

THE LONG TERM CARE COORDINATING COUNCIL

**UNDERSTANDING THE HOUSING NEEDS OF FAIRFAX RESIDENTS
WITH DISABILITIES & OLDER ADULTS
AND
RECOMMENDATIONS FOR AFFORDABLE AND ACCESSIBLE HOUSING
FOR THESE RESIDENTS**

Prepared by
The Long Term Care Coordinating Council Housing Committee
December 15, 2016

**ADOPTED BY
THE LONG TERM CARE COORDINATING COUNCIL
January 11, 2017**

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EXECUTIVE SUMMARY

THE FOCUS.

The mission of the Fairfax area Long Term Care Coordinating Council (LTCCC) is to identify needs and promote solutions that enhance the lives of older adults, adults with disabilities, and caregivers so all can participate fully in the community. The LTCCC Housing Committee seeks to understand the housing needs of Fairfax County residents with special needs. In this paper, the Committee shall use the U.S. Department of Housing and Community Development's (HUD) description of the special needs population. This population includes the frail and non-frail elderly, persons with physical, mental, or intellectual disabilities, persons with HIV/AIDS, and persons with co-occurring mental illness and/or substance use disorders. This paper will document the housing needs, identify the individuals affected, and present recommendations for meeting the needs of these residents. A special emphasis will be placed upon those who live in households with limited income, whose housing needs require special accommodations suited to their special needs, and is affordable on their limited incomes.

THE PROBLEM.

There is a disconnect between the housing choices offered in Fairfax County and what Fairfax County residents with disabilities and older adults need. People with disabilities and older adults need housing that is affordable to households at all income levels, meets basic Fair Housing accessibility requirements, has units that meet higher accessibility standards under the American National Standards Institute (ANSI) and Uniform Federal Accessibility Standards, is coordinated with support services to maximize independence, and is available when individuals have critical or priority needs.

DOCUMENTING HOUSING NEEDS FOR ADULTS WITH DISABILITIES AND OLDER ADULTS.

The Housing Committee found no single source of data that documents the needs of housing for people with disabilities and older adults living in Fairfax County. Consequently, several data sources are used to adequately draw a picture of the need. Those sources are cited in the body of this paper.

NOTE: The Committee found inadequate data available on the segment of the population that includes persons with mental illnesses, developmental disabilities, HIV/AIDS, and with substance use disorders. This segment of the population is not reported in census data. Data on this segment is limited to statistics reported by those agencies that treat members of this population. Consequently, the data used is limited to those that present themselves for treatment and not the total population affected.

THE PEOPLE AFFECTED AND HOW THEY ARE AFFECTED

The following facts summarize the findings of this paper for people with disabilities and older adults in Fairfax County:

- There are nearly 73,000 individuals with disabilities, with a median income of \$36,080, 27% of which have income less than 30% of the Area Median Income (AMI), and 10% below the poverty level.
- There are 385,570 households in the county. 54,750 (14.2%) of these households have disabled members of which 34.6% have housing needs.
- 90,410 (or 23.4% of total county households) have older adults (over 60 years old) of which 30% have housing needs.
- 2.5 – 7% of these adults with disabilities and older adults need accessible features in their housing.
- Lack of supportive services prevents people with disabilities and older adults from remaining at home. Of those between the ages of 18 and 64, 1% (13,824) have a self-care disability and of those 65 and over, 7.1% (7,924) have a self-care disability.
- 42,320 individuals aged 18+ have self-care or independent living disabilities. There are 11,892 units and/or beds available in various kinds of specialized housing. 6,413 units and/or beds offer both housing and supports--one unit for every 6.6 individuals.
- 482 singles are homeless in Fairfax County. 202 of these individuals have a mental illness and/or substance abuse problem. 146 of those individuals are chronically homeless.
- 1,102 individuals receiving services from the Fairfax Community Services Board have a housing need.
- The average monthly cost of an Assisted Living Facility (ALF) is \$6,500 or \$78,000/year. The mean income for 70-79 year olds is \$55,000, and the mean income for 80+ year olds is only \$45,000. Only 148 out of the 3,720 ALF beds have auxiliary grants for those on SSI or SSDI.
- 95% of the 421,836 housing units in Fairfax County do not have accessible features. 74% of the housing stock was built prior to 1990 (before federal Fair Housing Accessibility requirements).
- There is only one unit with specialized services on site for every 6.6 individuals with self-care or independent living disabilities.

- The gross monthly rent in 88% of occupied units is \$1,000 per month or greater. A rental of \$1,000 per month requires a household income of at least \$40,000 per year. The median income for people with disabilities is \$36,080. Fifty percent of people with disabilities cannot afford 88% of the rental units.
- There are 45,305 households at/or below 30% AMI (of which 12,755 are people with disabilities or older adults) with housing needs. There are only 11,679 units countywide that are affordable to these 45,305 households. The amount of rent that these households can afford in 2014 ranged from no more than \$561 per month for a one room unit to no more than \$931 per month for a 4-bedroom unit.
- There are 21,428 affordable units in the county. Only 428 (2%) are accessible.
- Programs that have the deepest subsidies and accessible units have long waitlists. Programs with no waitlists or open waitlists are primarily targeted to households with incomes above 50% of the AMI.
- People with disabilities and at all income levels are disproportionately represented among those with housing needs. Older adults at the lowest income level are disproportionately represented among those with housing needs.

THE UNMET HOUSING NEED FOR THOSE AT/OR BELOW 50% OF THE AREA MEDIAN INCOME

The Housing Committee has focused its attention upon those individuals and households most severely affected by the unmet housing need in Fairfax County—those with household incomes less than 50% of the Area Median Income (AMI). Here are the unmet needs:

- 5,574 non-elderly households with disabilities at/or below 50% of AMI have housing needs. 12,050 households with older adults at/or below 50% of AMI have housing needs. 17,624 total units are currently required to meet the unmet needs of people with disabilities and older adults.
- This paper also provides details on the types of housing needed.

TARGETS

After an analysis of the needs, problems, and existing housing units, the Housing Committee recommends the following goals and targets starting in FY2017 to begin the process of adequately addressing the affordable housing challenges facing people with disabilities and older adults.

- **Housing Production for Adults with Disabilities:** Create 5,574 housing opportunities through 2042 with 60% of these opportunities as rental units. This is the creation of 223 opportunities per year for the next 25 years with the highest priority given to providing housing for renters at/or below 30% of AMI and the next priority for renters/owners at/or below 50% of AMI.
- **Housing Production for Older Adults:** Create 12,050 housing opportunities through 2042 with 40% for rental opportunities and 60% for support for owners in their current housing. This is the creation of an average of 482 opportunities per year over 25 years with the highest priority being opportunities for renters and owners at/or below 30% of AMI and the next priority for owners at/or below 50% of AMI.

A PLAN FOR ACHIEVING THE AFFORDABLE HOUSING TARGETS FOR VERY LOW INCOME PEOPLE WITH DISABILITIES AND OLDER ADULTS.

The Housing Committee will share the data gathered, the targets proposed, and the following plans for achieving these targets with the Fairfax County Board of Supervisors, the Fairfax County Redevelopment and Housing Authority, and other boards, agencies, and organizations. It will encourage these bodies and organizations to cooperatively adopt the targets and plans recommended and commence working together to implement these plans and achieve these targets.

