Navigating Housing Options in Northern Virginia

ENDependence Center of Northern Virginia and Loudoun ENDependence

Informational Session Thursday, August 6, 2020 2:00 p.m. – 3:30 p.m.
Agenda

- About ECNV and LEND
- Why Housing Access Matters?!
- Overview of MOST housing programs
  1. Alexandria
  2. Arlington
  3. Fairfax / Falls Church
  4. Loudoun
  5. The Governor's Housing Relief Program
- Home Modifications
- Where can I get additional help?
- What to do next?
- Thank You! Wrap Up.
What is ECNV and LEND?

WHO WE ARE

- The ENDependence Center of Northern Virginia (ECNV) is a community resource and advocacy center run by and for persons with disabilities.

- Founded in 1982, ECNV is one of 17 Centers for Independent Living (CILs) in Virginia. There are over 400 CILs nationwide.

- The Loudoun ENDependence Center is a satellite office offering many of the same services, with a small staff serving ONLY Loudoun County residents.

www.ECNV.org
ECNV and LEND
Provides 5 Core Services

WHAT WE DO

• Peer Counseling
• Advocacy
• Independent Living Skills Training
• Information and Referral
• Transition Services

www.ECNV.org
“...It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.”

- MATTHEW DESMOND, AUTHOR OF EVICTED: POVERTY AND PROFIT IN THE AMERICAN CITY
THE NATIONAL ARC

- People with disabilities face far too many barriers to housing. Without affordable, accessible housing in the community, many are at risk of INSTITUTIONALIZATION or HOMELESSNESS.

- Across the nation, many people with disabilities are experiencing an affordability crisis.

- Approximately 4.8 million non-institutionalized people with disabilities who rely on federal monthly Supplemental Security Income (SSI) have incomes averaging only about $9,156 per year – low enough to be priced out of every rental housing market in the nation.

- Many people with ID/DD live with aging caregivers (age 60 and older). As this generation of caregivers continues to age, many of their adult children with I/DD may be at risk of institutionalization or homelessness.
What to consider, first?

- Assessing what you need - write it all out
- How much can you afford?
- Make a list, keep it together, ORGANIZATION IS KEY
- Lots of paperwork to gather
- Tweak your lists based on what you find and the available housing inventory
- Apply, Apply, apply
- Reapply
- DO NOT GIVE UP. Don’t be afraid of appeals!

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What to consider, first continued...

LOCATION - proximity to public transit and things you need, doctors, shopping, grocery

LIVING SPACE / BEDROOMS NEEDED - Number of occupants in family, caregiver space

ACCESSIBILITY - bathroom, kitchen and other spaces depending on your level of functioning and ability to use the items, cook/clean/laundry, etc.

AFFORDABILITY - It is often hard to find both affordable and accessible home however, there are many things that can be done to make a home accessible while there isn’t as much to be done to make a home more affordable because this is a predetermined issue and there is often little wiggle room on price and application/eligibility requirements.

HOME MAINTENANCE - Maintaining a home is VERY costly and hard to do when you have a physical or intellectual disability. This should be a cost you consider adding and thinking about as you also consider what YOU can do to maintain/upkeep the home.

PETS / Animals allowed - Service animals cannot be denied under the ADA however, there may be costs added rental costs associated with having them and if you do not have a need for a service animal, but have animals, you’ll have to ensure the complex you choose will permit them.
ALEXANDRIA

Housing Choice Voucher Program (HCVP)

- Tenant-based rental assistance to eligible families to obtain housing from private landlords.
- The rules and regulations of the program are determined by the U.S. Department of Housing and Urban Development (HUD). The HCVP offers low income families mobility in the housing market by subsidizing their rent. Once eligibility is determined the applicant(s) is/are issued a voucher, they can lease a rental unit anywhere in ARHA’s jurisdiction, as long as the landlord’s rental unit is found to be decent, safe and sanitary and the rent being asked for is deemed reasonable.

Moderate Rehabilitation Program

- Provides assistance to those that have not been able to find housing previously to eligible families to obtain housing from private landlords, and includes 109 Units in the ARHA Moderate Rehabilitation program located in the Tancil area of “Old-Town” in the City of Alexandria.
- Set-a-side Voucher Programs - designated for use by State and Federal agencies, thus can only be referred by specific State, and/or Federal Agency.

