

# **FINDING A HOME FOR ADULTS WITH DISABILITIES**

**A Guide for Families  
in Alexandria, Arlington,  
Fairfax and Falls Church**

**Produced for the Transition POINTS Program  
of The Arc of Northern Virginia**



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## TABLE OF CONTENTS

<b>Introduction to Transition POINTS</b> .....	1
<b>Finding a Home: Introduction</b> .....	2
<b>Developing a Plan for Housing: Seven Issues to Consider</b> .....	5
<b>Applying for Benefits: Social Security Disability Programs</b> .....	8
<b>Applying for Benefits: Medicaid Waiver Programs</b> .....	11
<b>Finding a Home: Residential Program Options</b>	
1. Residential Options Funded by Medicaid Waiver .....	12
2. Public Housing.....	14
3. Housing Choice Vouchers .....	16
<b>Finding a Home: Options with Private Financing</b>	
1. Microboards.....	18
2. Shared Apartments.....	20
3. Renting a Room .....	22
4. Life Estates .....	23
5. Shared Home Purchase .....	25
<b>Finding a Roommate</b> .....	27
<b>Local Housing Programs &amp; Providers</b>	
Arlington County Housing and Human Services Programs .....	28
Fairfax County Housing Programs .....	29
City of Alexandria Housing Programs.....	30
Other Financial Assistance.....	31
Northern Virginia Residential Service Providers.....	32
<b>Securing a Future: Estate Planning &amp; Special Needs Trusts</b> .....	33
<b>Glossary</b> .....	38
<b>Statewide Resources for Housing Finance</b> .....	40
<b>Selected List of Case Managers for the DD Waiver</b> .....	42
<b>Acknowledgements</b> .....	43

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## INTRODUCTION TO TRANSITION POINTS

Intellectual and developmental disabilities (ID/DD) by definition last a lifetime, so caring for a loved one with ID/DD is a lifelong responsibility. Because of the nature of these disabilities, caregivers must make crucial (and often very difficult) decisions throughout the lifespan of their loved one—where he or she will go to school, what they will do for recreation, where they will live, and how to ensure his or her financial security once the caregiver is no longer there.

While caregivers want to make the best choices for their loved one, research shows that many do not have the resources to do so. A national survey by The Arc found many families struggling to help their loved one with an intellectual disability:

- 80% of families surveyed don't have enough money for needed care and almost half report having more caregiving responsibilities than they can handle
- 85% report that their adult family member with ID/DD was not employed either full- or part-time
- 62% of families have no long-term care plan
- 75% can't find after school care, community services or summer activities for their loved one
- 59% report they don't have enough information to make good choices about housing options
- 65% report that they don't have enough help in planning for the future.<sup>1</sup>

### About Transition POINTS

Families need realistic, actionable information with which they can make a wide range of decisions as their child grows up. Providing this information is the mission of a program of The Arc of Northern Virginia—Transition POINTS (Providing Opportunities, Information, Networking and Transition Support).

Transition POINTS focuses on six key decision points in the lifetime of an individual with an intellectual disability:

1. Receiving a diagnosis and having a child enter an early intervention program;

2. Starting school and entering the special education system;
3. Transitioning out of the school system and into adult services;
4. Entering the world of work;
5. Finding a place to live outside the caregiver's home; and
6. Aging with a disability.

For each transition point, we are developing materials in both print and digital formats, online resources, workshops, podcasts, and webinars.

### Help for You, the Parent

As a first step in Transition POINTS, we have written six guides to address important issues that parents should consider at each of these important life stages. The guides are designed to help you recognize opportunities, weigh options, and work through decisions; checklists, timelines, worksheets, and links to other resources are included wherever possible. Each document has also been reviewed by a task force of parents and professionals with relevant experience and expertise.

Although each guide addresses issues related to a specific phase of life, each repeats information parents and caregivers need to know whether their loved one is two, 22 or 62 years old: how to protect your loved one's financial future, how to apply for benefits, and where to go for more help. All of the guides can be found on the website of The Arc of Northern Virginia at <http://www.thearcofnova.org/programs/transition/transition-points>

### Your Rights and Responsibilities

This is not a legal document and does not spell out your or your child's rights and responsibilities under the law. Every effort has been made to verify the information in the document, but please be aware that items such as program regulations, deadlines, and contact information can change.

Referrals to organizations and individuals are for informational purposes and do not constitute an endorsement of their services. Please send any comments to Diane Monnig, The Arc of Northern Virginia, Transition POINTS, 2755 Hartland Road, Suite 200, Falls Church, VA 22043 [dmonnig@thearcofnova.org](mailto:dmonnig@thearcofnova.org).

<sup>1</sup> Anderson, L.L., Larson, S.A., & Wuorio, A. (2011). 2010 FINDS National Survey Technical Report Family Caregiver Survey. Minneapolis: University of Minnesota, Research and Training Center on Community Living.

## FINDING A HOME FOR ADULTS WITH DISABILITIES: An Introduction

We all need a safe, clean, comfortable place to live. If you're a person with a disability, or you are helping someone with a disability, you may have already discovered that finding this place is difficult. Lack of physical "bricks and mortar" housing, long waiting lists for waivers and affordable housing, and reduced government funding for rental subsidies all make finding a place outside the family home a challenge. Moreover, rents in Northern Virginia are relatively high, and many places have limited physical accessibility features.

These conditions require families to begin planning for their loved ones' housing earlier than ever, to begin talking with other families and friends, and to *be creative*. Families across the country are finding housing solutions for and with their family members who have disabilities. However, these options can take several years or more to develop and require ongoing support and coordination to sustain. Families need to try to "swallow the elephant in bite-size chunks."

### What's In This Guide

To help you with this task, this document addresses the following issues:

#### Who qualifies for government housing support.

Your family member may be eligible for Supplementary Security Income (SSI) or Social Security Disability Income (SSDI) from the Social Security Administration; SSI benefits must be used for food or housing-related needs, such as rent and utilities. Some adults with a developmental disability may be eligible for the ID Medicaid Waiver, which would make them eligible for supports in certain housing programs.

#### What publicly financed housing is available.

All localities have some publicly supported programs for housing. Although waiting lists are long for many of these, and in some cases closed, it is still important to apply where possible in order to improve your family member's chances of participating in these programs.

**How different options work.** Because not everyone qualifies for or can afford every option,

at the end of every chapter we weigh the pros and cons of that choice.

**Whether support services can be integrated with housing.** For many people with disabilities, a home would not be a safe place to live unless supports are built into the housing model or supports can be brought in. This guide provides information on how you can use a variety of support options in each housing model.

**Which steps to take now to protect your loved one's financial future.** As a parent, you need to have a will as a way of protecting all your heirs, whether they have a disability or not. You also need to create a special needs trust to protect any public benefits that your loved one with a disability receives or may receive.

### A Brief History of Housing in Virginia

The civil rights of and social attitudes towards individuals with disabilities have evolved considerably over the last century. These changes are reflected in the Department of Justice Settlement Agreement that focuses on increasing community-based options for individuals with disabilities.

### From a Medical to an Inclusion Model<sup>1</sup>

Until the mid-1900s, public policy around individuals with disabilities was steeped in a **medical** model that viewed individuals with disabilities as sick or broken and doctors as the experts who could cure or fix them. However, as parents began to advocate for free, appropriate public education for their children with disabilities in the mid-1900s, the medical model gave way to an **educational** one--training individuals to perform basic adaptive living skills so they could eventually "fit into" the community.

The civil rights movement in the late 1960s continued the push for an end to discrimination, segregation and isolation and called for equal treatment and equal access to goods and services in government, public accommodations and housing. The Americans with Disabilities Act

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<sup>1</sup> See Condeluci, Al. *Interdependence: The Route to Community*. Boca Raton: CRC Press, 1991.

adopted these principles on behalf of people with disabilities in 1990, and the Fair Housing Act was amended in 1991 to prohibit discrimination against people with disabilities in real estate.

These new laws were accompanied by changes to the federal Medicaid program in the late 1980s-early 1990s that permitted states to apply for Home and Community-Based Waivers; the waivers allowed individuals to opt out of having Medicaid pay for care in skilled nursing or intermediate care facilities and instead use those funds to pay for supportive services in community-based settings. This was the beginning of the **integration** model.

During the 1990s, the independent living movement for people with disabilities gained significant steam. The movement's slogan was "nothing about us without us," and it emphasized principles of consumer choice and control over services and housing: an **inclusion** paradigm.

### Where We Are Now

The principles of independence and consumer choice are reflected in the 2012 Department of Justice settlement with The Commonwealth of Virginia. The settlement requires Virginia to ensure that community-based supports are viable options for *all* people with ID or DD. In response, the state decided to close four of its five "training centers" (institutional settings for people with ID) and move toward a "community for all" model.

As part of the Settlement Agreement, the Commonwealth has developed a Housing Plan to increase access to independent living options (such as homes or apartments) for *anyone with ID/DD who is interested*, not just those leaving the training centers. The goals of the Housing Plan include expanding the inventory of affordable, accessible rental units for individuals with disabilities, increasing access to rental subsidies, and building awareness of the choices for independent living. The plan emphasizes decoupling housing and services. In this way, an individual's choice about where he or she lives is a separate decision from where he or she obtains services (which is currently not the case for those living in group homes).

### Fair Housing Act

The federal Fair Housing Act prohibits discrimination in the sale or rental of housing

based upon race, color, national origin, religion, sex, familial status, or disability. Discrimination includes refusing to rent or sell, setting different terms or conditions on rentals or sales, and denying that housing is available.

If you rent a home, your landlord may not refuse to let you make reasonable modifications to the home to make it accessible for you. However, they do not have to pay for these modifications and may mandate that the home be returned to its original condition when you leave.

### If you think your rights have been violated

because of your disability, contact the office of Housing and Urban Development (HUD) at (888) 799-2085 or go online ([www.hud.gov/complaints/housediscrim.cfm](http://www.hud.gov/complaints/housediscrim.cfm)). You only have one year after you feel your rights were violated to file a complaint.

VA Fair Housing Office : <http://www.dpor.virginia.gov/FairHousing/>  
(804) 367-8530 or (888) 551-3247

### The Key to Funding: Housing vs. Residential Services

Many individuals with developmental disabilities will need both housing and residential support services to be able to live in the community. It's important to understand the difference between these two in order to understand your child's options.

**Housing** is the physical place, the bricks and mortar, where one lives or the rental assistance to pay to stay in the physical home. Housing could be your family home, an apartment, a rented room, or a home purchased for your child (group homes are not housing in this sense, see below). The cost of the housing itself (rent or mortgage, property taxes, etc.) are the responsibility of the property owner/renter.

Because many individuals with disabilities cannot afford the high rents in this area, there are public programs to help with rent (housing choice vouchers, public housing and below-market rate units). However, in reality the *waiting lists for these programs in Northern Virginia are often long and/or closed*.

**Residential services** refers to the support and supervision provided by caregivers hired by individuals or through an agency. Residential services may be available for individuals living in the family home, apartments, rented rooms, etc., if they qualify for public funding of residential services (have a waiver), or can pay privately for someone to come in. In this case, the services would go wherever the individual goes; for example, they could switch apartments and the help would follow.

However, for residential programs such as group homes, the physical housing and the residential services are tied together; the *housing is considered a residential service (not bricks and mortar)*. *Because the cost of these programs is so high, only persons with Medicaid waivers typically can afford them.* Even with a waiver, the individual still has to pay a residential fee, typically a portion of their SSI/income.

