The Alliance for Housing Solutions

MLK Day of Service Volunteer Training





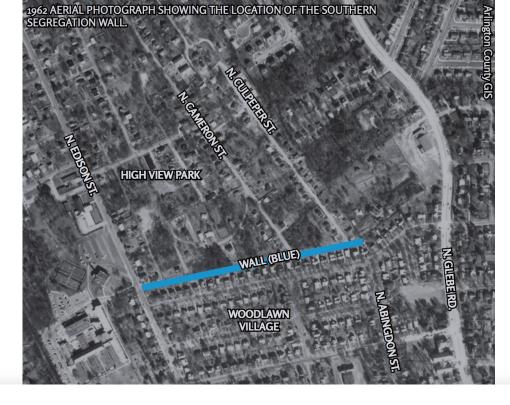


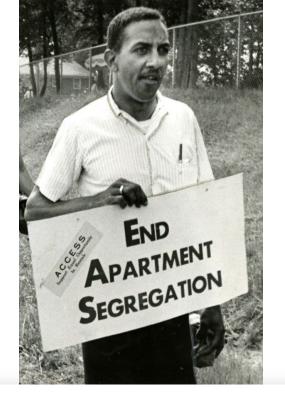
#### Fair Housing Act of 1968

- Outlawed discrimination based on race, color, religion and national origin.
- Enacted one week after assassination of MLK.









5. Neither the land hereby conveyed, nor any parcel thereof, nor lot therein, shall ever, at any time, be occupied by, leased to, sold to, devised to, or in any manner alienated to anyone not a member of the Caucasian Race except that this covenant shall not prevent the use by any owner or tenant of said land, or any parcel thereof, or lot therein, of domestic servants not members of the Caucasian Race.

## Housing Affordability & Why It Matters

Decent quality housing that costs no more than

30 %

of a household's gross monthly income

- Diversity
- Economic Success
- Health and Well-being
- Environmental Impact
- Community and School Stability



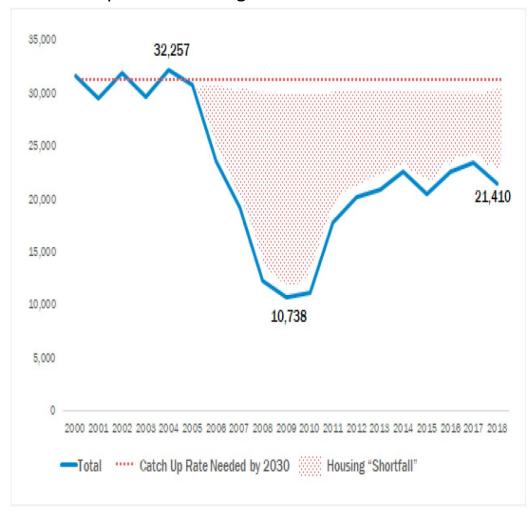


#### Reality: The Regional Housing Shortfall

## Council of Governments Approved Targets Sept 2019:

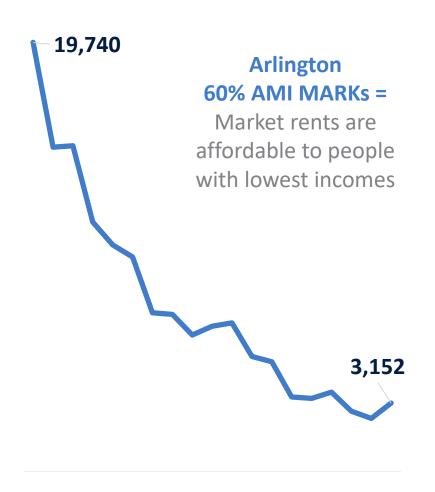
- Region needs 320,000
   housing units in next 10
   years...<u>75k more</u> than
   planned
- 2. At least <u>75%</u> of all new housing should be in Activity Centers or near high-capacity transit
- 3. At least <u>75%</u> of new housing should be affordable to low and middle-income households

