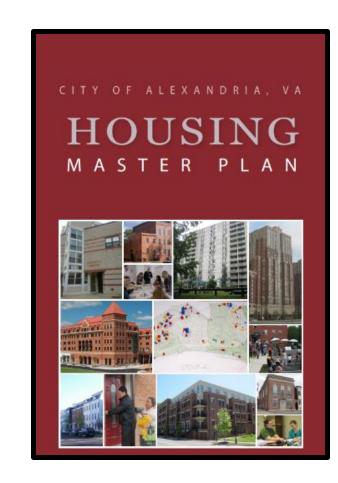
City of Alexandria Housing Resources for Seniors

February 20, 2020



2013 Housing Master Plan: Housing for All

- Housing options at all incomes, life stages, and abilities
 - Energy efficient
 - Healthy and safe
 - Accessible
- Citywide distribution of affordable units to promote diversity and mixed-income communities
- Emphasis on housing opportunities in higher-density areas with access to transit, jobs, services, and amenities



➤ Goal: 2,000 units with new affordability by 2025



- Helps owners to make repairs or improvements which are required for the health or safety of the owners or which are needed to preserve and extend the life of the property
- 0% interest, 99-year deferred payment loan up to
 \$135,000 for single-family home or \$75,000 for condos*
 - * Construction loan limits may be exceeded in cases where owners must address lead-based paint abatement activities within the scopes of their projects

2020 Family Income Limits*:

1 person: \$70,560 | 4 person: \$100,800 2 person: \$80,640 | 5 person: \$108,880 3 person: \$90,720 | 6 person: \$116,960

^{*}Family income consists of the combined gross income of all residents of the home

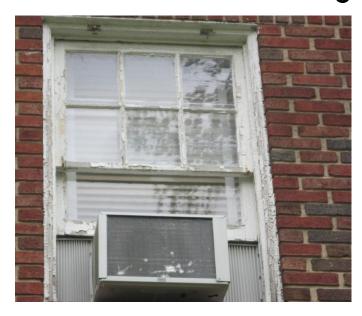
To be eligible for a rehabilitation loan, properties must have outstanding:





- Building code violations; or

To be eligible for a rehabilitation loan, properties must have outstanding:





- Lead based paint hazards; or

To be eligible for a rehabilitation loan, properties must have outstanding:





- Accessibility modification needs; or

To be eligible for a rehabilitation loan, properties must have outstanding:





- Energy efficiency modification needs; or

To be eligible for a rehabilitation loan, properties must have outstanding:





- Improvements in Parker-Gray and Old and Historic Districts; or

To be eligible for a rehabilitation loan, properties must have outstanding:





- Preventative modification needs.

- Program is equity-based—total liens may not exceed property value
- Security interest in property in the form of a Deed of Trust
- No out-of-pocket settlement costs
- Financing available for relocation and storage expenses while residence is under rehabilitation
- City provides architectural services at no cost to homeowner
- Homeowner selects contractor based on bids

Resources for Homeowners: Virginia Livable Homes Tax Credit

- Tax credit of up to \$5,000 for purchase of new accessible residence and up to 50% of costs of retrofitting existing home
- Administered by the Virginia Department of Housing and Community Development
- Applications due by January 31 for work completed in the prior tax year
- Cannot receive credit if improvements were funded using most federal, state and local programs
- For more information: dhcd.virginia.gov/lhtc

Resources for Homeowners: Condominium Education and Outreach

- The City of Alexandria and Arlington County offer on-going training in condominium and community association living and management
- Topics range from Basics of Association Living to Legal Responsibilities
- Next class: March 28, 2020—Getting Back on Track: Your Questions about Living in a Community Association Answered
 - To register: https://survey.alexandriava.gov/s3/CondoTrainingRegistration



Resources for Senior Renters: Affordable Rental Communities

- Privately-owned subsidized housing for seniors
 - Annie B. Rose 399 Pendleton Street
 - Claridge House 310 Ripley Street
 - Beasley Square 238 S. West Street
- ARHA-owned Ladrey Highrise, 300 Wythe Street
- Silverado (Memory care) Alexandria, 2807 King Street
 - Waitlist open for two discounted units
- Sunrise Alexandria
 - 3520 Duke Street (1 auxiliary-grant funded unit)
 - 400 North Washington Street (2 auxiliary-grant funded units); opening in 2021
- For more information and to access our monthly available affordable units list: <u>alexandriava.gov/74591</u>