A Notable Modification Program (Rental Accessibility Modification Program (RAMP))

- We mention this Modification grant only because we feel it is unusually high, the Rental Accessibility Modification Program (RAMP)
- The Office of Housing can provide accessibility modifications (such as walk-in tubs, roll-in showers, ramps, etc.) to disabled, qualified renters. This program provides grants up to $50,000 for the modifications of income qualified (meeting the Tier 1 HUD Income Limits) with physical disabilities.
- The program also has “mini-grants” up to $1,500 for renters with disabilities needing limited modifications to their homes.
ARLINGTON COUNTY

Housing Lists and Renting Options

- The Housing Grant Program (is the name of the Rental Assistance Program)
- The Arlington Housing Site has a large list of some rental apartments priced under the "market rate". Their rental program is similar to the Housing Voucher Program but provides less assistance
- This includes existing complexes with units, and developing properties under construction that may open soon
- Units can rent for less than the fair market but can be still very expensive
- Your income will determine how much of your rent they can assist with payment directly to the landlord.
- Applications only accepted IF you live or rent/lease in Arlington
- You will also need to cover costs such as the security deposit and first month’s rent.
- If you live in Arlington already and are looking to move, for example out from family or group setting, you can fill out an application, provide your income information, and send it in with an “estimate letter” asking how much a grant might provide. They will send you a letter that you can show to landlords you want to rent from, showing how much assistance you are going to receive. This helps if you do not meet minimum income requirements for a property you’re interested in.

Housing Purchase Assistance Options

LIVE NEAR WHERE YOU WORK PROGRAM
- Arlington County Government sponsored program providing up to 6,600 for home purchase
- Arlington County Government employees working at least 30 hours+ / week

VHDA COMMUNITY HOMEOWNERSHIP / REVITALIZATION PROGRAM (CHRP)
- Low-interest mortgages qualified for first-time homebuyers who purchase in Arlington
- 1% Interest rate reduction from standard VHDA interest rate
- Households at or below 120% of Area Median Income

* An important note that the purchase assistance programs are usually ONE TIME assistance programs
FAIRFAX COUNTY & FALLS CHURCH

HOUSING CHOICE VOUCHER PROGRAM

- Reduced rent program in some new, privately owned and privately managed, market-rate apartment communities; requirements include:
  - Disabled;
  - Under age 62;
  - Currently living in Fairfax County / Falls Church City, or
  - Have transferred to a nursing home/institutional setting from Fairfax County; and
  - Fit one of the following criteria, in order of preference:
    - Currently living in a nursing facility or institutional setting, /or at imminent risk of placement in a nursing facility or institutional setting,
    - Homeless, or at risk of homelessness (facing displacement)

AFFORDABLE DWELLING UNIT (ADU) AND WORKFORCE DWELLING UNIT (WDU) RENTAL PROGRAM

- Designed to help LOW INCOME (ADU) in Fairfax County
- Working households (WDU) live in Fairfax County near employment centers and transit options and avoid long commutes.
- Prefer live and work in Fairfax County, may have family member that needs accessible features/amenities and must be a certified WDU eligibility and get that each year
- List of ADU and WDU’s available on the Fairfax County Housing site, and vacancies listed at the beginning of each month
- The WDU uses MAXIMUM income limits and rent caps rather than saying you must meet this minimum income limit, like the ADU.

www.ECNV.org
AFFORDABLE DWELLING UNIT (ADU) RENTAL PROGRAM

- This program is to reduce or subsidize the rent each month for qualifying individuals.
- There is a checklist of qualifications and requirements that require a checklist of around the lender's pre-approval letter, credit score, credit report, W-2, tax returns for at least three years, and etc.

AFFORDABLE DWELLING UNIT (ADU) PURCHASE PROGRAM

- Assist with the purchase of a home at or below "market-rate"
- There is a checklist which includes several steps, but the most important documents that create some of the rejection are around the lender's pre-approval letter, and the credit score, but also other items such as the W-2, tax returns for at least three years, and etc.
- Priority preferences 1, 2, and 3 will include applicants that live and work in the county with priority 4 being neither work, nor live in Loudoun.

