Housing Authority of the City of Arlington

Five Year Plan for 2010 – 2015
&
Annual Plan
Fiscal Year Beginning 10/1/10

form **HUD-50075** (4/2008)

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011

1.0 **PHA Information**

PHA Name: Housing Authority of the City of Arlington PHA Code: TX433

PHA Type: ☐ Small ☒ High Performing ☐ Standard ☒ HCV (Section 8)

PHA Fiscal Year Beginning: (MM/YYYY): 10/2010

2.0 **Inventory** (based on ACC units at time of FY beginning in 1.0 above)

Number of PH units: 0 Number of HCV units: 3,718

3.0 **Submission Type**

X 5-Year and Annual Plan ☐ Annual Plan Only ☐ 5-Year Plan Only

4.0 **PHA Consortia** ☐ PHA Consortia: (Check box if submitting a joint Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
				PH	HCV
PHA 1:					
PHA 2:					
PHA 3:					

5.0 **5-Year Plan.** Complete items 5.1 and 5.2 only at 5-Year Plan update.

5.1 **Mission.** State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:

Mission…

The mission of the Housing Authority of the City of Arlington (AHA) is to advocate for and pursue affordable housing opportunities for the maximum number of low-income individuals and families in Arlington by:

- Establishing partnerships with public or private community service providers;
- Effectively communicating with internal and external constituencies;
- Attracting and retaining knowledgeable staff and Board members by supporting professional development and personal opportunities;
- Maintaining and improving fiscal accountability and operational efficiency.

AHA will serve the community and create an environment in which all citizens may support and participate in achieving the AHA vision.

Core Values…

- Compassion – Understanding unique client needs; seeking to make a difference; treating clients with respect, empathy, and dignity.
- Commitment – Helping others with urgency, thoroughness, and dedication, providing flexibility of choices.
- Credibility – Demonstrating honesty, integrity, knowledge, reliability, and fairness while maintaining the highest ethical standards; fostering accountability, excellence, and financial stability and efficiency.
- Cooperation – Developing community partnerships; being open to new ideas; initiating contacts; and sharing information with all constituencies.

Strategies…

- Maximize integration of public and private services and resources;
- Utilize appropriate housing programs to increase client opportunities and choices;
- Leverage resources and maintain financial strength;
- Emphasize public relations to improve AHA image;
- Demonstrate program integrity to earn public trust; and
- Recognize employee and volunteer contributions.

5.2	**Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. **Goal:** Expand the supply of assisted housing **Objectives:** • Apply for additional rental vouchers • Leverage private or other public funds to create additional housing opportunities **Goal**: Improve the quality of assisted housing **Objectives**: • Improve voucher management: (SEMAP score) • Increase customer satisfaction **Goal: Increase assisted housing choices** **Objectives:** • Provide voucher mobility counseling • Conduct outreach efforts to potential voucher landlords **Goal**: Provide an improved living environment **Objectives:** • Other: – foster livable neighborhoods and celebrate diversity. Use the Housing Choice Voucher Program to expand housing opportunities beyond areas of traditional low-income and minority concentration; distribute maps at each briefing session for Housing Choice Voucher applicants which delineate areas of the City of Arlington with lesser concentrations of poverty. **Goal:** Promote self-sufficiency and asset development of assisted households **Objectives:** • Increase the number and percentage of employed persons in assisted families • Provide or attract supportive services to improve assistance recipients' employability • Provide or attract supportive services to increase independence for the elderly or families with disabilities **Goal:** Ensure equal opportunity and affirmatively further fair housing **Objectives:** • Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability • Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability • Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
6.0	**PHA Plan Update** (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: **Public Documents** – The AHA provides documentation to applicants, participants, and authorized representatives of same. The Administrative Plan was revised to identify fees related to the provision of documentation. **Mandatory Social Security Numbers (SSN)** – Added the mandatory requirement for SSNs for all household members with three specific exceptions. **Waiting List Preference** – A local preference was established for persons displaced by Hurricane Katrina and Rita for Temporary Housing Unit vouchers. An additional preference is provided to those relocating from FEMA cottages. The waiting list was opened November 1, 2009 to receive applications from applicants qualifying for this preference. **Use of EIV to Project Income –** The AHA requires families to provide the most recent four paystubs to supplement documentation. **Business Income –** Added the requirement for families who do not file income tax returns to maintain monthly self-employment work sheets with back up documentation of expenditures incurred during the past year. **Assets –** The AHA established a threshold of $2,500 for third party verification of checking and savings account balances. Accounts below this threshold do not require third party verification. To determine the threshold balance, the last two months bank statements will be required. **Periodic and Determinable Allowances –** In determining the amount of child support to include in annual income, the AHA will use the average of the last six payments received. **Verification Methods –** EIV is used as a method of third party verification to streamline the income verification process. The AHA maintains the option to pursue additional third party verification sources. One documented attempt of third party verification is required. **Waiting list opening –** The AHA opened its waiting list for applications to the Housing Choice Voucher program on April 16, 2010. (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. *The AHA 5-Year and Annual Plan are posted at the main administrative office of the PHA, main administrative office of the local government, public libraries, and PHA website.*
7.0	**Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.** *Include statements related to these programs as applicable.* NOT APPLICABLE
8.0	**Capital Improvements.** Please complete Parts 8.1 through 8.3, as applicable. NOT APPLICABLE
8.1	**Capital Fund Program Annual Statement/Performance and Evaluation Report.** As part of the PHA 5-Year and Annual Plan, annually complete and submit the *Capital Fund Program Annual Statement/Performance and Evaluation Report,* form HUD-50075.1, for each current and open CFP grant and CFFP financing. NOT APPLICABLE

8.2	**Capital Fund Program Five-Year Action Plan.** As part of the submission of the Annual Plan, PHAs must complete and submit the *Capital Fund Program Five-Year Action Plan,* form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. NOT APPLICABLE
8.3	**Capital Fund Financing Program (CFFP).** ☐ Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements. NOT APPLICABLE
9.0	**Housing Needs**. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. See Attached Housing Needs Section

9.1	**Strategy for Addressing Housing Needs**. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.** The AHA will continue to seek to expand affordable housing opportunities for eligible families and to expand community partnerships that promote economic self-sufficiency. The AHA's strategy for addressing the housing needs of the poorest in our community involves flexible partnering with nonprofits, property owners, lenders, advocacy groups, social service providers, faith based groups, and other federal agencies. The AHA will continue to use all available funding to serve eligible households, AHA services, and community partners to foster stable and livable neighborhoods. The AHA will continue to seek opportunities for available funding to leverage to expand housing stock for low income families in our community. Specific strategies to maximize the number of affordable units available to the PHA include: • Maintain or increase Housing Choice Voucher lease up rates by establishing payment standards that will enable families to rent throughout the jurisdiction; • Acquire, rehabilitate and resell HUD foreclosed homes to income eligible households; • Undertake measures to ensure access to affordable housing among families assisted by the PHA regardless of unit size required; • Maintain or increase Housing Choice Voucher program lease up by marketing the program to property owners, particularly those outside of areas of minority and poverty concentration; • Participate in the Consolidated Plan development process to ensure coordination with broader community strategies. Specific strategies to increase the number of affordable housing units include: • Apply for additional Housing Choice Voucher units as they become available; • Leverage affordable housing resources in the community; • Pursue housing resources other than public housing or Housing Choice Voucher tenant-based assistance; • Apply for additional vouchers for persons with special needs, apply for funding to support homeless/transitional housing opportunities, and apply for funding to provide housing for persons with other special needs. Specific strategies to support families at or below 30% of area median income include: • To ensure the HUD regulatory requirement of not less than 75% of all new admissions to the HCV program from the waiting list be extremely low-income families, the AHA Board of Commissioners approved a resolution revising the Administrative Plan to allow the Executive Director to temporarily suspend the working preference if the AHA falls 5% below the mandatory requirement. Specific strategies to assist the elderly include: • The AHA has a working preference for admission to the Housing Choice Voucher program that includes the elderly and disabled heads of households and their spouses. Specific strategies to assist families with disabilities include: • Apply for special purpose vouchers targeted to families with disabled household members, as available; • Affirmatively market to local non-profit agencies that assist families with disabilities; • Maintain a preference for working families which includes disabled heads of household and their spouses; • Provide referrals to the Housing Rehabilitation Program's Architectural Barrier Removal services; Specific strategies to assist races or ethnicities with disproportionate housing needs include: • Affirmatively market to persons whose race and/or ethnicity is shown to have disproportionate housing needs. Specific strategies to affirmatively further fair housing include; • Counsel Housing Choice Voucher participants about the location and availability of units outside of areas of poverty or minority concentration and assist them to locate those units; • Market the Housing Choice Voucher program to owners outside of the areas of concentrations of poverty and minority concentrations. The reasons for selecting the strategies above include the following: • Funding constraints • Limited availability of sites for assisted housing • Extent to which particular housing needs are met by other organizations in the community • Evidence of housing needs as demonstrated in the Consolidated Plan or other information available to the PHA • Influence of the housing market on PHA programs • Community priorities regarding housing assistance • Results from consultation with local or state government • Results from consultation with residents and the Resident Advisory Board • Results from consultation with social service organizations and advocacy groups

10.0

Additional Information. Describe the following, as well as any additional information HUD has requested.

(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.

Goal: Expand the supply of assisted housing

Objectives:

- Apply for additional rental vouchers: *In the past five years, the Arlington Housing Authority (AHA) has successfully applied for and been awarded vouchers to increase its baseline from 3,300 to 3,718 vouchers.*
- Leverage private or other public funds to create additional housing opportunities: *The AHA has received annual funding for the following programs.*

Program	*Year*
Shelter Plus Care	*2005-2009*
HOME TBRA	*2005-2009*
Supportive Housing Program	*2005-2009*
Homeless Housing and Supportive Program	*2009*
Homelessness Prevention and Rapid Re-Housing Program	*2009*

- Other: (2005 objective) - prepare and submit an application for at least one (1) grant for Special Needs populations each year that the HUD has available funding. *The AHA applied for and was awarded a renewal of the 2001 Supportive Housing Program Grant used to provide housing for 28 families. The 2003 Shelter Plus Care grant was also renewed and operated with the Arlington Life Shelter. The AHA renewed its 2000 and 2004 Shelter Plus Care grants and also applied for and received funding through the Tarrant County Continuum of Care to provide rental assistance for 35 homeless families through the Shelter Plus Care program.*

Goal: Improve the quality of assisted housing

Objectives:

- Improve voucher management: (SEMAP score) The *AHA has maintained a High Performer status annually since 2002.*
- Increase customer satisfaction: *The AHA continues to make operational improvement to increase customer satisfaction. In 2005 the AHA developed a Landlord Portal to provide landlords with up to date information on payments made on behalf of their tenants. The AHA received an Award of Merit for Administrative Innovation from the National Association of Housing and Redevelopment Officials (NAHRO) recognizing this achievement. In 2007, the AHA implemented a Pay Card Program. The Pay Card program provides participants with a debit card which is loaded monthly by the AHA with the tenants' utility allowance. The participants save check cashing fees and the AHA has realized substantial savings by omitting the processes of cutting paper checks and mailing them monthly. NAHRO recognized this improvement in customer service by awarding the AHA with an Award of Excellence for Program Administration. Also in 2007, the AHA created an automated waiting list application process. This allowed applicants to apply for housing assistance from any public or private computer. T he AHA provided two computers in the waiting room of its offices for this purpose. This achievement was also recognized by NAHRO with an Award of Merit for Administrative Innovation.*
- Concentrate on efforts to improve specific management functions: *The AHA has maintained a High Performer status since 2002.*

Goal: Increase assisted housing choices

Objectives:

- Provide voucher mobility counseling: (2005 objective) - provide mobility counseling in each briefing packet for all new HCV admissions) During *Certification and Annual Re-exam meetings, staff advises clients of their options to transfer their voucher to another city or state. Participants are also provided with a list of local housing authorities to assist them with their decision should they opt to move.*
- Conduct outreach efforts to potential voucher landlords: *The AHA conducts quarterly workshops with participating property owners and prospective voucher landlords. Through outreach, the AHA has increased the number of active landlords from 850 to 1,242.*
- Implement voucher homeownership program: *The AHA has had 12 participants become homeowners during the reporting period. The AHA has assisted homebuyers to leverage their funds by utilizing available HOME Investment Partnership Program funding and Neighborhood Stabilization Program funding. Homebuyers have received down payment, closing cost assistance and housing rehabilitation assistance.*
- Other: (2005 objective) - apply for Homeownership Coordinator each year pending funding availability to enhance and expand the AHA Homeownership Program. *The AHA has successfully applied for and received funding for two FSS coordinators who work with AHA's homeownership program. The AHA was recently notified that it has been awarded funding for a third position for this expanding program in FY 2010.*

Goal: Provide an improved living environment

Objectives:

- Other: (2005 objective) – foster livable neighborhoods and celebrate diversity. Use the Housing Choice Voucher Program to expand housing opportunities beyond areas of traditional low-income and minority concentration; distribute maps at each briefing session for Housing Choice Voucher applicants which delineate areas of the City of Arlington with lesser concentrations of poverty. *The AHA continues to provide maps to applicants at briefing sessions to enable them to make informed housing choices. The maps provided identify the areas within the City of Arlington which have lower concentrations of poverty.*

	Goal: Promote self-sufficiency and asset development of assisted households **Objectives:** • Increase the number and percentage of employed persons in assisted families: *Within the Family Self Sufficiency program, the number and percentage of employed persons has increased. At the start of the reporting period, 59% of FSS participants were employed. At the end of the reporting period, this had increased to 63% of participants.* • Provide or attract supportive services to improve assistance recipients' employability: *Through the FSS program, participants are offered instruction and courses in Nutrition, Budgeting, Credit Repair, Preparation for Homeownership, Resume Writing, Job Readiness, Interviewing Skills, Parenting, and Education Preparation Assistance for College. In addition, referrals are made to the following partners for additional services: Tarrant County Housing Partnership, Inc., Educational Opportunity Center, Catholic Charities, Community Action Partners, Ways to Work, Angel Food Ministries, MHMR, and Early Childhood Intervention.* • Provide or attract supportive services to increase independence for the elderly or families with disabilities. *The AHA provides referrals for services to the following: Easter Seals, Angel Food Ministries, Area Agency on Aging, American Association of Retired Persons, Catholic Charities, Mission Arlington, John Peter Smith Hospital, the City of Arlington Homeless Prevention and Rapid Re-Housing Program and MHMR of Tarrant County. Services provided are for health care, financial resources, employment, food, and general assistance.* **Goal:** Ensure equal opportunity and affirmatively further fair housing **Objectives:** • Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability: The AHA has implemented language cards to collect information about primary languages spoken by applicants and participants which have allowed the AHA to provide alternate language services as needed. The AHA has a contract for a language line translation service and also has access to sign language interpretation. • Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability: *The AHA provides housing lists to all participants searching for housing to help them make informed housing choices. The AHA provides this information to all households, regardless of race, color, religion, national origin, sex, familial status, and disability.* • Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required: *The AHA maintains a list of available accessible housing to provide to participants with disabled household members who are searching for housing. The AHA also has a defined Reasonable Accommodations policy which is adhered to by all program staff. The AHA also refers participants to the Housing Rehabilitation Program for housing modifications to their unit to make units more accessible for household members with disabilities. Assistance is provided in the form of a grant.* • Other: (2005 objective) – *The AHA continues to refer all cases of reported housing discrimination to the local HUD office for remediation.* • Other: (2005 objective) – *The AHA maintains the practice of distributing the HUD publication - Fair Housing: It's Your Right booklet to voucher program participants searching for suitable housing.* (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification". *A significant amendment or substantial deviation/modification is defined as one which would prevent the AHA from achieving one of its stated goal or adding a goal or program outside of the established goals and objectives.*
11.0	**Required Submission for HUD Field Office Review**. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office. (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights) (b) Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only) (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only) (d) Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only) (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (PHAs receiving CFP grants only) (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations. (g) Challenged Elements (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only) (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)

9.0 Housing Needs

A. Introduction to Housing Needs

Housing needs can be measured in a variety of ways, most of which focus on affordability. The housing needs analysis for the city of Arlington incorporated a variety of methods. The first and most detailed method estimated the gap between the availability of housing at different affordability levels with the ability of existing households to afford the housing stock. The second method examined the number and percentage of the Arlington households who are "overpaying" for housing and are cost burdened.

