



City of Fairfax

Affordable Housing Strategic Plan





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Executive Summary

The City of Fairfax has long blended small-town charm with forward-looking growth. As an independent city spanning just 6.3 square miles, the community faces unique challenges in balancing development, affordability, and preservation. While the City has increased its focus on addressing housing affordability over the years, limited land and rising housing costs continue to put pressure on families, workers, seniors, and vulnerable populations.



To address these challenges, the City of Fairfax engaged TPMA to lead a comprehensive strategic planning process, building on its previously developed Housing Assessment & Strategy Report. The effort combined detailed data analysis and research with robust community engagement. Engagement activities included focus groups, interviews, a community-wide housing survey, and a public event, while participants spanned a broad range of stakeholders, including residents, city departments and leadership, service providers, faith communities, employers, and regional partners. This extensive process highlighted both opportunities and challenges and ensured that community voices shaped the plan's priorities and recommendations. Opportunities identified include reimagining underutilized parcels, redeveloping aging commercial sites, incentivizing affordable development, prioritizing preservation, and advancing mixed-use projects in Activity Centers. Developers identified high land costs and lengthy pre-development timelines as challenges, while residents voiced concerns about neighborhood character, housing affordability for their children, and the potential impacts of new development on property values.

The perspectives gathered highlight the importance of establishing high-quality design standards that balance for-sale and for-rent housing. Clear, transparent communication is essential, alongside policies that align community expectations with economic realities. There is strong consensus on the value of well-executed demonstration projects that embody these design principles. Supported by robust public-private partnerships, such projects can serve as models for targeted housing initiatives, benefiting the broader community.



The Affordable Housing Strategic Plan provides a roadmap for advancing affordable housing that strengthens economic resilience while preserving community character. Strategies include targeted redevelopment, adaptive reuse of underutilized properties, mixed-use projects leveraging existing infrastructure, and innovative funding mechanisms that expand housing opportunities without compromising neighborhood identity. The plan's benefits extend beyond increasing the housing supply. A diverse mix of housing supports workforce retention, attracts college graduates back home, bolsters local businesses, and accommodates residents at all life stages. Thoughtful redevelopment balances growth with preservation, ensuring new housing integrates seamlessly into the urban landscape.

By promoting innovation, fostering partnerships, and seeking to preserve community character, the Affordable Housing Strategic Plan offers a deliberate framework to strengthen the City of Fairfax's economic foundation, maintain fiscal stability, and create a welcoming environment for current and future generations. The Affordable Housing Strategic Plan embodies the City of Fairfax's long-term vision and the values of its residents, laying the groundwork for a more inclusive, resilient, and economically vibrant community where people of all ages and incomes can live, work, and thrive.

The strategic plan is structured around three primary goals, each supported by specific strategies to achieve them.

1.

Increase Affordable Housing Development

1.1

Leverage existing land and public land for affordable and workforce housing opportunities

1.2

Streamline permitting and approval processes for affordable and workforce housing development

1.3

Align economic growth with affordable housing and mixed-use development policies

1.4

Secure funding for affordable and workforce housing development

2.

Preserve Existing Affordable Housing

2.1

Proactively identify and monitor at-risk NOAH properties

2.2

Utilize policy and regulatory tools to support long-term affordability

2.3

Develop financial incentives for NOAH property owners

2.4

Secure funding for affordable housing preservation

3.

Strengthen Community Services and Programs

3.1

Improve tenant protections and support services to prevent displacement

3.2

Expand affordable housing options to foster inclusive communities

3.3

Strengthen data collection to improve programs and services

3.4

Enhance community engagement and education



Introduction: Housing Affordability in the City of Fairfax

This section provides an overview of housing affordability in the City of Fairfax, highlighting trends in housing costs, renter and homeowner burdens, and the relationship between local incomes and housing expenses. Using data from the U.S. Census Bureau, HUD, Lightcast, CoStar, Redfin, and United for ALICE, as well as the 600+ responses received through the 2025 City of Fairfax Affordable Housing Survey, the analysis examines the challenges faced by renter households, homeowners, essential workers, and other vulnerable populations. Key indicators include median housing costs, cost burden, rental and for-sale housing trends, and the affordability gap for households at different income levels. The section underscores how housing costs outpace income growth for many residents, particularly those in essential service and lower-wage occupations and provides context for understanding the community-wide impacts of these affordability pressures. Conducted over the course of the year, this research summary forms the foundation of the City of Fairfax's Affordable Housing Strategic Plan, providing the data-driven insights that guide strategies to address housing affordability and support the well-being of all residents.



What does “affordable housing” mean?

Affordable housing is housing that costs no more than 30% of a household's gross income, including rent or mortgage, utilities, taxes, and insurance, without causing undue financial strain.

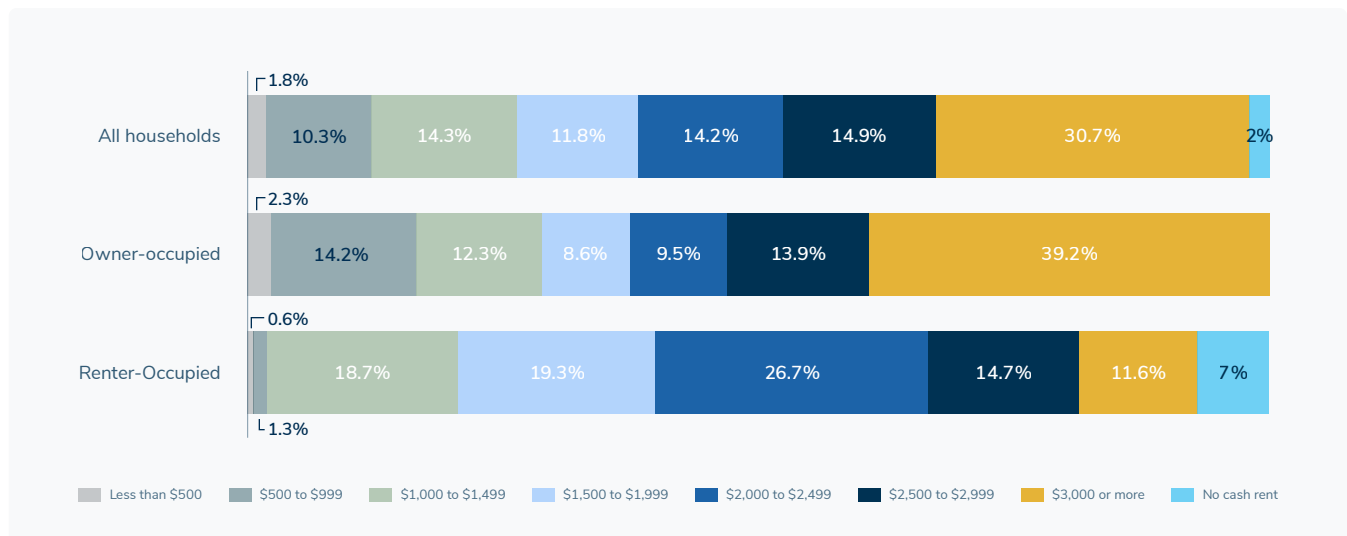




Housing Costs

Over half of renter households in the City of Fairfax are spending more than 30% of their income on housing, exceeding the widely recognized affordability benchmark. Although renter households generally have lower incomes than homeowners, the median household income for renters is just under \$66,000, which sets the 30% threshold at about \$1,650 per month. Renter households in the City of Fairfax are paying an average of \$2,000 per month for housing. Spending above the affordability level can strain household budgets, limit savings, increase debt stress, delay long-term financial goals such as buying a home or planning for retirement, and even influence decisions to relocate to more affordable areas.

Figure 1: Monthly Housing Costs by Tenure, 2023



Source: American Community Survey 5-Year Estimates

The ACS estimates median housing costs for City of Fairfax residents at \$2,363 (\$2,611 for owners and \$2,122 for renters). Nearly 40% of owner-occupied households are spending more than \$3,000 a month on housing, while the majority of renters spend between \$1,500 and \$2,500 monthly.

Table 1: Median Monthly Housing Costs by Tenure, 2018 to 2023

	All Households	Owner-Occupied	Renter-Occupied
2018	\$2,117	\$2,292	\$1,899
2023	\$2,363	\$2,611	\$2,122
% Change in Median Monthly Housing Costs	11.6%	13.9%	11.7%
% Change in Median Household Income	19.0%	28.9%	1.9%

Source: American Community Survey 5-Year Estimates

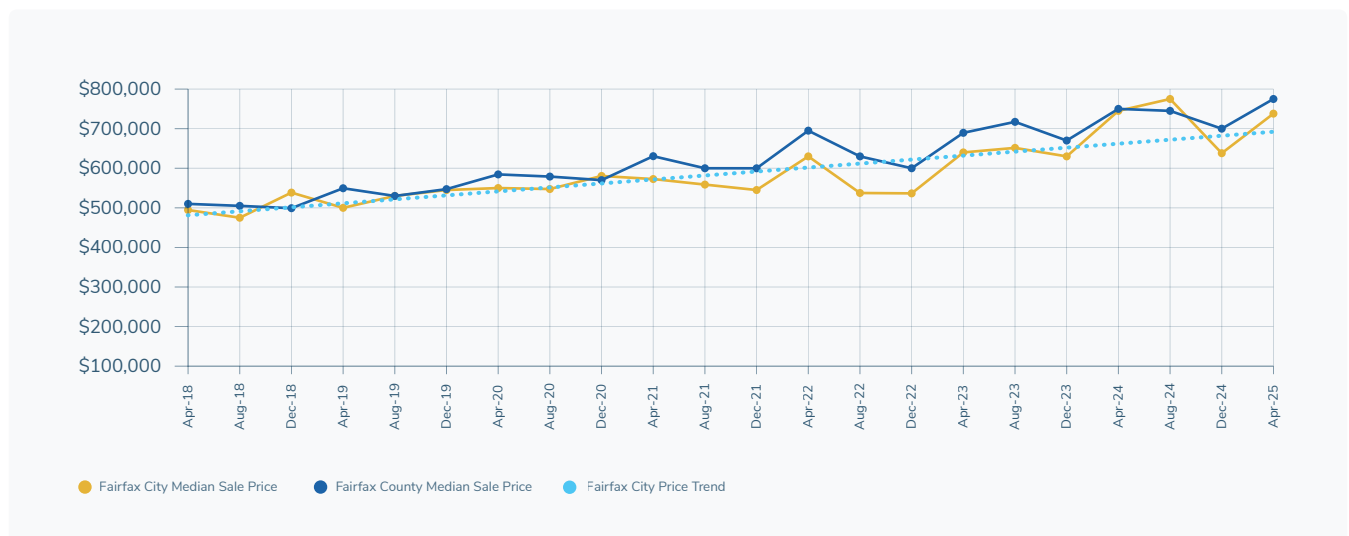


The increase in monthly housing costs has disproportionately affected renter households, as incomes for owner-occupied households actually rose at a faster pace than monthly housing costs between 2018 and 2023 (28.9% compared to 13.9%). **For renter-households, the change in monthly costs rose by an estimated 11.7%, compared to a 1.9% increase in income.**

For-Sale Housing

The median sale price for homes in the City of Fairfax has steadily increased since 2023. **Today, median home prices in the City and County are close to 50% higher than they were in 2018.** Prices in the City of Fairfax peaked in March of 2025 at \$822,500.

Figure 2: Median Sale Price, April 2018 to April 2025



Source: Redfin Data Center

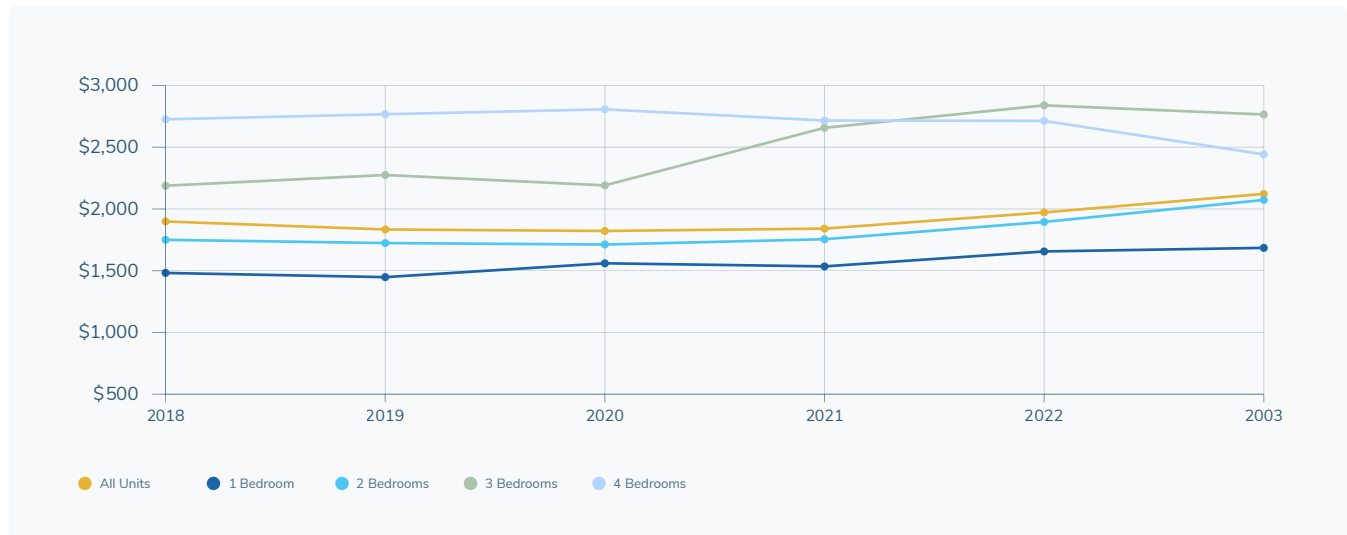
For-Rent Housing

As previously noted, between 2018 and 2023, the median gross rent in the City of Fairfax increased by 11.7%, or \$223 per month, from \$1,899 to \$2,122, outpacing the rise in median household income for renter households. .

