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# Homeownership Study

**Arlington County Government, Department of Community  
Planning, Housing and Development**

Roundtable Summary Report | May 25, 2023



HR&A



**ARLINGTON  
VIRGINIA**

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# Cover Letter

Arlington County is currently engaged in a [Homeownership Study](#) looking at various opportunities to create better outcomes for the County's homeownership programs.

The first phase of the study involved [data research](#) on trends in mortgage financing and the local housing market, as well as an [analysis](#) of the County's existing homeownership programs. The second phase of the study involves engaging the broader community in establishing a vision for the County's homeownership programs and exploring goals and objectives to support achieving that vision.

As part of the second phase of the Homeownership Study, the County hosted a series of roundtable meetings and focus groups during February and March of 2023 with constituents representing populations that have been historically underrepresented in Arlington's homeownership programs as well as practitioners active in the homeownership market. These roundtables and focus groups were a critical step in understanding lived experience and validated data gathered from previous phases of the study. Through these opportunities, the County was able to better pinpoint the major barriers faced by specific populations affecting both entry into homeownership and maintaining homeownership.

The enclosed report, prepared for Arlington County by HR&A and Brick & Story, summarizes the key themes and feedback heard during the roundtables and focus groups.

These roundtables and focus groups will lay the groundwork for future engagement opportunities offered through the course of the [Homeownership Study](#). In addition, the feedback heard during these sessions, coupled with previous data research, a programmatic review, interviews with key County staff, and more, will support future research and recommendations about programmatic changes that can be implemented by the County.

If you have any questions about Arlington's [Homeownership Study](#), please contact me at [cjones1@arlingtonva.us](mailto:cjones1@arlingtonva.us).

Thank you,  
Caitlin Jones

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## Section 1: Analysis of Individual Roundtables

Arlington County, with the support of HR&A Advisors Inc. and Brick & Story, interviewed five groups of stakeholders active in the Arlington Single Family homeownership market. Findings from those stakeholder interviews are summarized below in chronological order.

### Roundtable 1: Recent and Prospective Homebuyers

A roundtable for new and prospective homebuyers was held virtually on the evening of March 29, 2023. There were eight participants, including seven prospective homebuyers and one recent homebuyer. Participants ranged in age, socio-economic status, race and ethnicity, profession, and current housing status. They also shared a variety of motives for wanting to purchase a home. This group of prospective homebuyers included people with years of searching for a home, people who have applied or are in the process of applying for a County homebuyer program; and people who are just starting their search. The roundtable discussion surfaced a variety of themes around the housing market at-large and challenges with current homebuyer programs offered by the County. Seven respondents completed the accompanying demographic survey, with six being people of color (non-white), and four being aged 50-59. Six of seven respondents were also women.

The **most common issue voiced by attendees was the inadequate supply of affordable homes in Arlington**. Many felt that, even with the existing programs, there were too few affordable homes on the market. Of those that are affordable, many require a large investment upon purchasing to fund renovations. Participants also commented that as you move away from more desirable locations in the County, including to areas without metro access, housing costs are still extremely high. This is different from other regions, where moving away from transit hubs tends to offer a more reasonable price point.

Separately, participants also emphasized **difficulties in finding their desired housing type**. For example, one participant who prefers not to live in a condo or townhome discussed the challenges she has faced in wanting to purchase even a modest-sized single-family home. Another participant shared that the only home they were able to afford needed significant improvements, and they took out a second loan after purchasing to renovate.

One participant emphasized that Arlington's history of redlining has created real challenges for prospective homebuyers. **People of color feel systematically disadvantaged in the housing market**, with affordable options only available in neighborhoods with lower socio-economic status and lower-performing schools. Property taxes were also mentioned as a way the County continues to create racial barriers in the housing market. While a variety of challenges were noted for the housing market, inadequate supply of affordably priced homes was the strongest pain point identified by participants.

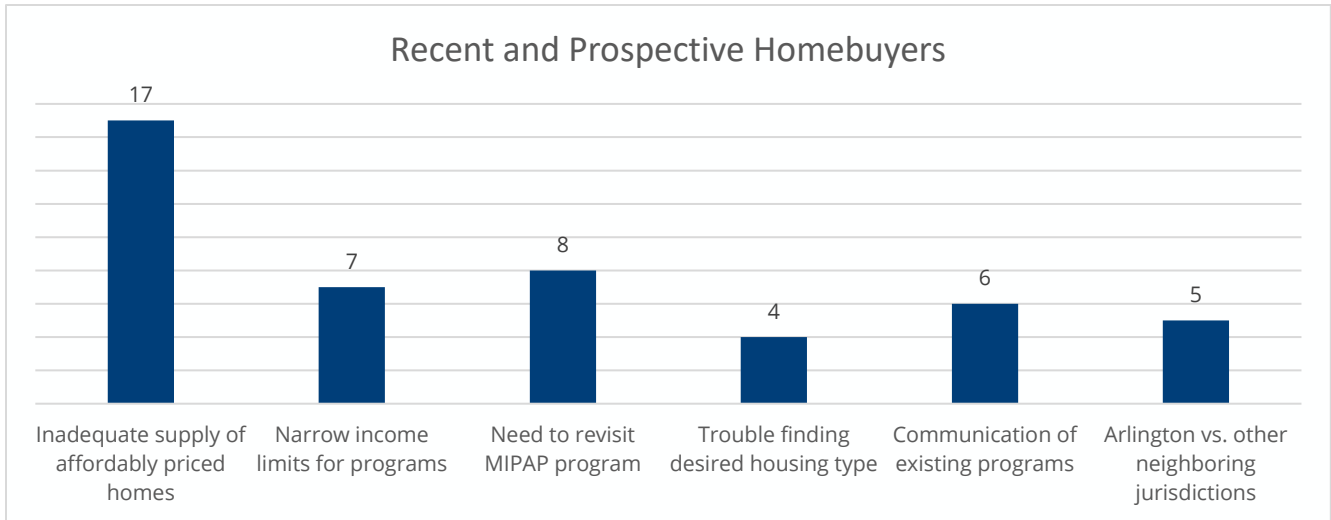
The remaining concerns centered on existing and potential County programs. Most prevalent was the need to revisit the County's MIPAP program. Many felt that the **maximum purchase price for MIPAP (\$500,000) was too low and did not reflect housing costs in the current market**. One participant shared that the only home they were able to afford through MIPAP needed a lot of improvements, and they had to take out a second loan after purchasing to renovate. Several participants also shared that as County employees, they would like to see programs that incentivize County employees to affordably buy in the County to live where they work.