### **Some Creative Alternatives**

Because access to public housing and group home-type options is very limited, parents and housing advocates are working to develop alternatives. This guide discusses some of these alternatives, including microboards and life estates (see section “Finding a Home: Privately Financed Options”).



## DEVELOPING A PLAN FOR HOUSING: Seven Issues to Consider

At present, families have two possible ways to finance housing for a family member with a disability. The first would be to have most of the cost of both physical housing and services supported by public funds (the ID Medicaid Waiver).

The second would be to have the physical housing such as an apartment or house supported by private funds (or rental assistance) and services partly or totally paid for with public funds (such with DD Waiver, CSB funding, etc.)

Whatever the source of funding, you and your family need a concrete idea of when your adult child with a disability will want or need to move out of the family home, what their requirements are, and what housing is actually available to you.

### CHECKLIST FOR HOUSING

- Think about timing and the need for housing
- Identify loved one's housing needs and preferences
- Review financial resources that could possibly be applied toward housing
- Discuss "social assets," such as family and friends. Consider building or reinforcing your circle of support
- Apply for waivers, SSI, SSDI, Medicaid and get on waiting lists, if you haven't already
- Explore housing options in your community
- Make a housing "budget"

### 1. Consider Timing

Thinking about having a loved one with a disability move out of the family home is extremely difficult for many parents. But it behooves parents at the very least to have a plan in place. First, even if your adult child is ready to move, finding appropriate housing can take years. Second, if the time arrives when you are unable to care for your adult child, a plan can guide future caregivers in providing the type of life (and home) that you and your son or daughter have envisioned. Issues to consider in looking for housing, and the timing for your search, include:

- best estimate of when your loved one would be interested/need a new housing situation (one year, 3 years, five years, etc.)
- your age and the age of your spouse
- the age of your adult child's siblings
- how far away siblings and other family members live from you
- changes in your health status
- changes in the health status of your loved one
- with a disability
- any expressed desire by your family member to move and/or be more independent

### 2. Identify Housing Needs & Preferences

When discussing housing needs and preferences, consider:

- Proximity to family members
- Need for familiar surroundings (such as being in same neighborhood as childhood home)
- Walking distance to public and/or accessible transportation
- Proximity to employment, recreation activities, doctor/health care, shopping and banking
- Preference for private bedroom and bath
- Need for room for live-in caregiver or guests
- Amount of staff support needed (full-time live in, rotating throughout day, or drop-in support)
- Need/desire for social contact within the home: live alone, with one or more roommates, or in a group environment
- Level of social interaction wanted/needed outside the home

For an example of a support and housing needs assessment, see <http://thearcofnova.org/wp-content/uploads/2011/11/Assessment-for-Service-and-Housing-Planning-1.pdf>

### 3. Review Financial Resources

In developing a financial plan for housing, you need to think about funding for two separate items: the cost of securing a physical space to live (i.e., down payment, mortgage, rent); and (2) the cost of support services (i.e., payment for people who provide supervision, caregiving and similar services) for the individual.

**For those with an ID Waiver:** The cost of support services is paid for (in certain approved settings) but the cost of rent is separate and must be paid for by the individual with ID.

**For those without an ID Waiver:** For those who do not have an ID waiver, it will be necessary to find resources to pay for the physical housing and support services (if needed by the individual).

To fund housing, consider assets such as current savings and investments, real estate, income from benefits such as SSI, potential inheritances, etc. Although funds from a special needs trust may be used to support housing, doing so will reduce SSI benefits.

#### **4. Identify Social Assets & Support Networks**

Not all assets are financial. As you start to think about how to move towards a long-term plan for housing and supports, think about the “social assets” you have: your support network.

A support network is a group of people who are willing to help create and carry out a plan focused on the physical, emotional and financial well-being of your family member with a disability.

This network may include family members, teachers, doctors, family friends, neighbors, lawyers, realtors, financial planners, co-workers, and anyone who would like to help. Some members of your loved one’s “circle of support” will be long-term participants, while others may be invited to join for a limited period of time in order to accomplish specific tasks or goals of the individual with a disability.

This support network can help in a variety of ways. *The key is to have each person give what they feel comfortable contributing*, including:

- lending emotional support and serving as a sounding board;
- helping advocate for the person with a disability on the job, in the community, or in a residential setting;
- providing logistical help, like giving rides, respite care, or providing meals;
- advising (depending on their expertise) on legal, financial, educational, or medical issues;
- referring the family to resources; or
- acting as guardian, trustee, or representative payee (these have specific duties).

In deciding on housing for your adult child with a disability, people in your loved one’s circle of support could help you develop a budget, apply

for programs, accompany you on visits to potential group homes, help interview roommates, etc.

Many people don’t feel comfortable taking on the whole plan, but most people are happy to lend advice and some time and effort. Don’t be afraid to ask!

#### **5. Apply for Benefits**

See the sections in this guide on “Applying for Social Security Disability Benefits” and “Applying for Medicaid Waivers” for information on eligibility and application requirements.

#### **6. Explore Housing Options**

The next sections discuss housing options that may be available in Alexandria, Arlington, Fairfax and Falls Church.

#### **7. Make a Housing Budget**

To make a budget, take into account all of your assets and all of the costs. Sources of income include public benefits that could be used for housing and/or support services in a residence, Medicaid Waivers and Supplementary Security Income (SSI) payments.

Private funds for housing and support services may come from earnings of the individual with a disability, his or her special needs trust funds, military benefits, insurance payouts, or from parents or other family members.

Costs include rent or mortgage payments, utilities, real estate taxes, home repairs, and staff support costs, among others. Use the chart below to start calculating what may be affordable. The income must be greater than monthly costs. Also consider having some money set aside for emergencies or unexpected expenses. Once you have this sheet completed, you can start to consider the options that may fit your budget.

Options created by families often have the advantage of more closely matching the individual’s needs and preferences, as well as having “built-in” monitoring and quality assurance mechanisms.

**A note about staff support costs.** Remember that unless personal care support is being funded through a Medicaid Waiver, you may need to

factor the cost of support staff into your monthly budget. Think about how often you need staff and whether or not you can share staff with housemates. Also, consider having a caregiver live in the home of the person with a disability in exchange for free or reduced rent.

Currently the Medicaid Waiver pays \$11.47/hour for Consumer Directed staff. Many families report having a great deal of trouble finding a well-qualified person willing to work for that salary.

It is important to note that if you're using a waiver to hire staff, you may not legally

supplement their rate of pay. However, you may pay for activities that the waiver doesn't cover.

If you're hiring someone privately to serve as a staff attendant, you may need to consider offering more money for staff in order to find the right person for the job. Also, keep in mind the support they will need to provide. If you require someone who has a lot of experience with medical care, who can manage challenging behaviors, or someone who will have to provide a lot of lifting and physical care, you may need to spend more money.

### Your Housing Budget

Income Source	Costs
Social Security Benefits:	Rent/Mortgage (including property insurance, reserve funds, HOA/condo fees, and real estate taxes):
Wages:	Utilities:
Housing Supplement:	Property Manager:
Energy Assistance:	Home Maintenance:
Supplemental Nutrition Assistance Program Benefits:	Phone/Internet:
Checking/Savings Account:	Trash/Recycling:
Special Needs Trust:	Food:
Insurance Payouts:	Recreation:
Military Benefits:	Medical Supplies/Co-Pays:
Other Income:	Support Staff:
TOTAL:	TOTAL:

## **APPLYING FOR BENEFITS: Social Security Disability Programs**

You may begin the application process for Social Security benefits on your child's 18th birthday. The first step is to *determine eligibility* for any benefit program; the Social Security Administration (SSA) will decide which program is appropriate.

### **SSI and SSDI**

For both Supplemental Security Income (SSI) and Social Security Disability Income (SSDI), *a person must meet SSA's definition of disability*. Disability is defined as the inability to engage in Substantial Gainful Activity (SGA) by reason of any medical (physical and/or mental or blind) impairment. The disability must have lasted or be expected to last for a continuous period of not less than 12 months or result in death.

**SSI.** SSI is a cash assistance program for those with limited income AND are either 65 years old or older, or blind, or have a disability. Adult SSI beneficiaries must have limited income and resources (\$2,000 in assets); parents' income does not count for adult applicants. You do not need to have any work history. Monthly benefit payments are determined by the current benefit rate (\$721 a month in 2014), minus any "countable income." If eligible for SSI, you will also be eligible for Medicaid.

**SSDI.** While SSI is a needs-based program, SSDI is an insurance program with benefits dependent on previous payments into the system. In other words, SSDI beneficiaries must have worked enough (or their parents or spouses must have worked long enough) to have made contributions into Federal Insurance Contributions Act (FICA). Monthly benefit payments are based on the worker's lifetime average earnings covered by Social Security.

### **Applying for Benefits**

The steps for applying are:

**Start with a disability report.** Go to the website at <http://www.socialsecurity.gov/pgm/ssi.htm> and click on Disability Report for Adults. (You may also call 1-800-772-1213 or go to a Social Security Field Office.) Fill in as much information here as you can prior to your

appointment at the local office. The application asks for names, addresses and telephone numbers of doctors and therapists who have treated your child and information on any hospitalizations. More descriptive medical records—such as a letter explaining a diagnosis or evaluations by therapists or schools—can be brought to the intake meeting (make copies!).

You may also complete the application at the appointment at the local SSA office, although this means taking all your medical records with you and considerably more time with the interviewer. If you do not have access to a computer, you can request an application be mailed to you when you call the 800 number.

*You cannot complete the application for benefits online; you must call Social Security for an appointment.*

**Call Social Security.** To make an appointment, call **1-800-772-1213** (TTY **1-800-325-0778**) between 7 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office. It is best to call the 800 number rather than the local office as field offices are under staffed and the hold times can be very long. You will be greeted by an automated answering attendant, who will prompt you to state why you are calling; say "Apply for SSI."

The automated attendant will ask for you to say or key in your child's Social Security number. You will then be directed to a representative. During the phone interview, the representative will take information and enter it into a computer, which will secure the date of the application.

--Paperwork will be mailed to you. Fill it out and return within the allotted timeline.

--The document generated during the phone interview will also be mailed, to be signed for accuracy.

--Before mailing anything back to the agency, be sure to make copies.

**Set up a screening interview.** During the phone interview, the representative will set up a screening, which continues the application process, at your local Social Security office.

**Alexandria Office**  
 PLAZA 500, Suite 190  
 6295 Edsall Road  
 Alexandria, VA 22312  
 1-800-772-1213

**Arlington Local Office**  
 401 Wilson Blvd. Suite 200  
 Arlington, VA 22209  
 703-235-1188

**Fairfax Local Office**  
 11212 Waples Mill Rd  
 Fairfax, VA 22030-7401  
 1-800-772-1213

**SSA Office Hours:**

Monday, Tuesday, Thursday, Friday 9:00 - 3:00  
 Wednesday 9:00 - 12:00

**Go to the screening interview.** Bring any and all information to prove your child's age, citizenship, disability, and lack of assets/resources:

- Original birth certificate (or other proof of age and citizenship) and Social Security card
- Documentation to verify your address
- Copy of special needs trust, guardianship or conservator order
- Individual Education Plan (IEP)
- Income slips if your child has income
- Information on any assets your child owns like a savings account, investments, title to a car or life insurance. *These cannot total more than \$2,000 for SSI benefits* (unless held in a special needs trust). Note that for programs with income limits, SSA considers parents' income and assets up until your child turns 18; individuals over 18 years of age are considered independent households.
- If you have *not* completed the application online, bring the required medical records and contact information to the screening.