This section describes the estimated housing needs projected for the next five years for various categories of persons and addresses specific housing problems. According to the 2005 Housing Needs Assessment conducted by BBC Consulting, Arlington housing is largely affordable to its residents relative to other areas. In particular, the city's housing is very affordable for its homeowners. Arlington has a lower percentage of homeowner households who are cost burdened than other Metroplex cities and other cities throughout Texas. However, the number of Arlington renter households who are cost burdened is relatively high compared to other cities in the Metroplex and other Texas cities.

In addition to affordability, cost burden is used to estimate the number of households who could be at risk of homelessness. Arlington's low percentage of owner households who are cost burdened suggests that fewer homeowners are at risk of becoming homeless and/or needing housing assistance relative to other areas.

1. Housing Gaps Analysis

The housing gaps analysis calculates the affordable mortgage payment and rent by income level, using the definitions of low-, moderate-, and high-income households established by the U.S. Department of Housing and Urban Development (HUD). Low-income households are of particular concern when examining the match between housing prices and incomes, as they are most likely to have housing needs. HUD divides low-income households into categories based on their relationship to the median family income (MFI). Affordable housing programs target low-income households, or those earning at or below 80% MFI, based on the size of the household. The following table summarizes the income limits that are used for Arlington housing programs for Program Year 2009 (PY2009).

Table 1.1: HUD Low-income Limits for Arlington, 2009

Household Size	*Maximum Gross Household Income*
1 person	$36,950
2 persons	$42,250
3 persons	$47,500
4 persons	$52,800
5 persons	$57,000
6 persons	$61,250

Source: U.S. Department of Housing and Urban Development

According to the 2006-2008 American Community Survey conducted by the U.S. Census Bureau, the median household income in Arlington was $52,950 and the MFI was $63,324. In 2002, the most recent data available, the median income of owner-occupied households was $72,258 and the median income of renter–occupied households was $35,484. Renter households earned an average of $36,774 less per year than homeowners. However, for purposes of this report, the MFI established by HUD and effective April 27, 2009 will be utilized (see Table 1.1 above).

Table 1.2 shows the maximum rent or mortgage payment and house price that households would be able to afford by HUD income range, as of 2009. It also shows the number of households in Arlington that fall into the 2009 HUD income ranges.

Table 1.2: Number of Households by HUD Income Range and Affordable Rents and Mortgage Payments, 2009

Household Income as % of MFI	*Income Limit*	*Renter Households*	*Affordable Rent or Mortgage Payment*	*Owner Households*	*Affordable House Price*
Extremely low-income (0 - 30% MFI)	$19,800	9,548	$495	4,966	$66,528
Very low-income (30.1 - 50% MFI)	$33,000	8,199	$825	6,109	$110,880
Low-income (50.1 - 80% MFI)	$52,800	10,875	$1,320	10,881	$177,408
Moderate-income (80.1 - 100% MFI)	$66,000	5,533	$1,650	8,312	$221,760
Middle-income (100.1 - 120% MFI)	$79,200	4,142	$1,980	7,837	$266,112
Upper-income (>120.1% MFI)	> $79,200	8,598	$1,980 +	43,431	> $266,112
Total		**46,895**		**81,536**	

Note: The affordable mortgage calculation includes escrow for taxes, insurance, and private mortgage insurance. Owner Affordability utilizes the HUD estimated value to income ratio of 3.36. Renter affordability assumes a 30% monthly payment standard as the threshold of affordability (CHAS Data Tables 14A and 14B).

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 11, 14A, 14B, 2009

Table 1.3 shows the number of rental and owner housing units in each affordability range in 2009.

Table 1.3: Number of Units Affordable to Households
by HUD Income Range, 2009

Extremely low-income (0 - 30% MFI)	$495	4,346	$66,528	515
Very low-income (30.1 - 50% MFI)	$825	15,775	$110,880	28,713
Low-income (50.1 - 80% MFI)	$1,320	27,655	$177,408	34,503
Moderate-income and above (> 80% MFI)	$1,650	6,118	$221,760	19,847
Total		**53,895**		**83,579**

*Note: Includes all units, vacant and occupied

Source: U.S. Department of Housing and Urban Development, CHAS Data Tables 14A, 14B, 15A, 15B, 15C, 2009

The following table compares the affordable units with the number of households in each income range occupying any type of housing in 2009. It is assumed that substandard units have the lowest rents and values. Thus, the numbers of affordable units are adjusted for substandard units.

Table 1.4: Gap Between Households and Affordable Units, 2009

Household Income as % of MFI	*Renter Households*	*Rental Units*	*(Need)/ Excess Rental Units*	*Owner Households*	*Owner Units*	*(Need)/ Excess Owner Units*
Extremely low-income (0 - 30% MFI)	9,548	3,603	(5,945)	4,966	286	(4,679)
Very low-income (30.1 - 50% MFI)	8,199	11,905	3,706	6,109	27,995	21,886
Low-income (50.1 - 80% MFI)	10,875	25,592	14,718	10,881	33,708	22,826
Moderate-income and above (> 80% MFI)	18,274	5,797	(12,477)	59,580	19,548	(40,032)
Total	**46,895**	**46,897**		**81,536**	**81,537**	

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 11, 15A, 15B, 15C, 2009

Gaps in Housing Supply

Table 1.4 above compares the number of households at different income ranges with the availability of rental and owner housing units for each respective income range. The gaps analysis reveals a shortage of owner units affordable to households at or below 30% MFI in 2009. This shortage of approximately 4,600 units includes units in substandard condition. Without the inclusion of substandard units, the gap would be nearly 5,000 units. For households earning in excess of 80% MFI, the gaps analysis also shows a shortage of over 40,000 units. The data suggests that there is a significant mismatch between owner income and the cost of the occupied unit. In other words, nearly 50% of owner-occupants reside in units that are priced less than what they can afford.

Gaps analysis of rental units shows that there are almost 6,000 fewer units for the extremely low-income households than are needed. The analysis also shows that for households with incomes between 30% MFI and 80% MFI, there is an excess of approximately 18,000 units. These units may be occupied by lower-income households that could not find units within their affordability range and are therefore overpaying rent, or the units may be occupied by moderate-, middle-, and upper-income households who do not occupy rental units in their affordability range. Again, as the gaps analysis showed with owner-occupied units, there is a mismatch between income and unit affordability.

The affordability mismatches could be explained by various circumstances. For example, households may be living in units that are more expensive than they can afford in anticipation of future income increases or an elderly homeowner on a fixed income may occupy a home that has increased in value since it was first purchased. Additionally, public input received during the public participation process indicated a lack of available housing for upper-income households.

Gaps Analysis Interpretation

The gaps analysis in Table 1.4 shows where the market is under- and over-supplying housing, assuming households desire to occupy housing that is exactly affordable for their income ranges. In reality, the type and price of housing that households choose to occupy is a product of many factors, including preferences for location and design, expectations about future employment, personal situations, and, of course, affordability. Information on actual occupancies can be combined with the information from the gaps analysis to highlight areas in the housing market where policymakers may want to concentrate resources to bring the market into balance.

Tables 1.5 and 1.6 provide information about the price of housing units actually occupied by households according to their income ranges. This information enables a reasonable determination of whether a household is overpaying or underpaying for its housing. Overpayment occurs when a household occupies a unit that is too expensive for its income category. These households are referred to as cost burdened. Affordability for renters is defined as a rent that is equal to or less than 30% of gross household monthly income. For owners, affordability is defined as a ratio of value to gross monthly income of 3.36. Underpayment occurs when a household is occupying a unit that costs less than what they can afford. The available data only allows analysis for limited income ranges rather than individual household analyses.

Table 1.5: Rents Paid by Households, by Household Income Range, 2009

	Gross Annual Household Income			
Gross Monthly Rent	***0 – 30% MFI***	***30.1 – 50% MFI***	***50.1 – 80% MFI***	***> 80% MFI***
$495 or less	2,189	435	393	586
$496-$825	3,370	2,971	3,074	2,491
$826-$1,320	3,795	4,331	6,568	10,899
$1,321 or more	508	374	768	4,147
Total	**9,861**	**8,112**	**10,803**	**18,122**
% Households Overpaying	**78%**	**58%**	**7%**	**0%**
% Households Who Might be Underpaying	**0%**	**5%**	**32%**	**77%**

Source: U.S. Department of Housing and Urban Development, CHAS Data Table 15C, 2009

Table 1.6: Values of Housing Occupied by Owners, by Household Income Range, 2009

	Gross Annual Household Income			
Affordable House Value	***0 – 30% MFI***	***30.1 – 50% MFI***	***50.1 – 80% MFI***	***> 80% MFI***
$66,258 or less	286	0	0	0
$66,259 - $110,880	3,378	4,055	6,189	14,372
$110,881 - $177,408	1,085	3,766	3,766	5,917
$177,409 or more	464	438	883	17,762
Total	**5,214**	**8,259**	**10,838**	**38,051**
% Households Overpaying	**95%**	**51%**	**8%**	**0%**
% Households Who Might be Underpaying	**0%**	**0%**	**57%**	**53%**

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 15A, 15B, 2009

Tables 1.5 and 1.6 show the type of units occupied by rent and value (this data is available for limited income ranges for 2009 only). The darker shaded areas represent those households that are likely living in unaffordable housing. For example, in 2009, 78% of renter households earning less than $19,800 (equal to or less than 30% MFI) were living in units with rents greater than $495 which were most likely unaffordable to them. Approximately, 22% of these households were living in units with rents close to what they could afford. The unshaded and lightly shaded areas show the approximate number of households by income level who are living in units affordable to them.

Table 1.5 suggests that approximately one-third of households earning between $33,000 and $52,800 (50.1 – 80% MFI) are occupying rental units with rents that are lower than what they can afford. The rental units occupied by these households have rents within the $495 to $825 price range. These units are also in demand by lower-income households who may be overpaying for housing. Renter households in this and higher income ranges that are underpaying for housing may be doing so because there is a lack of higher-end rental housing. Many of these renters earn enough to purchase a single-family home in Arlington.

Table 1.6 suggests that the majority of homeowners earning less than $33,000 (at or below 50% MFI) are overpaying for housing. It also suggests that many of the households earning more than $33,000 are probably occupying housing that is less expensive than they can afford (housing priced at $110,800 and above). Again, this could be due to a limited supply of higher-end housing. Housing in this price range is also likely to be in demand by households earning lower incomes.

Occupancy/Affordability Matrix

The following two tables show the number of units affordable to households at the HUD income levels *and* which households are occupying the units. For example, the first column in Table 1.7 shows that in 2009, there were 3,603 rental units affordable to households earning 30% MFI or less. Statistics on occupancy from the 2009 HUD CHAS data suggests that 61% of these units, or 2,189 units, were occupied by households in this income range. The unshaded areas in the matrices match households with their

affordability ranges. The shaded areas show where the largest "mismatches" are occurring. It is in these areas where decisions about housing policy and resources should be concentrated.

Table 1.7: Rental Occupancy / Affordability Matrix

	0 – 30% MFI	*30.1 – 50% MFI*	*50.1 – 80% MFI*	*> 80% MFI*
Number of rental units affordable to:	3,603	11,905	25,592	5,797
Occupied by:				
0%-30% MFI	2,189	3,370	3,795	508
30.1%-50% MFI	435	2,971	4,331	374
50.1%-80% MFI	393	3,074	6,568	768
> 80% MFI	586	2,491	10,899	4,147
Total units	**3,603**	**11,906**	**25,592**	**5,797**

Source: U.S. Department of Housing and Urban Development, CHAS Data Table 15C, 2009

Table 1.8: Owner Occupancy / Affordability Matrix

	0 – 30% MFI	*30.1 – 50% MFI*	*50.1 – 80% MFI*	*> 80% MFI*
Number of owner units affordable to:	286	27,995	33,708	19,548
Occupied by:				
0%-30% MFI	286	3,378	1,085	464
30.1%-50% MFI	0	4,055	1,585	438
50.1%-80% MFI	0	6,189	3,766	883
> 80% MFI	0	14,372	27,271	17,762
Total units	**286**	**27,995**	**33,708**	**19,548**

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 15A, 15B, 2009

Reading across the columns shows which units are occupied by households of different income levels. For example, only 286 of the extremely low-income owner households were living in units in their price range. However, 65% of households within the same income range were occupying units that were affordable to households earning 30.1% to 50% MFI, and an additional 30% were occupying even more expensive units.

In summary, the occupancy/affordability matrices suggest the following:

Renter-Occupied Units

- A large proportion of the city's rental units are affordably priced for households earning between 30.1% and 80% MFI.
- Approximately 40% of renter households earning at or below 50% MFI are in units considered affordable for higher income households. For example, 39% of households earning at or below 30% MFI are in units affordable to those households earning more than 30% MFI. Nearly half of household earning between 30.1% and 50% MFI occupy units affordable to those households earning more than 50% MFI. Not all of these households are cost burdened. It is likely that some of these households are being assisted through the Arlington Housing Authority's Section 8 Program.

Owner-Occupied Units

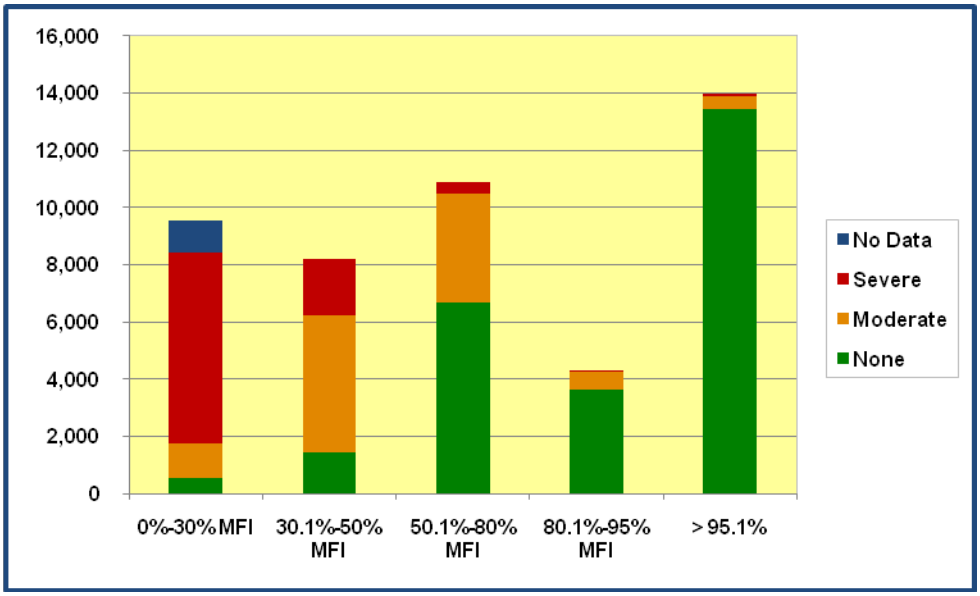
- Three-quarters of Arlington's single-family housing stock is valued at a level that is affordable to households earning between 50.1% and 80% MFI.
- The greatest mismatch between affordability and housing value occurs for extremely low-income households. According to the HUD CHAS data, there are only 286 owner housing units affordable for this income range. These are the units that were considered "substandard" and comprise less than 1 percent of the owner housing stock.
- Ninety-one percent of the owner units priced for households with incomes above 80% MFI are occupied by households in that income range. (Data for additional income ranges was not available for 2009.) Moreover, this income range represents nearly three-quarters of all homeowners, indicating that they may be able to afford higher-priced units thereby freeing up more affordable housing for lower income residents.
- Also noteworthy is that 81% of units affordable to those earning between 50.1% and 80% MFI are occupied by households with incomes above 80% MFI. This would seem to indicate that there is a need for additional homeownership opportunities for low-income households.