Include the following recommendations in Fairfax County's Strategic Affordable Housing Plan

- A section that incorporates the needs of Fairfax County residents with disabilities and older adults for affordable housing as documented in this paper.
- Include the targets recommended in this paper.
- Create an Affordable Housing Gap Revolving Financing Fund (Fund) through an arrangement between the Board of Supervisors and FCRHA to sell \$50,000,000 FCRHA Tax Exempt Revenue Bonds each of the next 10 years with the annual debt service guaranteed up to the full amount by the Fairfax County General Fund. The Fund will be used to finance gaps that occur in financing the development and/or renovation of affordable housing in Fairfax County.
- Each developer receiving financing from this fund for an affordable development or renovation shall include 20% of the units for people with disabilities or older adults (to be referred to as special needs housing) with 33% of the financing received for the development used to finance these special needs housing units.
- Increase to 10% the current FCRHA policy requirement that at least 5% of all newly constructed or renovated multifamily projects built or renovated with financial assistance from county sources must meet Uniform Federal Accessibility Standards (UFAS) for fully accessible units.
- Enact a county provision that provides real estate tax exemption for nonprofit owners of developments that provide permanent housing options for low income (50% of AMI) individuals with disabilities and for low income (50% of AMI) older adults
- Promote the existing real estate tax exemption for older adult homeowners.
- Seek authority from the state legislature to provide tax relief to nonprofit organizations that provide housing or housing assistance to households at or below 30% of AMI.
- Support privately operated home sharing programs for older adults to promote aging in place and affordable housing.
- Explore new public/private and private/private alternatives that leverage family ownership of real estate.
- Identify and pilot housing and service design models that fit within existing zoning uses and offer affordable housing and support services.
- Encourage creation of a social impact investment option for community members to fund affordable housing for people with disabilities and older adults.
- Provide funds to match state funds awarded to nonprofit organizations providing housing to mentally ill individuals experiencing, or at risk of, homelessness (e.g. unstably housed).
- Encourage faith-based congregations through-out the county to use their land to build small homes for adults with disabilities and older adults.

Include the Following Components in the Fairfax County’s Board of Supervisor’s Housing Blueprint Recommendations.

- Establish a baseline target for production of new housing opportunities for very low income people with disabilities and older adults
- Create “cross preferences” between housing and human services to ensure that both housing, services, and financial supports are available simultaneously.
- Expand and enhance the Home Repair for the Elderly Program to include accessibility modifications for renters.

SECTION 1. THE FOCUS.

The mission of the Fairfax area Long Term Care Coordinating Council (LTCCC) is to identify needs and promote solutions that enhance the lives of older adults, adults with disabilities, and caregivers so all can participate fully in the community. The LTCCC Housing Committee seeks to understand the housing needs of Fairfax County residents with special needs. In this paper, the Committee shall use the U.S. Department of Housing and Community Development's (HUD) description of the special needs population. This population includes the frail and non-frail elderly, persons with physical, mental, or intellectual disabilities, persons with HIV/AIDS, and persons with co-occurring mental illness and/or substance use disorders. This paper will document the housing needs, identify the individuals affected, and present recommendations for meeting the needs of these residents. A special emphasis will be placed upon those who live in households with limited income, whose housing needs require special accommodations suited to their special needs, and is affordable on their limited incomes.

SECTION 2. THE PROBLEM.

There is a disconnect between the housing choices that Fairfax County residents with disabilities and older adults need and what Fairfax County offers. Fairfax County has housing that is affordable to households earning over \$60,000 a year, is generally in structures that lack basic accessibility features, is not coordinated with support services to promote independence, and has long waitlists for units or subsidies that support affordability to those with the lowest incomes.

People with disabilities and older adults need housing that is affordable to households at all income levels, especially for those at the lowest end of the spectrum, meets basic Fair Housing accessibility requirements and has units that meet higher accessibility standards under ANSI and Uniform Federal Accessibility Standards, is coordinated with support services (but does not require participation in services) to maximize independence, and is available when individuals have critical or priority needs.

SECTION 3. DEFINITION OF TERMS USED.

Area Median Income: Area Median Income (AMI) per household in Fairfax County was reported by the U.S. Census Bureau, 2011 American Community Survey to be \$132,575.

30% or AMI: 30% of Area Median Income equals \$39,773 per year.

50% of AMI: 50% of Area Median Income equals \$66,288 per year.

Assisted Living Facility: The Fairfax County Zoning Ordinance defines an Assisted Living Facility (ALF) as “A facility for persons who are unable to live independently that provides: (a) private living quarters, which may include kitchen facilities limited to a sink, refrigerator and/or microwave, (b) supervision and general care, including but not limited to the provision of meals, housekeeping, health care, and (c) assistance with moderate activities of daily living. For purposes of this Ordinance, an assisted living facility shall be deemed a MEDICAL CARE FACILITY.”

CHAS: This is a data set on housing information provided through the U.S. Department of Housing and Community Development. It is described as follows: “Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing needs and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

Chronically Homeless: A “chronically homeless” individual is defined by HUD to mean a homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility. The individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last three years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least seven nights of living in a situation other than a place not meant for human habitation, a safe haven, or in an emergency shelter.

Independent Living Facility: The Fairfax County Zoning Ordinance defines an Independent Living Facility (ILF) as “A residential development that is primarily limited to occupancy by elderly persons and/or by persons with handicaps (disabilities), as defined in the Federal Fair Housing Amendments Act of 1988. Such a facility shall provide: (a) dwelling units with complete kitchen facilities, (b) supportive services, such as meals, personal emergency response systems, recreation and transportation services, and (c) design features, such as wider doorways and hallways, accessible-ready bathrooms and lower light switches.”

Intermediate Care Facility: An Intermediate Care Facility (ICF) is a health-related facility designed to provide custodial care for individuals unable to care for themselves because of mental or physical infirmity. It is not considered by the government to be a medical facility. It can receive no reimbursement under Medicare, generally receiving the bulk of its financing under Medicaid. Federal regulations require that an ICF have a registered nurse as director of nursing and a licensed nurse on duty at least 8 hours a day.

Person with a disability: Federal law defines a person with disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." In general, a physical or mental impairment includes hearing, mobility, visual, affective, and cognitive impairments, substance use disorders that cause irreversible medical conditions, mental health conditions, AIDS, AIDS Related Complex, and intellectual disability. Examples of major life activities include, but are not limited to, walking, talking, hearing, seeing, breathing, learning, performing manual tasks, concentrating, memorizing, thinking, communicating, working, and caring for oneself.

Poverty Level: The U.S. Census Bureau determines poverty status by comparing pre-tax cash income against a threshold that is set at three times the cost of a minimum food diet in 1963, updated annually for inflation using the Consumer Price Index (CPI); and adjusted for family size, composition, and age of householder. The Poverty Level for Fairfax County is

Household Size	Income	Household Size	Income
1	\$11,880.00	2	\$16,020.00
3	\$20,160.00	4	\$24,300.00
5	\$28,440.00	6	\$32,580.00
7	\$36,730.00	8	\$40,890.00

Self-care disability: One is considered to have a self-care disability because of a physical, mental, or emotional condition lasting 6 months or more and has difficulty dressing, bathing, or getting around inside the home.

Skilled Nursing Facility: A Skilled Nursing Facility (SNL) is a health-care institution that meets federal criteria for Medicaid and Medicare reimbursement for nursing care including especially the supervision of the care of every patient by a physician, the employment full-time of at least one registered nurse, the maintenance of records concerning the care and condition of every patient, the availability of nursing care 24 hours a day, the presence of facilities for storing and dispensing drugs, the implementation of a utilization review plan, and overall financial planning including an annual operating budget and a 3-year capital expenditures program.

Special Needs Population: This population includes the frail and non-frail elderly, persons with physical, mental, or intellectual disabilities, persons with HIV/AIDS, and persons with co-occurring mental illness and/or substance use disorders.

Supportive Services: Supportive Services is a coordinated system of services designed to help maintain the independence of a person. The services may be social or health services supplied by state or community. Supportive services include homemaker visits, psychiatric and medical evaluation with case management, visiting nurse, special transportation, house repair, home delivered meals, and the like. These services do not come from a central agency. They are brought together and made possible by an individual or agency involved in the matter.

Tax Exempt Revenue Bonds: State and local governments may sell tax-exempt Housing Bonds. The type identified in this paper are Multifamily Housing Bonds. The proceeds of these bond finance the production of apartments at rents affordable to lower income families. Multifamily housing bond developments must set aside at least 40 percent of their apartments for families with incomes of 60 percent of AMI or less, or 20 percent for families with incomes of 50 percent of AMI or less.

SECTION 4. DOCUMENTING HOUSING NEEDS FOR ADULTS WITH DISABILITIES AND OLDER ADULTS.