**Wait for eligibility determination.** The agency will send your Disability Report Form and medical history to the Disability Determination Service (DDS). DDS may or may not request more information, such as work history, when the disability began, and what treatment has been given. DDS may also request, on behalf of SSA, a medical or psychological exam (SSA pays for the exam by a physician chosen by SSA).

A decision is made in approximately 60 days about eligibility for benefits. If denied, you have 60 days to appeal.

**Set up a Representative Payee account.** Once your child receives benefits, you will need to set up a Representative Payee account; be sure to title the account correctly (SSA has suggested wording). *Automatic deposit of benefits is required.*

**Housing and SSI Benefits**

**SSI is intended to cover living expenses like rent, food, and utilities.** For example, it is recommended that you charge your adult child rent if he or she lives in the family home. Rent charged must be at least 30% of the current federal benefit amount (\$721 a month for 2014) to get the maximum SSI benefit. Be aware that SSI benefits may be reduced under the following circumstances:

In general, about one-third of your SSI benefit is assumed to be paying for housing expenses (rent or mortgage, utilities, property insurance/renter's insurance, etc.) and the other two-thirds for other eligible expenses like food and clothing.

If monies from a special needs trust are used to purchase a home with a mortgage, and the **trust makes monthly mortgage payments**, then the beneficiary's SSI payments will be reduced by about one-third each month (the portion of SSI associated with housing).

Whether the home is purchased outright or with a mortgage, SSI payments will be reduced by slightly more than one-third if the **trust pays for household expenses** such as taxes, heat, electricity, water, sewer and trash collection.

See <https://secure.ssa.gov/poms.nsf/lnx/0500835300> and <https://secure.ssa.gov/poms.nsf/lnx/0500835901>

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### **The Representative Payee**

A representative payee is appointed by SSA to receive Social Security and/or SSI benefits for someone who cannot manage his or her money. Rep Payees should be comfortable handling financial records and be trusted to keep in mind the best interests of the disabled beneficiary.

A payee must keep records of expenses and be able to account each year for all spending of SSI funds. SSA sends out a "Representative Payee Report" annually; fill out the report promptly and mail it back, or you may submit the report online.

To be designated a Rep Payee, contact the local SSA office (see above). You must then submit an application, form SSA-11 and documents to prove your identity. You will need to provide your social security number or if you represent an organization, the organization's employer identification number. SSA requires you to complete the payee application in a face-to-face interview (with certain exceptions).

Note that having power of attorney, being an authorized representative or having a joint bank account with the beneficiary *do not* give you the legal authority to negotiate and manage the beneficiary's Social Security and/or SSI payments. See [www.socialsecurity.gov/payee](http://www.socialsecurity.gov/payee)

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## APPLYING FOR BENEFITS: Medicaid Waiver Programs

This information is adapted from the The Arc of Northern Virginia's website. See [www.thearcofnova.org/programs/waivers](http://www.thearcofnova.org/programs/waivers)  
Or watch this YouTube video on waivers:  
([https://www.youtube.com/watch?v=6DtP\\_krOU2w](https://www.youtube.com/watch?v=6DtP_krOU2w))

### Eligibility Criteria

There are three criteria an individual must meet in order to be eligible for a Medicaid waiver:

- (1) **Functioning:** This will be determined upon intake and screening.
- (2) **Diagnostic:** Persons applying for waivers must meet the diagnostic requirements in the law.
  - *ID Waiver:* A diagnosis of intellectual disability (an IQ 70 or below) or be under age 6 and at developmental risk.
  - *Individual & Family Developmental Disabilities Support (DD) Waiver:* Developmental disability or related condition; apply at age 5yrs. 9mos.
  - *Elderly or Disabled Consumer Directed (EDCD) Waiver:* person needs skilled nursing
  - *Day Support Waiver:* Diagnosis of intellectual disability; apply at 18 yrs. When a day support waiver opens up, it goes to the person on the ID waiting list who has been waiting the longest.
  - *Technology Waiver:* Individual needs skilled nursing care and technological medical support (such as a ventilator).
- (3) **Financial:** If functioning and diagnostic criteria are met, then none of the parent's income will be considered when determining the child's financial eligibility.

### Wait List Eligibility

You **CANNOT** be on the ID Waiver AND the DD Waiver waiting list. You **CAN** be on either list AND receive services from the EDCD and the Technology Waivers. Day Support Waiver slots go *only* to people on the waiting list for the ID Waiver, not to those on the DD Waiver waiting list. **Apply now** as waiting lists are very long.

### Services Covered Under Waivers

**Both the ID and the DD Waivers** cover case management, day support, supported employment, personal or attendant care, respite care, in-home residential support, adult companion care, assistive technology, environmental modifications, therapeutic

consultations, and Personal Emergency Response System (PERS).

The **ID Waiver** also covers congregate residential care (group homes), clustered supervised apartments, and residential supports (see page 16).

Services covered under the **EDCD Waiver** are: personal care aide services, adult day health care, respite care, Personal Emergency Response System (PERS), medication monitoring, and consumer-directed services.

The **Day Support Waiver** covers day support services, pre-vocational services, and supportive employment services.

Services covered under the **Technology Waiver** are: personal care (adults only), private duty nursing, respite care, environmental modifications, and assistive technology.

### Where to Apply

#### For the ID Waiver

Alexandria City CSB: 703-746-3400  
Arlington DHS/IDD Services: 703-228-1700  
Fairfax/Falls Church CSB: 703-383-8500

#### For the EDCD Waiver

Alexandria Elderly & Aging Dept: 703-838-0920  
Arlington DHS/IDD Services: 703-228-1769  
Fairfax Coordinated Services Planning:  
703-222-0880

#### For the DD Waiver (all localities)

Start with the Request for Screening form: [http://www.dmas.virginia.gov/Content\\_pgs/ltc-screen.aspx](http://www.dmas.virginia.gov/Content_pgs/ltc-screen.aspx),

DMAS works through a number of service coordinators to provide DD waiver services. Several organizations in the Northern Virginia area provide DD waiver case management and service facilitation. Two of these are: **The Arc of Northern Virginia**, Director of Services, 703-208-1119, <http://www.thearcofnova.org>. Or, **The Endependence Center**. Contact 703-525-3268. <http://www.ecnv.org>

For a list of other DD waiver case managers and service facilitators operating in Northern Virginia, see Resources "Selected List of Case Managers."



## **FINDING A HOME: Residential Program Options**

This section explores alternatives that tie housing and supports into one residential program. For a list of local housing programs and of residential services providers that provide the money and staff for options here, see the section “Local Housing Programs and Providers.”

### **1. Residential Options Funded by Medicaid Waiver**

One way to access a residential program is by utilizing a Medicaid Intellectual Disability (ID) Waiver. The ID Waiver funds several support options that are tied to a specific residence (see below).

However, you may use other service options in the ID Waiver, the DD Waiver, and the EDCD Waiver to get care provided in a variety of home settings. We’ll explore this topic as we consider each type of housing.

**Congregate Residential Supports.** Often called “group homes,” this support model is comprised of a home (including single family homes, condos, townhomes, etc.) where people with intellectual disabilities live together in a home operated by a provider in the community. These are often four- to six-person homes, though they can be a little smaller or a little larger. In these homes, staff typically rotate in and out on shifts and may be present in the home 24 hours a day. Some providers have staff live in the home with the residents with disabilities.

#### **Sponsored Residential Supports**

In the Sponsored Residential model, a person with a disability lives with their caregiver. The caregiver could be a single person or a member of a family. The individual supported in this home lives there full time and is treated as a member of the family.

#### **Apartments**

Some ID Waiver service providers have special leases worked out with apartment complexes so that the individuals they serve have access to apartment rentals. In this model, an individual may lease the apartment in their name or sublet from the provider, but they are only eligible to live in that apartment as long as they’re receiving services with a certain provider. In some cases,

the service provider may manage supports for multiple people in a complex so that staff and other resources can be shared. This is often referred to as having “clustered apartments.”

#### **Rent and Qualifications**

It is important to understand that the **waiver pays for the supports an individual receives in these settings but not the cost of the rent or utilities.** This means that the person living in these homes would still have a monthly rent bill.

The cost of rent varies in these models. Some providers take a set amount (e.g. 75-80%) of an individual’s monthly income to cover rent, food, utilities, and activities in the home. In these situations, that income would include an individual’s Social Security benefits and possibly any earned income. Some providers charge a flat rate (e.g. \$600) for all rooms in the home. The individual can pay for that through Social Security benefits or earned income.

If the individual lives in an apartment, it is likely that they will be responsible for whatever the rent rate is for that apartment. The provider may have worked out a discounted rate with the apartment complex or the complex may have a sliding scale for rent. Utilities may or may not be included.

#### **Getting Started**

In this situation, you would apply for the waiver for which you qualify. Once you receive the waiver, you would find a provider who offers one of the above services who could meet your needs. Visit <http://www.youtube.com/user/VideosatTheArcofNoVA> to see “virtual tours” of five area waiver housing options including group homes, sponsored residential, and a supported apartment.

Sign up at [www.thearcofnova.org](http://www.thearcofnova.org) for our e-newsletter. The Arc of Northern Virginia occasionally works with providers to offer tours or open houses of waiver homes. This allows families to get a feel for housing options and evaluate a variety of residential service providers all at once.

The VA Department of Social Services Office of Background Investigations also provides background checks on adult facilities: [http://www.dss.virginia.gov/family/background\\_investigations.cgi](http://www.dss.virginia.gov/family/background_investigations.cgi)



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## Questions to Ask Residential Providers

### 1. Residential Setting:

- Do you offer facility-based or community-based options? What are they?
- Does the individual have a choice of housemates?
- Does an individual have a choice of where they live?
- Are there any requirements for individuals to be involved in day programs?
- What does a typical day look like in a residential setting (both weekday and weekend)?
- Are there prerequisite skills and/or other requirements?
- Do individuals choose and prepare or help prepare meals and snacks?
- To what extent will a person's religious beliefs be taken into consideration?

### 2. Cost:

- What costs are involved for this service and who pays?
- What resources are available to cover costs?
- What do costs include for this service (food, cable, private phone)?

### 3. Transportation:

- What type of transportation is provided and for what services do you provide it?
- Who pays for transportation?
- Who arranges transportation?

### 4. Social Interaction/Peer Support:

- With whom do individuals interact in the community?
- How do you help foster individuals' relationships within the program and the community at large?
- What level of family support is expected?
- Do individuals take part in planning activities (ie. Social commitments)?
- Do individuals usually participate in activities in a group or independently?

### 5. Planning and Goal Setting:

- What is the referral process?
- How frequently does the program evaluate the progress of the individual?
- Who participates in these sessions?
- What is the length of time my child might wait to obtain residential support?

- What feedback do you give to the families?
- What oversight of individual finances do you provide?
- What activities does the program offer for individuals to learn new skills?
- Are there any opportunities outside the program in the community that individuals can pursue? If so, is there any tuition assistance available?
- What would you suggest that parents do now at home to prepare individuals for this setting?
- How do you handle disagreements between roommates?
- How do you support an individual who has difficult behaviors?

### 6. Staff Support:

- How is your program staffed?
- What background and training does the staff have?
- Is there ongoing training for staff?
- How often does my child interact with the residential counselors?
- Is the supervision ongoing?
- How does program staff assist individuals with management of public benefits, such as SSI? (Staff should be aware of Social Security Work Incentives)
- What oversight of an individual does the staff provide (i.e., money management)?
- What happens when an individual becomes ill?
- How are medications monitored and administered?
- How are annual regular medical and dental care scheduled?

