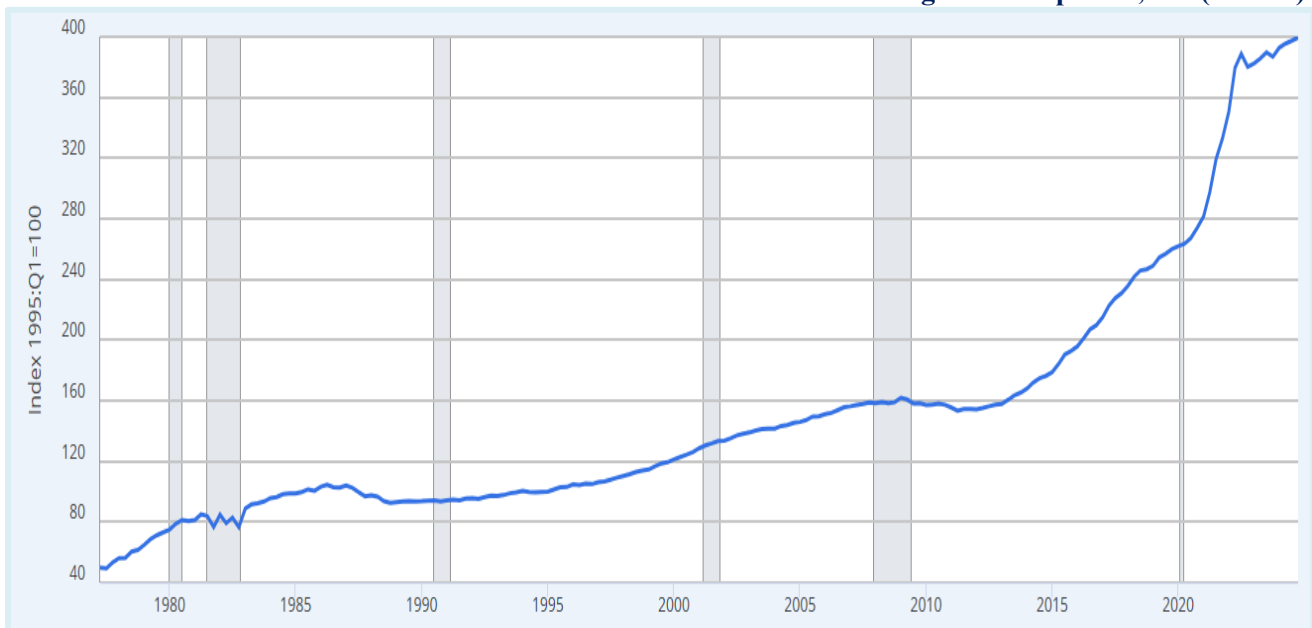
Source: U.S. Federal Housing Finance Agency via ALFRED
Note: Shaded areas indicate U.S. recessions.

Despite the approval and permitting of 6,000 multifamily units and 2,500 single-family homes, construction has stalled as developers face high financing costs and economic uncertainty. Stakeholders suggest that rising interest rates and material costs have made construction financing too expensive, delaying new housing supply. As Arlington seeks to address housing shortages, the City may consider incentives or financial mechanisms to encourage development and bring these approved units to market. Once construction progresses, a reevaluation of housing demand and market conditions will help determine the next steps for future housing policy and development strategies.

Future Single-Family Housing in Arlington

The 2,500 currently permitted and approved single-family housing units will be strategically distributed across south, north, and west-central Arlington, ensuring balanced residential growth throughout the city. This expansion will contribute to housing availability in multiple neighborhoods, supporting diverse homeownership opportunities and meeting the evolving needs of Arlington's residents.

Future Multi-Family Housing in Arlington

The 6,000 currently permitted and approved multifamily housing units will be distributed throughout Arlington, expanding rental and housing options across the city. This development will help meet growing demand for diverse housing choices, support population growth, and enhance affordability by increasing supply in key areas.

Exhibit: 4.17 Recent Multi-Family Projects
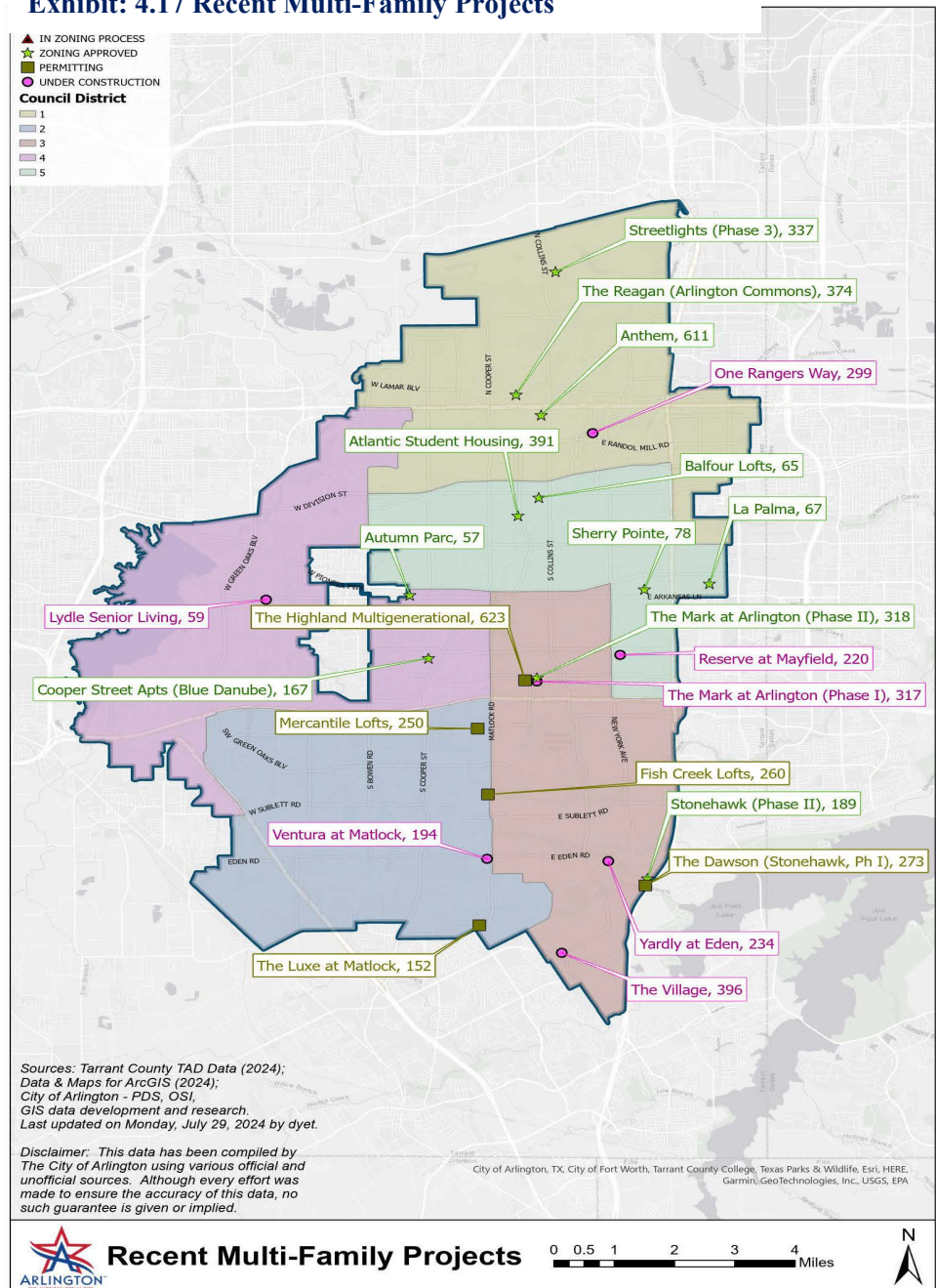
Source: Tarrant County TAD Data (2024), Data & Maps for Arc GIS (2024); City of Arlington

EVOLVING ZONING APPROACHES

Major U.S. and Texas Cities Explore Zoning Reforms

Cities across the United States are grappling with housing affordability challenges, prompting lawmakers to explore significant zoning reforms that could reshape urban development. At the Fall 2024 U.S. Conference of Mayors (USCM) leadership meeting, mayors from across the country discussed innovative housing and zoning policies aimed at reducing the high cost of land by increasing density and diversifying housing options.

For over a century, Single-Family zoning has restricted the number of homes that can be built on a property, limiting housing supply and affordability. According to the National Association of Housing and Redevelopment Officials (NAHRO), approximately 75% of land in American cities is zoned exclusively for Single-Family residential use. While many Americans prefer single-family homes, policymakers are increasingly positing that restrictive zoning laws contribute to rising housing costs, making homeownership less attainable for many buyers.

At the USCM meeting, mayors discussed several potential zoning strategies to expand housing availability, including:

- Legalizing Accessory Dwelling Units (ADUs) (sometimes referred to as Secondary Living Units [SLUs])
- Allowing 2-4 units on residential lots.
- Legalizing multifamily housing in commercial zones to increase housing supply.
- Streamlining the permit approval process to lower construction costs and delays.
- Reducing parking mandates to free up land for housing development.
- Legalizing micro-units, co-living spaces, and shared housing models to provide more affordable rental options.
- Allowing manufactured housing as a cost-effective alternative.

These discussions reflect a growing national consensus that zoning reforms are necessary to increase affordability, reduce housing shortages, and create more diverse housing options.

Texas Legislature's Growing Focus on Land Use and Housing

In Texas, property rights advocates and housing affordability proponents have found common ground in pushing for state-level zoning reforms. During the 89th Legislative Session, the Texas Legislature considered—and in some cases advanced—bills to reduce minimum lot sizes, increase housing density, and allow property owners to build, sell, or rent Accessory Dwelling Units (ADUs) on their property. These proposals represent a major shift in housing regulations by overriding certain local zoning restrictions.

Although similar legislation failed during the 88th Legislative Session, the 89th session saw renewed momentum. Bills related to minimum lot sizes and ADUs returned with broader bipartisan support and backing from housing advocacy groups. If enacted, these reforms could significantly impact cities like Arlington by expanding opportunities for denser, more affordable housing development.

Proponents argue that higher-density development can help lower housing costs by making more efficient use of available land. They cite several potential benefits:

- Encouraging the construction of smaller, more affordable homes that are accessible to first-time buyers.
- Supporting the use of efficient construction methods to reduce development costs.
- Enabling a greater mix of starter homes, townhomes, and ADUs to help close the affordability gap.

Texas has already seen successful examples of zoning reform in cities like Houston and Austin:

- Houston reduced its minimum lot size from 5,000 sq. ft. to 1,400 sq. ft. in 1998, leading to the construction of over 80,000 new townhomes. Many of these 2,500 sq. ft. homes remain priced near the median family income, making them viable as starter homes.
- Austin followed suit in 2024 by lowering its minimum lot size from 5,750 sq. ft. to 1,800 sq. ft., paving the way for increased "missing middle" housing options.

Should these zoning reforms continue to gain traction across Texas, the statewide housing landscape could change dramatically, especially in high-demand urban areas such as Arlington.

Legislative Outcomes: Key Bills from the 89th Session

During the 89th Legislative Session (January 14 – June 2, 2025), the Texas Legislature introduced several bills aimed at addressing the state's housing challenges through land use reform. Key measures included:

- Senate Bill 15 (SB 15): Passed by the Senate and pending in the House as of late March 2025, this bill would restrict cities from imposing minimum lot sizes over 4,000 sq. ft. on certain undeveloped tracts, promoting higher-density residential development.
- House Bill 878 (HB 878): Referred to committee and awaiting further action, this bill proposes allowing ADUs on single-family lots and capping minimum lot sizes at 2,500 sq. ft.

Other legislation considered included bills to:

- Relax zoning restrictions on religious land to facilitate affordable housing.
- Streamline the conversion of commercial buildings into residential use.
- Standardize permitting for ADUs across municipalities.
- Establish siting and permitting guidelines for HUD-code manufactured housing.
- Exempt certain state-funded housing projects from local zoning requirements.

While not all of these measures advanced to final passage, they collectively reflect a growing legislative interest in reducing regulatory barriers to housing development and making better use of underutilized land.

Implications for the City: Local Impacts of Statewide Changes

While the state debates these changes, Arlington has already adopted some zoning policies that allow for increased density in certain areas:

- Downtown, Entertainment, and Lamar Collins overlays permit higher-density development, encouraging mixed-use and multifamily housing.
- Cottage Community zoning allows for smaller lot sizes and compact housing developments.
- Secondary Living Units (SLUs), or ADUs, are permitted in specific zoning districts, though Arlington's current regulations still require special use permits in some areas, limiting widespread adoption.

As housing demand continues to grow, Arlington may need to evaluate additional zoning reforms to ensure housing remains accessible and affordable for current and future residents. Whether through local policy changes or statewide legislative action, zoning reforms could reshape the city's housing landscape and expand opportunities for a more diverse and affordable housing stock. Arlington should prepare with a streamlined response that includes preapproved plans, financing options, and strong public engagement—drawing from models in Houston and Durham.

Zoning in the City: Current Landscape and Future Considerations

Arlington's zoning and development regulations shape the city's housing landscape, influencing housing affordability, density, and accessibility. While recent policy changes have introduced alternative housing models and density incentives, current zoning laws continue to present barriers to smaller lot development and accessory dwelling units (ADUs). Additionally, impact fees and permitting challenges affect both for-profit and nonprofit housing development, prompting calls for consideration of further regulatory improvements.

Single-Family Zoning and Accessory Dwelling Units (ADUs)

Under Arlington's comprehensive zoning framework, most single-family neighborhoods require a minimum lot size of 7,200 square feet, limiting higher-density infill housing options. Additionally, Accessory Dwelling Units (ADUs), known locally as Small Living Units (SLUs), are not permitted in most single-family zones. However, recent zoning reforms have created limited pathways for ADU construction:

The City also has specific plans for Small Areas and Strategic areas throughout the community, including Mixed Use Zoning in East Arlington, Rural Residential Development in southwestern Arlington, Industrial Development in northeast Arlington, and the development of corridors in northeastern Arlington and around US287.

- Residents in RE, RS15, or RS20 zoning districts can build ADUs by right.
- Residents in RS7.2 or RS5 zones must request a special use permit to construct an ADU.
- Despite these allowances, only four permits for ADUs have been issued in the past two years, suggesting low adoption due to regulatory complexity or lack of awareness.

To expand housing options in single-family neighborhoods, the City could consider further easing ADU restrictions, streamlining permitting processes, and offering incentives for homeowners who build ADUs for affordable rental housing.

Cottage Community Ordinance: An Alternative Housing Model

In 2023, Arlington adopted a Cottage Community Ordinance to promote smaller, more affordable housing options. The ordinance allows for:

- Minimum pad site per dwelling unit of 1,750 sq. ft. for cottage communities on a single lot.
- Minimum lot size of 2,250 sq. ft. for individually platted cottage units.
- Minimum cottage size requirement of 600 sq. ft.

While this ordinance provides a potential pathway for increasing affordable housing, it remains to be seen whether developers will embrace this model at a scale that significantly impacts the housing supply. Further incentives or outreach efforts may be necessary to encourage adoption.

Overlay Zoning and Density Bonuses for Mixed-Use Development

To encourage higher-density development in targeted areas, Arlington has implemented zoning overlays that provide density bonuses in mixed-use districts. These overlays allow for:
- Downtown Neighborhood Overlay (DNO): Up to 40 units per acre in standard residential developments and 80 units per acre in mixed-use buildings.
- Lamar Collins Mixed-Use Overlay (LCMUO): Up to 40 units per acre for residential developments and 100 units per acre for mixed-use buildings.
- Entertainment District Overlay (EDO): Similar allowances to LCMUO, with 100 units per acre permitted in mixed-use buildings.

These density incentives help balance commercial and residential growth while addressing housing demand in high-activity districts. However, further expansion of density bonuses outside of mixed-use districts could increase housing affordability in other parts of the city.

Impact Fees and Barriers to Development

The City of Arlington assesses impact fees on all new residential and commercial developments to support infrastructure improvements that serve future residents and businesses. The Capital Improvements Committee reviews and allocates these fees to benefit both new developments and surrounding areas. However, for-profit and nonprofit developers have raised concerns about the financial burden of these fees, particularly for affordable housing projects. Community Housing Development Organizations (CHDOs) have expressed interest in additional support measures, including:

- A streamlined and expedited permitting process to reduce delays and administrative burdens.
- Access to a City Land Bank of foreclosed properties to provide nonprofit developers with prioritized land acquisition for affordable housing.

Implementing these reforms could support the development of more affordable housing options for low- and moderate-income residents.

Universal Design and Age-Friendly Housing Needs

Arlington's population of adults aged 65 and older has increased by approximately 121% since 2000, now comprising approximately 45,000 residents, or 11% of the city's total population. Additionally, more than 46,000 residents live with a disability. This demographic trend highlights the growing need for accessible housing options that support aging in place.

Universal Design Standards (UDS), which include elements such as wide doorways, one-story living, no-step entries, and good lighting, provide long-term accessibility for residents across life stages and ability levels. Feedback from Arlington's homebuilding community suggests that while many builders understand and incorporate UDS features in new construction, they also cite retrofitting as a cost burden—particularly for features like no-step entries and reinforced bathroom walls. Therefore, integrating UDS into new construction is considered more cost-effective than modifying existing homes.

Given that much of Arlington's future housing stock already exists today, aligning impact fee reforms and

permitting incentives with Universal Design adoption could reduce barriers, promote inclusivity, and support the housing needs of a growing senior and disabled population.

Policy Implications and Opportunities for Reform

While Arlington has taken steps toward diversifying its housing options, existing zoning restrictions, impact fees, and permitting delays continue to limit the pace of development. Expanding allowances for accessory dwelling units (ADUs), scaling up density bonuses, and revisiting impact fee structures for affordable and age-friendly housing projects could improve access and affordability. Encouraging new construction that incorporates Universal Design Standards—particularly for seniors and persons with disabilities—can reduce long-term costs and meet the needs of a growing segment of Arlington's population. By addressing these regulatory challenges, the City can support innovative housing solutions and promote lasting affordability and inclusivity.

HOUSING MARKET
TRENDS & OPPORTUNITIES

Since 2009, the City's housing market has undergone significant changes, with home prices and rental costs rising alongside increasing demand. While affordability challenges have emerged, these shifts reflect a growing and dynamic market. The availability of homes priced between $100,000 and $149,999 has declined from 37.3% of the market in 2009 to 8.8% today, while the share of homes in the $300,000-$499,999 range has expanded nearly eightfold, establishing mid-range housing as the new standard for buyers.

Exhibit: 4.18 Percentage of Home Values by Category – Arlington Trends 2009-2022

	Less than $50K	$50K-99,999	$100K-149,999	$150K-199,999	$200K-299,999	$300K-499,999	$500K-999,999	$1M+
2009-2013 (%)	4.6	21.9	37.3	19.8	24.7	3.5	1.1	0.2
2013-2017 (%)	3.7	9.7	26.4	14	25.3	8.1	1.8	0.2
2018-2022 (%)	3.1	2.8	8.8	11.6	39.2	27.4	4	0.7
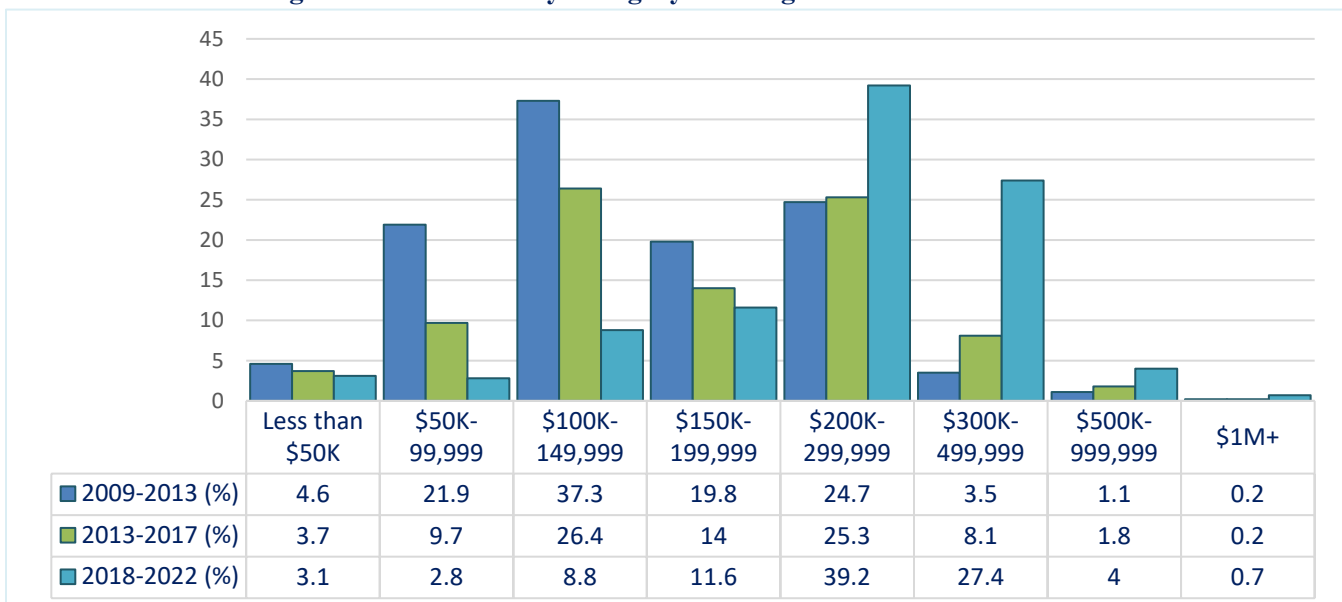
Source: US Census Bureau, 2023, ACS 5- year estimates

The rental market has also seen price increases, with 80% of rental units now priced over $1,000 per month. Nearly half of Arlington households spend over 35% of their income on housing, placing them at risk of financial strain. This persistent cost burden reinforces the urgency for affordability solutions such as rent subsidies, ADUs, and entry-level homebuyer pathways.

Affordability varies across the city, with the highest median home values concentrated in the northern and central-western areas, while the highest rents are found in southern and western neighborhoods. Although home prices have risen, factors such as higher mortgage interest rates and increasing home insurance costs have shifted some preferences toward renting. In the Dallas-Fort Worth-Arlington metro area, renting has become a more cost-effective option compared to buying, a trend observed in many of the nation's largest metro markets.

These trends highlight evolving housing preferences and the need for targeted solutions to maintain accessibility. Expanding affordable homeownership opportunities, supporting first-time buyers, and encouraging diverse housing development will ensure that residents at all income levels continue to find housing options that meet their needs. By fostering a balanced approach, the City can sustain a vibrant, inclusive, and resilient housing market for the future. Since 2009, the housing sales market has experienced a significant shift in price distribution. The percentage of homes priced between $100,000 and $149,999 has dropped from 37.3% to just 8.8%, reflecting rising property values. Meanwhile, the share of homes priced between $300,000 and $499,999 has surged nearly eightfold, illustrating a substantial shift toward higher-value housing in the market.

COST OF RENTING

Rising Rental Prices

Between 2013 and 2017, nearly 35% of rental units were priced under $1,000 per month. However, by 2018-2022, that share had dropped to just 17.4%, highlighting a sharp decline in affordable rental options. This shift means that over 80% of rents now exceed $1,000 per month, reflecting rising housing costs and affordability challenges in the rental market.

Exhibit: 4.19 Median Gross Rent (%) – Arlington Trends 2013-2022

	Less than $500	$500 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 or more
2013-2017 (%)	2	32.6	45.3	13.7	4.3	1.3	0.7
2018-2022 (%)	2	15.4	50.4	22	8.1	1.5	0.6
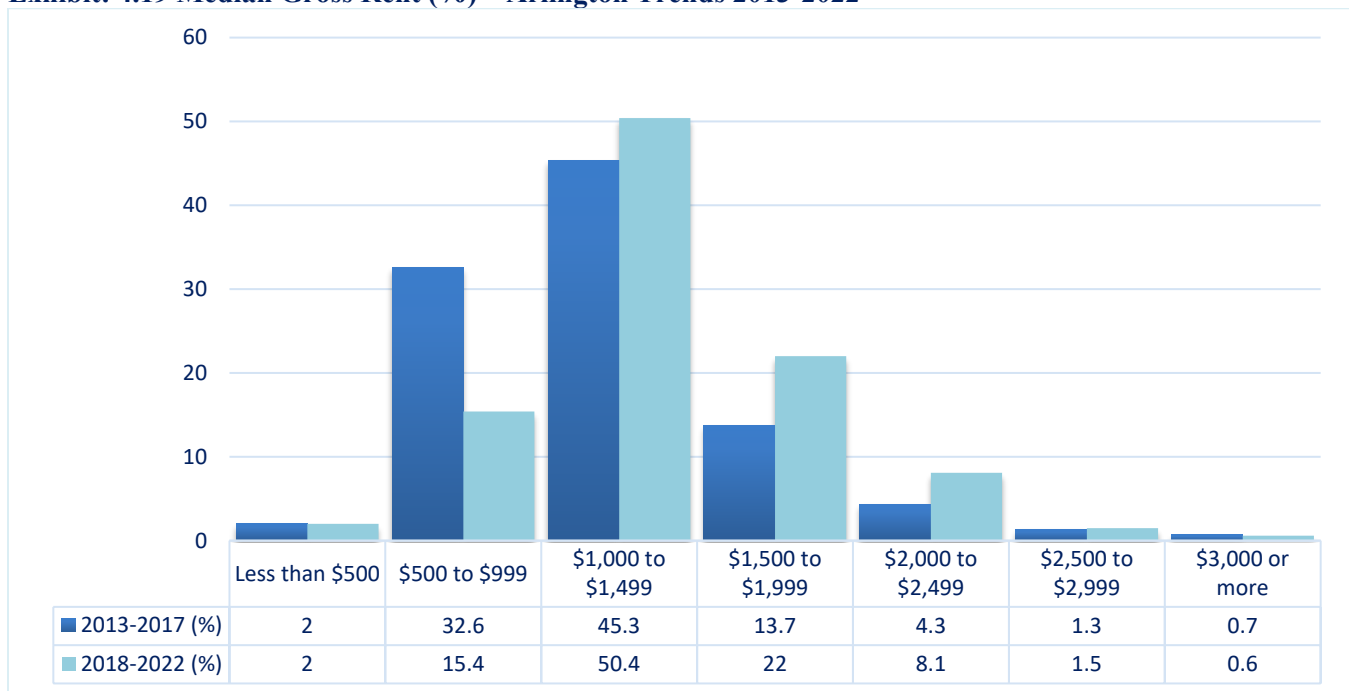
Source: US Census Bureau, 2023, ACS 5- year estimates
NOTE: Another 1,840 people in 2013-27 and 1,403 people in 2018-22 did not pay any rent

Nearly 46% of renter households now spending more than 35% of their monthly income on rent. This mirrors a nationwide trend, where almost half of all renters across the U.S. are considered cost-burdened, struggling to afford rising housing expenses. As rental prices continue to climb, affordability challenges are deepening, making it harder for many households to achieve financial stability.

Exhibit: 4.20 Gross Rent (%) of Household Income – Arlington Trends 2013-2022
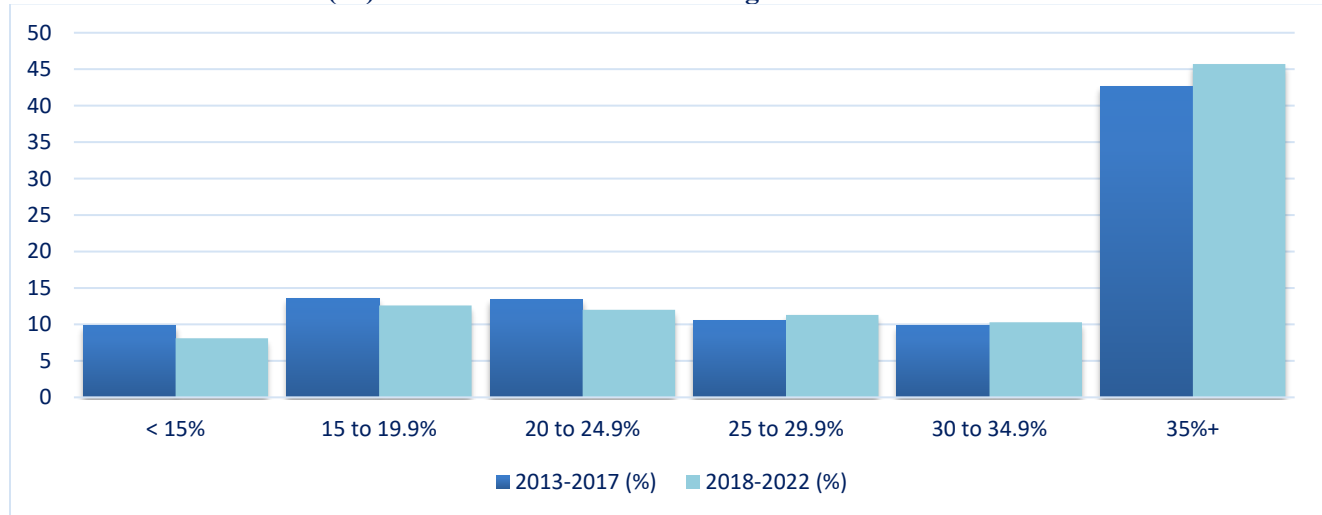
Source: US Census Bureau, 2023, ACS 5-year estimates

Median Monthly Rent by Census Tract

The highest median contract rents in Arlington are concentrated in the southern and western parts of the city, where newer developments and higher-demand rental markets drive up costs. As rents continue to rise citywide, these areas reflect premium rental pricing. These neighborhoods tend to attract professionals and higher-income renters, contributing to increased competition for available units. Additionally, the limited supply of lower-cost rental housing in these areas may push cost-burdened renters toward older housing stock in other parts of the city. Expanding affordable rental options will be key to maintaining housing accessibility in these high-cost areas. Encouraging mixed-income developments and leveraging incentives for affordable housing construction may help balance the market, ensuring that residents at all income levels have access to stable and affordable rental options.

Exhibit: 4.21 2023 Median Monthly Rent for Single and Multi-Family Properties by Census
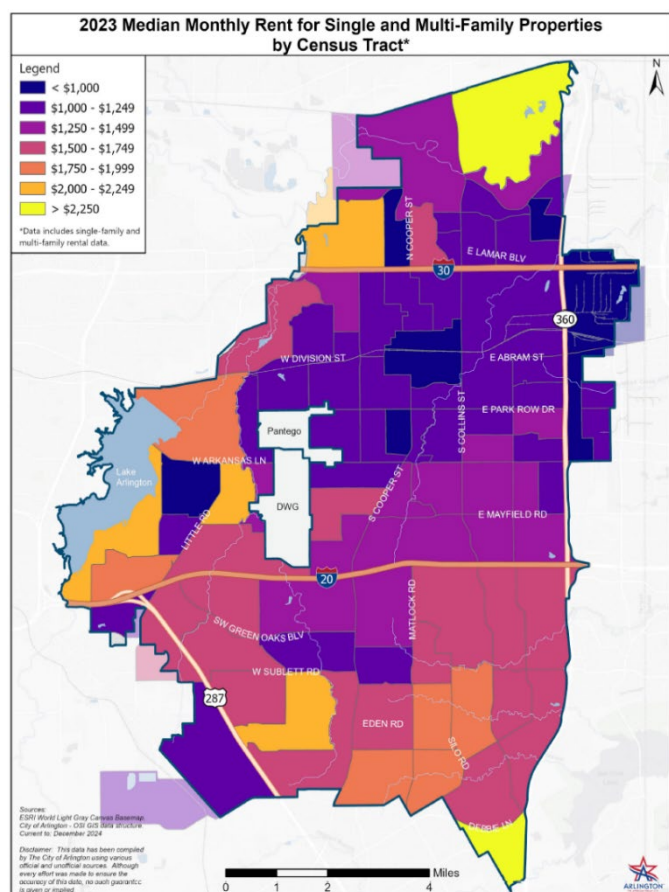
Source: ESRI World Ligth Gray Canvas Basemap City of Arlington – OSI GIS data structure. Current to December 2024

Arlington's Competitive Rental Costs

Arlington remains one of the more affordable rental markets in the region, with lower median rental costs compared to many surrounding cities. While rents have risen significantly in recent years, Arlington continues to offer competitive pricing for renters, making it an attractive option for those seeking affordability within the metro area.

However, rising demand and shrinking affordability mean that many renters are still cost-burdened, with nearly 46% spending more than 35% of their income on rent. To maintain Arlington's rental affordability advantage, continued investment in affordable housing development, rental assistance programs, and policies that encourage diverse housing options will be essential.

Exhibit: 4.22 Median Gross Rent (2018-2022)

Source: US Census Bureau, 2023, ACS 5-year estimates

Renting Can be More Cost-Effective

Renting has become the more affordable option for many Arlington residents. Mortgage interest rates would need to drop to 5.25% for owning a home to become less expensive than renting, a threshold not currently met in today's housing market. Additionally, home insurance costs have surged, with the Texas Department of Insurance reporting a 33% statewide increase from 2015 to 2022, including a 7% rise in 2021 and a 12% jump in 2022.

These financial pressures contribute to a growing affordability gap for potential homebuyers, making homeownership less attainable. This trend is not unique to Arlington—renting is now the more cost-effective choice in all of the top 50 U.S. metro areas, including the Dallas-Fort Worth-Arlington region. As long as interest rates and home insurance premiums remain high, renting will likely continue to be the more financially viable housing option for many households.

COST EFFECTIVENESS OF HOME OWNERSHIP IN ARLINGTON

Cost Effectiveness of Homeownership in Arlington vs. Surrounding Areas

Arlington remains one of the most affordable cities in the region, offering lower home prices, mortgage costs, and rental rates compared to nearby cities and the county overall. While affordability challenges persist, the city continues to provide cost-effective housing options relative to surrounding communities. Combined with its world-class amenities, attractions, and diverse population, Arlington remains an attractive destination for homebuyers and renters seeking affordability without sacrificing quality of life. Maintaining this competitive edge will require continued efforts to balance housing supply, affordability, and accessibility as the market evolves.

Arlington's Competitive Home Prices

Exhibit: 4.23 Median Value of Owner-Occupied Housing Units
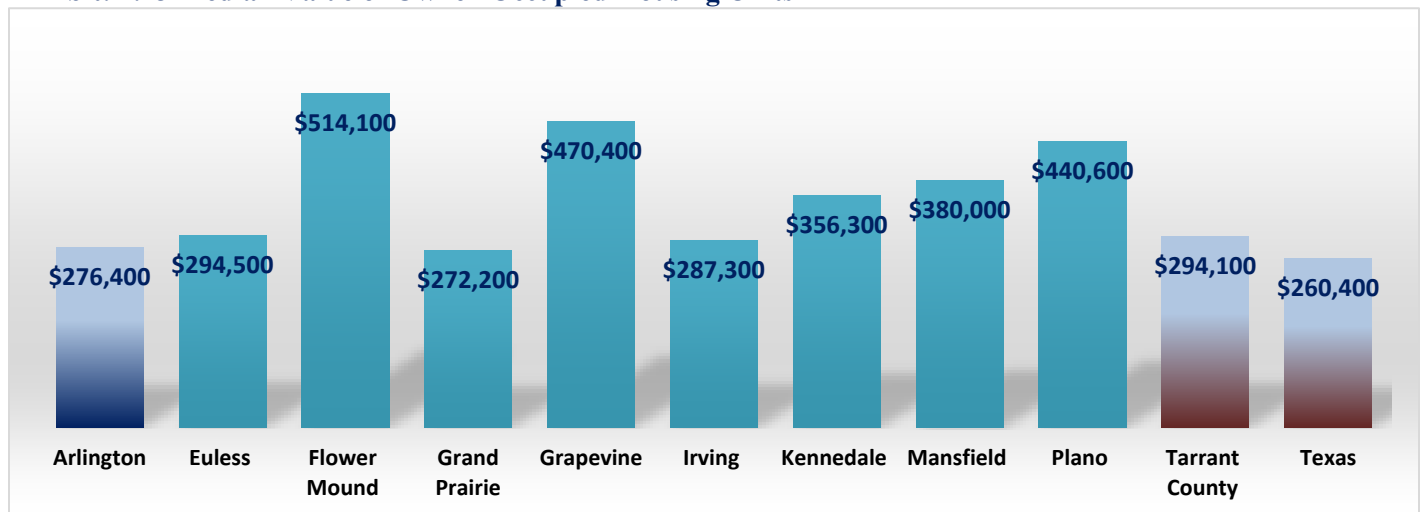
Source: US Census Bureau, 2023, ACS 5-year estimates

Arlington remains one of the more affordable housing markets in the region, with the second-lowest median home value among nine comparable cities. Home values in Arlington are lower than county averages and more aligned with Texas state averages, making it a cost-effective option for homebuyers compared to other cities in the area. While affordability remains a challenge, Arlington's relative housing cost advantage provides opportunities for residents looking to purchase a home at a more attainable price point within the metro region.

Arlington's Lower Monthly Mortgage Costs: A Competitive Advantage

Homeownership in Arlington remains more affordable than in many surrounding cities, with the lowest median monthly mortgage costs among comparable cities. Arlington's mortgage costs are also below both Tarrant County and Texas state averages, making it a more cost-effective option for homebuyers in the region.