Data from CoStar, a commercial real estate analytics firm, shows that 765 multifamily units were developed during this period. One- and two-bedroom units represented 45.5% and 41.6% of those units, while just 3.7% were three-bedroom units. This limited growth in three-bedroom units may be correlated with the more dramatic increase in median rent seen for units of this size.



Figure 3: Median Gross Rent by Number of Bedrooms



Source: American Community Survey 5-Year Estimates

By the end of 2018, over 70% of all rental units were being rented at more than \$1,500 per month. This percentage would move up slightly over the next five years, surpassing 75% by the end of 2023. However, the percentage of units charging more than \$2,000 doubled (from 11% to 22%), and the full 10% were renting at more than \$3,000 per month. As a reminder, renter-occupied incomes increased only 1.9% during this same period.

When considering the additional components to overall housing costs, such as utilities, rental pricing at these levels can place a strain on renter-occupied households, over half of which earned less than \$66,000 per year and had not seen a significant increase in their incomes in years..





Cost Burden

A consistent way to analyze and compare housing affordability is by “cost burden,” a metric used by HUD to determine if housing is affordable. A household is considered “cost burdened” if they spend more than 30% of their household income on housing costs, which can include mortgage, rent, homeowners or renters’ insurance, taxes, and utilities. Cost-burdened households often must make sacrifices in other necessities like food, clothing, transportation, childcare, or health care.

In the City of Fairfax, 43.9% of renters (1,233 households) and 20.2% of homeowners (1,283 households) are considered cost burdened. Although the share of cost-burdened renters has declined by roughly six percentage points, the total number of cost-burdened households remains nearly unchanged at 2,516, due to an overall increase in rental households.

Table 2: Cost Burden by Tenure, 2018 to 2023

	2018	2023
All Households	31.0% (n=2,653)	27.5% (n=2,516)
Owner-Occupied	23.2% (n=1,406)	20.2% (n=1,283)
Renter-Occupied	50.1% (n=1,247)	43.9% (n=1,233)

Source: American Community Survey 5-Year Estimates

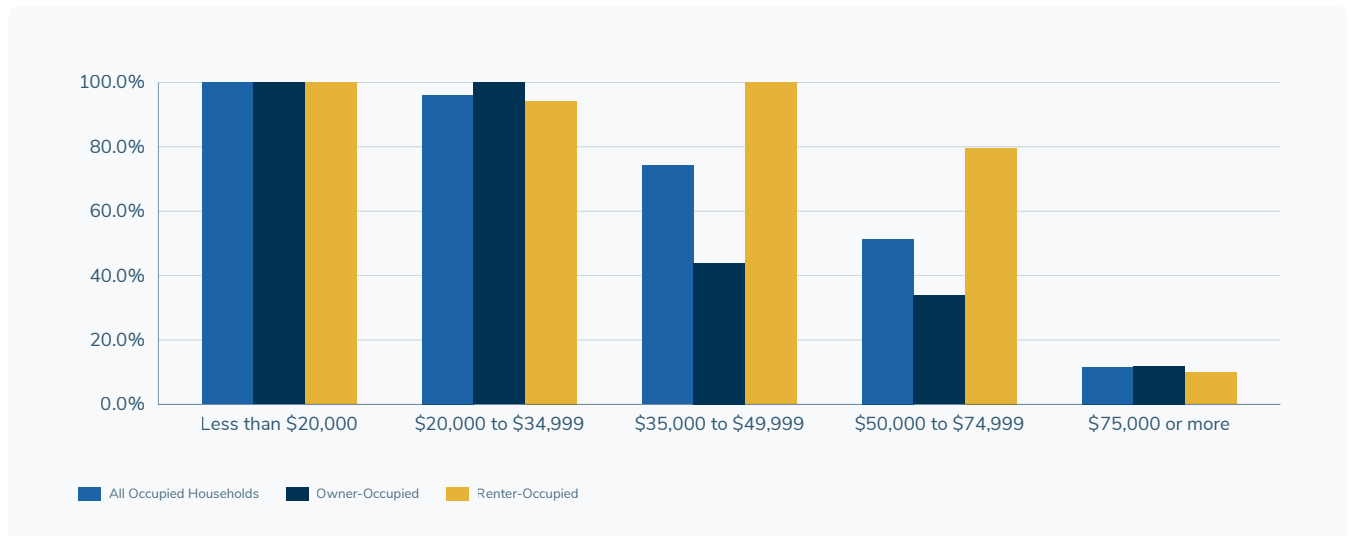
The gap in the incidence of cost burden by tenure is reflected in findings from the 2025 City of Fairfax Affordable Housing Survey, where 48.5% of renter households reported having difficulty affording their housing costs in the past year, compared to 12.2% of homeowner households.

When the Census data are disaggregated by income, almost all households earning less than \$35,000 per year (about 1,200 households) are considered cost burdened. Nearly 3 out of every 4 households earning between \$35,000 and \$50,000 (about 600 households) are cost burdened; however, this is the income bracket where the divergence between homeowners and renters becomes apparent. 100% of renters in this bracket, or 323 households, are considered cost-burdened compared to 44% of homeowner households.

As incomes increase, the incidence of cost burden continues to drop for both renters and homeowners, but at different income levels. Nearly four out of every five renter households in the City of Fairfax, earning between \$50,000 and \$75,000, or about 325 households, are considered cost burdened. The next section will explore incomes earned by the City’s workforce to look more closely at some of the factors that are likely contributing to these housing affordability challenges.



Figure 4: Cost Burden by Income and Tenure, 2023



Source: American Community Survey 5-Year Estimates

A household is considered severely cost-burdened if they are spending more than 50% of its household income on housing costs. While the overall incidence of cost burden has fallen slightly among renters, the percentage of renters who are severely cost burdened has risen.

Affordability Analysis

The growing affordability challenges in the City of Fairfax are evident across multiple indicators. Rising rental costs outpacing household incomes, high levels of renter cost burden and severe cost burden, and the increased incidence of overcrowding indicated by the American Community Survey, all point to a worsening housing affordability crisis.

Later sections of this report will examine potential causes of these challenges, including the loss of naturally occurring affordable units across the city. First, however, it is important to consider the relationship between the housing costs outlined above and additional data on local wages and affordability.

Table 3: Housing Affordability for 1-Person Low-Income Household in Fairfax¹

Area Median Income	Annual Income Limit	Housing Affordability Ceiling	% of Monthly Income for Median 1-Bedroom	% of Monthly Income for Median 2-Bedroom
30%	\$34,450	\$861	58.7%	72.2%
50%	\$57,400	\$1,435	35.2%	43.3%
80%	\$74,800	\$1,870	27.0%	33.3%

Source: American Community Survey 5-Year Estimates, HUD Office of Policy Development and Research Fair Market Rents and Income Limits

¹ Based on FY 2025 Income Limits



While the City of Fairfax is home to many high-wage industries, comprising five of the ten largest industries by number of jobs, there is significant variation in the average earnings among these industries. The average annual earnings for workers in the other five industries, including restaurants, home health care, security services, and supermarkets, fall below \$52,000, which is well below the required salary to afford the median 1-bedroom rental in the City of Fairfax without being cost-burdened. This lower wage level may be partly attributable to the prevalence of part-time employment in these sectors, underscoring the need to strengthen access to full-time, livable wage opportunities to improve household stability.

Table 4: Largest Industries (6-Digit NAICS) in Fairfax City by Number of Jobs

Industry	2024 Jobs	2024 Avg. Earnings Per Job	Housing Affordability Ceiling
Local Government, Excluding Education and Hospitals	3,466	\$112,828	\$2,821
Full-Service Restaurants	1,783	\$36,612	\$915
Home Health Care Services	1,585	\$47,257	\$1,181
Offices of Lawyers	988	\$123,437	\$3,086
New Car Dealers	910	\$108,243	\$2,706
Limited-Service Restaurants	792	\$29,034	\$726
Computer Systems Design Services	723	\$196,485	\$4,912
Security Guards and Patrol Services	653	\$51,368	\$1,284
Federal Government, Civilian, Excluding Postal Service	560	\$221,070	\$5,527
Supermarkets and Other Grocery (except Convenience) Stores	505	\$47,943	\$1,199

Source: Lightcast 2025.2

While an industry refers to the types of goods and services produced by a business, a person's occupation represents the kind of work they perform. Although a few of the most common occupations, by number of jobs, have median annual earnings exceeding \$100,000 per year, most fall between \$30,000 and \$45,000 per year, meaning that the maximum that a one-income household can afford to spend on housing is \$1,125 per month.



Table 5: Most Common Occupations (6-Digit SOC) in Fairfax City

Occupation	2024 Jobs	Median Annual Earnings	Housing Affordability Ceiling
Home Health and Personal Care Aides	1,052	\$32,677	\$817
Retail Salespersons	804	\$37,283	\$932
Fast Food and Counter Workers	670	\$32,398	\$810
Waiters and Waitresses	668	\$40,526	\$1,013
Security Guards	599	\$44,993	\$1,125
General and Operations Managers	592	\$140,052	\$3,501
Lawyers	556	\$158,381	\$3,960
Software Developers	495	\$135,389	\$3,385
Cashiers	491	\$32,370	\$809
Cooks, Restaurant	465	\$40,426	\$1,011

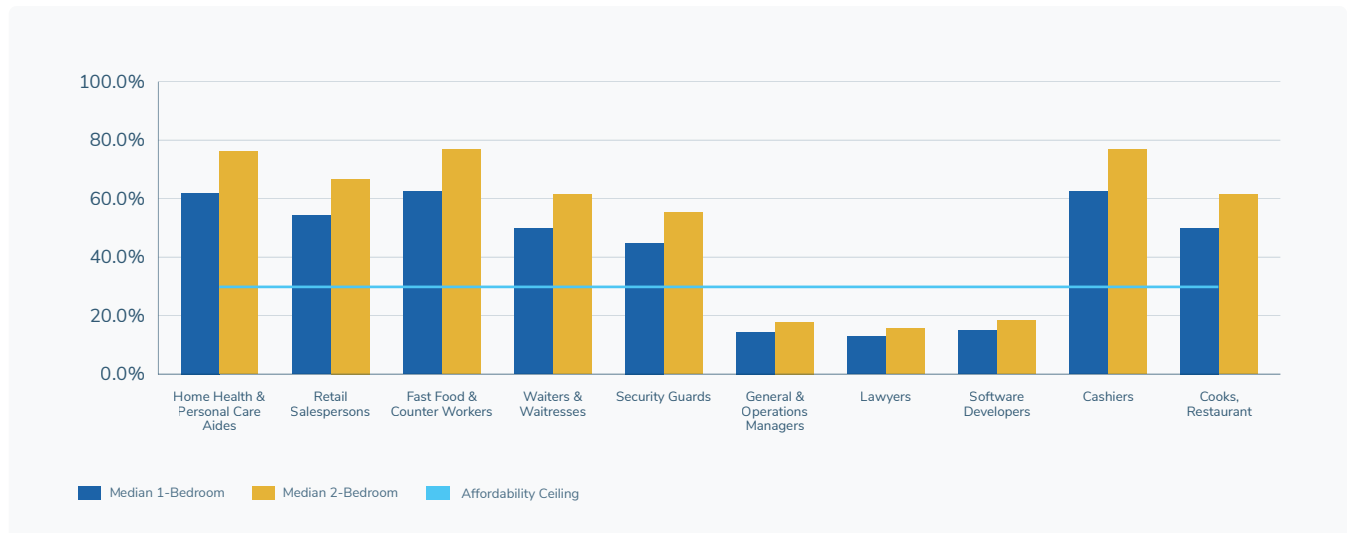
Source: Lightcast 2025.2

Assuming a single-income, which accounts for nearly half of the city's households, **workers in seven of the ten most common occupations could not afford the median gross rent for a one- or two-bedroom unit in the city.** These include home health care aids, retail workers, security guards, and those in food service. Workers in three of these occupations would need to spend upwards of 60% of their monthly income for a one-bedroom apartment. For a two-income household, affordability improves, but many combinations of lower-wage occupations would still struggle to cover rent without allocating a disproportionately large share of their combined income. Households with children face additional expenses such as childcare, healthcare, and other family-related costs.