The Housing Committee found no single source of data that documents the needs of housing for people with disabilities and older adults living in Fairfax County. Consequently, several data sources are used to adequately illustrate the need. Those sources are cited in the body of this paper.

Below is a list of sources used.

2011 American Community Survey

2008 – 2012 American Community Survey 5 Year Estimates

United States Department of Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) Data Query Tool 2007 – 2011

Fairfax County Department of Neighborhood and Community Services, 2013 Projections

2010 Census Summaries

Fairfax County Redevelopment Authority's (FCRHA) "Needs Assessment and Transition Plan for Voluntary Compliance Agreement with HUD

FCRHA's "reasonable requests" from waiting list and tenants

"Virginia's Plan to Increase Independent Living Options" (Virginia Department of Behavioral Health and Developmental Services [DBHDS], March 2013)

"Forging a Path Home: 2011 Housing Needs Report" (Fairfax Falls Church Community Services Board [CSB])

CSB Housing Needs Form Survey, May 2016

Fairfax County 2015 Human Services Issue Paper

March 2013 survey of Developmental Disabilities Waiver support coordinators and Brain Injury Services Case managers

May 2013 telephone survey of Independent and Assisted Living Facilities

NOTE: The Committee found inadequate data available on the segment of the population that includes persons with mental illnesses, developmental disabilities, HIV/AIDS, and with substance use disorders. This segment of the population is not reported in census data. Data on this segment is limited to statistics reported by those agencies that treat members of this population. Consequently, the data used is limited to those that present themselves for treatment and not the total population affected.

SECTION 5. THE PEOPLE AFFECTED.

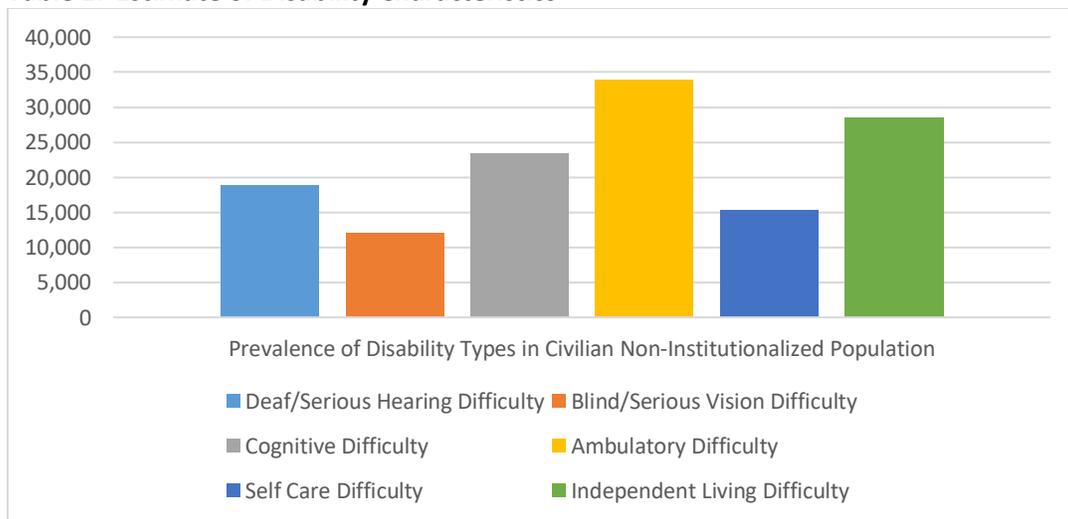
A. What Are the Factors that Impact Housing Need for Older Adults and Adults with Disabilities?

The following factors impact housing need for people with disabilities & older adults:

- Sufficient income to obtain safe, decent housing,
- Accessible home environments in which they can fully use all features (for cooking, personal care, entertainment, cleaning, laundry, etc.), and
- Assistance (from paid and unpaid caregivers and technology) to function as independently as possible and remain at home as long they choose (Supportive Services).

B. How Many Fairfax County Residents Have Disabilities?

Table 1. Estimate of Disability Characteristics



The above data are from the 2011 American Community Survey 1 Year Estimate of Disability Characteristics in Fairfax County. Below are the census disability definitions used in the chart:

- With a disability—having vision, hearing, cognitive, ambulatory, self-care, or independent living difficulty.
- Vision difficulty—blindness or serious difficulty seeing even when wearing glasses. Hearing difficulty—deafness or serious difficulty hearing.
- Cognitive difficulty—serious difficulty concentrating, remembering, or making decisions.
- Ambulatory difficulty—serious difficulty walking or climbing stairs.
- Self-care difficulty—difficulty bathing or dressing.
- Independent living difficulty—having difficulty doing errands alone, such as visiting a doctor’s office or shopping.

In addition to 70,148 county residents with disabilities enumerated in the chart above, another 2,274 (.2%) individuals live in “group quarters” settings where they receive care.

The following information is presented to provide specific data about some of our residents who may not be counted among those with disabilities as enumerated above. The Fairfax County 2016 “homeless point in time count” indicated that 482 singles were homeless in Fairfax County. 202 of these individuals were experiencing a mental illness and/or substance use problem, and

146 of these individuals were chronically homeless. The Fairfax County Community Services Board’s (CSB) electronic health record in December 2016 reported that 1,102 individuals with active CSB cases needed some type of affordable housing. At a recent census management meeting at the Northern Virginia Mental Health Institute (NVMHI), 6 individuals who were ready for discharge had no place to live and no housing plan.

The most prevalent disabilities are ambulatory and cognitive difficulties. Disability is distributed across the age spectrum with 40% of the individuals with disabilities being 65 or older. The prevalence of disability increases as the population ages.

C. How Much Income Do Fairfax County Residents with Disabilities Have?

Table 2. Employment Status by Disability Status and Type

Indicator	Population w/Disabilities	Total Population
Percent employed, age 16+	32.1%	70.1%
Median income of working age population	\$36,080	\$51,122
Percent of households with income below 30% AMI	27%	6%
Percent of population age 16+ below 100% of poverty level	10%	5.2%

The above information is from the 2011 American Community Survey 1 Year Estimates, Employment Status by Disability Status and Type.

The 2008-2012 American Community Survey 5 Year Estimates, reports that in its Selected Economic Characteristics for the Civilian Non-Institutionalized Population by Disability Status that

- Citizens with disabilities are far less likely to be employed.
- Their incomes are significantly lower (50% of those with disabilities make BELOW \$36,000 per year).
- The maximum rent that one can afford for rent plus utilities at \$36,000/year is \$900 per month).
- They are twice as likely as the total population to be below 100% of the poverty level.
- Households with disabilities are 4.5 times more likely to have incomes below 30% AMI than households without disabilities.

In Fairfax County, this lack of income prevents people with disabilities from obtaining good housing.

The information below is derived from the United States Department of Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) Data Query Tool 2007- 2011 for Fairfax County plus CHAS 2008-2010 Data Set Table 6.

This tool reports a total of **385,570** households in Fairfax County. There are **54,750** of these county households with disabled members. The percentages of households below have housing needs:

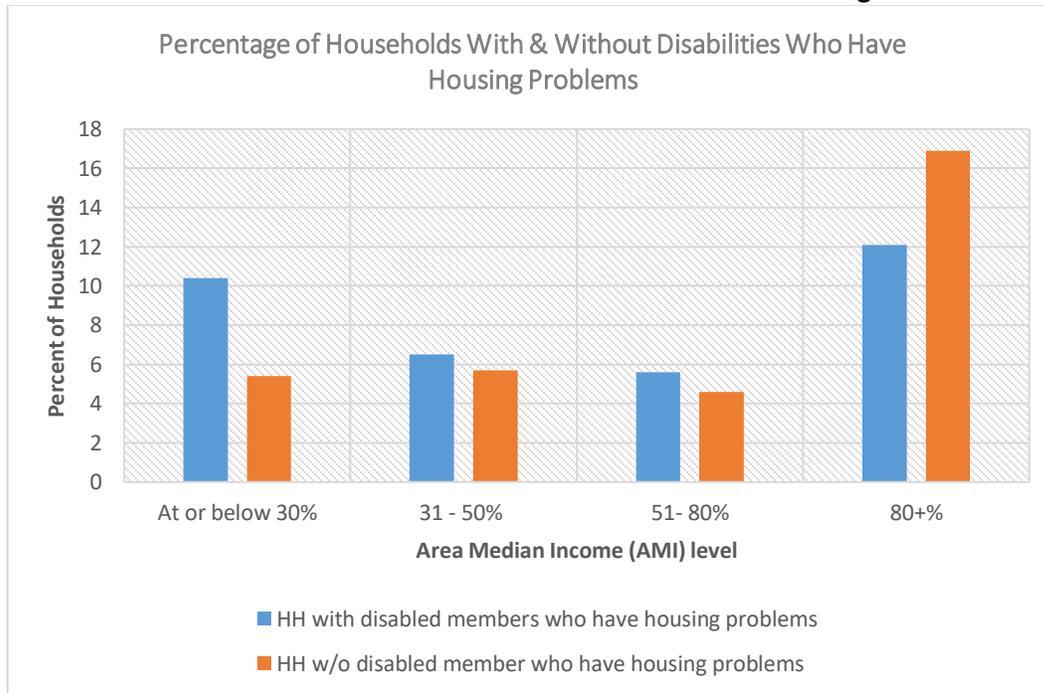
- 5,710 at/or below 30% of AMI or 10.4%,
- 3,580 at 31 – 50% of AMI or 6.5%,
- 3,100 at 51 – 80% of AMI or 5.6%, and
- 6,625 at 80+ % of AMI or 12.1%.

Of the 330,820 county households without a disabled member, a smaller percentage report having housing needs (except for the 80% and above AMI) as noted below:

- 17,825 at/or below 30% of AMI or 5.4%,
- 18,730 at 31-50% of AMI or 5.7%,
- 15,065 at 51-80% of AMI or 4.6%, and
- 55,830 at 80+% of AMI or 16.9%.

The chart below depicts the above statistics.

Table 3. Households with Members Who Have Disabilities and Housing Problems



Overall, there is little difference between the percentages of households with and without disabled members who experience housing problems (34.6% of households with disabled members versus 32.6% of households without disabled members). However, when income levels are factored in, the picture changes. Approximately 10% of households with disabilities are at/or below 30% of AMI experience housing problems compared to about 5% of households without disabilities at this income level. The percentage of households experiencing housing problems is nearly double that of the nondisabled households in lowest income category. The percentage of problem households is higher in the other categories except for the 80% and above of AMI.

“Housing problems” are defined as

- Incomplete kitchen facilities (complete kitchen facilities include a sink with piped water, a range, or cooktop and oven; and a refrigerator, also for the sole use of a household).
- Incomplete plumbing facilities (complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower, for the sole use of a household).
- More than 1 person per room (The Census Bureau does not have an official definition for overcrowding but uses the standard of more than one person per room. The U.S. Census definition of a room for determining occupancy is as follows: Rooms must be separated by built-in archways or walls that extend out at least 6 inches and go from floor to ceiling. Bathrooms, porches, balconies, foyers, halls, or unfinished basements are not considered rooms.)
- Housing cost (contract rent plus utilities) greater than 30% of household income.

D. Who Are Fairfax County’s Older Adults?

The Fairfax County Department of Neighborhood and Community Services, 2013 (Table 2.3 Projected Population Age Distribution Fairfax County, 2013-2030) and the 2010 Census Summaries, Fairfax County Virginia (General Profile 4: Households & Families by Type, Size and Age of Household Members) report the following information about Fairfax County older adults.

- An estimated 118,943 individuals were age 65+ in 2013,
 - This is an increase of 37% from 76,818 in 2000 (compared to the 10.22% increase for the 18 – 64 age group),
 - This age group is projected to increase 62% from 2013 – 2030 to 192,314.
- 78,079 households, or 19.9% of all Fairfax County households, have adults age 65+. Of these
 - 56% have a householder age 65-74 and 44% have a householder age 75+ and
 - 23,888 were one-person households living alone with the clear majority being female.
- 76.8% of County residents age 80+ live in single family detached or attached dwellings.

E. How Much Income Do Fairfax County Older Adults Have?

The following chart summarizes data from U.S. Census Bureau, 2011 American Community Survey, PUMS (Anne Cahill, Economic, Demographic & Statistical Research; Fairfax County Department of Neighborhood & Community Services, Aug. 2013) and from “Population 60 Years and Over in the United States: Fairfax County” from the 2008-2012 American Community Survey 5 Year Estimates.

Table 4. Fairfax County 60+ Population

Indicator	Population Age 60+	Total Population
Percent employed, age 16+	40.1%	70.1%
Mean household earnings	\$120,334 60-69-year old's: \$83,059 70-79-year old's: \$55,093 80+ year old's: \$45,130	\$132,575
Percent paying >30% of income toward housing	Renters: 55.5% Owners: 23.6%	Renters: 44.2% Owners: 27.5%

The following conclusions are drawn from this and previous data:

- A somewhat higher percentage of older adults are employed than people with disabilities (especially those still in their 60s).
- Earnings and income are higher for older adults, but decrease as they age.
- Older adult renters (not owners) incur a disproportionate rent burden compared to total renter population – however, housing burden increases for both renters and owners as individuals get older and their income goes down.

F. Lack of Income Prevents Lowest Income Older Adults from Obtaining Good Housing.

As with the assessment of housing needs for people with disabilities, the CHAS Data Query Tool, (2007-2011, Fairfax County plus CHAS 2008-2010 Data Table 5) is used.

Of the 385,570 Fairfax County household, there are 90,410 with older members (60 and above). Of these, the following percentage have housing needs (as defined previously):

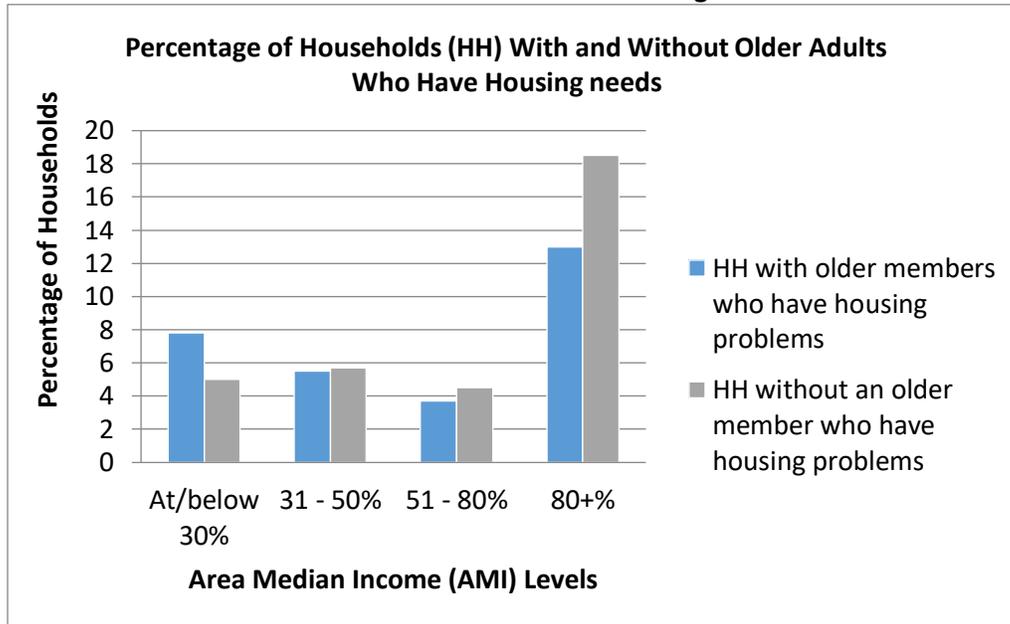
- 7,045 at/or below 30% of AMI or 7.8%,
- 5,005 at 31 – 50% of AMI or 5.5%,
- 3,335 at 51 – 80% of AMI or 3.7%,
- 11,715 at 80+% of AMI or 13.0%,

Of 295,160 county households without an older member, the following percentage experience housing needs:

- 14,725 at/or below 30% of AMI or 5.0%
- 16,810 at 31-50% of AMI or 5.7%
- 13,420 at 51-80% AMI or 4.5%
- 54,570 at 80+% of AMI or 18.5%

The following chart shows the percentages of the households and how they are affected by housing problems.