However, despite this relative affordability, 26.8% of homeowners with a mortgage in Arlington are cost-burdened, meaning they spend 30% or more of their income on housing costs. This highlights ongoing affordability challenges, especially as home prices, mortgage rates, and insurance costs continue to rise. Maintaining Arlington's competitive housing affordability will require strategic housing policies, first-time homebuyer assistance programs, and efforts to expand diverse housing options to ensure that homeownership remains attainable.
Source: ACS 5-year estimates, COA Single-Family Home Profile 2024

Exhibit: 4.24 Median Monthly Owner Costs (with Mortgage)
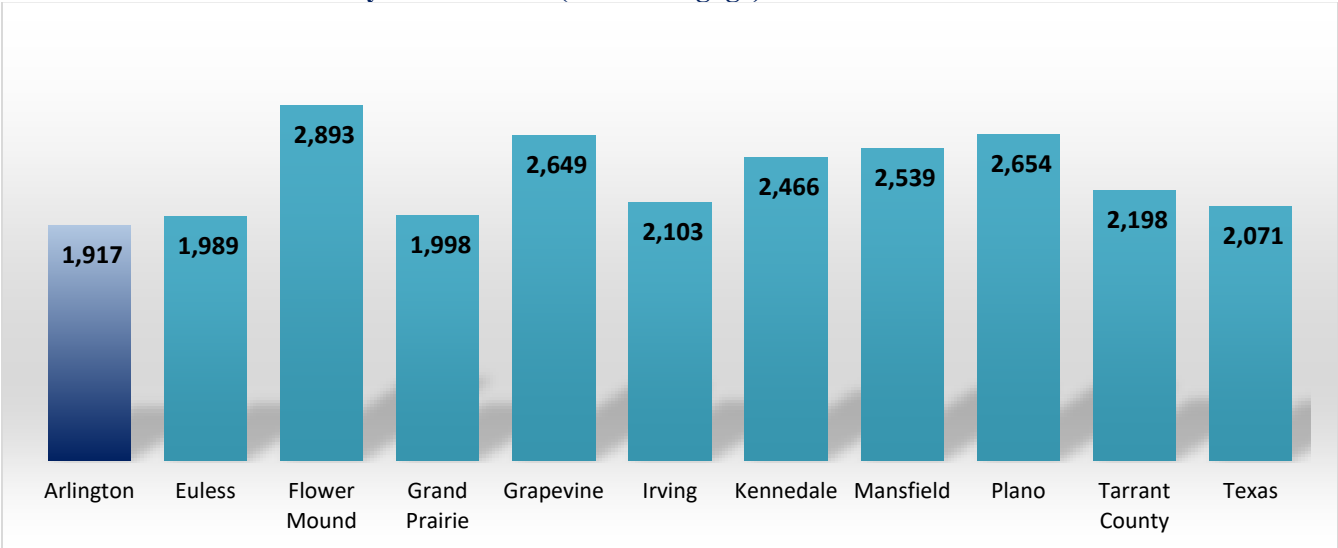
Source: US Census Bureau, ACS 5-year estimates, COA Single-Family Home Profile 2024

Arlington's Low Housing Costs for Mortgage-Free Homeowners

For homeowners who have paid off their mortgages, Arlington remains a cost-effective place to live, with some of the lowest monthly housing costs in the region. Compared to surrounding cities, Arlington is highly competitive in affordability for owners without a mortgage, benefiting long-term homeowners and retirees who no longer have mortgage payments.

However, rising property taxes, home insurance premiums, and maintenance costs still pose financial challenges, particularly for fixed-income seniors and lower-income homeowners. Ensuring that Arlington remains an affordable option for mortgage-free homeowners will require continued efforts to manage property tax burdens and expand home repair assistance programs to help residents maintain long-term housing stability.

Exhibit: 4.25 Median Monthly Owner Costs (without Mortgage)

Median Monthly Owner Costs (Without Mortgage)

City	Value
Arlington	801
Euless	713
Flower Mound	1,175
Grand Prairie	769
Grapevine	1,005
Irving	803
Kennedale	915
Mansfield	1,075
Plano	1,051
Tarrant County	833
Texas	681
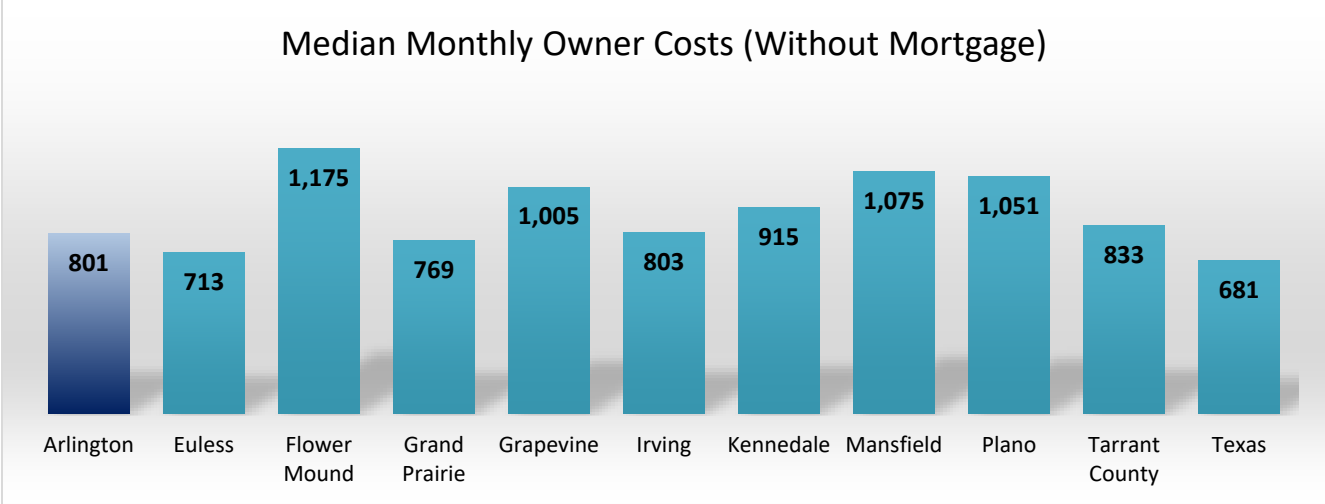
Source: US Census Bureau, 2023, ACS 5-year estimates

Maximum Allowable Property Tax Relief

Arlington's continued reauthorization of the maximum allowable property tax relief underscores the City's long-standing commitment to balancing fiscal responsibility with resident affordability. By offering the full 20 percent local-option homestead exemption, as well as the $60,000 exemptions for seniors and disabled homeowners, Arlington ensures that vulnerable populations—especially retirees and those on fixed incomes—can remain stably housed without being overburdened by property taxes. The recent addition of a 100 percent exemption for eligible childcare providers further demonstrates the City's strategic use of tax policy to address both housing affordability and broader community needs. This proactive approach to tax relief helps Arlington remain one of the most cost-effective cities for long-term homeowners, reinforcing its role as a place where residents can thrive through every stage of life.

HOUSING MARKET & SUB-MARKETS

Overall Housing Market

From June 2023 to September 2024, Arlington's housing market transitioned from a highly competitive environment to more balanced conditions, with home prices peaking in June 2023 before beginning a gradual adjustment. Key indicators such as active listings, days on the market, and months of sales inventory suggest that the market is cooling from previous highs yet maintaining stability with steady transaction volumes and sustained demand. Continued monitoring will help determine whether this shift represents a temporary adjustment or a long-term trend.

Among different housing types, single-family homes remain the most competitive, with a 2024 median sales price of $330,000, according to Texas A&M. These homes continue to sell quickly, reflecting strong buyer demand for traditional detached residences. Townhomes follow closely with a median price of $349,990, while condominiums remain the most affordable option, with a median price of $167,750. These pricing trends align with those of similarly sized cities, where condos serve as an accessible entry point, while single-family homes maintain higher price points and faster sales cycles.

Arlington's rental market remains relatively balanced compared to other metro areas, with steady demand and stable pricing. While rental costs have increased in many regions, Arlington continues to show signs of affordability, influenced by rising homeownership costs and broader economic conditions. According to the ACS 5-Year Estimates, the median gross rent in Arlington is $1,495, underscoring the city's comparatively moderate rental prices. As housing trends continue to evolve, ongoing analysis will be essential in shaping policies that support affordability, expand homeownership opportunities, and ensure a sustainable, balanced market for residents.

Source: https://www.forbes.com/advisor/mortgages/real-estate/will-housing-market-crash/

Arlington Median Sales Price

Home prices in Arlington peaked at $347,000 in June 2023 and have been generally trending downward since, signaling a cooling housing market.

Exhibit: 4.26 Median Sales Price June 2023 – July 2024

Median Sales Price June 2023 - July 2024
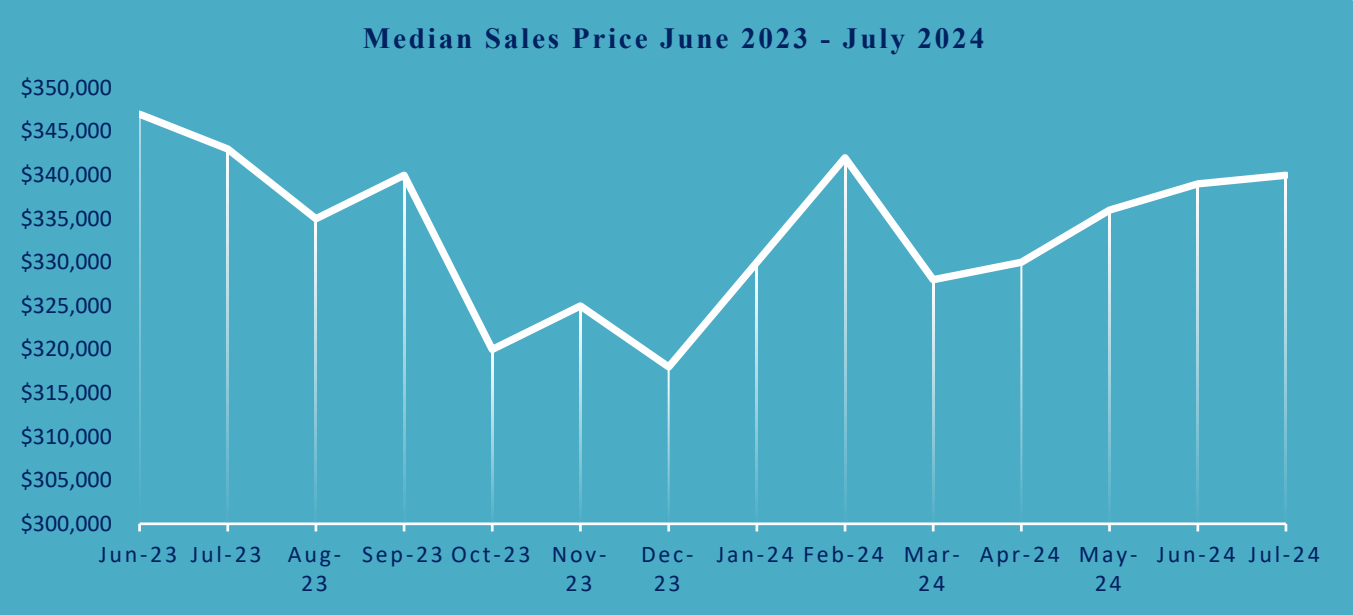
Source: ARBOR Monthly Data

Arlington Active Listings

Arlington's active home listings have increased by 47% from June 2023 to July 2024, providing more inventory for buyers. As more homes become available, this trend is expected to help stabilize or reduce home prices, easing affordability challenges in the market.

Exhibit: 4.27 Active Listings June 2023 – July 2024

Active Listings June 2023 - July 2024
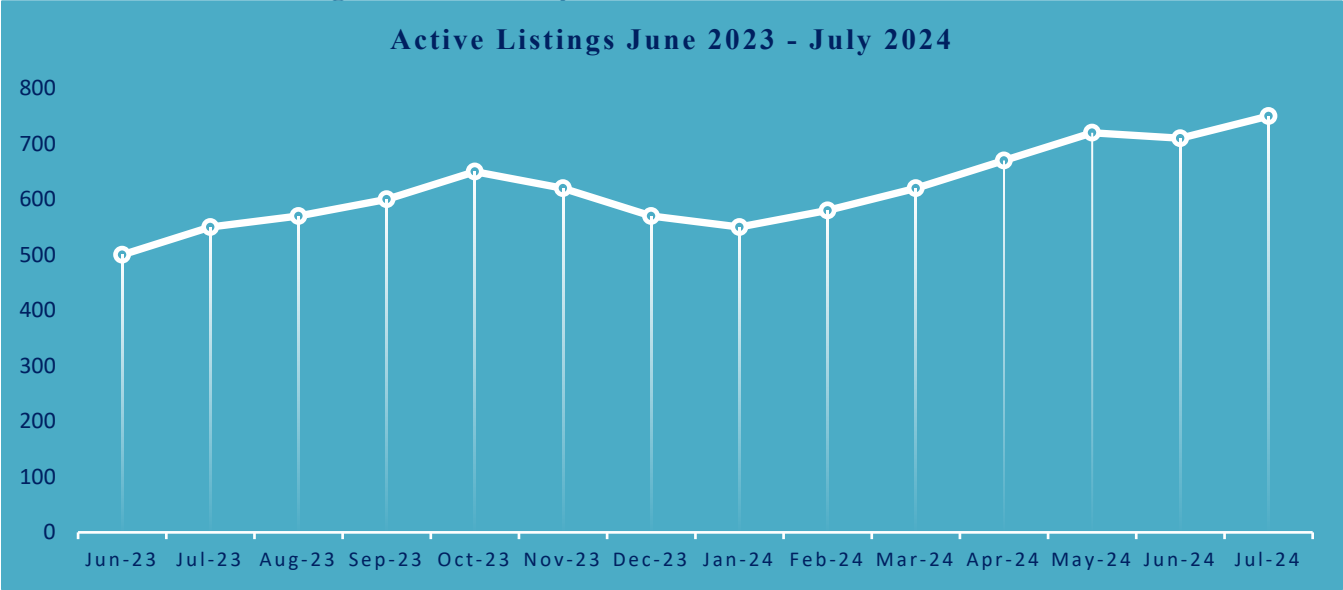
Source: ARBOR Monthly Data

Arlington Median Days on Market By Zip Code

The median days on market by zip code provides valuable insight into housing demand and market dynamics across Arlington. Zip codes with shorter median days on the market, such as 76002 and 76018, where homes typically sell within 24 to 25 days, indicate high demand and strong buyer interest, often driven by factors like desirable neighborhoods, good schools, and competitive pricing. These areas also report higher numbers of homes sold, reinforcing their attractiveness to homebuyers. Conversely, zip code 76011, with a median of 53 days on the market, experiences slower sales, fewer transactions, and lower median sale prices, suggesting weaker demand, aging housing stock, or economic factors impacting affordability. Understanding these trends is essential for developers, real estate professionals, and City planners, as it highlights where investment in housing, infrastructure, and community amenities may be needed to stimulate market activity and enhance neighborhood appeal.

Exhibit: 4.28 Median Days on the Market
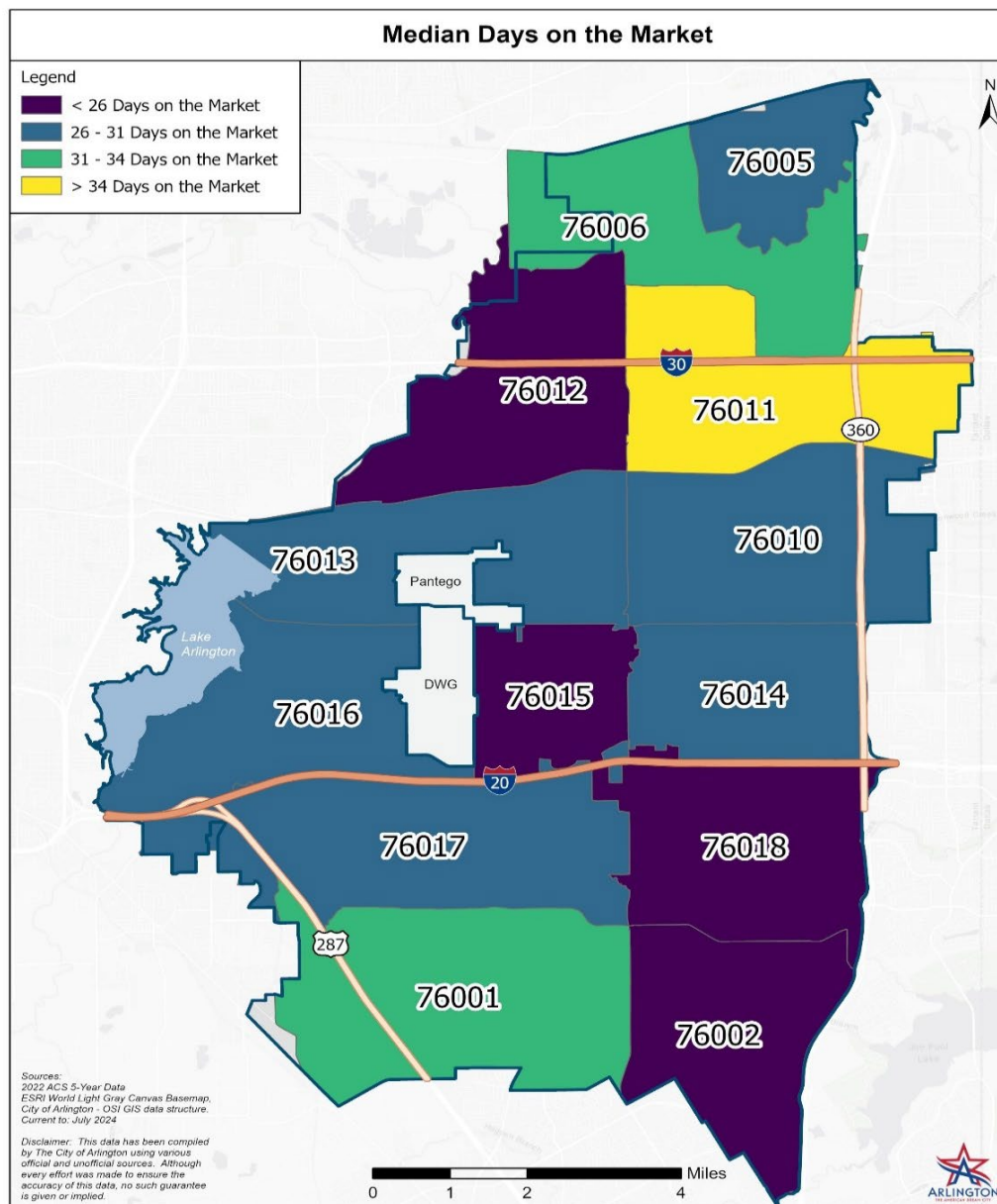
Source: ESRI Living Atlas-2023 ACS 5-Year Estimates, ESRI World Light Gray Canvas –Basemap,
City of Arlington-OSI GIS data structure. Current to: March 2025

Arlington Months Of Inventory

Arlington's Months of Inventory has increased by 59% from June 2023 to July 2024, signaling a growing supply of homes available for purchase. This upward trend suggests a cooling market, where buyers may face less competition and more negotiating power, potentially stabilizing home prices in the coming months.

Exhibit: 4.29 Months of Inventory, June 2023 – July 2024 – All Homes
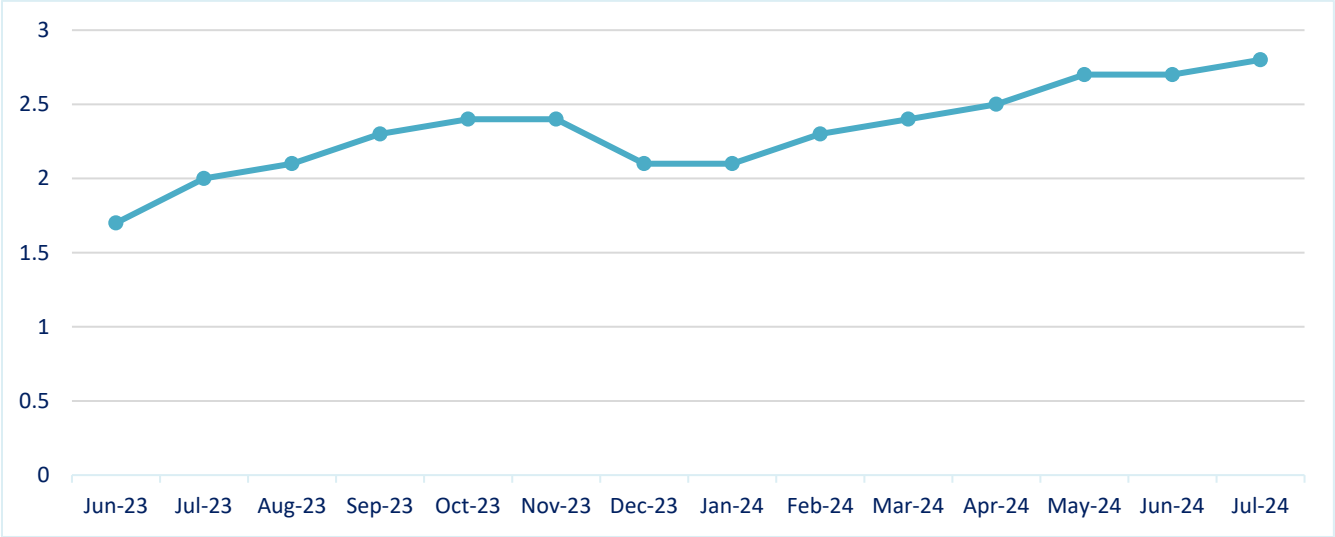
Source: Arlington MLS Data

Single-Family Market

The median sales price for single-family homes in Arlington is $330,000, with the majority of listings falling within the $300,000-$499,999 price range (56% of all units). Homes are selling quickly, with nearly half (1,802) closing in 20 days or less. Notably, 971 homes closed within just 1-7 days, and 35 homes sold on the same day they were listed, highlighting the continued high demand and competitive nature of Arlington's single-family market.

Exhibit: 4.30 Arlington Price Distributions – Single Family Homes (August 2023 – August 2024)
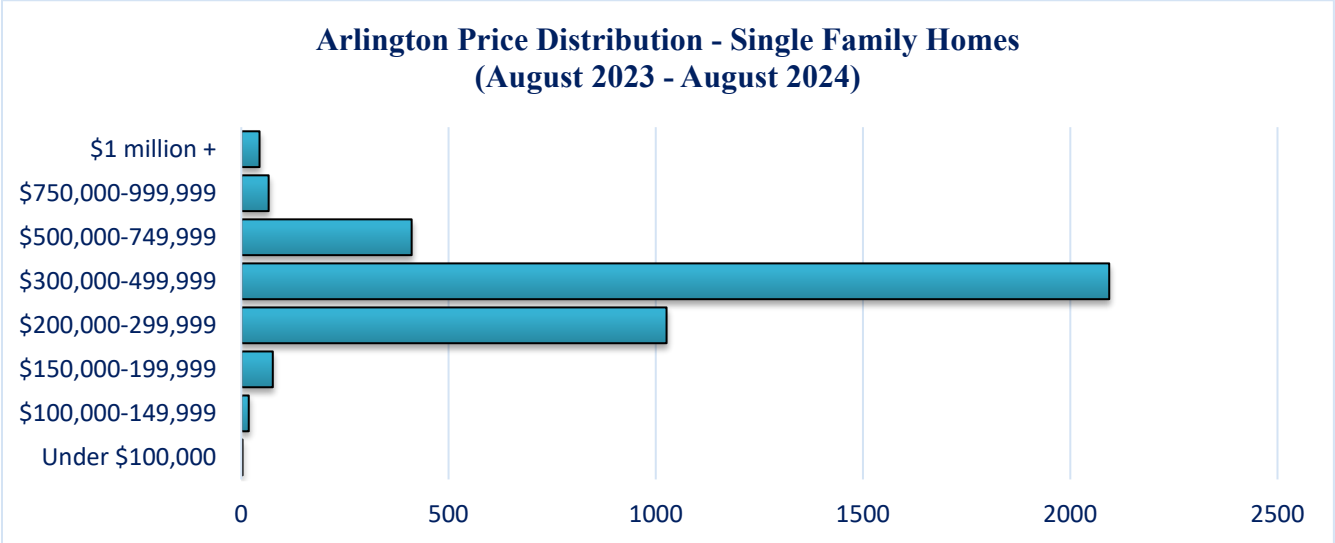
Source: Arlington MLS Data

The Arlington housing market remains active, with most single-family homes selling quickly. From August 2023 to August 2024, over half of the homes sold within the first 20 days, with 951 homes closing in 1-7 days and 846 in 8-20 days. As time on the market increases, sales decline significantly, with only 18 homes remaining listed for over 300 days. This trend highlights strong early demand but diminishing interest in longer-listed properties.

Exhibit: 4.31 Days on Market – Arlington Single Family Homes – August 2023 – August 2024
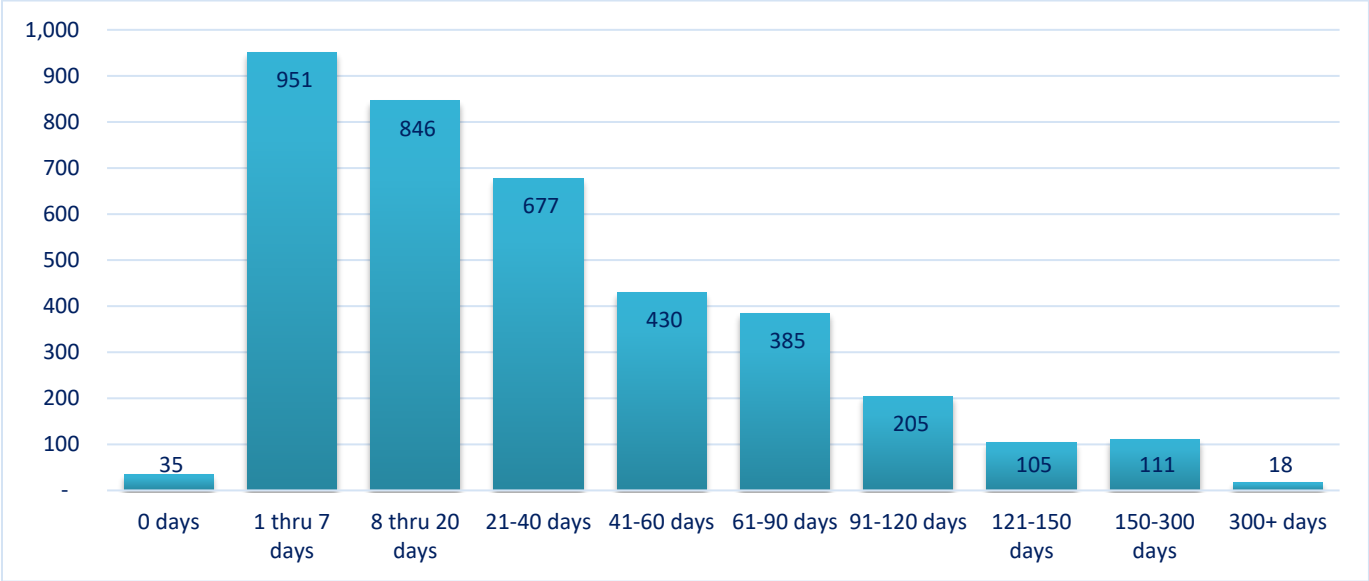
Source: Arlington MLS Data

Investor-Owned Single-Family Housing

Investor ownership of single-family homes is a growing trend nationwide, with approximately 600,000 homes across the U.S. owned by corporations. National data suggests that 19% of all single-family homes and 26% of starter homes are investor-owned, with even higher rates in some cities—33% in Philadelphia, for example. In key housing markets across Georgia, North Carolina, Florida, and Texas, large investors have purchased at least 1,000 homes per zip code, raising concerns about affordability and access to homeownership.

According to the City of Arlington's 2024 Single-Family Profile and Redfin.com, more than 1 in 5 single-family homes in Arlington (over 20%) are investor-owned, up from 18.3% in 2013. While this trend has contributed to a growing single-family rental market and reduced opportunities for homeownership—particularly for first-time buyers—it is not as dominant in Arlington as it is in other metro areas. For example, investor ownership in Atlanta, Georgia, reaches 25%, illustrating how investor activity can reshape local housing markets. These patterns underscore the importance of exploring policies that promote owner-occupancy, such as down payment assistance, homebuyer education, and limits on bulk investor purchases in targeted neighborhoods.

Exhibit: 4.32 2023 Single-Family Parcels Arlington
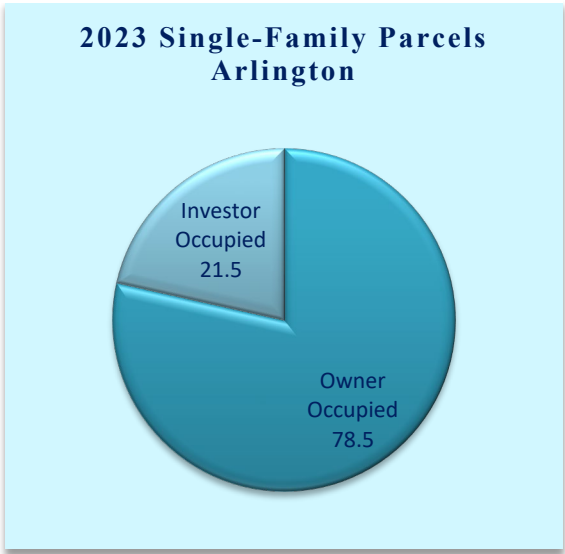
Source: COA Single Family Profile, 2024, Redfin.com

While large institutional investors may not play a dominant role in Arlington, the steady rise in investor-owned properties still has implications for housing affordability and access to homeownership. As investors continue to purchase entry-level homes, first-time buyers may face increased competition and upward pressure on prices,

particularly in high-demand rental neighborhoods. Tracking investor activity and evaluating its long-term effects, along with adopting policies that support homeownership, will be essential to keeping Arlington's housing market accessible and balanced.

Exhibit: 4.33 Investor-Owned Single-Family Properties
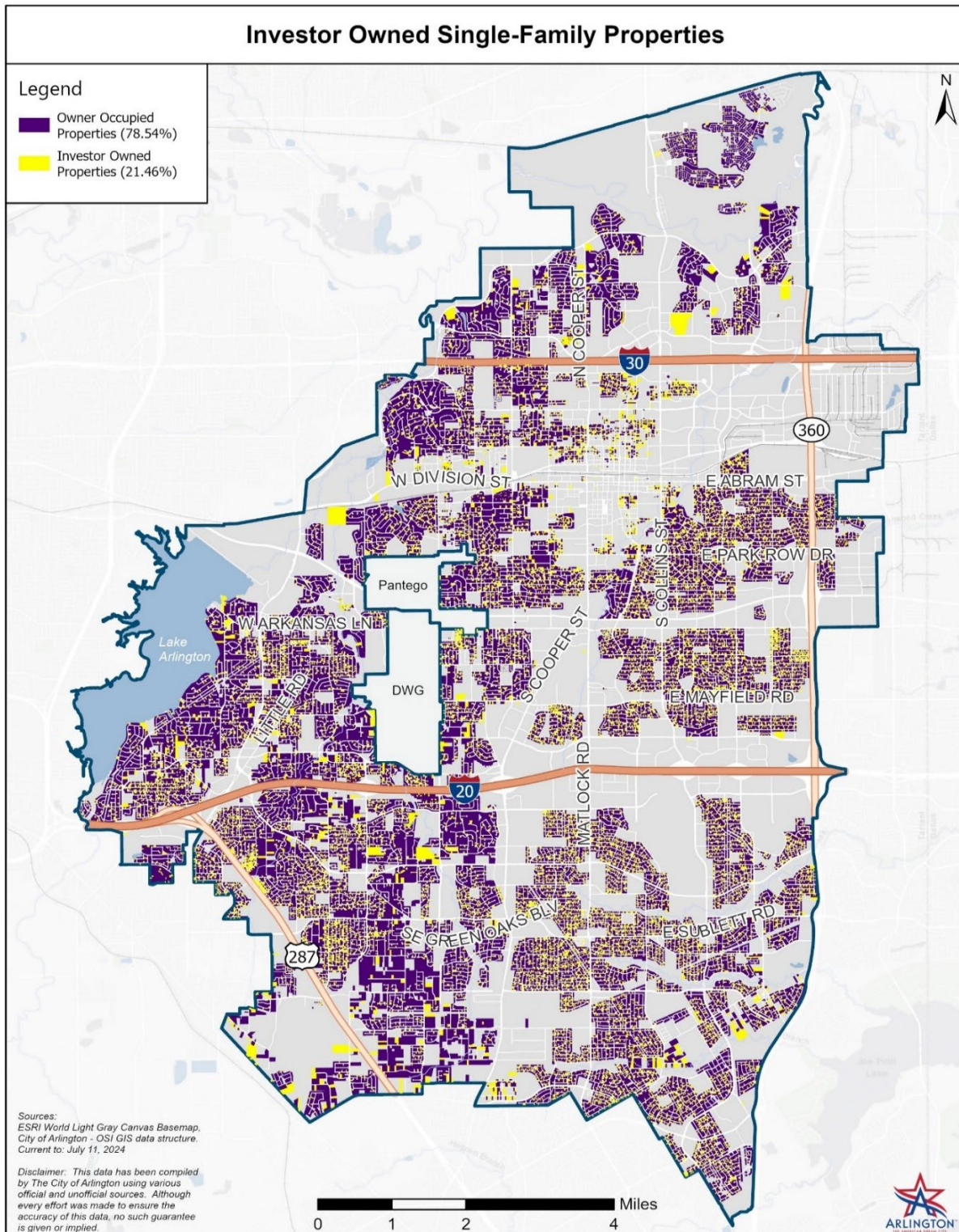
Source: ESRI World Light Gray Canvas Basemap, City og Arlington - OSI GIS Data Structure current to: July 11. 2024

Condo Market

The median price for condos in Arlington is $167,750, positioning them as a more affordable homeownership option compared to townhomes and single-family homes. A majority of listings (61% or 116 out of 191 units) were priced between $150,000 - $199,999, reinforcing condos as a key entry-level housing option for first-time buyers and downsizers.

> A condo owner only owns the interior of their unit, with shared ownership of the building and land, while a townhome owner owns both the interior and exterior (including the land underneath).

Exhibit: 4.34 Price Distribution – Arlington Condo Homes – August 2023 – August 2024
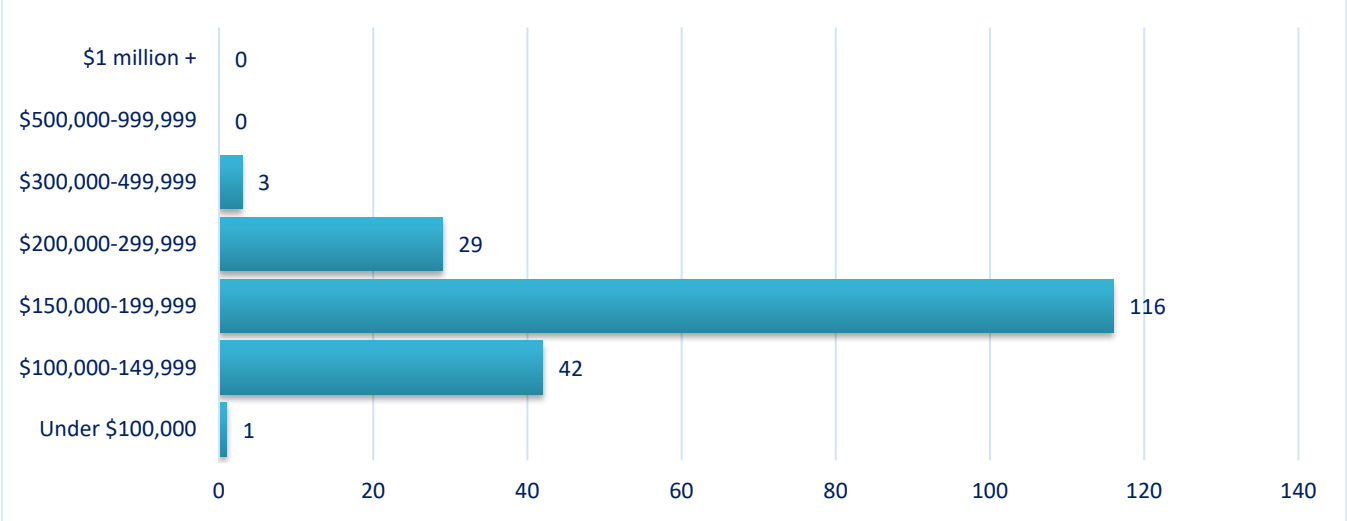
Source: Arlington MLS Data

Market activity remains strong, with 132 out of 191 units (69%) closing within 60 days, reflecting steady demand and quick sales turnover. The relatively lower price point and fast-paced sales suggest that condos continue to be an attractive option for buyers seeking affordability in Arlington's competitive housing market.

Exhibit: 4.35 Days on Market – Arlington Condo Homes – August 2023 – August 2024
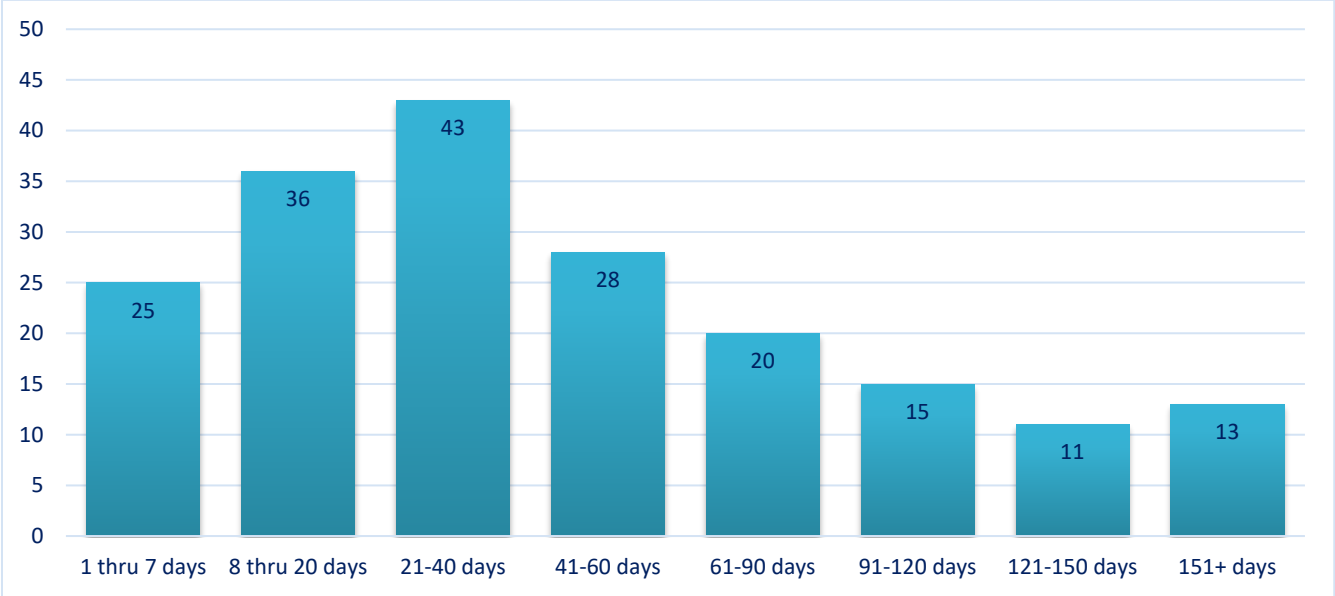
Source: Arlington MLS Data

Single-Family & Condo Markets: Comparative Trends

Housing market trends in Arlington align closely with nationwide patterns, where condos typically represent the most affordable homeownership option compared to townhomes and single-family homes. The lower price points and relatively quick turnover rates indicate strong demand for affordable housing, particularly among first-time buyers and downsizers.