### 7. Grievance and/or Complaint Procedures:

- What happens if an individual or family member has a complaint about particular staff?
- With whom should the person speak?
- What should the person do if the complaint is not resolved at this level?

Adapted from The Arc of Northern Virginia's *Top Ten List of Questions to Ask Residential and Vocational Providers* (10/2012)

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**In Your Toolkit**

- You’ll need an ID Waiver to access these services. The waiting lists are long, so apply now.
  - If you’re looking at a supported apartment, you may need to make a security deposit. You will need Social Security benefits and will need to spend the great majority of those benefits on food and housing.
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Pros	Cons
Housing and supports come together in a bundle.	If an individual doesn’t like their provider, they may need to leave their home. If an individual doesn’t like their home, they may need to seek out a new provider.
A person with a disability can utilize a waiver to access residential program options.	The resident needs an ID Waiver for these services to be affordable. The individual must qualify and have risen to the top of a long waiting list to have this waiver.
Costs tend to be manageable since you’re often working directly with a provider who is dedicated to supporting people with disabilities.	Even though the total cost may be low, this option still uses almost all of an individual’s income to pay for housing, utilities, and food.
The person receiving supports can tour various providers and pick the setting that best meets their needs, including a place with 24-hour supports.	You may not be able to choose your housemates or staff.

**2. Public Housing**

Public housing refers to housing units that are federally funded and made available to people with low incomes. Often that means that the units are owned by a housing authority and funded by a federal agency called the Department of Housing and Urban Development (HUD). In public housing, the local Public Housing Authority (PHA) is often responsible for property management and filling the units. Alexandria and Fairfax both operate public housing programs. Arlington does not offer public housing.

**Rent and Qualifications**

To qualify for public housing, an individual must meet the public housing authority’s low income requirements. Tenants pay a portion of their monthly income (in Fairfax and Alexandria, 30%), adjusted based upon certain

deductions, towards rent and utilities.

**Use with Waivers and Care Attendants**

A person with a disability could use the staff funded under the ID, DD, or EDCD Waiver to receive supports in a public housing unit. In that situation, the person would be the tenant of the apartment. They could have staff come to the home to provide supports periodically or throughout the day and night. The amount of staff support available would be based upon their individualized plan under the waiver.

Another option would be to have a caregiver live in the home full time. When you get on the waiting lists for these programs, you may want to consider requesting a two-bedroom unit so that a caregiver can share the home with you. In this

case, the attendant would also need to be on the lease.

**Getting Started**

Unfortunately, the waiting lists for public housing units are very long. At the present time, no one is even able to get onto the waiting lists for Alexandria or Fairfax. If you’re interested in public housing, keep in touch with your local housing office to know when the waiting lists open.

You can be on the waiting lists for Public Housing and a Housing Choice Voucher at the same time. You can also use one of those programs while on the waiting list for the other. However, you may only actively use one program at a time.

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**In Your Toolkit**

- You will need a Medicaid Waiver or another funding stream to pay for support staff
  - You will need to know when the waiting lists open. Visit the websites in the Local Housing Options sections for contact lists to receive updates on when public housing waiting lists will accept new people.
  - You will need to confirm that you want to stay on the waiting list when you’re asked. Keep your address up to date!
  - You may want roommates. See the “Roommates” section of this guide for ideas.
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<b>Pros</b>	<b>Cons</b>
You can use a waiver or other funding to bring the supports to your public housing unit. You can change staff and still stay in the unit.	Waiting lists for waivers and public housing are both very long, so you would need to ensure that both services were available at the same time. If you receive a waiver before public housing, you would need to use your waiver in another setting until this housing option was available. If you receive public housing first, you would need to make other arrangements for supports until you receive a waiver.
Rent is very affordable. Once you qualify for a unit, you can stay there as long as you continue to qualify.	You must accept the unit that is made available to you (assuming it provides the correct number of rooms and accessibility features you need) or give up your option to use public housing.
The homes are owned by the PHA, so the buildings will not close and your rent cannot be increased to market rate as could happen with a private owner.	You cannot easily move between homes and cannot live in a home that the PHA does not operate under this specific program. If you leave the locality, you lose your housing support option.
You may be able to live alone affordably.	Your roommate, if you choose to have one, would have to be your caregiver or another person with a disability who also qualifies for public housing. If it was another person with a disability, you would be considered a “disabled family household” and your combined income must still not exceed the maximum per regulations. You need to identify the roommate as a member of household <i>at the time you apply for the wait list</i> (you cannot increase household size once application is made).

### 3. Housing Choice Vouchers

Housing Choice Vouchers (HCVs) used to be called “Section 8 Vouchers.” A voucher allows low-income individuals and low-income families to rent from private landlords at a reduced cost. This means you could rent a home, room, or apartment of your choice within certain size and rent limits. The voucher is effectively a payment that is made directly to the landlord each month. The renter would pay 30% of their monthly income towards rent, plus the cost difference if the home selected was above HUD’s fair market rent. For example, if fair market rent was \$900/month, the unit costs \$1000/month, and the individual’s income is \$700/month, the renter would pay \$210 (30% of income) plus \$100 (since the unit is \$100 more per month than market rate for rent) for a total rent of \$310/month. It is also important to know that you can convert your HCV into mortgage payments to help cover a portion of a mortgage on the purchase of a first home if you aren’t able to pay without assistance.

One of the greatest benefits to the Housing Choice Voucher program is that once you have received a voucher, you can take that voucher with you anywhere in the country, including Guam and Puerto Rico. Unfortunately, waiting lists are long for this program and at the present time, the waiting lists are closed in Arlington, Alexandria, and Fairfax.

#### Rent and Qualifications

Applicants would qualify by meeting their local jurisdiction’s low income guidelines and preferences. A preference may be being a person with a disability. For assistance with a mortgage, the qualified annual income of the adult homeowner with a disability *must not be less* than the monthly Supplemental Security Income (SSI) multiplied by twelve, but still must be lower than the county’s low income guidelines.

In this system, the person with the voucher must find a landlord who is willing to accept the voucher. Then, the person with a voucher must submit to a credit check, provide rental references, consent to a background check, provide proof of income, and meet other criteria set by the individual landlords. You may be required to put down a security deposit. If the landlord and potential tenant believe they are willing to work together, the tenant should contact

their county’s housing agency. The county housing agency must approve the contract before it is signed and before anyone moves into the home. The housing office will inspect the home before move in, and every year thereafter, to ensure that the home continues to comply with housing quality standards.

If you use a HCV, each month you would pay 30% of your monthly adjusted income (adjusted for appropriate deductions, like some medical expenses), 10% of your total monthly income, or \$50 whichever is higher towards rent. The rest of the rent payment is funded through the voucher. That money goes directly to the landlord each month.

You are limited to selecting a rental unit that is not more expensive than your area’s fair market rent or rent comparable (see glossary for definitions), whichever is lower. A person with a disability may request a unit that is 10-20% higher than fair market rent in order to find a unit that has needed accessibility accommodations.

#### Use with Waivers and Care Attendants

As with public housing, a person with a disability could use the staff that are funded under the ID, DD, or EDCD Waiver to receive supports in a home they rent with a Housing Choice Voucher. In that situation, the person would be the tenant of the apartment. They could have staff come to the home to provide supports periodically or throughout the day and night. The amount of staff support available would be based upon the individualized plan under the waiver.

Another option would be to have a caregiver live in the home full time. When you get on the waiting lists for these programs, you may want to consider requesting a two bedroom unit so that a caregiver can share the home with you.

#### Getting Started

You would apply for a HCV at your county’s housing office (see contacts in the Local Housing Options section).

You can be on the waiting list for public housing and a housing choice voucher at the same time. You can also use one of those programs while on the waiting list for the other. However, you may only actively use one program at a time.

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### In Your Toolkit

- You will need a Medicaid Waiver or another funding stream to pay for support staff
  - You will need to know when the waiting lists open. Visit the websites in the “Public Programs & Providers” section to get updates on when Housing Choice Voucher waiting lists will accept new people.
  - Confirm that you want to stay on the waiting list when you’re asked. Keep your address up to date!
  - You’ll need someone to help you locate an apartment that will accept the voucher once you have it.
  - You will be subject to the same requirements as other tenants, including security deposits and signing a lease. If you are not able to sign the lease, you will need a legal representative who can do that. You may need money for a security deposit.
  - You may need a guarantor or co-signer on your lease if you have a limited credit history.
  - You may need a caregiver to work in the home. Consider utilizing a waiver or privately hiring staff. You may also want to consider having a live-in caregiver.
  - You may want roommates. See the “Roommates” section of this guide for ideas.
- 

Pros	Cons
You can rent from the landlord of your choice.	You must find the home yourself and get the landlord to agree to accept the voucher; the rent must not be greater than fair market rent for the area. You must meet the other criteria set by the private landlord (e.g. background check, security deposit).
Once you have a voucher, you can use it anywhere in the country after living in your locality for one full year.	Waiting lists for the voucher are very long and are currently closed.
You can use a waiver or other funding to bring the supports to your HCV home. You can change staff and still stay in the unit.	Waiting lists for waivers and HCVs are both very long, so you would need to ensure that both services were available at the same time.
You may be able to live alone affordably.	Your roommate, if you choose to have one, would have to be your caregiver or another person with a disability who also qualifies for public housing. If it was another person with a disability, you would be considered a “disabled family household” and your combined income must still not exceed the maximum per regulations. You need to identify the roommate as a member of household <i>at the time you apply for the wait list</i> (you cannot increase household size once application is made).

## **FINDING A HOME: Options with Private Funding**

### **1. Microboards**

A circle of support is a group of family and friends who care about a person with a disability and volunteer their time to help support that person. This group can also have members like lawyers, landlords, and accountants who are willing to volunteer their time to assist in support planning and management for a person with a disability. When a circle of support incorporates itself as a corporate entity, it can engage in business transactions on behalf of the individual with a disability and become a microboard. This formal designation as a microboard allows the board to qualify for low-interest home loans through the Virginia Housing Development Authority (VHDA), [www.vhda.com](http://www.vhda.com) or contact Bruce DeSimone at 804-343-5656 or by email [bruce.desimone@vhda.com](mailto:bruce.desimone@vhda.com).

#### **Advantages**

Microboards are still relatively new in Virginia, but they have taken off in other states like Tennessee. While microboards do not directly provide funding, they offer a number of advantages and options for people with disabilities and their families.

A microboard allows someone with a disability to have more people than just parents or a sibling working on their supports. While an individual will always have a formal support team that includes a case manager, provider(s), and other people who work to support them, members of that team will change over time if someone leaves their job. The microboard members are friends and family who have known the individual for a long time and will continue to serve on the microboard for the life of the individual, unless they decide to leave for personal reasons.

A microboard also means that there are more than just one or two family members who know someone's history and are involved in their care.

#### **Role of Microboards**

Families can use the microboard to help:

- Collect and maintain information about someone's needs and wishes so that

information remains available if parents or other relatives pass away or become incapacitated.

- Lend extra eyes and ears to the oversight of care. You may even want to consider naming a microboard as the individual's guardian if a guardian is needed.
- Provide solutions and manage supports. When an individual is facing a crisis or a problem, microboards act as a team to help problem solve and assist in managing concerns. A microboard can coordinate informal and sometimes formal resources.
- Manage staff hired to support someone with a disability or manage other waiver services so that burden doesn't fall on a single family member.

Microboards are meant to be sustainable. The microboard will develop bylaws, a meeting schedule, a succession plan, and a scope of authority. All of that can be changed over time, of course, to adapt to changing needs. You can set up a microboard at any time and the microboard can grow in size or scope as needed.