Table 5. Households with Older Adults who have Housing Problems



Overall, there is little difference between the percentages of households with and without older adults who experience housing problems (30% of households with older adults versus 33.7% of households without older adults). However, when income levels are factored in, the picture changes. Approximately 7.8% of households with older adults at/or below 30% of AMI compared to about 5.7% of households without older adults at this income level, experience housing problems. The percentage is 1.5 times higher for households with older adult members in the lowest income category. The percentage is lower for households with older adult members in all other categories.

G. Accessibility Needs Prevent People with Disabilities and Older Adults from Fully Using Existing Housing Stock.

It is difficult to assess the need for accessible housing in the private market since landlords don't track this data. However, Fairfax County Redevelopment and Housing Authority (FCRHA) tracks the need for accessible housing through two different mechanisms. They are "reasonable accommodation requests" to the FCRHA and a "Needs Assessment and Transition Plan for Voluntary Compliance Agreement with HUD." FCRHA provides approximately 3,840 housing units through Fairfax County Rental Program, Senior Housing, and Public Housing. It also administers 3,500 Housing Choice Vouchers. FCRHA has received 1800 "reasonable accommodation" requests over the past 10 years. Below are the indicators of accessibility needs.

- Annually FCRHA receives reasonable accommodation requests for approximately 2.5% of the units it manages through the Public Housing Program, the Fairfax County Rental Program, Housing Choice Voucher Program, and properties managed by third parties. The most frequent requests are for transfers to more accessible units, separate bedroom for a disabled family member, live-in aide, and accessibility modifications to units.

- The FCRHA’s survey of accessibility needs of 8,000 Public Housing applicants showed that approximately 7% of respondents need mobility, hearing and/or vision features.
- The FCRHA data gives us a glimpse of what the need is, and can reasonably be extrapolated to households at/or below 50% of AMI living in private sector market housing: e.g., somewhere between 2.5% and 7% of households at/or below 50% of AMI may need accessible housing features. If there are about 57,580 renter and owner households at/or below 50% of AMI (per the 2007-2011 HUD CHAS Data Query System), then 1,439 to 4,030 households at/or below 50% of AMI may need accessible features.
- Fair Housing laws require private landlords to grant reasonable accommodations and permission to make reasonable modifications, but private landlords are not necessarily required to PROVIDE or PAY for modifications, especially in properties occupied prior to March 1991.

H. Lack of Supportive Services Can Prevent People with Disabilities and Older Adults from Remaining at Home.

The 2011 American Community Survey 1 Year Estimate reports the numbers of people with Disability Characteristics in Fairfax County. Of the population age 18 – 64 (710,719), .08% (13,824) has a self-care disability. Of the population age 65 and over (110,623), 7.1% (7,924) has a self-care disability.

- Non-elderly adults with disabilities: The 2011 American Community Survey 1 Year Estimate reports that 5,900 of the non-elderly adult population ages 18 – 64 with a self-care disability need paid or unpaid in-home care. This paper assumes an 8% population growth for this age group by 2030. By 2030, 6,372 non-elderly adults will need paid or unpaid in-home care. There is no data on the percentage of non-elderly adults living alone.
- People with intellectual disabilities, mental illness and substance use disorder: The Community Services Board’s (CSB) 2011 “Forging a Path Home” indicates that nearly 1,600 adults over age 17 in the CSB system need affordable housing in the community (as opposed to time-limited residential treatment programs). The reported 92% are almost evenly split between adults with intellectual disabilities and adults with mental illness. The remaining 8% have substance use disorders. Individuals differ greatly in the types and levels of assistance needed to successfully obtain and maintain housing in the community. 13% need intensive residential services providing overnight care with treatment, ongoing supervision, training in independent living skills and/or assistance with activities of daily living. Another 33% need supervised residential services which are directly-operated or contracted, licensed or unlicensed residential programs that place and provide overnight care with supervision and services to individuals in apartments or other residential settings, typically for more than 30 days. Sponsored placements are also a form of supervised residential services. Of these, 49% require residential services at the supportive residential service level of intensity. These unstructured services support individuals in their own housing arrangements, and normally do not involve overnight care. Another 5% require no ongoing supportive services, but need permanent housing in the community. To meet the **existing** service needs of these 1,600 in housing over the next ten years, the CSB requires additional

resources to provide intensive services to 120 individuals (plus 94 Fairfax citizens exiting Training Centers) and supervised and supportive services to 883 individuals.

- Older Adults: Per the 2010 Census, 17% of those aged 65-74 (regardless of disability) live alone and 30.5% of those age 75+ (regardless of disability) live alone. Based upon this data, it is estimated that approximately 1,347 to 2,417 older adults likely need paid in-home care (17 – 31% of those with a self-care disability) and 5,507 to 6,577 older adults (69 – 83% of those with a self-care disability) likely need unpaid in-home care. The older adult population is expected to increase 81% between 2010 and 2030. Consequently, by 2030, approximately 2,438 to 4,374 older adults will likely need paid in-home care and 9,968 to 11,904 older adults will likely need unpaid in-home care. This analysis assumes static incidence of disability across upper age spectrum – unlikely, since incidence of disabilities among older adults doubles every five years after age 65. Thus, the estimates above are very conservative.

I. What Is the Availability of Services on Site?

- 42,320 individuals age 18+ have self-care or independent living disabilities in Fairfax County.
- There are 11,892 units and/or beds in various kinds of specialized housing in Fairfax County, which includes assisted living facilities (ALF), independent living facilities (ILF), intermediate care facilities (ICF), skilled nursing facilities (SNF), and group homes. Of these, only 6,413 units and/or beds offer housing plus supports. This is only one unit for every 6.6 individuals with self-care or independent living disabilities.
- The average monthly cost of an ALF is \$6,500 or \$78,000/year. While the mean income for 70-79 year old's is \$55,000, and the mean income for 80+ year old's is only \$45,000.
- Approximately 148 out of the 3,720 ALF beds have auxiliary grants for those on SSI or SSDI.

J. What Does the Fairfax Housing Supply Offer People with Disabilities and Older Adults?

Here are the characteristics of the county's housing stock:

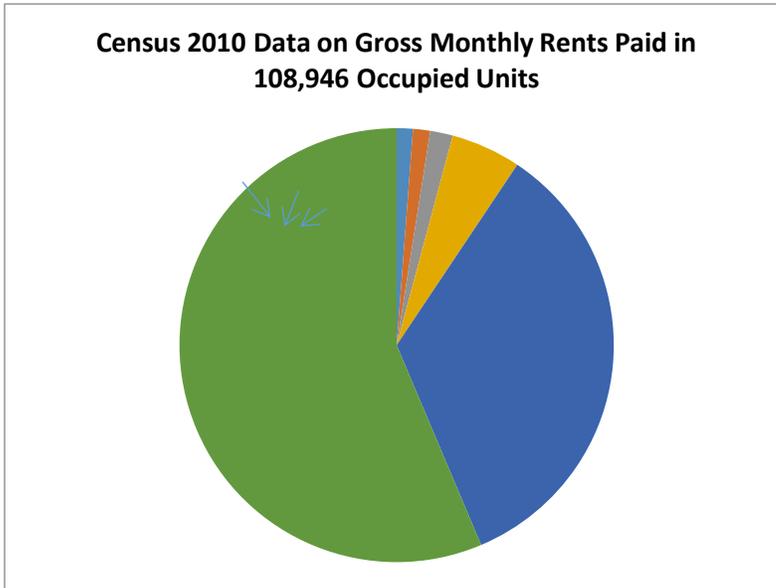
- Type: 95% of the 421,836 housing units in Fairfax County are not in buildings with accessible features.
- Age: 74% of county's housing stock was built prior to 1990 (before federal Fair Housing Accessibility requirements took effect).
- Availability: housing affordable to those on fixed incomes generally has low vacancy rates and often has waitlists. Most waitlists for these units are closed.
- Availability of Services on-site: there is one unit with specialized services on site for every 6.6 individuals with self-care or independent living disabilities.