Arlington's housing dynamics also reflect those of similarly sized cities, including Tulsa (411,894), Tampa (403,364), Arlington (398,431), Wichita (396,119), and Aurora (395,052), according to the 2023 Census population estimates. These comparable cities face similar affordability pressures and housing market trends, highlighting the widespread need for diverse housing options that balance affordability, accessibility, and availability.

Understanding Arlington's housing market in the context of national and regional trends is essential for shaping housing policy and strategic planning. The continued demand for lower-cost housing options, such as condos, reinforces the need for:

- Expanding affordable homeownership programs to help buyers transition from renting to ownership.
- Encouraging mixed-use and multi-family developments that incorporate affordable housing.
- Addressing supply constraints to ensure that Arlington's housing stock meets the needs of a growing and economically diverse population.

NATIONAL MARKET TRENDS

Among four cities of similar size to Arlington condos stay on the market on average about a third more time than single-family homes.

Aurora Townhomes avg: 35 DOM
Tampa Townhome avg:
27 DOM

NOTE: No Townhome sales for Wichita or Tulsa.

Source: Redfin.com

By aligning housing strategies with market trends, Arlington can ensure long-term housing stability, economic growth, and accessibility for all residents.

Exhibit: 4.36 Single-Family & Condo Markets: Comparative Trends

City	Average Price of Single-Family Home	Average Price of Condo
Arlington, TX	$382,406	$175,307
Wichita, KS	$240,000	$136,000
Aurora, CO	$539,500	$270,000
Tulsa, OK	$255,250	$132,500
Tampa, FL	$460,000	$395,000

Source: Redfin

Townhome Market

The median price for townhomes in Arlington is $332,000, with the majority of listings falling within the $300,000 - $499,999 range (62%), indicating strong demand in the mid-price market.

> A townhome owner owns both the interior and exterior (including the land underneath), while a condo owner only owns the interior of their unit, with shared ownership of the building and land.

Exhibit: 4.37 Price Distribution – Arlington Townhomes – August 2023 – August 2024

Price Range	Count
$1 million +	0
$750,000-999,999	0
$500,000-749,999	16
$300,000-499,999	141
$200,000-299,999	58
$150,000-199,999	12
$100,000-149,999	1
Under $100,000	0
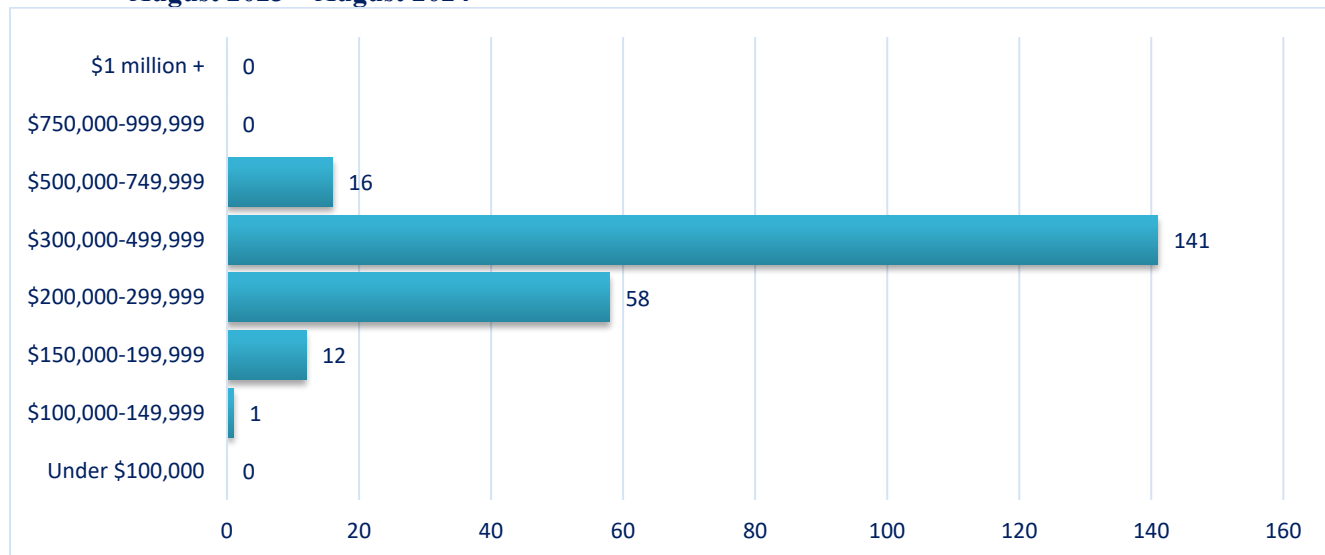
Source: Arlington MLS Data

Market activity remains fast-paced, as 152 out of 228 units (67%) closed within 60 days, demonstrating high buyer interest and a competitive environment. Notably, two townhomes closed on the same day they were listed, reflecting immediate demand and potential pre-market agreements.

This data suggests that Arlington's townhome market remains highly active, with quick turnover and consistent pricing trends, reinforcing townhomes as a viable option for buyers seeking affordability and accessibility compared to single-family homes.

Exhibit: 4.38 Days on Market – Arlington Town Homes – August 2023 – August 2024

Days	Count
0 days	2
1 thru 7 days	33
8 thru 20 days	45
21-40 days	47
41-60 days	27
61-90 days	29
91-120 days	15
121-150 days	14
151-300 days	13
300+ days	3
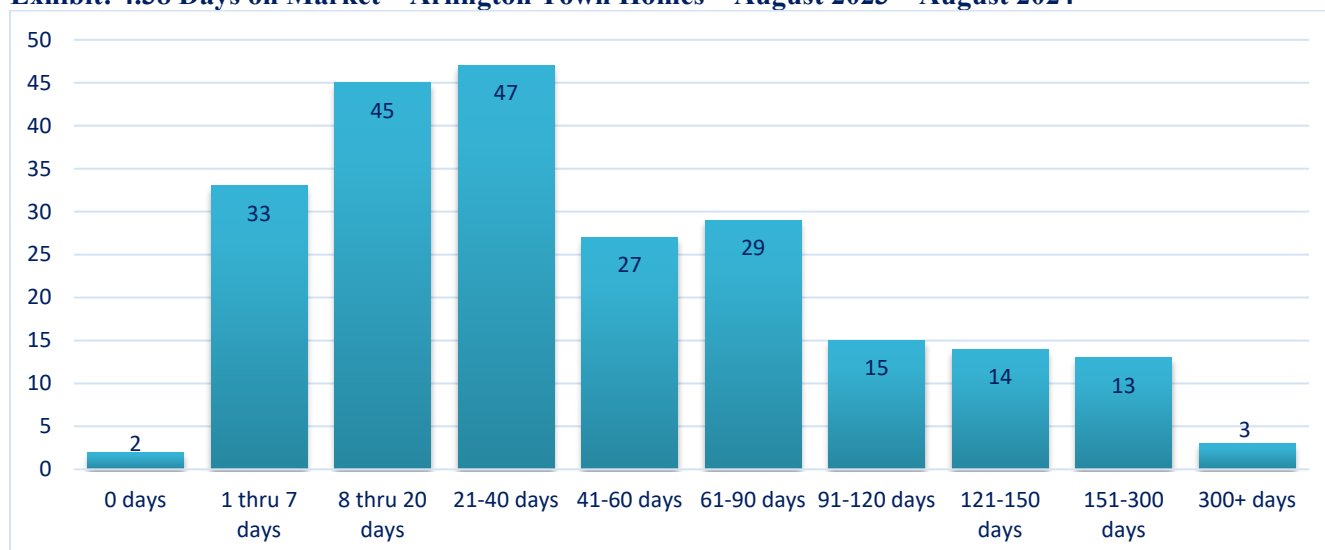
Source: Arlington MLS Data

Rental Market

The Arlington rental market presents a broad spectrum of pricing, with rental homes ranging from $440 to $9,750 per month and a median rent of $1,495. This diverse pricing structure reflects a mix of affordable housing options and high-end properties, catering to a variety of income levels and household needs.

As of early September 2024, there were 697 rental properties available, signaling a moderate level of inventory. Compared to regional markets, Arlington's rental market is considered relatively "cool," meaning demand is lower, and properties may take longer to lease. Fort Worth shares a similar "cool" market status, while Dallas is classified as "warm," indicating stronger demand and faster leasing activity.

The cooler market conditions in Arlington provide renters with greater negotiating power, potentially leading to lower rent increases, increased lease incentives, or more flexible lease terms compared to higher-demand areas like Dallas. However, if demand remains low for an extended period, landlords may adjust rental pricing or enhance property offerings to attract tenants.

Over the past year, median rental prices in Arlington have risen slightly, reflecting gradual market adjustments rather than dramatic price increases. While demand remains steady, it has not surged to the levels seen in hotter markets like Dallas. Supply availability, economic conditions, and affordability pressures continue to shape rental market trends. If demand rises or supply tightens, rental prices could climb more sharply, impacting affordability for many residents.

Arlington's rental market trends highlight several key considerations for decision-makers:

- Affordability remains a crucial factor, as rental prices align with national averages, making Arlington a viable alternative to higher-priced markets.
- Moderate rent increases suggest market stability, but ongoing monitoring is necessary to ensure that rental costs do not outpace wage growth or housing availability.
- Preserving and expanding rental supply is critical to preventing excessive rent hikes and ensuring a range of affordable housing options.

As Arlington navigates regional housing trends, balancing rental policies, tenant protections, and housing development will be essential to preserving affordability, ensuring housing security, and supporting sustainable growth.

Senior Housing Market

As previously stated, the 65–75-year-old age group is the fastest-growing population within Arlington. Many seniors are able to stay in their homes because of helpful Arlington tax policies, and the City has invested in a $64 million Active Adult Center for people 50+. Stakeholders report that a sizable number of seniors would like to downsize to smaller homes with fewer maintenance and repair needs. High interest rates, the cost of renovations and repairs to make their homes marketable, and a shortage of alternative housing options make downsizing less feasible for seniors.

NATIONAL MARKET TRENDS

77% of older adults want to age in their current home.

Source: Wall Street Journal, Joint Center for Housing Studies of Harvard University

By census tract, the highest shares of the 65+ population are in western and northern Arlington, including near Viridian, a high-income, high-end community. Viridian offers "aging in place" options. For seniors of more limited means, the waiting lists for subsidized senior apartments are long.

In addition to numerous market rate developments, the Arlington senior housing market includes publicly-

subsidized housing through 4% Housing Tax Credits, 9% Housing Tax Credits, and/or bonds. For some of these projects, the Arlington Housing Finance Corporation (AHFC) is a general partner.

Arlington's Homestead Exemption and "Frozen" tax bill at age 65 help seniors to remain in their homes. Arlington's investment in a 50+ Active Adult Center provides important amenities to support healthy lifestyles. Lower income seniors need assistance (financial, technical) to repair homes. Nonprofit leaders noted seniors also need assistance with utilities and prescription services.

Exhibit: 4.39 2023 Population 65 Years and Over by Census Tract
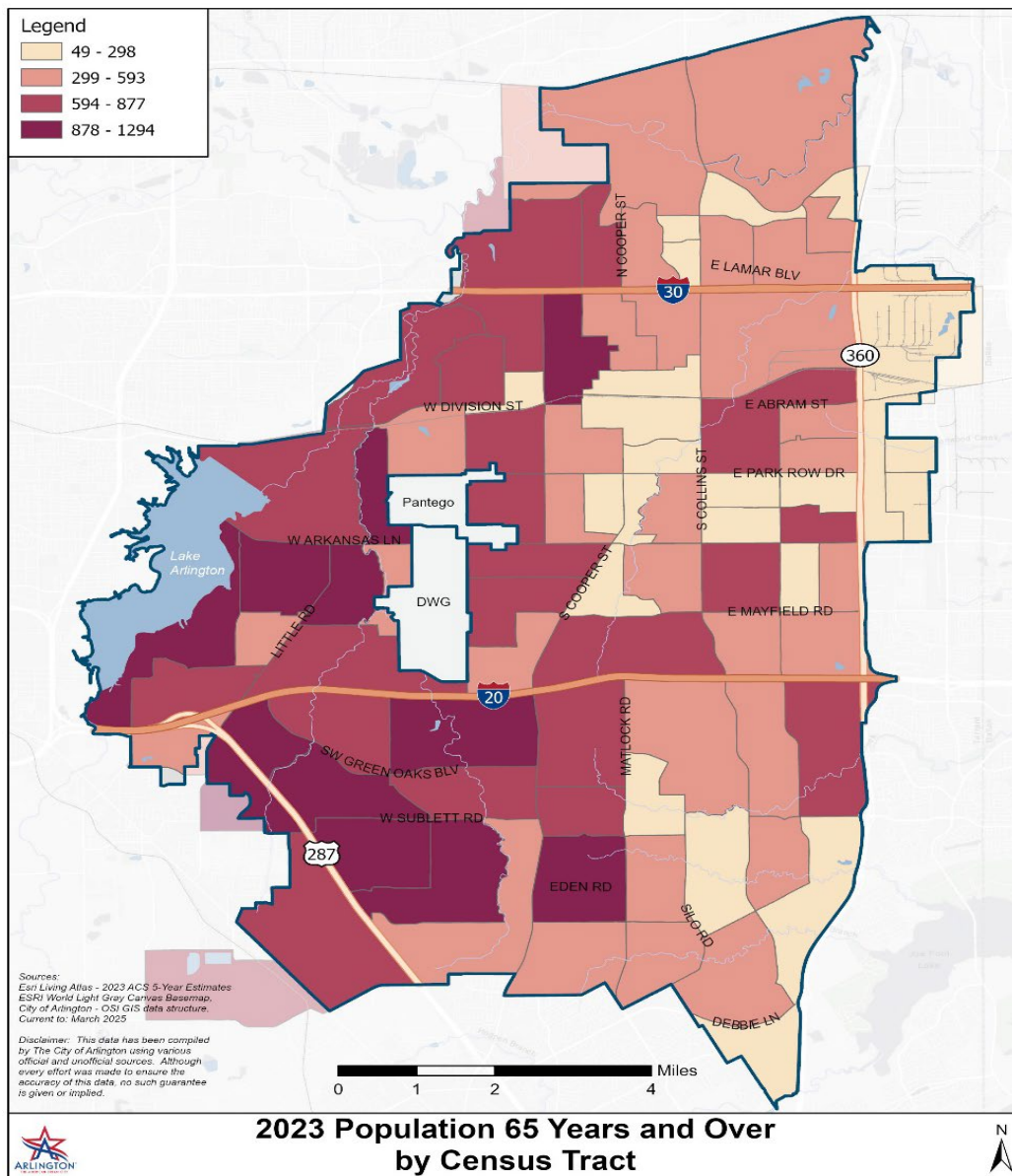
2023 Population 65 Years and Over by Census Tract

Source: ESRI Living Atlas- 2023 ACS-5-Year Estimates. ESRI World Light Gray Canvas Basemap, City of Arlington -OSI GIS Data Structure current to: July 11. 2024

Senior Tax Savings

Exhibit: 4.40 Arlington Senior Homestead Exemptions – Actual & Future Estimates

Source: Arlington City Treasurer's Office

Arlington's Senior Homestead Exemptions provide millions of dollars in annual savings for senior homeowners, significantly reducing property tax burdens and helping to make housing more affordable and sustainable for aging residents. These exemptions play a crucial role in supporting seniors on fixed incomes, allowing them to age in place while maintaining financial stability.

Housing Affordability and Accessibility in the Senior Market

Ensuring housing affordability and accessibility is essential for Arlington's aging population, particularly for low- and moderate-income seniors. Among elderly households earning up to 80% of the Area Median Income (AMI), 3,495 renter households and 3,475 homeowner households allocate over 30% of their income to housing costs. The most financially vulnerable—those earning 0–30% AMI—face the greatest challenges, with nearly half of renters and 40% of homeowners experiencing significant housing cost burdens.

Feedback from stakeholders indicates that many seniors are open to downsizing or relocating, provided suitable housing options are available. Key considerations influencing their decisions include the availability of quality downsized homes, such as zero-lot-line houses and accessible designs; senior living communities offering amenities for active older adults; and intergenerational developments that promote engagement with younger generations. Additionally, factors such as proximity to family, favorable mortgage interest rates, and the availability of affordable homes for those earning up to 80% AMI play significant roles. However, some seniors' ability to sell their current homes depends on necessary repairs to make them marketable.

A 2024 AARP survey highlights the importance of housing that supports aging in place. Approximately 51% of adults aged 50 and older acknowledge the need for homes that facilitate independent aging, with nearly half anticipating the necessity for home modifications. The most requested upgrades include bathroom enhancements, such as grab bars and no-step showers (72%); improved accessibility features, like ramps or chairlifts (71%); and kitchen modifications (39%). Additionally, about 64% of older adults plan to install medical alert systems, and 44% are considering smart home security features to maintain safety and

NATIONAL MARKET TRENDS

Less than half aged 65-79 live in single floor homes with a no-step entry.

Source: AARP- datastories.aarp.org

independence. Furthermore, nearly half of all adults and 57% of those over 50 would contemplate relocating to a home that better supports independent aging. Factors influencing such a move include lower maintenance costs (44%), smaller living spaces (23% of all adults, 29% of those over 50), and homes that are physically easier to maintain (38% of all adults, 44% of those over 50).

Interest in Accessory Dwelling Units (ADUs) as a senior housing solution continues to grow. Around 60% of adults would consider living in an ADU, while 62% would consider building one on their property to house a loved one needing care. Additionally, 54% of adults would build an ADU to provide housing for a family member or friend in need.

For higher-income seniors, Arlington offers market-rate senior communities that provide housing and amenities for adults 55 and older. For example, Viridian, a high-income master-planned community, is marketed as an Aging in Place community, allowing residents to transition from townhomes to single-family homes and eventually to assisted living as their needs change.

NATIONAL MARKET TRENDS

Only 5% of 65+ households move each year (vs 16% under 65).

60% of homeowners 65-79 are mortgage-free on their primary homes.

Source: Wall Street Journal, jchs.harvard.edu

Arlington currently has a 59-unit subsidized senior housing development and a senior cottage community, but long waitlists indicate that demand far exceeds supply. The City has also supported several Housing Tax Credit (HTC) senior developments, including:

- Two 9% HTC senior developments
- A 9% HTC project where the Arlington Housing Finance Corporation (AHFC) is a general partner
- A 4% HTC project where AHFC serves as a general partner and bond issuer
- One senior housing project where AHFC is a general partner, though tax credits or bonds were not utilized

Given Arlington's aging population and the growing demand for affordable senior housing, a multi-faceted approach is needed to ensure that seniors can age in place safely, access supportive housing options, and remain engaged in their communities. Key strategies could include:

- Expanding affordable housing options for seniors through additional subsidized housing developments, ADU incentives, and mixed-income senior communities.
- Increasing home modification assistance programs to help seniors retrofit existing homes for greater accessibility and safety.
- Encouraging intergenerational developments that integrate senior housing with amenities supporting multigenerational interaction and community engagement.
- Providing additional financial support for home repairs and weatherization programs to assist low-income senior homeowners in maintaining safe, energy-efficient housing.

As Arlington's senior population continues to grow, ensuring affordable, accessible, and sustainable housing options will be crucial to supporting aging residents and maintaining the city's long-term housing stability.

Starter Home Market

A summer 2024 poll showed that 90% of renters younger than 45 years old would like to own a home someday. Nationwide, starter home costs have increased 54.5% over the last five years, at a higher rate than increases for other homes. Within Arlington, more than half of Single-Family homes and townhomes sold for between $300,000 and 499,999, making these less affordable options for young families. The majority of condos sold for $150,000- 199,999, making them a better option.

Stakeholders suggest that the most affordable starter homes might be older homes, which typically sell for less but also require more renovation and remodeling than newer homes. To expand access to starter homes, some communities are exploring programs that support seniors in relocating to more manageable housing options—freeing up aging single-family housing stock for younger buyers. As more younger people choose to rent rather than buy, high rents make saving up for a downpayment more difficult. Within Arlington, approximately 15% of UTA graduates remain in Arlington one year after graduation.

NATIONAL MARKET TRENDS

Nationwide, the typical starter home is worth $196,611.

Starter home values have increased 54.1% over last five years, vs. 49.1% for typical US home.

A summer 2024 poll shows that 90% of renters under age 45 say they'd like to buy a home but can't afford it.

Source: MLS Data for Arlington, Zillow

Housing Affordability & Market Trends

Affordability: Condos remain the most affordable option, with 61% priced between $150,000–$199,999, yet only 24 sales closed by September 2024. In contrast, 56% of single-family homes and 62% of townhomes in Arlington are listed between $300,000–$499,999.

Challenges for First-Time Buyers: Stakeholders indicate older homes are the most accessible for first-time buyers, but many struggle to afford homes in their preferred neighborhoods or cover renovation costs, potentially leading to further property decline.

Impact of Job Market: Larger cities often attract UTA graduates, but as more companies relocate to Arlington, the likelihood of graduates staying in the area may increase.

Between 2009 and 2022, the percentage of homes priced between $100,000–$149,999 declined sharply from 37.3% to 8.8%, while the share of homes priced between $300,000–$499,999 increased nearly eightfold. Rising rents further challenge households aiming to save for homeownership. From 2013–2017, nearly 35% of rentals were under $1,000 per month, but by 2018–2022, that share had dropped to just 17.4%, making it increasingly difficult for first-time buyers to enter the housing market**.**

NATIONAL MARKET TRENDS

In 2019, 84 cities had typical starter homes worth $1 million or more.

In 2024, 237 cities have typical starter homes worth $1 million or more.

Median age for first time homebuyers increased to 35 in 2023, up from 34 in 2019.

Source: MLS Data for Arlington, Zillow

Other Specialized Home Markets

Beyond traditional single-family and multifamily housing, several specialized home markets address the unique needs of various populations in Arlington. These markets, including accessible homes, executive housing, corporate housing, and student housing, play a crucial role in shaping the city's residential landscape.

Accessible Homes remain in short supply, with fewer than 5% of U.S. homes meeting accessibility standards for individuals with disabilities or seniors. A review of August 2024 MLS data found only 27 listings designated as handicapped-accessible, with an average sales price of $477,389—placing them out of reach for many residents on fixed or limited incomes. This highlights the urgent need for incentives targeting developers of accessible homes, support for home retrofits, and stronger enforcement of universal design in new builds.

Executive Housing is another niche market, with stakeholders noting a limited supply of homes catering to corporate executives. The master-planned community of Viridian is one of the most desirable options, but with the upcoming E-Space headquarters and manufacturing plant near the Arlington National Airport, demand for high-end housing in that area is expected to rise.

Corporate Housing remains a minor segment in Arlington. While some national companies provide temporary housing for relocating or traveling executives, corporate housing is not a significant focus of the local market.

Student Housing is an essential sector, supporting the nearly 20,000 full-time undergraduate and 4,500 graduate students at the University of Texas at Arlington. Approximately 27% of these students live off-campus, contributing to the demand for rental properties and multifamily developments near the university.

As Arlington continues to grow, these specialized housing markets will require strategic planning to ensure they align with the City's economic development, accessibility, and affordability goals.

Accessible Homes

As of August 2024, only 27 handicapped-accessible properties were listed for sale on the Multiple Listing Service (MLS), including 24 single-family homes, 2 condominiums, and 1 mobile home. These limited offerings highlight a severe shortage of accessible housing options, particularly for individuals with disabilities who require barrier-free living spaces.

The average list price of these homes was $477,389, placing them far out of reach for individuals on fixed or limited incomes, such as seniors and low-income households with disabilities. Additionally, these properties remained on the market for an average of 52 days (and counting), suggesting that affordability constraints may be limiting demand, or that accessible housing options are not well-matched to the financial capabilities of those who need them most.

NATIONAL MARKET TRENDS

Fewer than 5% of US homes are accessible for people with disabilities or seniors.

Over 60 million Americans (26% population) have a disability.

Another 20% of the population are 65+.

Source: MLS Data for Arlington, Zillow

Further emphasizing this gap, 3,373 applicants on the Housing Authority's waitlist for Housing Choice Vouchers (HCV) have a disabled household member. This suggests that within Arlington's very low-income population, the private housing market is failing to meet the need for accessible homes. The combination of high prices, limited availability, and extended time on the market indicates a critical need for policies and programs that incentivize the development and affordability of accessible housing.

Addressing this issue will require a multi-faceted approach, possibly including incentives for developers to build accessible units, increased rental assistance for people with disabilities, and expanded home modification programs to retrofit existing homes.

Exhibit: 4.41 Arlington Acccessible Homes – August 2024 – Current List Price

Source: Arlington MLS Data

AVG PRICE $477,385
20 of 27 (74%) units had List Prices below $500K

Exhibit: 4.42 Days on Market – Arlington Accessible Homes – August 2023 – August 2024
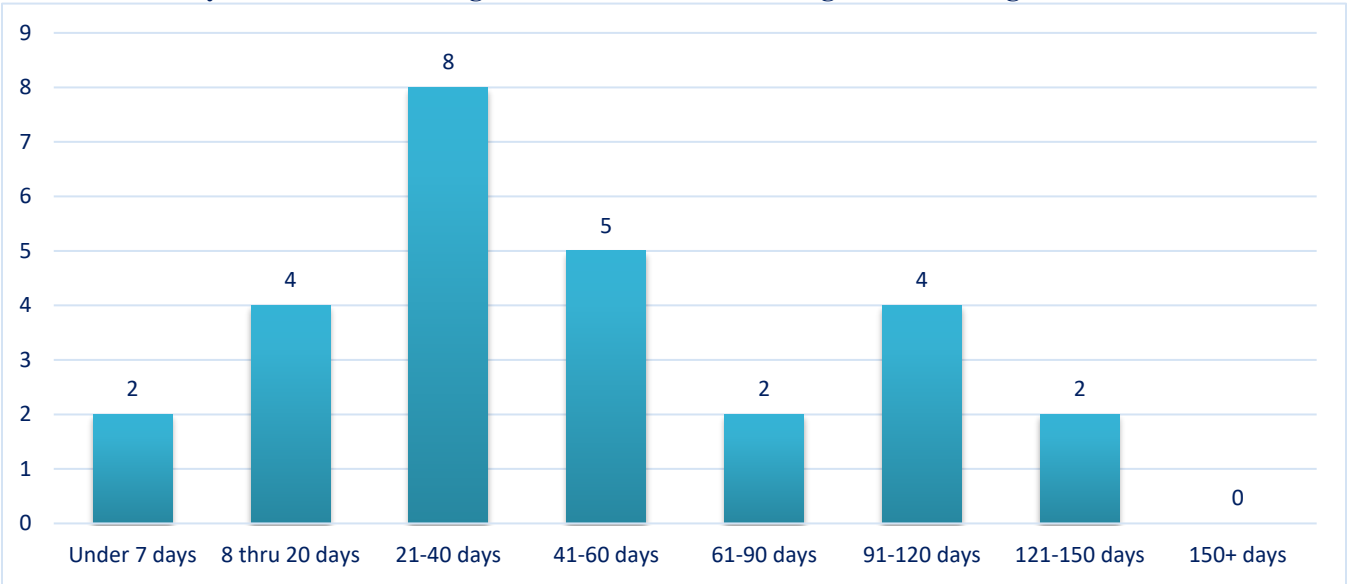
Source: Arlington MLS Data

AVG DOM 55
19 of 27 units (70%) closed in under 60 days

TAX SAVINGS FOR PEOPLE WITH DISABILITIES

Arlington's Homestead Exemption for people with disabilities helps save homeowners over a half million dollars annually, helping to make housing more affordable.

Exhibit: 4.43 People with Disabilities Exemptions – Actual & Future Estimates
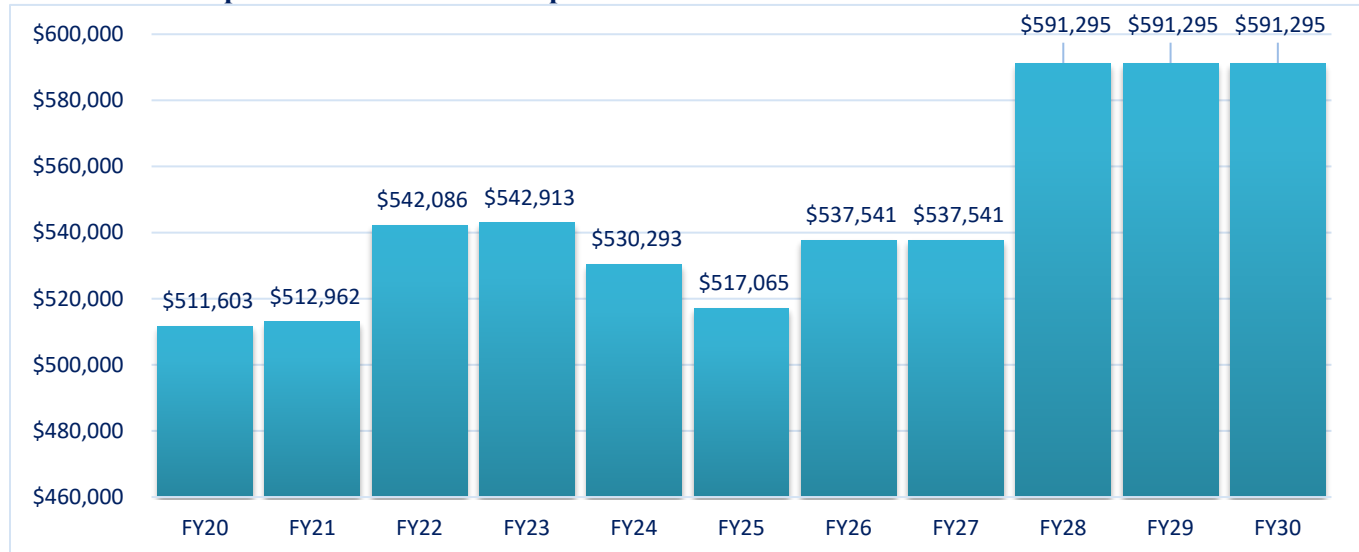
Source: Arlington City Treasurer's Office

Executive Housing Market

The Viridian community, a master-planned development, is ranked as the third-wealthiest zip code (76005) in northern Texas. Home to 6,500 residents, it offers a range of housing options, including single-family homes, multifamily units, and a 55+ active senior living neighborhood, with prices ranging from $230,000 to $2 million.

The E-Space headquarters and manufacturing plant near the airport will require executive housing nearby. The project is set to create over 400 high-tech jobs with an average salary of $95,000 within five years. To accommodate potential demand, land in the southern part of Arlington is available for single-family housing development.

NATIONAL MARKET TRENDS

Nationwide, luxury home sales have fluctuated over the last two years. Luxury home prices continue to climb, in part because luxury buyers pay cash rather than finance.

Source: Redfin.com

Corporate Housing Market

NATIONAL MARKET TRENDS

Various US companies assist organizations in finding and managing corporate housing.

Source: MLS Data for Arlington, Zillow

Companies relocating to an area sometimes utilize Corporate Housing. Corporate housing can be a mix of single-family homes, extended stay hotels, and standard apartments. Corporate housing offers financial flexibility for employees – no hidden fees, application fees, etc. Additional benefits include:

- Nightly rates include local taxes, utility bills, housekeeping, maintenance
- Potential business tax deductions
- Flexibility in leasing offers adaptability to each employee's situation
- Can improve relocation experience

Student Housing Market

In 2022-23, UTA enrollment included 19,488 full-time undergraduate and 4,545 graduate students. The City of Arlington's Downtown Master Plan notes that 27% of current University of Texas at Arlington (UTA) students live in Arlington. UTA has on-campus capacity of approximately 9,500 beds over 13 university properties. 14,500 other students utilize off-campus options at over 120 multi-family buildings. Average rents per bed UTA on-campus: $836 vs. $893 at Dallas-Baptist University, $1,059 at Texas Christian University, and $1,592 at Southern Methodist University. Off-campus rents within a 20-minute walk of campus: $766 off-campus rents more than 20 minutes' walk of campus: $793. While full-time undergraduate enrollment has increased each year since 2013, with the exception of a decline in 2021, it is expected to peak in 2026 and begin declining in 2026 through 2030. Enrollment of full-time graduate/professional students has fluctuated since 2013 and is expected to also decline slightly from 2026 onward.

Exhibit: 4.44 Projected Annual Change in Full-Time Students
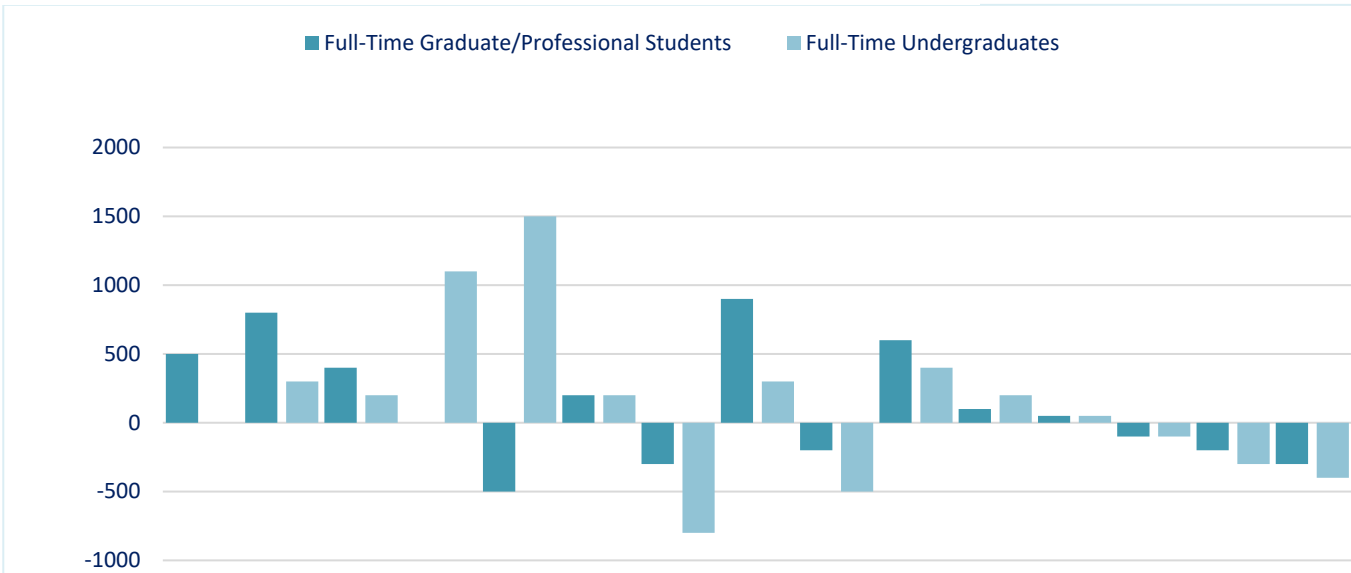
Source: University of Texas at Arlington

HOUSING SUPPORTS

ARLINGTON HOUSING AUTHORITY

Utilizing area median income estimates, the U.S. Department of Housing and Urban Development (HUD) establishes guidelines to determine household eligibility for housing assistance, including Low, Very Low, and Extremely Low-Income categories.

The Arlington Housing Authority (AHA) and its Executive Director support affordable housing development by helping developers navigate city and state housing processes. The AHA also provides Housing Choice Vouchers and homebuyer repair and renovation assistance to eligible households.

Currently, AHA provides Housing Choice Vouchers to 3,204 households, with an average monthly subsidy of $1,205. As market rents have risen, the average subsidy increased from $918 in January 2023 to $1,113 in January 2024, to $1,168 by September 2024, and then to $1,205 by February 2025. During this period, the number of families served declined from 3,446 to 3,204, with projections showing a further dip to 3,184 by year-end 2025. To serve more families and respond to market shifts, AHA is reviewing payment standards by zip code. In areas with slower rent growth, slightly lowering rent limits could reduce per-unit costs and stretch limited resources.

Demand for assistance remains high, with about 26,000 applicants on the Housing Choice Voucher waitlist—8,228 of whom are Arlington residents. On average, voucher holders take two months to find housing, but 18% are unsuccessful due to landlord restrictions, income criteria, or applicant history.

Hud Income Definitions: 4 Person Household, Ft. Worth – Arlington

Exhibit: 5.1 HUD Income Definitions for 4 Person Household, Ft. Worth - Arlington

HUD Income Definitions	Percentage	Income Amount
Area Median Income		$101,900
Extremely Low Income	30%	$31,200
Low Income	50%	$50,950
Moderate Income	80%	$81,500

Source Data: 2024 HUD *Income Limits Database*

Arlington Housing Authority Tools

While AHA does not own, develop, or coordinate public housing, it supports housing initiatives by assisting developers with City and state processes, providing Housing Choice Vouchers to eligible households, and offering homeowner repairs, renovations, modifications, and emergency repairs. Additionally, AHA aims to secure Mobility Grants to help families move to areas of higher opportunity.

Arlington Housing Finance Corporation Tools

This organization can serve as a General Partner in deals for senior and other housing, playing a key role in facilitating development projects. Through the 4% Bond Program, it has supported the rehabilitation of two properties and the construction of two new housing projects. Additionally, it has offered two $15 million bond issues to expand homebuyer assistance, administered through the Texas Department of Housing and Community Affairs.

Housing Choice Vouchers (HCV)

The Arlington Housing Authority (AHA) currently has approximately 26,000 applicants on its Housing Choice Voucher waitlist, including 8,228 from Arlington. Currently, 3,204 households in the city receive vouchers.

HCV Holders' Profile - Age

Household composition among Housing Choice Voucher (HCV) holders reflects diverse living arrangements, with children making up the largest share of household members. The 6-17 age group represents 35% of all residents, while an additional 12% are children under age 6, meaning nearly half of all household members are under 18. Adults aged 18-50 account for 33%, while older adults (51+) make up the remaining share, with 10% between 62-82 years old and just 1% over 83. These figures highlight the importance of family-oriented housing options and supportive services for children, while also ensuring access to affordable housing for individuals across all age groups.