2. Housing Cost Burden

Housing affordability is typically evaluated by assessing the share of household income spent on housing costs. These costs may include mortgages, real estate taxes, insurance, utilities, fuels, and, where appropriate, fees such as condominium fees or monthly mobile home costs. Households paying over 30% of their income for housing are often categorized as moderately cost burdened; whereas households paying over 50% of their income for housing are categorized as severely cost burdened. The 2009 HUD CHAS data provides estimates of cost burden, moderate and severe, by income range.

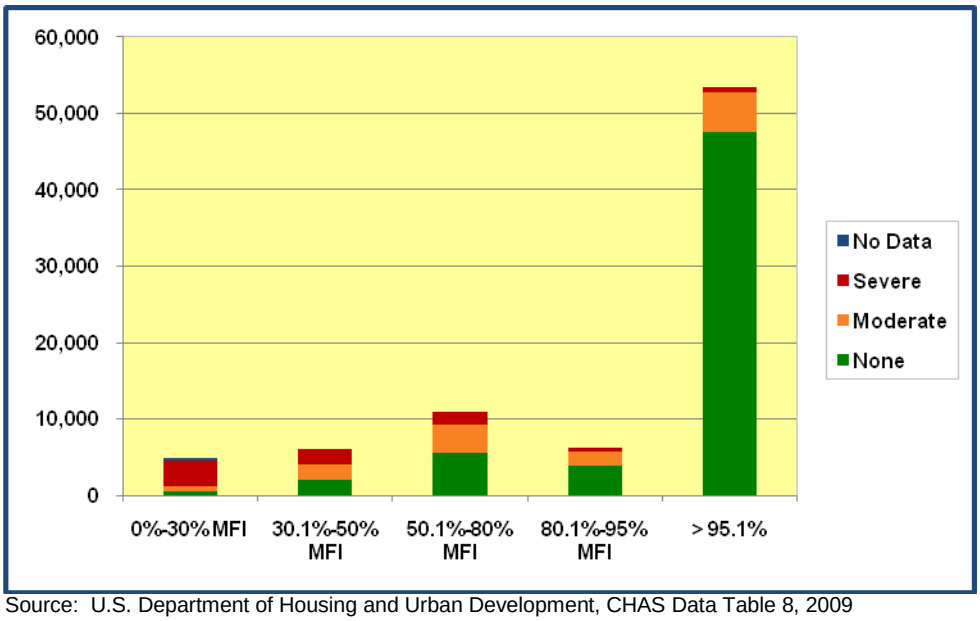
Figures 1.1 and 1.2 show the percentage of household income paid in housing costs by renters and homeowners with mortgages, respectively, in Arlington in 2009. The HUD CHAS data estimates that about 23% of the city's renter households (i.e., approximately 11,000 renter households) and 17% of the city's homeowners (i.e., approximately 14,000 households) were moderately cost burdened. Additionally, HUD CHAS data estimates that about 19% of renter households (i.e., approximately 9,000 renter households) and 10% of owner-occupied housing units (i.e., approximately 8,000 owner households) were severely cost burdened.

Fig. 1.1: Renters' Housing Cost Burden by Income Range, 2009



Source: U.S. Department of Housing and Urban Development, CHAS Data Table 8, 2009

Fig. 1.2: Owners' Housing Cost Burden by Income Range, 2009



Source: U.S. Department of Housing and Urban Development, CHAS Data Table 8, 2009

Table 1.9 shows cost burden by HUD income categories. Lower-income households are much more likely to be cost burdened than households at or above moderate-income.

Table 1.9: Housing Cost Burden by HUD Income Categories, 2009

Household Income as % of MFI	Income Limit	Renter-Occupied Cost Burdened Households	Renter-Occupied % Cost Burdened	Owner-Occupied Cost Burdened Households	Owner-Occupied % Cost Burdened
Extremely low-income (0 - 30% of MFI)	$19,800	7,870	82%	4,040	81%
Very low-income (30.1 - 50% of MFI)	$33,000	6,756	82%	4,020	66%
Low-income (50.1 - 80% of MFI)	$52,800	4,181	38%	5,262	48%
Moderate-income (80.1 - 95% of MFI)	$66,000	651	15%	2,407	39%
Middle-income (> 95.1% of MFI)	$79,200	542	4%	5,820	11%
Total		**20,000**	**43%**	**21,549**	**26%**

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 8, 11, 2009

The following table shows cost burden by tenure and age categories.

Table 1.10: Housing Cost Burden for Elderly and Non-Elderly by Tenure, 2009

	Owner-Occupied Elderly	Owner-Occupied Non-Elderly	Renter-Occupied Elderly	Renter-Occupied Non-Elderly
Total Number of Households	**16,079**	**65,457**	**4,328**	**42,568**
Percent Households Cost Burdened	28%	26%	56%	41%
Number of Units	4,555	10,330	2,433	17,568

Source: U.S. Department of Housing and Urban Development, CHAS Data Tables 7, 2009

In summary, Arlington households who are cost burdened are disproportionately likely to be renters and to have incomes less than 50% MFI. Extremely low-income homeowners and elderly renters are disproportionately likely to be cost burdened due to housing costs.

3. Affordability Comparison

Tables 1.11 and 1.12 compare the percentage of households who are cost burdened in Arlington with the surrounding areas. Households are considered moderately cost burdened if they are paying more than 30% of their gross household income toward housing costs and severely cost burdened if they are paying more than 50% of their gross household income toward housing costs.

Table 1.11: Percentage of Homeowners Who Are Cost Burdened, 2008

Location	Housing Units	% Gross Income for Housing Costs					% Cost Burdened	Not Computed
		< 20%	20 - 24.9%	25 - 29.9%	30 - 34.9%	> 35%		
Arlington	**74,524**	**45%**	**16%**	**11%**	**7%**	**20%**	**28%**	**0%**
Metroplex Cities								
Dallas city	210,110	43%	13%	10%	8%	26%	**34%**	1%
Fort Worth city	136,299	44%	15%	11%	7%	22%	**29%**	1%
Garland	50,451	40%	13%	11%	8%	27%	**36%**	0%
Grand Prairie	33,885	39%	15%	12%	7%	26%	**34%**	0%
Irving	32,423	42%	14%	10%	7%	27%	**34%**	0%
Mesquite	30,561	42%	15%	13%	7%	23%	**30%**	0%
Plano	63,184	48%	17%	11%	6%	17%	**24%**	0%
Other Texas Cities								
Austin	142,233	45%	14%	11%	7%	21%	**28%**	0%
Denton	17,243	41%	18%	15%	7%	19%	**26%**	1%
San Antonio city	264,842	50%	13%	9%	7%	19%	**26%**	1%
Tyler	19,278	53%	15%	8%	6%	18%	**24%**	0%
Waco	19,463	49%	12%	10%	5%	24%	**29%**	0%

Sources: U.S. Census, American Community Survey, 2006-2008

Table 1.12: Percentage of Renters Who Are Cost Burdened, 2008

Location	Housing Units	% Gross Income for Housing Costs					% Cost Burdened	Not Computed
		< 20%	20 - 24.9%	25 - 29.9%	30 - 34.9%	> 35%		
Arlington	**53,909**	**24%**	**14%**	**11%**	**9%**	**37%**	**46%**	**4%**
Metroplex Cities								
Dallas city	236,005	25%	12%	11%	9%	38%	**46%**	5%
Fort Worth city	92,811	24%	14%	10%	9%	37%	**45%**	6%
Garland	25,242	25%	13%	12%	9%	36%	**46%**	5%
Grand Prairie	19,738	22%	14%	10%	7%	40%	**47%**	7%
Irving	45,265	26%	16%	13%	8%	34%	**42%**	3%
Mesquite	16,268	26%	11%	12%	8%	39%	**47%**	4%
Plano	30,858	29%	16%	13%	9%	31%	**40%**	2%
Other Texas Cities								
Austin	161,122	25%	14%	11%	8%	37%	**46%**	4%
Denton	17,846	16%	12%	11%	9%	50%	**59%**	3%
San Antonio city	178,998	24%	13%	11%	9%	36%	**44%**	8%
Tyler	13,853	19%	14%	12%	6%	45%	**51%**	4%
Waco	22,762	19%	11%	8%	7%	45%	**52%**	10%

Sources: U.S. Census, American Community Survey, 2006-2008

Arlington's percentage of homeowner households that are cost burdened is in the middle of the range for cities in the surrounding area and cities throughout Texas. Its percentage of cost burdened renter households is also middle-of-the-pack when compared with cities across the state. However, the percentage of cost burdened renter households in Arlington is closer to the top of the range as compared to other Metroplex cities. Arlington is largely affordable to its residents relative to other areas and particularly affordable to homeowners.

In addition to affordability, cost burden is used to estimate the number of households who could be at risk of homelessness, particularly renter households. Arlington's low percentage of owner households who are cost burdened suggests that fewer city homeowners are at risk of becoming homeless and/or needing housing assistance relative to other areas. However, the relatively high percentage of renter households, nearly 50%, suggests that there is a greater risk of homelessness for renters and a greater need of support services for renter households than for owner households.

4. Housing Problems

Substandard Condition

For the purposes of this report, units are in *standard condition* if they meet the HUD Section 8 housing quality standards. Units that are *substandard but suitable for rehabilitation* do not meet one or more of the HUD Section 8 housing quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. A unit is defined as being *substandard* if it lacks the one or more of the following: complete plumbing, complete kitchen facilities, and a centralized heating system (or uses heating fuel that is wood, oil, kerosene, or coal). In addition, these units might not be part of public water and sewer systems but will have sufficient systems to allow for clean water and adequate waste disposal.

Without evaluating units on a case-by-case basis, it is impossible to differentiate substandard units that are suitable for rehabilitation from those not suitable or in substandard condition. In general, the substandard units that are less likely to be easily rehabilitated into good condition are: those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal, kerosene, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted by examining the housing unit age and the presence or absence of basic housing amenities (kitchens, plumbing systems, etc.).

Table 1.13 presents the number of housing units in Arlington without the above amenities (current data by tenure was not available) or which have some type of housing problem. Housing units which lack plumbing or kitchen amenities might also be households which are cost burdened and overcrowded. The most recent HUD CHAS data available states that overcrowding and cost burden have become increasingly prevalent and less indicative of the most significant housing needs. Thus, looking at households

which are severely overcrowded or severely cost burdened, in addition to those with incomplete kitchen and plumbing facilities, provides more meaningful analysis.

Table 1.13: Housing Units with Severe Problems

	Total Occupied		Owner-Occupied		Renter-Occupied	
Problem Type	***Units***	***% of Units***	***Units***	***% of Units***	***Units***	***% of Units***
	128,433		**74,524**	**58%**	**53,909**	**42%**
Units with Severe Housing Problems*	18,433	14%	8,462	11%	9,971	18%
Lacking Complete Plumbing and Kitchen Facilities	753	1%	286	0%	467	1%
Severe Overcrowding (1.5+ persons per room)	1,081	1%	356	0%	725	1%
Severe Cost Burden (>50% monthly housing cost)	15,974	12%	7,647	10%	8,327	15%
Lacking Complete Plumbing Facilities	857	1%				
Lacking Complete Kitchen Facilities	1,293	1%				
No Heating Fuel Used	0	0%				

*Note: Severe Housing Problems are households that have one or more of the following housing issues: lack of complete plumbing facilities; lack of complete kitchen facilities; severe overcrowding; severe cost burden.

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 2, 3, 2009; U.S. Census, American Community Survey, 2006-2008

The data suggests that 18% of rental units and 11% of owner units in the city have at least one housing problem, the most prevalent of which is overcrowding closely followed by cost burden.

Overcrowding

In addition to substandard housing conditions, overcrowded housing is of interest when assessing housing problems. HUD defines an overcrowded unit as having more than one person per room. According to 2009 HUD CHAS data, about two percent of owner-occupied housing units were overcrowded and six percent of renter-occupied units in Arlington were overcrowded. The following table shows the number of households in Arlington experiencing overcrowded conditions by tenure and the percent of overcrowded units which are occupied by low-income households.

Table 1.14: Households Living in Overcrowded Conditions by Tenure, 2009

				Owner-Occupied			Renter-Occupied		
Persons Per Room	***Units***	***% Total***	***% Low-Income***	***Units***	***% Total***	***% Low-Income***	***Units***	***% Total***	***% Low-Income***
Total Occupied Units by Tenure	**128,433**			**81,537**	**63%**		**46,896**	**37%**	
1.01 to 1.5 (over crowded)	3,679	3%	25%	1,589	2%	58%	2,090	4%	80%
>1.50 (severely overcrowded)	1,081	1%	26%	356	0%	79%	725	2%	87%
Average Household Size	**2.76**			**2.94**			**2.51**		

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 3, 2009; U.S. Census, American Community Survey, 2006-2008

In 2009, nine percent of renter households and four percent of homeowners in Dallas were overcrowded. Additionally, almost seven percent of renter

households and three percent of homeowner households in Texas were overcrowded in 2009.

Households with members of Hispanic/Latino origin are more likely to be living in overcrowded conditions than white households. According to 2002 Census data, approximately four percent of White households lived in overcrowded conditions in Arlington. By comparison, 34% of Hispanic/Latino households lived in overcrowded conditions in 2002 (the most recent data available).

5. Housing Needs by Race and Ethnicity

An analysis was performed to determine if there are any racial or ethnic populations with disproportionate needs in comparison to the population at large. Persons of Hispanic/Latino descent make up about 26% of Arlington's population and are the largest minority population in the city. The second largest minority population is persons who are black, which make up about 17% of the city's population. Due to the small percentages of other minority populations in the city, Hispanics/Latinos and Blacks are the only minority populations examined for disproportionate income needs.

According to HUD, to the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, an assessment of that specific need should be made. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. One of the most accessible measures of disproportionate need of housing is to compare cost burden of minority and majority households, as shown in the tables below.

Table 1.15: Cost Burdened Households by Race and Ethnicity, 2009

	Total Occupied Units		*Owner-Occupied*		*Renter-Occupied*	
Race/Ethnicity	***Households***	***% of Total***	***Households***	***% of Total***	***Households***	***% of Total***
All Cost Burdened	**41,546**	**32%**	**21,548**	**26%**	**19,998**	**25%**
Black	7,800	19%	2,861	13%	4,940	25%
Hispanic or Latino	9,730	23%	4,839	22%	4,891	24%
White	21,567	52%	12,447	58%	9,120	46%

Source: U.S. Department of Housing and Urban Development, CHAS Data Table 9, 2009

Data shows that in 2009 a *lower* percentage of Hispanic/Latino and Black owner-occupied households than White households and households overall were cost burdened. Black renters were slightly more likely than other populations to be cost burdened, but not enough to be considered disproportionate. Therefore, it does not appear that disproportionate need is a problem in Arlington according to the cost burden measure.