K. How Affordable Is the County's Overall Housing Stock for People with Disabilities and Older Adults?

The 2010 Census reports that the gross monthly rent in 88% of occupied units is \$1,000 or greater. To afford a monthly rental of \$1,000 requires an annual household income of \$40,000. The median income for people with disabilities is \$36,080. Fifty percent of people with disabilities cannot afford 88% of the rental units in Fairfax County.

Table 6. Gross Monthly Rents in Fairfax County

- 1,268 units at \$200 – 299 per month
- 1,345 units at \$300 – 499 per month
- 3,571 units at \$500 – 749 per month
- 5,495 units at \$750 – 999 per month
- 36,100 units at \$1,000 – 1,499 per month
- 59,394 units at \$1,500 or more per month



Those who live on fixed incomes with little or no liquid savings can't afford housing in Fairfax County.

- A person with a maximum Supplemental Security Income (SSI) payment receives \$710 per month (May 2013) and can afford to pay only \$213 per month for rent.
- The average payment from the Supplemental Security Disability Insurance program (SSDI) is \$977 per month (May 2013). An individual receiving SSDI payments can afford monthly rents of \$293.
- The average Old Age and Survivors Insurance payment is \$1,200 per month (May 2013). This recipient can afford only \$360 per month in rent.
- The average federal pension payment is about \$2,666 per month. The average pensioner can afford only \$800 per month in rent.

There are 12,755 households with adults with disabilities and older adults at/or below 30% of AMI with housing needs and 32,550 other households at/or below 30% of AMI with housing needs for a total of 45,305 households at/or below 30% AMI with housing needs. Yet there are only 11,679 units countywide that are affordable to households within the 30% of AMI range. The amount of rent that a 30% of AMI household can afford in 2014 ranged from no more than \$561 per month for a one room unit to no more than \$931 per month for a 4-bedroom unit.

L. How Well Does the County's Affordable Housing Stock Serve People with Disabilities and Older Adults?

Here are some of the facts facing Fairfax County:

- Type: Of 21,428 affordable units, only approx. 428 or 2% are accessible.
- Availability: Programs that have the deepest subsidies and accessible units tend to have long waitlists, some of which are closed.
- Affordability: Those programs with no waitlists or open waitlists are primarily targeted to households with incomes above 50% of area median (\$22,500 per year for one person).
- People with disabilities at all income levels are disproportionately represented among those with housing needs.
- Older adults at the lowest income level are disproportionately represented among those with housing needs.

SECTION 6. THE UNMET HOUSING NEED FOR THOSE AT/OR BELOW 50% OF THE AREA MEDIAN INCOME.

A. Estimate of Unmet Housing Need for Fairfax County’s Very Low Income Citizens with Disabilities and Older Adults.

The Long Term Care Coordinating Council Housing Committee limited its analysis of the current unmet housing need to households at/or below 50% AMI. This choice was made because this is where the CHAS analysis showed the greatest disparities in housing needs for households with disabilities. The disparity was almost the same for households with older adults and households without older adults at the 31-50% AMI level.

- Below is a conservative estimate based on 2008-2010 CHAS data:

CHAS 2008-2010 households with disabled member at/< 50% AMI	
with housing needs	9,290
less estimated 40% who are 65+ with disabilities	3,716
Equals	
non-elderly HOUSEHOLDS with disabilities at/<50% AMI w/housing needs	5,574
CHAS -2010 HOUSEHOLDS with older adults at/below 50% AMI	12,050
TOTAL:	17,624

- Following is the application of some of the assumptions presented previously. This provides a range of accessible units needed and the number of households that will require additional financial support.

2.5% - 7% of total should be accessible units for those at 50% or below AMI

	2.5% to	7%
For people with disabilities	139	390
For older adults	301	843
Total	440	1,233

21% of people with disabilities and 27% of older adults will need support

For people with disabilities	1,170
For older adults	3,254
Total	4,424

95% of persons with disabilities need paid support (based on

CSB findings that only 5% of people with disabilities who need housing need time limited or no support) 1,111

17 – 31% of older adults needing support will require

paid support	553 to 1,009
Total needing paid support	1,664 to 2,120

B. Estimate of The Distribution of Renters and Owners.

The CHAS 2008-2010 Data Set Table 6. HUD User provides the below distribution of the households between renters and homeowners.

People with disabilities:

- Overall, for households with disabled members at 0 – 50% of AMI who have housing needs, 48% are owners and 52% are renters.
- Of the households with disabled members 0 – 30% of AMI with housing needs, 22% are owners and 78% are renters.
- Of the households with disabled members 31 – 50% of AMI with housing needs, 70% are owners and 30% are renters.
- People with disabilities are more likely staying with family due to low income and need for support, resulting in a higher percentage of households with disabled members who are owners at 31-50% of AMI.

Older adults:

- Overall, for older adult households at 0 – 50% of AMI who have housing needs, 60% are owners and 40% are renters.
- Of the older adult households 0 – 30% of AMI with housing needs, 53% are owners and 46% are renters.
- Of the older adult households 31 – 50% of AMI with housing needs, 70% are owners and 30% are renters.

C. Housing Types Needed: People with Disabilities and Older Adults “Waiting” for Certain Types of Housing.

Older adults and individuals with disabilities are waiting for many different types of housing. The availability of that specific type of housing often depends upon the individual’s eligibility for specific funding streams that pay for certain types and levels of services in the community, as well as the individual’s eligibility for programs that provide reduced rents. These types of housing include:

- Community intermediate care facilities,
- Group homes,
- Supervised apartment programs,
- Supported apartment programs,
- Independent living/senior housing,
- Assisted living, and
- FCRHA Housing Programs (public housing, housing choice voucher, project based voucher, Fairfax County Rental Program, senior housing).

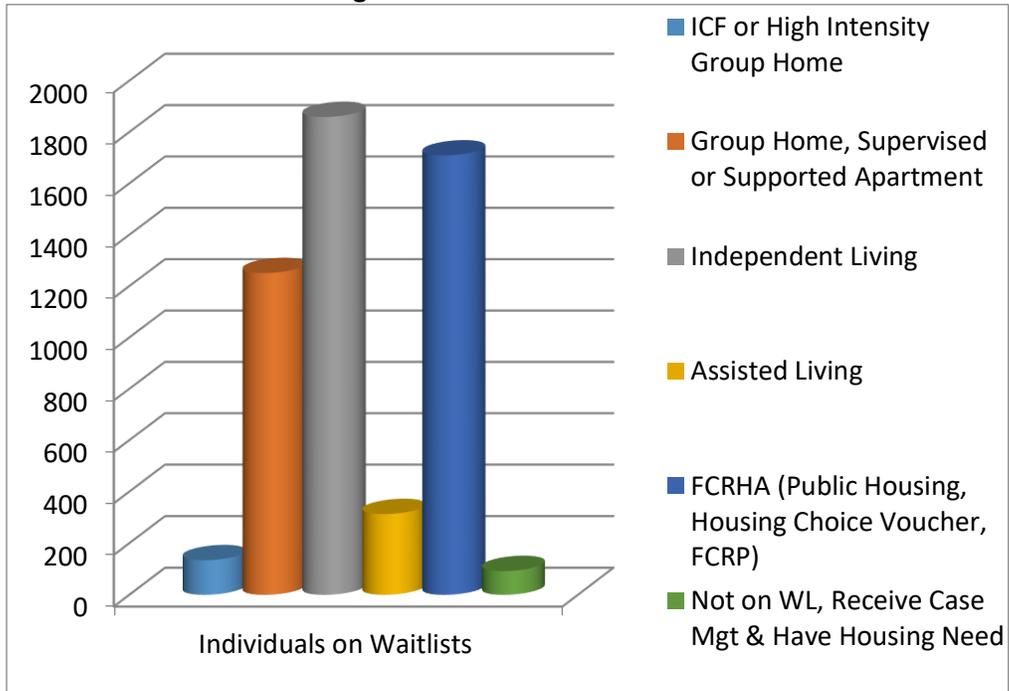
3. The types of groups waiting for housing include individuals Covered by DOJ Settlement in institutional settings waiting for community housing (typically ICF or group home)	134
On waitlists for community based care (typically group home or supervised/supported apartment)	1,251
Not on a housing waitlist but receiving case management and have a housing need	92
On waitlists for independent living	1,859
On waitlists for assisted living	313
Households with disabled or older adult family members on FCRHA waitlists	1,709
Housing Choice Voucher	473
Public Housing Authority	981
Fairfax County Rental Program	255
TOTAL	5,358

These waitlist statistics are based upon the following sources:

- “Virginia’s Plan to Increase Independent Living Options” (DBHDS, March 2013)
- “Forging a Path Home: 2011 Housing Needs Report” (Fairfax Falls Church CSB)
- March 2013 survey of Developmental Disability Waiver support coordinators and Brain Injury Services Case managers
- May 2013 telephone survey of Independent and Assisted Living Facilities

The following chart graphically depicts need for accessible housing as derived from the various waitlists described above.