Exhibit: 5.2 Percentage of HCV Holders by Household Member Age
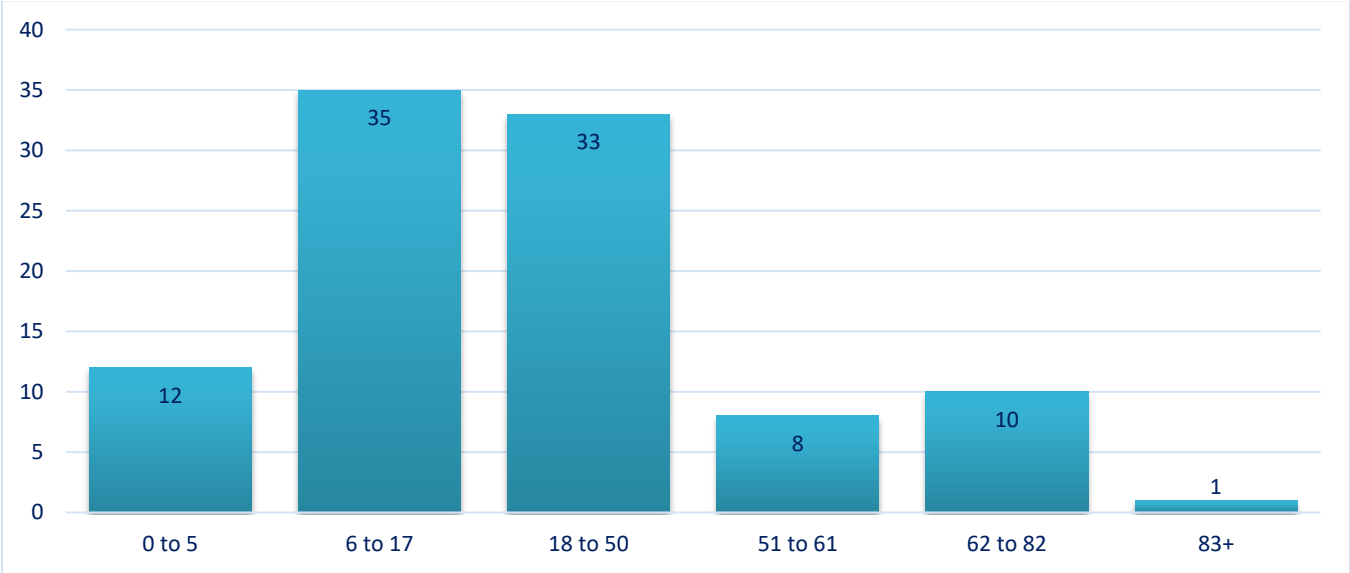
Source: Arlington Housing Authority, City of Arlington

HCV Holders' Profile – Household Size

The Housing Choice Voucher (HCV) program primarily serves smaller households, with 39% of voucher holders being single-person households and another 17% consisting of two-person households. These two groups make up more than half of all HCV recipients, reflecting the demand for affordable housing options for individuals and small families. Larger households, with five or more members, represent a smaller share of HCV holders, making up less than 30% of the total. This distribution highlights the importance of ensuring that housing policies support both small-unit affordability and larger family housing needs, ensuring that a diverse range of household sizes can access stable housing.

Exhibit: 5.3 Percentage of HCV Holders by Household Size
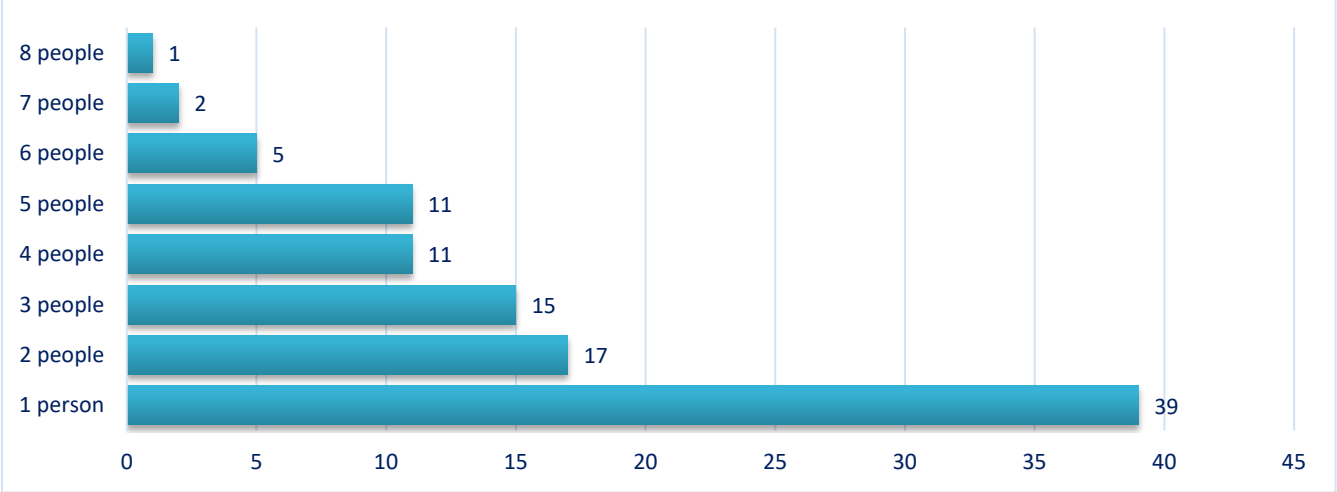
Source: Arlington Housing Authority- City of Arlington

HCV Holders' Profile – Population by Race

The Housing Choice Voucher (HCV) applicant pool reflects Arlington's diverse population, with the largest share of applicants identifying as Black or African American. Additionally, nearly 9% of applicants are Hispanic/Latino, demonstrating the program's reach across multiple racial and ethnic groups. This data underscores the continued demand for affordable housing opportunities and highlights the importance of equitable housing access for all residents.

Exhibit: 5.4 Percentage of HVC Applicant Population by Race – April 2024
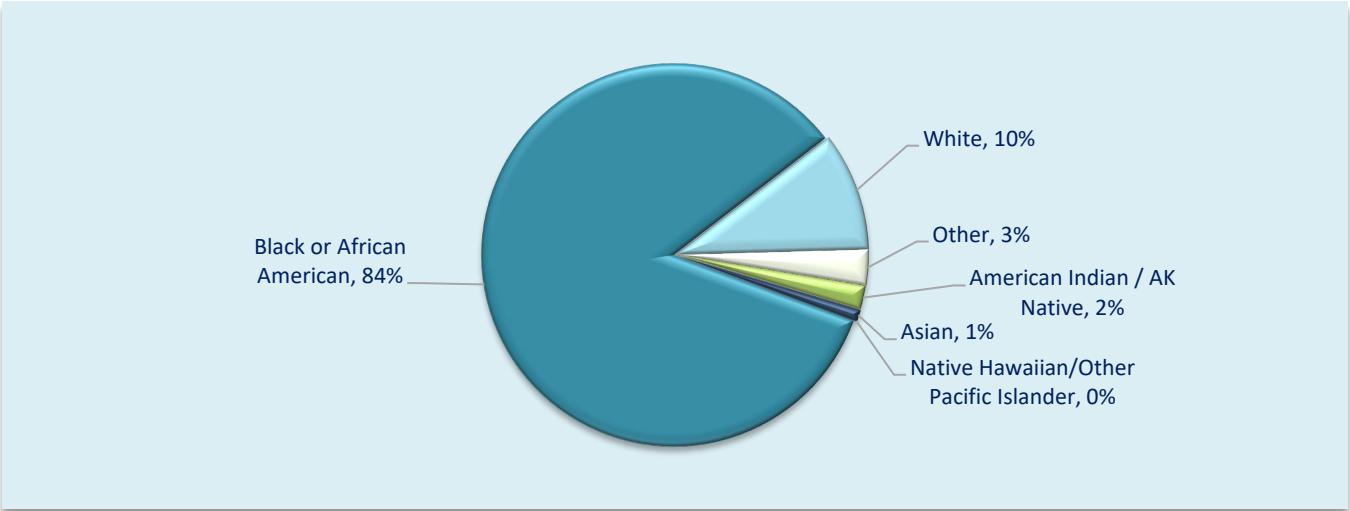
Source: Arlington Housing Authority- City of Arlington

Arlington Housing Authority Challenges

Eighteen percent (18%) of Housing Choice Voucher (HCV) holders are unable to secure rentals due to various barriers, including landlords refusing to accept vouchers, requiring monthly incomes two to three times the rent, or not recognizing HCV as a valid form of income. Additionally, some tenants face challenges due to criminal or eviction history.

The Arlington Housing Authority's share of rent costs has steadily increased, rising from $918 in January 2023 to $1,113 in January 2024, and then to $1,205 by February 2025.

Exhibit: 5.5 Percentage of Days to Find Lease with HCV, 2024
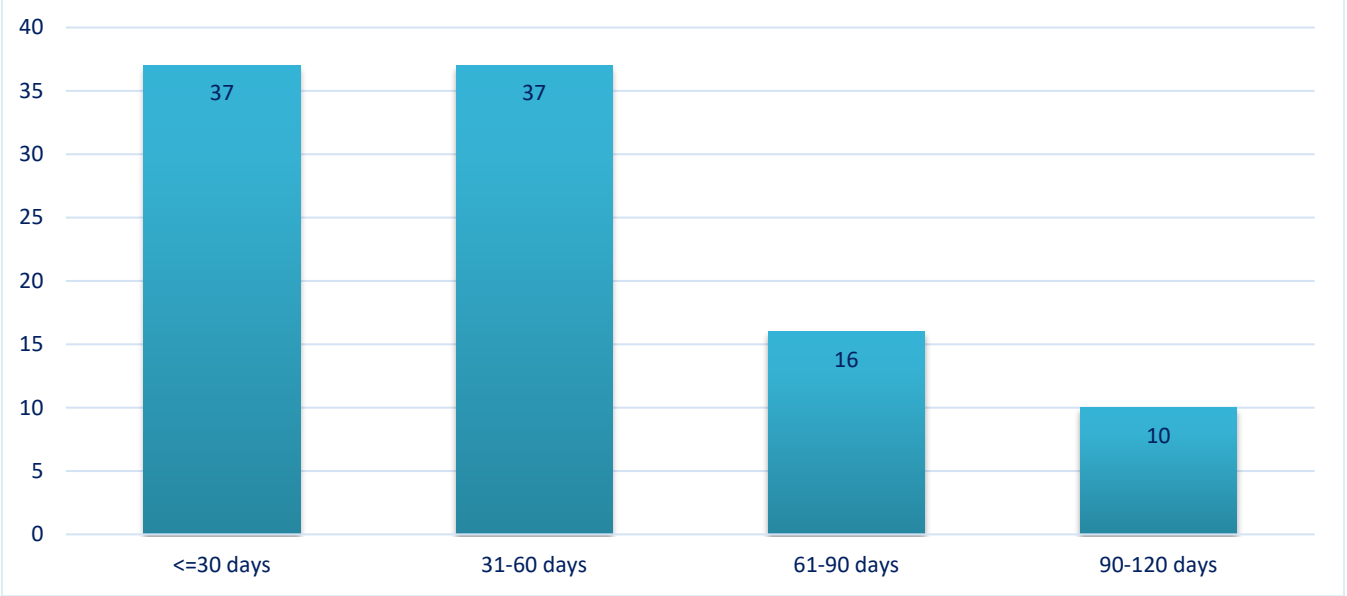
Source: Stakeholder Feedback, City of Arlington Community Survey 2024

NOTE: Chart ONLY represents HCV holders who do find a lease. It does not include 18% of HCV holders who never find a lease.

FAIR HOUSING

Every five years, as part of the Consolidated Planning process, the City of Arlington conducts an Analysis of Impediments to Fair Housing Choice (AIFH). The analysis includes a review of the City's socioeconomics and housing market, City zoning rules, and Arlington's Fair Housing supports and services. Additionally, the study researches and analyzes fair housing cases filed with HUD or other fair housing organizations, the results of investigations of those cases, discussions with fair housing officials, surveys of the public, and mortgage application approval and decline rates by different populations.

This section provides highlights of the complete AIFH. In surveys, most community members were aware of Fair Housing Law, housing discrimination or predatory lending. Please see the City of Arlington's Analysis of Impediments to Fair Housing (AIFH) 2024 for complete results.

EQUAL HOUSING OPPORTUNITY

Exhibit: 5.6 Fair Housing Entities and Their Roles

Entity	Role
City of Arlington Fair Housing Officer	Provides resources and referrals to HUD, Legal Aid, and City agencies
US Dept of Housing and Urban Development	Receives complaints, investigates some complaints and refers most to
Texas Workforce Commission's Civil Rights Division	Investigates cases
North Texas Fair Housing Center	Conducts testing of housing discrimination
US Consumer Finance Protection Bureau	Collects and analyzes home mortgage application activity (HMDA data)

Source: Stakeholder Feedback, City of Arlington Community Survey 2024

Investigation Of Arlington Fair Housing Cases

Between September 1, 2019, and August 31, 2024, HUD referred 33 Arlington-based cases to the Texas Workforce Commission's Civil Rights Division for investigation. Of these, six cases were successfully settled—five related to disability and one involving both disability and retaliation. More than half of the cases were related to disability, while 27% cited race as a basis for the complaint.

Exhibit: 5.7 Arlington Fair Housing Investigations September 2019 – August 2024

Basis of Complaint	Number of Cases
Disability	15
Disability, Retaliation	2
Familial Status	1
National Origin	1
National Origin, Disability, Retaliation	1
Race	5
Race, Color	1
Race, Disability	1
Race, Disability, Retaliation	1
Race, Sex	1
Retaliation	2
Sex, Retaliation	2
TOTAL	33

Source: HUD, Texas Workforce Commission's Civil Rights Division

MEETING HOUSING NEEDS

HOUSING SUPPLY -VS- PEOPLE MOVING

Introduction

This section estimates the total and annual housing production needed to address both the current housing shortfall and anticipated future demand in Arlington. The numbers presented are intended to offer a general sense of the quantity and types of housing required to meet the city's needs. Given the complexity of the housing system and the many factors that influence it, these figures should be viewed as approximate and are subject to change over time. For ease of reference, values in this section have been rounded.

Evaluating Housing Availability and Migration Trends

A variety of factors go into determining what housing choices people have – including prevailing rent or home prices, monthly income, other household debt, other financial obligations (food, childcare, transportation, healthcare, etc.). Additionally, for renters, they must determine what additional fees are required – including credit application fees, administrative fees, high-risk fees, data fees, trash pickup fees, etc. For people looking to purchase a home, the amount of downpayment savings may also affect their choices. With rising homeowners' insurance costs, monthly budgets will tighten further.

Situations are unique; the following analyses are based on fundamental assumptions regarding monthly income, downpayment, and no debt service. They also assume a maximum monthly housing payment of 30% of monthly income to allow additional budgetary room for other expenses or fees, including PMI, insurance, and taxes.
The different scenarios clearly show that as income increases, housing options increase. For the "typical" Arlington resident with household income of $71,736, 95 properties are available for sale within their price range, but they are competing with many other potential buyers for those homes.

The section contains a snapshot chart analysis of the supply of rentals and homes available by price range. For that analysis, we summarize only the people in a particular income range and the homes available for which they would qualify. Our analysis does not assign some households as seeking rentals or others seeking homes to purchase. Rather, we look at the total number of units available in each category.

While a range of housing options exists in Arlington, there is a significant gap in affordable housing for households earning $30,000 or less per year, and even moderate-income households may struggle to access suitable housing due to rising costs and limited availability. The chart, included within each sample household analysis, shows that for all income groups except for <= $30,000 and $90,000-110,000, there are more rentals available than the number of people potentially seeking rentals that month.

In terms of homes for sale, the supply of homes available for purchase does not equal the number of people moving,

except for those earning $110,000 and above. The market almost meets the supply for those earning $70,001-90,000.

In short, this snapshot analysis suggests that while the total number of housing units may appear sufficient across income segments, the mismatch in housing type, location, condition, and cost renders much of the supply inaccessible for many households—particularly those earning $70,000 or less. The real constraint is not unit count, but functional affordability. Nonetheless, for all income groups except for $110,000+, the bulk of available housing is in the rental category. With 90% of young renters hoping to own a home someday, there's a need for more owner-occupied housing. The challenge is affordability.

Based on these results, we developed estimates of needed housing units over the next half-decade, with an estimated 9,829 units needed over the next five years. Over half (5,660) of these units would be needed for the <$30,000 household income market, and 7,662 would represent homeowner housing. Because the city has 2,500 Single-Family and 6,000 multi-family units approved and permitted, their construction can help alleviate some of the demand; price points would determine which population segments are served.

Mismatch Between Households Seeking Housing and Available Affordable Units by Income Level

This chart highlights the gap between the number of households seeking housing monthly and the availability of affordable homeownership and rental units across income groups in Arlington. The data show a critical shortage of options for households earning $30,000 or less, with demand far outpacing supply. In contrast, higher-income households ($70,000 and above) see a surplus of affordable rental units, emphasizing the need for targeted investment in housing solutions for low- and moderate-income residents. Further analysis by income category is provided in the subsequent sections.

Exhibit: 6.1 Mismatch Between Households Seeking Housing and Available Affordable Units by Income Level
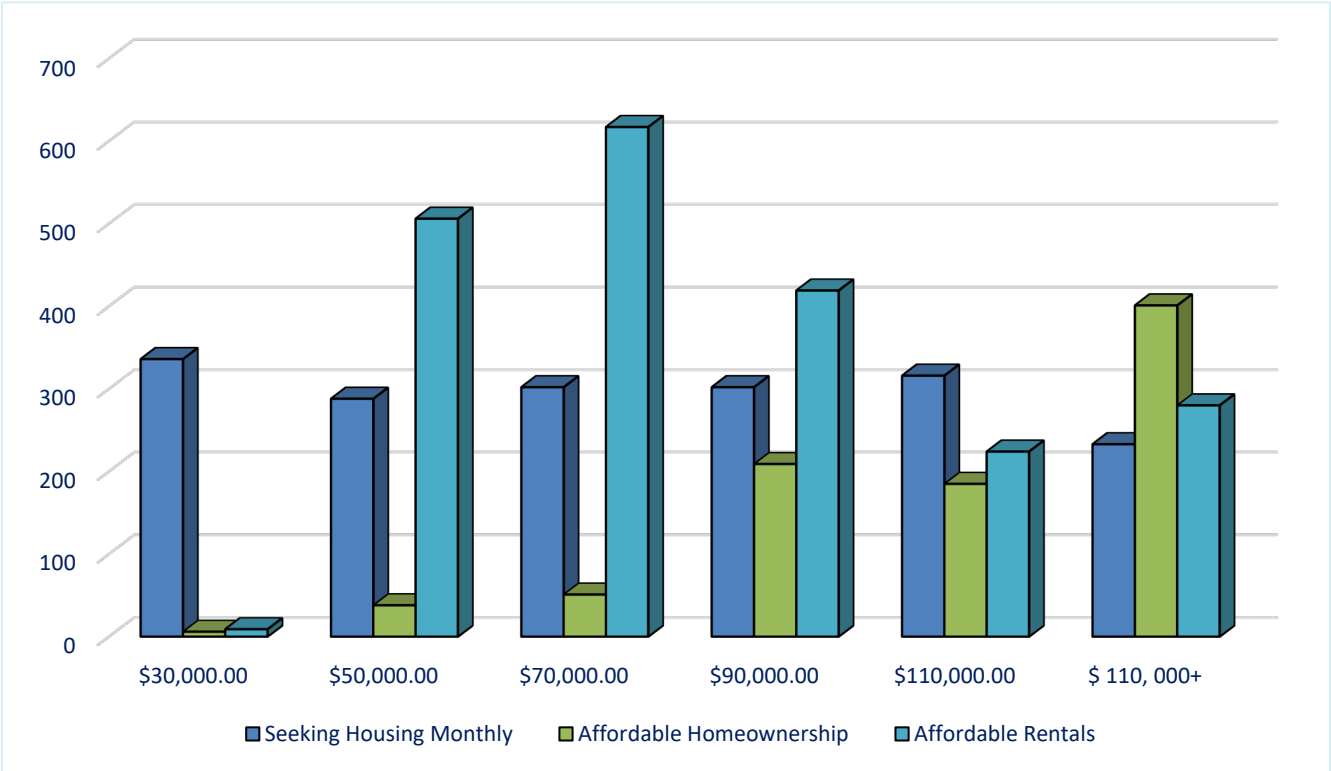
Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

Household Income $30,000

Households with $30,000 or less income are the only group for which an inadequate supply of housing was available in late September 2024.

Data indicates that sufficient housing stock exists for most income groups; however, for all but the highest-earning households, the majority of available units are rental properties. While housing is available, it may not always align with residents' preferences or needs in terms of homeownership opportunities, unit size, age, condition, or location. Additionally, competition for available units remains a factor, as households across different income brackets may be seeking housing within the same price range, further influencing accessibility and affordability.

HOUSEHOLD INCOME $30,000
MONTHLY HOUSING PAYMENT: $750
HOUSEHOLDS WITH INCOMES $0-30,000: 28,808
MOVING/SEEKING HOUSING EACH MONTH: 336

TO OWN	TO RENT
QUALIFY FOR MORTGAGE OF: $99,320	
# AFFORDABLE HOMES FOR SALE IN ARLINGTON: 6	# AFFORDABLE RENTALS IN ARLINGTON: 9

Exhibit: 6.2 Arlington Housing Supply vs. Number of People Moving – Sept 2024 ($30K)
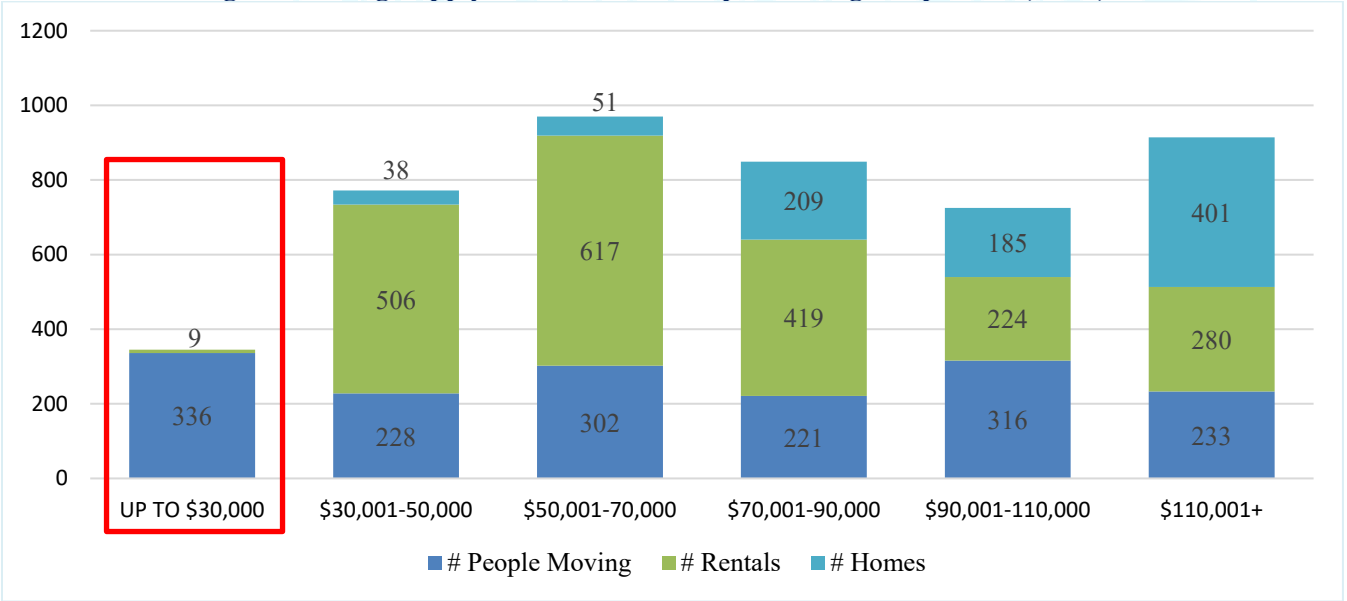
NOTE: Mortgage Qualification Calculations assume 10% of annual income as down payment and no debt.

Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

HOUSEHOLD INCOME $50,000

HOUSEHOLD INCOME $50,000
MONTHLY HOUSING PAYMENT: $1,250
HOUSEHOLDS WITH INCOMES $30,001-50,000: 19,533
MOVING/SEEKING HOUSING EACH MONTH: 288

TO OWN	TO RENT
QUALIFY FOR MORTGAGE OF: $171,732	
# AFFORDABLE HOMES FOR SALE IN ARLINGTON: 38	# AFFORDABLE RENTALS IN ARLINGTON: 506

Exhibit: 6.3 Arlington Housing Supply vs. Number of People Moving – Sept 2024 ($50K)
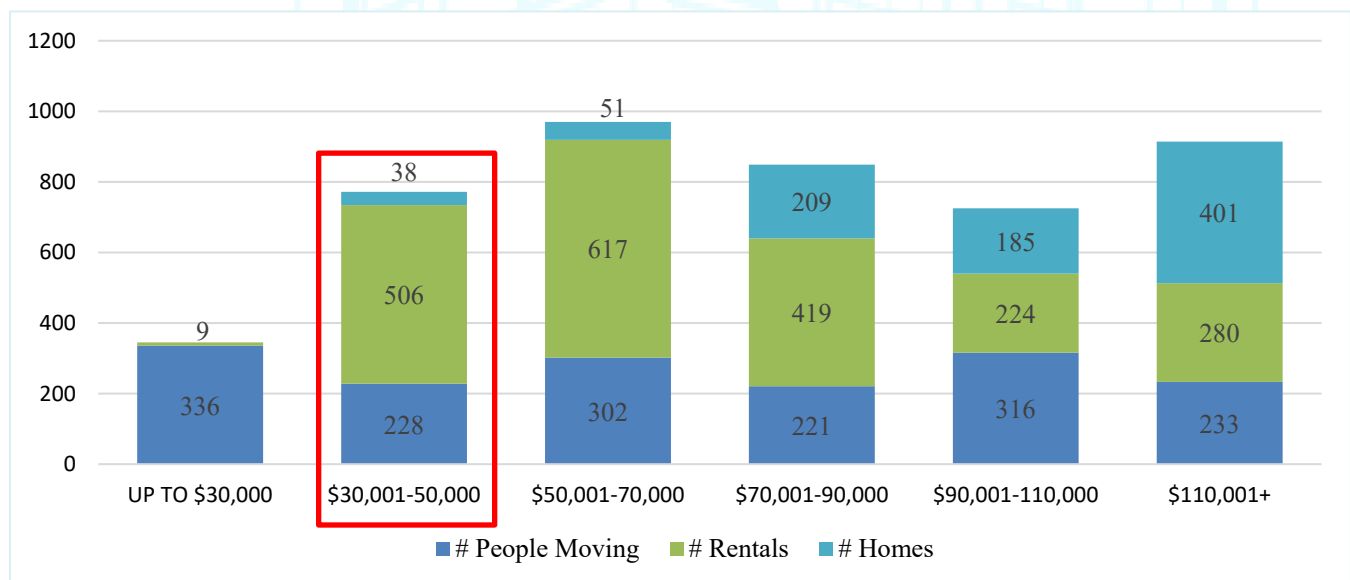
Income Range	# People Moving	Rentals	# Homes
UP TO $30,000	336		9
$30,001-50,000	228	506	38
$50,001-70,000	302	617	51
$70,001-90,000	221	419	209
$90,001-110,000	316	224	185
$110,001+	233	280	401

NOTE: Mortgage Qualification Calculations assume 10% of annual income as down payment and no debt.

Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

Household Income $70,000

Average Arlington Resident

The average Arlington resident is a 33.1-year-old non-Hispanic White woman, born in Texas, with at least a high school diploma or equivalent. She commutes 27 minutes to a job outside Arlington and lives in a household with an income of $71,736.

HOUSEHOLD INCOME $71,736
MONTHLY HOUSING PAYMENT: $1,793
HOUSEHOLDS WITH INCOMES $50,001-70,000: 25,856
MOVING/SEEKING HOUSING EACH MONTH: 302

TO OWN	TO RENT
QUALIFY FOR MORTGAGE OF: $249,124 # AFFORDABLE HOMES FOR SALE IN ARLINGTON: 51	# AFFORDABLE RENTALS IN ARLINGTON: 617

Exhibit: 6.4 Arlington Housing Supply vs. Number of People Moving – Sept 2024 ($70K)
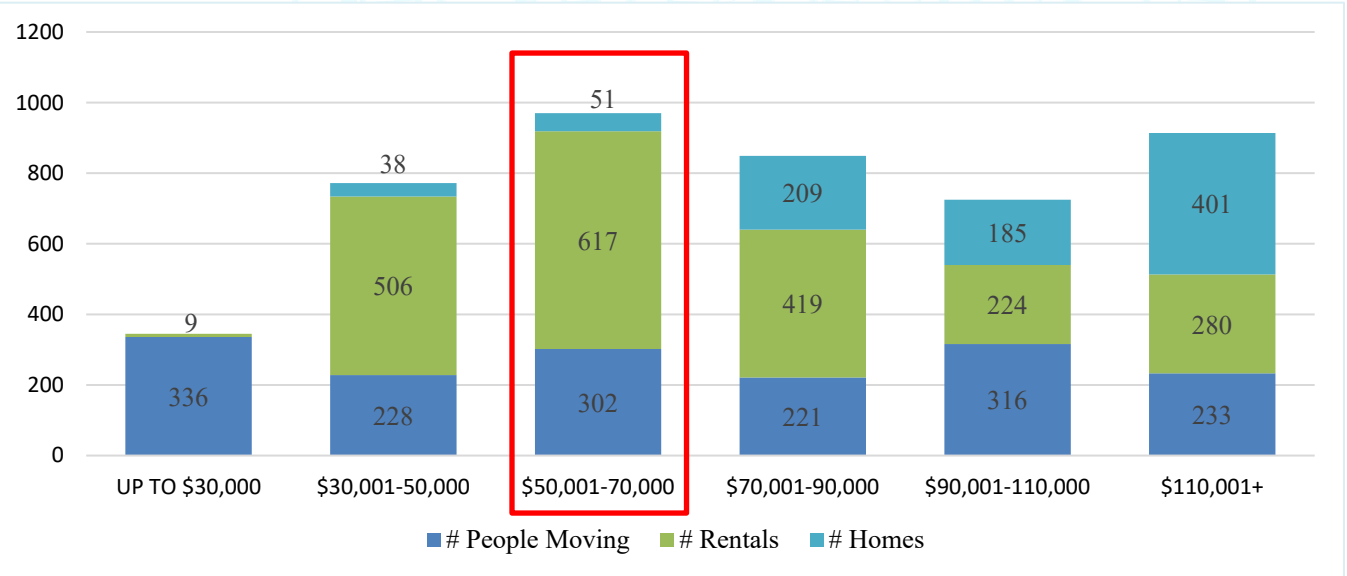
NOTE: Mortgage Qualification Calculations assume 10% of annual income as down payment and no debt.

Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

Household Income $90,000

HOUSEHOLD INCOME $90,000
MONTHLY HOUSING PAYMENT: $2,250
HOUSEHOLDS WITH INCOMES $70,001-90,000: 18,971
MOVING/SEEKING HOUSING EACH MONTH: 302

TO OWN	TO RENT
QUALIFY FOR MORTGAGE OF: $316,555	
# AFFORDABLE HOMES FOR SALE IN ARLINGTON: 209	# AFFORDABLE RENTALS IN ARLINGTON: 419

Exhibit: 6.5 Arlington Housing Supply vs. Number of People Moving – Sept 2024 ($90K)
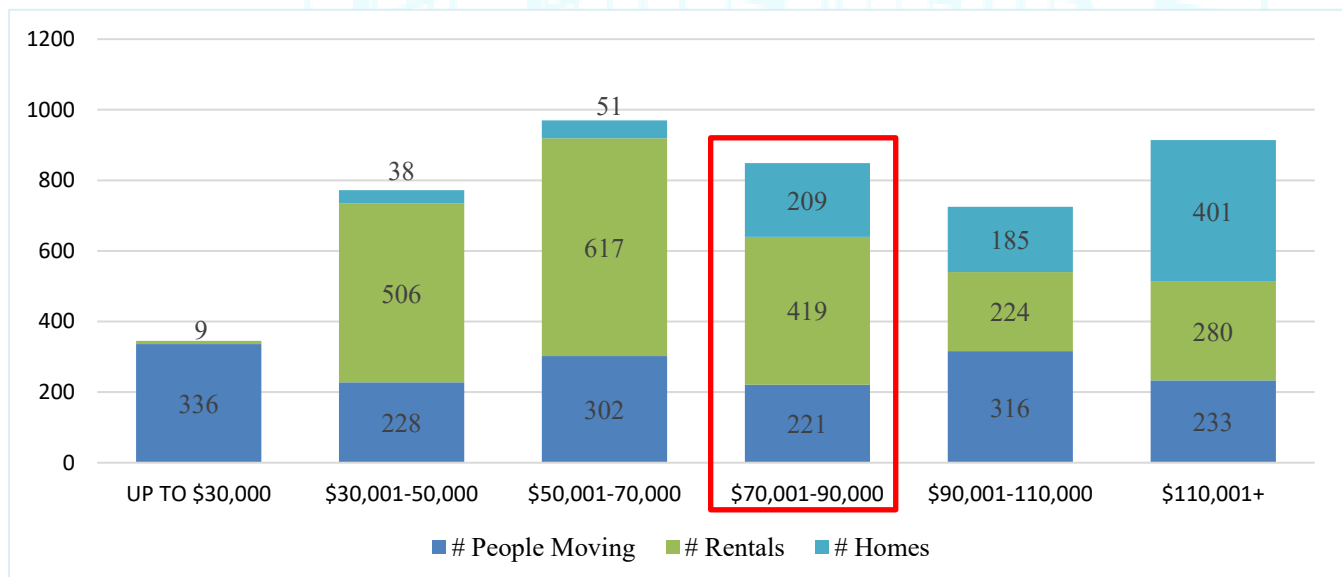
NOTE: Mortgage Qualification Calculations assume 10% of annual income as down payment and no debt.

Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

Household Income $110,000

HOUSEHOLD INCOME $110,000
MONTHLY HOUSING PAYMENT: $2,750
HOUSEHOLDS WITH INCOMES $90,001-110,000: 27,121
MOVING/SEEKING HOUSING EACH MONTH: 316

TO OWN	TO RENT
QUALIFY FOR MORTGAGE OF: $388,967	
# AFFORDABLE HOMES FOR SALE IN ARLINGTON: 185	# AFFORDABLE RENTALS IN ARLINGTON: 224

Exhibit: 6.6 Arlington Housing Supply vs. Number of People Moving – Sept 2024 ($110K)

NOTE: Mortgage Qualification Calculations assume 10% of annual income as down payment and no debt.

Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

Household Income $110,000+

TO OWN	TO RENT
QUALIFY FOR MORTGAGE OF: $583,300	
# AFFORDABLE HOMES FOR SALE IN ARLINGTON: 401	# AFFORDABLE RENTALS IN ARLINGTON: 280

Exhibit: 6.7 Arlington Housing Supply vs. Number of People Moving – Sept 2024 ($110K+)
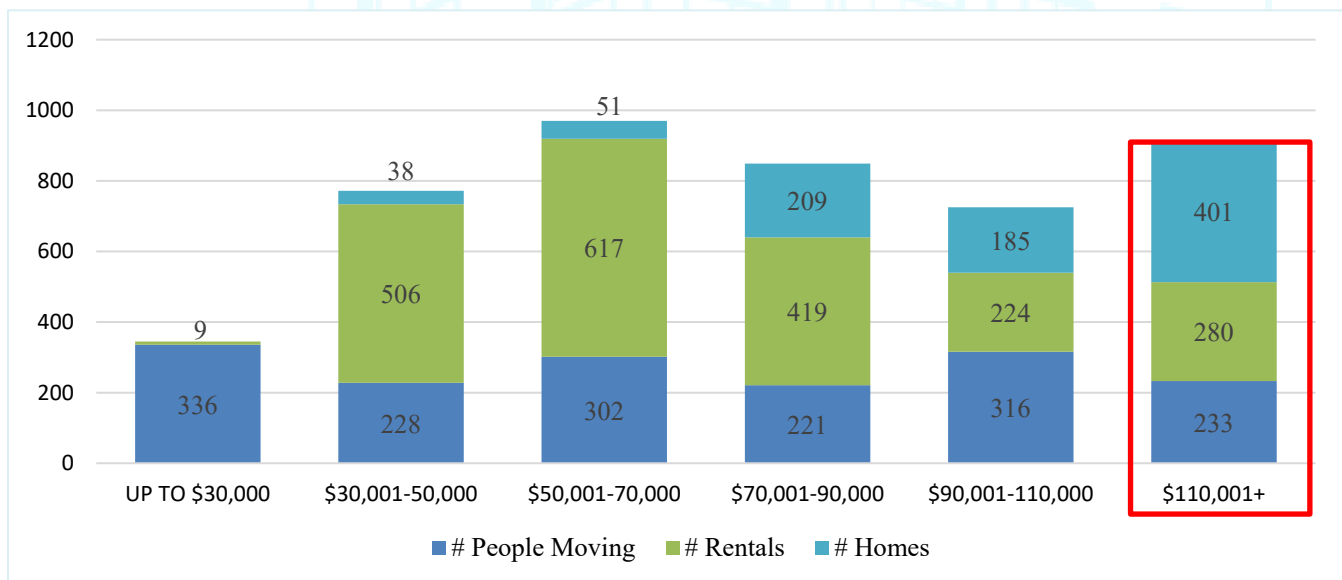
NOTE: Mortgage Qualification Calculations assume 10% of annual income as down payment and no debt.

Source: Number of households within income range is approximated based on ACS categories.
Number of people moving based on US Census estimates of 14% of Metroplex residents moving year over year.

HOUSING NEEDS PROJECTION

Arlington's housing market is evolving to meet the diverse needs of its growing population, with a projected demand for 9,829 additional units over the next five years. More than half will be needed for households earning $30,000 or less, highlighting the urgency of expanding affordable housing options. The City's ability to meet this demand depends on factors such as population growth, demographic shifts, and changing household compositions. As the number of seniors and young professionals rises, so does the need for accessible senior housing, smaller entry-level homes, and diverse rental choices. Homeownership remains a priority, especially for first-time buyers facing challenges from rising interest rates and a limited supply of starter homes.