The tables that follow further assess potential disparities in racial and ethnic households in housing units with severe needs. HUD CHAS Data Table 2, *Severe Housing Needs by Race*, was utilized for this analysis rather than Table 1, *Housing Needs by Race*, because overcrowding and cost burden have become increasingly prevalent and less indicative of the most

significant housing needs. The severe housing problems dimension counts households that are severely overcrowded and/or severely cost burdened in addition to those with incomplete kitchen and plumbing facilities. The tables below show the percentage of households with severe housing needs by race and by income range. While White households are less likely to be living in housing units with severe housing conditions than Hispanic/Latino or Black households; however, by HUD's definition above, no racial or ethnic group has a disproportionately greater need than any other racial or ethnic group.

Table 1.16: Owner Households with Severe Housing Needs by Race/Ethnicity and Income, 2009

	Total Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	4,966	3,333	67%
Very low-income (30.1 - 50% of MFI)	6,111	2,204	36%
Low-income (50.1 - 80% of MFI)	10,881	1,736	16%
Moderate-income (80.1 - 95% of MFI)	6,200	480	8%
Middle-income (> 95.1% of MFI)	53,381	711	1%
Total	**81,539**	**8,464**	**10%**

	White Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	2,631	1,743	66%
Very low-income (30.1 - 50% of MFI)	2,909	969	33%
Low-income (50.1 - 80% of MFI)	6,088	995	16%
Moderate-income (80.1 - 95% of MFI)	3,851	280	7%
Middle-income (> 95.1% of MFI)	41,334	498	1%
Subtotal	**56,814**	**4,485**	**8%**

	Hispanic/Latino Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	1,211	835	69%
Very low-income (30.1 - 50% of MFI)	2,157	768	36%
Low-income (50.1 - 80% of MFI)	2,982	403	14%
Moderate-income (80.1 - 95% of MFI)	1,317	73	6%
Middle-income (> 95.1% of MFI)	5,207	68	1%
Subtotal	**12,875**	**2,147**	**17%**

	Black Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	900	590	66%
Very low-income (30.1 - 50% of MFI)	731	276	38%
Low-income (50.1 - 80% of MFI)	1,167	215	18%
Moderate-income (80.1 - 95% of MFI)	666	90	14%
Middle-income (> 95.1% of MFI)	4,322	78	2%
Subtotal	**7,786**	**1,249**	**16%**

*Note: Severe Housing Problems are households that have one or more of the following housing issues: lack of complete plumbing facilities; lack of complete kitchen facilities; severe overcrowding; severe cost burden.

Source: U.S. Department of Housing and Urban Development, CHAS Data Table 2, 2009

Table 1.17: Renter Households with Severe Housing Needs by Race/Ethnicity and Income, 2009

	Total Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	9,548	6,800	71%
Very low-income (30.1 - 50% of MFI)	8,200	2,183	27%
Low-income (50.1 - 80% of MFI)	10,875	652	6%
Moderate-income (80.1 - 95% of MFI)	4,304	104	2%
Middle-income (> 95.1% of MFI)	13,969	230	2%
Total	**46,895**	**9,970**	**21%**

	White Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	7,840	2,820	36%
Very low-income (30.1 - 50% of MFI)	3,183	1,052	33%
Low-income (50.1 - 80% of MFI)	5,322	323	6%
Moderate-income (80.1 - 95% of MFI)	2,364	61	3%
Middle-income (> 95.1% of MFI)	8,826	131	1%
Subtotal	**27,534**	**4,387**	**16%**

	Hispanic/Latino Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	2,387	1,732	73%
Very low-income (30.1 - 50% of MFI)	2,717	471	17%
Low-income (50.1 - 80% of MFI)	2,838	241	8%
Moderate-income (80.1 - 95% of MFI)	858	33	4%
Middle-income (> 95.1% of MFI)	2,201	71	3%
Subtotal	**11,002**	**2,547**	**23%**

	Black Occupied Units		
Household Income as % of MFI	***Units***	***Severe Housing Needs****	***% Severe Housing Needs***
Extremely low-income (0 - 30% of MFI)	2,723	1,951	72%
Very low-income (30.1 - 50% of MFI)	1,908	569	30%
Low-income (50.1 - 80% of MFI)	2,183	56	3%
Moderate-income (80.1 - 95% of MFI)	836	12	1%
Middle-income (> 95.1% of MFI)	2,166	25	1%
Subtotal	**9,816**	**2,613**	**27%**

*Note: Severe Housing Problems are households that have one or more of the following housing issues: lack of complete plumbing facilities; lack of complete kitchen facilities; severe overcrowding; severe cost burden.

Source: U.S. Department of Housing and Urban Development, CHAS Data Table 2, 2009

6. Needs of Housing Choice Voucher Recipients

The Arlington Housing Authority maintains demographic data about the households who receive tenant-based rental housing assistance from the Housing Authority. An analysis of this data showed the following:

- Most recipients of the Section 8 Housing Choice Voucher program are women (84%) with an average age of 40.7 years
- 47% of participants are single parent households
- 50% of the program participants are elderly or disabled
- 48% of the participants have income from employment
- 2% of the participants receive Temporary Assistance to Needy Families (TANF)
- 61% have dependent children whose average age is nine years
- Average household size is three persons per household
- Average annual income of participants is less than $14,779
- The majority of housing voucher participants live in two- and three-bedroom apartments (44% live in two-bedroom apartments; 27% live in three-bedroom apartments)
- 4% live in units larger than three bedrooms
- 60% of program participants are Black, 31% are White, and 13% are Hispanic

Housing Choice Voucher Waiting List

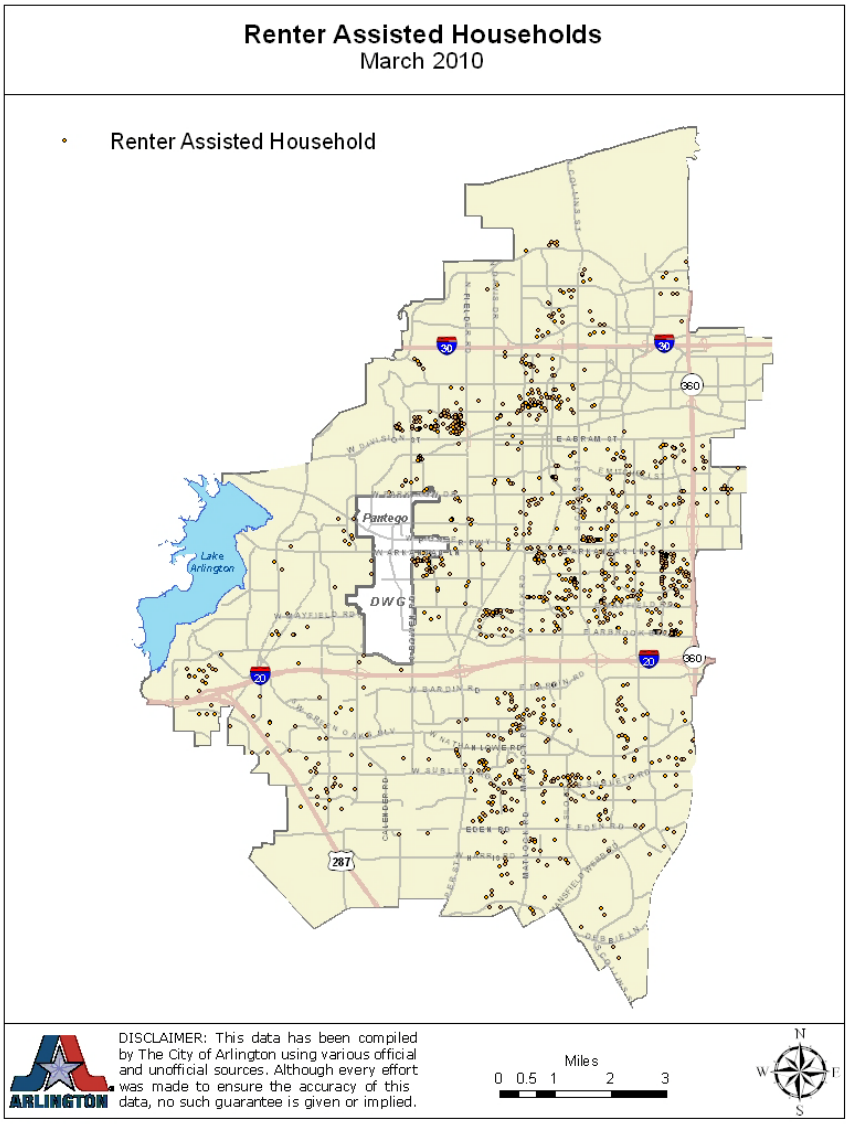
At the time this report was written, 7,581 unduplicated households were on the Arlington Housing Authority's waiting list to obtain a rental assistance housing voucher. About 70% of the households on the waiting list are currently living in or working in Arlington. Racial and ethnic demographics of the applicants on the waiting list are consistent with the demographics of the general population of City of Arlington residents.

Geographic Distribution of Housing Choice Voucher Recipients

The housing choice voucher program allows qualified participants to select a rental housing unit of their choice from privately owned rental units. The property owner must be willing to rent their dwelling unit to the tenant and must be willing to participate in the Housing Voucher program. The selected rental unit must meet the HUD Housing Quality Standards. The rent for the selected unit must be reasonable in comparison to other similar unassisted rental units in the area.

Figure 1.3 shows the location of the Arlington Housing Authority's housing voucher participants as of March 2010. The map demonstrates a good general disbursement of the assisted households throughout the City of Arlington with expected concentration in the East and Central Arlington target areas of the City.

Fig. 1.3: Location of Housing Choice Voucher Assisted Households



Source: Arlington Housing Authority

The following table compares the number of rental housing units assisted by the Arlington Housing Authority with those assisted by other housing authorities in the Metroplex.

Table 1.18: Comparison of Housing Authority Programs, 2010

Type of Assistance	*Arlington*	*Dallas*	*Dallas Co*	*Fort Worth*	*Grand Prairie*	*Tarrant Co*
Housing Choice Voucher	3,718	17,620	3,813	4,817	2,429	2,134
Public Housing	0	4,510	0	1,321	0	0
Other Assisted Housing	0	2,407	0	70	22	0
Total	**3,718**	**24,537**	**3,813**	**6,208**	**2,451**	**2,134**

Source: Texas Housing Association

7. *Affordability and Availability of Special Needs Housing*

Affordable housing remains an obstacle for special needs households residing in Arlington. For example, there is a great demand for affordable, independent senior housing in Arlington. One individual interviewed by BBC indicated that there are vacancies in the independent/assisted living complexes because the complexes are not affordable. Persons with disabilities who need wheelchair-accessible units in Arlington have a limited pool of apartments and homes from which to choose. Finding a unit that is both accessible and affordable can be especially difficult.

Persons living with HIV/AIDS also face obstacles to housing affordability. Approximately 17 percent of people currently living with HIV/AIDS have a persistent mental illness and 5 percent have AIDS- related dementia. Because of the frequent concurrence of substance abuse and mental illness with HIV/AIDS, housing providers often struggle to serve this population.

Many persons with mental illness are able to live independently. Those who qualify for disability status can use their Social Security Income toward housing costs, but SSI is usually too low to adequately cover housing costs. Persons with mental health issues are able to access Section 8 vouchers from the Arlington Housing Authority, but demand is high and the waiting list for a unit can be as long as five years. Persons with mental illness who are not able to live independently often live in licensed board and care homes that provide a higher level of supervision and care. At the present time, Arlington does not have group homes, and some residents with special needs must seek services in Fort Worth. Persons with severe mental illness also face barriers in the Arlington shelter system because the three shelters require persons to be employable, which may not be feasible for some individuals.

Approximately 1,210 elderly residents, or 6 percent of the city's elderly population, are likely to live in substandard housing. Additionally, seniors also live in homes that need modifications to accommodate their physical disabilities or other mobility limitations. The number of these that are also substandard is not known. It is assumed that many of the seniors needing home repairs or improvements have low incomes and limited ability to make needed changes.

The City has the following facilities and services to assist persons who are not homeless but require supportive housing, including programs for persons returning from mental and physical health institutions.

Elderly and Frail Elderly

There are seven nursing homes in Arlington providing assisted-care living and supportive services for the elderly that accept Medicare and/or Medicaid. There are a total of 106 Medicare only beds, 12 Medicaid only beds, and 720 dually certified beds in Arlington. Currently, Arlington has 209 affordable housing units designated for the special needs population as shown in Exhibit V-2, which follows. The following table lists facilities that also serve the elderly.

Exhibit V.2: Affordable Housing with Disabled-Designated Units, 2008

Affordable Housing Complex	*Number of Units*	*Type of Units*	*Disabled Units*
Arlington New Beginnings	14	Elderly	0
Arlington VOA Living Center	12	Disabled	12
Arlington VOA Mandalay House	6	Disabled	6
Arlington VOA Sharpshire House	6	Disabled	6
Arlington VOA Fielder House	6	Disabled	6
Fort Worth Community Homes	8	Disabled	8
Fort Worth VOA Living Center	6	Disabled	6
Nuestro Hogar Apartments	65	Elderly/ Disabled	13
VOA Community Home	7	Disabled	6
VOA Scattered Site Duplexes	8	Disabled	8
Providence at Prairie Oaks *	206	Family	15
Northridge Apartments *	126	Family	2
Running Brook Apartments *	248	Family	3
Pineridge Apartments *	114	Family	4
Village at Johnson Creek *	140	Elderly	22
Parkland Pointe *	250	Family	40
North Arlington Senior Apartment Community *	261	Elderly	14
Arlington Villas (Hampton Villas) *	280	Family	20
Parkview Townhomes *	248	Family	18
Total	**2,011**		**209**

Note: * Denotes tax credit housing

Sources: http://www.hud.gov/offices/hsg/mfh/hsgrent.cfrm and Texas Department of Housing and Community Affairs.

Individuals with Disabilities

Exhibit V-2, Affordable Housing Complexes with Disabled-Designated Units, listed facilities that provide housing for various special populations, some of whom have a need for housing that is specifically designated for individuals with a disability.

As of this writing, 50 percent of Section 8 voucher holders in Arlington reported having a disability or are elderly. These disabled individuals live in facilities that provide varying degrees of accommodation for special needs. This number likely under-represents the population of voucher holders living in Arlington with a disability because 19 percent of voucher holders did not

report disability status. Twenty-five percent of Section 8 voucher holders, including voucher holders living in other cities, reported having a disability. As of March 2004, the Section 8 waiting list was 4,888 persons and 19 percent reported a disability. The typical waiting time for Section 8 is between three and five years.

8. *Future Housing Needs*

This section estimates the future housing needs of both new households and existing households in Arlington. It begins with an estimate of the needs of households that are expected to be created in Arlington between 2010 and 2015.

New Households

To estimate the new and total households in need, BBC began with a forecast of household growth by household income levels (available from a commercial data provider). The data forecast an increase of approximately 18,000 households from 2000 to 2010. Growth is forecast to be in lower-income and higher-income households. This net growth in households at the low and high ends of the income spectrum will exacerbate Arlington's current shortage of low- and high- income units.