Figure 5: Percent of Median Monthly Earnings for Median 1- and 2-Bedroom Rent, City of Fairfax



Source: Lightcast 2025.2, American Community Survey 5-Year Estimates

Essential Workers

Essential workers are employees whose roles are fundamental to the day-to-day operations of businesses, organizations, and communities. **High housing costs in the City of Fairfax make it difficult for many professionals, including those in retail, food service, home healthcare, teaching, public safety, and other essential fields to realistically choose to both live and work in the community.** This limits the local talent pipeline, making it harder for businesses and public institutions to grow, while forcing many workers to endure long and costly commutes. With surrounding jurisdictions experiencing similarly high housing costs, commuting is not always a viable option, particularly for workers with fixed start times who must contend with unpredictable traffic. For households already cost-burdened, elevated transportation expenses only add to strained budgets.

Looking more broadly, differences in median incomes across professions affect whether individuals and families can meet local housing costs without exceeding affordability thresholds. For example, some households in higher-paid fields, such as medicine and nursing, may be able to access certain housing options, while those in other equally essential fields face significant barriers. Public safety professionals such as paramedics, firefighters, and police officers may afford a one-bedroom unit on a single income but would be priced out of larger units. Teachers, emergency medical technicians, medical assistants, childcare workers, and many others often cannot afford even a modest one-bedroom rental within the city.



Table 6: Rental Affordability for Essential Workers, Fairfax City

Occupation	2024 Median Annual Earnings	Affordability Threshold	% of Monthly Income for Median 1-Bedroom	% of Monthly Income for Median 2-Bedroom
Physicians	\$199,640	\$4,991	10.1%	12.5%
Registered Nurse	\$94,539	\$2,363	21.4%	26.3%
Paramedics	\$82,744	\$2,069	24.4%	30.1%
Social Workers	\$77,116	\$1,928	26.2%	32.3%
Police	\$73,064	\$1,827	27.7%	34.0%
Firefighters	\$70,546	\$1,764	28.7%	35.3%
Secondary School Teachers	\$67,158	\$1,679	30.1%	37.0%
Elementary and Middle School Teachers	\$62,073	\$1,552	32.6%	40.1%
EMTs	\$54,999	\$1,375	36.8%	45.2%
Childcare Workers	\$33,519	\$838	60.3%	74.2%

Source: Lightcast 2025.2, American Community Survey 5-Year Estimates

United for ALICE, an affordability project from the United Way, provides further context to understand what affordability challenges families face. ALICE stands for “asset limited, income constrained, employed” and, according to the United for ALICE website, “represents the growing number of families who are unable to afford the basics of housing, childcare, food, transportation, health care, and technology.”² What is important to understand is that the heads of ALICE households are employed and above the federal poverty line yet are still finding it difficult to afford life’s necessities. These working households often face impossible trade-offs in how to allocate their limited incomes, highlighting the gap between employment and true economic stability.

According to Census data, the City of Fairfax has 9,158 households. Of these, 860 households (9%) live below the poverty level, and another 2,036 households meet the ALICE definition. Together, this represents 2,896 households, or 32% of all households in the city. This share is slightly higher than in Fairfax County overall, where 29% of households either live in poverty or meet the ALICE threshold.

Table 14 provides a breakdown of typical costs associated with what United for ALICE term a “Housing Survival Budget.” Where possible, these costs are regionally specific and are calculated based on available local data.

² <https://www.unitedforalice.org/>



Table 7: Household Survival Budget, 2023

	Single Adult	1 Adult, 1 Child	1 Adult, 1 in Childcare	2 Adults	2 Adults, 2 Children	2 Adults, 2 in Childcare	1 Senior	2 Seniors
Housing	\$2,123	\$2,156	\$2,156	\$2,156	\$2,453	\$2,453	\$2,123	\$2,156
Child Care	\$0	\$484	\$1,292	\$0	\$969	\$2,583	\$0	\$0
Food	\$559	\$945	\$848	\$1,024	\$1,718	\$1,516	\$514	\$942
Transportation	\$166	\$332	\$166	\$332	\$664	\$332	\$166	\$332
Health Care	\$199	\$439	\$439	\$439	\$820	\$820	\$546	\$1,093
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$313	\$444	\$499	\$407	\$674	\$782	\$344	\$464
Taxes	\$654	\$721	\$873	\$716	\$1,021	\$1,323	\$739	\$1,097
Monthly Total	\$4,100	\$5,607	\$6,359	\$5,190	\$8,435	\$9,925	\$4,518	\$6,200
Annual Total	\$49,200	\$67,284	\$76,308	\$62,280	\$101,220	\$119,100	\$54,216	\$74,400
Hourly Wage	\$24.60	\$33.64	\$38.15	\$31.14	\$50.61	\$59.55	\$27.11	\$37.20

Source: United for ALICE, United Way

As a reminder, seven of the ten most common occupations in the City of Fairfax earn a median annual wage below the survival budget for a single adult with no children (see Table 5, and police, firefighters, teachers, and EMTs all earn less than the survival budget for a single parent with a child in childcare (see Table 7).

Conclusion

This research into the local data demonstrates the growing gap between housing costs and household incomes in the City of Fairfax. Renter households, some homeowners, essential workers, ALICE families, and other vulnerable populations face significant pressures that affect not only their ability to secure stable housing but also their overall economic stability and quality of life. High housing costs, limited income growth, and additional expenses such as transportation and childcare force many households to make difficult trade-offs. When all residents can meet their basic needs, the community becomes stronger and more economically stable. Understanding these dynamics highlights the importance of addressing affordable housing needs to support the entire community's well-being, resilience, and economic health.



Goals and Strategies

Goal 1

Increase Affordable Housing Development



The City of Fairfax is well-positioned to leverage key planning documents, such as the Comprehensive Plan, future land-use maps, and Activity Center plans, to drive innovative housing solutions. By adaptively reusing underutilized commercial and office spaces within Activity Centers, promoting mixed-use redevelopment, and adjusting zoning policies to address community needs, the city can advance housing affordability as part of its broader vision for economic growth and quality of life. This approach aims to retain local workers across essential sectors, strengthen the economy, sustain a diverse community, and close critical housing gaps, with federal subsidies supporting affordable unit development. Achieving these goals requires collaboration across City departments, including Community Development and Planning, Economic Development, Human Services, and the new Housing division, alongside City Council leadership.

The Housing and Healthy Communities Advisory Board (HHCAB), established in 2025, will further guide policy review and strategy development on affordable housing and homelessness. The city's role includes providing development incentives, identifying underutilized sites, and partnering with developers to integrate affordable and workforce housing within mixed-use projects aligned with its broader objectives.



What is the difference between Affordable Housing and Workforce Housing?

Affordable housing is generally defined as housing in which the occupant is paying no more than 30% of gross income for housing costs, including utilities. This typically includes housing at or below 80% AMI. Workforce Housing typically refers to housing that is affordable to households earning 80% to one 120% of the AMI.



Strategy 1.1

Leverage existing land and public land for affordable and workforce housing opportunities

Repurpose underutilized commercial and office properties within Activity Centers, identifying suitable sites for thoughtfully planned developments, into mixed-use developments that incorporate affordable and workforce housing to maximize land use and offer a range of housing options to meet the community's housing needs and preferences.



Strategy 1.2

Streamline permitting and approval processes for affordable and workforce housing development

Accelerate the delivery of affordable housing by streamlining permitting and approval processes to reduce barriers, lower development costs, and encourage timely cost-saving project completion.



Strategy 1.3

Align economic growth with affordable housing and mixed-use development policies

Strengthen long-term economic vitality by implementing land use policies that prioritize affordable housing and promote mixed-use developments to support a balanced, sustainable community.



Strategy 1.4

Secure funding for affordable and workforce housing development

Secure diverse and reliable funding sources to sustain affordable housing efforts, including real estate transfer fees, document recording and permitting fees, demolition taxes, developer contributions, lodging taxes, interest on government accounts, and taxes or fees on luxury housing. By strategically layering federal resources such as LIHTC, HOME, and CDBG with state housing trust funds, philanthropic investments, and local tools like bonds or dedicated tax revenues, the city can close financing gaps, reduce borrowing costs, and expand the impact of the Housing Trust Fund.

Background and Context

On June 23, 2020, the City of Fairfax amended its Zoning Ordinance to include Affordable Dwelling Unit (ADU) provisions. This amendment applies to all new residential developments with 30 or more units, whether for-sale or for-rent. Single-family developments, including detached, attached, townhouse, and duplex units, must dedicate 10% of total units as affordable. Multifamily developments are required to set aside 6% of total units as affordable. Rental Affordable Dwelling Units must be affordable to households earning up to 60% of the Area Median Income (AMI), while for-sale units must be affordable to households earning up to 70% of AMI. Several projects subject to the ordinance have received approval, though construction is still underway.

Several projects with affordable units were approved before the ADU ordinance was adopted. West Wood Oaks has provided 54 units of affordable housing for decades, while more recent developments, including the Scout on the Circle, Sutton Heights, and The Point at Fairfax, voluntarily contributed affordable units.



However, many of the affordable units in the newer developments are just below fair market rent and the occupants are still spending more than 30% of their income on housing. Altogether, there are 102 dedicated affordable rental units across three multi-family properties and five affordable for-sale townhomes. If the affordable rental units in which households are spending more than 30% of their income on housing are excluded from the count, the number of dedicated affordable rental units in the city is closer to 70.

Two additional developments are currently underway that will further contribute to the City's affordable housing inventory. Beacon Landing, a permanent supportive housing project, will provide 54 deeply affordable units to individuals experiencing homelessness through a partnership between The Lamb Center and Wesley Homes. Glebe View, a collaboration among Fairfax Presbyterian Church, Habitat for Humanity of Northern Virginia, Homestretch, and HomeAid Northern Virginia, will deliver eight affordable for-sale townhomes and two transitional housing units for families moving out of homelessness.

Despite these additions, the demand for affordable housing in the City of Fairfax continues to far exceed supply. According to HUD's Comprehensive Housing Affordability Strategy (CHAS) 2021 data, the City of Fairfax has 640 units affordable to households earning at or below 80 percent of the Area Median Family Income (AMFI), compared to demand from 2,655 households, resulting in a deficit of 2,015 units. For households earning below 50 percent AMFI, the deficit is 1,565 units.

As of June 2025, the lowest-priced home on the market in the City of Fairfax was \$279,900, which would require an estimated payment of \$1,946 per month, or a household income of \$77,840. Of the 47 homes on the market, just 10.6% (approximately 5 homes) are in the price range of households earning \$120,000 per year.

Table 8: For-Sale Homes by Price³

Monthly Payment	Maximum Estimated Sale Price	Percent	Count
Less than \$1,749	\$253,541	0.0%	0
\$1,750 to \$1,999	\$286,923	4.3%	2
\$2,000 to \$2,999	\$408,773	6.4%	3

Source: Zillow

According to the real estate website Zillow, of the 150 units currently listed as available to rent, only one has a rental listing below \$1,750 per month. Only 13.3% of all rental listings fall below \$2,000 per month. Other real estate websites, such as Apartments.com, showed similar results.



³ Based on a \$20,000 down payment, 6.85% interest rate (average from the Primary Mortgage Market Survey week of 6/5/2025), 30 year fixed-rate mortgage; includes private mortgage insurance.



Table 9: On-Market Rentals by Price⁴

Monthly Rent	Percent	Count
Less than \$1,000	0.0%	0
\$1,000 to \$1,249	0.0%	0
\$1,250 to \$1,499	0.0%	0
\$1,500 to \$1,749	0.7%	1
\$1,750 to \$1,999	13.3%	20
\$2,000 to \$2,999	62.0%	93
\$3,000+	24.0%	36
All Rentals	100.0%	150

Source: Zillow



The City of Fairfax leadership has demonstrated a commitment to guiding land use and property development in ways that balance economic prosperity with quality of life. A demonstration of this effort is the promotion of Accessory Dwelling Units (ADUs), which can expand affordable housing options while integrating seamlessly into existing neighborhoods. Beyond expanding supply, Fairfax positions affordable housing development as a proactive intervention to reduce housing instability. While residents hold a range of perspectives on affordable housing, City of Fairfax leaders and staff continue to prioritize strategies that support responsible, community-focused development. To support this vision, the City has established interconnected planning tools, including the Comprehensive Plan, Future Land Use Maps, and Small Area Plans for Local Activity Centers to provide a framework within which affordable housing projects should align. The inclusion of affordable housing in planning documents has been a consistent theme for more than a decade. This focus has been reflected across multiple iterations of the Comprehensive Plan and is prominently featured in the current 2035 Comprehensive Plan. Developers and other stakeholders noted that leadership changes every two years create uncertainty, making it difficult to predict the long-term success and stability of development initiatives. For these affordable housing projects to move forward successfully, developers must be able to rely on consistent implementation of City policies.