Table 7. Waitlists for Housing



SECTION 7. TARGETS.

After an analysis of the needs, problems, and existing housing, the Housing Committee recommends the following goals and targets to begin the process of adequately addressing the affordable housing issues facing people with disabilities and older adults.

A. What It Will Take for Fairfax County to Address Existing Need for Very Low Income People with Disabilities and Older Adults.

The following targets are recommended to the Fairfax County Board of Supervisors, the Fairfax County Redevelopment and Housing Authority and to all other boards and agencies within the county that may be involved in producing and providing affordable housing for very low income people with disabilities and older adults.

Targets for Housing Production:

- **For Adults with Disabilities:** Create 5,574 housing opportunities through 2042.
 - 60% of these opportunities should be rental units.
 - Average 223 opportunities per year over 25 years, starting FY17.

Priority 1: renters at/or below 30% of AMI.

Priority 2: renters/owners at/or below 50% of AMI.

- **For Older adults at/below 50% AMI:** Create 12,050 housing opportunities through 2042
 - 40% for rental opportunities and 60% for support for owners in their current housing.
 - Average 482 opportunities per year over 25 years, starting FY17.

Priority 1: renters /owners at/or below 30% of AMI

Priority 2: owners at/or below 50% of AMI

SECTION 8. A PLAN FOR ACHIEVING THE AFFORDABLE HOUSING TARGETS FOR VERY LOW INCOME PEOPLE WITH DISABILITIES AND OLDER ADULTS.

The Housing Committee will share the previous data gathered, the targets proposed, and the following plans for achieving these plans with the Fairfax County Board of Supervisors, the Fairfax County Redevelopment and Housing Authority, and other boards, agencies, and organizations. It will encourage these bodies and organizations to cooperatively adopt the targets and plans recommended and commence working together to implement the plans and achieve the targets.

A. We recommend that the Fairfax County Board of Supervisors in Its Strategic Affordable Housing Plan Adopt the Following Public Policies.

In May, 2016, the Fairfax County Board of Supervisors requested the Department of Housing and Community Development to prepare a Strategic Affordable Housing Plan. The following is recommended for inclusion in this plan:

1. Incorporate the needs of Fairfax County residents with disabilities and older adults for affordable housing as documented in this paper.
2. Include the targets recommended in this paper.
3. Create an Affordable Housing Gap Revolving Financing Fund (Fund)
 - Sell \$50,000,000 FCRHA Tax Exempt Revenue Bonds for the next 10 years to create the Fund.
 - The annual debt service for the Fund up to the full amount incurred will be paid from the Fairfax County General Fund, if revenues are not sufficient from the financed property to meet the debt service.
 - The Fund will be used to finance gaps that occur in financing the development or renovation of affordable housing in Fairfax County. This financing will be available to finance whole developments of affordable housing or proportionally available to finance the inclusion of affordable units in a mixed income development.
4. Each developer receiving financing for an affordable development or for a portion of a mixed income development shall include 20% of the units for people with disabilities or older adults (to be referred to as special needs housing) with 33% of the financing received for the development used to finance these special needs housing units. (See Appendix A for the development/financing assumptions used for developing the above allocation.)
5. Increase to 10% the current FCRHA policy requirement that at least 5% of all newly constructed or renovated multifamily projects built or renovated with financial assistance from the county sources must be fully Uniform Federal Accessibility Standards (UFAS) fully accessible units.
6. Enact a county provision that provides real estate tax exemption for nonprofit owners of developments that provide permanent housing options for low income (50% of AMI) individuals with disabilities and for low income (50% of AMI) older adults
7. Promote the existing real estate tax exemption for older adult homeowners.

8. Seek authority from the state legislature to provide tax relief to nonprofit organizations that provide housing or housing assistance to households at or below 30% of AMI.
9. Support privately operated home sharing programs for older adults to promote aging in place and affordable housing.
10. Explore new public/private and private/private alternatives that leverage family ownership of real estate.
 - Develop new legal, financial and management tools for these approaches.
 - An example of one of these approaches is the “microboard.” A microboard is a non-profit society of family and friends, committed to knowing a disabled person, supporting that person, and having a volunteer (unpaid), reciprocal relationship with that person. Some microboards become the entity through which paid services and supports are provided. Involvement, caring, and standing by the disabled person are valued over technical expertise.
11. Identify and pilot housing and service design models that fit within existing zoning uses and offer affordable housing and support services. Examples include the following:
 - Wesley Housing Development Corporations development of Coppermine Place I and II for 22 adults with disabilities and for 66 seniors. Wesley Housing partnered with Accessible Space, Inc. (ASI) of St. Paul, Minnesota, to design Coppermine Place I’s fully accessible, independent living apartments for individuals with mobility impairments. Coppermine Place I is Northern Virginia's first barrier-free apartment complex for very low-income adults with physical disabilities. Coppermine Place II houses 66 affordable units are for seniors. Key partners for Coppermine Place include Fairfax County’s Redevelopment and Housing Authority and Department of Housing and Community Development, the City of Falls Church, the Virginia Housing Development Authority, and the U.S. Department of Housing and Urban Development. Equity for the sale of tax-credits was provided by SunAmerica Affordable Housing Partners, Inc. Wachovia Bank N.A. provided construction financing. (See Appendix B.)
 - Community Preservation and Development Corporation renovated West Wood Oaks in Fairfax City. Its renovation and sponsorship ensures quality apartments at rents affordable to many families who otherwise could not afford to live in Fairfax. The property includes 39 apartments reserved for households earning 50 percent or less of area median, considering their family size. Rents for these apartments are 25 percent lower than the average apartment rent in the City of Fairfax. The other 15 apartments are reserved for households earning 51 to 95 percent of the area median. (See Appendix B.)
 - The Fairfax County Housing Authority’s Coan Pond Residences provides 19 efficiency units that provide a model for Single Resident Occupancy units or Residential Studio Units.

12. Encourage creation of a social impact investment option for community members to fund affordable housing for people with disabilities and older adults.
 - The Center for American Progress is an independent nonpartisan policy institute that is dedicated to improving the lives of all Americans, through bold, progressive ideas, as well as strong leadership and concerted action. It describes social impact investment in this manner: “A social impact bond, or SIB, is an innovative financial tool that enables government agencies to pay for programs that deliver results. In a SIB agreement, the government sets a specific, measurable outcome that it wants achieved in a population and promises to pay an external organization—sometimes called an intermediary—if and only if the organization accomplishes the outcome. SIBs are ‘Pay for Success’ financing. Investors provide the working capital for the external organization to hire and manage service providers. A third-party evaluator determines whether the outcome has been achieved. If the agreement succeeds, the government releases an agreed-upon sum of money to the external organization, which then repays its investors with a return for taking on the upfront risk. If the agreement fails, the government is not on the hook, and the investors do not get repaid with public funds. SIBs are a potentially powerful tool for policymakers to use resources more efficiently and improve services for disadvantaged populations, even in the face of shrinking public budgets.”
13. Provide funds to match state funds awarded to nonprofit organizations providing housing to mentally ill individuals experiencing, or at risk of, homelessness (e.g. unstably housed).
14. Encourage faith-based congregations through-out the county to use their land to build small homes for adults with disabilities and older adults.
15. Amend the Special Exceptions for faith based congregations to allow the inclusion of these small homes on their properties consistent with the by-right zoning of the surrounding properties.
16. Provide expedited processing for all building applications for such facilities.