BBC estimates that of the 18,000 new households, 15,800 would prefer to be homeowners and 2,200 would prefer to be renters. Given Arlington's forecasted median house price, approximately 96 percent of those households wanting to be owners will be able to buy in Arlington.[1] The other four percent are likely to become involuntary renters, that is, renters who would rather become homeowners but cannot afford to buy. These involuntary renters and households who choose to be renters are projected to total 3,000 in 2010. About half of these renters will be able to afford the market rent in 2010; about half will not.[2]

The dynamics between the change in household incomes and increased single-family housing prices and rents should reduce the number of households who cannot afford the median priced home or apartment. *The majority of new households formed will be able to afford market rents and home prices.*

The number of *new* households needing housing assistance is expected to be about 2,600 in 2010. These households will be the city's lowest income households, earning less than $15,000 per year, and will be renters because of their low incomes.

Needs of Existing Households by Income

Future needs of households in Arlington will be concentrated in the city's lowest income populations. American Community Survey data showed that only 60 renters with moderate to upper incomes (earning more than 80 percent of the MFI) were cost burdened in 2002. Cost burden in the city's moderate- to upper-income households was most prevalent for owners, where an estimated 2,000 homeowners were cost burdened in 2002. These

[1] BBC based the growth in median home price on the average appreciation between 2000 and 2003. This produced a 2010 median price of approximately $160,000.

[2] The median rent is forecast to be $1,094 in 2010, based on the growth in the median between 2000 and 2002.

households are likely cost burdened by choice – for example, taking on a higher mortgage payment in anticipation of a future earnings increase – given the city's very affordable housing market and the large inventory of single-family housing affordable to this segment of the population. The housing market is unlikely to change so significantly in the future that the city's moderate- to upper-income households' need will grow. Therefore, we predict no new housing needs in the next five years for households earning more than 80 percent of the MFI.

Data forecasts estimate a slight decline in the city's low-income households (earning between 50.1 and 80 percent of MFI) between 2000 and 2010, a large decrease in the city's very low-income households and an increase in extremely low-income households. These income growth forecasts suggest that new housing needs will be almost entirely concentrated in the city's extremely low-income households, who will be renters. A conservative and worst case scenario estimate of the needs of the city's lowest-income households shows additional needs for the city's extremely low-income populations and unchanged needs for the city's very low- and low-income populations.

Needs of Existing Population by Special Need

To estimate the future needs of special needs populations, BBC started with estimates of existing needs as demonstrated in the special needs analysis and as shown in CHAS and Census data. BBC assumed a growth rate of special needs populations that is similar to past growth rates of the number of persons living in poverty in the city, since most special needs populations have extremely low incomes.

Table 1.18 summarizes the housing needs of Arlington citizens by type of household and special need. The table shows both a low and high range of needs for special needs populations. The low estimate assumes a growth rate similar to the overall growth in households projected for the city; the high estimate assumes a growth rate similar to past growth of households in poverty.

Table 1.19
Estimate of Arlington
Future Housing Needs
2005 - 2010

	Number of Households in Need
Renter Households	
Extremely low-income	10,000
Very low-income	6,700
Low-income	3,500
Moderate-income	60
Middle-income	0
Upper-income	0
Owner Households	
Extremely low-income	2,500
Very low-income	3,000
Low-income	3,500
Moderate-income	0*
Middle-income	0*

Note:

*Although Census data showed that there were households in the categories who were cost

burdened in 2000, these households are likely to be cost burdened by choice, and, as such, have little true housing needs.

Sources:

U.S. Census Bureau and BBC

Upper-income	0*
Special Needs	
Elderly	4,200 – 5,000
Small households	3,800 – 4,500
Large households	8,300 – 10,000
Section 8 tenant-based families	7,500
Persons with HIV/AIDS	<500
Persons with disabilities	9,000 – 10,700

Primary Housing Needs

The analysis conducted in this section reveals three primary housing needs in Arlington:

- **Severe overcrowding of low-income households**
  An analysis of available data shows that whereas only six percent of total renter households are overcrowded, over 80% of the overcrowded units are low-income households. In addition, whereas less than one percent of owner households are severely overcrowded, almost 80% of those are low-income. Thus, overcrowding in both renter and owner households, though not pervasive, tends to occur in low-income households. It is probable, based on the affordability data, that low-income households are living in units that are affordable but not necessarily large enough. It is also possible that some units for low-income renter households are unaffordable causing families or non-related persons to combine resources to achieve affordability.
- **Cost burdened low-income households**
  An analysis of the data shows that 82% of extremely low-income renter households and 81% of extremely low-income owner households are cost burdened. Most of these households qualify as being severely cost burdened. Overall, 43% of renter households and 26% of owner households are cost burdened. The data suggests a great need for rental housing that is affordable to households making at or below 30% MFI. Approximately 56% of elderly renters are cost burdened, which is twice the number of elderly owners who are cost burdened. This indicates that additional affordable housing options may be needed for elderly residents.
- **Lack of higher end single-family housing**
  A comparison of the supply of housing to income levels of Arlington homeowners found that upper-income homeowners are largely occupying housing that is affordable to lower-income households. The gaps analysis showed that the almost 60,000 homeowners above the moderate-income range have approximately 19,000 single-family homes from which to choose that are valued at their market level. As such, they are occupying homes of lesser values which are more affordable to households at lower income levels.

B. Priority Housing Needs

1. Priority Housing Needs Data

Priority housing needs based on the housing problems described in Section A.4 are summarized in the following table in accordance with specified categories.

Table 1.20: Priority Needs Summary Table

	Priority Need Level			
Priority Housing Needs	***% of MFI***	***Need Level***	***Unmet Need***	***% in Need***
Renter Households			**23,959**	**42.4**
Small Related	0 - 30%	H	3,185	87
(up to 4 persons)	30.1 - 50%	H	2,824	85.2
	50.1 - 80%	M	2,445	11.7
Large Related	0 - 30%	H	880	94.1
(more than 4 persons)	30.1 - 50%	H	1,100	95.2
	50.1 - 80%	M	1,240	78.2
Elderly	0 - 30%	H	509	82.9
	30.1 - 50%	H	554	91.1
	50.1 - 80%	M	220	44.4
All other	0 - 30%	H	2,930	77.7
	30.1 - 50%	H	2,604	84.6
	50.1 - 80%	M	2,500	34.7
Owner Households			**14,068**	**20.6**
Small Related	0 - 30%	H	595	85.6
(up to 4 persons)	30.1 - 50%	H	910	85.4
	50.1 - 80%	H	2,070	57.8
Large Related	0 - 30%	H	239	90.5
(more than 4 persons)	30.1 - 50%	H	454	82.7
	50.1 - 80%	H	975	68.4
Elderly	0 - 30%	H	815	85.6
	30.1 - 50%	H	469	85.4
	50.1 - 80%	H	505	57.8
All other	0 - 30%	H	239	62.2
	30.1 - 50%	H	370	80.6
	50.1 - 80%	H	829	65.1
Total Need			**38,027**	**30.5**
Special Populations (non-homeless)			**6,333**	NA
Severe Mental Illness	0 - 80%	M	300	NA
Physical Disability	0 - 80%	M	4073	NA
Developmental Disability	0 - 80%	M	868	NA
Alcohol/Drug Abuse	0 - 80%	M	586	NA
HIV/AIDS	0 - 80%	M	36	NA
Victims of Domestic Violence	0 - 80%	M	470	NA

Source: U.S. Department of Housing and Urban Development, CHAS Data Book, 2000

The five year Strategic Plan has established goals and provides funds that address high priority needs identified in the table. The availability of affordable housing will be maintained for low-income renter households with Section 8 vouchers and through Tenant-Based Rental Assistance (TBRA). Additionally, a mixed-use residential development and construction of new single-family housing in the Central Arlington Neighborhood Revitalization Strategy Area will provide units that are affordable for this population.

Housing activities will also target housing needs for special needs populations. The Arlington Housing Rehabilitation program gives priority to elderly and disabled residents and maintains and improves their housing stock. The Architectural Barrier Removal program improves safety and mobility in housing for disabled residents.

2. Impact of Housing Needs Assessment on Priority Activity Categories

The assessment of housing needs in the previous section provided information that is part of the basis for determining the severity and relative priority of each of the housing needs categories. Characteristics taken into consideration are enumerated in the following paragraphs.

Table 1.4 identified the gap experienced by extremely low-income households in the availability of affordable renter- or owner-occupied housing units. There is a need of almost 6,000 rental units and almost 4,700 owner-occupied units for extremely low-income households.

Tables 1.7 and 1.8 showed that most extremely low-income households are occupying units that are affordable to those with higher incomes and beyond their income means. A majority of very low-income renter households are also overpaying for housing.

Figures 1.1 and 1.2 indicated that 42% of the city's renter households (about 20,000 households) and 27% of the city's homeowners (about 22,000 households) were cost burdened in 2009 and were spending beyond 30% of their income on housing and related costs.

Table 1.9 showed the percentage of households that are cost burdened by household income. Lower-income households are much more likely to be cost burdened than moderate- to high-income households.

Tables 1.16 and 1.17 indicated that approximately one-third of low-income households have severe housing needs.

Table 1.19 provided the number of households with projected needs in renter, owner, and special needs categories.

The Housing Market Analysis which follows in Section C provides an assessment of housing market characteristics such as supply, demand, condition, and the cost of housing, which are also used as a basis for determining the relative priority of each of the housing needs categories found in Table 1.20, the Priority Needs Summary Table.

3. Basis for Assigning Priority Needs

Consultations with citizens, local leaders, social service providers, and housing and real estate professionals were completed to ascertain their perceptions on housing needs in Arlington. Data provided by BBC Research & Consulting in the Housing Needs Assessment was analyzed by staff and the most relevant data was updated and incorporated into the Housing Needs and Housing Market sections.

As shown in Table 1.20, unmet need exists among all household categories. High priority was given to those categories where the numbers were the highest and where available resources could be used. Households with extremely low and very low incomes have the least disposable income and have the most limited affordable housing opportunities. Renter households are a particular concern because 42% of renters live in housing with some type of problem, twice the rate of owner-occupied households with problems. Those with the lowest incomes were determined to have the highest priority need level whether they were small related or large related households. Large related renter households are disproportionately more likely to have housing problems than renters overall. Among homeowners, only large families are disproportionately more likely to have housing problems than owners overall.

The data also shows that elderly renters are disproportionately more likely to have housing problems than renters as a whole. The City of Arlington is also committed to serving its elderly residents. They can be particularly vulnerable since their capacity to provide for themselves can be diminished both financially and physically. Both the extremely low- and low-income elderly have been ranked a high priority need category.

4. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs is a lack of funding. The Arlington Housing Authority does not have sufficient funds, for example, to serve the renter households in need of subsidized housing and has a waiting list of approximately 7,600 households seeking Section 8 rental housing vouchers. The City has designated a combination of funding sources to support additional subsidized housing units and will continue to seek additional funding sources for this resource. CDBG, HOME, and ESG funds are not sufficient to meet the affordable housing needs of the citizens of Arlington. Many households have limited budgets and are cost burdened by housing and other needs, which makes it difficult to maintain owner housing and may increase the risk of homelessness for renter households.

A lack of public awareness of affordable housing programs is another obstacle to meeting underserved needs in Arlington. The City utilizes water bill inserts, websites, television ads, and printed materials to advertise its housing programs. It will continue to consider more effective ways to reach the households in greatest need of these services.

C. Housing Market Analysis

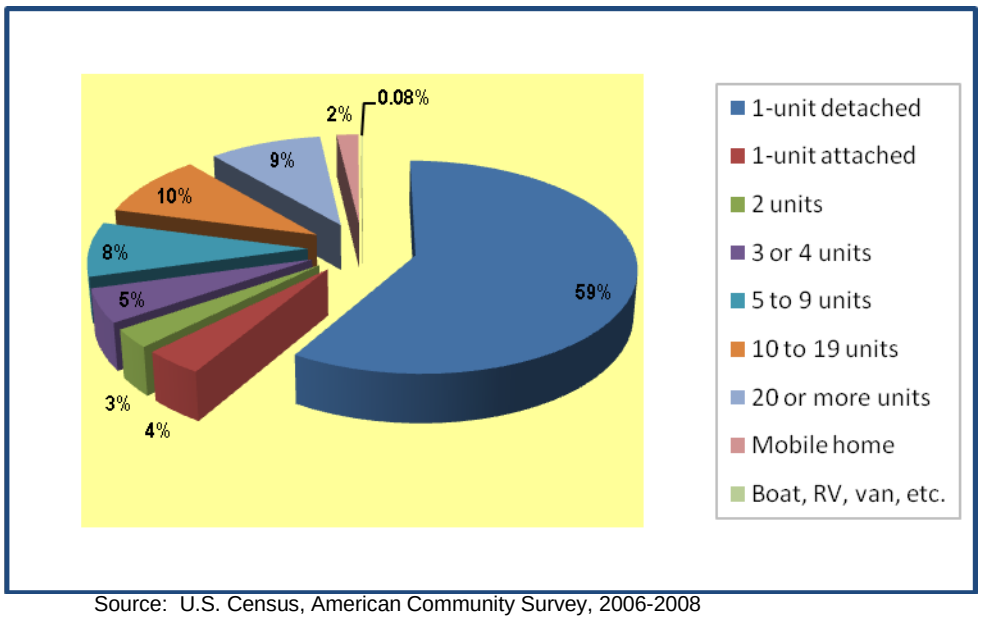
1. Characteristics of the Housing Market

Significant characteristics of the housing market including supply, demand, condition, and the cost of housing are described below. Additionally, information is given on the housing stock that is available to serve persons with disabilities and persons with HIV/AIDS and their families.

Profile of Housing

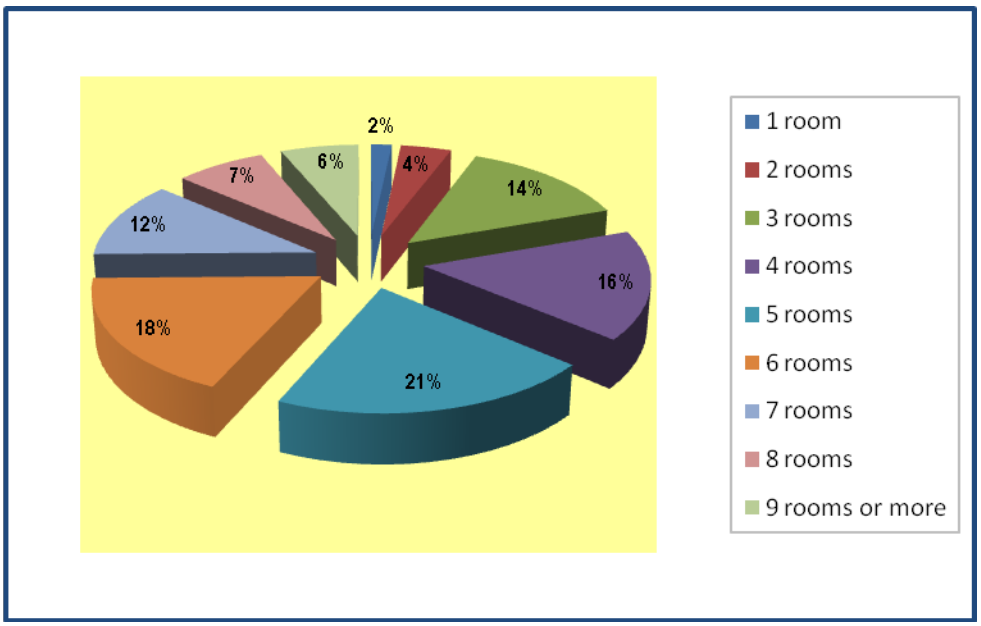
The U.S. Census Bureau estimated that there were 143,221 housing units in Arlington in 2008. This was an increase of 2 percent from the 139,777 units that existed in 2002. Fifty-eight percent of the city's housing units in 2008 were owner-occupied and 42% were renter-occupied. The majority of the city's housing units were single-family detached units. Thirty-four percent of the units contained three or more units. Most of the city's housing units contained between three and six rooms. Figures 1.4 and Figure 1.5 show the distribution of housing units by size, type, and number of rooms.