Zoning and land use policies are shaping development patterns, with ongoing discussions around expanding housing diversity through duplexes, townhomes, and accessory dwelling units (ADUs). Ensuring affordability is key, particularly as demand grows for rentals under $1,500 per month. In today's market, households generally need to earn $50,000–$70,000 annually to afford entry-level homeownership, while those earning less often face greater barriers and are more likely to rent. Infrastructure and transportation investments will support sustainable growth by aligning residential development with employment hubs and economic activity.

With high construction costs and labor shortages affecting the pace of new development, Arlington is pursuing creative strategies to encourage housing production, including housing initiatives and financial incentives for builders. Proactive efforts to preserve affordability, reduce displacement risks, and support equitable redevelopment will help maintain housing stability for lower-income residents. By leveraging strategic planning, economic growth, and infrastructure improvements, Arlington is well-positioned to foster a balanced, accessible, and inclusive housing market that meets the needs of all residents.

Exhibit: 6.8 2023 Housing Units Market Availability by Income Range

Household Income Range	Homes to Own	Homes to Rent
Up to $30,000	3,492	2,168
$30,001-50,000	1,762	-
$50,001-70,000	2.320	-
$70,001-90,000	-	-
$90,001-110,000	87	-
$110,000+	-	-
TOTAL	7,662	2,168

Source: ACS 2023 1-Year Estimates, Zillow
NOTE: Following historical patterns, we assume that 60% of households seek owner housing. We also use a conservative 2% population growth over the next five years, and assume relative housing inventory levels will remain the same as those in October 2024.

HOMELESSNESS IN ARLINGTON

Emergency Shelter Housing & Homelessness

Housing costs have a direct impact on homelessness in a community. The US Government Accounting Office has estimated that a $100 increase in median rent was associated with a 9% increase in homelessness.

In 2024, Arlington saw a slight decline in homelessness, but with a slight increase in the number of homeless people who are unsheltered. Officials working with the city and county's unhoused population noted that many unhoused homeless people are not interested in shelter offerings outside of Arlington, because of their ties to families and communities within the city. The city has 188 regular shelter beds and officials suggest that 117 additional shelter beds – with low barriers to entry – would help support the city's chronically homeless residents.

Exhibit: 6.9 Arlington Point in Time Count 2024
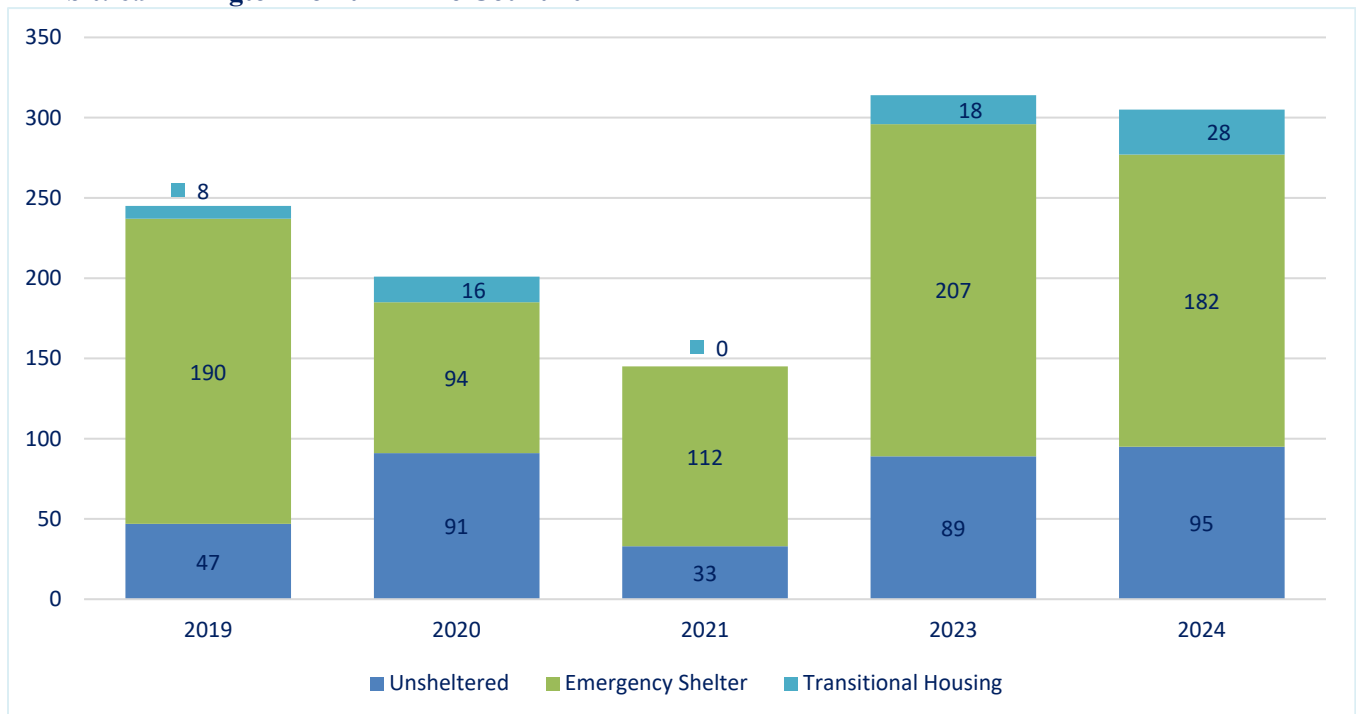
Source: Partnership Home, *2024 Arlington State of the Homeless Address Presentation*

The 2024 Point-in-Time (PIT) count recorded 305 individuals experiencing homelessness in Arlington, reflecting a slight decrease from 314 in 2023. However, the number of unsheltered homeless individuals increased by 6%, with 95 people living without shelter. While overall homelessness has declined, the rise in unsheltered homelessness highlights ongoing challenges in providing adequate emergency and transitional housing options.

One of the most notable trends in Arlington's homeless population has been the recent fluctuation in the number of homeless veterans. Between 2022 and 2023, the city saw a 13% decrease in veteran homelessness, signaling early progress in targeted support programs such as housing assistance, mental health services, and job placement initiatives. However, this progress has proven difficult to sustain. Preliminary 2024 data shows a 21% year-to-date increase in the number of veterans experiencing homelessness — a sharp reversal driven by economic pressures, rising housing costs, and the expiration of COVID-era relief programs.

> The US Government Accounting Office has estimated that *a $100 increase in median rent was associated with a 9% increase in homelessness*.
>
> (Even after accounting for a variety of other relevant factors, such as wages, unemployment rate, and poverty, as well as other demographic and economic characteristics.)
>
> Source: Stakeholder Feedback, City of Arlington Community Survey 2024, GAO.gov

Beyond veteran homelessness, housing insecurity among Arlington's youth remains a significant concern. Arlington ISD estimates that 3,000 students are either homeless or at risk of homelessness, meaning they lack stable, fixed, or adequate housing due to economic hardship. Many of these students live in motels, double up with other families, or face imminent housing loss—conditions that create barriers to academic success, mental health, and long-term stability.

The 2024 data underscores both progress and persistent challenges in addressing homelessness in Arlington:

- The decline in veteran homelessness in 2023 suggests targeted housing programs can be effective when well-funded and sustained.
- The increase in 2024 highlights the fragility of those gains and the need for continued investment and outreach.
- The high number of at-risk students reveals a growing crisis among youth and families that demands expanded support systems.
- The rise in unsheltered homelessness indicates gaps in emergency shelter capacity and housing-first solutions.

As Arlington continues efforts to address homelessness, a comprehensive approach that integrates housing, employment, and social services will be essential in ensuring that all residents have access to stable and secure housing opportunities.

Per the Partnership Home's 2024 report on homelessness in Arlington, the unhoused population is comprised of:

Exhibit: 6.10 Arlington's Unhoused Population

Category	Percentage of Homeless Population in Arlington
Male	62%
Female	38%
Families	11%
Children	10%
Veterans	5%
Sheltered	60%
Unsheltered	40%

Source: Partnership Home, *2024 Arlington State of the Homeless Address Presentation*

Homelessness In Arlington: A Demographic Overview

Based on Partnership Home's 2024 Arlington State of the Homeless Address Presentation

Homelessness in Arlington affects diverse populations, each with unique challenges and barriers to housing stability. Understanding who is experiencing homelessness, their circumstances, and their specific needs is critical to developing effective, targeted interventions.

Homeless Veterans

At any given time, Arlington is home to an estimated 200 to 250 homeless veterans, or roughly 0.06% of the city's nearly 400,000 residents. This figure is higher than the official Point-in-Time (PIT) count suggests, highlighting how traditional counts often underrepresent populations that are unsheltered or living in unstable, temporary arrangements.

The city's homeless veteran population includes individuals from all branches of the military, with 61% experiencing homelessness for the first time. The average age is 52, and the majority are male. While most veterans have some form of income, many still struggle to afford stable housing, spending an average of 4.5 months without a home.

One key distinction among homeless veterans is shelter-seeking behavior. Approximately 58% utilize shelters, while 42% sleep outside, increasing their exposure to health risks, safety concerns, and prolonged homelessness. The relatively high shelter use suggests that transitional housing programs and veteran-specific support services have been somewhat effective, but additional interventions are needed to help veterans secure permanent housing solutions. Expanding rental assistance, case management, and job placement programs could play a crucial role in stabilizing this population and preventing further increases in veteran homelessness.

Homeless Families

Homeless families in Arlington are most often led by a single parent, typically a mother, and include an average of two children, with the median child age being just six years old. This young demographic highlights the urgent need for family-friendly housing and support services to ensure childhood stability and prevent long-term generational poverty.

More than half (51%) of homeless families are experiencing homelessness for the first time, often due to job loss, domestic instability, or sudden financial hardship. Encouragingly, 69% of parents are employed or actively seeking work, suggesting that economic assistance, short-term rental aid, and childcare support could play a significant role in preventing long-term homelessness. Families typically experience homelessness for an average of 2.5 months, indicating that interventions focused on rapid rehousing and temporary assistance could be highly effective.

Homeless Young Adults

Young adults experiencing homelessness in Arlington face unique vulnerabilities, with 36% reporting their first instance of homelessness. A large portion (40%) have aged out of foster care, underscoring the lack of transitional support for youth exiting the foster system. This population is most likely to be young women, raising concerns about their increased risk of exploitation, trafficking, and violence while unhoused.

Despite their challenges, 36% of homeless young adults have some form of income, suggesting that employment alone is not enough to secure stable housing. Additionally, 76% seek shelter, while 24% remain unsheltered, reinforcing the need for youth-focused transitional housing, job training programs, and long-term stability plans.

These demographic insights highlight the different pathways into homelessness and the need for tailored solutions:

- For veterans, expanded permanent supportive housing and employment assistance could shorten homelessness

durations.

- For families, rental assistance, childcare support, and job training could help prevent homelessness altogether.
- For young adults, stronger post-foster care transition programs, mentorship, and affordable housing solutions are key to reducing youth homelessness.

Understanding these trends allows Arlington to craft data-driven policies that address the root causes of homelessness, ensuring targeted resources for those most in need and long-term housing stability for vulnerable populations.

Meeting The Need for Emergency Shelter Housing

Arlington currently provides 188 regular shelter beds, supplemented by inclement weather beds during extreme conditions. However, 35 beds remain out of service due to funding and staffing shortages, reducing available capacity for those in need.

Existing Emergency Shelter Facilities

Arlington's emergency shelter network includes:

- Arlington Life Shelter – A facility requiring critical identification documents, an ability to pass a background check and employment (if eligible), serving both individuals and families.
- Salvation Army Shelter – A family-oriented facility providing emergency housing and support services.
- Safe Haven Shelter – A shelter dedicated to families and individuals experiencing domestic violence, offering a safe and supportive environment for survivors.

> In five years, nonprofit officials suggest 488 beds may be needed.
>
> Source: Stakeholder Feedback, City of Arlington Community Survey 2024, Partnership Home

On Point-in-Time (PIT) Count Night 2024, 62% of beds at Arlington Life Shelter and 83% of beds at Salvation Army Shelter were occupied, indicating that while some capacity remained, shelter access remains a challenge due to eligibility barriers, operational constraints, and varying levels of demand throughout the year.

Exhibit: 6.11 Arlington Emergency Shelter Average Nightly Bed Usage - Jan 1, 2024 to Dec 31, 2024

Shelter	Beds	Average Nightly Bed Usage	Average Nightly Bed Utilization by Percent
Arlington Life Shelter	120	86	72%
The Salvation Army Shelter	53	44	83%
Safe Haven	164	126	77%
Inclement Weather	80	49	61%

Source: HMIS Annual Daily Averages, 2024

Gaps in Arlington's Shelter Capacity

In 2023, the Arlington Life Shelter served 1,105 individuals, including 567 women and children, 36 veterans, and 48 elderly individuals. Despite these services, stakeholders identified a shortfall of 117 shelter beds, with 36 beds needed for families and 81 for individuals. Concerns about insufficient emergency shelter capacity were widely expressed, emphasizing the need for additional beds and a more comprehensive approach to addressing homelessness. While expanding shelter capacity is recognized as a priority, nonprofit officials stress that shelter alone is not a long-term solution. Instead, they advocate for homelessness prevention services, low-barrier shelter options for individuals without documentation or employment, and transitional and permanent supportive housing as more effective strategies for addressing homelessness in Arlington. Increasing the rate at which individuals exit shelters into stable housing can reduce average lengths of stay, improve shelter flow, and potentially alleviate the

need to expand capacity. This underscores the importance of investing in housing placements in tandem with shelter operations to maximize impact.

Arlington's current emergency shelter system does not fully meet demand, and its eligibility restrictions create barriers for those in need. The growing recognition of homelessness as a multifaceted issue suggests that solutions must extend beyond emergency beds to include wraparound services, rapid rehousing programs, and low-barrier housing options. A stronger, long-term vision for homelessness response—including a clear citywide plan and collaboration with regional partners—will be critical in ensuring that Arlington can meet its emergency shelter needs while working toward long-term housing stability for all residents.

The map below shows where homeless people were located on the night of the January 25, 2024 PIT count, suggesting potential locations for an Arlington shelter.

Exhibit: 6.12 Heat Map of Unhoused January 2024 Point in Time Count
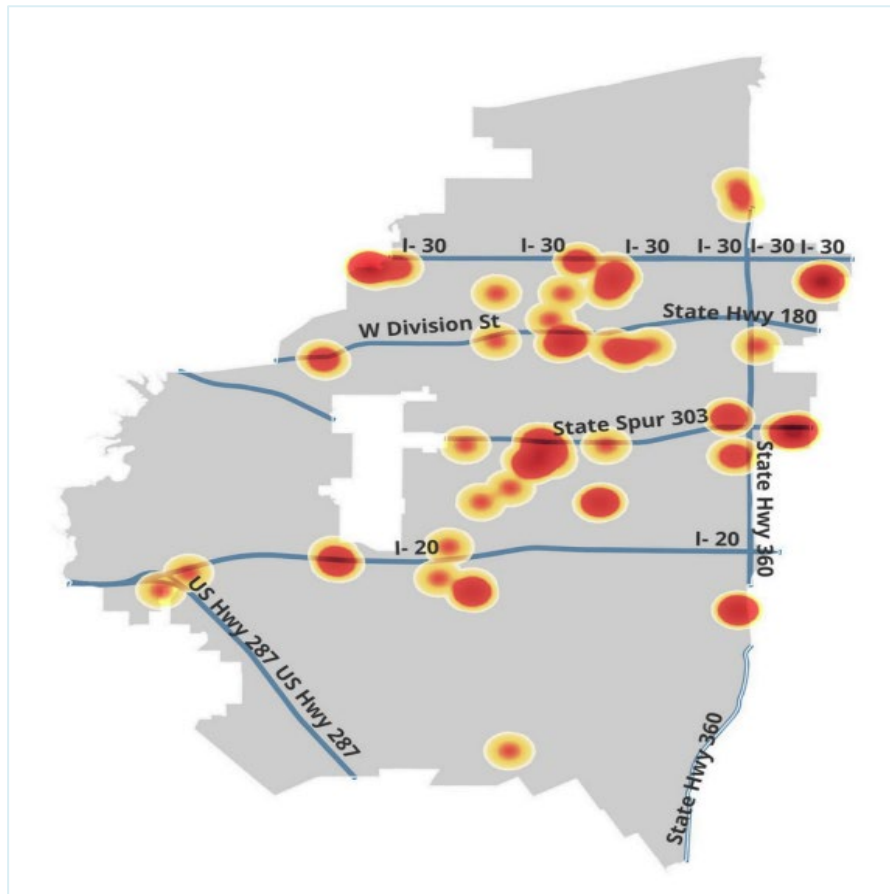
Source: Partnership Home, *2024 Arlington State of the Homeless Address Presentation*

TOOLS

AND

RECOMMENDATIONS

TOOLS

To effectively implement Arlington's housing strategies, a combination of financial, policy, and development tools can be utilized to address affordability, increase housing supply, and support diverse community needs. To support the creation of affordable housing, Arlington could establish a City Land Bank to acquire underused land parcels and prioritize them for mixed-income housing—mirroring models used in cities like Atlanta and Cleveland. Similarly, a below market revolving loan fund could provide pre-development loans and bridge financing to help nonprofit and small-scale developers compete for infill opportunities. Expanding Project-Based Vouchers (PBVs) would enhance housing stability for low-income households and provide financing support for mixed-income developments. Additionally, ensuring rental fee transparency by requiring landlords and property managers to disclose all costs upfront would allow tenants to make more informed financial decisions. Incorporating innovative construction technologies, such as modular housing, 3D printing, and sustainable materials, could reduce building costs and expand the availability of affordable housing. Finally, piloting New Urbanism redevelopment projects, which emphasize walkability, mixed-use spaces, and community engagement, could serve as a model for revitalization efforts across the city. By leveraging these tools strategically, Arlington can create a more sustainable, inclusive, and economically resilient housing market.

- **City Facilitated Affordable Housing Development** – Support the development of workforce and mixed-income housing through tools such as the Land Bank, Low-Income Housing Tax Credits (LIHTC), the Arlington Housing Finance Corporation, and federal programs like HOME-ARP.
- **Below Market Revolving Loan Fund** – Provide financial assistance to developers to reduce cost barriers for affordable housing, infill projects, and mixed-use developments.
- **Project-Based Vouchers (PBVs)** – Reevaluate PBVs to increase housing stability for low-income households and serve as gap financing for mixed-income developments.
- **Rental Fee Transparency** – Encourage landlords and rental management companies to disclose all rental fees upfront, allowing tenants to make informed financial decisions.
- **Innovative Construction Technologies** – Explore modular housing, 3D printing, and sustainable materials to reduce building costs and expand affordable housing supply.
- **Redevelopment Pilots** – Implement walkable, mixed-use redevelopment projects to revitalize neighborhoods and serve as a model for future urban planning efforts.

By utilizing these tools strategically, Arlington can promote affordability, housing diversity, and long-term economic resilience.

RECOMMENDATIONS

To proactively ensure alignment with the City's long-term housing vision, Arlington must develop strategic policies that balance growth, affordability, and community needs.

To prepare for potential state-imposed zoning changes, Arlington should engage the community through educational programs and discussions to align state mandates with local housing priorities. Additionally, the City should closely monitor the absorption of the 6,000 multi-family and 2,500 single-family homes already approved before committing to additional zoning or density policy changes. A phased approach will allow City leaders to assess housing demand, infrastructure impact, and affordability trends before adjusting policies further.

Increasing housing density and overcoming development barriers will require strategic initiatives such as establishing a City Land Bank to acquire and redevelop underutilized properties for affordable and mixed-income housing. A Below Market Revolving Loan Fund could help developers finance affordable and infill housing projects, reducing financial barriers to construction. Additionally, piloting ADUs, shared housing, and cottage communities could expand housing options within existing neighborhoods. Given that financing remains a major challenge for ADU development, Arlington could explore financial assistance or incentive programs to support homeowners interested in building ADUs.

To improve housing affordability and economic mobility, the City should reevaluate Project-Based Vouchers (PBVs) to increase access to housing for low-income households in high-opportunity areas. Enhancing First-Time Homebuyer and Renter Assistance Programs would provide greater affordability and financial stability for moderate-income households. At the same time, strengthening workforce training in building trades could help address labor shortages while creating new employment and homeownership opportunities for Arlington residents.

Concerns about transparency in the rental market highlight the need for clearer disclosure of rental fees. Arlington could encourage rental management companies to list all fees upfront, allowing prospective tenants to make informed financial decisions and avoid unexpected costs.

The City could also benefit from exploring innovative housing strategies to reduce construction costs and expand housing supply. New technologies such as modular construction, 3D printing, and sustainable building materials have the potential to make housing more affordable. Piloting redevelopment projects using redevelopment best practices which emphasize walkability, mixed-use spaces, and community engagement, could serve as a model for future revitalization efforts.

A clearly defined long-term housing vision will be essential to Arlington's future stability and growth. Developing a comprehensive housing roadmap that integrates economic growth, housing affordability, and infrastructure planning will ensure that Arlington remains a desirable and accessible place to live. Studying best practices from peer cities will also provide valuable insights for maintaining competitiveness and economic resilience.

Arlington is at a critical turning point in its housing strategy. By proactively preparing for state mandates, expanding housing opportunities, and strengthening affordability initiatives, the City can create a sustainable and resilient housing market that meets the needs of all residents, from young families and seniors to low-income households and workforce populations.

Recommendation 1: Piloting a New Vision for Arlington's Neighborhoods

With increasing national and state momentum toward higher-density development, City leaders and residents have the opportunity to collaboratively shape how this evolving paradigm is implemented locally. A pilot neighborhood or district could serve as a model for redevelopment, revitalizing an underutilized area and generating new energy and opportunities. Small Area Neighborhoods, Overlay Districts, or underutilized community facilities could provide potential pilot sites, anchoring redevelopment efforts and demonstrating the impact of increased density and mixed-use planning. As the project progresses, surrounding communities could observe its effects and consider similar initiatives.

Birmingham, AL

Avenue A Townhomes features 28 homes with 13,000 square feet of retail space on a former industrial site. A courtyard features community fire pits and seating. The surrounding district has also been redeveloped by converting an old rail line into a multi-use Rotary

Prospect Newtown, CO

When completed, the development will have 585+ units on 340 lots. Prospect features narrow tree-lined streets connecting homes to numerous parks and public amenities, shops and offices. Home types include detached houses, townhouses, courtyard houses, apartments, and live/work lofts. Mature trees have been planted along Prospect's streets and in its parks to provide the shade and privacy typical of an

A framework, which emphasizes walkability, sustainability, mixed housing, and increased connectivity, presents a viable approach for such redevelopment. Within this framework, the City's role could include identifying potential neighborhoods or properties for redevelopment, reviewing impacts, and implementing necessary spot zoning changes. Redevelopment efforts may center around key community features or facilities, bringing together stakeholders such as property owners, residents, developers, financers, HUD representatives, and City officials. Additionally, various financial tools could support these efforts, including the City Assisted Redevelopment, Below-Market Revolving Financing Fund, and Gap Financing through Project-Based Vouchers or HUD programs to ensure participation by lower-income families. Leveraging technological innovation to reduce construction costs and educating the community on redevelopment processes would further support these initiatives.

The success of an initial pilot project could establish a model for expansion to other areas with redevelopment potential. Various examples provide insight into effective housing planning strategies, including Disney-developed Celebration, Florida, and Austin's Mueller Airport redevelopment, which incorporates 7,500 housing units and up to 5 million square feet of office and retail space across 700 acres. Additional resources and case studies on best practices for implementing these principles have been published by the Congress for New Urbanism (https://www.cnu.org/publicsquare).

Kentlands Neighborhood, Gaithersburg, MD

Begun in 1987, Kentlands was one of the earliest New Urbanism towns in America. Kentlands and neighboring Lakelands (1990s) together include over 3,500 residential units and 1,142,000 square feet of retail and commercial real estate. The town also features an arts center, a child-care unit, a church and an elementary school, and lakes, wetlands, and woodlands running between residential streets.

Recommendation 2: Increasing Resident Wealth and Buying Power via Strengthened Economic Development

The City may continue investing in initiatives that enhance individual and family buying power by leveraging data-driven strategies and targeted support. Artificial Intelligence and Machine Learning models could be utilized to identify areas of precarity, where residents face consistent risks related to housing stability, education, employment opportunities, and economic mobility. By pinpointing these areas, targeted interventions could be developed, including business and technology training programs tailored to equip individuals with the skills needed for financial stability. Additionally, connecting residents to resources, guidance, and structured pathways toward homeownership and wealth-building could further support economic empowerment.

A nationwide shortage of approximately one million construction trade workers compared to the last housing boom in 2007 has led to broad efforts aimed at addressing workforce gaps. These initiatives focus on reshaping perceptions of careers in construction, increasing enrollment in trade-related education and training programs, and attracting underrepresented individuals into skilled trades. Aligning with these national trends, the City could explore ways to promote the economic potential of careers in construction, electrical work, and plumbing, encouraging workforce participation in these high-demand fields.

The Building Talent Foundation's (BTF) purpose is to address the severe and persistent labor shortage across skilled trades by improving talent supply, training and retention. Founded by the 20 leading residential construction companies in the US in 2019 as a non-profit entity, BTF brings together employers, educators, and all other market players, in regional skills collaborations, to catalyze, accelerate and synchronize joint projects for building the sector's workforce of the future.

Through partnerships with institutions such as the Dan Dipert Career and Technical Center and Tarrant County College, local efforts could support young people in entering the building trades, ultimately strengthening both individual wealth-building opportunities and the supply of skilled professionals needed to sustain future housing development.

Recommendation 3: Increase Buying Power of Potential Homeowners and Renters

The City may continue investing in programs that support first-time homebuyers and renters by offering financial assistance and promoting housing affordability. Initiatives could include lower-interest mortgage options and down payment assistance for first-time buyers, as well as support for first and last month's rent and utility deposits for qualified renters. Encouraging rental management companies to disclose all fees upfront could further enhance transparency and help prospective tenants make informed decisions. Additionally, homebuyer assistance programs could be tailored for first responders, educators, military personnel, and other essential workers in health, safety, and education sectors.

The primary goal of first-time homebuyer programs is to expand housing affordability while also enabling

individuals and families to build wealth through homeownership. To ensure long-term affordability, the City may consider agreements with assisted buyers that preserve affordability when properties are resold. Many jurisdictions utilizing Neighborhood Stabilization Program (NSP) funds implement either Resale or Recapture policies to maintain affordability:

- Resale Policy: During the affordability period, the home can only be purchased by an income-eligible buyer who will use it as a primary residence, and the resale price includes a fair return on investment for the original owner.
- Recapture Policy: If the home is sold voluntarily or involuntarily during the affordability period, the jurisdiction recoups all or a portion of the assistance provided to the original homebuyer.

> The Texas Department of Housing and Community Affairs (TDHCA)'s "Homes for Texas Heroes" program provides downpayment assistance to educators and school personnel, police officers and public security officers, firefighters and EMS personnel, veterans and active military, corrections officers and junior corrections officers, nursing and allied health faculty.

> In North Carolina, first-time home buyer or military veterans can qualify for an NC Home Advantage Mortgage and be eligible for $15,000 in down payment assistance with the NC 1st Home Advantage Down Payment.
>
> Similar to the other down payment assistance options available with the NC Home Advantage Mortgage, this down payment help is a 0%, deferred second mortgage, which is forgiven 20% per year at the end of years 11-15, with complete forgiveness at the end of year 15.
> - For transactions that don't meet the Forgivable or Right of First Refusal Criteria, DPA can be repayable at time of sale, with low interest accruing annually, with repayment capped at 1/3 of the profit on the home's sale

Various models across the U.S. support these efforts, often through partnerships with local banks that administer low interest down payment assistance (DPA) loans structured as second mortgages. These loans may be forgivable based on a set number of years of residence or if the home is resold through an arms-length market transaction to essential workers such as first responders, teachers, or veterans.

Another potential approach is a Right of First Refusal policy, similar to Habitat for Humanity's model, in which homeowners must offer their property back to the organization at market rates before selling to the open market. This strategy helps ensure long-term affordability by keeping homes within reach of eligible families. If a transaction does not meet Forgivable Loan or Right of First Refusal criteria, down payment assistance could be repayable at the time of sale, accruing low-interest annually and capped at one-third of the home's profit upon resale.

Additionally, eligible applicants could be connected to national programs designed to enhance homeownership access, such as:

- HUD Good Neighbor Next Door Program – Provides homebuyer assistance for law enforcement officers, PreK-12 teachers, firefighters, and emergency medical technicians.
- Chenoa Fund – Offers down payment assistance nationwide, with a focus on increasing minority homeownership.
- National Assistance Corporation of America (NACA) Purchase Program – Provides comprehensive counseling and access to mortgages with no down payment, no closing costs, no PMI, no fees, and below-market fixed rates.

Through these combined efforts, the City could expand housing opportunities, improve homeownership access for key community members, and ensure long-term affordability for future generations.

Houston, TX

"Should a homeowner need to sell their Habitat home, Houston Habitat has the right of first refusal which means they must offer the home to Habitat for purchase first. If our organization chooses not to buy the house, they can sell to other interested parties, but they must meet the same income requirements as Habitat family partners, 50-80% AMI (Area Median Income). This ensures the Habitat home continues to remain affordable and keeps the homes out of the hands of investors."

Recommendation 4: Encourage Utilization of Technology to Build Less Expensive Homes

Innovative advancements in construction technology are emerging to address affordability challenges in housing materials and building processes. Companies are pioneering new construction methods that have the potential to reduce costs and streamline development, including 3D-printed home wall systems, prefabricated homes, and modular home construction. Some modular homes can be completed in as little as six weeks, offering a faster and potentially more cost-effective approach to homebuilding.

While these technologies are still in the early stages of widespread adoption, they provide promising solutions for an industry facing supply shortages and rising material costs. As these methods become more cost-effective on a larger scale, they may contribute to increased housing affordability and accessibility.

The City could explore opportunities to review design standards to incorporate or encourage the use of technologically innovative, lower-cost home construction. With strong curb appeal, such homes could enhance density and affordability while maintaining neighborhood aesthetics. Input from engineers would be essential to ensure that these new designs and materials meet safety standards while remaining financially viable for broader adoption.

Georgetown, TX

In the Wolf Ranch community, ICON and local builders collaborated on the 3D printing of wall systems of 100 homes, with 80+ under construction.

Chicago, IL

Inherent L3C built four modular Single-Family on land owned by the City of Chicago for lower-income

Maryville, TN

The Clayton Home Innovation Lab is a team of interior designers, architects, drafters and renderers who develop a house from an idea to a ready-to-build model of attainable manufactured or modular homes.

Cost-Effectiveness of 3D-Printed Housing

The integration of 3D printing technology into the construction industry has demonstrated significant potential for cost reduction and efficiency improvements. Several studies and real-world applications highlight these benefits:

1. Reduction in Construction Costs

A 2018 study published in *IOP Science* reported that 3D printing could reduce construction costs by up to 35% compared to traditional methods. Similarly, research by El-Sayegh et al. (2023) found that the 3D printing process reduced labor costs by 60% compared to conventional construction techniques.

2. Accelerated Construction Timelines

3D-printed homes can be constructed significantly faster than traditional methods. For instance, 14Trees, utilizing COBOD's BOD2 printer, successfully 3D-printed ten houses in ten weeks in Kilifi, Kenya, showcasing the rapid construction capabilities of this technology. In Australia, Luyten's project demonstrated the potential for accelerated construction timelines, with a multistorey 3D-printed house being built in just five weeks.

3. Material Efficiency and Waste Reduction

The precision of 3D printing allows for exact material placement, minimizing waste. This efficiency not only reduces material costs but also contributes to environmental sustainability by decreasing the amount of construction waste. A study highlighted that 3D-printed concrete eliminates the need for formwork, which can account for up to 50% of total concrete construction costs.

4. Case Study: Ireland's 3D-Printed Homes

In Ireland, a project involving the construction of 3D-printed homes demonstrated both time and cost efficiencies. The two-story, three-bedroom terraced houses were constructed using automated concrete printing technology within six months, with the 3D printing process taking just 12 days. The construction cost per home was approximately €253,000, aligning with existing traditional costs, showcasing the potential for scaling this technology across Ireland to provide sustainable and efficient housing solutions.

These examples underscore the cost-effectiveness of 3D-printed housing, highlighting its potential to revolutionize the construction industry by reducing costs, accelerating project timelines, and promoting material efficiency.

Recommendation 5: Consider Establishing a Community Land Bank

The City could explore the development of a land bank to provide developers with lower-cost land purchase options, aligning with community goals and housing needs. While subject to state laws, Community Land Banks offer several functions, including the acquisition of tax-foreclosed properties, sale of properties to responsible buyers or developers, and potential preferences for Community Housing Development Organizations (CHDOs). Additionally, land banks can remove liens, clear titles, hold properties tax-exempt, and facilitate the rehabilitation of homes by the City, nonprofit organizations, or private developers. Any legal considerations related to municipal rehabilitation and home sales would need to be addressed.

In the last decade, over 300 land banks have been established nationally.
Texas has three land banks:
- Dallas
- Houston
- Texas State Affordable Housing Corporation (Austin)

The Texas State Affordable Housing Corporation (TSAHC) provides support for municipalities interested in establishing or managing a land bank. TSAHC partners with housing organizations to redevelop properties sold or donated to its land bank, offering various benefits to both local governments and developers. These include:

- Consultation services to assist in planning and preparing for a local land banking initiative
- Feasibility analysis of potential land bank sites for redevelopment
- Property management and oversight of redevelopment efforts by local partners or developers
- Support for nonprofit capacity-building to enhance redevelopment activities
- Priority access to homes held by TSAHC's statewide land bank
- Short- or long-term tax exemptions on designated properties
- Financial assistance and lines of credit to help smaller developers initiate construction projects

By leveraging a land bank model, the City could facilitate the revitalization of underutilized properties, support the expansion of affordable housing, and encourage responsible redevelopment aligned with community objectives.

Success of Community Land Banks in Affordable Housing and Neighborhood Revitalization

Community land banks have been effective tools for revitalizing neighborhoods, addressing vacant and abandoned properties, and promoting affordable housing. According to a 2023 survey by the National Land Bank Network (NLBN) at the Center for Community Progress, 81% of land banks prioritize the creation of affordable housing, while 50% focus on repurposing vacant lots into productive community assets (Community Progress, 2023).

In Ohio, land banks have played a crucial role in transforming vacant, abandoned, and tax-delinquent properties into viable housing and community spaces. Recognizing their success, the state legislature allocated millions of dollars to support housing development through land banks (Bricker Graydon, 2023). Similarly, in Michigan, the Manistee County Land Bank Authority secured over $3 million in state and federal grants to eliminate blight and revitalize vacant properties, demonstrating the effectiveness of land banks in leveraging public investment for community growth (Manistee News, 2024).

Collaboration between land banks and community land trusts (CLTs) has further enhanced community revitalization efforts. With approximately 277 CLTs operating nationwide, local governments increasingly recognize them as a sustainable solution for stewarding public investment in affordable housing. A study published in ScienceDirect (2022) highlights how land banks and CLTs work together to prevent displacement and ensure long-term affordability, providing a replicable model for other cities facing similar housing challenges (ScienceDirect, 2022).

However, funding remains a primary challenge for land banks. The 2023 NLBN survey found that 65% of land banks cite funding shortages as a significant obstacle to their long-term success (Community Progress, 2023). Without sustainable financial support, their ability to acquire, rehabilitate, and repurpose properties for affordable housing remains constrained.

Despite these challenges, land banks continue to evolve and drive community revitalization. In Huron County, Michigan, local land bank initiatives have helped demolish blighted properties, clearing the way for future housing and economic development (Michigan's Thumb, 2024). These efforts demonstrate the potential of land banks to not only address housing shortages but also enhance neighborhood stability and economic growth.

By fostering strong partnerships, securing stable funding, and implementing innovative policies, community land banks can continue to play a critical role in expanding affordable housing opportunities and revitalizing communities. Their success in Ohio, Michigan, and across the country underscores their potential as a proven strategy for long-term neighborhood stability and housing affordability.

Recommendation 6: Consider Establishing a Below-Market Revolving Finance Fund

City stakeholders have identified 6,000 multifamily and 2,500 single-family units that have been approved and permitted but remain on hold as developers wait for lower construction costs. Similarly, Community Housing Development Organizations (CHDOs) face challenges in the current cost environment, limiting their ability to advance affordable housing projects.

> Local Housing Solutions offers an excellent framework and resources for jurisdictions considering below-market financing options.

To mitigate these financial barriers, the City, in partnership with a local financial institution, could offer low- or no-interest construction and redevelopment loans to developers, including CHDOs. Under this model:

> **Arlington County, VA**
>
> The Affordable Housing Investment Fund is a revolving loan fund administered by the Arlington County Housing Division. The Fund provides low-cost financing to support the creation and rehabilitation/preservation of rental housing affordable to low-income households, including naturally occurring affordable housing that doesn't receive federal or other subsidies.

- Once construction is completed, developers would pay off the loan using conventional financing.
- The repaid funds could then be reinvested into additional loans to support ongoing development efforts.

Beyond larger-scale developments, financing options could also be extended to homeowners seeking to develop Secondary Living Units (SLUs) or Accessory Dwelling Units (ADUs)—a market where conventional financing is limited.

Potential funding sources for these initiatives include:

- HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) funds, such as Section 108 loans.
- Locally generated funds, including general revenue allocations.

Because low-interest loans are not considered federal subsidies, they can be used alongside Low-Income Housing Tax Credit (LIHTC) programs, providing developers with additional flexibility in financing affordable housing projects. This approach could help jumpstart stalled developments while fostering long-term housing affordability.

Success of Revolving Market Funds in Affordable Housing and Community Revitalization

Revolving loan funds (RLFs) have proven to be highly effective in facilitating affordable housing development and supporting long-term community revitalization. These funds provide low-cost, flexible financing, enabling developers to acquire, build, and preserve affordable housing units. A 2023 study by Local Housing Solutions found that the Affordable Housing Investment Fund (AHIF) in Arlington County, Virginia, has successfully financed the development and preservation of more than 9,000 affordable rental units, helping to maintain affordability for low-income households (Local Housing Solutions, 2023).