#### **Rent and Qualifications**

If a family has a home they would like the person with a disability to live in to receive supports, the microboard can manage that property. In this case, the rent may be reduced if there is little to no mortgage left on the property. Rent must cover the costs for real estate taxes, HOA or condo fees, property insurance, property management, and upkeep. In this situation, you wouldn't need a formal incorporated microboard, but could have a less formal board with bylaws that provided support, assistance, and oversight.

Total rent costs would vary based upon the needs of the home. If the total rent is more than the individual can pay with SSI, SSDI, or earned income, then consider having roommates and charging them rent. You can use a Special Needs Trust to pay rent, but this will reduce the individual's SSI payment by up to one third.

If renting an existing home is not an option, microboards can qualify for special low interest

loans through the Virginia Housing Development Authority to help a person with a disability live in a home owned and managed by the microboard. In the Northern Virginia area, the maximum allowable mortgage is \$450,000 for this special program. A loan can be approved for up to 100% of the appraised value of the property. There is a 0.5% application fee.

### Use with Waivers and Care Attendants

As mentioned, a microboard can be a team that manages waiver supports (e.g. hires and trains staff). They can provide property management and upkeep, and utilize a private vendor to provide waiver services, or the microboard can simply be a source of support to an individual and waiver attendants can be managed outside the microboard.

### Getting Started

You'll want to start by learning more about microboards. Though small in numbers right now, there are already dozens of microboards established in Virginia. No two are identical as they are all tailored to meet the needs of the individual they support.

To learn more, we suggest you contact the Virginia Microboard Association at (757) 460-1569 or [VirginiaMicroboards@gmail.com](mailto:VirginiaMicroboards@gmail.com). The association was established to help people learn more about microboards and to help them get started. They are available to share resources, ideas, and experiences.

### A Word about Property Managers

If you're considering leaving a home to a person with a disability in a Life Estate, buying shares of a home, or using a microboard to purchase a home, someone will need to maintain the property. If the person with a disability, a family member, a member of the microboard, or someone you already know is willing to do this, that is great. However, property management can be a lot of work, so if you do not have someone who is willing to do this job for free, you may need to hire a property management organization.

Professional property managers can

- Advertise for renters
- Negotiate leases with new roommates (including live-in caregivers)

- Pay real estate taxes and lawn maintenance, trash removal and other routine fees
- Make minor and major repairs to the home or find a contractor who is able to do the work
- Collect monthly rent

To hire a property manager, fees may be determined by the size and age of the property. To find a property manager in your area and to inquire about costs, visit <http://www.allpropertymanagement.com> and enter the location and value of your home. Contact the property management groups listed to get quotes and to find out if they can offer the services you need.

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### In Your Toolkit

- You will need to apply to be a non-stock corporation. Visit <http://www.scc.virginia.gov> for more information.
  - You will need a Board of Directors. Start thinking now about who may want to join—family members, neighbors, peers, friends, previous teachers or tutors, perhaps someone with medical or legal expertise.
  - You will need bylaws. Visit the Virginia Microboard Association online to learn more at <http://www.vamicroboard.org/>
  - You will need a lease for caregivers or roommates who may live in the home with your loved one. For a sample lease you can tailor, see <http://www.thearcofnova.org/wp-content/uploads/2011/11/Residential-Lease.pdf>.
  - You may need a caregiver to work in the home. Consider utilizing a waiver or privately hiring staff. You may also want to consider having a live-in caregiver. Be sure you understand the employment and landlord/tenant ramifications of hiring help.
  - You may want roommates. See the "Roommates" section of this guide for ideas.
  - You may want to contact a lawyer for advice on how to word leases, bylaws, and other legal documents.
  - You will need a plan for what will happen to the microboard once the person with a disability passes away. If you received a loan from VHDA because you were a microboard, the house must go to another microboard or similarly minded non-profit organization.
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Pros	Cons
You have total control over the housing environment, roommates, and the staff you hire.	The burden of the work falls on the Microboard to buy and maintain a home, to screen and admit roommates/staff, and to maintain the property.
You can utilize this option with or without an existing home. The Microboard could also rent an apartment and manage or sublease that, simply manage support staff, or add in new services over time.	There is no assistance with cost other than the possibility of getting a low interest home loan. Once the Microboard's mission is fulfilled (e.g. the person with a disability dies or no longer needs the home), the Microboard must dispose of the asset. It cannot retain the home or any equity.
The Microboard not only works with housing, but all aspects of life. Information and work is shared between dedicated members.	The Microboard members must be found and maintained. They are not paid. If someone leaves, another member must be found or other members must take on a greater role.
There is no waiting list to start utilizing this support option.	The Virginia Microboard Association is there to help, but you may have to figure out many things on your own.

## 2. Shared Apartments

A shared apartment is simply a rented apartment (home, condo, or townhome) shared with one or more other people. The advantages are cost sharing and companionship. You can look to any apartment complex and inquire about rents, other fees (e.g. utilities), accessibility, access to public transportation, and whatever amenities you would like. There are thousands of apartments in the region from which to choose.

In this model, the person with a disability can share the apartment with people they already know or he or she could conduct a roommate search. There is no active database for people in the area who have disabilities seeking roommates at this time. However, there are lots of ways to find roommates. Consider looking to clubs or hobby groups in which the person with a disability is a member (e.g. Special Olympics), post an ad at your house of worship, talk to friends and family and ask them to spread the word, or look at websites like craigslist.org. If the decision is made to live with a stranger, make sure you meet the person beforehand. Consider having them submit to a background check.

Since there is no special program in place here, anyone applying to live in the apartment would be subject to the same credit checks, security deposit fees, and other stipulations the landlord has.

### Rent and Qualifications

Northern Virginia is an expensive place to rent a home, but splitting the costs may make it more affordable. As of 2014, fair market rent for a three bedroom apartment in Fairfax is considered anything up to \$1890 per month. That cost may still be too steep if all three residents are relying solely on Supplemental Security Income (SSI is \$721 a month as of 2014). Consider total income and expenses to decide what is affordable. Keep in mind that if you supplement your SSI with a Special Needs Trust, donations, or other funds to pay for food and rent, your SSI benefits may be cut.

### Use with Waivers and Care Attendants

In this model, one, some, or none of the household members can have a waiver and/or care staff. Each person should have staff there to provide the supports they need, though. However, with the waiver, you cannot "pool" support hours to have staff on site 24 hours/day. Each staff person must provide care for one individual with a disability according to that person's plan of care.



If a staff person works with multiple people at the same time, they are not able to bill Medicaid for providing two services simultaneously.

### Getting Started

To begin utilizing a shared apartment, the person with a disability should assess their income and assets, willingness to share space with a roommate, and their ability to find a roommate. If this option appears to be a good fit, it is time to consider privately owned apartments in your area.

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#### In Your Toolkit

- You will need a Medicaid Waiver or another funding stream to pay for support staff. You will need to coordinate this care with roommates' caregivers as well.
  - You'll need someone to help you locate an apartment that is affordable and meets your needs.
  - You will be subject to the same requirements as other tenants, including security deposits and signing a lease. If you are not able to sign the lease, you will need a legal representative who can do that. You may need money for a security deposit.
  - You may need a guarantor or co-signer on your lease if you have a limited credit history.
  - You will need roommates. See the "Roommates" section of this guide for ideas.
- 

Pros	Cons
You have total control over the number and selection of roommates.	You must find your own roommates. Generally, local laws allow only up to four unrelated people to live together. You must all agree on shared costs, chores, visitor policies, etc.
You can share costs for rent, utilities, and other fees.	There is no financial relief, so all costs would have to be paid for through existing income. If one person leaves, you may have to pay their portion of the rent until a new person moves in.
You have the option to move out or change support providers at any time (outside of not fulfilling a signed lease agreement).	You need to ensure than any supports put in place are appropriate for the person they are supposed to serve and aren't misused by other housemates. Waiver hours cannot be pooled and shared.
There is no waiting list to begin using a shared apartment.	Start up time would include finding a roommate, finding an apartment, and agreeing upon cost sharing.

### 3. Renting a Room

A room rental occurs when you rent a bedroom from a homeowner or sub-lease a room from another renter. In this arrangement, the person renting the room typically has a private bedroom as well as access to common areas, like the kitchen and living room. The advantages are cost sharing and companionship. Another advantage is that the homeowner or primary lease holder is responsible for the day-to-day needs of the home. Each situation will vary slightly, but you should ask up front about fees for utilities, accessibility features, access to public transportation, and whatever amenities you would like.

In this model, the person with a disability can rent a room from someone they do not know, or could ask someone they already know about their willingness to rent a room. You can look for people renting rooms at [www.roommates.com](http://www.roommates.com), [www.craigslist.org](http://www.craigslist.org), and classified ads in your local newspaper as well. Consider asking someone you know with an extra bedroom if they'd be willing to rent that space to you. If the decision is made to live with a stranger, make sure you meet the person beforehand. Consider having them submit to a background check.

Since there is no special program in place here, anyone replying to an ad for a roommate would be subject to the same credit checks, security deposit fees, and other stipulations the landlord has. Be sure to have a lease agreement with basic protections for you as the tenant; it might also be a good idea to check that the homeowner is up to date on the mortgage payments (to avoid being caught in a foreclosure).

#### Rent and Qualifications

Northern Virginia is an expensive place to rent a home, but renting just a room instead of an entire home or apartment makes it much more

affordable. People rent rooms in all locations of varying sizes with varying amenities, so costs vary widely, too. Consider total income and expenses to decide what is affordable. Keep in mind that if you supplement your SSI with a Special Needs Trust, donations, or other funds to pay for food and rent, your SSI benefits may be cut.

#### Use with Waivers and Care Attendants

In this model, the person renting the room could have a waiver and/or care staff, but they would need to be up front about this need and plan when they contact potential homeowners or lease holders to ensure everyone is comfortable with this situation.

#### Getting Started

To begin renting a room, the person with a disability should assess their income and assets, willingness to share space with a roommate (possibly a stranger), and their willingness to find and interview people renting space.

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#### In Your Toolkit

- You will need a Medicaid Waiver or another funding stream to pay for support staff. You will need to coordinate this schedule with the homeowner or lease holder to ensure they're comfortable with the arrangement.
  - You'll need someone to help you locate a room that is affordable and meets your needs.
  - You will be subject to the same requirements as other tenants, including security deposits and signing a lease. If you are not able to sign the lease, you will need a legal representative who can do that. You may need money for a security deposit.
  - You may need a guarantor or co-signer on your lease if you have a limited credit history.
-

Pros	Cons
You can select the area in which you want to live and can interview as many potential roommates as you like.	You must find your own roommates who may or may not have a familiarity with people with disabilities. You must all agree on shared costs, chores, visitor policies, etc.
You can share costs for rent, utilities, and other fees. Generally, the person who is the primary lease holder or homeowner would be responsible for a much larger share than you.	There is no financial relief, so all costs would have to be paid for through existing income. If the homeowner or primary lease holder leaves, you would need to find another place to live or cover their rent in the meantime.
You have the option to move out or change support providers at any time (outside of not fulfilling a signed lease agreement).	You need to ensure than any supports put in place in the home are agreed upon by everyone in the home.
There is no waiting list to consider renting a room.	Start up time would include finding a roommate, sorting out in home supports, and agreeing upon cost sharing.