Roundtable attendees highlighted how **existing programs had narrow income limits**, which didn't support households outside of the 80%-120% AMI range. During the discussion, several participants mentioned that programs do not currently cover the "missing middle",<sup>1</sup> meaning their monthly rental rate is higher than what

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<sup>1</sup> This usage of the term "missing middle" by roundtable participants differs from Arlington County's usage throughout the Missing Middle Housing Study (2020-2023). There, the term described housing types that fit between single-family detached homes and mid-to-high-rise apartment buildings.

they would pay for a mortgage, but they can neither afford to buy without assistance nor do they qualify for County programs. Attendees also noted that **information on existing programs was hard to access**, with some attendees believing that the Arlington website could be improved, and that program information can be shared in a more streamlined manner.



Finally, many attendees compared Arlington to other neighboring jurisdictions, particularly Fairfax. They emphasized that Fairfax programs were better communicated and had wider income eligibility. Several participants also shared that as County employees, they would like to see programs that support County employees in affordably buying a home, so they can live where they work.

Additional suggestions for County programs focused on making cumbersome application processes more streamlined, offering personalized assistance for applicants, reducing required documentation, and improving online resources and application portals.

The group offered honest feedback from a wide variety of perspectives. Many praised the assistance and support of Ameris Bank and the Latino Economic Development Center (LEDC). At the same time, the majority of participants repeatedly shared frustrations in feeling that the programs could not fulfill their actual needs or that the housing market does not offer anything they can afford (with or without assistance). The lived experiences of participants and suggestions they shared offered helpful insight into the current homeownership market in Arlington County.

### Roundtable 2: Older Adult Homeowners

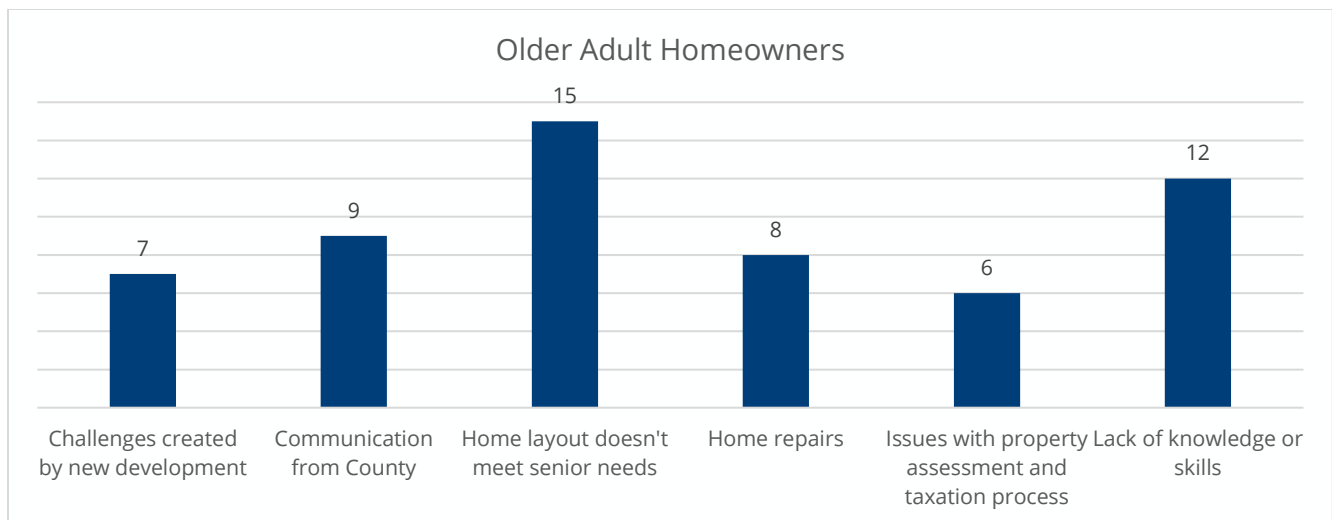
A roundtable for older adult homeowners was held in person on March 24, 2023. There were approximately 10 participants, each of whom owned their home in one of several neighborhoods of Arlington County. Two of the participants were from the Arlington County Commission on Aging, and one was not a senior but worked with a County-sponsored program that provides retrofit services to allow seniors to stay in their homes longer. Most of the seniors who attended had owned their home anywhere from 20 to 40+ years. There was mixed sentiment as to whether they planned to stay in their homes through the remainder of their lives or shift to a smaller unit, retirement community, or family-provided living accommodation. Of the six respondents who filled out the demographic survey, all were white.