As part of the City of Fairfax's overall land use strategy, Small Area Plans have been created for four local Activity Centers. These plans are designed to move clusters of properties into vibrant, mixed-use areas that attract and retain investment, guide development, promote community vitality, protect quality of life, and create economic opportunities in the luxury townhouse market, at levels not seen in prior business cycles. Recent townhouse construction illustrates the market pressures at play: Northfax West, with units priced around \$950,000, and Boulevard VI, with prices ranging from \$930,000 to \$1.3 million. While Boulevard VI is not located within an Activity Center, and both projects were approved prior to the adoption of the City's ADU Ordinance, this trend has contributed to the perception by a good portion of stakeholders polled through community outreach efforts of a bifurcated community. Specifically, a community wherein essential workers, including first responders, teachers, city staff, and service-sector employees, are increasingly unable to afford to live in the City of Fairfax.

⁴ As of 6/9/2025.



A widely shared perception among stakeholders was the limited availability of vacant land for new development. Any remaining parcels large enough for significant projects have an average value of \$969,022 per acre (Land Search). The City of Fairfax is largely built out, making the assembly of sizable, contiguous properties challenging. As a result, adaptive reuse of underutilized commercial and office properties within Activity Centers may emerge as a strategy for producing affordable and workforce housing. The City of Fairfax's future land use map supports this approach, illustrating an interconnected mix of major Activity Centers, commercial corridors, varied housing densities, civic and green spaces, and social networks that can provide opportunities for creative redevelopment.

Publicly owned lands present opportunities for affordable housing near key Activity Centers. For example, the former ten-acre Westmore Elementary School site, currently a dog park along with a public park that includes ball fields and playgrounds is strategically located near the Kamp Washington Activity Center. A portion of it could be considered for affordable and workforce housing development. Housing advocates support retaining recreational use while exploring partial redevelopment to increase housing supply. The 2.6-acre Fire Department Campus Site, including parcels purchased from George Mason University, could also be considered for a mixed-use development that could provide affordable and workforce housing for first responders, teachers, and government workers.

Hotel and motel conversions offer a promising opportunity to provide supportive housing for vulnerable populations experiencing housing instability. The Comfort Inn at 11180 Fairfax Boulevard, for example, could be repurposed into deeply affordable housing, although the property would need to be fitted with complete kitchen and bathroom facilities to comply with dwelling unit permits. Partnerships with nonprofit housing organizations would be essential, providing the expertise, resources, and support needed to redevelop and operate these properties as supportive housing.

Additionally, faith-based organizations, such as Fairfax Presbyterian Church, are increasingly taking an active role in affordable housing development. The church's initiative to build ten affordable townhouses on its property presents a replicable model for other faith-based organizations in Northern Virginia. However, these organizations will need support from local government in the form of leadership, capacity building, gap funding, and technical expertise to successfully undertake similar projects. Equipping these faith-based organizations with the necessary tools and resources is essential to maximizing their role as key partners, particularly given their access to available land that can help address the City's affordable housing needs.



City of Fairfax Housing Demand

The 2023 Housing Assessment & Strategy Report estimated a demand for 4,589 units by 2032. Of those, an estimated 2,062 were projected to be for-sale, and 2,528 units for-rent. Approximately 36% of that demand was estimated to originate from senior housing needs. Notably, these projections cover demand for all types of housing at all income levels, and is not limited by AMI.





The City of Fairfax's Comprehensive Plan identifies several parcel-specific sites with potential for affordable housing based on their existing land use designations. The 9.6-acre Inova Emergency Room site along Chain Bridge Road could be redeveloped for mixed use, including commercial space and multifamily or townhouse housing options. Fairfax Square, currently an office complex, also presents an opportunity for mixed-use redevelopment that incorporates residential units alongside commercial spaces, expanding affordable housing choices. Similarly, the Oak Street properties could be consolidated for multifamily residential use within a mixed-use setting. These properties include five parcels along the west side of Oak Street between Fairfax Boulevard and Cedar Avenue. Additional opportunities for adaptive reuse include 10400 Eaton Place, a Class B office property with a 26% vacancy rate, located within a local Activity Center, which may be suitable for redevelopment into affordable housing. A complete list of designated parcel-specific sites be found on page 40 of the City's Comprehensive Plan. Several on the list might prove compatible for affordable housing, while others are clearly not.

Lastly, establishing and maintaining a consistent, dedicated revenue stream is critical to ensuring the long-term success of the City's affordable housing goals. While zoning tools such as the Affordable Dwelling Unit Ordinance and partnerships with nonprofit and faith-based organizations are key to expanding the housing supply, they alone cannot meet the scale of need. A Housing Trust Fund can offer a flexible, sustainable mechanism to finance affordable housing development. By identifying reliable local revenue sources, such as real estate transfer fees, developer contributions, or dedicated tax allocations, the city can create a predictable funding base that leverages federal and state resources, attracts private and philanthropic investment, and reduces reliance on one-time or competitive grants. A stable Housing Trust Fund would not only close financing gaps, but also provide developers, partners, and residents with confidence in the city's long-term commitment to developing affordable housing.

Strategy 1.1:

Leverage existing land and public land for affordable and workforce housing opportunities

The City of Fairfax faces limited land availability, but innovative strategies can help address high housing costs and expand the diversity of its housing stock. Through a combination of traditional development and adaptive reuse, the city can unlock new opportunities that support a more inclusive and resilient housing portfolio.

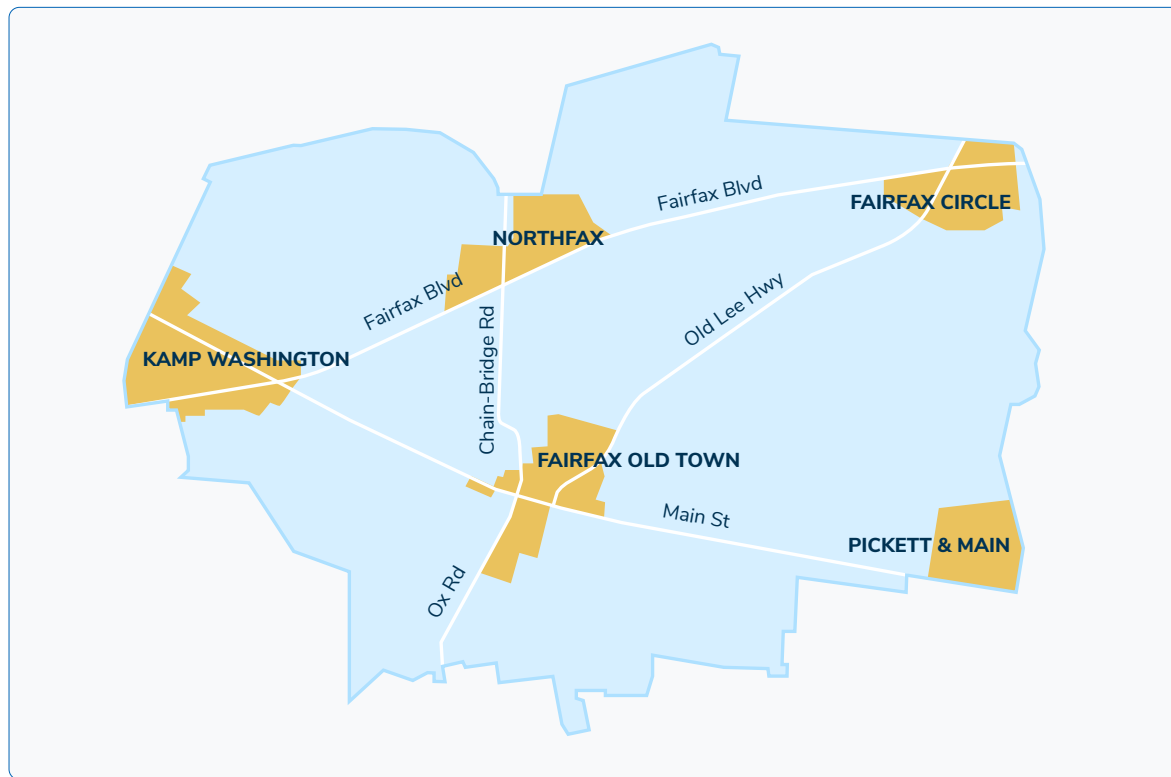
Maintaining an up-to-date inventory of available sites, evaluating underutilized commercial and office properties, aligning land use policies with mixed-use priorities, and streamlining permitting processes all position Fairfax to adapt effectively to shifting housing market conditions. This flexible, forward-thinking approach promotes collaboration and strong partnerships among public agencies, private developers, nonprofits, and the community, ensuring that housing solutions are innovative, inclusive, and sustainable.

Identifying sites well-suited for residential development and maximizing the use of both public land and private parcels would ensure a thoughtful and measured path forward. This supports a balanced mix of housing types that add value to the community. Where appropriate and consistent with the Comprehensive Plan, the city could consider redevelopment or adaptive reuse of aging commercial or office spaces to revitalize areas while preserving neighborhood character.



Fairfax City map

Activity Center
 City Area



Actions

1. Target underutilized commercial and office properties within Activity Centers for redevelopment into mixed-use projects that advance economic and housing objectives.
2. Review and update zoning and land use regulations to facilitate adaptive reuse and redevelopment of prioritized sites.
3. Develop and advance mixed-use or adaptive reuse projects, in collaboration with public and private partners, that include affordable and workforce housing.

Timeline

3-5
 YEARS



Potential Partners

- | | |
|--|---|
| <ul style="list-style-type: none"> » City of Fairfax Community Development and Planning » City of Fairfax Economic Development » City of Fairfax Housing Division » Fairfax County Redevelopment and Housing Authority » Habitat for Humanity D.C. & Northern Virginia » Housing and Healthy Communities Advisory Board » Virginia Department of Housing and Community Development » Metro Washington Council of Governments » U.S. Department of Housing and Urban Development | <ul style="list-style-type: none"> » Non-Profit Organizations » Urban Land Institute Washington » Commercial Property Owners » Non-profit & Affordable Housing Developers » National Housing Trust » Community Development Financial Institutions » Architecture, Engineering, and Design Firms » HomeAid Northern Virginia » Commercial property owners and real estate investment trusts » Local and regional developers » Architectural and engineering firms » Commercial brokers |
|--|---|

Best Practice

Merrifield, Fairfax County **2990 Telstar Court**

During June 2025, Fairfax County's first office conversion to a 100 percent affordable housing project broke ground in Merrifield. Conifer Realty has partnered with Fairfax County's Redevelopment and Housing Authority (FCRHA) to repurpose the current vacant office building at 2990 Telstar Court into an 80-unit affordable apartment building. The one- and two-bedroom units will eventually be available at rental rates aimed at households that earn between 30 and 80% of the area's median income. Though Fairfax County has seen office-to-residential conversions before, this is the county's first specifically addressing affordable housing needs. Acquisition funds were provided in 2023 by the County's Redevelopment and Housing Authority (FCRHA) through the American Rescue Plan Act to acquire the building from Inova who had previously used it as an administrative headquarters.



Office to Home Conversions

Analysis and Case Studies on Office-to-Housing Conversions

An analysis of eight office-to-housing conversions across Maryland, Washington D.C., New York, California, and Illinois found that success was driven by locally experienced developers and investors, a clearly defined project purpose and target market, thoughtful design aligned with market needs, and the ability to manage complex engineering challenges, particularly when accommodating existing tenants. Gaining community buy-in proved essential for keeping projects on track from start to completion.

Portland, OR

The Infill Design Toolkit

In 2008, the City of Portland published an Infill Design Toolkit to aid developers, designers, and residents interested in developing missing middle housing. It includes models that meet the city's land use regulations, previously approved projects, and best practices to guide design efforts.

Strategy 1.2:

Streamline permitting and approval processes for affordable and workforce housing development

Lengthy and complex approval timelines increase costs for developers and can make affordable housing projects financially unviable. The City of Fairfax can address this by proactively engaging affordable housing developers through clear communication channels, and financial incentives. Continuous feedback loops can further refine these processes, supporting the successful creation of sustainable housing across income levels. Long-term partnerships can be strengthened through ongoing technical assistance and streamlined processes, including expanded permissions for Accessory Dwelling Units and expedited permits.