B. Include the Following Components in The Fairfax County’s Board of Supervisor’s Housing Blueprint Recommendations.

Since the Housing Blueprint is a tool which the County and the Department of Housing and Community has created and used for the past 8 years to guide the Department in its development, redevelopment, and use of its funds, it provides an opportunity to begin this process of developing a comprehensive plan for recognizing and meeting the affordable housing needs of the very low income adults with disabilities and older adults. The components below provide a beginning point.

1. Establish a baseline target for production of new housing opportunities for very low income people with disabilities and older adults

2. Create “cross preferences” between housing & human services to ensure both housing and service and financial supports are available simultaneously.
3. Expand and enhance the Home Repair for the Elderly Program to include accessibility modifications for renters.

Appendix A

GAP FINANCING

Assumptions:

- 9% Low Income Housing Tax Credits (LIHTC) used to provide additional equity for development
- Costs are based upon recent costs factors for a Fairfax County developer working with an entity providing land at below market costs.
- The monthly payment of the mortgage and the projected cost of maintaining and managing the unit once built equals the monthly rent amount which can be charged for a unit so that it is affordable to a person/family with an income from 50% - 80% of median income for Fairfax County.
- The gap between the sources and the costs is the additional amount needed to assure that a unit is affordable to renters earning 50% - 80% of median income for Fairfax County.
- Inclusion of Special Needs units in a development requires greater gap financing since most of those individuals/families have incomes in the 30% - 49% range of the median income for Fairfax Income.

Permanent Sources Per Unit

Tax Credit Equity	\$ 88,000
First Mortgage	83,000
Deferred Developer's Fee	10,000
Total	\$181,000

Summary of Costs Per Unit

Acquisition	\$ 14,000
Construction	195,000
Design, Engineering, Architecture	12,000
Owner's Construction Costs, Professional Services, and Fees	17,000
Financing	13,000
Developer's Costs, Carrying Costs, and Reserves	10,000
Developer's Fee	25,000
Total	\$286,000

**Gap Financing Required for a unit serving
an individual/family earning 50% - 80% of median income** **\$105,000**

**Gap Financing Required for a unit serving
an individual/family earning 30% - 49%** **\$185,000**

The following chart shows how the \$50,000,000 of Revenue Bonds proposed to be sold by the Fairfax County Redevelopment and Housing Authority would be distributed using the recommended formula that 33% of the Bonds be used to finance units for those with Special Needs.

Appendix A (continued)

**IMPACT OF FCRHA REVENUE BOND FINANCING
OF
SPECIAL NEEDS HOUSING**

Total Revenue Bonds Sold	\$50,000,000
Percent of Sale to Finance Special Needs Housing	33%
Amount Designated for Special Needs Housing	16,500,000
Gap Financing Per Special Needs Unit	185,000
Number of Special Needs Units Produced	89
Bond Remainder	33,500,000
Gap Financing Per Affordable Unit	105,000
Number of Affordable Units	319
Total Number of Special Needs and Affordable Units	408
Percentage of Special Needs Units	22%

Appendix B COPPERMINE I & II

Located in the Herndon area of Fairfax County, Coppermine Place I and II are adjacent properties. Each serves some of the community's most vulnerable residents. Coppermine Place 1 has 22 units reserved for individuals with intellectual and/or physical disabilities, and Coppermine Place II has 59 units reserved for elderly households.

The planning and execution of the development was the product of partnerships across organizations. Starting in the early-2000s, disability rights advocates began a concerted effort to promote housing designed for and entirely dedicated to disabled individuals. In time, these advocates were connected with Wesley Housing Development Corporation (or, "Wesley Housing"), which had a successful track record of producing affordable housing for specific subsets of the population (such as Agape House and Springdale House, both in Fairfax County). Conversations with disability advocates as well as the documented need for affordable senior housing laid the groundwork for each building at Coppermine Place.

Developing Coppermine Place I and II did not come without its challenges. First, as with most affordable housing developments, it was difficult to identify an affordable parcel on which to construct the buildings; the one that was purchased in 2002 is space-constrained, 150-foot wide lot sandwiched between an existing road to the north and a pre-school to the south. Second, each building was financed using a separate mechanism: Coppermine Place I was financed with a HUD Section 811 grant and a Fairfax County loan, whereas Coppermine Place II was financed with 9% low-income housing tax credits. The different funding sources would often have competing requirements, forcing Wesley Housing to creatively reconcile the two. The final challenge was designing the property, especially the accessible units in Coppermine I. Never before had 100% barrier-free community been created in Northern Virginia, and doing so required Wesley Housing to work with and consolidate the feedback from many interested groups, each offering their suggestions on how the property should be designed.

After three to four years of planning, design, and construction, Coppermine Place II opened in May 2005, while Coppermine Place I followed one year later. The project has been successful on at least two measures: consistent, high occupancy and the provision on many community-building services. First, both buildings have maintained an almost 100% occupancy since being complete. This popularity speaks to the pent-up demand for affordable apartments for both seniors and disabled individuals. Second (and in keeping with Wesley Housing's mission to provide housing that's more than simply a roof over your head), the residents have services at their disposal that keep them healthy, active, and connected with their neighbors. These services include the following:

- Hosting All Ages Read Together, an intergenerational reading program for preschool-aged children.
- Providing in-house health check-ups with a licensed physician
- Receiving end-of-day bread and pastry donations from Panera Bread to address any potential food insecurities
- A stated commitment from property management to know each resident by name and maintain a genuine interest in their well-being and needs

Appendix B (Continued)
WEST WOOD OAKS, FAIRFAX, VA

West Wood Oaks was developed by Community Preservation and Development Corporation (CPDC), located in the Greater Washington, DC area. CPDC is a nonprofit corporation that works to preserve affordable housing and empower communities.

Financing

Financing of the acquisition and development and operation comes from several sources.

Partners for the Common Good (PCG) loan provided acquisition and rehabilitation funding. PCG envisions a world where low income people have the means to support themselves and their families in dignity. PCG provides access to capital and by building sustainable, healthy non-profit organizations that advance economic opportunities for low income individuals. PCG provided a \$700,000 loan for West Wood Oaks.

The remainder of the \$3.9 million loan was provided by Virginia Community Capital (VCC). VCC was created and funded with \$15 million in 2006 by the Virginia Legislature. VCC works as a community development bank throughout the Commonwealth.

To make this property affordable to low income residents, the Virginia Housing Development Authority awarded the developer Low Income Housing Tax Credits. The developer sells these tax credits and uses the funds to provide additional equity for the development so that a smaller amount will need to be borrowed; thus, keeping the monthly rents affordable. The property includes 39 apartments supported with Low Income Housing Tax Credit equity, reserved for households earning 50 percent or less of the area median income (AMI). Rents for these apartments are 25 percent lower than the average apartment rent in the City of Fairfax. The other 15 apartments are reserved for households earning 51 to 95 percent of Area Median Income. Six apartments also meet universal design standards for people with disabilities.

Additionally, the property uses the Project Based Section 8 Federal housing program to make rent affordable to lower income tenants. West Wood Oaks has a project-based Section 8 contract. 10 of the 54 total units at the property receive Section 8 assistance. This means that 19% of the renter households in the property pay no more than 30% of their adjusted income for rent. The Section 8 contract rent is 71.7% of the Fair Market Rent for the area. According to the HUD Multifamily database, the fair market rents for the area are \$1,402.00 for One Bedroom and \$1,623.00 for Two Bedroom.

This subsidy allows the renter to pay 30% of his or her income for rent while the subsidy pays the difference. To qualify, a renter must earn 50% or less of the Area Median Income. There is a minimum rent payment of not less than \$25 and as much as \$50 for all subsidy recipients at this property. That means that even if a renter has zero income, they will still be required to pay rent.