#### 4. Life Estates

A life estate exists when a property is owned by someone only for their lifetime. In a Life Estate, a homeowner grants a “life tenancy” to a person with a disability who is then entitled to live in that home for the remainder of their life. Upon the death of the life tenant, ownership of the home would either revert to another family member, a non-profit, or a combination of both. The advantage of a life estate is that a parent can ensure an adult child with a disability will be able to live in the same home for his or her entire life.

This may be a good option if the family has already paid off their mortgage or only has a small amount of the mortgage remaining. The family could deed or will the home to the adult child. If the home was deeded to the person with a disability while the parents were still alive, the family could decide that the parents would continue to reside there or decide to move out and have the person with a disability stay in the home.

##### Rent and Qualifications

The life tenant is responsible for all of the expenses of the home, or the remainderman (who will own the home once the life tenant dies) may

be responsible. The home would still need to be maintained even if there was no mortgage, though if the person with a disability was the sole homeowner and they were below local income thresholds, they might be able to have property taxes waived or reduced. To cover the costs of home maintenance and insurance, it would be possible to allow other renters into the home. In that situation, provisions would need to be made for who would find, screen, and manage the renters.

Alternatively, if you choose to work with a non-profit service provider, you may want to arrange the situation so the non-profit is responsible for providing care attendants and other services in the home 24 hours a day as well as for finding roommates who would also receive supports in the home. Upon the death of the adult child, the non-profit would become the home’s owner and would use that home to continue to provide housing for other people with disabilities.

Keep in mind that many service providers would be hesitant to manage supports for a life tenant if they were not deeded the home after the life tenant passed away. You would also need to have an agreement on care arrangements if the life

tenant is no longer able to stay in the home because their needs or wishes change. That is because the provider is also responsible for the other people living in the home and they would not want the people they serve to have to lose their home because the primary tenant died and the home ownership reverted to a sibling or other family member.

### Use with Waivers and Care Attendants

It would be possible to utilize a waiver service provider to staff the home, manage the home, and/or oversee roommates and other supports. You would need to work with the service provider to ensure the support needs of the other potential housemates could be met and they also had waiver funding.

### Getting Started

Assess your family's situation. If it seems likely that you can afford to leave your home to an adult child with a disability, contact a non-profit housing organization or waiver service provider to see if they would be willing to work with you.

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### In Your Toolkit

- You will need to contact a lawyer who can draw up paperwork on the Life Estate.
  - You may need to contact providers to work out an arrangement for how they will manage the home and provide care if you choose to go this route with planning your Life Estate.
  - You will need a lease for caregivers or roommates who may live in the home with your loved one if you will directly manage the care instead of having a provider do so. For a sample lease you can tailor, see <http://www.thearcofnova.org/wp-content/uploads/2011/11/Residential-Lease.pdf>
  - You may need a caregiver to work in the home if you are going to manage supports directly. Consider utilizing a Waiver or privately hiring staff. You may also want to consider having a live in caregiver.
  - You may want roommates if you're going to manage supports yourself. See the "Roommates" section of this guide for ideas.
- 

Pros	Cons
There is no waiting list to get started.	You must already have a home that you could leave for the person with a disability.
When you set up your agreement with the managing non-profit, you have a lot of control over the situation (e.g. selection of initial roommates, house policies, etc.).	You cannot control lifetime roommates.
You can ensure your adult child has a "forever home."	You cannot leave the home to your other children once the person with a disability dies if the home is left to the non-profit in exchange for their lifetime management.
This should be very affordable for the person with a disability because there is no mortgage, roommates could cost share property maintenance, and the county may forgive real estate taxes. However, once the life tenant is deceased, the taxes would be reinstated.	Roommates would likely still be necessary to cover property management and other costs.

## 5. Shared Home Purchase

A group of families could get together and purchase a home. For example, three families could each put up a portion of the cost of a three bedroom home. One person with a disability from each family could live in the home.

### Rent and Qualifications

For this model to work, the families would likely have to buy the home outright. If there were a mortgage, it would be very difficult to get the loans and deeds to work together and it would be incredibly hard to manage if someone wanted to move out. Thus, if the home was paid off, the rent costs would come from each individual living there to cover property maintenance, insurance, and real estate taxes (if applicable). Individuals could fund this through their Social Security income and other earned income.

One of the easiest ways to figure out the cost for each share of the home would be by the square footage of the bedrooms. To do this, divide the cost of the home by the total square footage of the bedrooms to get a cost per square foot. Multiply the per square foot cost by the square footage of each bedroom to get the total cost.

For example, if you purchased a home with four bedrooms for \$400,000, you would measure each bedroom. If the master bedroom was 15'x20', the two medium sized rooms were 12'x15', and the smallest room was 10x10,' the calculations would be as follows:

Bedroom size	Square footage	Cost per sq. ft. (\$400,000/ total BR sq footage)	Cost per share
15x20 feet	300 sq. feet	\$526.32 per square foot	\$157,896
12x15 feet	180 sq feet	\$526.32 per square foot	\$94, 737
12x15 feet	180 sq feet	\$526.32 per square foot	\$94, 737
10x10 feet	100 sq feet	\$526.32 per square foot	\$52,632
TOTAL:	760 sq feet	TOTAL:	Approx. \$400,000

### Use with Waivers and Care Attendants

In this model, one, some, or none of the household members can have a waiver and/or care staff. Each person should have staff there to provide the supports they need, though. Someone would likely need to oversee staff schedules and other staff coordination.

### Getting Started

To begin, families who believe their loved ones with disabilities would want to live together would need to find and purchase a home. The families should work with their lawyers to draw up rules for selling shares of the home and shared costs.

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### In Your Toolkit

- You will need a Medicaid Waiver or another funding stream to pay for support staff. You will need to coordinate this care with roommates' caregivers as well.
  - You'll need someone to help you locate a home that is affordable and meets your needs, as well as the needs of the other homeowners. A realtor can assist with this.
  - You will need enough money to buy a share of the home outright, as well as a funding stream for property maintenance.
  - You will need to see a lawyer to draw up paperwork on the terms of the shared home's usage, as well as plans if one or more people wish to move out.
  - You will need roommates. See the "Roommates" section of this guide for ideas.
-

Pros	Cons
There are no waiting lists to begin.	Families need to find each other and ensure their loved ones are willing to live together.
You have total control over the location and tenants of the home.	If someone decides to leave the home, you must locate another co-owner who is compatible and can afford the home. No one can be evicted since everyone co-owns, so someone's share must be purchased for them to leave. You may need to limit equity growth to make sure it would be affordable for another partner to purchase a share when someone wants to leave.
Most costs are controlled since there is no mortgage.	Families would need a lot of up-front capital to purchase the home.
This can be used whether or not someone has a waiver and regardless of their level of need for support services.	It would be necessary to coordinate support staff. You would also need to coordinate long-term maintenance plans and capital replacements.

## FINDING A ROOMMATE

It can be difficult to afford rent or a mortgage in Northern Virginia without having a roommate. Unfortunately, there are few resources for people with disabilities to find a roommate. If you think you or your loved one needs a roommate, consider these options:

- Ask a friend, even if they haven't mentioned they may be looking for a new living situation.
- Ask your friends if they know of anyone who may be looking for a roommate.
- Ask people in the clubs you're in, like Special Olympics or People First.
- Contact the Endependence Center of Northern Virginia to see if they have programs available to connect roommates.
- Post an ad online at [craigslist.org](http://craigslist.org). Make sure to be very clear about who you would find to be an acceptable roommate.

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### Guidelines for Getting a Roommate

Keep in mind that even though you may know someone or be friends with him or her, you may not be a good match as roommates. To find out if someone may be a good roommate for you, try the following:

- Spend time together. Have several meals or activities together to see if you really get along.
- Meet the person's friends. Determine if they plan to have friends or boyfriends/girlfriends over. Is that okay with you?
- Find someone who has the same interests or hobbies as you.
- Come up with clear rules for what you need. Do you need lots of privacy or more social time? Do you need someone who is very tidy or are you okay with a little mess? Does the potential roommate get up early like you or do they sleep late and stay up late? Do they like a cold house or warmer temperatures? Are you okay with pets, smoking, or drinking in the house?
- Consider asking for a background check, references from past roommates, or proof that they can afford the rent and utilities.

You may obtain a criminal background check from the Virginia State Police at [http://www.vsp.state.va.us/CJIS\\_Criminal\\_Record\\_Check.shtm](http://www.vsp.state.va.us/CJIS_Criminal_Record_Check.shtm)

## LOCAL HOUSING PROGRAMS & PROVIDERS

### Arlington County

#### Housing and Human Services Programs

The Arlington County website offers a full explanation of all housing programs at [www.arlingtonva.us](http://www.arlingtonva.us).

Arlington County does not have a Housing Authority like some jurisdictions. They have a Housing Division in the Community Planning and Housing Development (CPHD) department which focuses on strategic planning, housing development, funding and financing for creating housing units, and an array of housing assistance programs for home ownership, landlord tenant relations etc. Their offices are located near the Courthouse Metro at 2100 Clarendon Blvd., Arlington VA 22201, (703) 228-3525, [HousingDivision@arlingtonva.us](mailto:HousingDivision@arlingtonva.us).

Arlington continues to pursue opportunities to preserve and create affordable housing. The County continues to maintain its level of tax support and increase its commitment for affordable housing and homelessness prevention and other high priority “safety net” programs that are critical in the current economic environment. They provide developers with incentives to continue building affordable housing, and details are provided on the county’s website.

The Arlington County Department of Human Services (DHS) is located at 2100 Washington Boulevard, Arlington Virginia, 22204. DHS includes the following Divisions: Public Health, Aging and Disability, Child and Family, Economic Independence and Behavioral Health Care. The building also is the location for the Arlington Employment Center. At the DHS Economic Independence Division, there is a Housing Assistance Bureau (HAB) which includes rental assistance programs with various eligibility criteria as described below.

#### **1. Housing Grants: Call (703) 228-1350**

An Arlington County funded program that provides rental assistance to eligible renters in the form of a monthly two-party check made out to the landlord and renter. The grant is normally mailed to the renter. This program is only open to Arlington residents. Applicants must verify their Arlington residency at application.

Criteria includes:

- Totally and permanently disabled or a client of a county operated or county supported mental health program
- Age 65 or older, or
- A working family with minor children

There are income and asset limits for eligible households. The amount of the grant depends on income, household size, and the rent amount. Generally a renter pays approximately 40% of his/her income (less for working households) for rent. The housing grant pays the difference. Renters have flexibility as to where they can rent. Renters must have a lease in their name.

#### **2. DHS – Permanent Supportive Housing (PSH) – Call (703) 228-1316**

Permanent Supportive Housing provides rental assistance and flexible community-based services to eligible households in scattered-site apartments throughout Arlington.

Criteria includes:

- Household is referred to the PSH program through their DHS case manager
- Household will pay no more than 30% of their income toward rent
- The lease is held exclusively by the tenant
- Household must maintain an active case with their DHS case manager to remain eligible

#### **3. Housing Choice Voucher – (Section 8) federal rental assistance.**

The Section 8 Housing Choice Voucher Program is a federal rental assistance program funded by the Department of Housing and Urban Development (HUD) and administered by Arlington County’s Housing Choice Voucher Program Office for Arlington residents.

***The waiting list is currently closed.*** When it opens in the future, notification is made through community social service agencies, newspapers, and the county website and other public communication media. The applicants income must fall below income limits established by HUD.

The waiting period may take as long as five years to reach the top. There are some priority preferences, so when there are vacancies, people with those preference points may be called in for an application. Arlington County has four



preferences, each of which has an assigned value of 1 point. The preferences are : (1) live, work, or have been hired to work in Arlington County; (2) homeless families; (3) victims of domestic violence; and (4) permanent supportive housing for adults with disabilities.