Resources for Renters: Virginia Housing Search



- Provides one stop resource to locate accessible and affordable rental units
- Allows home seekers to search apartments by locality and by specific accessible features
- For more information: <u>virginiahousingsearch.com</u>

Resources for Renters: Rental Accessibility Modification Program

- Federal Fair Housing Act, as amended in 1988
- Funds provided through federal CDBG program & local funds
- Provides grants of up to \$50,000 to renter households for substantial accessibility modifications
- At least one member of household must have a physical disability
- Consent of landlord is required
- City requires that landlords contractually agree to make unit available to future tenants with accessibility needs

Resources for Renters: Rental Accessibility Modification Program







RAMP application:

alexandriava.gov/74591

Resources for Renters: Mini Rental Accessibility Modification Program

- Funds provided through the City's Housing Trust Fund
- Provides grants up to \$1,500 for minor accessibility modifications
- Staff manages entire process on behalf of the renter







Resources for Renters: Rental Unit Accessibility Modification Program

- Funds provided by the Virginia Housing Development Authority (VHDA)
- Provides grants up to \$6,000 for accessibility modifications
- Staff manages entire process on behalf of renter
- For more information, contact the Office of Housing or visit vhda.com/Renters/Pages/AccessibleRentalHousing.aspx



Resources for Renters & Homeowners: VHDA Granting Freedom Grant & Financial Counseling Referrals

VHDA grant program for home modifications for disabled veterans or disabled service personnel who sustained a line of duty injury resulting in a serviceconnected disability



- Funds awarded on first-come, first-served basis
- City offers referrals for free financial counseling for:
 - Reverse mortgage counseling
 - Pre-purchase counseling
 - Foreclosure prevention
 - Financial planning

Planning and Housing Current Joint Project: Accessory Dwelling Unit Study

- Consistent with the recommendations of the Housing Master Plan, Age
 <u>Friendly Plan for a Livable Community</u>, and <u>City Strategic Plan</u>, the City
 is undertaking a study of accessory dwelling units (ADUs) as part of its
 approved 2020 workplan
- Goal is to help expand housing opportunity, affordability, and accessibility in the City
- Process will consist of citywide community outreach and engagement; and an analysis of regional and national best practices to include regulatory tools, financial mechanisms, design guidelines, and other considerations
- Stakeholder input and feedback will inform development of amendments to the Zoning Ordinance to permit ADUs in the City
- Recommendations are anticipated to be presented for Planning Commission and City Council consideration in Summer/Fall 2020

Senior Rent Relief Program—Department of Community and Human Services, Office of Community Services

- ■Offers cash grants of up to \$6,000/year to low-income renters who are 65 or older or permanently and totally disabled and who have no other assistance to help pay their rent.
- Applications are renewed annually and are due by May 1.
 - There is currently a waiting list for this program.
- Approved applicants will receive monthly benefits on a sliding scale based on income. Combined income for all persons living in the home must be less than \$25,600/year.
- Applicants must provide proof of income and proof of disability if under the age of 65.
- For more information, call 703.746.5700.

Real Estate Tax Relief and Assistance Program for Elderly and Disabled Persons— Department of Finance, Revenue Division

- Alexandrians who are either 65 years of age or older or permanently and totally disabled, or become such during the current calendar year, may be eligible.
- Sliding scale ranging from partial (25-50%) and full (100%) exemption to tax deferral; based on combined gross household income of applicant, spouse, any other owners, and any income in excess of \$10,000/year for other relatives of the applicant/spouse residing in the home.
- Application assistance is available by phone at: 703.746.3914
 - In-person application assistance is available by appointment at Revenue Division, Department of Finance, 301 King Street, Room 1700 Alexandria, VA 22314

Contact Us!

City of Alexandria Office of Housing 421 King Street, Suite 215 703-746-4990 (main)

<u>alexandriava.gov/housing</u> <u>alexandriava.gov/enews</u> (subscribe to Housing) <u>facebook.com/HousingAlexandriaVA/</u> <u>twitter.com/HousingAlexVA</u>

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