FIRST TIME HOME BUYERS DOWN PAYMENT ASSISTANCE PROGRAM

3 Loudoun County HOMEOWNERSHIP PROGRAMS INCLUDE

- Down Payment / Closing Costs Assistance Program (DPCC)
- Public Employee Homeownership Program (PEG)
- Low-Interest Rate Mortgage Program (SPARC)

It is important to note that many of the homebuyer or homeowner programs are ONLY for a one-time down payment or closing costs assistance and not any mortgage (ongoing/month to month) financial help.

The more difficult issues or pitfalls with both of these programs, are finding availability and securing all the items needed, to apply, such as a security deposit and first month's rent, which is often required.

www.ECNV.org
The VA Governor's Rent/Mortgage Relief Program (COVID-19)

- Announced on June 29, 2020
- Virginia Rent and Mortgage Relief Program (RMRP), which will provide $50 million in federal Coronavirus Aid, Relief, and Economic Security (CARES) Act funding for households facing eviction or foreclosure due to COVID-19. RMRP will provide short-term financial assistance on behalf of households in the form of rent and mortgage payments.

Basic Screening Request "Yes" Response to the Following:
- You have been laid off.
- Your place of employment has closed.
- You have experienced a reduction in hours of work.
- You must stay home to care for children due to closure of day care and/or school.
- You have lost child or spousal support.
- You have been unable to find employment due to COVID-19.
- You are unwilling or unable to participate in their previous employment due their high risk of severe illness from COVID-19.

www.ECNV.org
Financial assistance is a one-time payment with opportunity for renewal based on availability of funding and the household’s need for additional assistance and continued eligibility.

The following site will provide the quick screening questionnaire to give you a sense of eligibility and next steps to move forward:

https://dmz1.dhcd.virginia.gov/RMRPEligibility/

These are the following organizations, please use your location to determine the appropriate office to call, that are administering the relief program and funds.

- Loudoun County - Northern Virginia Family Service - 703-777-0420
- Alexandria and Fairfax County and Fairfax City Northern Virginia Family Service - 703-222-0880
- Alexandria City - City of Alexandria Office of Community Service 703-746-5700
- Arlington County - Arlington County Department of Human Services - 703-228-1300
HOME MODIFICATIONS

- We will not go into depth regarding the home modifications and programs that exist except to say, there are state and federal programs to pay for:
  - Ramps to enter/exit
  - Grab bars, roll-in showers, walk-in tubs
  - Lowered switches for lighting and
  - Lifting Mechanisms for transfers (mobility disabilities)
- Home Modification Grant through your county – approximately 5K for home (must meet income limits)
- Rebuilding Together – https://rebuildingtogether.org/
- Virginia Assistive Technology Loan Fund Authority (VATS) – https://www.atlfa.org/
HOME MODIFICATIONS, Continued...

- Virginia Housing (formally VHDA) - Rental Unit Accessibility Modification (RUAM) program - https://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx
- For Service Disabled Veterans - VHDA programs and VA programs through the Specially Adapted Housing Program (SAH) AND Special Housing Adaptation Grant (SHA) - https://benefits.va.gov/BENEFITS/factsheets/homeloans/SAH Factsheet.pdf
- Crowdsourcing campaigns to assist with sourcing materials and then going after FREE labor (talk to someone in communications / PR to organize an efficient campaign) - note the following link is specifically medically related crowdsourcing ONLY https://www.gofundme.com/c/blog/medical-crowdfunding-guide
WHAT ELSE CAN I DO TO HELP ADDRESS MY CIRCUMSTANCES?

- Churches - should be a member
- Local organizations that have immigration/naturalization assistance and MIGHT offer financial counseling, budgeting assistance to help you get on track
- Legal Services of Northern Virginia - If you have something on your documents - background check / credit report etc., that is prohibiting you from obtaining proper documentation to get approved for a mortgage or leasing agreement
- Offender Aid and Restoration (OAR) - for those reintegrating, transitioning and newly released from incarceration
- Exhaust ALL benefits available to you - You may qualify for Security Supplemental Income (SSI) or Social Security Disability Insurance (SSDI), a monthly benefit amount ranging from $ 730 – $ 2K monthly or Food Assistance programs (SNAP)
- Your local Centers for Independent Living
- County Government including the Department of Social Services, Department of Family Services, Department of Emergency Services, Department of Medical Assistance Services, Department of Housing Services and etc.
- The list above is not for so much financial support with housing, but is noted to offer additional services for job training, education and programs that can help you improve your finances, clear records and other historical items in your life that prevent you from qualifying for the housing programs we’ve discussed.
- Consider a roommate situation to pool resources

www.ECNV.org
WHAT SHOULD I DO NOW?