In Texas, a proposed $50 million revolving loan fund aims to increase the availability of affordable housing by providing low-interest loans to developers focused on serving lower-income residents. This initiative is designed to expand homeownership opportunities and help developers secure financing that may otherwise be unavailable through traditional lending sources (Habitat Texas, 2022).

Another successful implementation of an RLF is the Urban Land Conservancy (ULC) Transit-Oriented Development (TOD) Fund in Denver, Colorado. Established in 2010, this fund was designed to support affordable housing development near public transit corridors, ensuring that residents have access to sustainable and economically viable housing options. Since its inception, the TOD Fund has leveraged $24 million to support the creation of over 1,200 affordable housing units, demonstrating the effectiveness of RLFs in promoting equitable urban development (Urban Land Conservancy, 2023).

Beyond housing, revolving loan funds have also been instrumental in supporting financial inclusion and economic empowerment. The Community Development Revolving Loan Fund (CDRLF), administered by the National Credit Union Administration (NCUA), focuses on providing financial support to low-income and minority communities. The 2025 budget request to Congress includes $4 million for the CDRLF grant program, an increase of $500,000 over the 2023 appropriation, allowing for expanded grants to credit unions serving underserved communities (NCUA, 2024).

These examples highlight the success of revolving loan funds in addressing housing affordability, community stabilization, and financial accessibility. By providing reliable, low-cost capital, RLFs help communities preserve affordable housing, support homeownership, and promote economic mobility, making them a crucial tool in housing and urban development strategies.

Recommendation 7: Consider Senior Housing Rehab Assistance Programs

The City has demonstrated strong support for its senior population through initiatives such as the Homestead Exemption, "Frozen" Property Tax Bill at age 65, new Active Adult Center construction, and subsidies for senior housing developments. To further assist seniors looking to downsize or transition into more suitable housing, the City could collaborate with local organizations to develop a comprehensive Senior Housing Assistance Support Network.

West Orange, NJ

The West Orange Housing Rehab Program is funded through developer fees and offers low-and moderate-income homeowners' loans of up to $35,000 at 0% interest to assist in home repairs and basic improvements.

Fayette County, PA

The Redevelopment Authority's Homeowner Rehabilitation program assists low- and moderate-income homeowners through no-interest loans of up to $22,500.

According to HUD data, 165 owner-occupied homes in the city lack complete plumbing or kitchen facilities, and while age is not specified, a significant portion of these homes is likely owned by seniors with incomes at or below 100% of the area median income (AMI). Partnering with home repair organizations, senior living communities, home-sharing networks, and financial institutions could establish a structured pathway of support for seniors navigating home repairs, transitions, and financial planning.

In addition to serving seniors, these programs could be expanded to other households—particularly those below 50% AMI—who face similar challenges. Targeted home repair assistance could enable seniors to remain in their homes longer while addressing code enforcement issues for properties needing renovation. Potential approaches include:

- Expanding renovation and repair programs for lower-income homeowners.
- Offering renovation assistance for higher-income seniors unable to afford necessary repairs, with a lien attached to be repaid at a later time.
- Providing transition assistance for seniors seeking to renovate and sell their homes, with Senior Housing Pathways partners helping to secure new accommodations that better align with their needs.

For first-time homebuyers, older homes requiring renovations can be financially challenging due to the upfront costs, time commitment, and expertise required. To make these homes more attainable, the City could provide information on HUD's 203(k) mortgage programs, which fund rehabilitation costs, or explore similar loan options tailored for first-time buyers. These strategies could increase homeownership opportunities while revitalizing aging housing stock in the community.

Wilmington, NC

Two local nonprofits provide renovations and repairs to low- income homeowners.

Wilmington Area Rebuilding Ministry (WARM)

Welcome Home Angel

Creates customized functional living areas for children with special healthcare needs.

Dallas, TX

The Dallas Shared Housing Center provides affordable housing options and supportive services to the Dallas metroplex's at-risk single-parent families and elderly population.

Recommendation 8:   Consider Senior-Focused Multi-Family Housing

To promote housing mobility and expand access to starter homes, the City should encourage the development of senior-focused multifamily housing at a variety of income levels. As Arlington's population continues to age, many older adults remain in single-family homes that may no longer meet their needs but lack suitable downsizing options nearby. By supporting the construction of high-quality, accessible senior housing—both market-rate and affordable—the City can help older residents transition into more appropriate housing while freeing up aging single-family homes for new buyers, including first-time homeowners. Arlington has already demonstrated success in this area with the development of Lydle Ridge, an affordable senior housing community that combines quality design with long-term affordability. Similar developments, including those supported through the Arlington Housing Finance Corporation and Low-Income Housing Tax Credit (LIHTC) program, provide a model for how the City can meet the needs of seniors while strategically increasing the supply of starter homes for younger families.

Recommendation 9:   Consider Utilization of Targeted Project-Based Vouchers

With nearly 20% of Housing Choice Voucher (HCV) holders in Arlington unable to secure a lease, and the U.S. Department of Housing and Urban Development (HUD) encouraging the use of Project-Based Vouchers (PBVs) to expand housing access in tight markets, the City may consider revisiting this tool as part of a broader housing strategy. While Arlington City Council has previously raised valid concerns about the use of Project-Based Vouchers (PBVs)—particularly the risks of concentrating poverty and long-term fiscal obligations—recent research and pilot programs in cities like Denver and Chicago demonstrate ways to mitigate these risks. When deployed in high-opportunity areas with mixed-income strategies, PBVs can expand access without exacerbating segregation.

PBVs remain a HUD-authorized mechanism used nationally to support the development and preservation of affordable housing in high-opportunity areas. Establishing agreements with local landlords to accept a limited number of PBVs could serve as a pilot initiative, allowing the City to evaluate outcomes and expand incrementally based on demonstrated success, particularly in serving priority populations such as seniors, veterans, and individuals exiting homelessness.

Targeting PBV-supported developments in higher-opportunity neighborhoods could help:

Regional Housing Initiative, Chicago/Cook County, IL

Vouchers are only attached to units located in "opportunity areas" of participating jurisdictions, often in the suburbs, allowing tenants to find affordable housing in low-poverty, resource-rich neighborhoods they would not normally have been able to access.

Denver, CO

The project-based voucher program administered by the Denver Housing Authority (DHA) includes owner selection procedures that help to promote the de-concentration of poverty and increase tenants' access to opportunity.

- Ensure a mix of incomes, reducing the risk of concentrated poverty.
- Expand access to better amenities, schools, and employment opportunities, providing individuals and families with a stronger foundation for economic mobility.

PBVs could also be integrated into Low-Income Housing Tax Credit (LIHTC) financing as gap funding to construct or rehabilitate affordable housing. This approach is particularly beneficial for populations requiring both housing and supportive services, such as seniors, individuals with disabilities, and those who have experienced long-term homelessness. By allocating PBVs across multiple units in a property, service providers can work more efficiently with residents, ensuring greater access to healthcare, case management, and social services within a stable housing environment.

Project-Based Vouchers (PBVs) and Their Potential Outcomes

Project-Based Vouchers (PBVs), a component of the Housing Choice Voucher (HCV) program, attach rental assistance to specific housing units rather than individual tenants, providing several benefits supported by research. One potential outcome is the development and preservation of affordable housing. PBVs offer property owners a stable, long-term revenue stream through contracts with Public Housing Agencies (PHAs), making projects more financially viable and attractive to developers. According to a study published by HUD User, this guaranteed funding supports the creation and maintenance of affordable housing units, helping to sustain long-term affordability (HUD User, 2023).

Another potential outcome is enhanced access to supportive services, particularly for vulnerable populations. By tying vouchers to specific units, PBVs facilitate the development of housing with on-site support services, such as case management for individuals with disabilities, seniors, or formerly homeless residents. The Center on Budget and Policy Priorities (CBPP) highlights that PBVs help residents secure stable housing while providing access to crucial services that improve quality of life (CBPP, 2023).

PBVs can also contribute to community stability by reducing tenant mobility. Since assistance is linked to the unit rather than the individual, residents are more likely to stay in one place longer, fostering stronger neighborhood connections and reducing turnover rates. A CBPP report notes that this stability benefits both tenants and property owners, ensuring greater housing security and continuity in service provision (CBPP, 2023).

Additionally, PBVs can enhance the financial viability of affordable housing projects. The National Low Income Housing Coalition (NLIHC) points out that the financial security offered by PBVs encourages private investment in affordable developments, as long-term contracts reduce financial risk for property owners and developers (NLIHC, 2022).

Incorporating PBVs into a housing strategy has the potential to address affordability challenges, improve service access for vulnerable populations, and promote economic stability in communities. By leveraging long-term funding guarantees and integrating supportive services, PBVs can serve as a critical tool in expanding and maintaining affordable housing across cities.

Recommendation 10: Preparing for Possible State Changes to Zoning Generally

With growing national and state interest in higher-density development, future zoning changes are likely to impact the city. Proactively planning for these shifts through public education campaigns and community conversations could help residents understand the potential benefits and challenges of increased density. A structured outreach effort could address key topics such as:

- How the city's landscape may evolve with new housing and mixed-use developments.
- Opportunities for young families, recent UT-Arlington graduates, and lower-income workers to establish long-term roots in the community.
- Revitalization of aging properties and neighborhoods, creating more vibrant and sustainable districts.
- Attraction of new amenities and businesses, spurred by increased population and economic activity.
- Wealth-building opportunities for homeowners, leveraging their residential properties to generate additional income.
- Community concerns regarding density-related changes and strategies to address them.
- Positioning the city competitively in the North Texas real estate market to attract residents and businesses.
- Lessons from other mature cities that have successfully navigated similar zoning and growth transitions.

Minneapolis, MN

In Minneapolis, home values increased 3-5% compared to similar homes outside the city after local officials adopted a new comprehensive plan proposing the elimination of Single-Family zoning. These increases are seen most significantly in relatively less expensive neighborhoods.

Through transparent communication and community engagement, the City could help residents better understand, prepare for, and participate in shaping Arlington's evolving housing landscape.

Recommendation 11: Preparing for Possible State Changes to SLU/ADU Zoning

While the zoning changes being considered by the state legislature can have a profound effect on housing construction and communities in Arlington, they can also unleash tremendous economic potential for homeowners, developers, and people who'd like to call Arlington home.

If the state legislature makes ADUs (aka SLUs) allowable in any residential zoning district or unzoned lot, the City of Arlington might consider:

- Providing tools and resources to assist homeowners in building SLU/ADUs, including preapproved plans, resources
- Providing financing assistance (discussed further in recommendation related to Below-Market Cost Financing Fund)
- For adaptable tools and resources, Houston offers sample designs, tools, and educational workshops on its ADU/HOU website (please see example at left)
- Allowing SLU/ADUs to allow lot splits, which would enable buyers to purchase their own ADU and potentially incentivize owners to build ADUs

Houston, TX

Houston offers the ADU/HOU resource center to provide information for citizens interested in developing an ADU on their property.

Houston invited design firms to develop ADU designs and plans and convened a public input process to select the winner.

Houston offers a free downloadable version of the winning Double- House Design Plans, as well as an ADU Design Book of other ADU housing plans.

The City also offers virtual workshops focused on ADU's, including:
- ADU Benefits and Basics
- How to ADU
- Costs and Financing

Recommendation 12: Preparing for Possible State Changes to Minimum Lot Size

If the state legislature reduces minimum lot sizes, the City may consider strategies to support responsible development while maintaining neighborhood character. Potential approaches include:

- Providing tools and resources to assist developers, including nonprofit organizations, in constructing multiple units on single-family lots.
- Expanding support for cottage communities with strong curb appeal in additional zoning districts.
- Exploring financing assistance, as detailed in recommendations related to the Below-Market Cost Financing Fund.
- Encouraging development incentives in areas that may serve as future public transit corridors, ensuring long-term connectivity and accessibility.

If state legislation prohibits local parking requirements, the City may need to evaluate alternative parking solutions, including:

- Incentivizing developers to secure parking spaces in existing or newly developed garages near their properties.
- Implementing public parking solutions, such as the construction of multi-level municipal parking decks in strategic locations.
- Expanding bus service along major corridors, particularly to accommodate low-income workers who rely on public transit for commuting.

By proactively addressing these potential regulatory changes, the City could help manage growth efficiently, ensuring that increased density is supported by infrastructure, transportation, and community resources.

Durham, NC

When Durham modified its ADU ordinance to allow lot splits, applications for lot splits exceeded applications for ADU permits by more than 2:1

Houston, TX

Houston's experience in adopting minimum size lot reform and legalizing a higher number of units per structure has led to the investment in and development of 25,000+ small lot homes in a city with aging housing stock.

Recommendation 13: Consider Implications of Transition to Increased Density Through

While Arlington and other Texas jurisdictions await the potential changes coming from the state legislature, the City might consider other more gradual strategies.

In 2009, 25% of new homes across the US were built on lots of less than 7,000 square feet.

By 2022, that share had increased to 36%!

Consider Increased Density Practices

To provide more affordable housing options in higher-opportunity neighborhoods while maintaining neighborhood character, the City may consider zoning practices that promote responsible redevelopment. Evaluating the potential impacts on traffic, schools, parking, and property values, strategies could include:

- Reducing lot size standards in additional zoning districts, particularly in commercial areas or locations transitioning from commercial to residential use.
- Modifying City design standards to reduce building costs while maintaining curb appeal.
- Allowing Secondary Living Units (SLUs), also known as Accessory Dwelling Units (ADUs), by right in additional zoning districts.
- Permitting the redevelopment of duplexes and triplexes on Single-Family corner lots or, in some cases, on all Single-Family lots.
- Encouraging and assisting in the development of cottage communities, including rental cottage developments.
- Supporting the redevelopment of commercial properties into mixed-use developments, integrating retail on the ground floor with residential units above.
- Promoting increased density in designated overlay districts, including the Downtown Neighborhood Overlay (DNO), Lamar Collins Mixed-Use Overlay (LCMUO), and Entertainment District Overlay (EDO).
- Incorporating residential development above public buildings, such as library branches, to maximize land use.

- Ensuring design standards for new structures in Single-Family neighborhoods align with existing height, mass, and architectural character, preserving curb appeal.

Economic Considerations of Increased Density

A lot simulation demonstrates the potential costs and returns to developers when redeveloping an expensive Single-Family lot into townhomes or condos. By spreading land costs among multiple households, these housing types enhance affordability and expand access to homeownership in areas with rising property values. The same economic principle applies to mixed-use developments, where commercial land costs can be offset by residential units, fostering more sustainable and financially viable redevelopment opportunities. It is important to acknowledge that while greater density can increase value and revenues to the City, greater density also increases needs for City services such as police, fire parks and libraries.

Exhibit: 7.1 Lot Simulation Redeveloping Single-Family Lot into Townhomes or Condos

More homes, less yard

One single-family detached
3,000 square feet
2.5 stories

Three townhouses
2,000 sq. ft./house
2.5 stories

Six condominiums
1,200 sq. ft./condo
3 stories

Note: These are hypothetical examples created for this analysis. Structure types and building dimensions are typical of homes in Washington, D.C., verified against Computer Assisted Mass Appraisal residential data from opendata.dc.gov.

Source: Metropolitan Policy Program at Brookings, 2024, *Development costs and sales prices for townhomes and condominiums*.

Bloomington, IN

Permits one internal, attached, or detached ADU per Single-Family or duplex dwelling by right, subject to use-specific standards, in all residential districts.

Charlotte, NC

Rezoned all previously Single- Family-only districts as Neighborhood 1 Zoning Districts, which permit duplexes and triplexes in addition to Single-Family homes.

Exhibit 7.2 simulates how land costs can be distributed across multiple units when a single-family lot is redeveloped into townhomes or condominiums. This cost-spreading can make market-rate and affordable housing more financially viable. For cities like Arlington, which are 94% built out, these typologies could unlock affordability through design—especially in overlay districts or underutilized corridors.

Exhibit: 7.2 Simulation of Costs and Returns for Townhomes and Condos

Development costs and sales prices for townhomes and condominiums

	One-family detached	Townhomes	Condo bldg
Acquisition	$1,000,000	$1,000,000	$1,000,000
Construction costs			
Demolition:		$100,000	$100,000
Hard cost total		$1,140,000	$1,476,000
Construction costs ($/sq ft)		$190	$205
Sq ft of new structure		6,000	7,200
Soft Cost total		$124,000	$157,600
Soft costs (% of demo + hard costs)		10%	10%
Financing Costs		$62,000	$78,800
Finance costs (% of demo + hard costs)		5%	5%
Developer Fee:		$181,950	$210,930
Developer fee (% of total project cost)		7.5%	7.5%
Total development costs		**$2,607,950**	**$3,023,330**
Construction Interest:		$172,125	$199,540
Loan-to-cost		60%	60%
Interest rate (annual)		5.50%	5.50%
Project time (yrs)		2	2
Equity Return:		$219,068	$253,960
Equity contribution (% of total dev costs)		40%	40%
Equity IRR		10%	10%
Total cost/resale price:	1,000,000	$2,999,143	$3,476,830
Resale price per unit:	1,000,000	$999,714	$579,472

Note: Construction costs and financing terms come from Somerset Development Company and DC Department of Housing and Community Development. Cells shaded in gray are assumptions used in intermediate calculations. Definitions and assumptions are explained in the technical appendix.

Source: Metropolitan Policy Program at Brookings, 2024, *Development costs and sales prices for townhomes and condominiums*.

CONCLUSION

SUMMARY OF FINDINGS

The City of Arlington, like many communities across the country, is navigating a growing demand for housing at all income levels. This challenge, shaped by over a decade of nationwide underinvestment in housing, presents an opportunity to implement innovative solutions that expand access to diverse and affordable housing options. The City has already taken proactive steps to support housing development, but data highlights the need for continued efforts to meet evolving community needs. As demand outpaces supply, rising land and construction costs, coupled with wage stagnation, underscore the importance of strategic housing initiatives to ensure stability for all residents.

Although Arlington leads regional and statewide cities in density and affordability, a snapshot of the local housing market in September 2024 reveals that while housing stock exists across most income ranges, a critical gap remains for households earning $30,000 or less annually. This shortage disproportionately impacts the City's most vulnerable residents, including seniors on fixed incomes, individuals with disabilities, low-income working families, and those experiencing homelessness. Even with housing assistance programs in place, availability remains a challenge, with 26,000 households on the Housing Choice Voucher waitlist and 18% of voucher holders unable to secure a unit. While a variety of housing options exist, better alignment with residents' preferences—including homeownership versus rental opportunities, unit size, location, and cost—requires further attention.

As a built-out community, future housing growth will largely depend on redevelopment, infill projects, and small-scale densification. Zoning and land use policies will be instrumental in shaping this landscape. State and national discussions on reducing minimum lot sizes, expanding accessory dwelling units (ADUs), and rethinking density regulations present both challenges and opportunities. If these legislative shifts move forward, the housing market could experience a transformation over the next two decades, opening the door for innovative residential development.

The City is well-positioned to lead with smart, community-driven solutions that balance growth with neighborhood character. A strategic approach that includes gradual density increases, expanded community education efforts, and targeted redevelopment initiatives will allow for responsible adaptation. Initiatives to preserve aging housing stock through rehab loans and to assist seniors seeing an opportunity to downsize could both increase the housing stock available to first time homebuyers. Additionally, non-traditional housing solutions—such as co-housing models, modular construction, and land trust programs—can help diversify and expand housing availability across a broader range of price points.

Financing strategies will also play a key role in accelerating housing development. By leveraging public-private partnerships, tax incentives, flexible financing models, and land banking strategies, the City can support sustainable, high-quality housing production while maintaining affordability. Encouraging collaboration among developers, nonprofits, and community organizations will help break down financial barriers and facilitate the construction of diverse housing options.

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APPENDICES

GLOSSARY

Adequate housing
- Housing is considered adequate when it is not in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Affordable housing
- Housing is considered to be affordable when housing costs less than 30% of before-tax household income.

Core housing need
- A household is considered to be in core housing need if it meets two criteria:
- A household is below one or more of the adequacy, suitability and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Emergency shelter housing
- Emergency shelter housing is typically provided by non-profit organizations and offers temporary shelter along with food, and other supportive services. This form of housing is part of safety net housing and is not intended to provide long-term shelter.

Extreme core housing need
- Has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Household
- Refers to a person or group of persons who occupy the same dwelling. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered part of their usual household.

Market rental housing
- Market rental housing is rental housing that does not offer subsidies or supports to residents. Primary market rental housing consists of purpose-built rental units – these are typically buildings with five or more units

constructed for the purpose of long-term rental tenure, usually in apartments or townhouses. Secondary market rental housing consists of units that are rented by individual private owners – this includes many forms of housing such as apartments, townhouses, secondary suites, carriage homes, and single detached homes.

Mobile home
• A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.
• A mobile home must meet the following two conditions:
• It is designed and constructed to be transported on its base frame (or chassis) in one piece.
• The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

Other single-attached house
• A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five stories.

Ownership housing
• Ownership housing is any form of housing that is privately owned. Home ownership can be fee simple, strata ownership, or shared equity such as mobile home parks and cooperatives.

Primary rental housing
• See "market rental housing".

Private dwelling
• Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

Renter household
• Refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

Secondary rental housing
• See "market rental housing"

Semi-detached house
• One of two dwellings attached side by side (or back-to-back) to each other, but not to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it and the two units together has open space on all sides. Also known as a duplex.

Single detached house
• A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single

detached house has open space on all sides and has no dwellings either above it or below it.

Subsidized rental housing

• Refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. This form of housing includes financial supports to allow residents to access rental housing at below-market rates.

Suitable housing

• Housing is suitable when there are enough bedrooms for the size and make-up of resident households.

Supportive housing

• Supportive housing is provided by non-profit and other housing providers and offers stable housing that may be short-term or long-term. Supports and services are aligned with residents' needs and may include physical, cognitive, and financial supports. The level of support also varies, ranging from low support to minor support, such as assisted living, to full support, such as residential care.

Suppressed household formation

• Households that would form if there were attainable, suitable housing options available to meet their needs. Due to a lack of housing options, these households instead live in alternative living situations such as with parents or roommates.

Tenure

• Tenure refers to whether the household owns or rents their private dwelling. Non-market housing including co-op and non-profit housing may also be considered separate forms of housing tenure.

Townhouse

• One of three or more dwellings joined side by side (or occasionally side to back), such as a row house or garden home, but not having any other dwellings either above or below.

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.

Number of People in Shared Housing (non Relatives)
by Age Group
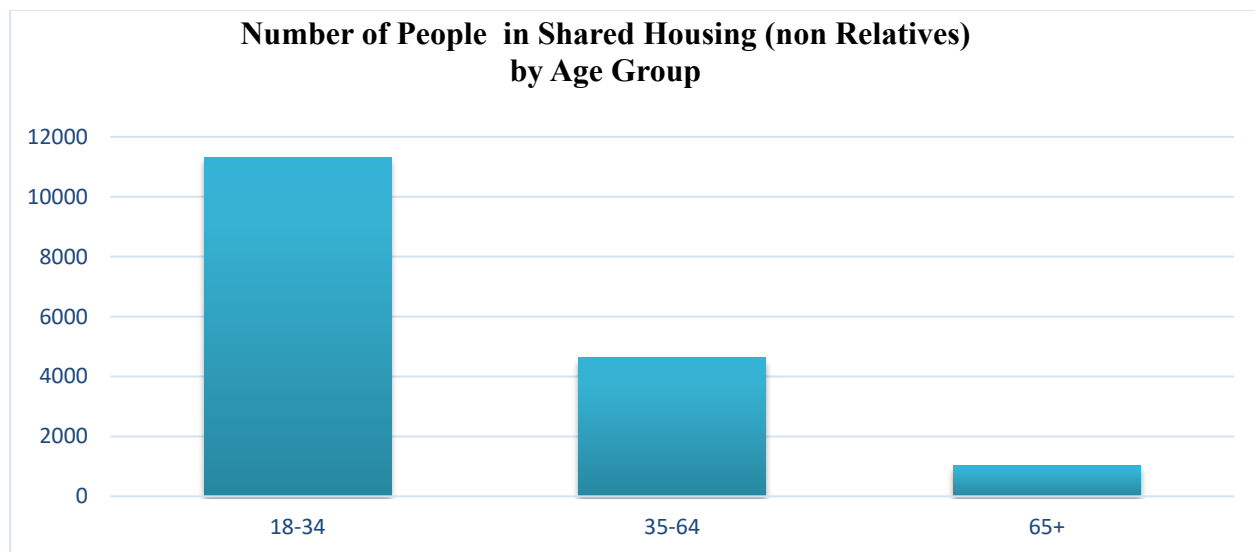
Source: Stakeholder Feedback, City of Arlington Community Survey 2024. ACS 1-Year Estimates 2023

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 mental health services are the highest priority for both renters and homeowners, highlighting a critical need for expanded resources and support systems in Arlington. Among homeowners, senior services were ranked equally high, reflecting a growing demand for programs that help aging residents maintain independence, access healthcare, and ensure housing stability.

Healthcare, childcare, and services for persons with disabilities also ranked highly, suggesting that many households—particularly working families—struggle to balance economic stability with essential services. The prioritization of disability support reinforces the need for accessible housing, transportation, and networks that serve residents with physical and cognitive disabilities.

The emphasis on these services illustrates the deep connection between housing stability and access to supportive programs. Expanding mental health services, strengthening senior programs, and investing in affordable childcare, healthcare, and disability-friendly housing will improve quality of life and support long-term housing success. Arlington's housing strategy must be integrated with these public services to create a more stable, healthy, and inclusive community.

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

ARLINGTON
THE AMERICAN DREAM CITY

ARLINGTON SINGLE-FAMILY HOUSING PROFILE

July 2024

TABLE OF CONTENTS

Background

By analyzing property, demographic, and housing market data, the Arlington Single-Family Housing Profile provides a current snapshot of single-family housing in the City of Arlington, Texas. This report is for informational purposes only.

For the purpose of this report, "Single-Family" refers to parcels classified as "Class A" Residential Single Family in accordance with the Tarrant Appraisal District (TAD) Data Code Description.

Unless otherwise noted, Single-Family parcels are those parcels with single-family detached homes and single-family attached homes (duplexes, triplexes, townhomes).

Data Sources and Support Materials

- 2022 American Community Survey 5-Year Estimates*
- 2012 American Community Survey 1-Year Estimates**
- 2023 Certified Roll Tarrant Appraisal District (TAD)
- Texas A&M Real Estate Center
- Redfin
- City of Arlington, Strategic Initiatives

Introduction

The City of Arlington, Texas, has experienced notable population growth over the past decade. According to the 2022 American Community Survey (ACS) data, the estimated population of Arlington is 393,469, reflecting an increase of 28,031 residents since 2010. According to 2023 TAD data, there are 99,367 single-family residential homes in the City. The median household income is $71,732 (2022 ACS 5-Year Estimates), yet affordability remains a challenge in the single-family home market, with a current median home price of $340,000. By comparison, in 2012, there were 87,357 single-family homes. In 2012 the median household income, adjusted to 2022 dollars, was $71,580, while the median home sale price was $130,000. This increase in home prices over the past decade has contributed to the growing affordability challenge.

Median Home Sale Price
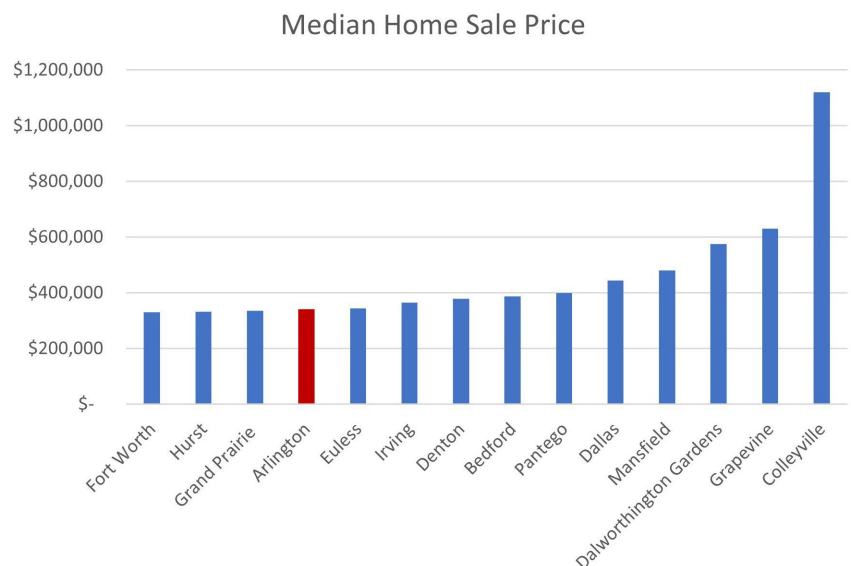
Source: Redfin

*2022 ACS Survey 5-Year Estimates are the most recent data available from the Census Bureau.
**2012 ACS 1-Year Estimates are the only available data for 2012.

Single-Family Housing by Decade Built

Legend
- ■ <1960
- ■ 1960 - 1969
- ■ 1970 - 1979
- ■ 1980 - 1989
- ■ 1990 - 1999
- ■ 2000 - 2009
- ■ 2010 - 2019
- ■ 2020 - 2022*

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*This data set covers the three-year period from 2020-2022

Single-Family Housing by Decade Built

The median year built for a single-family property in Arlington is 1984, making the median age of a single-family home 40 years. Over 65% of Arlington's housing stock was built before 1990. Clear development patterns can be seen in the map on page 4, with older homes near Downtown and East Arlington, and newer homes in Viridian and parts of south Arlington.

SINGLE-FAMILY HOUSING BY DECADE BUILT

Legend:
- <1960
- 1960-1969
- 1970-1979
- 1980-1989
- 1990-1999
- 2000-2009
- 2010-2019
- 2020-2022*

Single-Family Housing by Decade Built		
Year	**Count**	**Percent of Total**
<1960	9,170	9.2%
1960-1969	7,735	7.8%
1970-1979	19,990	20.1%
1980-1989	26,587	26.8%
1990-1999	14,950	15.0%
2000-2009	14,292	14.4%
2010-2019	4,567	4.6%
2020-2022*	2,076	2.1%

Source: Tarrant Appraisal District (2023)

*This data set covers the three-year period from 2020-2022

Single-Family Total Appraised Value 2023 (Land + Improvement)
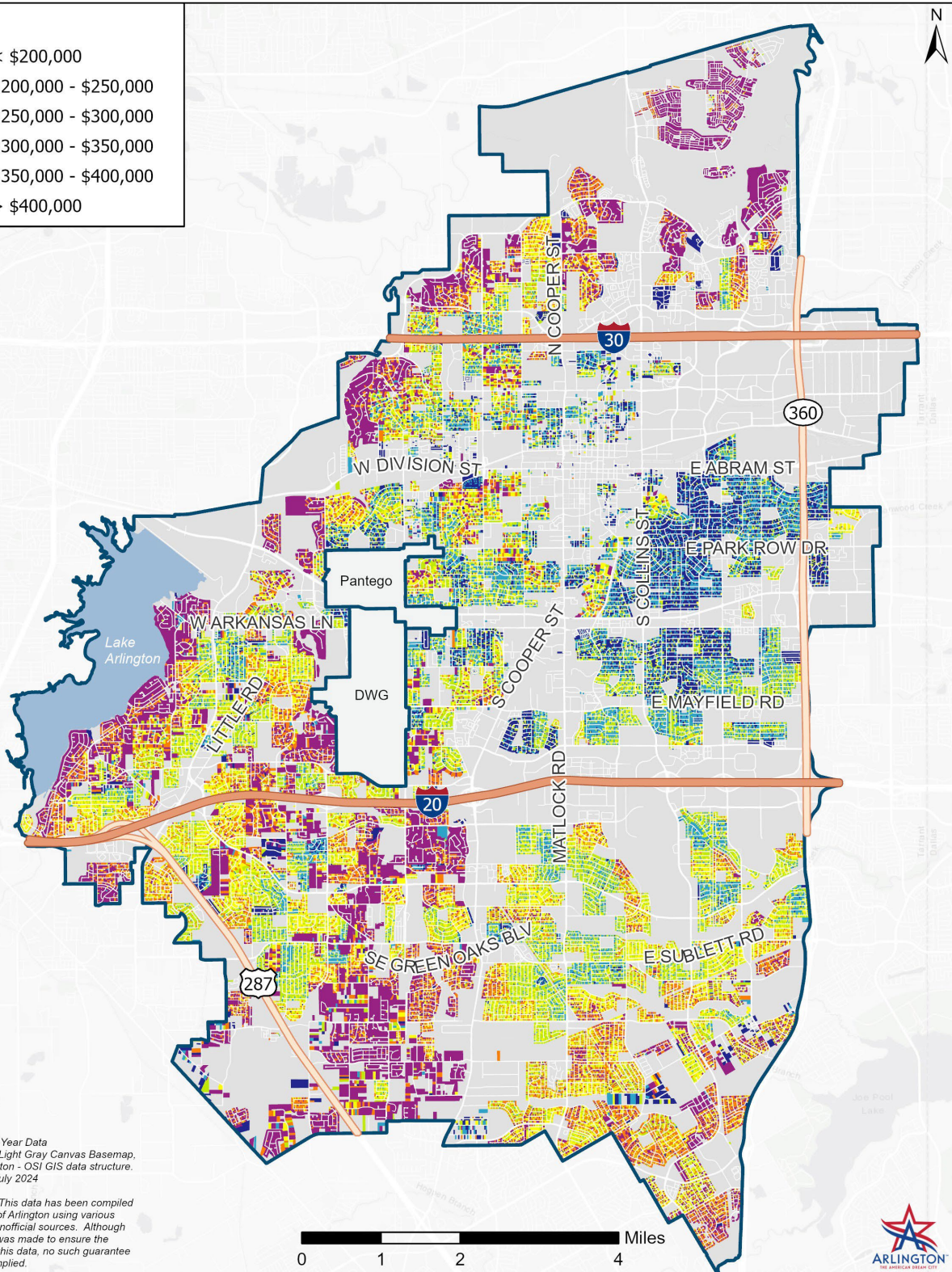
Legend
- ■ < $200,000
- ■ $200,000 - $250,000
- ■ $250,000 - $300,000
- ■ $300,000 - $350,000
- ■ $350,000 - $400,000
- ■ > $400,000

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Lake Arlington

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DWG

E MAYFIELD RD

LITTLE RD

MATLOCK RD

20

SE GREEN OAKS BLV

E SUBLETT RD

287

Sources:
2022 ACS 5-Year Data
ESRI World Light Gray Canvas Basemap,
City of Arlington - OSI GIS data structure.
Current to: July 2024

Disclaimer: This data has been compiled
by The City of Arlington using various
official and unofficial sources. Although
every effort was made to ensure the
accuracy of this data, no such guarantee
is given or implied.

Miles
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Single-Family Total Appraised Value, 2023

Total appraised value refers to the combined value of land and structures on a given parcel. The median appraised value for a single-family parcel in Arlington is
$299,914, with higher value homes concentrated around the northern and western edges of the City. In comparison, the median appraised value in 2012 was $117,300. This significant increase highlights the rise in property values over the past decade.

TOTAL APPRAISED VALUE
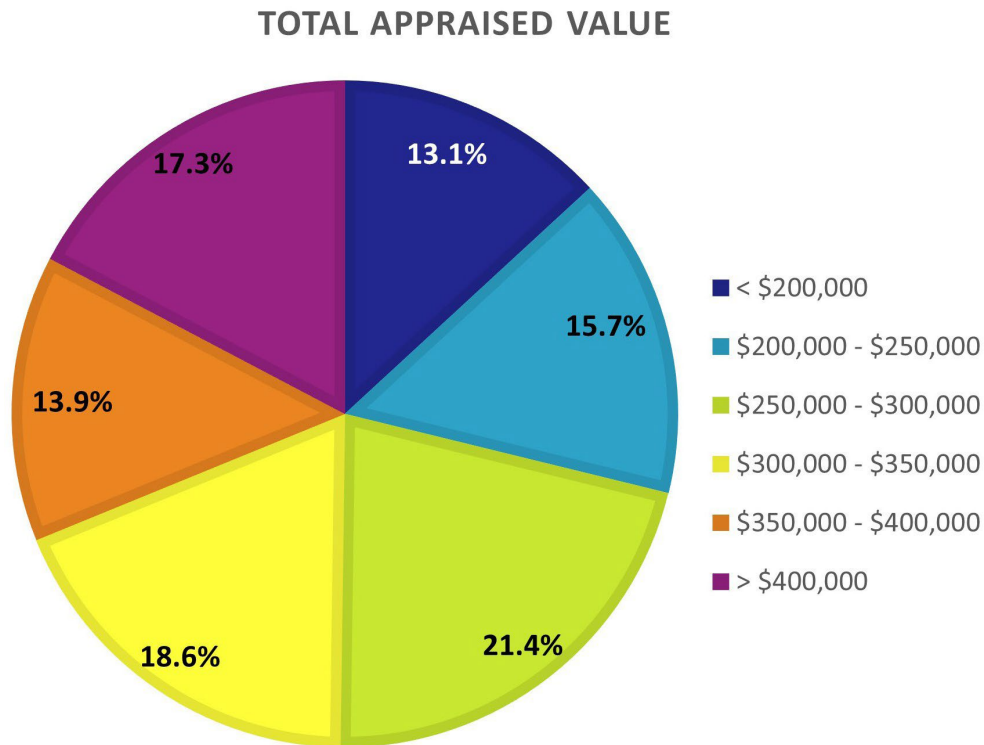
Single-Family Housing by Total Appraised Value					
2023 Value	**2023 Households**	**Percent of Total**	**2012 Value**	**2012 Households**	**Percent of Total**
< $200,000	13,063	13.1%	< $100,000	32,252	36.9%
$200,000 - $250,000	15,576	15.7%	$100,000 - $150,000	33,034	37.8%
$250,000 - $300,000	21,259	21.4%	$150,000 - $200,000	13,977	16.0%
$300,000 - $350,000	18,489	18.6%	$200,000 - $250,000	4,630	5.3%
$350,000 - $400,000	13,798	13.9%	> $250,000	3,494	4.0%
> $400,000	17,182	17.3%			

Source: Tarrant Appraisal District (2023, 2012)

Single-Family Appraised Improvement Value
per Parcel Square Foot, 2023 (Total Parcel Value - Land Value)

Legend

- ■ < $120
- ■ $120 - $140
- ■ $140 - $160
- ■ $160 - $180
- ■ > $180

N COOPER ST

30

360

W DIVISION ST

E ABRAM ST

E PARK ROW DR

Pantego

S COLLINS ST

S COOPER ST

W ARKANSAS LN

Lake Arlington

DWG

E MAYFIELD RD

LITTLE RD

MATLOCK RD

20

SE GREEN OAKS BLV

E SUBLETT RD

287

Joe Pool Lake

Miles

| 0 | 1 | 2 | 4 |

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Appraised Improvement Value per Parcel Square Foot, 2023

Improvement value refers to the value of structures on any given parcel (total value minus land value). The median appraised improvement value per square foot of a single-family unit in Arlington is $139. In comparison, in 2012, the median appraised improvement value was $52 per square foot. This increase reflects the rise in construction costs, property values, and the overall appreciation of homes in Arlington over the past decade.