Actions

1. Review permitting and approval processes and engage developers to identify obstacles to affordable housing development.
2. Introduce policies, incentives, and process improvements that encourage the production of more affordable housing units.
3. Establish tracking systems to measure the impact of permitting process improvements on affordable housing outcomes.

Timeline

2-3
YEARS



Potential Partners

- | | |
|--|--|
| <ul style="list-style-type: none"> » City of Fairfax Community Development and Planning » City of Fairfax Economic Development » City of Fairfax Housing Division » Fairfax County Redevelopment and Housing Authority » Housing and Healthy Communities Advisory Board » Virginia Housing Development Authority | <ul style="list-style-type: none"> » Virginia Department of Housing and Community Development » U.S. Department of Housing and Urban Development » Affordable Housing Developers » Local Construction Firms » Non-Profit Organizations » Public-Private Partnerships |
|--|--|

Best Practice

Fairfax County, VA **Economic Incentive Program**

This program can be used for mixed-use projects, including multi-family residential, by providing financial and regulatory incentives to developers for economic development purposes, such as revitalizing and redeveloping properties. Financial incentives include a 10% reduction in site plan fees and a partial abatement of real estate taxes. Regulatory incentives include expedited zoning application processing and concurrent processing of Comprehensive Plan amendments and site plans.

Strategy 1.3:

Align economic growth with affordable housing and mixed-use development policies

Prioritizing affordable housing within mixed-use developments allows the workforce to live in the community they serve, strengthens the local economy, and creates vibrant neighborhoods where residents, businesses, and services thrive together. Aligning land use policies with economic development goals positions housing affordability as a central element of these projects through clear housing targets, updated zoning for higher-density mixed-use developments, strategic use of public land, and public-private partnerships. By integrating affordable housing into economic growth initiatives and prioritizing transit-accessible, walkable locations, the City of Fairfax can strengthen its economic base, retain essential workers and new graduates, attract new talent, and build vibrant, resilient neighborhoods.



Actions

1. Integrate affordable housing targets into the city's economic growth and redevelopment plans to ensure that new affordable and workforce housing developments support long-term housing needs.
2. Engage the business sector to align affordable and workforce housing and economic development goals.
3. Strengthen public-private partnerships with developers, non-profits, and financial institutions to advance affordable and workforce housing projects.

Timeline

3-5
YEARS

Potential Partners

- | | |
|--|---|
| <ul style="list-style-type: none"> » City of Fairfax Community Development and Planning » City of Fairfax Economic Development » City of Fairfax Housing Division » Fairfax County Redevelopment and Housing Authority » Housing and Healthy Communities Advisory Board » Northern Virginia Regional Commission » Virginia Department of Housing and Community Development » Metro Washington Council of Governments » U.S. Department of Housing and Urban Development | <ul style="list-style-type: none"> » Non-Profit Organizations » Urban Land Institute Washington » Commercial Property Owners » Private Developers » Affordable Housing Developers » Community Development Financial Institutions » Architecture, Engineering, and Design Firms » George Mason University » Chamber of Commerce » Faith-Based organizations » Neighborhood Associations |
|--|---|

Best Practices

Delaware County, PA Downtown Revitalization

In 2016, Delaware County, PA, compiled a list of downtown redevelopment case studies from locations around the state. Included are a variety of affluent suburban areas around the Philadelphia MSA, many of which are focused on revitalizing historic districts. Many of the redevelopments are the product of a multi-organizational, collaborative effort to improve the area.



At the national level, the Urban Land Institute, through its Terwilliger Center, has published a compendium of award winning [case studies](#). They provide comprehensive examples of affordable, workforce, and mixed-income housing projects that include commercial uses. The case studies showcase the innovative work of award winners, including financing, mixed uses, challenges faced, and lessons learned.

Strategy 1.4: Secure funding for affordable and workforce housing development

While there is funding from developer contributions committed prior to the adoption of the [Affordable Dwelling Unit Ordinance](#) to be used for affordable housing, a Housing Trust Fund has not been legally established and there are no ongoing revenue sources to sustain funding. Future continued use of the fund will require consistent revenue sources. Securing diverse, reliable funding streams such as real estate transfer fees, developer contributions, grants, or dedicated local taxes (transient occupancy or lodging tax, real estate tax, etc.) will ensure the City of Fairfax's Housing Trust Fund has consistent resources to advance affordable housing projects over the long term.

Reliable resources are essential to the success of any housing initiative. The formalization of a Housing Trust Fund could offer targeted support for innovative pre-development efforts, helping to ensure promising projects can advance successfully. Fiscal context is an important consideration. For Fiscal Year 2026, the City's property tax rate increased modestly by 2.5 cents per \$100 of assessed value, following significant community dialogue. At the same time, voters approved a \$220 million school bond referendum to finance renovations at three schools, demonstrating strong public support for education and infrastructure, while underscoring the competition among priorities. Elevating affordable housing to a similar level of importance will require careful framing and evidence of long-term benefits.

The City of Fairfax could also benefit from incorporating innovative financing mechanisms into its affordable and workforce housing development strategy. Transactional repayment acquisitions allow the city or its partners to acquire properties, stabilize them as affordable units, and recycle repayment proceeds into future acquisitions, creating a revolving pipeline of funding. Recoverable





grants provide flexible, low-risk capital that functions as a grant upfront but are repaid if project revenues or refinancing conditions are met, ensuring long-term reinvestment capacity. In addition, tax rebates and incentives can be structured to reduce development costs and attract private investment, aligning public and private resources to expand affordable housing supply. Collectively, these tools would diversify funding streams, strengthen financial sustainability, and enhance the city's ability to scale affordable and workforce housing over time.

The City of Fairfax will continue to evaluate local revenue options while pursuing state, federal, and philanthropic funding. By diversifying revenue streams, the City of Fairfax can enhance the financial feasibility and long-term sustainability of its housing initiatives. Piloting a cost-neutral grant writer within the organizational structure, supported through eligible administrative allowances or grants obtained, would also strengthen the city's ability to secure resources that support affordable housing development.

Actions

1. Identify permanent revenue sources for the Housing Trust Fund, such as a nominal property tax (e.g., 0.25–1 cent), document recording fees, transfer taxes, permitting fees, lodging taxes, and/or interest income.
2. Pursue private, state, and federal funding opportunities to supplement the Housing Trust Fund.
3. Leverage in-lieu fees from the Affordable Dwelling Unit Ordinance, wherein a development receives a modification, to support affordable housing development.

Timeline
1-2
YEARS

Potential Partners

- | | |
|--|--|
| <ul style="list-style-type: none"> » City of Fairfax Community Development and Planning » City of Fairfax Human Services Division » City of Fairfax Housing Division » Fairfax County Department of Housing and Community Development » Virginia Department of Housing and Community Development » Northern Virginia Regional Commission | <ul style="list-style-type: none"> » Virginia Housing » Department of Housing and Community Development » U.S. Department of Housing and Urban Development » Local banks and credit unions » Community Development Financial Institutions » Chamber of Commerce » Philanthropic foundations |
|--|--|



Best Practices

Falls Church, VA [City of Falls Church](#)

The City of Falls Church's Affordable Housing Policy promotes a balanced mix of housing types and price levels to meet the needs of current and future residents. It integrates affordable units into both existing neighborhoods and new mixed-use developments.

[Carrboro, NC](#)

Carrboro, North Carolina addressed housing affordability by adopting mixed-use zoning reforms that allow for accessory dwelling units (ADUs), townhomes, and mixed-income developments, while also preserving open space. Although the town does not mandate affordable housing quotas, it uses density incentives, flexible development standards, and partnerships with local nonprofits, particularly those connected to UNC to expand housing options. These strategies have supported a diverse housing supply that serves students, families, and seniors, helping Carrboro maintain both economic and demographic diversity.





Goal 2

Preserve Existing Affordable Housing



The City of Fairfax recognizes that preserving existing affordable housing is critical to preventing displacement and maintaining economic diversity. Rising property values, redevelopment pressures, and rent increases threaten many naturally occurring affordable housing (NOAH) units, making initiative-taking measures essential. To address this, the City of Fairfax can explore policies that give qualified preservation entities the first opportunity to purchase at-risk properties. These measures facilitate early intervention to promote housing stability, safeguard long-term affordability, and ensure residents can remain integrated within the local workforce and community. Strengthening coordination with the County will further enhance efforts to preserve affordable housing throughout the region.



Strategy 2.1

Proactively identify and monitor at-risk NOAH properties

Strengthen long-term housing stability by preserving naturally occurring affordable housing through dedicated funding, targeted programs, and proactive market monitoring.



Strategy 2.2

Utilize policy and regulatory tools to support long-term affordability

Use zoning, land use controls, and preservation policies to encourage the retention of affordable housing. Explore initiatives like an owner-first-right-of-refusal to protect Naturally Occurring Affordable Housing (NOAH) and maintain long-term affordability.



Strategy 2.3

Develop financial incentives for NOAH property owners

Create financial support mechanisms, such as grants, low-interest loans, and tax incentives, to help owners maintain and renovate Naturally Occurring Affordable Housing (NOAH) while keeping rents affordable.



Strategy 2.4

Secure funding for affordable housing preservation

Housing Trust Funds could be used to protect and maintain naturally occurring affordable rental units. Funds might be targeted for property renovations tied to maintaining long-term affordability; acquisition funds linked to a potential first right of refusal program; or providing deeper rental subsidies.



Background and Context

Naturally Occurring Affordable Housing (NOAH) refers to housing units that fall into an affordable price range (typically for households earning up to 80% AMI) but for which lower costs are not due directly to a subsidy (tax credits, affordable housing ordinance, developer incentive, etc.). These units tend to be a part of older multifamily housing developments for which rent is lower than the market average due to age and lack of renovations/improvements. This is generally the case with the NOAH units in the City of Fairfax, which are listed in Table 10.

Table 10: Average Asking Rent in Multifamily NOAH Rental Properties

Name	Year Built	NOAH Unit Count (Total = 878)	Avg. Unit Size (sq. ft.)	Avg. 1-Bed Rent	Avg. 2-Bed Rent
Cardinal Court	1959	60	857	\$1,733	\$1,956
Cavalier Court	1964	129	1,071	\$1,920	\$2,195
Copperfield Square	1964	77	1,016	\$1,817	\$2,263
Fairfax Square	1966	502	990	\$1,850	\$2,518
Layton Hall Apartments	1978	110	840	\$1,775	\$2,006

Source: Zillow

Affordable housing shortages in the City of Fairfax are compounded by the loss of NOAH through redevelopment. Properties such as the Knolls on Main and Fairfax Gardens, which collectively offered **148 lower-cost units, have been demolished and replaced with higher-priced housing. Those units previously made up almost 15% of NOAH properties.** Although recent redevelopments have expanded the City's housing supply, they have also reduced the number of lower-cost options available to residents. Layton Hall Apartments, with 110 units averaging \$1,755 per month in rent, is one of the few remaining multifamily properties in the City of Fairfax offering attainable housing, but even this rent exceeds the 30% of income threshold for the median renter household earning \$66,000 per year. Implementing an owner-first-right-of-refusal initiative potentially financed by the Housing Trust Fund could provide an incentive to address at-risk properties, helping to preserve long-term affordability and protect critical housing stock..

Rising land and construction costs, driven by higher material, labor, and supply chain expenses, have widened financing gaps for new affordable housing development. This limits the effectiveness of funding sources such as Low-Income Housing Tax Credits (LIHTC), Community Development Block Grants, and the local Housing Trust Fund that could be used as funding sources. Uncertainty in federal funding programs and market conditions highlight the need to focus on preserving existing, naturally occurring affordable housing as a means of maintaining long-term stability for the City of Fairfax's workforce and residents with limited incomes.

Finally, by tracking preservation outcomes, reviewing progress every three years, and aligning policies and funding with performance data, the City of Fairfax can slow the loss of affordable housing, protect residents from displacement, and maintain a stable inventory of affordable housing without relying solely on large-scale new construction. This approach ensures that preservation is addressed proactively, with clear policies, dedicated resources, and measurable results.



Strategy 2.1:

Proactively identify and monitor at-risk NOAH properties

The City of Fairfax can take a proactive approach to preserving affordable housing by closely identifying and monitoring Naturally Occurring Affordable Housing (NOAH) properties before they are lost to redevelopment or rent increases. By developing a comprehensive inventory that tracks key factors such as rent levels, property age, size, condition, and ownership, the city can assess which properties are most at risk of conversion to market-rate housing or redevelopment pressures. Regularly updating this data will enable timely, targeted interventions to prevent displacement and ensure affordable housing options remain available for residents. This forward-looking strategy positions the city to act early, preserving housing stability and community diversity rather than responding after affordable units have already disappeared.

Actions

1. Develop a comprehensive inventory of NOAH properties, including rent levels, age, size, condition, and ownership.
2. Evaluate risk factors and flag properties likely to convert to market-rate or face redevelopment pressures.
3. Update data regularly to enable timely preservation interventions.