Responses varied but tended to coalesce around a few key concerns. The **most common concern was that home layouts do not meet seniors' needs**. When reflecting on their ideal living accommodation as they age, residents cited a desire to shift to a single-level home from a dual/multiple-level home. They also noted the challenges that arise in adapting existing homes to accommodate an older adult with limited mobility (e.g. costs of retrofitting

and home improvements) and the often-forgotten challenge that exists in most single-family homes: the basement-level laundry. In general, residents emphasized that stairs made it difficult to age in place.

When reflecting on major home maintenance/improvement projects that they had undertaken over the years, several residents noted persistent stormwater flooding issues that began and were exacerbated by new development. Residents cited various projects and expenses related to basement waterproofing, foundation crack repair, and stormwater mitigation of their yards as ongoing maintenance items that they are still addressing. A common concern addressed around this topic was an **inadequate understanding of housing-related issues, such as home maintenance**. Residents did not feel capable of negotiating with contractors or identifying **alternative methods of financing home improvements**, due to lack of industry knowledge. They faced challenges in finding fairly priced, reputable vendors, and often relied on their networks or resources like the Washington Consumer Check Book, Best Picks, Next Door, Angie's List, neighborhood associations, realtors, and other contractors to identify vendors.

Concerns around the costly nature of retirement communities also arose, with some viewing it as an ideal option but far more cost-prohibitive than simply staying in their homes, particularly because most residents had already paid off their mortgages. A few residents indicated that in spite of anticipated mobility challenges as they age, they intended to stay in their home as long as possible and ideally never move.



Also of note was how residents felt the **County could improve communication with seniors and provide them with added resources on how to age in place**. In thinking about local resources and support available for senior homeowners, residents cited organizations like Arlington Neighborhood Villages and Rebuilding Together, as well as several of the major utilities. However, they felt information around County offerings could be better communicated, noting that the website was very difficult to navigate when looking for resources. They also suggested that the County could offer more education to seniors about making their homes safer, including retrofit options and related programs and trusted vendor referrals. Some residents also expressed frustration with assessments not being communicated clearly or completely.

Some residents also emphasized concerns related to: home repairs (8 instances), which were difficult to address as a senior on fixed income, and issues with property assessments (6), which residents felt overvalued their properties.

**General sentiment by residents was that they loved their homes, neighborhoods, and sense of community and intend to reside in the County as long as they can.** Homeowners cited the balance of the urban and suburban feel of the County, along with neighborliness, convenient transportation/transit options and general ease of access, high quality neighborhoods and amenities, and the proximity to DC as primary reasons why they chose to locate to and reside in Arlington. Multiple residents did note, though, that they expected that their desire to stay in their

homes would cost them more than they originally planned due to both maintenance expenses over time and rapidly rising property taxes.

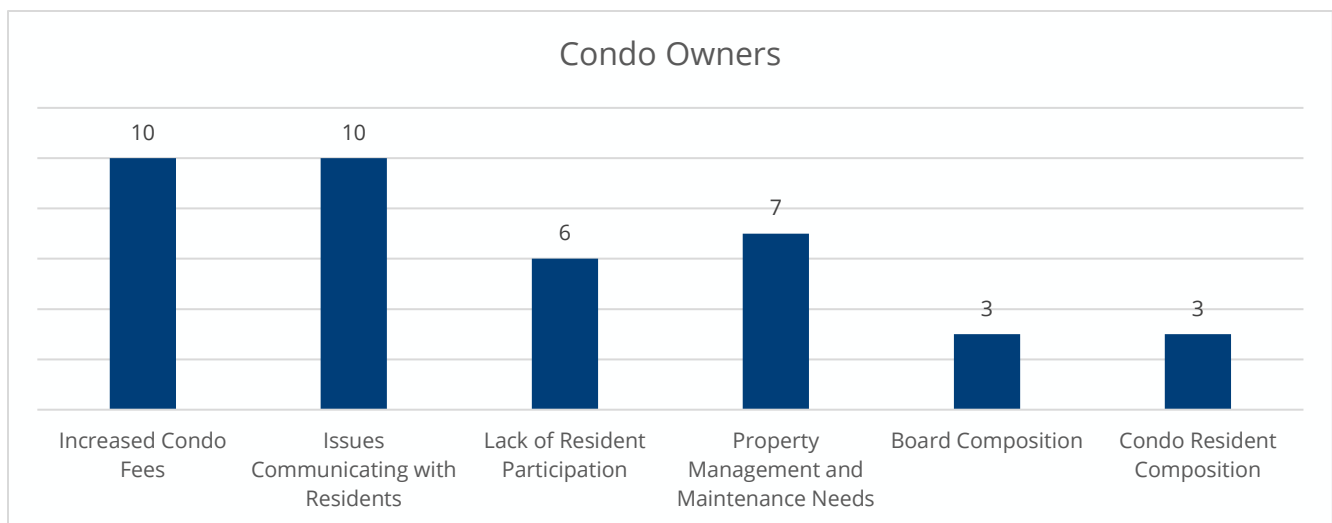
### Roundtable 3: Condominium Owners

A roundtable discussion for condominium owners was held virtually on the evening of March 23, 2023. There were eight participants, each of whom owned a condominium (condo) in a different community in Arlington County. Condo representation included Farlington Meadows, Colonial Village, Arlington Village, Farlington Commons, Brittany Condo, Arlington Condo, and Courtbridge. Participants ranged from new owners (purchased within the last 12 months) to long-time owners, with 30+ years of condo owner experience. The majority of participants (6 out of 8) were also board members or had participated on their condo board. Of those who completed the demographic questionnaire, only one of eight was non-white, with five of eight being female.