Housing Construction Permits by Year in Metropolitan Washington



Source: Metropolitan Washington Council of Governments

### Reality: Impact on Arlington





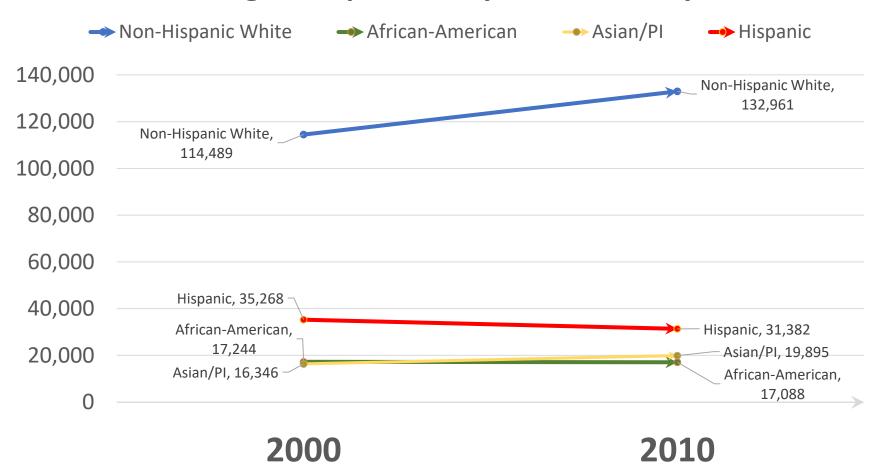
Source: Arlington County

## **Average Sales Prices in Arlington County, 2017**



#### The Result: a loss of diversity!

#### **Arlington Population by Race/Ethnicity**



Source: Arlington County Profile 2017: https://projects.arlingtonva.us/planning/urban-design/profile/

# More Reality: Arlington's Housing Challenges



Loss of affordability & displacement of lower income residents



Disappearance of middle-market home ownership opportunities



Difficulty aging in the community



Few housing opportunities for Arlington's next generation



Losing socio-economic diversity



Geographic segregation and school disparities

#### Two Main Keys to Affordability



Adequate number of units in a variety of <u>types</u>, **locations** and **price points** 

General Price Levels,
Market Balance &
Housing Options



Assistance and investment from all levels needed for those with the greatest needs

Committed Affordability for Lowest Income
Households

#### Two Types of "Affordable" in Arlington

## "Market-rate Affordable" Housing Units (MARKs):

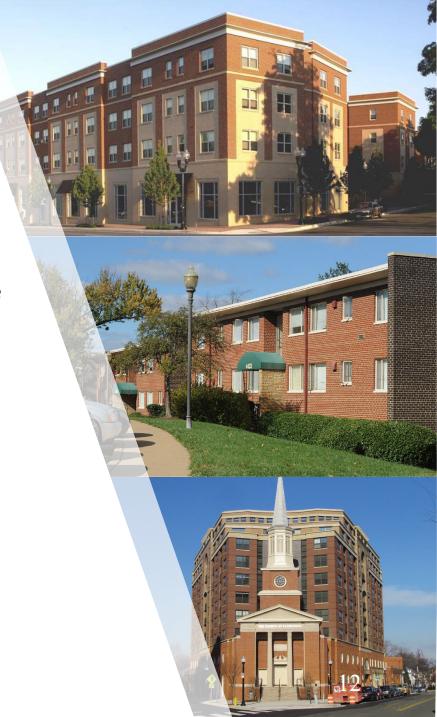
Privately-owned unit with "market" rents affordable to households up to 80% of AMI; no requirement that they stay affordable; often described by affordability level:

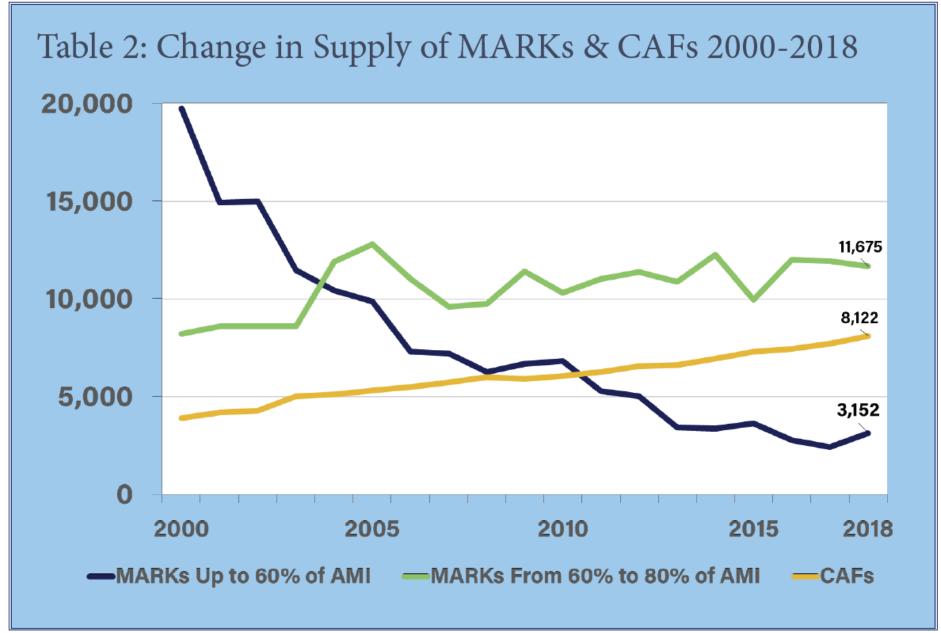
"80% MARKS" units affordable at 61-80 of AMI% "60% MARKS" units affordable below 60%