Fig. 1.4: Distribution of Housing by Size and Type, 2008



Source: U.S. Census, American Community Survey, 2006-2008

Fig. 1.5: Distribution of Housing Units by No. of Rooms, 2008



Source: U.S. Census, American Community Survey, 2006-2008

The 2000 Census provides a breakdown of housing units by size and tenure (the most recent data available). As shown in Table 1.21, there were 72,104 single-family detached units in Arlington in 2000.

Table 1.21: Tenure by Type of Structure, 2000

Dwelling Type	*Total Units*	*Owner Units*	*% Owner Units*	*Renter Units*	*% Renter Units*
1-unit detached	72,104	63,361	88%	8,743	12%
1-unit attached	4,901	1,843	38%	3,058	62%
2 units	2,536	215	8%	2,321	92%
3 or 4 units	6,380	368	6%	6,012	94%
5 to 9 units	10,304	384	4%	9,920	96%
10 to 19 units	9,982	162	2%	9,820	98%
20 or more units	16,444	267	2%	16,177	98%
Mobile home	2,150	1,642	76%	508	24%
Boat, RV, van, etc.	83	67	81%	16	19%
Total	**124,884**	**68,309**	**55%**	**56,575**	**45%**

Source: U.S. Census, 2000

Age and Development Trends

The median year in which owner-occupied housing units were built in Arlington as of 2008 was 1982. Rental units are slightly older having a median year of construction of 1980. Approximately 45% of the units in the city were built prior to 1980. Table 1.22 shows the number and percentage of units built during specific time frames by tenure.

Table 1.22: Number and Percent of Housing Units by Age and Tenure, 2009

	Owner-Occupied		Renter-Occupied	
Year Built	***Units***	***% of Total***	***Units***	***% of Total***
1939 or earlier	2,983	4%	1,771	4%
1940-1959	13,182	16%	5,186	11%
1960-1979	21,247	26%	13,493	29%
1980-1999	29,098	36%	19,423	41%
2000 or later	15,027	18%	7,022	15%
Total	**81,537**	**100%**	**46,896**	**100%**
Median Year Built	**1982**		**1980**	

Source: U.S. Department of Housing and Urban Development, CHAS Data Table 13, 2009

Data provided by M/PF Research confirmed that the development of apartment complexes in Arlington – especially larger, centrally managed ones - was at its height in the 1980s. The data also showed that the city has been developing proportionately more single-family housing and less rental housing since 1990.

Housing Occupants

Two-parent families occupied 65% of Arlington's owner-occupied housing units in 2009. Twenty percent of the owner-occupied housing stock was occupied by elderly persons, none of which was considered a large family (5 or more household members). Twenty-two percent of owner-occupied housing units were occupied by non-families living together (e.g., students, singles). Nearly 60% of Arlington housing units were occupied by small families.

Two-parent families occupied 28% of the city's rental housing units in 2009 while single parent households occupied 25%. University students probably accounted for a significant share of non-family renters, almost all of which were small households (four or fewer household members).

Table 1.23 shows the occupancy of the city's owner-occupied and renter-occupied housing stock in 2009 by household and family type.

Table 1.23: Types of Housing Arrangements, 2009

Owner-Occupied Households	Households	% of Total	Renter-Occupied Households	Households	% of Total
1-Parent Family	**10,987**	**13%**	**1-Parent Family**	**11,867**	**25%**
up to 4 household members	9,473	86%	up to 4 household members	10,332	87%
>4 household members	1,514	14%	>4 household members	1,534	13%
2-Parent Family	**53,017**	**65%**	**2-Parent Family**	**13,021**	**28%**
up to 4 household members	43,916	83%	up to 4 household members	10,110	78%
>4 household members	9,101	17%	>4 household members	2,911	22%
Non-Family	**17,534**	**22%**	**Non-Family**	**22,008**	**47%**
up to 4 household members	17,502	100%	up to 4 household members	21,961	100%
>4 household members	31	0%	>4 household members	47	0%
Total	**81,537**	**100%**	**Total**	**46,896**	**100%**
Small Family	**53,941**	**66%**	**Small Family**	**20,917**	**45%**
Elderly	9,846	18%	Elderly	1,116	5%
Non-elderly	44,095	82%	Non-elderly	19,802	95%
Large Family	**10,062**	**12%**	**Large Family**	**3,971**	**8%**
Elderly	0	0%	Elderly	0	0%
Non-elderly	10,062	100%	Non-elderly	3,971	100%
Non-Family	**17,534**	**22%**	**Non-Family**	**22,008**	**47%**
Elderly	6,233	36%	Elderly	3,212	15%
Non-elderly	11,300	64%	Non-elderly	18,796	85%
Total	**81,537**	**100%**	**Total**	**46,896**	**100%**

Sources: U.S. Department of Housing and Urban Development, CHAS Data Tables 4, 7, 2009

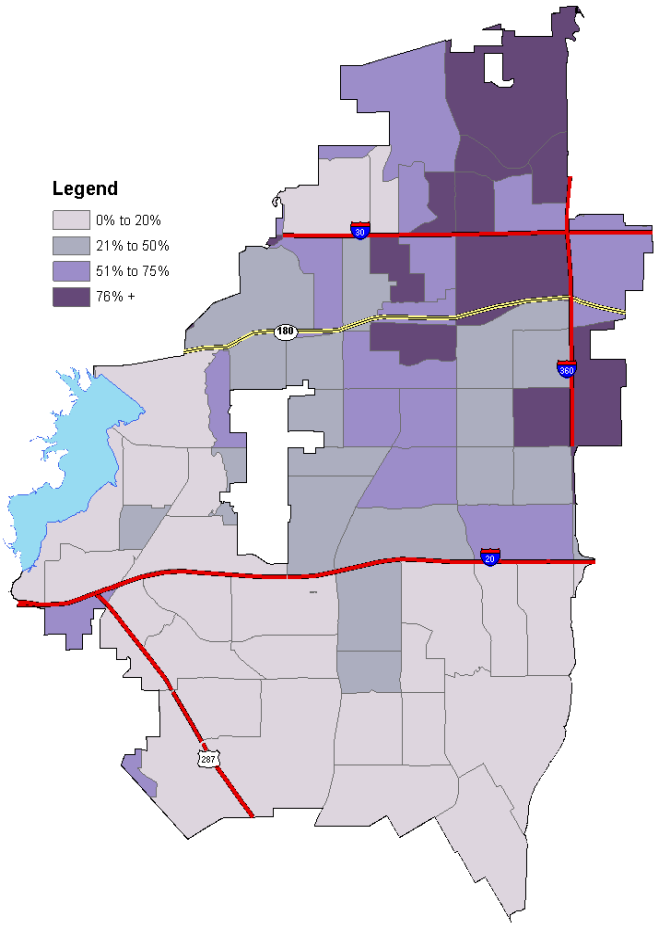
2. Geographic Distribution of Housing Units

This section discusses the location and components of three types of housing that influence Arlington's housing market: rental housing, owner-occupied housing, and assisted housing.

Rental Housing

As shown by the maps on the following pages, the rental units in Arlington are highly concentrated in the central and northern parts of the city. The first map shows the percentage of housing units in each census tract that are renter-occupied. Except for four census tracts, renters are the majority in the census tracts north of Highway 180 (Division Street). The area around UTA in central Arlington also contains a majority of renters. Most of the other census tracts in the central part of the city contain 21-50% renter-occupied units, less than the city's overall average.

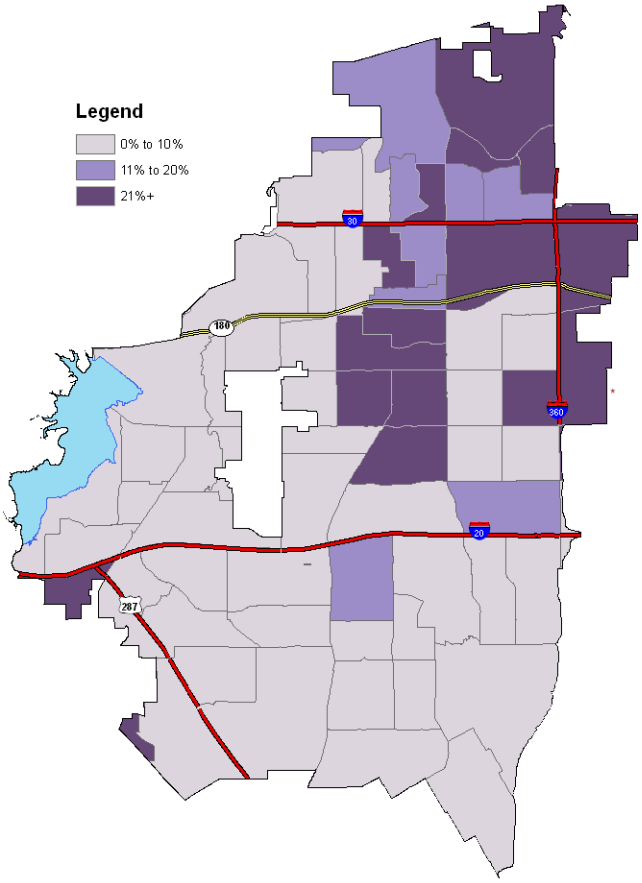
Fig. 1.6: Percentage of Housing Units that are Renter-Occupied, 2000



Sources: 2000 U.S. Census Bureau and BBC

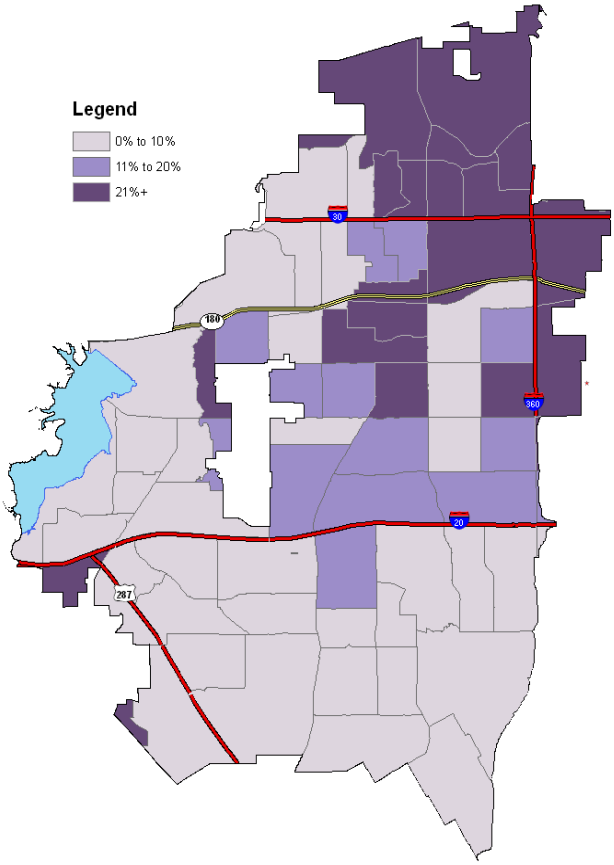
The following two maps show the percentage of housing units in each census tract in the city made up of medium- and large- size apartment complexes. Medium-size complexes are defined as complexes containing 5 to 19 units; large-size complexes are defined as 20 or more units. As shown on the maps, both medium- and large-size complexes are the dominant type of housing in a large majority of the city's northernmost census tracts. The complexes are more evenly dispersed in the central city and are less than 10 percent of the housing units in the southern portion of the city.

Fig. 1.7: Percentage of Large-Size Rental Developments (20 units or more per structure), 2000



Sources: 2000 U.S. Census Bureau and BBC

Fig. 1.8: Percentage of Medium-Size Rental Developments (5 to 19 units in structure), 2000



Source: 2000 U.S. Census Bureau

Affordable Owner-Occupied Housing

The 2000 Census contains two types of data with information about housing prices for single-family homes in Arlington. The first is from a sample of owners who had vacant homes for sale at the time the Census was taken and were asked to list the current asking price. Another sample was taken which asked owners to price their homes as if they were going to sell, even if they were not. Both types of data were collected and analyzed to examine the affordability of current and potential single-family units for sale in Arlington. The data was mapped and examined at the following affordability levels:[3]

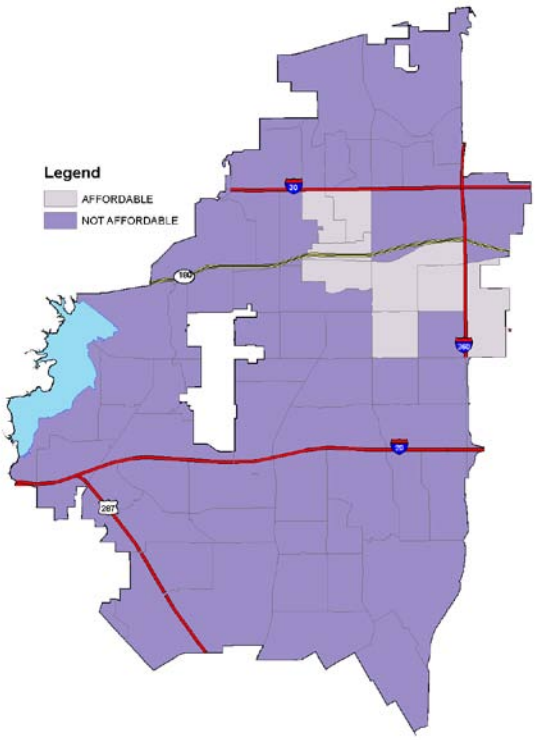
- Affordable to *extremely* low-income households – earning less than 30% MFI
- Affordable to *very* low-income households – earning 30.1 - 50% MFI

[3] For mapping purposes, 2000 data was utilized (the most current data available), however, 2009 HUD income limits were used in determining affordability. Geographic distribution should not have changed significantly.

- Affordable to low-income households – earning 50.1 - 80% MFI

In 2009, HUD reported the MFI of Arlington as $66,000. The U.S. Census Bureau's 2006-2008 American Community Survey reported that the median home value in Arlington was $131,800. The following maps display the Arlington census tracts where single-family owner-occupied units were affordable to households earning below 50% MFI and below 80% MFI, respectively. There were no census tracts in the city with a majority of units that have a median price affordable for families earning below 30% MFI.

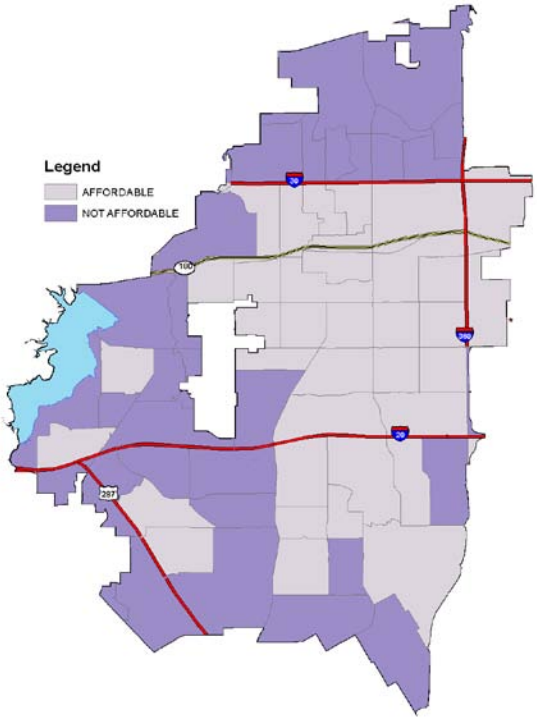
Fig. 1.9: Census Tracts Affordable to Very Low-Income Homeowners (Below 50% MFI)



Sources: U. S. Census Bureau and BBC Research & Consulting

Potential homeowners in this income range are limited to housing in the central and eastern portions of the city.