Timeline

1-3
YEARS

Potential Partners

- » City of Fairfax Community Development and Planning
- » City of Fairfax Economic Development
- » City of Fairfax Finance Department
- » City of Fairfax Housing Division
- » Fairfax County Redevelopment and Housing Authority
- » Habitat for Humanity D.C. & Northern Virginia
- » Housing and Healthy Communities Advisory Board
- » Northern Virginia Regional Commission
- » Virginia Housing
- » Commercial Property Owners
- » Private Developers
- » Affordable Housing Developers
- » George Mason University
- » Chamber of Commerce



Best Practice

Affordable Housing Preservation

Local Housing Solutions has published a useful [case study](#) on a small- to- medium sized city's effort to preserve affordable housing. This case study examines a suburban community that dedicated funding to preserve its stock of privately owned affordable rental properties, commonly referred to as naturally occurring affordable housing ([NOAH](#)). Deferred maintenance backlogs in NOAH rental properties prompted the City of Brooklyn Park, Minnesota, to establish the Brooklyn Park NOAH Preservation Program in 2017.

Strategy 2.2:

Utilize policy and regulatory tools to support long-term affordability

To support long-term housing affordability, the City of Fairfax's strategy focuses on establishing strong policy and regulatory tools aimed at preserving existing affordable units. This includes implementing a formal preservation policy backed by dedicated funding through the Housing Trust Fund to rehabilitate and maintain at-risk affordable housing. Maintaining an up-to-date inventory of naturally occurring affordable housing (NOAH) and deed-restricted units will help monitor ownership, rents, and redevelopment trends. The strategy also emphasizes targeted preservation tools such as rapid-response acquisition programs. Property owners will be encouraged to provide early notification of potential sales or redevelopment through voluntary incentives and the exploration of a first right of refusal process, enabling the City of Fairfax preservation partners to act before affordability is lost.

Actions

1. Apply zoning and land use controls to encourage the retention of affordable units.
2. Develop a preservation policy for affordable housing that includes incentives to maintain existing units
3. Explore the feasibility of establishing an owner-first-right-of-refusal initiative for NOAH properties

Timeline

2-3
YEARS



Potential Partners

- » City of Fairfax Community Development and Planning
- » City of Fairfax Economic Development
- » City of Fairfax Finance Department
- » City of Fairfax Housing Division
- » Fairfax County Redevelopment and Housing Authority
- » Habitat for Humanity D.C. & Northern Virginia
- » Housing and Healthy Communities Advisory Board
- » Northern Virginia Regional Commission
- » Virginia Housing
- » Commercial Property Owners
- » Private Developers
- » Affordable Housing Developers
- » George Mason University
- » Chamber of Commerce

Best Practice

Arlington, VA

Multifamily Reinvestment Study – Official Website of Arlington County Virginia Government
Arlington's Multifamily Reinvestment Study was developed in response to a steep decline in affordable housing since 2000. The study identified and was instrumental in the preservation of existing affordable housing, as well as the development of tools to create additional affordable units.





Strategy 2.3:

Develop financial incentives for NOAH property owners

To support the preservation of Naturally Occurring Affordable Housing (NOAH), the City of Fairfax can develop targeted financial incentives for property owners. By providing grants, low-interest loans, and tax incentives, the City can encourage owners to maintain and renovate their properties while keeping rents affordable. Additionally, partnering with non-profits, developers, and investors will strengthen efforts to acquire and preserve at-risk NOAH properties. Together, these measures will help sustain affordable housing stock and protect residents from displacement.

Actions

1. Offer grants or low-interest loans to help owners maintain and renovate properties while keeping rents affordable.
2. Implement tax incentives, such as abatements or exemptions, for owners who commit to maintaining affordable units.
3. Collaborate with non-profits, developers, and investors to acquire and preserve at-risk NOAH properties.

Timeline

3-5
YEARS

Potential Partners

- » City of Fairfax Community Development and Planning
- » City of Fairfax Economic Development
- » City of Fairfax Finance Department
- » City of Fairfax Housing Division
- » Fairfax County Redevelopment and Housing Authority
- » Habitat for Humanity D.C. & Northern Virginia
- » Housing and Healthy Communities Advisory Board
- » Northern Virginia Regional Commission
- » Virginia Housing
- » Commercial Property Owners
- » Private Developers
- » Affordable Housing Developers
- » George Mason University
- » Chamber of Commerce



Best Practice

Fairfax County, VA

Fairfax County has implemented a phased, mixed-use development framework that strategically combines public land utilization with private investment to minimize financial risk and enhance project feasibility. This innovative approach serves as a model for other high-cost suburban markets seeking predictable implementation while maintaining strong commitments to community benefits and long-term public value.

Strategy 2.4:

Secure funding for affordable housing preservation

The City of Fairfax could pursue a mix of local, state, federal, and private funding opportunities to establish sustainable resources for affordable and workforce housing. Traditional, federal programs such as HOME, CDBG, LIHTC, and the National Housing Trust Fund provide foundational support, while state-level resources through Virginia Housing and DHCD offer financing tools, predevelopment loans, and trust fund allocations. Partnerships with philanthropic organizations, employers, and community development financial institutions can further diversify funding, while innovative models like social impact bonds and green resiliency grants provide flexible, future-focused options. Together, these funding streams would create a stable platform to expand affordable and workforce housing while maintaining the city's economic growth.

Establishing reliable, long-term funding sources is critical to advancing the City of Fairfax's affordable housing preservation goals. A central component of this strategy is the formal creation and consistent capitalization of a Housing Trust Fund, which will function as a flexible, locally controlled resource to support the rehabilitation and long-term affordability of at-risk housing units, particularly Naturally Occurring Affordable Housing (NOAH). Once consistent revenue sources are established, to ensure effectiveness and transparency, the city should adopt a formal allocation policy that designates a dedicated portion of the Fund specifically for preservation activities. This policy should be supported by detailed program guidelines that clearly define eligible uses while prioritizing properties at high risk of conversion to market-rate housing due to expiring affordability restrictions, speculative investment, or physical deterioration. Additionally, criteria should be established to assess project impact, cost-effectiveness, and urgency, enabling the city to direct resources where they are most needed. Leveraging this fund alongside state, federal, and philanthropic sources can help create a layered financing structure that maximizes local dollars and ensures timely, strategic interventions to prevent displacement and preserve the city's affordable housing stock over the long term.



Actions

1. Identify permanent revenue sources for the Housing Trust Fund, such as a nominal property tax (e.g., 0.25–1 cent), document recording fees, transfer taxes, permitting fees, lodging taxes, and/or interest income.
2. Pursue private, state, and federal funding opportunities to supplement the Housing Trust Fund.
3. Leverage in-lieu fees from the Affordable Dwelling Unit Ordinance, wherein a development receives a modification, to support affordable housing preservation.

Timeline

1-2
YEARS

Potential Partners

- » City of Fairfax Community Development and Planning
- » City of Fairfax Economic Development
- » City of Fairfax Housing Division
- » Fairfax County Redevelopment and Housing Authority
- » Housing and Healthy Communities Advisory Board
- » Northern Virginia Regional Commission
- » Virginia Housing
- » Commercial Property Owners
- » Private Developers
- » Affordable Housing Developers
- » Local and Regional Banks
- » Community Development Financial Institutions
- » Private foundations

Best Practice

Somerville, MA

The Somerville Affordable Housing Trust creates programming that preserves and grows the affordable housing stock in the region. Nine Trustees oversee the Trust, and sources of revenue include linkage payments, inclusionary zoning payments, and Community Preservation Act funds. The Trust offers development loans, loans to individuals for closing cost assistance, a tenancy stabilization program, and other grants.

At the national level, The National Low-Income Housing Coalition has published an [overview](#) on identifying alternative sources of revenue to fund a Housing Trust Fund to finance affordable housing. The article outlines key steps through the process including determining permanency and revenue flows. Additionally, Local Housing Solutions has published a similar overview for evaluating alternative sources of revenue. Finally, PolicyLink has published extensively on Housing Trust Funds and provides a set of [case studies](#).



Goal 3

Strengthen Community Services and Programs



The City of Fairfax operates under its own governmental structure but relies on a General Services Agreement with Fairfax County to deliver essential human services, including programs that address homelessness for the City of Fairfax residents. This intergovernmental partnership fulfills state requirements, leverages Fairfax County's broader infrastructure and capacity and ensures that residents of the City of Fairfax have access to critical support and pathways to housing stability. The City of Fairfax also works collaboratively with regional agencies, nonprofit providers, and community organizations, reflecting a shared responsibility to address housing and human service needs. As part of this arrangement, Fairfax County administers key functions on the City of Fairfax's behalf, such as maintaining the operational readiness of the hypothermia shelter during extreme weather events.

During the community engagement process, service providers shared that they operate under practical constraints such as limited staff capacity, restricted financial resources, and capped assistance levels.

Even with these limitations, contracted organizations consistently stabilize households, prevent homelessness, and create pathways to long-term economic mobility, proving that the services could be more effective if scaled up to meet the needs. Workforce development and financial education programs are particularly consequential for the City of Fairfax's labor force, including unhoused residents, service workers, and healthcare professionals, whose budgets are increasingly strained by rising housing costs. Notably, many participants seek assistance only after arrears have accumulated, underscoring the need for earlier engagement and clearer pathways to prevention.

Demand continues to outpace available resources. The tapering of COVID-era rental assistance, combined with persistent rent growth and broader cost pressures, has widened the gap between need and capacity. Frontline staff have proven resilient and adaptive, yet sustaining and expanding impact requires deliberate, ongoing investment and structured capacity-building. Absent these supports, the system risks longer episode durations, higher returns to instability, and widening inequities in service access and outcomes.

The City of Fairfax is prioritizing the need for increased affordable housing production and preservation tools to expand and protect the stock of income-restricted and workforce units. Flexible financial assistance could decrease evictions and shorten episodes of housing instability. Equally important is a shift from crisis-driven responses to proactive outreach and navigation. Standardized early-warning indicators and a clear referral pathway to prevention programs can help residents access resources before a crisis occurs.

Strengthening community engagement, deepening partnerships, and enhancing programs are essential to preventing displacement and supporting residents at risk of housing instability. Creative solutions, including home-sharing initiatives and other strategies to expand affordable housing options, can help ensure that the City of Fairfax remains inclusive and connected. By fostering collaboration among residents, service providers, and local agencies, the city can build a community where individuals and families across all income levels have access to safe, stable, and affordable housing, and where everyone has the opportunity to thrive.



Strategy 3.1

Strengthen tenant protections and support services to prevent displacement

Review and adjust Rent Relief Program eligibility to prevent eviction, and stabilize the rental market, align with community needs, and help address housing insecurity.



Strategy 3.2

Expand affordable housing options to foster inclusive communities

Promote the expansion of affordable housing options for a range of income levels and explore home-sharing as a method to provide flexible, community-based housing solutions.



Strategy 3.3

Strengthen data collection to improve programs and services

Enhance program data tools to ensure consistent collection, sharing, and reporting across community partners, improving coordination and effectiveness of community programs and services.



Strategy 3.3

Enhance community engagement and education

Develop accessible educational materials to increase understanding of housing programs and services, strengthen partnerships to align efforts and support community housing goals.

Background and Context

Decades of research from across disciplines and communities have shown that a lack of affordable housing drives housing instability. While individual circumstances vary, housing costs remain the strongest predictor of homelessness in every region. The City of Fairfax and Fairfax County have established a general service agreement, which addresses access to the broader array of human services and establishes that Fairfax County administers Continuum of Care (CoC) services on behalf of the City of Fairfax. This partnership outlines the roles and responsibilities of each jurisdiction, ensuring that program administration, service delivery, and resource allocation are coordinated effectively.

Most of the following data was collected and reported by Fairfax County's Continuum of Care. Comparable data is unfortunately not available on the city level, which was a common discussion point throughout engagement. While attaining data on a more local level would help the city better understand the housing displacement landscape specific to the city and support decision-making, the resources necessary to collect such data create a significant barrier to doing so.



Table 12; Regional Point-in-Time Counts, 2024 -2025.