### "Committed Affordable" Units (CAFs):

Units with income-restricted rents for an extended period of time

- -generally for households @ 60% AMI and below
- -often funded with local, state and/or federal subsidies





Source: Arlington County and CoStar

Source: Arlington Housing Division 2016 Annual Report: <a href="https://housing.arlingtonva.us/plans-reports/annual-reports/">https://housing.arlingtonva.us/plans-reports/annual-reports/</a>

## Who Needs Affordable Housing?

- A wide variety of workers vital to our community's health, safety and economic success need affordable housing, including:
  - Teachers, first responders and health care workers
  - Retail, hospitality and service workers
  - Young people launching careers and families—many of whom were raised in Arlington
- Persons on fixed incomes
  - senior citizens
  - disabled





## Qualifying Income and Rent Levels for Committed Affordable Rental Affordable Housing in Arlington

Percent of Area Median Income

Household Size	80%	60%	50%	40%	30%
1	\$68,000	\$51,000	\$42,500	\$34,000	\$25,500
2	\$77,680	\$58,260	\$48,550	\$38,840	\$29,150
3	\$87,360	\$65,520	\$54,600	\$43,680	\$32,800
4	\$97,040	\$72,780	\$60,650	\$48,520	\$36,400
5	\$104,880	\$78,660	\$65,550	\$52,440	\$39,500
6	\$112,640	\$84,480	\$70,400	\$56,320	\$42,250
		Most Common CAFs			
Unit Size	80%	60%	50%	40%	30%
Efficiency	\$1,700	\$1,275	\$1,062	\$850	\$637
1	\$1,942	\$1,365	\$1,138	\$910	\$683
2	\$2,184	\$1,638	\$1,365	\$1,092	\$820
3	\$2,524	\$1,893	\$1,577	\$1,262	\$946
4	\$2,816	\$2,112	\$1,760	\$1,408	\$1,056

Source: Arlington County: <a href="https://housing.arlingtonva.us/income-rent-limits/">https://housing.arlingtonva.us/income-rent-limits/</a>

## How Do We Create More Committed Affordable Housing?

#### Preserve what we have

Build more when we can

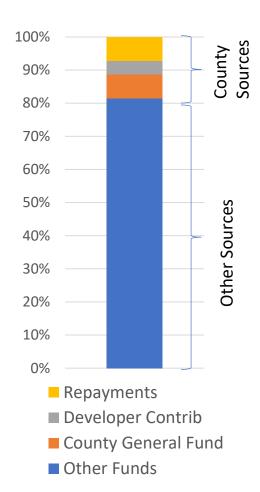
#### Reduce displacement

#### But how?

- Affordable Housing Investment Fund (AHIF): County loans to developers of committed affordable housing
- Affordable Housing Ordinance: County & state law requires site plan developments to contribute committed affordable units or money to AHIF
- Density Bonuses for Multifamily: County asks for a contribution of share of additional units to be committed affordable in exchange for additional density

## Subsidy and Investment Dollars: What's Needed – Filling the Gap

#### Affordable Housing Financial Sources



#### Local

- Affordable Housing Investment Fund
  - ➤ Arlington tax revenue
  - Developer contributions via site plan development
  - ➤ Loan repayments

#### State

- VA Housing Trust Fund
- Amazon VHDA investment +\$15M annually

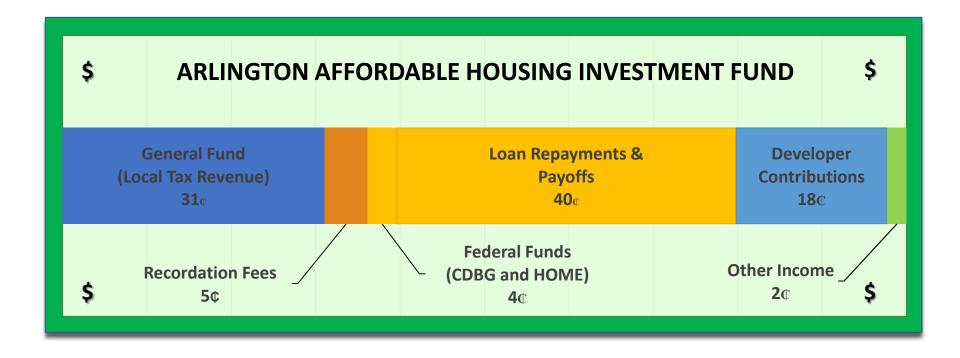
#### Federal

- Low-Income Housing Tax Credits
- FHA Lending, Fannie Mae, Freddie Mac
- HUD programs: Section 8, CDBG, HOME