Much of the discussion was not particularly relevant for Arlington County's Homeownership Study. Issues brought up were varied, but the most notable for this study were increases in condo fees (10 instances), property management and maintenance needs (7), and condo resident composition (3).

The **majority of attendees voiced concerns related to high condo fees**, with one resident having seen a 7% increase in under a year of ownership. In addition, one resident flagged that condo fees are not tied to unit size in their community – implying each unit pays the same amount in fees. Residents also brought up needs associated with property management and maintenance. Due to the physical structure of condo buildings, and the age of existing stock, certain communities face challenges with large maintenance projects and major structural repairs, such as roof replacement or sidewalk repair.

Finally, there were also **concerns around the composition of the resident community**. Notably, one resident flagged a **rise of LLCs and corporations purchasing properties** within their condo community. This in turn lowered the amount of available homeownership opportunities and shifted resident composition more towards renters. Residents also noted **challenges with disseminating information among condo owners**, with communication often coming from a variety of sources. Lack of resident participation in condo communities and non-diverse condo board composition were among the other issues raised.



Most participants **spoke very highly of the collective services offered by condo associations and the ease of not having to plan and save for home repairs**. They also agreed that condos are an affordable option (sometimes the only option in certain neighborhoods) for homeownership, allowing people to build credit and wealth with more affordable mortgage rates. Additionally, participants shared about the **sense of community and conviviality** that

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exists in their condo communities, something they attribute to condo culture. Overall, participants expressed satisfaction with their condo homes and the services that come with condo ownership.

#### Roundtable 4: Mortgage Lenders

Arlington County staff facilitated a virtual roundtable for mortgage lenders on the evening of Monday, February 27, 2023. The roundtable lasted about two hours. The attendees were three Northern Virginia mortgage lenders with decades of experience (33 years, 18 years, and 30 years, respectively).

Two attendees completed the optional demographic questionnaire, which revealed their commonalities of race/ethnicity (white), age (between 50 and 59 years of age), and status as homeowners of single-family, detached houses.

The roundtable covered aspects of the lenders' business, such as how they connect with clients and how they do their underwriting (examining applicants' financial situations to determine whether to approve loans). The lenders connect with clients (or clients connect with them) through professional and personal networks, online sources such as the website of Virginia Housing, and the lender list for Fairfax County's first-time homebuyer program. For underwriting, the three lenders use automated desktop underwriting services, which are required for loan assistance programs and for clients who have credit scores between 660 and 640. One lender noted that desktop underwriting is very fickle about approving anyone with a credit score below 660.

The roundtable also touched on the following loan products and business experiences: reverse mortgages (which may be necessary for older homeowners once a spouse dies or retirement funds are tapped out), home equity lines of credit (HELOC), and COVID-related mortgage forbearance.

The major topics of the roundtable, however, were (1) the challenges and tradeoffs that the lenders observed among clients and (2) the homeownership programs of Arlington and neighboring localities.

**Challenges faced by homebuyer clients ranged from administrative** (not including complete copies of documents) **to financial** (declines in individuals' savings and credit, and the presence of other financial obligations such as student loans, credit card debt, and car payments). Other challenges cited were sellers not agreeing to sales and lack of housing inventory. The lenders commented that sometimes one client will face multiple challenges (e.g., aspects of their personal finances coupled with the lack of inventory).

The lenders observed denials of mortgage originations or refinances for reasons reflecting clients' personal financial challenges. These reasons include factors in a client's legal or financial situation or employment history; a client's omission of information about banking, employment, or financial obligations; and a client's having gone under contract for a property that he or she cannot afford. Denials also occur when clients do not factor condominium or HOA fees into their financial circumstances and when condominiums that clients want to buy lack approvals from the Federal Housing Administration (FHA).

The lenders identified **several homebuying challenges that they saw in the Arlington real estate market, namely price, competition, and lack of diversity of housing types**. This lack of diversity in Arlington's housing stock, as well as the prevalence in Arlington of condominium units without yards or green space, may be reflected in a major tradeoff that the lenders observed buyers making: giving up living in Arlington for the ability to buy a townhouse or detached house in a different locality.

Condominiums came up several times during the roundtable. They are often the type of home purchased by users of Arlington's homeownership programs. One lender called the \$500,000 maximum sales price for a home purchased using Arlington's Moderate-Income Purchase Assistance Program (MIPAP) a little restrictive because properties priced at or below that amount are usually small condos.

The lenders also observed that **condo fees can form a purchase barrier**. These fees contribute to a buyer's future monthly payments and are factored into lenders' considerations of mortgage originations and refinances, yet



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condo fees are not tax deductible, as mortgage interest is. Further, the variability in condo fee increases among different properties that buyers might be considering makes underwriting much more uncertain.

