

# Affordable Housing Study Working Group

## Goal 2: Access to Housing



**AFFORDABLE  
HOUSING STUDY**



**ARLINGTON  
VIRGINIA**

# Goal 2: Access to Housing

**Arlington County shall ensure that all segments of the community have access to housing.**

- **Access for persons with disabilities**
- **Access for elder population**
- **Access for lower income households**

# Access: Persons with disabilities

**Objective:** Enable persons with disabilities to live as independently as possible in the community.

Provide support so that disabled individuals can live in community through a combination of affordable and accessible housing with linkages to services.

Use Committed Affordable (CAF) units to provide permanent supportive housing (PSH) for persons with disabilities.

Incorporate universal design principles in new and rehabilitated housing to facilitate access for people with physical and sensory disabilities.

# Access: Persons with disabilities

## **Current Draft**

Incorporate universal design principles in new and rehabilitated housing to facilitate access for people with physical and sensory disabilities.

## **Proposed Change**

Maintain a sufficient supply of committed affordable housing that are accessible for persons with physical and sensory disabilities.

# Access: Persons with disabilities

## Accessibility Types

### **International Code Council International Building Code**

**Type A**

**Type B**

### **Uniform Federal Accessibility Standards (UFAS)**

# Access: Persons with disabilities

Funding/program	Percentage of accessible units required	Occupancy Requirement
All new construction (20+ unit buildings)	<b>2%</b> “Type A” units. (minimum of one unit) Remainder must be “Type B”	No
VHDA – LIHTC	<b>2%</b> “Type A” units. (minimum of one unit)	No
VHDA – LIHTC accessibility bonus	<b>10%</b> UFAS for 30 or 50 points (minimum of 5 units) <b>OR</b> <b>5%</b> UFAS for 15 points	Yes
HUD (HOME and CDBG)	<b>5%</b> UFAS (minimum of one unit) <b>AND</b> <b>2%</b> hearing or visual disabilities. (minimum of one unit)	No

# Access: Persons with disabilities

## Inventory of Accessible CAFs

**6% of CAFs are Type A accessible**

**11.2% of CAFs which are for seniors (62+)**

**4.91% of CAFs which are open for all ages**

**Since 2005, 8.1% are Type A accessible**

# Access: Persons with disabilities

## Needs Analysis

	2010	2040
Total <b>Renter</b> Households (All Incomes)	55,600	76,600
Households with physical or multiple disabilities	3,800	5,900
Percentage with physical or multiple disabilities	6.8%	7.7%



# Access: Persons with disabilities

## **Discussion:**

Should the County have a goal for a percentage of CAF units to be accessible?

What percentage would provide for an adequate supply of accessible units?

# Access: Persons with disabilities

## **Proposal:**

A minimum of 8% of CAFs added shall be accessible for persons with disabilities.

Strive to have 10% of CAFs added after 2015 to be accessible.

**Objective:** Enable Arlington residents to age in the community.

Provide support so that older adults can age in place or age in community through a combination of affordable and accessible housing with linkages to services.

Incorporate universal design principles in new and rehabilitated housing to facilitate access for aging adults with disabilities.

## Needs Analysis Renters

	2010	2040
Total <b>Renter</b> Households (All Incomes)	55,600	76,600
Households 65 and older	3,900	7,800
Percentage of renter households 65 and older	7%	10%

## Current Rental Programing: CAFs

<b>Renter Households 65 and older</b>	<b>3,900</b>
Age Restricted CAFs	1,111
Age Restricted CAFs as Percent of all CAFs	16%
Renter households 65 and older as a percent of all renters	7%

## Current Rental Programing: Rental Assistance

<b>Renter Households 65 and older</b>	<b>3,900</b>
Households 65 and older receiving Rental Assistance	820
Percent of renters assisted	21%
Average annual rental assistance (Housing Grant)	\$6,240

## Estimated 2020 Rental Programing: Rental Assistance

<b>Renter Households 65 and older</b>	<b>6,400</b>
Percent of renter households 65 and older receiving rental assistance	21%
Estimated number of households 65 and older receiving rental assistance	1,344
Estimated additional Housing Grants	524
Estimated additional cost (at current average \$)	\$3.3M

## Needs Analysis Owners

	2010	2040
Total <b>Owner</b> Households (All Incomes)	42,500	52,000
Households 65 and older	8,400	13,600
Percentage of renter households 65 and older	20%	26%



## 2020 Real Estate Tax Relief estimate:

<b>Owner Households 65 and older</b>	<b>12,100</b>
Real Estate Tax Relief as % of HH >65	13.5%
Estimated households served	1,634
Estimated additional households	504
Estimated additional cost (at current average \$4,082)	\$2.06 Million

# Access: Aging

## Discussion:

# Access: Lower Income Households

**Objective:** Ensure low- and moderate-income individuals and families can access housing.

Enable access to housing through direct rental assistance to create access to housing for households with incomes below 40 percent of the area median income .

