



# UNDERSTANDING AFFORDABLE HOUSING



**NVAHA**

Northern Virginia Affordable  
Housing Alliance

NVAHA-ARLINGTON

# What is Affordable Housing?

In the broadest sense, housing is considered “affordable” if a person or household pays less than 30 percent of their income toward housing costs.

So what do people mean when they use the term “affordable housing”?

It can be used to describe housing that receives some form of government subsidy to keep rents low - these are called “Committed Affordable Units, or CAFs). It can also mean housing that’s naturally affordable simply because the market rent for the units falls into the range that can be considered affordable to a low- or moderate-income household. This usually occurs due to amenities, condition, age, and/or location of the units. These units that are naturally affordable in the market are called “MARKs.”

**“Committed affordable” means the unit has income-restricted rents for an extended period of time, typically 30-75 years, and are generally available for households earning at or below 60 percent of Area Median Income (AMI)—\$163,900 for a family of four in Arlington as of April 2025.**

Most of the time, however, when people refer to affordable housing, they are referring to homes and apartments that are affordable to low- and moderate-income households. Explore Affordable Housing definitions and programs in [Arlington County](#).

Housing is considered “affordable” when rent or mortgage, plus utilities, is no more than **30%** of household’s gross income



# Why is Housing Affordability Important to Arlington?



**Community Values** — Sufficient housing for all income levels supports the economic, cultural, and demographic diversity our community values.



**Economic Impact** — Businesses and workers both benefit when employees can find an affordable and stable place to live near their job.



**Family and Student Success** — Housing affordability helps sustain Arlington schools' diversity, which allows families and children to thrive.



**Environmental Benefits** — Commutes are reduced when more people live near their workplaces, yielding a cleaner environment for everyone.



**Health and Wellness** — Living in good quality, stable, affordable housing reduces stress and improves wellness.

[How Housing Matters](#) offers more in-depth information on how housing contributes to the success of individuals, families, and entire communities.

# Types of Affordable Housing

## 1

### Market Affordable Housing (MARKS)

“Market-rate affordable” refers to privately owned units that have rents that are affordable to households making up to 80 percent of Area Median Income (AMI). Owners are not required to keep rents at that level, so affordability fluctuates with the market. These are also sometimes referred to as Naturally Occurring Affordable Housing (NOAH).

These units are often described by their affordability level—for example, “80 percent MARKS” refers to units that a household earning 61-80 percent of AMI, while “60 percent MARKS” refers to units a household earning 60 percent of AMI or less could afford.

## 2

### Committed Affordable Units (CAFs)

“Committed affordable” means the unit has income-restricted rents for an extended period of time, typically 30-75 years, and are generally available for households earning at or below 60 percent of Area Median Income (AMI)—\$163,900 for a family of four in Arlington as of April 2025.

In Arlington, CAFs are most often developed by nonprofits with financial assistance from the County's Affordable Housing Investment Fund (AHIF), a low-interest, revolving loan that is repaid and reinvested back into the community. Nonprofits with CAF units in Arlington include AHC Inc., True Ground Housing Partners (formerly APAH), Wesley Housing, the Arlington Retirement Housing Corporation (Culpepper Garden), and Enterprise. See a full list of all communities with CAFs in Arlington here.

Learn more about [AHIF here](#)

# How Do We Create Affordable Housing in Arlington?

**All affordable housing in Arlington is privately owned and managed by individuals, real estate companies, or nonprofit housing organizations. Unlike many other communities, Arlington does not have a public housing authority.**

For the past several decades, most development in Arlington has been focused within the Metro corridors. The County's [Affordable Housing Ordinance](#) (AHO), adopted in 2005, sets affordable housing requirements for developments greater than 1.0 FAR that are approved by site plan. The Ordinance requires developers either to build the required units (on-site or offsite) or contribute to the County's [Affordable Housing Investment Fund](#) (AHIF).

The County also uses a combination of [federal funds](#) (such as the Low-Income Housing Tax Credit, HOME and Section 8 Vouchers) and locally-appropriated dollars (through [AHIF](#) and [Housing Grants](#)) to facilitate new committed affordable housing development or to help preserve the stock of older, existing housing.

The County's housing policies and programs are components of [Housing Arlington](#), an umbrella program that takes a cross-disciplinary, proactive approach to reach an equitable, stable, adaptive community. The umbrella includes utilizing planning and implementation tools, housing policy, financial resources, and innovative local and regional public-private partnerships to reach beyond traditional policies and programs to generate holistic housing solutions. The result will mirror [Arlington County's Vision](#): an inclusive community where households from all walks of life and who earn different incomes can be at home. This includes growing families, young professionals, and older adults who want to age in place, as well as moderate-income residents seeking a path to home ownership, lower-income residents who may need additional assistance, and more.

Visit the  
county's  
website



# Learn More

## 1

### **Affordable Housing Master Plan**

In 2015, the Arlington County Board adopted its first [Affordable Housing Master Plan](#) (AHMP) and [Implementation Framework](#), which will guide County housing policy for the coming decades. The AHMP is one component of the County's [Comprehensive Plan](#).

## 2

### **Columbia Pike Neighborhood**

The innovative Columbia Pike Neighborhoods Plan establishes tools to help preserve and create new affordable housing in the corridor. Read more about how the county [plans to preserve](#) 6,200 affordable units along the Pike, including 1,335 already preserved at [Barcroft Apartments](#) for a period of 99 years.

## 3

### **Langston Boulevard Alliance & Plan Langston Boulevard**

A [community-driven visioning process](#) for the future of the Lee Highway corridor took place in 2015 and 2016. Today, the [Langston Boulevard Alliance](#) is working with Arlington County to encourage and leverage broad citizen participation in the [Plan Langston Boulevard](#) (PLH) process, which began in January 2019. The long-term goal is to achieve an economically vibrant and more livable [corridor](#) through visionary, forward-thinking, long-range planning with eventual changes to the Generalized Land Use Plan (GLUP) and Zoning Ordinance.

## 4

### **Five-year Consolidated Plan**

Arlington's [five-year Comprehensive Plan](#) is a HUD-required document that provides the blueprint for developing affordable housing, preventing homelessness, ensuring fair housing, expanding economic opportunities, and improving neighborhoods. Read about the Plan update, [Arlington 2050 Guiding Our Path](#).

# Learn More

## 5

### Other Resources

Arlington provides several data dashboards that provide extensive information on the County's demographics, areas of vulnerability, housing and affordable housing supply.

- [Affordable Housing Dashboard](#) - Regularly Updated Data on Progress Toward the Goals and Policy Objectives of the [Affordable Housing Master Plan](#)
- [Race and Ethnicity Dashboard](#) - Comparison of Key Demographics by Race and Ethnicity
- [Community Vulnerability Index Map](#) - Tool to Identify Concentrations of Vulnerable Populations
- [Destination 2027](#) - Identifies and Measures Health Inequities
- [Development Tracking Dashboard](#) provides development data on projects that are either approved or under-construction in the County, including residential, office, retail, and hotel.

97

Total Units

# The Cadence

Wesley Housing



# 256

Total Units

# The Apex

Affordable Homes and Communities



249

Total Units

# Queens Court

Trueground Housing Partners