Fig. 1.10: Census Tracts Affordable to Low-Income Homeowners (Below 80% MFI)



Sources: U. S. Census Bureau and BBC Research and Consulting

Households earning less than 80% MFI can afford housing in the central, east, and some southern and western portions of the city.

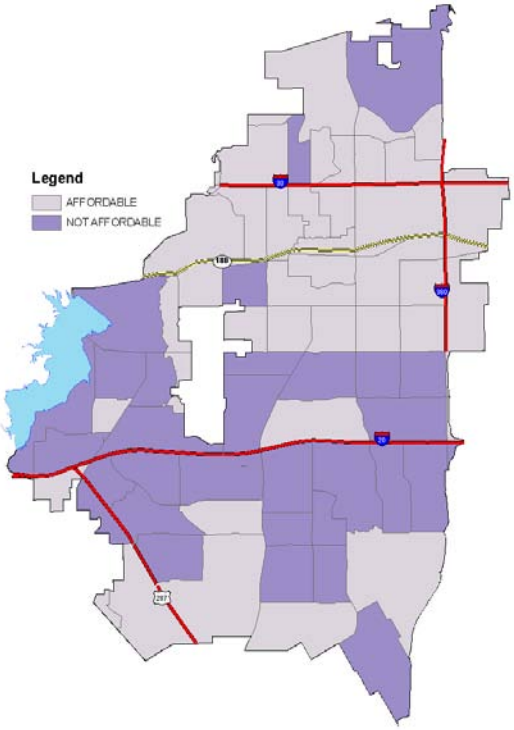
Geographic Distribution of Affordable Rental Housing

Census data on median rents was also analyzed and mapped by affordability to the three targeted income categories: extremely low-income, very low-income and low-income households. The data was analyzed to determine which census tracts in the city had at least 50% of their rental housing stock affordable at these income levels.[4]

The following maps show the census tracts in the city where more than half of the rental stock was affordable to very low-income households and low-income households, respectively. There was no census tract within the city of Arlington where more than 50% of the rental units were affordable to extremely low-income households.

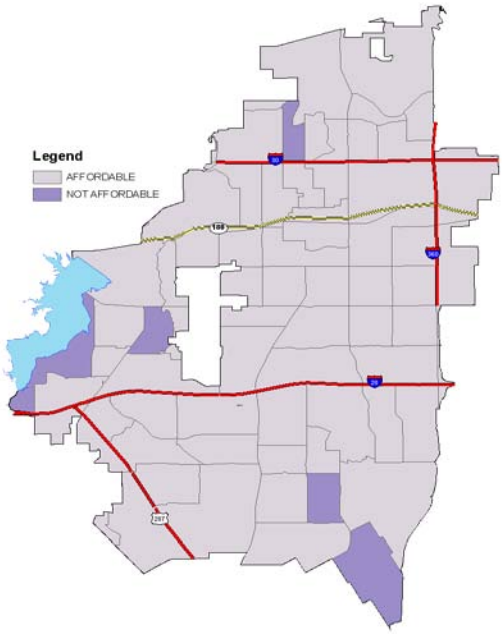
[4] For mapping purposes, 2000 data was utilized (the most current data available), however, 2009 HUD income limits were used in determining affordability. Geographic distribution should not have changed significantly.

Fig. 1.11: Census Tracts Affordable to Very Low-Income Renters (Below 50% MFI)



Sources: U. S. Census Bureau and BBC Research & Consulting

Fig. 1.12: Census Tracts Affordable to Low-Income Renters (Below 80% MFI)



Sources: U. S. Census Bureau and BBC Research & Consulting

As shown on the maps, households earning 30.1 - 50% MFI could find affordable rental units in the northern, southern, and central portions of the

city. Households earning up to 80% MFI can afford to rent in all but five census tracts.

Additional perspective on supply and demand is provided in the Housing Gaps Analysis in Section II.A.1. The discussion related to occupancy and affordability provides numbers of houses that are currently in supply at various affordability levels. Housing demand for affordable units was also determined at various income ranges. A discussion on substandard conditions and overcrowded housing is also provided in Section II.A.4: Housing Problems.

The majority of persons with disabilities live with family members or friends. For those wanting to live independently, there are limited housing resources available. The city of Arlington has a number of affordable, disabled-designated units in housing complexes, the majority of which were developed using low-income housing tax credits. The table on the following page displays affordable housing complexes with disabled-designated units. Currently, 205 units designated for persons with disabilities exist in the city. These units represent about nine percent of the total units in the developments in which they are located. Eighty-nine, or nearly 50% of the units, are for disabled elderly persons.

Table 1.24: Affordable Housing Complexes with Disabled-Designated Units, 2009

Affordable Housing Complex	*Units*	*Type*	*Units for Disabled*
Arlington New Beginnings	14	Elderly / Disabled	14
Arlington Villas*	280	Family	20
Arlington VOA Living Center	12	Disabled	12
Arlington VOA Mandalay House	6	Disabled	6
Arlington VOA Sharpshire House	6	Disabled	6
Arlington VOA Fielder House	6	Disabled	6
Fort Worth Community Homes	8	Disabled	8
Fort Worth VOA Living Center	6	Disabled	6
North Arlington Senior Apartment Community*	261	Elderly	14
Northridge Apartments*	126	Family	2
Nuestro Hogar Apartments	65	Elderly / Disabled	13
Parkland Pointe*	250	Family	40
Parkview Townhomes*	248	Family	18
Pineridge Apartments*	114	Family	4
Providence at Prairie Oaks*	206	Family	15
Running Brook Apartments*	248	Family	3
Village at Johnson Creek*	140	Elderly	22
VOA Community Home	7	Disabled	6
VOA Scattered Site Duplexes	8	Disabled	8
Total	**2,011**		**223**

* Denotes Tax Credit Housing

Source: Texas Department of Housing and Community Affairs, Texas Aging Network

Additionally, to the extent that persons with disabilities qualify, they are also able to access the city's general supply of housing through the use of Section

8 housing vouchers. However, these units may not contain the accessibility modifications needed. The City does provide grant assistance for low-income renters to make accessibility modifications through its Architectural Barrier Removal Program.

3. Housing Units Assisted by Local, State, or Federal Programs

Arlington has rental housing units that are currently assisted through various governmental programs. The City of Arlington's primary method for assisting renter households with affordability needs is through the Section 8 Housing Choice Voucher program and development of affordable housing through the Low-Income Housing Tax Credit program. At the time this report was prepared, the Arlington Housing Authority administered 3,718 Section 8 vouchers, locations of which are presented in Fig. 1.3 above. The city also has 30 multifamily developments that were created through the use of Low-Income Housing Tax Credits, the Affordable Housing Disposition Program, and bonds. Collectively, the developments provide between 4,168 units and 4,718 units of affordable housing.[5] The Arlington Housing Authority does not own any public housing units.

Various housing developments have units available for low-income persons throughout Arlington, many of which were able to do so by using Low-Income Housing Tax Credits for construction of the development. The following table displays the fourteen apartment complexes that target low-income persons in Arlington.

Table 1.25: Tax Credit Housing, City of Arlington, 2009

Housing Complex	*Household Type*	*Units for Disabled*	*Total LIHTC Units*
North Arlington Senior Apartment Community	Elderly	14	261
Village at Johnson Creek	Elderly	22	140
Total Elderly Units		**36**	**401**
Addison Park Apartments	Family	0	224
Arlington Villas	Family	20	280
Hunt's View Apartments	Family	0	366
Mayfield Apartments	Family	0	240
Northridge Apartments	Family	2	126
Northridge II Apartments	Family	0	224
Parkland Pointe	Family	40	250
Parkview Townhomes	Family	18	248
Pineridge Apartments	Family	4	114
Providence at Prairie Oaks	Family	15	206
Providence at Rush Creek II	Family	0	144
Running Brook Apartments	Family	3	248
Total Family Units		**102**	**2,670**
Total Disabled Units		**138**	**3,071**
Disabled Units as a % of Total LIHTC Units		**4%**	
Elderly Units as a % of Total LIHTC Units		**1%**	

Source: Texas Department of Housing and Community Affairs, Updated 12-23-09

[5] AHDP units have a Land Use Restriction on each property requiring said property to be at least 60% affordable and sometimes even as much as 80% affordable.

Together, these developments provide 3,071 units of available affordable housing to low-income families and elderly, of which 138 are disabled-designated units. Two of the 14 complexes specifically target low-income seniors with a total of 401 units, of which 36 are designated for individuals with disabilities. Units specifically for the elderly constitute 1.2% of total low-income housing tax credit (LIHTC) units in the city, while disabled designated units constitute four percent of the total LIHTC units in Arlington.

The City of Arlington has procedures to assure that housing activities undertaken in the jurisdiction with tax credit assistance are consistent with the Consolidated Plan. Organizations proposing to use tax credits for low-income housing activities must submit a request to the City of Arlington to obtain a Certificate of Consistency with the Consolidated Plan. Certificates of Consistency will be signed by the City Manager or a designee. Applicants will be required to provide substantiating information that their plans are consistent with the five-year strategic plan and the latest housing needs assessment. The City will review applications utilizing a checklist format.

Expiring Use Units

In the past, very low-income renters have largely been served through federal housing subsidies, many of which are scheduled to expire in coming years. The units that were developed with federal government subsidies are referred to as “expiring use” properties. Expiring use properties are multifamily units that were built with federal government subsidies, including interest rate subsidies (HUD Section 221(d) (3) and Section 236 programs), mortgage insurance programs (Section 221(d) (4)), and long-term Section 8 contracts. These programs offered developers and owners subsidies in exchange for the provision of low-income housing (e.g., a cap on rents at 30% of tenants’ income). Many of these projects were financed with 40-year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The Section 8 project-based rental assistance contracts had a 20 year term.

Many of these contracts are now expiring, and some owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. When expiring use units convert to market properties, local public housing authorities issue Section 8 vouchers to residents of the properties that are converting to market rates. In some cases, market rents may be lower than subsidized rents, which could enable residents to stay in their current units. Vouchers may also give residents an opportunity to relocate to a neighborhood that better meets their preferences and needs. The outcome of expiring use conversions is hard to determine because of the many variables (location, level of subsidized rents, tenant preferences) that influence tenants’ situations.

According to the HUD Multifamily Assistance and Section 8 Contracts Database (current as of June 24, 2004), 87 affordable housing units in the city were at risk of converting to market rate units from 2004 to 2007. An additional 370 units could be at risk of being converted to market rate housing between 2011 and 2023. These “expiring use” units represent less than 1 percent of the city’s total rental units.

4. Impact of Housing Market Study on Funds for Rental Assistance, New Units, Rehabilitation, and Acquisition

The characteristics of the housing market influence the use of funds available for rental assistance, the production of new units, the rehabilitation of old units, and the acquisition of existing units.

Arlington has nearly 3,000 rental housing units supported by tax credits and bond financing that are required to accept Section 8 vouchers. Housing market conditions are favorable for other low- income rental assistance programs as well. The lack of available and affordable vacant land in Arlington will hamper the production of new affordable units, making redevelopment of targeted low-income areas the most feasible option. Arlington housing stock is aging and shows signs of deterioration in some areas and will need ongoing rehabilitation to maintain livability, particularly for the aging and disabled populations.

The following are specific factors that will influence the use of funds.

According to HUD 2009 CHAS Data, 45% of owner units and 44% of renter units were built prior to 1980, making these units at risk of containing lead-based paint. Of these units, eight percent of owner units and eleven percent of renter units had young children present in the household, the population with the greatest risk for lead poisoning. These older housing units are also more likely to need rehabilitation assistance.

The maps in Figures 1.9 and 1.10 indicate the census tracts in which a majority of owner-occupied units are affordable to very low-income and low-income households.

There were no census tracts with a majority of units with a median price that is affordable to extremely low-income families. The geographic location of rental housing that is affordable to very low- and low-income households is found in Figures 1.11 and 1.12.

Table 1.4 indicates that a gap of nearly 6,000 rental units for extremely low-income households is an important factor in determining to whom rental assistance will be provided.

Table 1.7, on the rental occupancy/affordability matrix, demonstrates that the majority of extremely low-income households are occupying units that are not affordable to them because of a lack of units in their price ranges.

Table 1.10 indicates that 82% of both extremely low-income and very low-income renters are cost burdened.

Table 1.16 indicates that over 7,200 low-income owner-occupied households have severe condition problems – lacking complete plumbing and/or complete kitchens, are overcrowded and/or cost burdened. Table 1.17 demonstrates that over 9,600 low-income rental units have severe condition problems.

D. Housing Strategy

1. Five Year Priorities and Objectives – Arlington Housing Authority

The AHA will continue to seek to expand affordable housing opportunities for eligible families and to expand community partnerships that promote economic self-sufficiency. The AHA's strategy for addressing the housing needs of the poorest in our community involves flexible partnering with nonprofits, property owners, lenders, advocacy groups, social service providers, faith based groups, and other federal agencies.

The AHA will continue to use all available funding to serve eligible households, AHA services, and community partners to foster stable and livable neighborhoods. The AHA will continue to seek opportunities for available funding to leverage to expand housing stock for low income families in our community.

Specific strategies to maximize the number of affordable units available to the PHA include:

- Maintain or increase Housing Choice Voucher lease up rates by establishing payment standards that will enable families to rent throughout the jurisdiction;
- Acquire, rehabilitate and resell foreclosed homes to income eligible households;
- Undertake measures to ensure access to affordable housing among families assisted by the PHA regardless of unit size required;
- Maintain or increase Housing Choice Voucher program lease up by marketing the program to property owners, particularly those outside of areas of minority and poverty concentration;
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Specific strategies to increase the number of affordable housing units include:

- Apply for additional Housing Choice Voucher units as they become available;
- Leverage affordable housing resources in the community;
- Pursue housing resources other than public housing or Housing Choice Voucher tenant-based assistance;
- Apply for additional vouchers for persons with special needs, apply for funding to support homeless/transitional housing opportunities, and apply for funding to provide housing for persons with other special needs.

Specific strategies to support families at or below 30% of area median income include:

- To ensure the HUD regulatory requirement of not less than 75% of all new admissions to the HCV program from the waiting list be extremely low-income families, the AHA Board of Commissioners approved a resolution revising the Administrative Plan to allow the Executive Director to temporarily suspend the working preference if the AHA falls 5% below the mandatory requirement.

Specific strategies to assist the elderly include:

- The AHA has a working preference for admission to its waiting list that includes the elderly and disabled heads of households and their spouses.

Specific strategies to assist families with disabilities include:

- Apply for special purpose vouchers targeted to families with disabled household members, as available;
- Affirmatively market to local non-profit agencies that assist families with disabilities;
- Maintain a preference for working families which includes disabled heads of household and their spouses;
- Provide referrals to the Housing Rehabilitation Program's Architectural Barrier Removal services;
- Set aside 15% of 780 Fair Share Vouchers to serve families with disabilities;
- Set aside 175 of the baseline to serve families with disabilities. These vouchers were previously Mainstream vouchers.