SINGLE-FAMILY APPRAISED IMPROVEMENT VALUE PER PARCEL SQUARE FOOT, 2023 (TOTAL PARCEL VALUE - LAND VALUE)
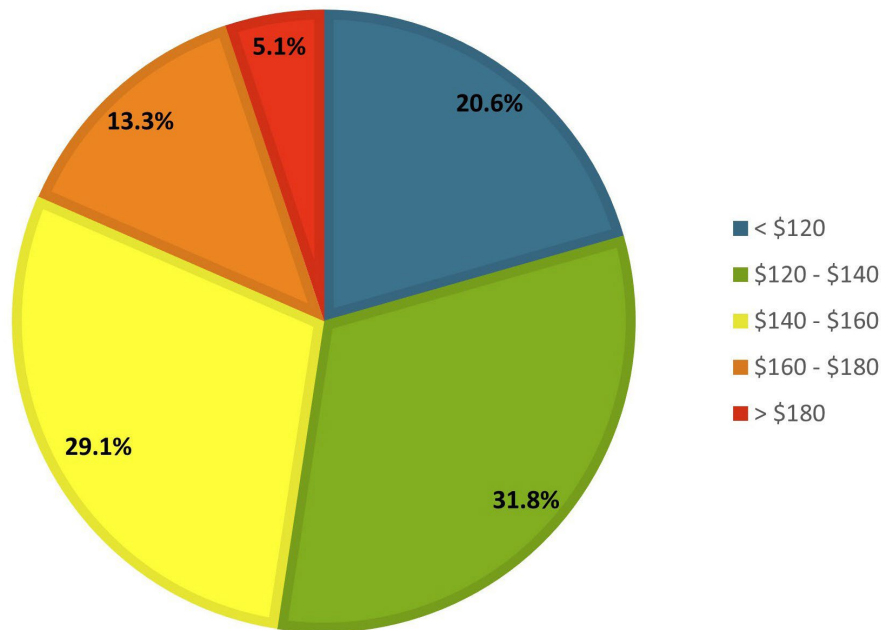
Single-Family Appraised Improvement Value per Parcel Square Foot, (Total Parcel Value - Land Value)		
Value	**Households**	**Percent of Total**
< $120	20,460	20.6%
$120 - $140	31,610	31.8%
$140 - $160	28,960	29.1%
$160 - $180	13,256	13.3%
> $180	5,081	5.1%

Source: Tarrant Appraisal District (2023)

Investor Owned Single-Family Properties

Legend

- Owner Occupied Properties (78.54%)
- Investor Owned Properties (21.46%)
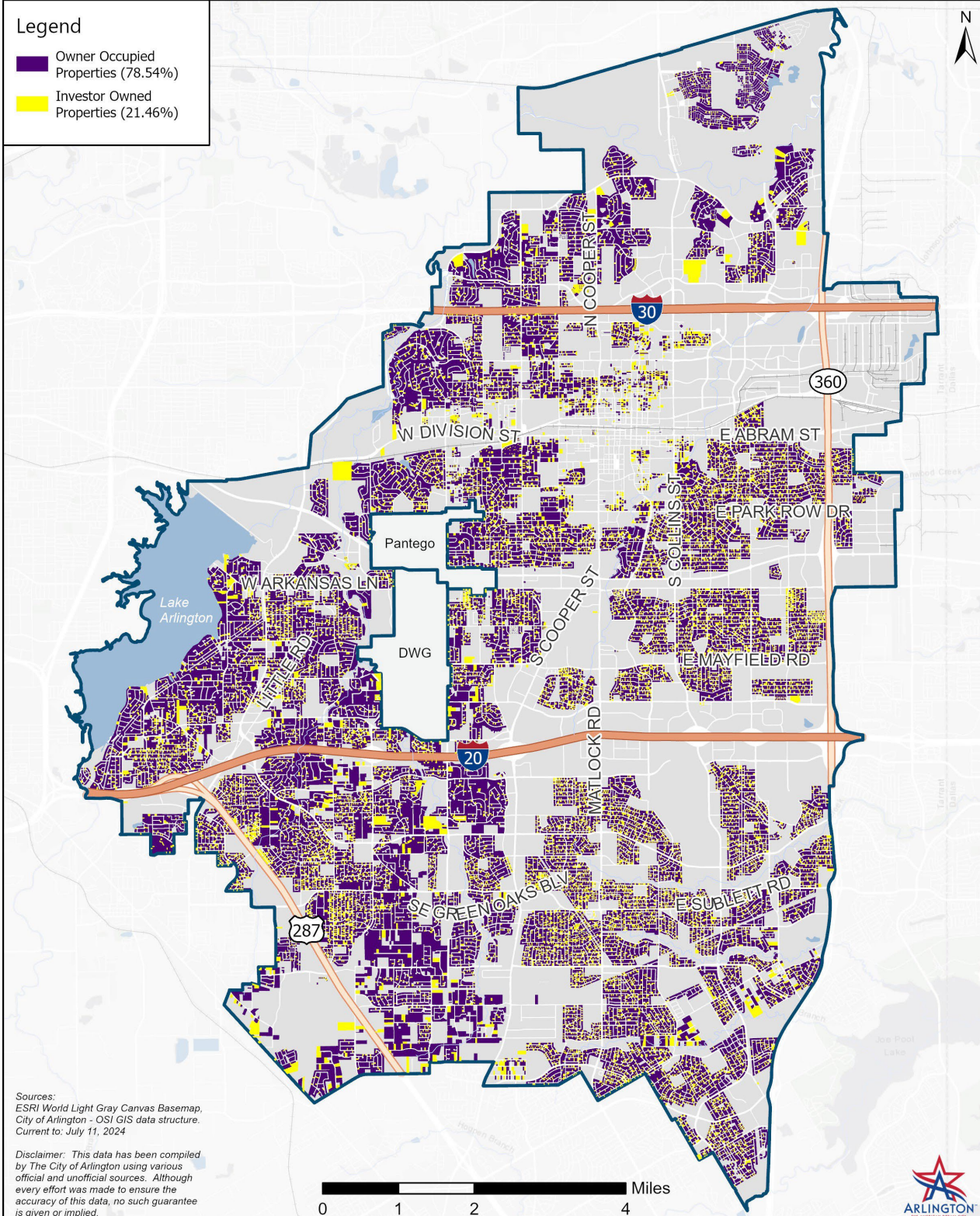
N DIVISION ST

N COOPER ST

E ABRAM ST

E PARK ROW DR

S COLLINS ST

S COOPER ST

Pantego

W ARKANSAS LN

Lake Arlington

DWG

LITTLE RD

E MAYFIELD RD

MATLOCK RD

SE GREEN OAKS BLVD

E SUBLETT RD

E ABRAM ST

360

30

20

287

Sources:
ESRI World Light Gray Canvas Basemap,
City of Arlington - OSI GIS data structure.
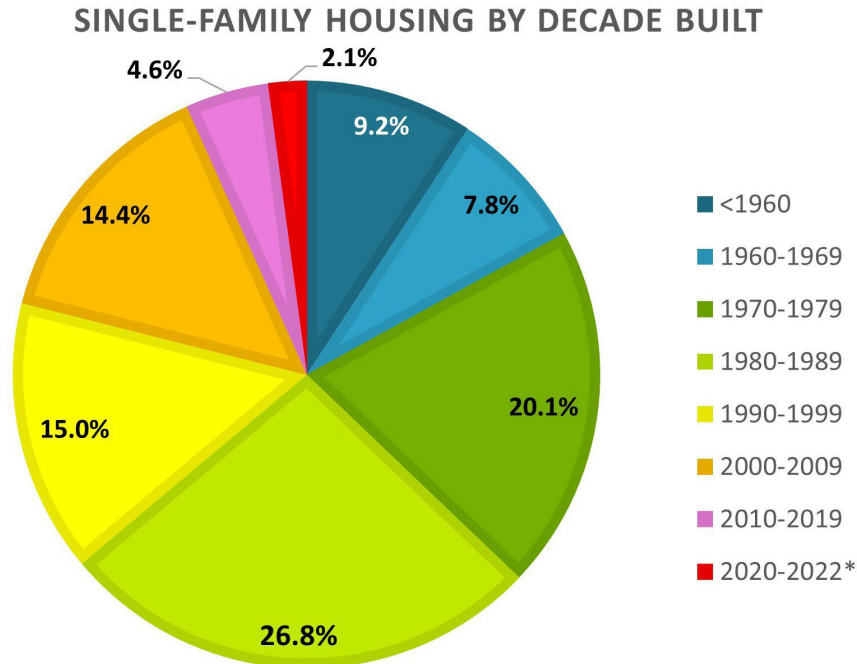Current to: July 11, 2024

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Miles
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Single-Family Ownership, 2023

According to 2023 TAD data there are 99,367 single-family homes in the City of Arlington. There are 78,045 owner occupied homes, representing 78.54% of the total single-family housing stock in the City. 21.46% are investor owned, or approximately one in every 5 homes. Compared to 2013 TAD data, there has been a 3.14% increase in investor owned homes in the City.

2023

2023 Single-Family Parcels		
Owner Occupied	78,045	78.5%
Investor Owned	21,322	21.5%
Total Single-Family Residential Homes	99,367	

2023 SINGLE-FAMILY TAD PARCELS

■ Investor Owned   ■ Owner Occupied

21.5%
78.5%
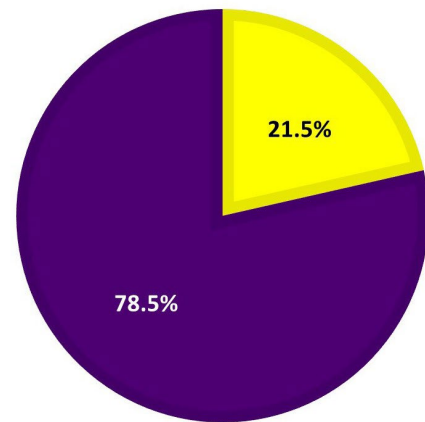
2013 SINGLE-FAMILY TAD PARCELS

■ Investor Owned   ■ Owner Occupied

2013

2013 Single-Family Parcels		
Owner Occupied	74,187	81.7%
Investor Owned	16,638	18.3%
Total Single-Family Residential Homes	90,825	
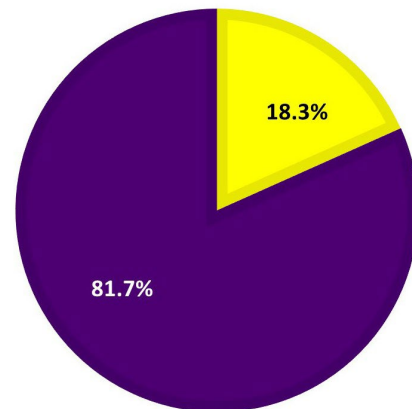
Source: Tarrant Appraisal District (2023), Strategic Initiatives

18.3%
81.7%

Investor owned homes are defined as those that do not have a homestead exemption, are owned by an LLC, Inc., LTD or Trust, or those whose owner address does not match the property address.

Mortgage Status & Monthly Costs, 2012 & 2022

OWNER-OCCUPIED MORTGAGE STATUS, 2012

■ Housing units with a mortgage
■ Housing units without a mortgage

27.0%

73.0%

OWNER-OCCUPIED MORTGAGE STATUS, 2022

■ Housing units with a mortgage
■ Housing units without a mortgage

38.9%

61.1%
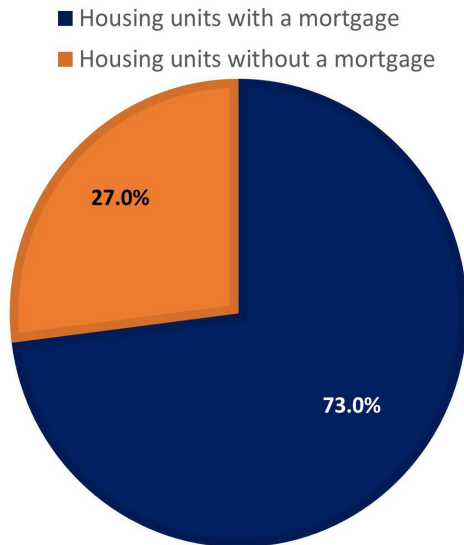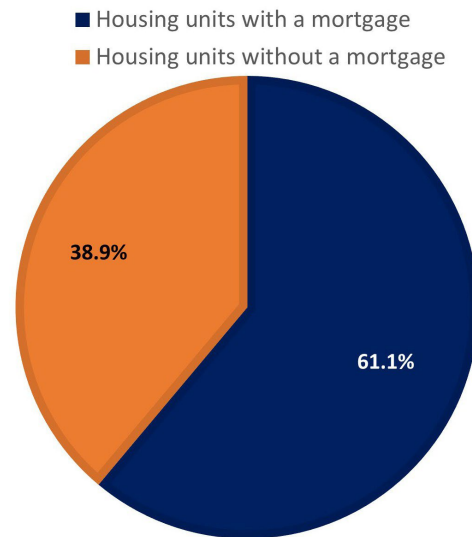
In 2012, 27.0% of owner-occupied units in Arlington had no mortgage, while 73.0% did have a mortgage. By 2022, 38.9% of owner-occupied housing units no longer have a mortgage, an increase of 11.9% of all owner-occupied housing units.

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAMPI) is a measure used by the U.S. Census Bureau to assess the affordability of housing for homeowners. It represents the proportion of a household's income that is spent on housing-related costs each month, including mortgage payments, property taxes, property insurance, utilities, etc. In 2012, 44.0% of housing units with a mortgage spent less than 20.0% on housing-related costs, while 45.90% of housing units without a mortgage spent less than 10.0%. A higher percentage of income spent on these costs can indicate potential economic stress and limit a household's ability to spend on other essentials. When this measure exceeds 30%, a household may be at risk of financial hardship and may be living in or near poverty.

From 2012 to 2022, there was a 1.7% decrease in homeowners with a mortgage spending less than 20% of their monthly household income on housing costs.

Source: 2012 American Community Survey 1-Year Estimates, 2022 American Community Survey 5-Year Estimates

There was also a decrease in homeowners with a mortgage who are housing cost burdened from 28.5% in 2012 to 26.8% in 2022. Still, more than 1 in

4 homeowners with a mortgage are considered housing cost burdened.

From 2012 to 2022, individuals without a mortgage have had similar rates of housing cost burden (more than 30% of their household income spent on selected housing costs), of 10.2% and 10.7%, respectively. Homeowners without a mortgage continue to spend a much lower percentage of their household income on housing costs, with more than three-quarters of these homeowners spending less than 20% of their income on housing. In total, more than 90% of homeowners without a mortgage are not housing cost burdened.

Housing Units with a Mortgage		
Selected Monthly Owner Costs as a Percentage of a Household Income	2012 Percentage	2022 Percentage
Less than 20.0 percent	44.00%	45.90%
20.0 to 24.9 percent	15.90%	17.30%
25.0 to 29.9 percent	11.50%	9.90%
30.0 to 34.9 percent	8.50%	6.00%
35.0 percent or more	20.20%	20.80%

Housing Units without a Mortgage		
Selected Monthly Owner Costs as a Percentage of a Household Income	2012 Percentage	2022 Percentage
Less than 20.0 percent	80.20%	77.60%
20.0 to 24.9 percent	5.80%	7.50%
25.0 to 29.9 percent	3.80%	4.20%
30.0 to 34.9 percent	2.80%	2.10%
35.0 percent or more	7.40%	8.60%

Source: 2012 American Community Survey 1-Year Estimates, 2022 American Community Survey 5-Year Estimates

Median Days on the Market

Legend
- ■ < 26 Days on the Market
- ■ 26 - 31 Days on the Market
- ■ 31 - 34 Days on the Market
- ■ > 34 Days on the Market

76005

76006

76012

I-30

76011

360

76013

Pantego

Lake Arlington

76010

DWG

76015

76014

76016

I-20

76017

76018

287

76001

76002

N

Sources:
2022 ACS 5-Year Data
ESRI World Light Gray Canvas Basemap,
City of Arlington - OSI GIS data structure.
Current to: July 2024

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Miles
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Housing Market Characteristics, 2023

Median days on the market by zip code indicates where housing within Arlington is selling the fastest, a further indicator of the desirability of housing. Zip codes such as 76002 and 76018, have the shortest median days on the market at 24 and 25 days respectively, and show relatively high numbers of homes sold. In contrast, zip code 76011 exhibits the longest median days on the market at 53 days, coupled with fewer homes sold and a lower median home sale price, suggesting less market activity and possibly less desirable housing stock.

Housing Market Characteristics			
Zip Code	Median Days on Market	# of Homes Sold	Median Home Sale Price
76001	34	92	$ 363,750
76002	24	88	$ 353,500
76005	31	66	$ 511,000
76006	32	37	$ 332,000
76010	28	49	$ 250,000
76011	53	41	$ 269,999
76012	26	86	$ 332,830
76013	30	82	$ 341,750
76014	30	49	$ 274,500
76015	26	38	$ 315,000
76016	31	99	$ 355,000
76017	30	114	$ 339,000
76018	25	51	$ 307,000

Source: Redfin

2022 Median Household Income by Census Tract

Legend
- ■ < $30,000
- ■ $30,000 - $50,000
- ■ $50,000 - $70,000
- ■ $70,000 - $90,000
- ■ $90,000 - $110,000
- ■ > $110,000

Sources:
2022 ACS 5-Year Data
ESRI World Light Gray
Canvas Basemap,
City of Arlington - OSI GIS
data structure.
Current to: July 2024

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Percentage of Median Income by Census Tract, 2022

PERCENTAGE OF MEDIAN INCOME BY CENSUS TRACT

Legend:
- ■ <$30,000
- ■ $30,000 - $50,000
- ■ $50,000 - $70,000
- ■ $70,000 - $90,000
- ■ $90,000 $110,000
- ■ > $110,000
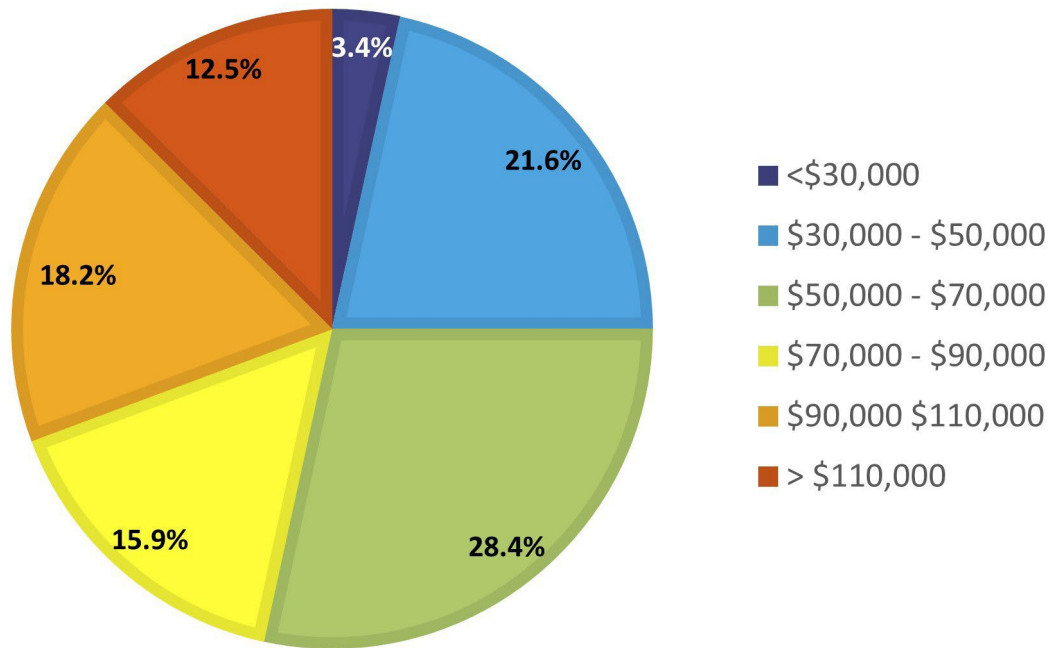
The median household income for Arlington in 2022 was $71,736. Arlington experienced modest growth of 2.6% in median household income, which indicates steady economic growth.

City	2010*	2022	% Change
Arlington	$69,899	$71,736	2.6%
Bedford	$80,656	$80,924	0.3%
Colleyville	$204,002	$196,298	-3.8%
Dalworthington Gardens	$106,502	$108,750	2.1%
Euless	$73,670	$77,403	5.1%
Fort Worth	$66,471	$72,726	9.4%
Grand Prairie	$68,972	$76,626	11.1%
Grapevine	$98,812	$107,165	8.5%
Hurst	$71,030	$71,275	0.3%
Mansfield	$123,421	$112,465	-8.9%
Pantego	$84,899	$84,125	-0.9%

Average Total Appraised Value per Sq. Ft. by Decade Built								
	Pre - 1960	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2019	2020-2022
Arlington	$ 169.40	$ 146.49	$ 155.24	$ 172.97	$ 167.70	$ 162.40	$ 196.42	$ 198.86
Bedford	$ 182.03	$ 166.91	$ 173.32	$ 188.65	$ 193.93	$ 197.68	$ 191.87	$ 154.91
Colleyville	$ 326.05	$ 274.44	$ 233.15	$ 229.36	$ 227.69	$ 246.87	$ 269.81	$ 295.53
Dalworthington Gardens	$ 202.08	$ 169.10	$ 146.57	$ 176.37	$ 195.00	$ 214.22	$ 270.78	$ 225.37
Euless	$ 193.52	$ 169.91	$ 155.08	$ 200.61	$ 193.62	$ 184.24	$ 197.75	$ 182.85
Fort Worth	$ 156.28	$ 141.75	$ 151.50	$ 172.02	$ 176.74	$ 168.03	$ 178.57	$ 178.46
Grand Prairie (Tarrant Only)	$ 183.99	$ 140.73	$ 148.04	$ 167.28	$ 161.40	$ 155.93	$ 165.66	$ 182.10
Grapevine	$ 284.88	$ 225.92	$ 223.93	$ 234.25	$ 218.26	$ 229.30	$ 248.85	$ 254.80
Hurst	$ 175.50	$ 152.78	$ 166.25	$ 183.95	$ 190.11	$ 188.85	$ 194.64	$ 197.70
Mansfield	$ 149.78	$ 157.51	$ 160.62	$ 182.23	$ 178.42	$ 165.27	$ 180.81	$ 175.27
Pantego	$ 233.84	$ 142.06	$ 147.47	$ 164.00	$ 163.59	$ 164.69	$ 169.07	$ 148.37

Average Single-Family Living Area Sq. Ft. by Decade Built								
	Pre - 1960	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2019	2020-2022
Arlington	1,342	1,758	1,928	1,695	2,222	2,339	2,559	2,594
Bedford	1,414	1,677	1,899	2,020	2,247	2,047	2,551	2,292
Colleyville	1,599	2,052	2,627	3,221	3,864	4,448	4,220	4,649
Dalworthington Gardens	1,768	2,260	2,488	2,898	4,325	4,890	4,850	5,360
Euless	1,262	1,620	1,705	1,552	1,932	2,439	2,889	2,513
Fort Worth	1,364	1,865	1,878	1,650	2,169	2,247	2,347	2,172
Grand Prairie (Tarrant Only)	967	1,507	2,017	1,788	2,261	2,820	3,268	3,235
Grapevine	1,514	1,719	1,962	2,045	2,716	3,010	3,171	3,272
Hurst	1,385	1,765	2,018	1,922	2,282	2,788	2,526	2,517
Mansfield	1,291	1,571	1,808	1,888	2,418	2,772	3,076	3,166
Pantego	1,495	2,282	2,193	1,924	2,734	3,017	3,317	3,681

Average TAD Appraised Single-Family Values for Select Communities					
	Average Living Area (Sq. Ft.)	Average Land Value	Average Improvement Value	Average Total Value	Average Total Value per Living Area Sq. ft.
Arlington	1,943	$ 53,006	$ 263,715	$ 316,721	$ 166.28
Bedford	1,945	$ 52,468	$ 298,089	$ 350,556	$ 182.72
Colleyville	3,688	$ 216,509	$ 674,669	$ 891,178	$ 241.58
Dalworthington Gardens	3,309	$ 118,171	$ 508,271	$ 626,442	$ 182.94
Euless	1,854	$ 55,520	$ 282,413	$ 337,933	$ 186.09
Fort Worth	1,898	$ 63,294	$ 255,183	$ 318,477	$ 165.17
Grand Prairie (Tarrant Only)	2,559	$ 61,996	$ 338,778	$ 400,773	$ 160.23
Grapevine	2,317	$ 116,565	$ 405,271	$ 521,836	$ 231.00
Hurst	1,867	$ 52,277	$ 262,990	$ 315,267	$ 170.57
Mansfield	2,544	$ 71,019	$ 356,363	$ 427,381	$ 171.19
Pantego	2,298	$ 96,506	$ 241,482	$ 337,988	$ 150.47

Source: Tarrant Appraisal District (2023)

Average Total Appraised Value per Sq. Ft. by Decade Built

Legend:
- Arlington
- Bedford
- Colleyville
- Dalworthington Gardens
- Euless
- Fort Worth
- Grand Prairie (Tarrant Only)
- Grapevine
- Hurst
- Mansfield
- Pantego

Average Single-Family Living Area Sq. Ft. by Decade Built

Legend:
- Arlington
- Bedford
- Colleyville
- Dalworthington Gardens
- Euless
- Fort Worth
- Grand Prairie (Tarrant Only)
- Grapevine
- Hurst
- Mansfield
- Pantego
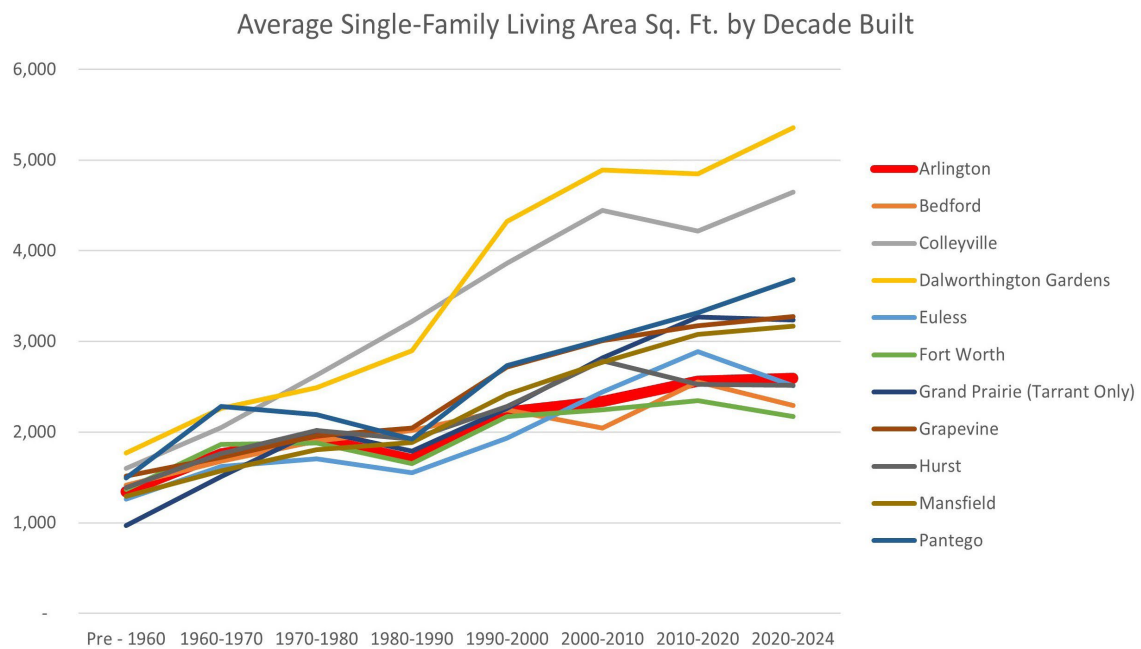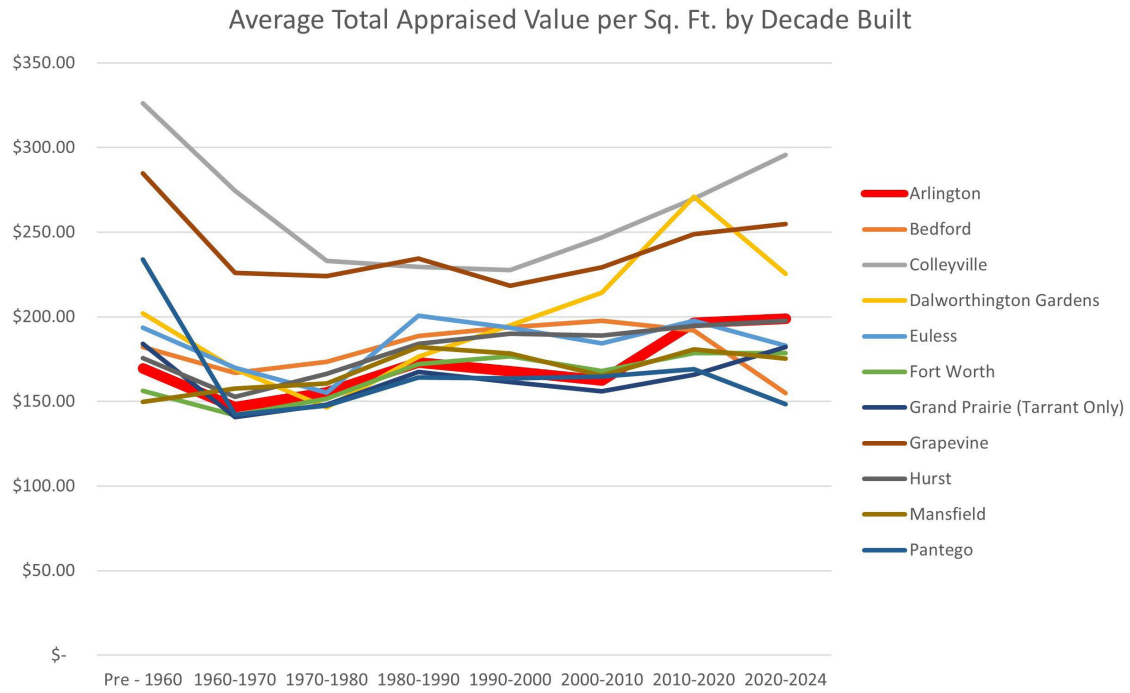
Source: Tarrant Appraisal District (2023)

ARLINGTON MULTI-FAMILY HOUSING PROFILE

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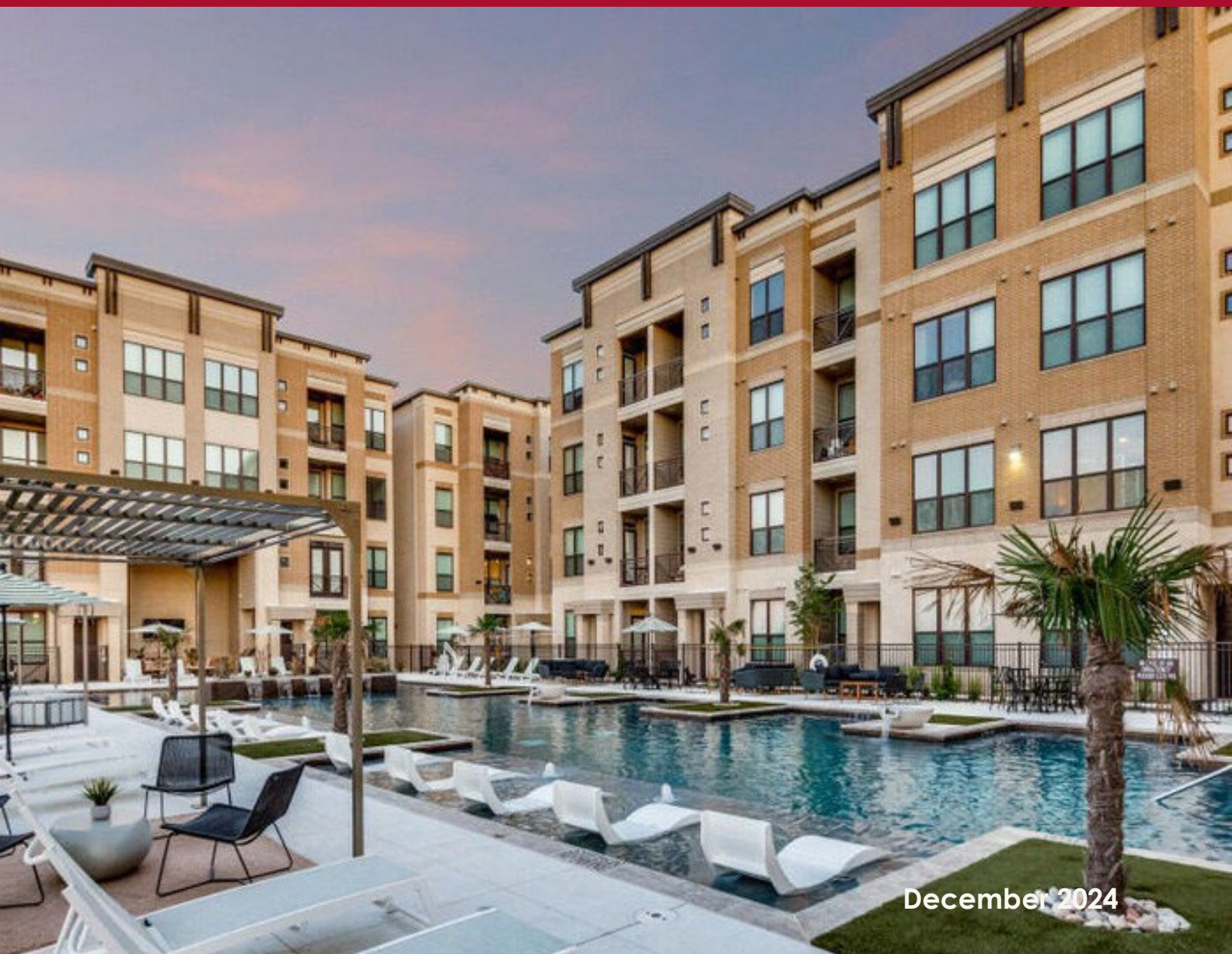
December 2024

TABLE OF CONTENTS

Prepared by the City of Arlington Office of Strategic Initiatives

Executive Summary

By analyzing property, demographic, and housing market data, the Arlington Multi-Family Housing Profile intends to provide a current snapshot of multi-family housing in the City of Arlington, TX. This report is for informational purposes only. For the purpose of this report, "Multi-Family" refers to parcels classified as "Class B" or "Class "BC" Multi-Family Residential, and Multi-Family Commercial in accordance with the Tarrant Appraisal District (TAD) Data Code Description. The City of Arlington produced a similar Multi-Family Profile report in 2012; however, significant changes in data collection by the Tarrant Appraisal District prevent the comparison of data from 2012 to 2024.

Data Sources and Support Materials

- 2023 American Community Survey 5-Year Estimates

- 2012 American Community Survey 5-Year Estimates

- 2023 Tarrant Appraisal District (TAD) Certified Roll

- Arlington Housing Authority

- City of Arlington, Office of Strategic Initiatives

- City of Arlington, Planning and Development Services

Introduction

The City of Arlington, Texas, has experienced notable population growth over the past decade. According to the 2023 American Community Survey (ACS) data, the estimated population of Arlington is 394,769, reflecting an increase of 29,331 residents since 2010. According to 2023 TAD data, there are 1,894 multi-family residential properties in the City. The Arlington median household income is $73,519 (2023 ACS 5-Year Estimates), and median rent is $1,210. By comparison in 2012 the median household income, adjusted to 2023 dollars, was $70,782, while the median rent was $892 (adjusted to 2023 constant dollars). This reflects a 35.7% contract rent increase over the decade, while income only increased 3.87% and highlights the continuing affordability challenges for Arlington residents.

Multi-Family Housing by Decade Built

The median year built for a multi-family property in Arlington is 1981, making the median age 43 years. 76.2% of multi-family properties were built between 1970-1990. Older developments are located in Central Arlington and newer developments are spread throughout the City, consistent with the City's overall development pattern.