When asked if they had worked with members of any particular socio-demographic group who faced barriers to purchasing that their white counterparts might not have experienced, the participants in the lender roundtable, like those in the real estate agent roundtable, initially said no. Two lenders said they do not see vestiges of unjust historical practices in their work today. The lenders cited banking laws and regulations put in place to prevent housing discrimination, as well as the federal government's monitoring of lenders and of Home Mortgage Disclosure Act (HMDA) data. It was noted, however, that HMDA data does not indicate such nuances about a lender's clients as whether they are immigrants and how recent their immigration to the United States was.

The lenders observed that **immigrants, as members of a socio-demographic group, may encounter purchase barriers such as lack of knowledge of the homebuying process and of homeownership programs**, and cultural distrust of banking. The latter creates challenges for lenders because they cannot verify the source of cash that a buyer has on hand for a purchase. Even when the buyer has deposited cash into a bank account, such large deposits in a bank account must be sourced, and lenders cannot source cash.

In addition to immigrants, the lenders highlighted the socio-demographic group of **single mothers**. Members of this group may **struggle for resources to purchase homes**, leading some single mothers to join others in purchasing a shared property.

The lenders mentioned that **another challenge—establishing credit history**—can be addressed by examining 12 months of a client's bank statements and/or the client's history of paying rent.

Also to help clients overcome purchasing barriers, the lenders try to find **ways to reduce the upfront cost of purchasing and/or the clients' anticipated monthly costs**. These strategies and financial tools include the Mortgage Credit Certificate (MCC), which provides a dollar-for-dollar tax credit on 10% of the interest paid on a mortgage each year for as long as the mortgaged property is the borrower's primary residence. (The roundtable discussion touched on the fact that although Virginia Housing had recently started allowing borrowers to use the tax savings earned through the MCC as income to qualify for a mortgage, that would no longer be true as of April 2023.) Yet another potential means of reducing costs for a prospective buyer is to combine use of more than one homeownership program.

On the topic of homeownership programs, the lenders cited **lack of public familiarity with such programs and a need for education and information-sharing about them**. The lenders recommended using videos for these purposes, as well as sharing information about homeownership programs with churches, organizations active among low- and moderate-income community members, and real estate agents, all of whom could assist in disseminating program information to potential clients.

Other program-related suggestions made by the roundtable participants included establishing mortgage bond revenue fund to subsidize interest rates; addressing the need for gap financing even among some program clients, perhaps by using second trusts to help clients qualify for gap financing; combining programs for the same client, as mentioned previously; and consideration by Arlington of tiering the homeownership assistance available through the County's programs, with Washington, DC's Home Purchase Assistance Program (HPAP) as a model. The roundtable participants also mentioned Arlington's requirement that ADU lenders keep those loans within their portfolios, which can be an issue for lenders who are used to selling off loans. Another recommendation was for Arlington County Government (ACG) to recognize high-volume and more experienced mortgage lenders who work with the County, both because the ACG programs can demand a lot of work from the lenders and because of experienced lack of respect for lenders who work with homeownership assistance programs by people working in other parts of the homebuying process.

Downsides to Arlington's homeownership programs cited by the lenders were the time needed to use MIPAP; restrictions of the ADU program (its exclusive list of lenders and its requirement that ADU lenders keep those loans in their portfolios); the \$500,000 maximum sales price for MIPAP; and the competition in the Arlington

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market. In Arlington, homeownership program clients may have to compete with buyers who have extremely high incomes and/or can offer an all-cash purchase.

Overall, however, there was a consensus in the lender roundtable that Arlington's MIPAP is a good program and is better than programs in some other localities. Other programs for which the lenders expressed admiration or appreciation included Prince William County's mediation of issues between buyers and sellers; Prince William's use of proffer funds to help with affordable homeownership; and Prince William's repair and rehabilitation program, which can be used by consumers of the County's down payment assistance programs. Also mentioned were DC's HPAP, for its tiering of assistance; attractive features of Fairfax County's ADU program (which often reduces purchasers' housing expenses but has a long waiting list); and Maryland's SmartBuy program that allows simultaneous home purchase and payment of student loan debt.

### Roundtable 5: Realtors

Between noon and 2 p.m. on Tuesday, February 21, 2023, Arlington County staff facilitated a virtual roundtable for real estate agents working in the Arlington market. Six realtors attended, while a seventh provided written feedback. The seven agents had various amounts of experience in real estate and various levels of familiarity with the Arlington market. They represented a mix of ages and genders. Among those who shared demographic information, four identified as white and one as African American. Four responded to demographic questions about their own housing and identified as homeowners living in Arlington in townhouse or single-detached houses.

The clients of the participating real estate agents consisted largely of buyers. The agents' degrees of working with first-time buyers varied. A low percentage of the agents' clients earned less than \$100,000 annually. The most-mentioned ways in which the agents connected with clients were referrals and online platforms such as realtor.com, Zillow, Google Leads, and social media.

Discussion of **issues experienced by older adult homeowners and homebuyers** showed that this demographic is not monolithic in its housing needs and preferences. The real estate agents cited interest in fewer steps; one-floor living and/or having a bedroom and a bathroom on the entry floor of a home; and condos or housing facilities for older adults (both of which involve less responsibility for home maintenance). The agents, however, also cited other adults' desire to age in place, even if doing so required significant alterations to their homes or living in uncomfortable or even dangerous settings.