Specific strategies to assist races or ethnicities with disproportionate housing needs include:

- Affirmatively market to races and/or ethnicities shown to have disproportionate housing needs.

Specific strategies to affirmatively further fair housing include;

- Counsel Housing Choice Voucher participants about the location and availability of units outside of areas of poverty or minority concentration and assist them to locate those units;
- Market the Housing Choice Voucher program to owners outside of the areas of concentrations of poverty and minority concentrations.

The reasons for selecting the strategies above include the following:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan or other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results from consultation with local or state government
- Results from consultation with residents and the Resident Advisory Board
- Results from consultation with social service organizations and advocacy groups

2. Five Year Priorities and Objectives of the City of Arlington

The City of Arlington has established the following priorities and objectives which will be achieved over the next five years. The City will consolidate resources over the next five year period to make a larger impact on economic and community development in specific low-income areas.

The Arlington Homebuyers' Assistance Program (AHAP) will be offered city-wide; however, citizens purchasing homes in the Central Arlington Neighborhood Revitalization Strategy Area (NRSA) will receive additional incentives consistent with policies for targeted areas. The program objective is to provide low-income citizens with the opportunity to purchase an affordable home within the City of Arlington by providing assistance for down payment and/or closing costs. AHAP adheres to HUD guidelines to ensure that homes receiving federal assistance remain affordable for the appropriate length of time based on the amount of HOME funds invested and meet all local and regulatory housing standards.

The Housing Rehabilitation Program will be offered city-wide to maintain and improve existing housing stock. This program provides a mechanism for low-income property owners to bring their properties into compliance with local codes and provide safe and decent housing. Rehabilitation is intended to enhance, improve, and preserve neighborhoods.

The Tenant-Based Rental Assistance (TBRA) Program will continue to be provided city-wide to maintain the availability of affordable housing to low-income renters. The purpose of the TBRA program is to provide rental housing assistance in connection with supportive services to homeless persons or other low-income persons in need of decent affordable housing. Housing assistance is provided for up to two years.

Recovery Act funding received in 2009 includes Neighborhood Stabilization Program (NSP) and Weatherization Assistance Program (WAP) for use through 2010. NSP funds will be utilized to assist income-eligible homebuyers to purchase a foreclosed or abandoned home in Arlington, assist with rehabilitation as well as provide down payment and closing cost assistance. WAP funding, received from the State of Texas via the U.S. Department of Energy, will provide cost-effective energy effective measures for existing residential and multi-family housing units with low-income residents. Both of these program are short-term, however, each will assist the city in the provision of affordable homeownership opportunities and provision of safe, decent, and affordable housing for existing owners.

New mixed-use residential facilities and new affordable owner-occupied housing are planned for the Central Arlington NRSA (see Section VI). See Strategic Plan Summary Table in Section I for additional details about the one- and five-year housing goals.

Affordability for HOME-assisted housing units will be maintained through a resale or recapture provision in the deed of trust, as applicable.

The resale deed restriction will be utilized for HOME-assisted units which do not receive down payment/closing cost assistance through AHAP. The resale provision ensures that HOME-assisted property remains affordable during the entire affordability period. The affordability period is based on the amount of

HOME funds invested as a development subsidy to make the unit affordable to a household at or below 80 percent of MFI for the Fort Worth-Arlington metropolitan area. The affordability period begins on the date the property is transferred to the buyer. The homeowner may sell the property after the affordability period without any restrictions.

The recapture deed provision will be utilized for HOME-assisted units in which direct home buyer assistance has been provided. The affordability period will be based on the amount of direct home buyer assistance and in conformance with regulations. The affordability period begins on the date the property is transferred to the buyer. The assistance will be forgiven over the affordability period, however, if the buyer sells before the end of the affordability period a pro-rated portion of the direct assistance will be recaptured and returned to the City. The homeowner may sell the property after the affordability period without any repayment or other restrictions.

3. Federal, State, and Local Resources to Address Identified Needs

The following resources will be available to address identified needs:

- grants from the North Central Texas Council of Governments
- low-Income Housing Tax Credits
- multi-family and Mortgage Revenue Bonds
- grants from Fannie Mae, Freddie Mac, and Federal Home Loan Bank Board
- other local resources such as the Chamber of Commerce, private sector investments, and TIF funds

4. City of Arlington Housing Strategy

Housing is Arlington's largest land use and for families, it is the most common form of wealth generation. The City has monitored housing market data and developed strategies to address the community and economic development challenges faced today.

Goal I: Preserve and Enhance Quality Neighborhoods

Objective 1: Promote attractive housing with curb appeal to help neighborhoods retain or increase in value

Objective 2: Encourage preservation in established communities by facilitating the use of neighborhood plans, conservation districts, historic preservation, and infill development that is consistent with the character of the neighborhood

Objective 3: Retain the aggressive code compliance activitiy to maintain property appearances

Objective 4: Create linkage between developed plans particularly the Consolidated Plan for us of US Department of Housing and Urban Development funds to achieve City objectives

Objective 5: Deepen collaboration with community residents through the Neighborhood Academy and Summit, Neighborhood Network, and neighborhood plans.

Goal II: Encourage Range of Housing Products

Objective 1: Increase choices for high amenity housing

Objective 2: Develop residential design standards for new development which provide developer flexibility to respond to market demands. Standards include appropriate use of mixed income and mixed use development

Objective 3: Improve the quality of existing multi family housing and limiting the development of new multifamily units in specific target areas

Objective 4: Support the market in driving redevelopment through policy development and incentive programs for both redevelopment tracts and substantial rehabilitation

Objective 5: Encourage increased housing density and mixed use in targeted areas as incentive for developers

Objective 6: Maintain existing tenant-based, mixed-income housing for qualifying residents

Goal III: Increase Homeownership and Multifamily Occupancy

Objective 1: Target use of existing home ownership programs to increase homeownership

Objective 2: Encourage graduates of UTA to live and work in Arlington and also promote homeownership of educational professionals to capture and retain professional role models for our neighborhoods

Objective 3: Establish linkages with homeownership preservation or foreclosure prevention support to help stabilize ownership, occupancy, and property values

Objective 4: Seek voluntary deed restrictions that encourage homeownership

Objective 5: Create rental property management standards to achieve quality maintenance, amenities, and tenant screening processes

Goal IV: Create and Communicate Positive City Image

Objective 1: Partner with local school districts to promote achievements of the schools and build upon the relationship with the University of Texas at Arlington, Tarrant County College, and private schools

Objective 2: Highlight strong neighborhoods and other benefits of living in Arlington to attract future homeowners

Objective 3: Build upon existing relationships with Arlington real estate and financial industries to reflect to newcomers that Arlington is one of the best places in the Dallas/ Fort Worth metroplex to live.

PLAN ELEMENTS

1. **ELIGIBILITY, SELECTION, AND ADMISSION POLICIES, INCLUDING DECONCENTRATION AND WAIT LIST PROCEDURES.**
    a. Eligibility requirements are found in Chapter 2 "Eligibility for Admission" of the Administrative Plan of the Housing Authority of the City of Arlington. The Administrative Plan is attached for reference.
    b. Selection criteria are described in Chapter 3 "Applying for Admission" and Chapter 4 "Establishing Preferences and Maintaining the Waiting List" in the AHA's Administrative Plan.
    c. Deconcentration is addressed in Chapter 1 "Statement of Objectives and Policies".
    d. Waiting list procedures are also addressed in Chapter 4 "Establishing Preferences and Maintaining the Waiting List".

2. **FINANCIAL RESOURCES –** Arlington Housing Authority financial resources include HUD contribution and income from interest on reserves. The Arlington Housing Authority operating budget is available for review upon request.

3. **RENT DETERMINATION -** Policies governing rents charged for housing choice voucher dwelling units is contained in the Administrative Plan. The Administrative Plan is posted on the Arlington Housing Authority web site and is also available for review at the Arlington Housing Authority offices.

4. **OPERATION AND MANAGEMENT -** Not applicable.

5. **GRIEVANCE PROCEDURES –** Informal hearing and informal review procedures are contained in the Administrative Plan. The Administrative Plan is posted on the Arlington Housing Authority's web site and available at the Arlington Housing Authority office for review.

6. **DESIGNATED HOUSING FOR ELDERLY AND DISABLED FAMILIES –** Not applicable.

7. **COMMUNITY SERVICES AND SELF-SUFFICIENCY -** The Arlington Housing Authority operates a Family-Self-Sufficiency (FSS) Program. Program description and policies related to the FSS program are outlined in the Administrative Plan, Appendix 8 "FSS Action Plan, Operations and Escrow".

8. **SAFETY AND CRIME PREVENTION –** Not applicable.

9. **PETS –** Not applicable.

10. **CIVIL RIGHTS CERTIFICATION -** The Arlington Housing Authority certifies that it examines its programs to identify any impediments to fair housing choice; addresses any impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with the applicable Consolidated Plan for its jurisdiction.

11. **FISCAL YEAR AUDIT –** The Arlington Housing Authority Annual audit performed by an independent public auditor is available for review upon request.

12. **ASSET MANAGEMENT –** Not applicable.

13. **VIOLENCE AGAINST WOMEN ACT (VAWA) -** Specific information related to VAWA is contained in the Administrative Plan. The Administrative Plan is posted on the AHA web site and available for review at the Arlington Housing Authority office for review.

PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the PHA 5-*Year and Annual* PHA Plan

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 10/01/2010, hereinafter referred to as" the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
   - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
   - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
   - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
   - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
   - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
    (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
    (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
    (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

Housing Authority of the City of Arlington PHA Name	TX433 PHA Number/HA Code

X 5-Year PHA Plan for Fiscal Years 2010 - 2015

X Annual PHA Plan for Fiscal Years 2010 - 2011

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Victor Weir	Chairman
Signature Victor A. Weir	Date June 23, 2010

CIUDADANOS Y ORGANIZACIONES INTERESADAS EN LA CIUDAD DE ARLINGTON, TEXAS

FECHA DE AUDIENCIA PÚBLICA ANUAL REPROGRAMA

La fecha para la audiencia pública anual con la Junta de Comisionados de la Autoridad de Vivienda de la Ciudad de Arlington, Texas (AHA) en relación con su Agencia Plan ha sido reprogramado para el 23 de junio 2010.

La audiencia se llevará a cabo a las 5:30 horas, en la Junta de Comisionados de la AHA despacho en la planta segunda del sudeste del Condado de Tarrant Edificio de Servicios Humanos, ubicado en 501 W. Sanford Street, Suite 20, de Arlington, Texas 76011.

Todos los ciudadanos interesados están invitados a revisar el Plan de la Agencia, los comentarios problema y asistir a la audiencia pública. La propuesta de Plan de la Agencia y todos los documentos están disponibles para consulta pública en la oficina central de la AHA en 501 W. Sanford St., Suite 20, de Arlington, Texas, 76011, y en la dirección AHA en www.arlingtonhousing.us. La propuesta de Plan de la Agencia también está disponible para su consulta pública en las bibliotecas locales.

Para preguntas sobre el Plan de la Agencia o para hacer los arreglos para la interpretación bilingüe u otra asistencia especial, por favor llame al 817-276-6790.

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Legal Notices | Legal Notices

INTERESTED CITIZENS AND ORGANIZATIONS IN THE CITY OF ARLINGTON, TEXAS

ANNUAL PUBLIC HEARING DATE RESCHEDULED

The date for the annual public hearing with the Board of Commissioners of the Housing Authority of the City of Arlington, Texas (AHA) with regard to its Agency Plan has been rescheduled for June 23, 2010.

The hearing will be held at 5:30 p.m. in the AHA Board of Commissioners Chambers on the 2nd floor of the South East Tarrant County Human Services Building, located at 501 W. Sanford St, Suite 20, Arlington, Texas 76011.

All interested citizens are invited to review the Agency Plan, issue comments and attend the public hearing. The proposed Agency Plan and all supporting documents are available for public viewing at the AHA's central office at 501 W. Sanford St, Suite 20, Arlington, Texas, 76011, and on AHA's website at www.arlingtonhousing.us. The proposed Agency Plan is also available for public viewing at local libraries.

For questions about the Agency Plan or to make arrangements for bilingual interpretation or other special assistance, please call 817-276-6790.

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Arlington Housing Authority
501 West Sanford Street, Suite 20
Arlington, Texas 76011

April 30, 2010

Mr. David Zappasodi
Executive Director
Arlington Housing Authority
501 W. Sanford St, Suite 20
Arlington, TX 76011

Dear Mr. Zappasodi,

The Resident Advisory Board has met with representatives of the Arlington Housing Authority on April 30, 2010, to discuss the Arlington Housing Authority's Five Year Plan for 2010-2015 and the Annual Plan for FY 2010. At this meeting, we received a comprehensive overview of the Plans, the schedule for implementation, and a copy of the Plans. The Resident Advisory Board is fully engaged in this process and has contributed input to the development of the Plans.

The Resident Advisory Board is consulted by the Arlington Housing Authority to provide input and advice during the planning process for policies presented to the Board of Commissioners that pertain to participants.

We are in full support of the Arlington Housing Authority's goals and objectives identified in the Plans.

We appreciate the opportunity to be a part of this planning process and to work with the dedicated Housing Authority staff in helping the citizens of Arlington access affordable housing. Through these collaborative efforts, program participants are able to access a full range of opportunities and solutions to help them reach their highest potential.

Sincerely,

Sabrina K. Young
Sabrina K. Young
Resident Advisory Board

Feletha Anne Scott
Feletha Anne Scott

Maria Gonzales
Maria Gonzales

Rashidda Taylor
Rashidda Taylor

TEXAS Dial 7-1-1

NAHRO building communities together

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11.0 – Required Submission for HUD Field Office Review

11.0 (g)

Challenged Elements

No plan elements were challenged

RESOLUTION 10-16

A RESOLUTION APPROVING THE HOUSING AUTHORITY OF THE CITY OF ARLINGTON'S FIVE-YEAR PLAN FOR 2010-2015 AND ANNUAL PLAN FOR FY2010

WHEREAS, in accordance with the Quality Housing and Work Responsibility Act of 1998, public housing agencies are responsible to prepare and submit an Annual and Five-Year Plan to the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, public housing agencies must annually update their Annual and Five-Year Plan and submit their updated Agency Plan to HUD; and

WHEREAS, the Housing Authority of the City of Arlington submitted its Agency Plan as required in the past; and

WHEREAS, the Housing Authority of the City of Arlington has prepared its Five-Year Plan for 2010-2015 and its Annual Plan for FY2010, and provided an opportunity for public review and public comment as required by HUD. The Board of Commissioners has conducted a public hearing in accordance with HUD regulations, and the Housing Authority of the City of Arlington's Agency Plan is submitted to the Board of Commissioners for final approval.

NOW THEREFORE,

BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF THE CITY OF ARLINGTON, TEXAS:

THAT the Board of Commissioners hereby approves the Five-Year Plan for 2010-2015 and the Annual Plan for FY2010, identified herein as Attachment A, and authorizes the Executive Director to submit this Agency Plan to HUD as required.

PRESENTED AND PASSED on this the 23 day of June, 2010, by a vote of 5 ayes and 0 nays at a regular meeting of the Board of Commissioners of the Housing Authority of the City of Arlington, Texas.

Victor Weir, Chair

ATTEST:

SEAL:

David Zappasodi, Executive Director/Secretary