MULTI-FAMILY HOUSING BY DECADE BUILT
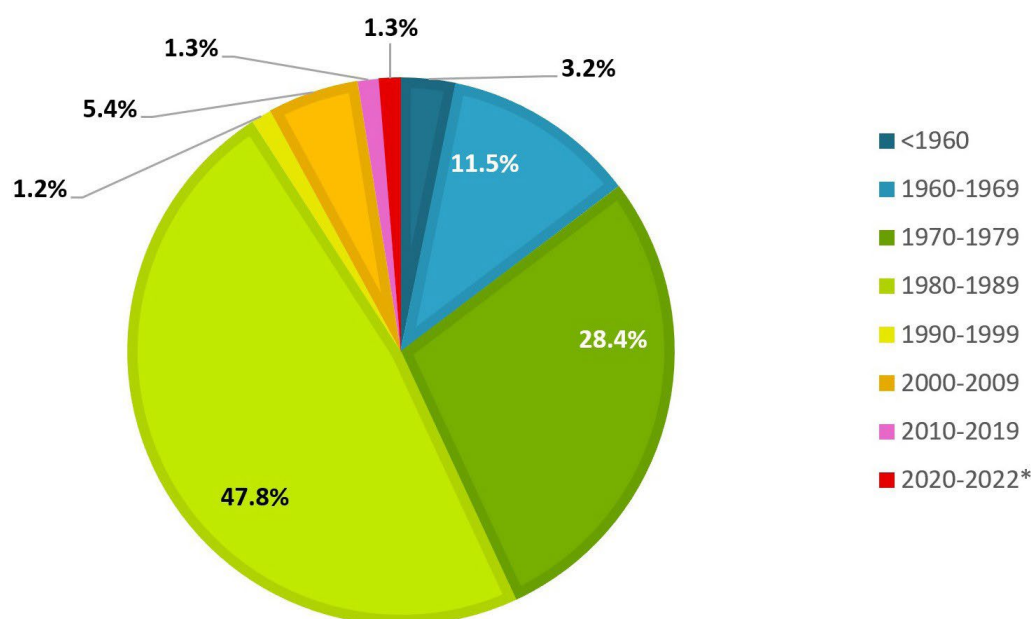
Multi-Family Housing by Decade Built		
Year	**Number of Parcels**	**Percent of Total**
<1960	61	3.2%
1960-1969	217	11.4%
1970-1979	538	28.4%
1980-1989	905	47.8%
1990-1999	23	1.2%
2000-2009	102	5.4%
2010-2019	24	1.3%
2020-2022*	24	1.3%

Source: Tarrant Appraisal District (2023)
*This data set covers the three-year period from 2020-2022

Multi-Family Properties by Decade Built

Legend

- ■ <1960
- ■ 1960 - 1969
- ■ 1970 - 1979
- ■ 1980 - 1989
- ■ 1990 - 1999
- ■ 2000 - 2009
- ■ 2010 - 2019
- ■ 2020 - 2022*

*This data set covers the three-year period from 2020-2022

N

I-30

360

N COOPER ST

W DIVISION ST

E ABRAM ST

S COLLINS ST

E PARK ROW DR

Pantego

W ARKANSAS LN

DWG

S COOPER ST

E MAYFIELD RD

Lake Arlington

LITTLE RD

MATLOCK RD

I-20

287

SE GREEN OAKS BLV

E SUBLETT RD

Sources:
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Miles
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Multi-Family Total Appraised Value, 2023

Total appraised value refers to the combined value of land and structures on a parcel. The median appraised value for a multi-family parcel is $283,866. This is due to the classification of duplex properties as multi-family by TAD (1,323 parcels of 1,894 total multi-family parcels). The median value of duplexes in Arlington is $253,911. All other multi-family including triplexes and quadplexes have a median value of $2,177,910. The majority of non-duplex multi-family parcels are valued between $500,000 and $20,000,000.

TOTAL APPRAISED VALUE

- ■ <$249,999
- ■ $250,000 - $499,999
- ■ $500,000 - $999,999
- ■ $1,000,000 - $9,999,999
- ■ $10,000,000 - $19,999,999
- ■ $20,000,000 - $29,999,999
- ■ $30,000,000 - $39,999,999
- ■ $40,000,000 - $49,999,999
- ■ > $50,000,000
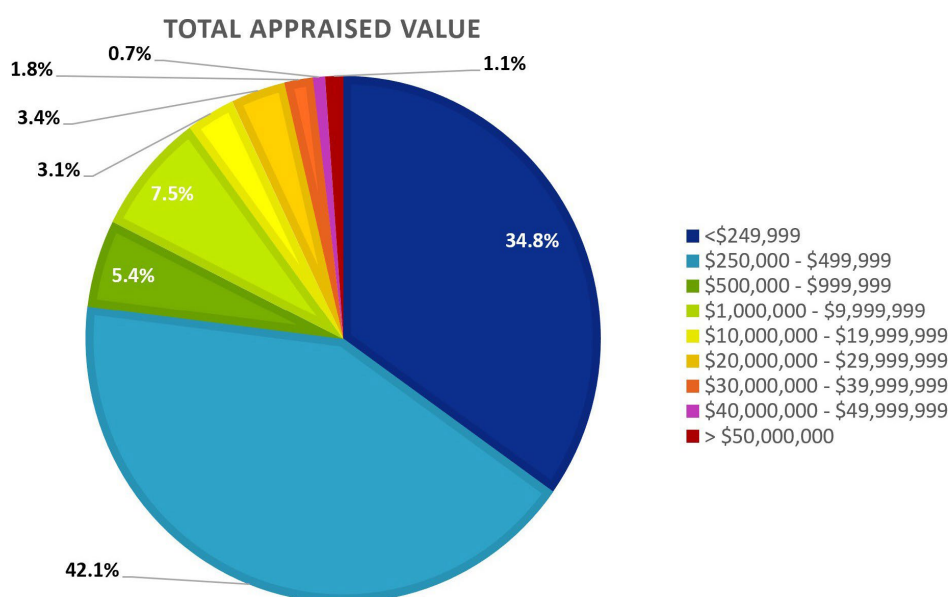
Multi-Family Properties Land Acreage		
Value	Number of Parcels	Percent of Total
< 1 acre	1,604	84.7%
1 acre - 2.49 acres	64	3.4%
2.5 acres - 6.49 acres	70	3.7%
6.5 acres - 10.49 acres	76	4.0%
10.5 acres - 14.49 acres	48	2.5%
14.5 acres - 18.49 acres	18	1.0%
> 18.5 acres	14	0.7%

Multi-Family Housing by Total Appraised Value		
Value	Number of Parcels	Percent of Total
<$249,999	660	34.8%
$250,000 - $499,999	798	42.1%
$500,000 - $999,999	102	5.4%
$1,000,000 - $9,999,999	142	7.5%
$10,000,000 - $19,999,999	58	3.1%
$20,000,000 - $29,999,999	65	3.4%
$30,000,000 - $39,999,999	34	1.8%
$40,000,000 - $49,999,999	14	0.7%
> $50,000,000	21	1.1%

Source: Tarrant Appraisal District (2023)

Multi-Family Total Appraised Value (Land + Improvement)

Legend
- ■ <$249,999
- ■ $250,000 - $499,999
- ■ $500,000 -$999,999
- ■ $1,000,000 - $9,999,999
- ■ $10,000,000 - $19,999,999
- ■ $20,000,000 - $29,999,999
- ■ $30,000,000 - $39,999,999
- ■ $40,000,000 - $49,999,999
- ■ > $50,000,000

Sources:
ESRI World Light Gray Canvas Basemap,
City of Arlington - OSI GIS data structure.
Current to: August 2024

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Appraised Improvement Value Per Square Foot, 2023

Improvement value refers to the value of structures on any given parcel (total value minus land value). The median appraised improvement value per square foot of multi-family properties in Arlington is $117, compared to $139 per square foot for single-family properties.

MULTI-FAMILY APPRAISED IMPROVEMENT VALUE PER PARCEL SQUARE FOOT, 2023 (TOTAL PARCEL VALUE - LAND VALUE)
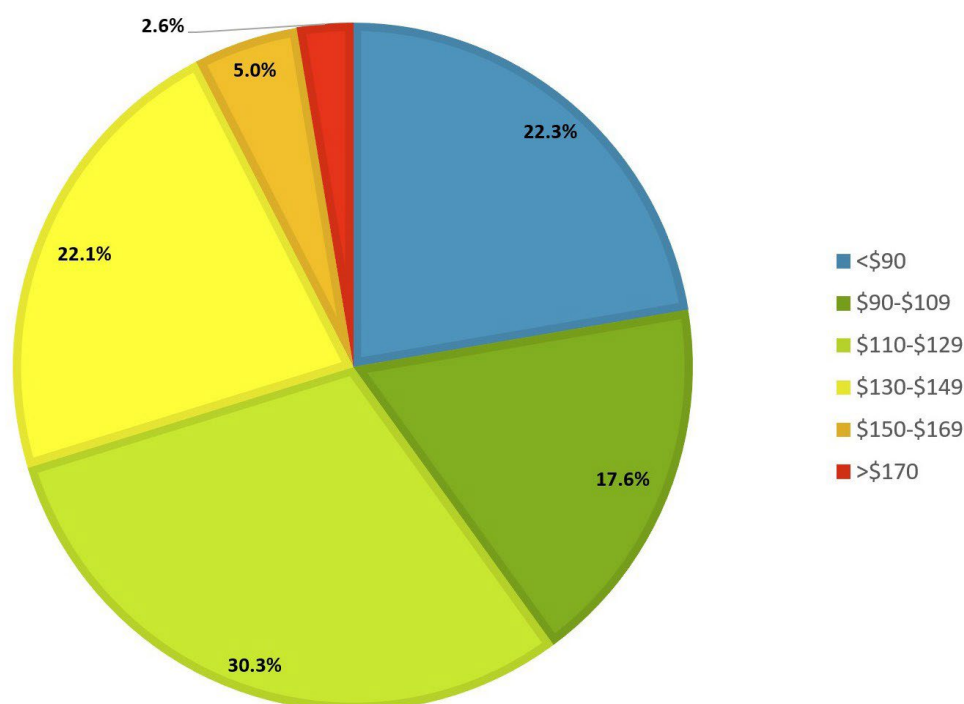
Multi-Family Appraised Improvement Value per Parcel Square Foot, (Total Parcel Value - Land Value)		
Value	**Number of Parcels**	**Percent of Total**
<$90	423	22.3%
$90-$109	334	17.6%
$110-$129	574	30.3%
$130-$149	419	22.1%
$150-$169	94	5.0%
>$170	50	2.6%

Source: Tarrant Appraisal District (2023)

Multi-Family Appraised Improvement Value
per Parcel Square Foot, 2023 (Total Parcel Value - Land Value)

Legend

- ■ <$90
- ■ $90-$109
- ■ $110-$129
- ■ $130-$149
- ■ $150-$169
- ■ >$170

N COOPER ST

E LAMAR BLV

30

360

W DIVISION ST

E ABRAM ST

S COLLINS ST

E PARK ROW DR

Pantego

W ARKANSAS LN

Lake Arlington

DWG

S COOPER ST

E MAYFIELD RD

LITTLE RD

MATLOCK RD

20

SW GREEN OAKS BLV

W SUBLETT RD

287

EDEN RD

SILO RD

DEBBIE LN

Sources:
ESRI World Light Gray Canvas Basemap,
City of Arlington - OSI GIS data structure.
Current to: August 2024

Disclaimer: This data has been compiled
by The City of Arlington using various
official and unofficial sources. Although
every effort was made to ensure the
accuracy of this data, no such guarantee
is given or implied.

Miles
0   1   2   4

ARLINGTON
THE AMERICAN DREAM CITY

MEDIAN MONTHLY RENT

ARLINGTON MEDIAN MONTHLY RENT FOR SINGLE AND MULTI-FAMILY PROPERTIES, 2012-2023*

Year	Median Monthly Rent	Annual Percent Change
2012	$ 892	-
2013	$ 898	0.8%
2014	$ 898	0.0%
2015	$ 919	2.3%
2016	$ 944	2.7%
2017	$ 974	3.1%
2018	$ 1,020	4.5%
2019	$ 1,061	3.8%
2020	$ 1,101	3.7%
2021	$ 1,126	2.2%
2022	$ 1,182	4.7%
2023	$ 1,210	2.3%

Median monthly rent**, which represents the rent amount stipulated in the rental contract or lease agreement before taking into account additional charges like electriCity, water, or parking, increased from $892 in 2012 (adjusted to 2023 constant dollars) to $1,210 in 2023 inclusive of single-family properties and multi-family properties. This reflects a 35.7% increase over the decade. While multi- family properties in Arlington are appraised at $117 per square foot, the median rent per square foot is approximately $1.45 per month or $17.40 per year.

* In 2023 Constant Dollars
** For single and multi-family units, including both market-rate and subsidized units
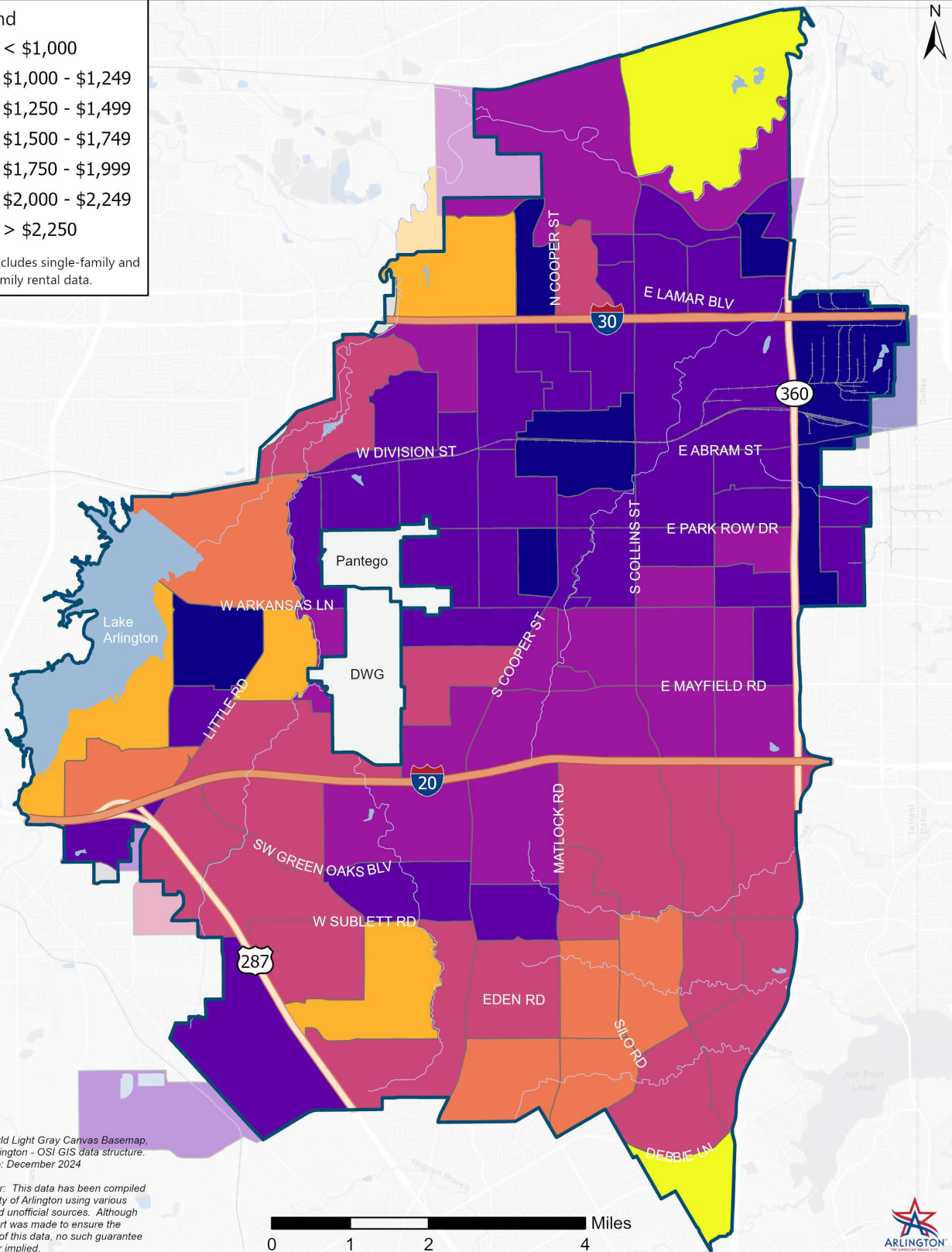Source: 2012-2023 American Community Survey 5-Year Estimates

2023 Median Monthly Rent for Single and Multi-Family Properties by Census Tract*

Legend

- █ < $1,000
- █ $1,000 - $1,249
- █ $1,250 - $1,499
- █ $1,500 - $1,749
- █ $1,750 - $1,999
- █ $2,000 - $2,249
- █ > $2,250

*Data includes single-family and multi-family rental data.

N COOPER ST

E LAMAR BLV

30

360

W DIVISION ST

E ABRAM ST

S COLLINS ST

E PARK ROW DR

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Lake Arlington

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287

EDEN RD

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Sources:
*ESRI World Light Gray Canvas Basemap,*
City of Arlington - OSI GIS data structure.
Current to: December 2024

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Miles
0   1   2   4

ARLINGTON
THE AMERICAN DREAM CITY

MEDIAN MONTHLY RENT FOR SINGLE AND MULTI-FAMILY PROPERTIES COMPARISON, 2012-2023

■ Median Monthly Rent 2012 (2023 Constant Dollars)　■ Median Monthly Rent 2023
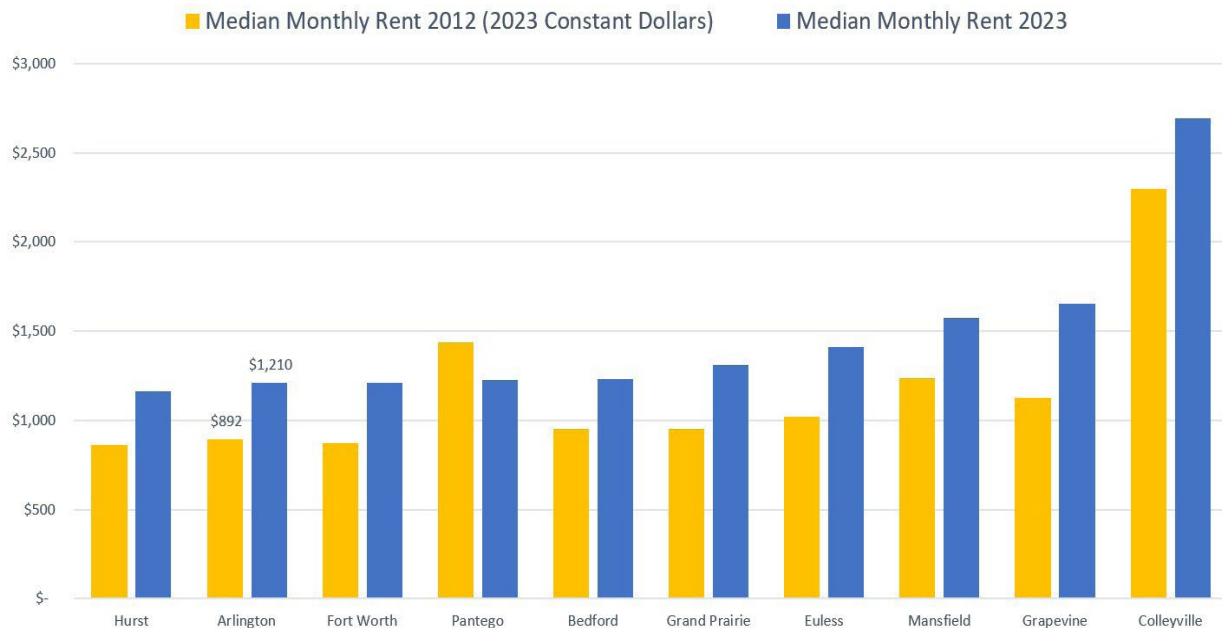
City	Median Monthly Rent 2012 (2023 Constant Dollars)	Median Monthly Rent 2023	% Change
Hurst	$ 864	$ 1,163	34.6%
Arlington	$ 892	$ 1,210	35.7%
Fort Worth	$ 870	$ 1,211	39.1%
Pantego	$ 1,437	$ 1,225	-14.8%
Bedford	$ 954	$ 1,232	29.1%
Grand Prairie	$ 951	$ 1,313	38.0%
Euless	$ 1,023	$ 1,411	37.9%
Mansfield	$ 1,237	$ 1,576	27.4%
Grapevine	$ 1,124	$ 1,654	47.2%
Colleyville	$ 2,300	$ 2,694	17.2%

Colleyville, which has the highest median monthly rent among comparison cities, saw its median contract rent go from $2,300 in 2012 to $2,694 in 2023, marking a 17.2% increase. Grapevine had the largest increase in median monthly rent, increasing from $1,124 to $1,654 (47.2%). Arlington had the fifth highest percentage increase of the comparison cities, but maintains the second lowest median monthly rent at $1,210.

Source: 2012-2023 American Community Survey 5-Year Estimates

MEDIAN MONTHLY RENT

GROSS RENT FOR SINGLE AND MULTI-FAMILY PROPERTIES AS A PERCENTAGE OF HOUSEHOLD INCOME, 2012

- 10.6%
- 13.0%
- 51.3%
- 13.3%
- 11.8%

Legend:
- ■ Less than 15.0 percent
- ■ 15.0 to 19.9 percent
- ■ 20.0 to 24.9 percent
- ■ 25.0 to 29.9 percent
- ■ 30.0 percent or more
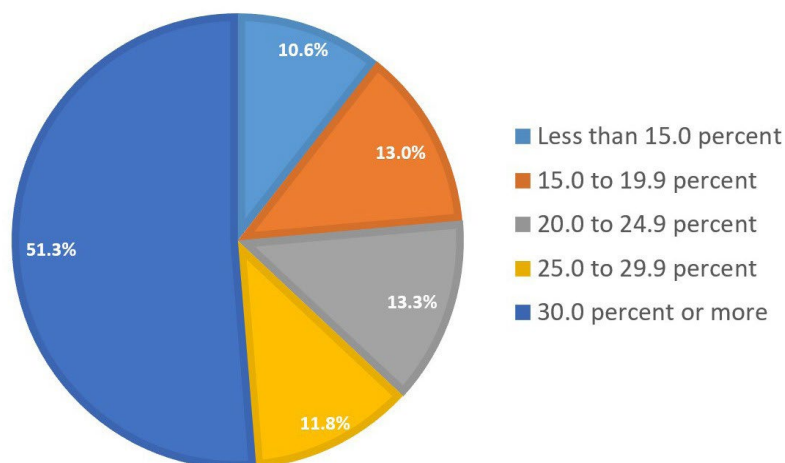
GROSS RENT FOR SINGLE AND MULTI-FAMILY PROPERTIES AS A PERCENTAGE OF HOUSEHOLD INCOME, 2023

- 8.6%
- 10.6%
- 12.0%
- 57.8%
- 11.0%
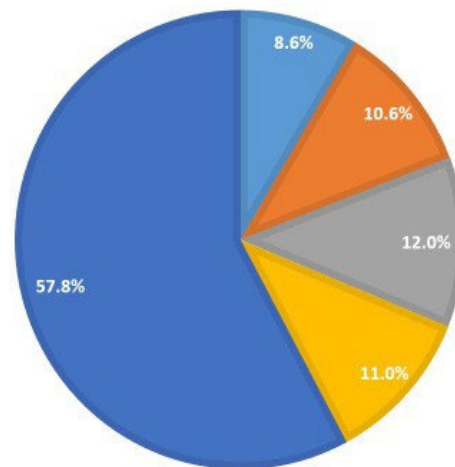
"Gross rent" is distinct from monthly rent, because it includes the cost of utilities and fuels if the tenant pays them separately from the rent. Gross rent is often used in affordability analyses because it reflects the total housing cost to the renter.

The American Community Survey (ACS) measures Gross Rent as a Percentage of Household Income as a percentage of household income that goes towards paying rent and related costs. This measure is calculated by dividing the gross rent (the rent amount plus utilities, if not included in the rent) by the household's total income and expressing the result as a percentage. Gross Rent as a Percentage of Household Income is a key indicator of housing affordability. If a household spends more than 30% of its income on rent, it is considered to be rent-burdened, meaning they may struggle to afford other necessities like food, transportation, and healthcare.

The Gross Rent as a Percentage of Household Income data from 2012 to 2023 shows that more renter households are housing cost burdened today than compared to a decade ago. In 2012, 51.3% of households in Arlington spent 30% or more of their income on rent, classifying them as rent-burdened. By 2023, this percentage had increased to 57.8%, indicating that more households are facing significant financial strain due to rising housing costs.

Source: 2012 American Community Survey 5-Year Estimates, 2023 American Community Survey 5-Year Estimates
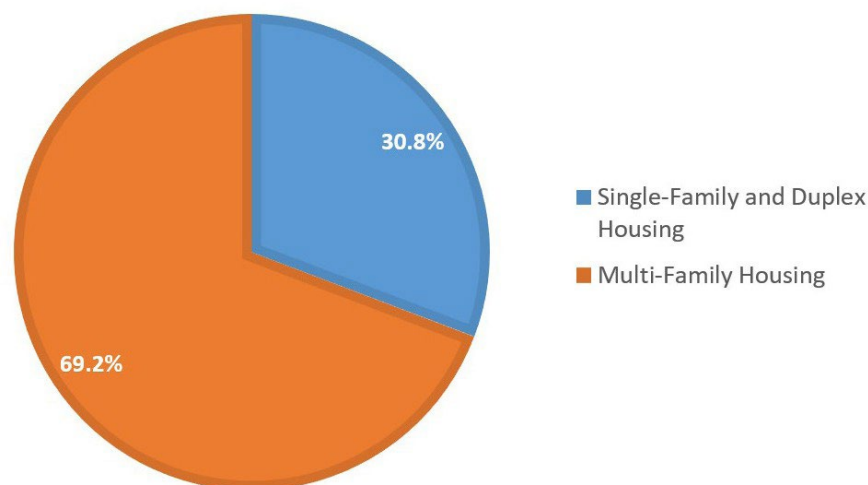
The Housing Choice Voucher (Section 8) program is the primary federal government assistance program for very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Housing choice vouchers are administered by public housing agencies (PHAs) who receive federal funds from the U.S. Department of Housing and Urban Development (HUD). In Arlington, the PHA is the Arlington Housing Authority. Eligibility to participate in the HCV program is based in part on household income. Applicants must meet the Income Limits established by the U.S. Department of Housing and Urban Development (HUD) applicable to the jurisdiction and to the number of persons that will reside in the HCV assisted dwelling unit.

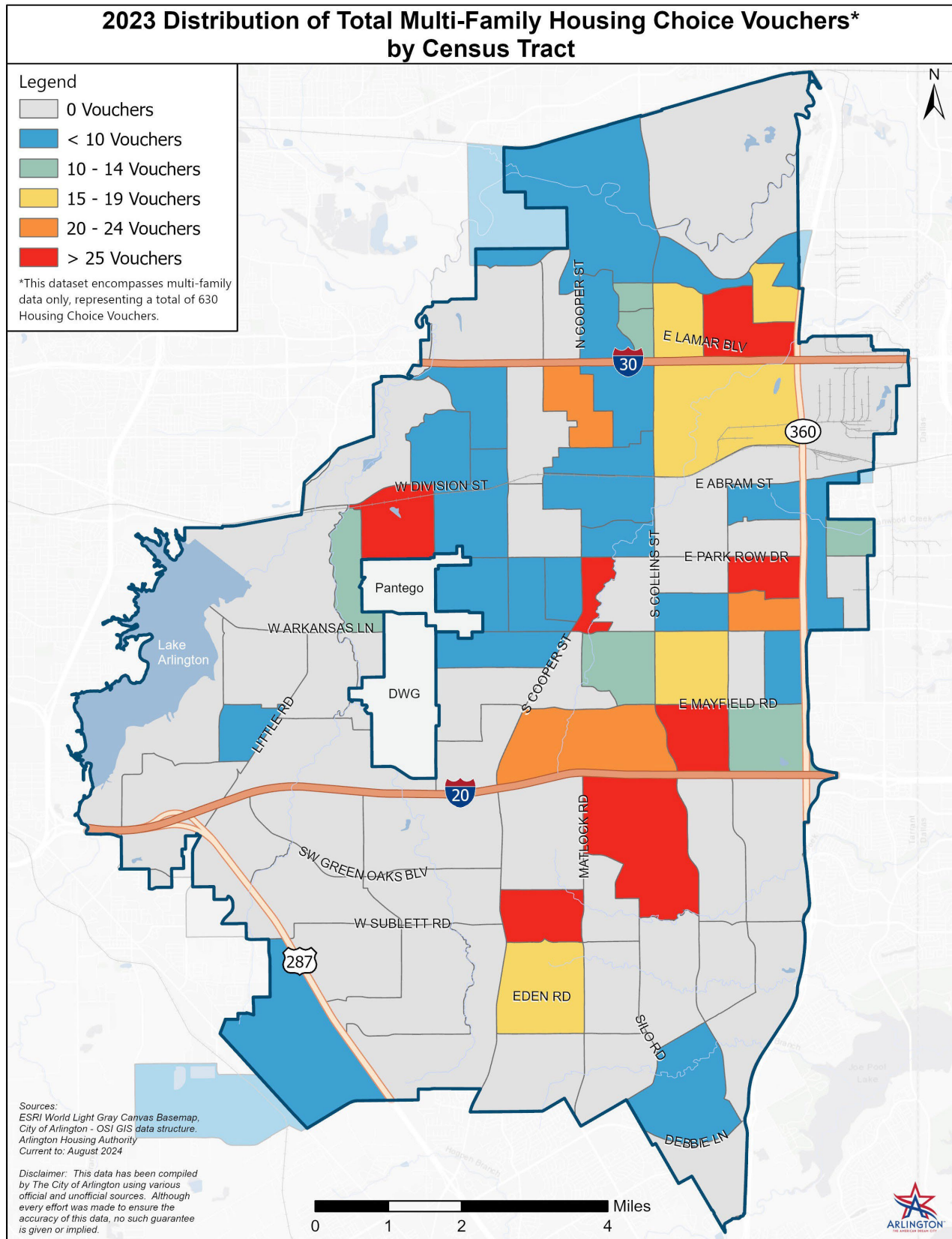In 2023, 910 Housing Choice Vouchers were distributed to families in Arlington.

• Total Vouchers Issued: 910

• 280 vouchers associated with single-family and duplex housing

• 630 vouchers associated with multi-family housing

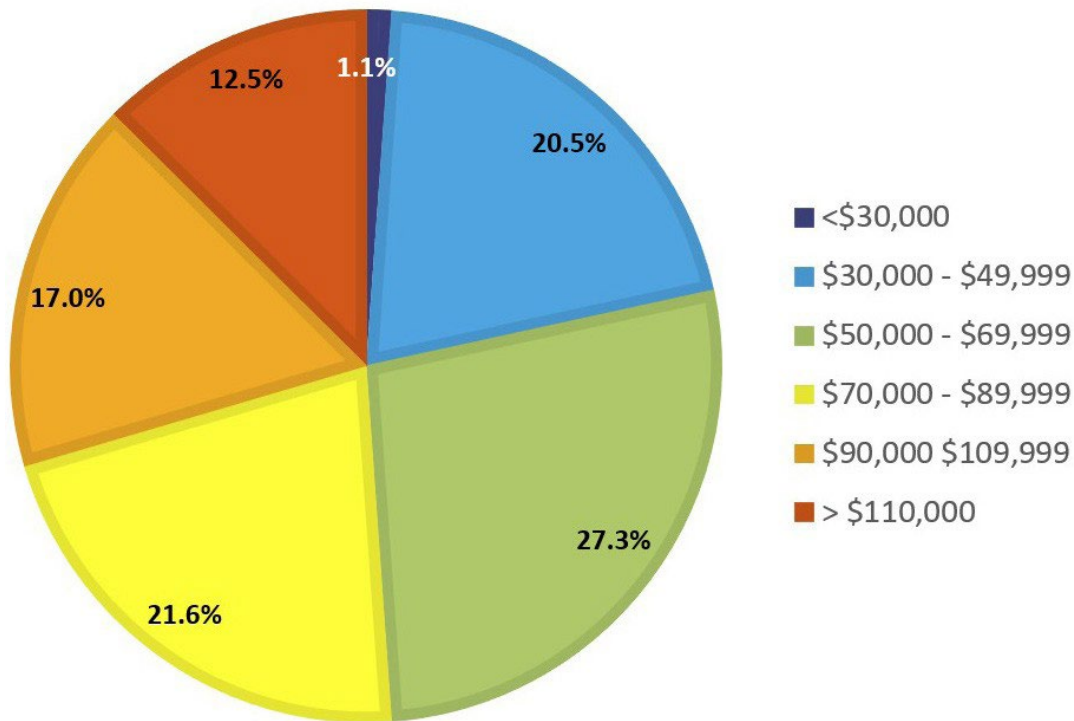**HOUSING VOUCHERS BY HOUSING TYPE ISSUED IN 2023**

30.8%
69.2%

■ Single-Family and Duplex Housing
■ Multi-Family Housing

Source: Arligton Housing Authority 2023

HOUSING CHOICE VOUCHERS

2023 Distribution of Total Multi-Family Housing Choice Vouchers*
by Census Tract

Legend
- 0 Vouchers
- < 10 Vouchers
- 10 - 14 Vouchers
- 15 - 19 Vouchers
- 20 - 24 Vouchers
- > 25 Vouchers

*This dataset encompasses multi-family data only, representing a total of 630 Housing Choice Vouchers.

Sources:
ESRI World Light Gray Canvas Basemap,
City of Arlington - OSI GIS data structure.
Arlington Housing Authority
Current to: August 2024

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DEMOGRAPHICS

PERCENTAGE OF MEDIAN INCOME BY CENSUS TRACT, 2023

Pie chart:
- 1.1%
- 20.5%
- 27.3%
- 21.6%
- 17.0%
- 12.5%

Legend:
- ■ <$30,000
- ■ $30,000 - $49,999
- ■ $50,000 - $69,999
- ■ $70,000 - $89,999
- ■ $90,000 $109,999
- ■ > $110,000

The median household income for Arlington in 2023 was $73,519. Arlington experienced modest growth of 1.0% in median household income, which indicates steady economic growth.

City	2010*	2023	% Change
Arlington	$72,787	$ 73,519	1.0%
Bedford	$83,951	$ 81,393	-3.0%
Colleyville	$212,427	$ 203,566	-4.2%
Dalworthington Gardens	$110,826	$ 138,542	25.0%
Euless	$76,687	$ 80,987	5.6%
Fort Worth	$69,205	$ 76,602	10.7%
Grand Prairie	$71,773	$ 78,889	9.9%
Grapevine	$102,882	$ 111,438	8.3%
Hurst	$73,932	$ 71,743	-3.0%
Mansfield	$125,412	$ 116,590	-7.0%
Pantego	$86,259	$ 64,955	-24.7%

*2023 Constant Dollars

Source: 2023 American Community Survey 5-Year Estimates

2023 Median Household Income by Census Tract
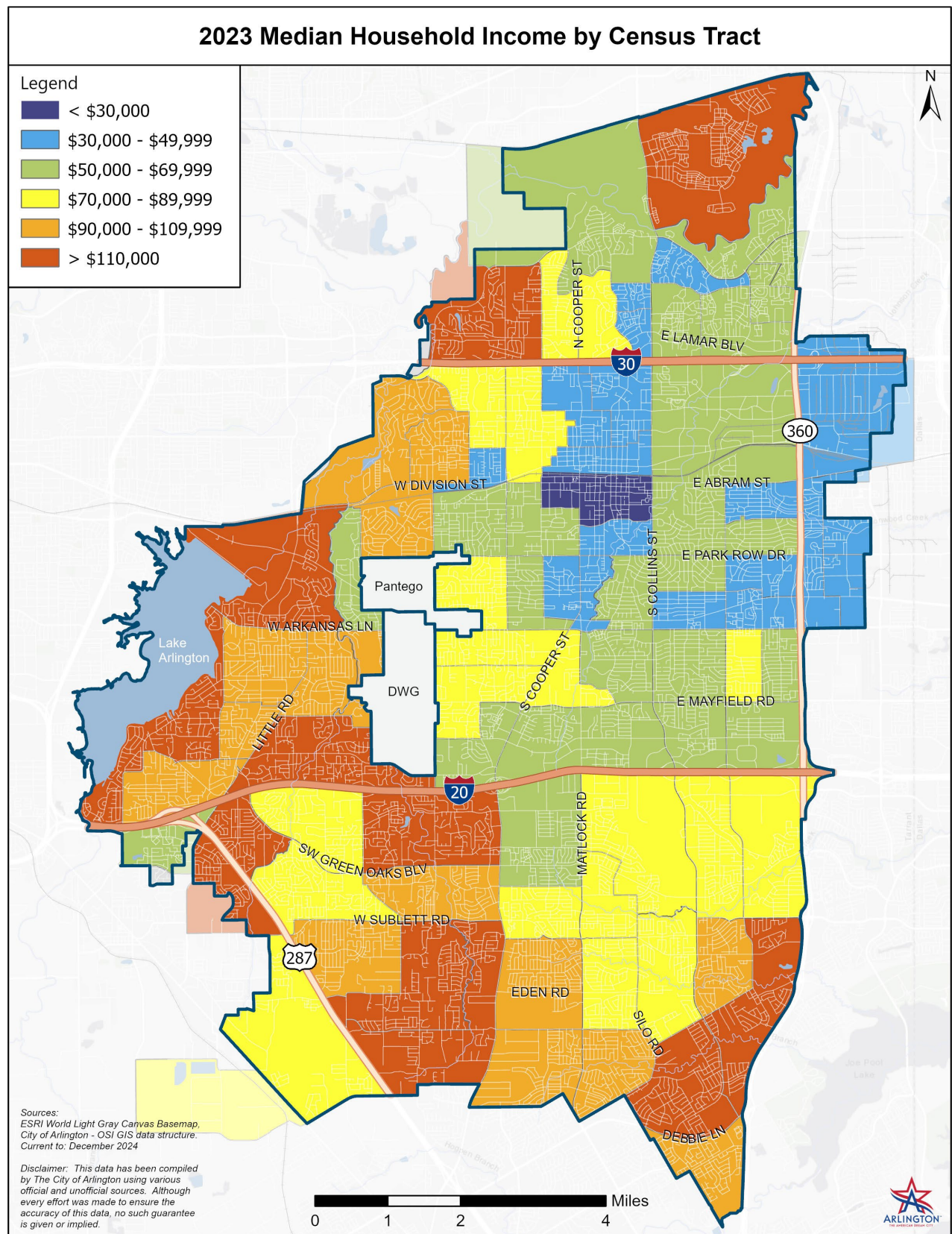
RECENT MULTI-FAMILY DEVELOPMENT ACTIVITY

Recent Multi-Family Projects

The following map highlights multi-family development projects with 50 or more units that are either under construction, in the permitting stage, in the platting stage, have zoning approval, or are currently under review for rezoning as of July 2024. In the past three years, approximately 10,900 multi-family units have been approved for construction, 4,900 of which have been constructed, while an additional 6,000 units have been approved but have either not yet begun construction or are currently being built.

In 2021, 150 acres of 'non-residential' zoned land were rezoned to 'residential-multifamily,' with another 85 acres currently in the rezoning process. Since then, an additional 55 acres of non-residential land have been rezoned to residential-multifamily, with eight more acres currently under consideration for multi-family rezoning. In the last three years, approximately 57 acres of single-family zoned land have been rezoned to multi-family zoning, reflecting the City's continued efforts to address housing demands and diversify land use. Only 16 acres of RMF-22 zoned land remain, excluding the 55 acres owned by Kennedale Independent School District (KISD) on Sublett Rd and Hwy 287.

Recent Multi-Family Projects