In talking about prospective homebuyers generally, and not specifically about older adults, the real estate agents identified many homebuying challenges—including some specific to buying in Arlington County. They listed common tradeoffs made by individuals or households who purchase homes in Arlington. They also discussed challenges linked to prospective buyers' socio-demographic backgrounds.

According to the agents, **several challenges that buyers face are financial**. These include financing or access to financing (i.e., mortgage loans) for home purchases, as well as high interest rates. Financial challenges such as debt and lack of savings are tied to prospective buyers' individual circumstances.

The real estate agents also mentioned buyer challenges such as lack of understanding of the homebuying process; restrictions or narrow qualifications for homeownership programs; low inventory of housing available for sale; and competition with other buyers.

Both **financial challenges and low inventory recurred in the discussion of home-purchase barriers** specific to Arlington County. The agents identified prices (or affordability/relative lack thereof) as the prime barrier to purchasing in Arlington as opposed to elsewhere. They also mentioned challenges related to inventory, which included both the low supply of ownership housing in Arlington and the age of Arlington's housing stock. The latter can deter buyers. Additionally, the real estate agents noted that buyers can face combinations of these

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challenges. One agent described how high prices and low inventory can work together in Arlington to leave buyers fighting for scraps.

The roundtable participants had a robust discussion of the **tradeoffs that homebuyers in Arlington may make**, such as forgoing an in-unit washer/dryer; not having dedicated parking; and accepting a smaller amount of space overall and/or a lack of outdoor space specifically. Some buyers are seeking newer homes than many of those in Arlington, or housing types that are scarcer in the County.

The discussion included an assertion that **homebuyers tend to find that living in Arlington is worth the sacrifices made to buy here**. The real estate agents listed many factors that give Arlington appeal: buyers' prior experiences of living in Arlington; proximity to jobs; schools, green space/parks, restaurants, shopping, walkability, and fitness opportunities all contribute to the County's vibrance.

When asked if they observed prospective homebuyers who were members of a particular socio-demographic group facing barriers to purchasing that their white counterparts might not have encountered, the agents cited **language barriers for buyers whose first language is not English**. For **immigrants**, the agents had observed **barriers linked to credit, immigration status, reliance on cash and avoidance of banking**, and distrust of people not from their culture. One agent cited financial issues (credit, income, debt-to-income ratio, and student loans) affecting some African American buyers.

The roundtable also touched on the advice that the participants give to clients facing challenges and on strategies that may help clients purchase homes. One real estate agent said that she helped buyers make peace with the tradeoffs that some purchases entail, saying that when she sees buyers trade off space to buy in Arlington, she reminds them that everyone starts somewhere. Other agents said that when a client's vision does not match the homes for sale in Arlington, they encourage the client to explore other localities. The agents also cited providing their clients with data about sales in Arlington to help them set their expectations.

The purchasing strategies mentioned included educating clients on homebuying; development of a two-year plan to improve clients' credit; and use of homeownership programs from Virginia Housing and Arlington County.

The agents had vastly different levels of experience with clients' use of Arlington's programs, and vastly different degrees of knowledge of these programs. One agent thought that few of his or her clients would seek the type of assistance offered by Arlington County's homeownership programs, but another said that he or she uses Arlington's programs extensively for some clients. Challenges or barriers related to Arlington's programs included the quick depletion of SPARC funds; the qualifications for Arlington's Affordable Dwelling Unit (ADU) program; and affordability, with homes in Arlington remaining unaffordable to some clients even with the support of homeownership programs.

A theme heard repeatedly during the roundtable was that of the **need to increase awareness of localities' homeownership programs**, especially those of Arlington, among potential clients and, especially, among real estate agents. There was a suggestion that Arlington expand its programs, though only after investing in the infrastructure and human resources needed. When asked about ideal resources or initiatives for increasing homeownership in Arlington, the agents spoke of converting unused commercial space to residences to increase inventory and also expressed interest in co-housing.

Of note was the fact that when asked about barriers faced by members of distinct socio-demographic groups, the agents initially responded by saying they had not observed discrimination. Two or three said that they had not had the experience of a client belonging to a specific socio-demographic group encountering barriers to purchasing that other groups would not. Asking the agents to consider a socio-demographic factor other than race or ethnicity (identity as an immigrant) drew out their observations about immigrants and clients for whom English is a second language.

Another noteworthy aspect of this roundtable was the dominance of one participant, who was repeatedly willing to speak first in response to questions and seemed to speak more frequently than did the other participants.

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Although we cannot be sure, there is a potential that the data collected from this roundtable represents this agent's experiences more than it does the experience of all seven agents who contributed to the roundtable.

The realtor roundtable, like the lender roundtable, identified **financial challenges and lack of inventory as barriers to home purchases**, as well as such **Arlington-specific challenges as price, competition, lack of diversity of housing types, and coincidence of multiple challenges for the same client**. The lenders and real estate agents mentioned similar tradeoffs made by Arlington buyers and both groups recommended using homeownership programs in combination with each other. The theme of the need to share information about Arlington's programs more widely and effectively occurred in both roundtables. Both discussions also pointed to immigrants as a socio-demographic group facing greater inequity or burdens in homebuying than members of other groups.