<http://arlingtonapps.com/accessiblehousing/index.htm> to be added to accessible housing listserv

### **Fairfax County**

#### **Fairfax County’s “E-ffordable”**

**Newsletter** (<http://www.e-ffordable.org/>): This newsletter provides critical updates on Fairfax County housing programs and policy initiatives. It will also keep readers informed about when waitlists open and when funding opportunities arise that can be used to develop housing.

#### **Fairfax County First Time Homebuyers**

**Program** (<http://www.fairfaxcounty.gov/rha/homeownership/fthbprogram.htm>): The FTHB Program is a component of the [Affordable Dwelling Unit Program \(ADU\)](#) and has been providing opportunities to low- and moderate-income households since 1992. Homes are offered at sale prices well below the sale price of other homes in the same development. The homes are sold directly by area builders or current owners and range from \$70,000- \$160,000 in price, depend-ing on the type and size of the home. These townhomes and condominiums are located throughout Fairfax County within many commun-ities that offer amenities such as swimming pools, tennis courts, jogging trails and tot lots.

#### **Fairfax County Bridging Affordability Rental Assistance** (<http://www.fairfaxcounty.gov/rha/housingblueprintbridgingaffordability.htm>)

Bridging Affordability is a locally funded rental assistance program that provides time-limited, “bridge” rental assistance to individuals and families who are homeless or on Fairfax County’s Public Housing, Housing Choice Voucher or Fairfax County Rental Program waitlists or a CSB residential/housing waitlist.

#### **Fairfax County Housing Choice Voucher**

**Program** (<http://www.fairfaxcounty.gov/rha/rentalhousingprograms/hcv.htm>) The Fairfax County Department of Housing and Community Development (HCD) administers the Housing Choice Voucher rental subsidy program for

Fairfax County and the cities or towns with which the county has agreements. Due to the high cost of rental units, the gap between what working poor, elderly and people with disabilities can afford in the rental market and what rents are has grown exponentially. Participants in the program receive assistance to rent privately owned housing units located in apartment complexes, condominiums, townhouses, or single-family homes.

#### **Fairfax County Public Housing Program**

(<http://www.fairfaxcounty.gov/rha/rentalhousingprograms/ph.htm>) The Fairfax County Redevelopment and Housing Authority (FCRHA) operates 1,060 units of Public Housing. Units include townhouses, garden apartments and condominium units, and are located throughout the county. The program generally serves households with incomes up to 50% of median income. Tenants pay 30% of their income for rent. *The waiting list is currently closed.*

#### **Fairfax County Redevelopment and Housing Authority Senior Housing and Assisted Living Facilities** (<http://www.fairfaxcounty.gov/rha/seniorhousing/seniorhousing.htm>)

**Fairfax County Rental Program** (<http://www.fairfaxcounty.gov/rha/crp2012.pdf>) provides affordable rental housing across Fairfax County. The FCRP generally serves working individuals and families who lack the income to afford market-rate housing. Households must live or work in Fairfax County to be eligible for the program. There are several components to the program, including furnished efficiency apartments, rental units in apartment complexes and townhouse and condominium communities, and senior housing. Except as noted below, you can apply to FCRP properties on line at [www.fairfaxcounty.gov/rha](http://www.fairfaxcounty.gov/rha); computers are available at their offices for your use in applying. Your place on the FCRP waiting list is based on the date of your application and bedroom size. Once you reach the top of the waiting list, you will be notified by mail to schedule an appointment for an interview, during which your eligibility for FCRP will be determined.

**Fairfax County Affordable Dwelling Unit Rental Program** (<http://www.fairfaxcounty.gov/rha/adu04-2013.pdf>) The ADU Rental Program provides qualified low- and moderate-income households the opportunity to pay reduced rent

for some new privately owned and privately managed market-rate apartment communities located in Fairfax County. There are two different limits on the rents and maximum household incomes. Two-thirds of the ADU rental units in each development are reserved for households with incomes up to 70% of the Metropolitan Statistical Area (MSA) median income, and one-third of the units are set aside for households with incomes up to 50% of the MSA median income, adjusted for family size. Applications are accepted at each property's leasing office. The program provides a preference to applicants who live or work in Fairfax County or who have a household member with a physical disability or handicap that requires the leasing of an ADU unit with certain accessibility features.

### **City of Alexandria**

#### **Affordable Rental Set-Aside Units**

Purpose: To provide affordable rental opportunities in newly constructed apartment complexes.

Area Served: Citywide.

Eligibility Criteria: Low- and Moderate-Income Renters.

Description: This program provides a limited number of discounted units in some newly constructed rental developments under City's Affordable Housing Policy. The units are discounted by the developer to levels affordable to low and moderate income renters. Units designated as affordable set-asides have long-term affordability requirements.

Contact: Juanita Norwood (703) 746-4990

#### **Landlord/Tenant Complaint Mediation**

Purpose: To mediate housing-related disputes between landlords and tenants

Area Served: Citywide

Eligibility Criteria: Complainant must be age 18 or older

Description: This program assists landlords and tenants in resolving disputes by providing information to both parties on their rights and responsibilities under local and state law, and by helping to settle disputes through mediation. This program is funded with City General Fund monies and is overseen by the Landlord-Tenant Relations Board.

Contact: Goodman Okpara (703) 746-4990

#### **Affordable Homeownership Set-Aside Units**

Purpose: To provide affordable home purchase opportunities in newly constructed condominiums or town homes.

Area Served: Citywide.

Eligibility Criteria: Limited to first-time homebuyers who have been found eligible for the HAP or MIHP Programs.

Description: This program provides a limited number of discounted, resale-restricted units in some newly constructed homeownership developments. The units are discounted by the developer to levels affordable to low and moderate income purchasers. Units designated as affordable set-asides have long-term affordability requirements which are enforced by restrictive covenants. To receive email alerts when Affordable Set-aside Units or re-sale units are being marketed, subscribe to the City eNews Affordable Housing Opportunities subscription. Click [here to subscribe to eNews!](#)

Contact: Shane Cochran (703) 746-4990

#### **Rental Accessibility Modification Program**

Purpose: To assist low- and moderate income tenants with physical disabilities in completing accessibility modifications to their residences.

Area Served: Citywide

Eligibility Criteria: Physically disabled renters meeting the federal Section 8 low income limits.

Description: This program provides grants of up to \$50,000 for primary residence modifications that are necessary to accommodate the particular circumstances of the disabled member of the household.

The program also provides "mini-grants" to assist households needing limited modifications of up to \$1,500. The RAMP program is funded through the federal Community Development Block Grant (CDBG) program, while the mini-grants program receives funding through the city's Housing Trust Fund. Landlords are encouraged to deem any modifications to be permanent improvements to the rehabilitated rental property. City residents may also be eligible for a VHDA [Accessibility Rental Modification Grant](#).

The Office of Housing is a designated Community Agent for VHDA and can assist city renters in completing and submitting the required application to the VHDA.

Contact: Gypsy Erostequi (703) 746-4990

### **Energy Efficiency Loan Program**

**Purpose:** To provide access to affordable financing for residential energy efficiency improvements for Alexandria residents.

**Area Served:** Citywide

**Eligibility Criteria:** Applicant must meet income limits and other guidelines established by the city and participating lender.

**Description:** The city has provided limited financial support to Commonwealth One Federal Credit Union to support development of the Alexandria Energy Saver Program.

Commonwealth One provides exclusive low-interest loans at rates as low as 4.9% to qualified Alexandria homeowners. Higher income households may qualify for Commonwealth One's Home Performance Loan. Interested resident can learn more by calling Commonwealth One's Lending Department at 703.523.8211, ext. 7611 [lending@cofcu.org](mailto:lending@cofcu.org).

The U.S. Department of Energy's Home Performance Program with Energy Star is now being administered in Northern Virginia by LEAP, a 501(c)(3) nonprofit which coordinates home energy upgrades, such as air sealing and insulation, in area homes. LEAP can offer energy assessments to Alexandria homeowners to identify key issues and solutions, connect homeowners with available rebates and special financing options, and help residents select a qualified contractor to complete needed energy efficiency improvements. Get started today by completing a free online home energy report at [www.ILikeLeap.com](http://www.ILikeLeap.com)

### **Home Rehabilitation Loan Program**

**Purpose:** To improve the quality of homes owned by low- and moderate-income Alexandria residents.

**Area Served:** Citywide

**Eligibility Criteria:** Owner-occupants meeting the federal Section 8 Low Income limits.

**Description:** This program enables low- and moderate-income owner-occupants to correct code violations and structural problems and to enhance the value and livability of their attached or detached single-family homes. Eligible households may receive loans of up to \$90,000 for construction costs, plus additional funds if needed for moving and storage fees, permits, title and appraisal reports, architectural and engineering expenses, and other related costs.

Loans are no-interest and repayment is deferred for 99 years or until the property is sold, whichever comes first. The Home Rehabilitation Loan Program is funded with federal CDBG and HOME monies and city general funds.

**Contact:** Arthur Thomas (703) 746-4990

### **OTHER FINANCIAL ASSISTANCE**

Individuals with disabilities who have very low incomes may be eligible for additional programs to help with living expenses. The programs below do not cover the cost of rent or a mortgage, but they do help cover the cost of other needs related to living independently. They may help you make ends meet in your overall budget.

#### **Energy Assistance**

Your local Department of Social Services accepts applications every year from the second Tuesday in October through the second Friday in November for heating/fuel assistance. This program can help cover the heating bill, late charges, and installation and/or connection charges for heating equipment. Funds are made available in December if you're approved. To see the income guidelines, visit: [http://www.dss.virginia.gov/files/division/bp/ea/intro\\_page/forms/032-03-0661-08-eng.pdf](http://www.dss.virginia.gov/files/division/bp/ea/intro_page/forms/032-03-0661-08-eng.pdf)

Energy assistance helps with the cost of cooling a home. Cooling assistance funds are available to purchase or repair cooling equipment or to pay for the operation of cooling equipment. You must meet the same income guidelines as heating assistance and the household must have a member who has a disability, is a child under 6, or is over 60 years of age. Apply between June and August 15<sup>th</sup> each year if you qualify.

#### **SNAP Benefits**

The Supplemental Nutrition Assistance Program assists with the cost of buying food in low-income households. Qualifications are determined by income. To view the most up to date income limits, visit [http://www.dss.virginia.gov/files/division/bp/fs/intro\\_page/income\\_limits/income\\_limits.pdf](http://www.dss.virginia.gov/files/division/bp/fs/intro_page/income_limits/income_limits.pdf) If approved, SNAP benefits would be loaded onto an EBT card every month. An EBT card looks like a debit card and can be used in grocery stores or other places that have the EBT logo. To apply, go online to <https://commonhelp.virginia.gov/access/> or visit your local Department of Social Services.