#### Private

- Private Capital Banks (CRA) & Equity Investors
- Social Investors & Mission Owners
- Arlington Community Foundation Shared Prosperity

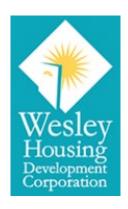
## AHIF Funding Sources FY2010 – FY2016 (\$150 Million)











Some of Arlington's Affordable Housing System







#### Gilliam Place:

173 new affordable units Arlington Presbyterian Church & La Cocina on first floor



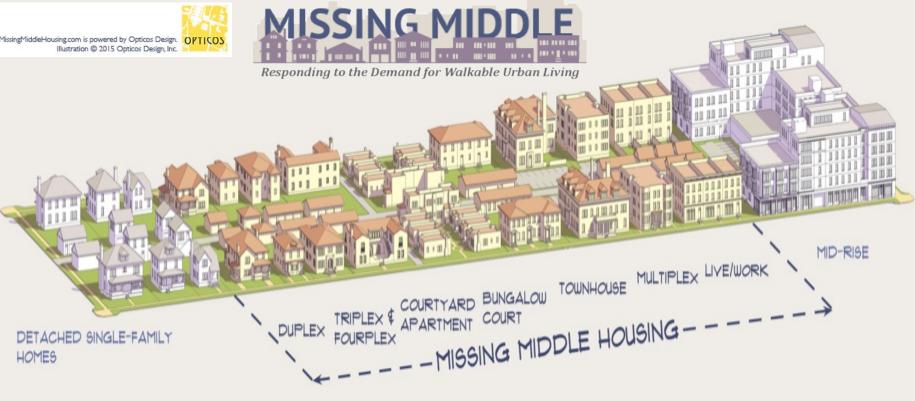
## Sustainable Affordable Housing: AHC's The Berkeley/Apex

- 256 new affordable units
- 2,000 sf reduction in impervious surface
- Adding a new 5,000 sf green roof
- EarthCraft Gold Certified



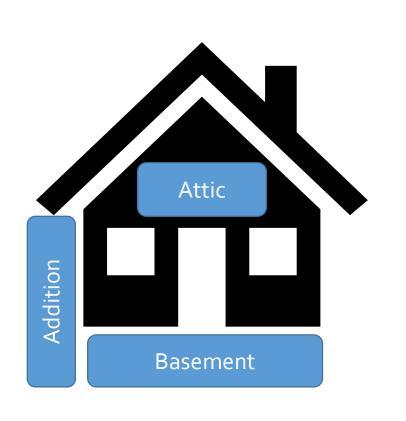








#### AD Rules Adopted in 2009 & Updated in 2018



- Up to 750 sq. ft. except unlimited if wholly within basement
- Inside the main dwelling or an existing detached accessory building
- Separate entrance
- Firewall separation required
- ✓ Owner-occupancy required
- No more than 3 occupants



Now Arlington allows NEW Detached Accessory Dwellings!





## Volunteering – What Can You Do?







What can be done to make Arlington a place where people from all walks of life <u>are welcome</u> and can afford to live?

#### Arlington for Everyone Principles



We support an Arlington for Everyone, in which people from all walks of life are welcomed to live and fully participate in our community.

Arlington is a greater place because of its openness to diversity and inclusion.





Creating and maintaining a variety of housing options in Arlington is essential to this diversity.

## Housing Advocacy: What Issue Do You Connect With Best?



Umbrella: Arlington for Everyone Campaign

Increase housing options and affordability across all of Arlington to help meet our vision of a diverse and inclusive community



Specific Policy Effort: Action for AHIF Campaign Raise the County's contribution to the Affordable Housing Investment Fund to \$25 million for Fiscal Year 2021

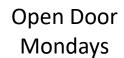
Focus additional funding on the lowest-income households



Specific Policy Effort: Zoning for Missing Middle Housing

Update the County's zoning ordinance to allow for more housing types such as duplexes, triplexes, fourplexes or cottages Advocacy Tools – Let Your Voice Be Heard







Speak at County
Meetings



Write Postcards and Emails



Fill out County
Surveys



Write Letters to the Editor



Talk to Your Friends













#### Who's Who?

- County Board Members:
  - Libby Garvey (Chair for 2020)
  - Erik Gutshall (Vice Chair)
  - Matt de Ferranti
  - Katie Cristol
  - Christian Dorsey
- Key dates:
  - Budget Hearing: March 31
  - Tax Rate Hearing: April 2
  - County Board Meetings: Monthly
    - Saturdays 8:30 am public comment
  - Open Door Mondays:
    - Every Week
- Address:

2100 Clarendon Blvd. Suite 300 Arlington, VA 22201

• Email: countyboard@arlingtonva.us