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## Section 2: Analysis Across All Roundtables

### Summary

During February and March of 2023, Arlington County hosted a series of five roundtable discussions as part of the Arlington Homeownership Study. Each roundtable focused on a particular population and their experience with homeownership in the county: 1.) Real Estate Agents, 2.) Lenders, 3.) Condominium Owners, 4.) Older Adult Homeowners, and 5.) New and Prospective Homeowners. Roundtable discussions were held virtually, with the exception of the Older Adult Homeowner group that met at the Lubber Run Community Center. Through this series of roundtable discussions, the county received feedback from 35 individuals ranging in age, race, housing tenure, profession, and socio-economic status. The information gathered in these conversations will be used as part of the larger study to evaluate and provide recommendations for the county's programs to provide assistance to current and potential homeowners.

While each group focused on unique elements of homeownership from their perspectives and experiences, major themes echoed throughout the conversations.

### Arlington County Housing Market

Participants strongly agreed that the housing market in Arlington County presents a **myriad of challenges** to prospective homebuyers. The **housing stock in the county is extremely limited**, even in areas that are further removed from central locations and transportation access. Many of the homes that are available for sale are either **unaffordable to middle- and low-income families** or **require investment beyond the sale price** to rehabilitate the home for quality living conditions. **Condominiums (Condos)** are the most readily available housing type, but many are **small in size** and offer **limited to no green space for families**. Condos also require **association fees, which can become a barrier** for some prospective buyers. Other challenges of the Arlington housing market are the **age of many homes**, requiring more maintenance over time for homeowners, and the **high property taxes** that homeowners face.

Putting the housing market aside, participants in all groups shared many **positive elements** of residing in Arlington. They cited **location** (being close to employment, public transportation, and DC) and the **many amenities** of the area (parks and green spaces, good schools, walkability, restaurants and retail) as driving factors that attract new and keep current residents in the county. Current residents also shared very positively about the **sense of community** that is present in many neighborhoods. The feel of county neighborhoods in this urban-suburban area is highly desirable based on the comments of the roundtable participants. Despite the many benefits of living in Arlington, participants commented that **some people cannot stay in Arlington due to the affordability and limited availability of homeownership options** in the County.

### Affording to Stay in Arlington

In addition to buying a home in Arlington, the roundtable discussions gathered information based on the lived experiences of current homeowners about people's ability to stay in Arlington over time. Common themes across the groups included **rising property taxes and high maintenance costs**. Even condo owners shared that a main motive for buying a condo was to avoid the high maintenance costs and unexpected emergency repairs that often put homeowners in financial crisis. With so many old buildings in the county, many homes require ongoing work. One condo owner shared that their buildings undergo constant maintenance in order to keep up with the immense amount of ongoing work needed ongoing at their property. Despite reserves, **some condo associations** shared the financial burden of upkeep and decisions to **increase association fees due to maintenance needs**.

For **long-time homeowners**, their reflections around maintenance included **persistent stormwater flooding issues** that began and were exacerbated by new development over the years. Residents cited various projects and expenses related to basement waterproofing, foundation crack repair, and stormwater mitigation of their yards as continuous ongoing maintenance items that they still undertake even today. **For some seniors**, maintenance also includes **retrofitting homes to be able to age in place**. The cost of adapting their homes for single-floor living

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is not always accessible, however. Real estate agents noted that some seniors choose to stay in their homes even when that means living in uncomfortable or even dangerous settings. For all groups, a **common concern** expressed around maintenance is the **challenge of finding fairly priced, reputable vendors**.

### **Personal Challenges and Barriers to Buying a Home in Arlington**

With the situation of the housing market as described above, many participants shared how their **personal situations** combined with the challenges of the housing market make homebuying nearly impossible. Common challenges include **limited income, prior debt, and low credit scores**. While these challenges are not exclusive to these populations, the roundtable discussions identified that **people of color, immigrants, and single mothers are more likely to be at a disadvantage** to buy a home in Arlington.

All groups agreed that **credit score is a common barrier for first time buyers**, and that people of color are more likely to need to work on their credit score in order to qualify for homebuyer assistance. Some groups also mentioned that immigrants' lack of familiarity with the homebuying process and general distrust of banks (and heavy reliance on cash) put them at a disadvantage compared to other socio-demographic groups.

**Income** was often mentioned as a pain point, **both in affordability and ability to qualify for assistance**. Several participants shared frustration in not qualifying for assistance, but also not being able to afford a home without help. **"The missing middle is real,"** one participant shared. Other participants explained that even with county assistance, homeownership is not affordable based on their income. A single mother expressed sadness that her daughter probably would not be able to grow up in her neighborhood, as she cannot find anything affordable near her childhood home. Lenders mentioned cases of single mothers who co-purchase a shared home as their only pathway to homeownership. While income and affordability go hand in hand, income is a key barrier for many looking to buy a home in Arlington County.

One barrier expressed by county residents but not mentioned by lenders or realtors is the **impact of historic redlining** in Arlington County **on people of color**. Participants shared the division of north and south Arlington in years past, and the **continuing difference of quality of homes and schools by neighborhood**. Several participants spoke with fervor that housing policies and professionals in the housing industry **continue to discriminate against people of color**. While participants agreed that this issue is not unique to Arlington, they shared strong sentiments that more could be done to increase equity and opportunity.

### **Suggestions for County Assistance Programs**

Each of the roundtable discussions invited feedback on current county homeownership assistance programs, and creative thinking around how the county might best support its resident population moving forward. Participants across all groups shared similar criticisms and ideas.