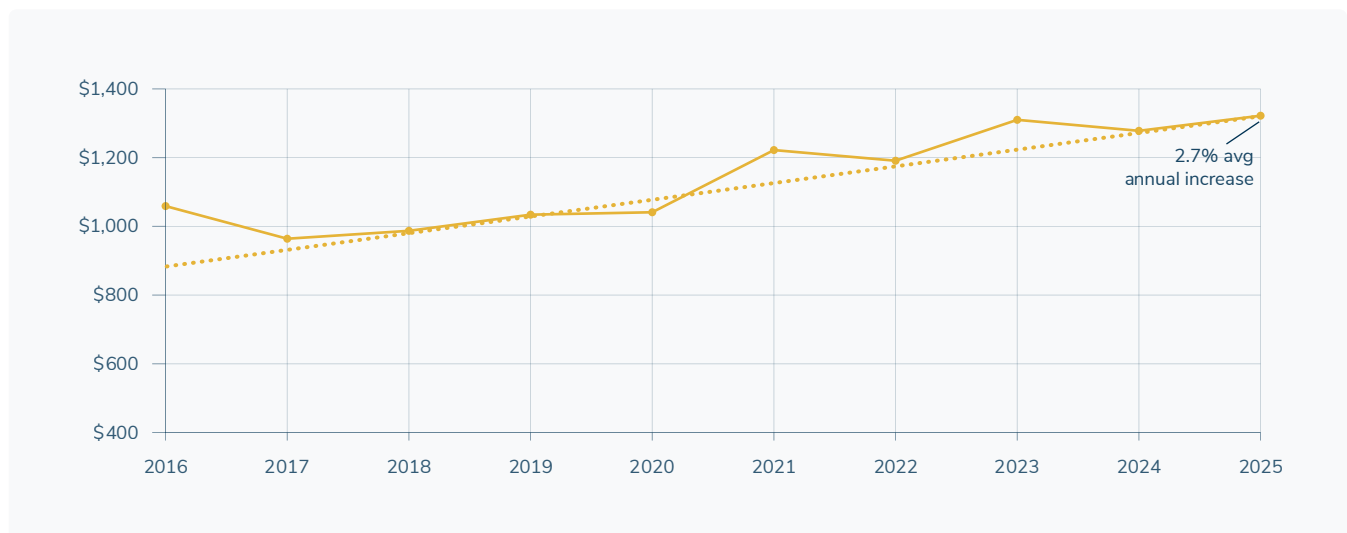
Jurisdiction	2024	2025	Change 2024-2025	Percent Change 2024-2025
Fairfax County	1,278	1,322	44	3%
DC Metro Area	9,774	9,659	-115	-1%

Source: Homelessness in Metropolitan Washington, May 2025.

The 2025 enumeration marks the sixth year of data collection since the COVID-19 public health emergency began, offering important insight into regional trends. Results from 2020 to 2025 show that when adequately scaled and funded, the strategies implemented by the region's CoCs are effective in preventing and ending homelessness. Pandemic-era programs such as eviction moratoriums and emergency rental assistance helped reduce inflow into the system, but their expiration has contributed to recent increases. The 2025 count suggests the regionwide upward trend may be slowing, though results vary across jurisdictions and one year of leveling off does not yet confirm a lasting shift. Continued progress will depend on addressing the most persistent barrier: the shortage of deeply affordable and permanent housing for the region's lowest-income households. At the same time, the report highlights measurable progress in prevention, diversion, and permanent housing placements, even as uneven challenges persist. Moving forward, sustained funding, strong regional collaboration, and targeted housing solutions will be critical to ensuring homelessness becomes rare, brief, and non-recurring.

There were 1,322 people experiencing homelessness in Fairfax County on the night of the 2025 Point-in-Time Count, which is an increase of 3 percent (44 people) from the 2024 Point-in-Time Count. The overall increase was assessed to be primarily driven by the higher number of people in emergency shelters, which increased by 8 percent (84 individuals) between the 2024 and 2025 Point-in-Time Counts.

Figure 6: Individuals Experiencing Homelessness in Fairfax County, 2020-2025



Source: Fairfax County PIT Counts

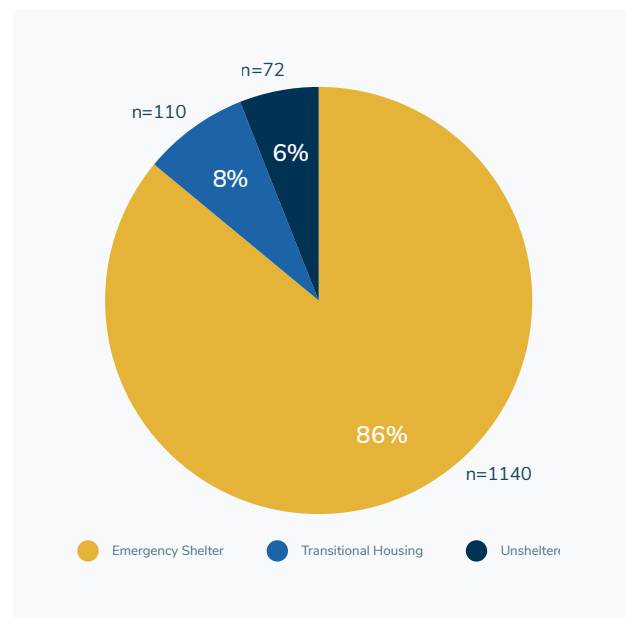


Figure 2 shows the number of people experiencing homelessness by shelter type in Fairfax County. The vast majority were recorded in an emergency shelter, with 8% in transitional housing and 5% unsheltered. The goal of much of the programming and initiatives surrounding homelessness is to reduce the number of unsheltered individuals by as much as possible. Hypothermia shelters are open during the coldest months, including the time at which the PIT Count is conducted. A larger percentage of individuals would likely be unsheltered during the warmer months.

A critical element of resident engagement took place at The Lamb Center, a daytime drop-in shelter serving people experiencing homelessness. Focus groups and discussions with guests provided valuable insight into the challenges unhoused residents face in accessing support, employment, and shelter. Participants shared their experiences living in the city and described how they have sought assistance or navigated complex systems.

Guests at The Lamb Center shared that the services provided there are some of the most important they access regularly. The center offers a safe space to be during the day in addition to access to basic needs like clothing, meals, laundry, and medical care. Case managers help guests access additional public services as well as workforce support, a program that The Lamb Center is currently expanding. The limited daytime hours of The Lamb Center means that guests must find alternative spaces in the evenings, most commonly public parks and libraries, or hypothermia shelters in the winter months. As the frequency of days identified as dangerously hot increases, future planning for services, programming, and capacity will also need to consider strategies for sheltering individuals during extreme heat events.

Figure 7: Individuals experiencing homelessness by type in Fairfax County, 2025



Source: Fairfax County PIT Counts

Hypothermia shelters are provided during the winter months through partnerships between the Fairfax County Office to Prevent and End Homelessness, FACETS, and local faith-based organizations. The hypothermia shelter is physically in the City of Fairfax for several weeks of the winter season as the program rotates between faith communities. Although the shelters are acknowledged as an essential resource for unhoused individuals, participants expressed concerns regarding safety and staffing capacity, both of which create barriers to program access. Proactively addressing these issues with enhanced oversight and strengthened safety protocols will be critical to improving program effectiveness.



Access to a shelter that provides services throughout the year in the area is severely limited, with extensive waitlists discouraging many individuals experiencing homelessness from seeking this type of assistance.

Recently, the City of Fairfax approved a proposal to redevelop the Hy-Way Motel on Fairfax Blvd. into a mixed-use development that includes 54 units of permanent supportive housing, an employment center, and other supportive services. The development is scheduled to be completed at the end of 2026. While these units will provide homes and services to many individuals in the coming years, the demand for deeply affordable housing will continue to far exceed the available supply.

Strategy 3.1: Improve tenant protections and support services to prevent displacement

The rising cost of housing remains the strongest driver of housing instability and homelessness across the region, as reflected in recent increases in Fairfax County's Point-in-Time Count. In the City of Fairfax, this challenge is further compounded by a mismatch between local wages and escalating rental costs, which leaves many residents struggling to remain housed. Currently, many residents remain ineligible for the city's [Tax and Rent Relief Program](#) because eligibility is limited to households earning \$40,000 or less (just above 30% of the Area Median Income). The recipient of public assistance, such as a housing subsidy, is one of the additional disqualifying factors. As a result, some households at greatest risk are excluded from receiving aid. Rent Relief Programs are designed to help residents remain in their homes, prevent eviction, and stabilize the rental market. Without this critical support, households face housing instability and, in some cases, displacement. .





Actions

1. Review and update the city's Rent Relief Program eligibility to better prevent displacement.
2. Benchmark rent relief and tenant support programs in neighboring jurisdictions to identify best practices.
3. Implement targeted programs and resources to assist tenants at risk of displacement.

Timeline

1-2
YEARS

Potential Partners

- » City of Fairfax Community Development and Planning
- » City of Fairfax Human Services Division
- » City of Fairfax Housing Division
- » Housing and Healthy Communities Advisory Board
- » Fairfax County Department of Housing and Community Development
- » Virginia Department of Housing and Community Development
- » U.S. Department of Housing and Urban Development
- » Non-profit & Community Organization
- » Chamber of Commerce
- » George Mason University

Best Practice

Fairfax County, VA

Fairfax County offers a practical model for communities seeking to balance housing stability with market flexibility. The County's approach demonstrates how a local jurisdiction can deliver tenant protections through education, mediation, and data-driven services rather than heavy regulation.

Helpful insights can also be gleaned from The U.S. Department of Housing and Urban Development's (HUD) [brief](#) on strategies to combat displacement by ensuring renter protection and fair housing practices. Additionally, the Center for American Progress offers a series of [case studies](#) on ways to mitigate gentrification and the lack of affordable housing. Finally, Shelterforce magazine has published an [article](#) on an innovative anti-displacement tool recently developed in Louisville to measure the potential for adverse impacts associated with public investment in housing.



Strategy 3.2:

Expand affordable housing options to foster inclusive communities

Rising rents and limited housing supply have made it increasingly difficult for many residents, such as seniors on fixed incomes, young professionals, and service workers, to secure housing within the city. Home sharing is a housing strategy that connects residents who have extra space in their homes with individuals or families seeking affordable accommodation. While not a new concept, home sharing builds on the long-standing practice of renting rooms to help both homeowners and renters. This approach leverages existing housing stock to create cost-effective, mutually beneficial arrangements: home seekers gain access to affordable housing, while homeowners can generate supplemental income. Home sharing can also strengthen community connections and reduce housing instability. The City of Fairfax should explore its role in promoting, supporting, and implementing home-sharing programs.

Actions

1. Promote mixed-use and transit-oriented development to create inclusive, connected communities.
2. Increase affordable housing options tailored to a range of income levels.
3. Develop and implement a home-sharing program by assessing local demand, creating educational resources for participants, and piloting safe and effective home-sharing arrangements to expand affordable housing options.

Timeline

2-3
YEARS

Potential Partners

- » City of Fairfax Community Development and Planning
- » City of Fairfax Human Services Division
- » City of Fairfax Housing Division
- » Fairfax Village in the City
- » Fairfax County Department of Housing and Community Development
- » Virginia Department of Housing and Community Development
- » Housing and Healthy Communities Advisory Board
- » AARP Virginia
- » Faith-based organizations
- » Non-profit organizations
- » Local tenant and homeowner associations
- » Home-sharing Networks
- » Chamber of Commerce
- » Local real estate and property managers



Best Practice

Cambridge, MA

A comprehensive strategy to prevent tenant displacement through policy reform, legislative action, and targeted resource allocation. The initiative sought to address the city's growing challenges of housing instability by identifying policy tools that strengthen tenant protections, expand supportive services, and preserve affordability in high-cost neighborhoods.

At the national level, Home Sweet Homeshare has published a [national guide](#) outlining over fifty (50) case studies throughout the country. Home-sharing programs have emerged as a powerful solution to address both skyrocketing housing costs and social isolation. These arrangements, where two or more unrelated individuals share a dwelling for mutual benefit, are transforming how Americans think about housing. This comprehensive directory explores the landscape of home-sharing initiatives throughout the country, highlighting the significant network of programs primarily driven by non-profit organizations.

Strategy 3.3:

Strengthen data collection to improve programs and services

Strengthening the coordination of information collection between the City of Fairfax and Fairfax County in housing and homelessness data management is essential to monitor housing needs, evaluate progress, and promote accountability across jurisdictions and partner agencies. Reliable and accessible data support the identification of service gaps, resource alignment, and evidence-based decision-making. Enhancing data sharing and linking with related sectors such as health care, workforce development, and education is vital for the City of Fairfax and Fairfax County to track and improve housing needs, measure progress, and ensure accountability across agencies and partners. Reliable and accessible data make it possible to identify service gaps, align referral resources, and support evidence-based decision-making. By improving data sharing and linking resources, the City of Fairfax can more effectively address housing affordability and reduce housing instability.

Actions

1. Standardize data collection practices to gaps in housing and services
2. Implement shared data systems to improve program accountability and coordination
3. Establish recurring reporting and analysis cycles to track trends, measure outcomes, and inform policy decisions

Timeline

1-3
 YEARS



Potential Partners

- | | |
|--|--|
| » City of Fairfax Human Services Division | » Northern Virginia Affordable Housing Alliance |
| » City of Fairfax Housing Division | » United Way of the National Capital Area |
| » Fairfax County Redevelopment and Housing Authority | » Metropolitan Washington Council of Governments |
| » Healthy and Housing Communities Advisory Board | » Inova Health |

Best Practice

Loudoun County, VA

Integrating local data collection can benchmark progress, access shared resources, and strengthen coordination. Expanding the use of data beyond crisis response, such as monitoring rent increases, eviction filings, and housing cost burden, supports proactive interventions that prevent displacement before it occurs.