- Understand where you are?
- What is your CURRENT financial situation?
- Know your numbers? Debt, FICO Score, find out what’s on your credit report?
- FIX ALL CREDIT REPORT ERRORS
- DO not get into any more debt!
- Take the FREE Homeownership Programs as many times as you can, these courses include segments on budgeting, and homebuyer checklist and other free tools and many of the providers are looking to see who has attended
- Fix your numbers before talking to a Lender
- Talk to a Lender (review more than one, read reviews and referrals)
- For Renters, look at as many properties as possible, refer to your checklist to weed out places that just won’t work, and note those reasons so you don’t forget
- SAVE, SAVE, SAVE - If you cannot afford to move right now, how can you save more money? How can you supplement your income with a part time job review your benefits to ensuring you’re getting all the ones you’re entitled to receive? What costs can you CUT?
- JOIN the mailing list where available for housing alerts
- EDUCATE yourself on your housing rights to help fight discriminating practices when they occur

www.ECNV.org
Websites for Specific Program's Mentioned In this Presentation

ALEXANDRIA and ALEXANDRIA CITY

Housing Choice Voucher Program - https://www.arha.us/housing-choice-voucher-programs-hcvp
The Alexandria Home Ownership Program is not accepting applications at this time, but information will be listed at the Alexandria Redevelopment Housing Authority (ARHA), here: https://www.arha.us/home-ownership

Rental Programs including RAMP ($ 50K or $1500 mini grant), and the VHDA modification grant (up to $ 6000)
https://www.alexandriava.gov/housing/info/default.aspx?id=74591#AffordableandAccessibleRentalUnits

ARLINGTON

Housing Grants Program
https://housing.arlingtonva.us/get-help/rental-services/local-housing-grants/

Housing Choice Vouchers
https://housing.arlingtonva.us/get-help/rental-services/achcv-program/

Affordable Units listing and information
https://housing.arlingtonva.us/get-help/rental-services/affordable-units/

FAIRFAX and FALLS CHURCH

https://www.fairfaxcounty.gov/housing/affordable-housing

Fairfax Workforce Development Housing Program
https://www.fairfaxcounty.gov/housing/rentalhousing/adu-and-wdu
https://www.fairfaxcounty.gov/housing/rentalhousing/adu-and-wdu

www.ECNV.org
Websites for Specific Program's Mentioned In this Presentation, continued...

**FAIRFAX and FALLS CHURCH CONTINUED...**
Note some Fairfax County and Falls Church will overlap in programs/services and informations sites

Fairfax Workforce Development Unit Housing Program
https://www.fairfaxcounty.gov/housing/rentalhousing/adu-and-wdu
https://www.fairfaxcounty.gov/housing/rentalhousing/adu-and-wdu

**LOUDOUN**
Affordable Dwelling Unit RENTAL Program - https://www.loudoun.gov/2676/ADU-Rental-Information
Affordable Dwelling Unit PURCHASE Program - https://www.loudoun.gov/1824/ADU-Purchase-Program

3 HOMEOWNERSHIP PROGRAMS INCLUDE
1. Down Payment / Closing Costs Assistance Program (DPCC)
2. Public Employee Homeownership Program (PEG)
3. Low-Interest Rate Mortgage Program (SPARC)
https://www.loudoun.gov/1800/Homeownership-Loan-Programs

Loudoun County Home Improvement Program (LCHIP) - https://www.loudoun.gov/DocumentCenter/View/128479/Checklist-for-Home-Improvement?bidId=
Emergency Home Repair and Accessibility Grant Program

**VA GOVERNOR'S RENT AND MORTGAGE RELIEF PROGRAM (CROSS COUNTIES)**
https://dmz1.dhcd.virginia.gov/RMRPEligibility/
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www.ECNV.org
Thank you! Please see more information and upcoming events at our website.

WWW.ECNV.ORG