Groups mentioned that the **county should improve its communication channels**. This includes **website content management and access to information**. Participants suggested **more outreach and strategic partnerships** to educate residents and housing professionals about the existence of county programs. They also suggested that the county offer **more resources for current and prospective homeowners**, such as lists of trusted lenders, maintenance and retrofit professional recommendations, education around condo association management, education for seniors about aging in place safely, etc.

Most conversations about specific homebuyer programs referred to the **MIPAP program**. Specific recommendations included **increasing the maximum sale price** for MIPAP participants, with the argument that \$500,000 is very limiting in an already limited housing market in Arlington County. Even condos available at this price are limited in stock and often smaller units. A recent homebuyer of a single-family home through the MIPAP program shared her experience of having to take out a second loan after purchasing their home in order to complete renovations. The max sale price of the MIPAP program limited their options to homes that mostly required additional work, in order to buy a detached home with a yard for their children. In order to buy a home in a neighborhood with quality schools for their children, she and her family were only able to afford a "fixer-

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upper” and had to invest additional money in repairs. She shared that they were outbid on several other homes by a few thousand dollars, but were unable to bid higher due to the \$500,000 cap. In addition to the MIPAP program, several groups also commented on the ADU program’s exclusive list of lenders as a challenge that could be adjusted.

In terms of application processes, participants shared frustrations with what they labeled as a **cumbersome process**. They suggested finding ways to make application processes easier to navigate. This included streamlining the process, and, where able, reducing the required documentation. Additionally, participants suggested the county improve their online portals and provide online application options. As they shared frustrations with the extent of detail required in these processes, several participants also recommended the county provide more personalized assistance to applicants who request individualized help.

Finally, participants offered ideas around **improving county assistance and additional programs** that could be of value. They mentioned providing homebuyer **programs for a wider range of incomes** (both high and low ends), and considering **tiered assistance options**, with references to neighboring jurisdictions that offer similar programs. **Assistance for new homebuyers with student loan debt** was also discussed, mentioning the Maryland SmartBuy program as a model to explore. Another suggestion was to **prioritize county residents over external applicants**. County employees in the prospective homebuyer group also advocated for **programs specifically for county employees**, as an incentive to keep employees living locally (with reference to a similar program in Fairfax County).

Overall, participants across the five roundtable discussions shared similar sentiments around why homeownership requires special attention in Arlington County, and the ways personal situations combined with the state of the housing market make the homebuying process difficult for many. They expressed appreciation for the many benefits of living in the county, and the desire to afford owning and maintaining a home in the area. The feedback in this summary provides helpful insight that will accompany this process as the county considers how it can best support prospective and current homeowners.

### Applying Arlington County’s Equity Lens

Building on Arlington County’s Equity Resolution adopted in 2019 and the subsequent framework for a Racial Equity Action Plan, the HR&A team applied the County’s [Equity Lens](#) and asked the following questions to understand whether and where there are racial inequities existing, being created, or being exacerbated in the data gathered through the roundtables.

**Some groups are experiencing unique benefits** due to the current homeownership market in Arlington County. One example are **younger couples and singles**, who are more comfortable living in smaller condos than older homeowners with children. Young homeowners may not need (or may not think they need) a space larger than what a condo offers, and also prioritize living in an urban environment with easy access to amenities. By contrast, older homeowners have larger households and therefore require larger physical spaces to accommodate their needs. In a similar vein, **senior homeowners** that own a flat, one-story home benefit, because they are capable of aging-in-place with relative ease.

With regards to what **groups are experiencing burdens**, there are a few of note. The first of which are **prospective homebuyers** who seem to be priced out of the market. As we learned during Roundtable 5, existing homeownership programs do not meet the current needs of residents looking to purchase a home due to stringent income and program criteria. From the demographic survey, we see this mainly impacts non-White households, with only one of seven respondents being White.

Further, **people of color appear to be systemically disadvantaged** in the housing market. Given Arlington’s history of redlining, historically disadvantaged neighborhoods still offer the lowest priced homeownership options with

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lower-performing schools, and fewer amenities and services such as access to public transportation. Additionally, low credit scores are a barrier for first-time homebuyers, especially so for people of color and immigrants.

There are also **older homeowners that face pressures caused by the physical structure of their homes**. Many of these seniors desire homes that allow them to age-in-place, meaning no stairs are present. They also lack the resources needed to maintain their homes, since many now live on a fixed income. Similarly, condo owners face a burden from the high cost of repairs and maintenance, especially on larger projects.

Attendance at the condo and older adult roundtables tended to skew towards White homeowners. 13 of the 14 (86%) homeowners who filled in the demographic surveys are White, compared with 76% within Arlington County. This implies there was only one non-White homeowner in any of the focus groups, which is well below the homeownership rate of Black, Asian, and Hispanic households in the region. In addition, immigrant communities or individuals for whom English is not their primary language are a potential population to engage with further during community pop-ups.

Recommendations on program and policy modifications to address racial inequities will be further developed and built out as HR&A proceeds with the subsequent community engagement and the study.

### Next Steps

In response to concerns brought up during these roundtable discussions, HR&A will work with Arlington County staff to begin exploring potential programmatic changes that can be implemented by the County. Alongside incorporating input received during the roundtable discussions, HR&A will also evaluate existing County programs to better understand how well they meet the needs of residents. This will include a review of program documents and reports as well as interviews with County staff that manage the programs. Together, the program evaluation findings and the input received during the roundtable discussions will inform program recommendations.