# Access: Lower Income Households

## Current Programing: Households Served

	2010	
Households with incomes below 40% AMI	11,600	
All Rental Assistance (FY13)	2,559	
Housing Grants	1,178	
Housing Choice Vouchers	1,381	
Percent receiving assistance	22%	

# Access: Lower Income Households

## Needs Analysis Renters

	2010	2040
Total <b>Renter</b> Households (All Incomes)	55,600	76,600
Households with incomes below 40% AMI	11,600	16,000
Percentage of renter households below 40% AMI	21%	21%

# Access: Lower Income Households

## Current Programing: Households Served

	2010	2040
Households with incomes below 40% AMI	11,600	16,000
All Rental Assistance	2,559	3,520
Housing Grants	1,178	2,140
Housing Choice Vouchers	1,381	1,380
Percent receiving assistance	22%	

# Access: Lower Income Households

## Estimated Future Programing

	2010	2020	2030	2040
HH below 40% AMI	11,600	14,100	15,200	16,000
Estimated Housing Grants	1,178	1,722	1,964	2,140
Additional Housing Grants	1,381	544	786	962
Estimated Additional Cost (at current costs)		\$3.8M	\$5.5M	\$6.7M
Percent receiving assistance	22%			

## Relationship between rental assistance and committed affordable housing

**80%** of rental assistance recipients live in CAFs

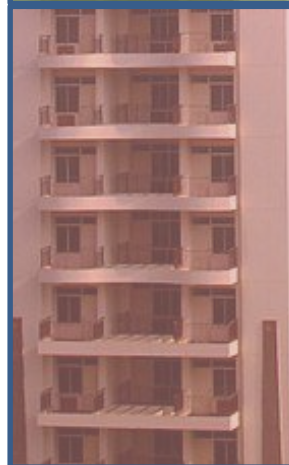
**30%** of CAF units are occupied by households with rental assistance



# Access: Lower Income Households

Reaching 40%  
and below

Full cost of housing



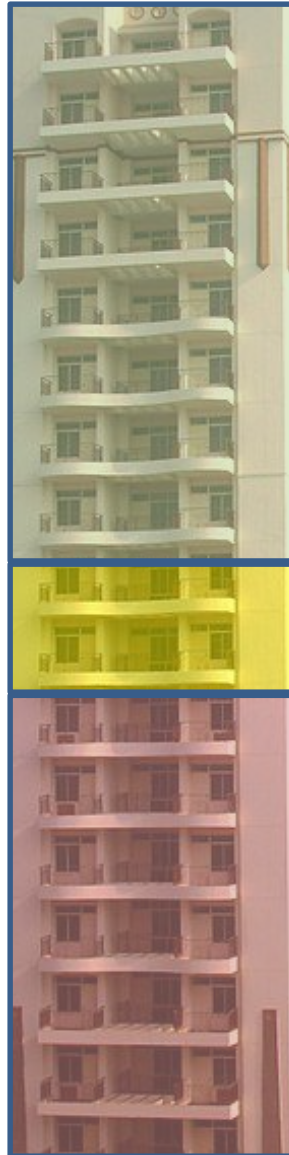
AHIF and LIHTC  
Development Assistance  
One Time Allocation  
60 years affordable to  
60% AMI Households

Housing Grant  
Direct Housing Assistance  
Year by Year Allocation  
Reduces housing cost to  
40% of income.

Tenant Pays 40% of  
income

Reaching 40%  
and below

Full cost of housing



## With 50% AMI CAF

AHIF and LIHTC  
Development Assistance  
One Time Allocation  
60 years affordable to  
**50% AMI** Households

Housing Grant  
Direct Housing Assistance  
Year by Year Allocation  
Reduces housing cost to  
40% of income.

Tenant Pays 40% of  
income

# Access: Lower Income Households

A Housing Grant recipient in a 50% unit costs 37% less than a

Average monthly assistance	\$590
Average yearly assistance	\$7,080
Difference between 60 % and 50% CAF monthly rent	\$220
Estimated yearly cost savings to housing grant of a 50% unit	\$2,640

# Access: Lower Income Households

Units at 50% AMI require greater AHIF financing.

\$35,000 per unit more

At 60 years of affordability that would mean the cost per year is **\$583 per year.**

It would cost **\$583 in AHIF** funding

to save **\$2,640 in Housing Grants**

The \$583 AHIF is a loan (the County gets paid back)

Housing Grants are grants