Strategy 3.4:

Enhance community engagement and education

Expanding community outreach and education will help City of Fairfax residents better understand local housing programs, eligibility requirements, and the policies that shape housing development and management. Clear, accessible information empowers residents to access available resources, participate in policy discussions, and build stronger community support for affordable housing initiatives.

The City's ongoing collaboration with Fairfax County and the regional Continuum of Care highlights how education and partnership are central to effective service delivery. For example, the Hypothermia Prevention Program rotates locations across Fairfax County's Human Services Region IV and operates within the City of Fairfax for several weeks each winter. This program provides essential shelter and safety for individuals experiencing homelessness during extreme weather, but often faces financial and staffing constraints that limit its capacity to meet seasonal demand. Strengthening community understanding of these programs, and the challenges they face, can foster greater public support, volunteer engagement, and advocacy for sustained funding and resources.

By enhancing education and outreach, the city can help dispel misconceptions about homelessness, increase transparency around local housing initiatives, and reinforce the importance of collaborative efforts among the city, Fairfax County, and community partners to ensure that all residents have access to safe and stable housing.



Actions

1. Develop accessible educational resources explaining housing programs and available support
2. Conduct multi-channel public awareness campaigns to promote housing initiatives and engage residents
3. Strengthen partnerships with the Continuum of Care and service providers to support shelters, track outcomes, and align city priorities

Timeline

1-3
YEARS

Potential Partners

- » City of Fairfax Community Development and Planning Department
- » City of Fairfax Human Services Division
- » City of Fairfax Housing Division
- » Housing and Healthy Communities Advisory Board
- » Fairfax County Redevelopment and Housing Authority
- » Virginia Department of Housing and Community Development
- » Fairfax County Public Schools
- » Nonprofits & Community Organizations
- » Local civic associations and neighborhood groups
- » Faith-Based and Civic organizations
- » Media & Communication Partners

Best Practice

Building Knowledge and Capacity for Affordable Housing in Small Communities

An approach to demonstrate how small communities can effectively facilitate community engagement and education around affordable housing and housing development topics using public forums, workshops, and roundtable discussions. These activities bring together residents, civic associations, local employers, and faith-based organizations to learn about affordable housing needs, development processes, and policy tools.



Implementation Matrix

STRATEGY	ACTIONS		TIMELINE
GOAL 1: INCREASE AFFORDABLE HOUSING DEVELOPMENT			
1.1: Leverage existing land and public land for affordable and workforce housing opportunities	1.1.1	Target underutilized commercial and office properties within Activity Centers for redevelopment into mixed-use projects that advance economic and housing objectives	2-3 Years
	1.1.2	Review and update zoning and land use regulations to facilitate adaptive reuse and redevelopment of prioritized sites	
	1.1.3	Develop and advance mixed-use or adaptive reuse projects, in collaboration with public and private partners, that include affordable and workforce housing	
1.2: Streamline permitting and approval processes for affordable and workforce housing development	1.2.1	Review permitting and approval processes and engage developers to identify obstacles to affordable housing development	2-3 Years
	1.2.2	Introduce policies, incentives, and process improvements that encourage the production of more affordable housing units	
	1.2.3	Establish tracking systems to measure the impact of permitting process improvements on affordable housing outcomes	



STRATEGY	ACTIONS		TIMELINE
1.3: Align economic growth with affordable housing and mixed-use development policies	1.3.1	Integrate affordable housing targets into the city’s economic growth and redevelopment plans to ensure that new affordable and workforce housing developments support long-term housing needs	3-5 Years
	1.3.2	Engage the business sector to align affordable and workforce housing and economic development goals	
	1.3.3	Strengthen public-private partnerships with developers, non-profits, and financial institutions to advance affordable and workforce housing projects	
1.4: Secure funding for affordable and workforce housing development	1.4.1	Identify permanent revenue sources for the Housing Trust Fund, such as a nominal property tax (e.g., 0.25–1 cent), document recording fees, transfer taxes, permitting fees, lodging taxes, and/or interest income	1-2 Years
	1.4.2	Pursue private, state, and federal funding opportunities to supplement the Housing Trust Fund	
	1.4.3	Leverage in-lieu fees from the Affordable Dwelling Unit Ordinance, wherein a development receives a modification, to support affordable housing development	
GOAL 2: PRESERVE EXISTING AFFORDABLE HOUSING			
2.1: Proactively identify and monitor at-risk NOAH properties	2.1.1	Develop a comprehensive inventory of NOAH properties, including rent levels, age, size, condition, and ownership.	2-3 Years
	2.1.2	Evaluate risk factors and flag properties likely to convert to market-rate or face redevelopment pressures.	
	2.1.3	Update data regularly to enable timely preservation interventions.	
2.2: Utilize policy and regulatory tools to support long-term affordability	2.2.1	Apply zoning and land use controls to encourage the retention of affordable units.	1-2 Years
	2.2.2	Adopt a preservation policy for affordable housing that includes incentives to maintain existing units	
	2.2.3	Explore the feasibility of establishing an owner-first-right-of-refusal initiative for NOAH properties	



STRATEGY	ACTIONS		TIMELINE
2.3: Develop financial incentives for NOAH property owners	2.3.1	Offer grants or low-interest loans to help owners maintain and renovate properties while keeping rents affordable	1-2 Years
	2.3.2	Implement tax incentives, such as abatements or exemptions, for owners who commit to maintaining affordable units	
	2.3.3	Collaborate with non-profits, developers, and investors to acquire and preserve at-risk NOAH properties.	
2.4: Secure funding for affordable housing preservation	2.4.1	Identify permanent revenue sources for the Housing Trust Fund, such as a nominal property tax (e.g., 0.25–1 cent), document recording fees, transfer taxes, permitting fees, lodging taxes, and/or interest income	1-2 Years
	2.4.2	Pursue private, state, and federal funding opportunities to supplement the Housing Trust Fund	
	2.4.3	Leverage in-lieu fees from the Affordable Dwelling Unit Ordinance, wherein a development receives a modification, to support affordable housing preservation	
GOAL 3: STRENGTHEN COMMUNITY SERVICES AND PROGRAMS			
3.1: Improve tenant protections and support services to prevent displacement	3.1.1	Review and update the city’s Rent Relief Program eligibility to better prevent displacement.	1-3 Years
	3.1.2	Benchmark rent relief and tenant support programs in neighboring jurisdictions to identify best practices.	
	3.1.3	Implement targeted programs and resources to assist tenants at risk of displacement.	
3.2: Expand affordable housing options to foster inclusive communities	3.2.1	Promote mixed-use and transit-oriented development to create inclusive, connected communities.	2-3 Years
	3.2.2	Increase affordable housing options tailored to a range of income levels.	
	3.2.3	Develop and implement a home-sharing program by assessing local demand, creating educational resources for participants, and piloting safe and effective home-sharing arrangements to expand affordable housing options	



STRATEGY	ACTIONS		TIMELINE
3.3: Strengthen data collection to improve programs and services	3.3.1	Standardize data collection to identify gaps in housing and supportive services.	3-5 Years
	3.3.2	Implement shared data systems to improve program coordination and accountability.	
	3.3.3	Establish recurring reporting cycles to evaluate program outcomes and inform policy decisions.	
3.4: Enhance community engagement and education	3.4.1	Develop accessible educational resources explaining housing programs and available support.	1-2 Years
	3.4.2	Conduct multi-channel public awareness campaigns to promote housing initiatives and engage residents.	
	3.4.3	Strengthen partnerships with the Continuum of Care and service providers to support shelters, track outcomes, and align City priorities.	



Glossary of Frequently Used Affordable Housing Terms

- **Activity Centers:** Designated areas identified in the City's Comprehensive Plan as focal points for higher-density, mixed-use development. Guided by Small Area Plans, they aim to enhance walkability, transit access, community engagement, and economic vitality while reflecting each area's unique character.
- **Affordable Housing:** Affordable housing is generally defined as housing in which the occupant is paying no more than 30% of gross income for housing costs, including utilities.
- **Area Median Income (AMI):** Calculated annually by HUD, AMI is the midpoint of an area's household income distribution. HUD uses this metric as the basis for many of its programs. Recently, HUD has begun referring to this same metric as Household Area Median Family Income (HAMFI), but it is still commonly referred to as AMI, as it is throughout this report.
- **Community Development Block Grant (CDBG):** A federal program administered by the U.S. Department of Housing and Urban Development (HUD) that provides communities with resources to address a wide range of unique community needs to support community development activities.
- **Community Land Trust:** A nonprofit, community-based organization that acquires and holds land in trust to ensure it remains permanently affordable and available for community benefit. The trust owns the land, while individuals or families can purchase or rent the buildings on it through long-term, renewable ground leases.
- **Cost Burdened Households:** According to HUD definitions, a household that spends more than 30% of their income on housing costs is considered cost burdened, meaning that the cost of housing is placing limits on what can be spent on other essentials such as food, clothing, and transportation.
- **Continuum of Care:** A regional or local planning body that coordinates housing and services for people experiencing homelessness.
- **Conventional Financing:** In affordable housing, any loan made with non-subsidy sources. In private for single-family lenders, it is a loan that is made with a minimum of 20% down payment and conventional underwriting.
- **Fair Market Rent:** Updated annually maximum rents allowed by HUD in the Section 8 rental assistance program.
- **HOME Investment Partnership Program (HOME):** A federal program administered by HUD that provides annual grants on an entitlement basis to states, large cities, and smaller communities for affordable housing activities.
- **In-lieu fees:** Payments made by developers to local government instead of providing affordable housing units within their own development projects.



- **Inclusionary Zoning:** Inclusionary zoning is a subset of local policies that either require or incentivize the inclusion of dedicated affordable units as part of new developments. Inclusionary zoning policies often offset the cost of providing affordable housing units by providing developers with incentives, such as density bonuses, fee waivers, tax abatements, etc.
- **Layered Financing:** One source of funds in a project to attract investment from another source.
- **Leverage:** One source of funds in a project to attract investment from another source.
- **Low-Income Housing:** Housing that is affordable for households earning between 50% and 80% of AMI.
- **Market-Rate Housing:** Housing considered market-rate is not subsidized. The term is also used to describe housing that is affordable for households earning 120% or greater of AMI.
- **Market-Rate/Naturally Occurring Affordable Housing:** Housing with monthly costs that fall into the affordability range for households earning up to 80% AMI without subsidies.
- **Mixed-Income Development:** Development that included housing units affordable to various income levels.
- **Mixed-Use Development:** Projects that combine residential, commercial, office, industrial, and institutional uses into one development.
- **Naturally Occurring Affordable Housing (NOAH):** Older rental homes or apartments that stay more affordable on their own, without government programs, but are at risk of rising rents or redevelopment.
- **Permanent Supportive Housing:** Long-term rental assistance and supportive services are combined to assist households in developing independent living skills.
- **Public-Private Partnerships:** A collaborative arrangement between government entities and private sector organizations.
- **Parcel-Specific Properties:** Individual pieces of land are reviewed for their size, location, zoning, and other features to see how they might be used or redeveloped in the future.
- **Tax Abatement:** a local government policy that reduces, exempts, or freezes property taxes for a set period to encourage the development or preservation of affordable housing.
- **Workforce Housing:** Housing that is affordable for households earning 80% to one 120% of the AMI.
- **Very Low-Income Housing:** Housing that is affordable for households earning less than 50% of AMI.
- **Zoning:** Zoning and subdivision regulations outline permissible uses for land in certain areas. These laws divide land into uses, such as residential, commercial, industrial, and agricultural, to ensure land uses are consistent with the infrastructure that supports them.



Addendums

[City of Fairfax Gaps and Barriers Report](#)

A gaps and barriers analysis identifies where current resources and policies do not fully meet community needs and highlights challenges such as limited affordable housing, funding constraints, and regulatory requirements. The assessment provides a framework for developing strategies that address unmet needs and support the community's long-term goals.

[Engagement Summary](#)

The engagement summary captures input from a broad cross-section of the City of Fairfax community through focus groups, organizational presentations, a public community event, an open house and stakeholder interviews. Participants included local officials, regional partners, nonprofits, service providers, faith-based groups, and residents. These activities provided space for dialogue, the sharing of lived experiences and personal stories, and constructive feedback to guide the strategic plan.

[City of Fairfax Affordable Housing Survey 2025 | Tableau Public](#)

The public survey provides residents and stakeholders an opportunity to share their perspectives and lived experiences on housing affordability, ensuring the findings reflect community priorities and guide strategies to address local housing needs.



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