**Northern Virginia Residential Service Providers (Medicaid Waiver Only)**

<b>Provider</b>	<b>Address</b>	<b>Website</b>	<b>Phone</b>	<b>Services Provided</b>	<b>Contracted CSBs</b>
Alexandria City CSB	720 North Saint Asaph St. , Suite 103 Alexandria, VA 22314	<a href="http://www.alexandriava.gov/CSB">www.alexandriava.gov/CSB</a>	703:746-3400	Residential	Alexandria
Chimes	3951 Pender Dr., Suite 120 Fairfax, VA 22030	<a href="http://www.chimesva.org">www.chimesva.org</a>	703:267-6558	Residential	Fairfax Alexandria
Community Concepts, Inc.	14000 Crown Court, Suite 206 Woodbridge, VA 22193	<a href="http://www.Comconinc.net">www.Comconinc.net</a>	703:680.5127	Residential	Fairfax Alexandria
Community Living Alternatives	9401 Lee Hwy, Suite 406 Fairfax, VA 22031	<a href="http://www.cla-va.org">www.cla-va.org</a>	703:352-0388	Residential	Fairfax Alexandria Arlington
Community Residences	14160 Newbrook Dr. Chantilly, VA 20151	<a href="http://www.communityresidences.org">www.communityresidences.org</a>	703:842-2300	Residential In-home supports	Fairfax Alexandria Arlington
Community Systems, Inc.	8136 Old Keene Mill Road, Suite B300 Springfield, VA 22152	<a href="http://www.communitysystems.org">www.communitysystems.org</a>	703:913-3150	Residential Independent Living	Fairfax Arlington
Elite Healthcare Services LLC		None	240:460-8083	Residential	Alexandria
Estelle Place/Jireh Place LLC	17290 River Ridge Blvd. Woodbridge, VA 22191	<a href="http://www.estelleplacellc.com">www.estelleplacellc.com</a>	703:221-9600	Residential	Alexandria
Gabriel Homes	PO Box 710207 Herndon, VA 20171	<a href="http://www.gabrielhomes.org">www.gabrielhomes.org</a>	703:476-1592	Residential	Fairfax
Hartwood Foundation	3702 Pender Dr., Suite 410 Fairfax, VA 22030	<a href="http://www.hartwoodfoundation.com">www.hartwoodfoundation.com</a>	703:273-0939	Residential In-home supports	Fairfax Alexandria
Heritage House of Virginia	1075 Garrisonville Rd., Suite 109 Stafford, VA 22556	<a href="http://www.hhofva.com">www.hhofva.com</a>	540:657-9399	Residential	Fairfax
Jewish Foundation for Group Homes	1500 East Jefferson St. Rockville, MD 20852	<a href="http://www.jfgh.org">www.jfgh.org</a>	240:283-6000	Residential	Fairfax
Job Discovery Inc.	10345 Democracy Lane Fairfax, VA 22030	<a href="http://www.jobdiscovery.org">www.jobdiscovery.org</a>	703:385-0041	Residential	Fairfax Alexandria Arlington
Langley Residential Support Services	2070 Chain Bridge Rd., Suite G55 Vienna, VA 22182	<a href="http://www.langleyresidential.org">www.langleyresidential.org</a>	703: 893-0068	Residential In-home supports	Fairfax
L'Arche of Greater Washington, DC	2474 Ontario Road NW Washington, D.C. 20009	<a href="http://www.larchewashingtondc.org">www.larchewashingtondc.org</a>	202:436-1133	Residential	Arlington
Pathway Homes	10201 Fairfax Blvd, Suite 200 Fairfax, VA 22030	<a href="http://www.pathwayhomes.org">www.pathwayhomes.org</a>	703:876-0390	In-home supports Supported Living	Fairfax
Resources for Independence of Virginia	10340 Democracy Lane, Suite 103 Fairfax, VA 22030	<a href="http://www.sunrisegroup.org">www.sunrisegroup.org</a>	703:218-1800	Residential Sponsored residential In-home supports	Fairfax Alexandria Arlington
St. John's Community Services	7611 Little River Turnpike Suite 203 West Annandale, VA 22003	<a href="http://www.sjcs.org">www.sjcs.org</a>	703:914-2755	Residential In-home supports	Fairfax Arlington
Volunteers of America	12940 Harbor View Drive Woodbridge, VA 22192	<a href="http://www.voachesapeake.org">www.voachesapeake.org</a>	703:497-9320	Residential In-home supports	Arlington



## SECURING A FUTURE: Estate Planning

All parents should have a will, and those who have children with a disability also need to create a special needs trust to protect any public benefits that child may receive. If your child is approaching his or her 18th birthday (age of majority), you might also consider some form of legal support if he or she needs and will continue to need help with medical, financial, and legal decision-making.

### Creating a Will

A will is critical to ensuring that your wishes are carried out regarding how and to whom your assets are divided after your death. While many wills create family trusts, to avoid jeopardizing the benefits or services of your heir with a disability you need to create a separate *special needs trust* (see below).

Retirement accounts (such as an IRA or 401K), are considered outside the will; if you wish to leave part of those retirement monies to your disabled heir (and keep him or her eligible for benefits), you will need to designate the special needs trust as the beneficiary.

### Special Needs Trusts (SNT)

Special needs trusts (sometimes called supplemental benefits trusts) allow families to provide for the future financial stability of their loved one with a disability. Since some federal benefits programs impose severe limits on beneficiary's assets and resources, your son or daughter could be disqualified from benefits if he or she received (for example) an inheritance or proceeds from a lawsuit. However, the law allows families to set up a special needs trust (SNT) that can act as a repository for an inheritance, stocks, property, insurance settlements or other assets *without* a loss of public benefits.

If your family member with a disability receives Supplemental Security Income (SSI) and Medicaid (or you are contemplating having them apply for these benefits), creating a special needs trust is a necessity; these programs limit your loved one to just \$2,000 in assets to remain eligible.

Although no income or asset limits currently exist for the Social Security Disability Income (SSDI) program, individuals receiving SSDI benefits may also set up a first-party special needs trust (see below) for money management purposes.

### Two Kinds of Trusts

Most special needs trusts are *third-party trusts* (family-funded trusts) established by parents or with an authorized non-profit, such as The Arc of Northern Virginia, for their children with a disability. The person establishing the trust, usually called the settlor, chooses to make some of his or her own assets available for the benefit of the beneficiary. These trusts may be funded during the parents' lifetime (you can put money in them), but that money would no longer be available to you as the parent once it is in the trust. This is why most third-party trusts are usually funded from inheritances and life insurance policies.

*First-party trusts* (self-funded or self-settled) are established by the beneficiary and always funded with *their own* resources. Common sources of funding for first-party trusts are structured settlements, paybacks from Social Security, and inheritances that mistakenly were given directly to the individual with the disability.

While many legal matters can be undertaken with a lawyer with a general background, SNTs are complicated enough to require the services of an elder law or estate attorney or an organization such as The Arc of Northern Virginia that has expertise in disabilities and this particular kind of trust.

### Setting Up a Trust

Special needs trusts can, and should be, set up as early as possible as part of the parents' overall estate planning. Third-party special needs trusts can be funded while the parents are still alive (with the caveat that any money put in the trust cannot be withdrawn except to pay for services for the beneficiary).

Special needs trusts may be set up using an attorney in private practice (see the resources section) or through the auspices of a trust managed by a nonprofit such as The Arc of Northern Virginia ([www.thearcofnovatrust.org](http://www.thearcofnovatrust.org)).

For either option, you will have to pay fees to set up the trust and, possibly, to manage the funds. The Arc of Northern Virginia's Special Needs Trust program does not require a minimum deposit.

### Uses of Trust Funds

Funds from the trust are usually not distributed directly to the beneficiary as that may jeopardize government benefits. Instead, they must be disbursed to third parties who provide goods and services for the use and enjoyment of the beneficiary. Trust funds can be used for a variety of life-enhancing expenditures without compromising your loved one's eligibility for government benefits:

- Supplemental education and tutoring
- Out-of-pocket medical & dental costs
- Transportation (including purchase of a vehicle)
- Maintenance of vehicles
- Materials for a hobby or recreational activity
- Trips or vacations
- Entertainment such as movies or ballgames
- Computers, videos, furniture, or electronics
- Athletic training or competitions
- Special dietary needs
- Personal care attendant or escort
- Housing costs (this may reduce SSI benefits)

### Acting as Trustee

A trustee is the person who oversees trust assets and administers the trust provisions, including investing, account reporting and tax reporting, check writing, and disbursements. Professional legal and investment advice are crucial for trustees administering a special needs trust themselves.

However, for trusts set up with The Arc of Northern Virginia, the family does not have this burden: trust staff perform all administrative tasks and client relations and SunTrust Bank handles all fiduciary and investment duties.

For more information about being a trustee, download a free handbook at: <http://www.specialneedsalliance.org/free-trustee-handbook>

### Guardianship

Guardians and conservators are appointed by a local court to protect an incapacitated person--

that is, someone who cannot receive or evaluate information effectively to meet his or her health, care and safety needs, or to manage property or financial affairs.

A guardian and/or conservator is often appointed for a person with a disability. However, **only a Circuit Court judge can decide that a person is incapacitated** and appoint a guardian and/or a conservator to act for the person. The appointment of a guardian or conservator is not a routine matter, and it is appropriate to take it very seriously, as the legal system does. Once in place, a guardianship is difficult to remove.

In essence, **guardianship** makes someone (like parents) responsible for *making financial, medical, social, and legal decisions* on behalf of a person who cannot make those decisions completely by themselves. In Virginia, a guardianship can be structured to fit the individual, with some rights taken away and others retained. An experienced attorney can assist you in crafting a guardianship that fits the individual and allows you to remain as a strong advocate for the individual with a disability.

A **conservator's** decision-making responsibility is focused on managing a person's financial and property affairs. A conservator's authority, like that of a guardian, may also be limited depending on the situation of the incapacitated person.

The court may appoint only a guardian, only a conservator, or both. For most young adults with a disability, only a guardian is necessary. The extent of the guardian's or conservator's authority will be set forth in the judge's order and in the Virginia Code.

Typically, the young adult has less than \$2,000 in assets; the only income is from SSI or earnings that typically can be managed by a Representative Payee or by the individual with some assistance.

### Considering Guardianship

In a guardianship, the law strikes a balance between preserving the rights and personal autonomy of an adult and the duty of the State of Virginia to protect individuals who lack sufficient capacity to make decisions regarding themselves or their property.

Families should consider less restrictive alternatives before petitioning for guardianship if they believe the individual may not fit the criterion of “incapacitated.” Parents considering guardianship should keep in mind that:

--**Your child will not be labeled “incompetent.”** Virginia has eliminated that term from the law. Now a person is found to be “incapacitated” to the extent that they cannot make certain decisions.

--Overall, it is important to realize that guardianship is a **very flexible system in Virginia.**

--Guardianships can be **tailored to the needs of your child**, allowing parents to remain in a strong advocacy position.

--As part of that flexibility, **guardianship need not take away all or even most of the individual’s rights.** It is very common, for example, to preserve the right to vote, the right to hold a driver’s license, and other rights.

--Even under guardianship, your adult child **can still participate in decision-making** about his or her life to the extent of their capabilities. The guardianship order will typically say that the individual with a disability will be consulted and his/her wishes taken into account.

--**Your child remains eligible for government benefits.** There is no loss of government benefits because someone has a guardian. The guardian’s income and assets are not counted when computing benefits for an adult individual with a disability.

--Guardianship **does not make you financially responsible for the person under guardianship.** For example, parents who are guardians do not have to provide food and shelter for their child but would be responsible for making the *decisions* about where their child would live and the kind of care he or she would receive.

--As a guardian, **you are not responsible for the financial, civil or criminal liabilities of your child.** If an individual under guardianship hurts someone or something, the guardian is not liable. If they were, few people would be willing to serve as a guardian

Parents are frequently appointed as guardians, but other family members, an attorney, a friend, or a public guardian may also serve in this capacity.

### **Obtaining Guardianship**

To obtain guardianship, parents need to file a petition with the Circuit Court of the jurisdiction in which the individual lives. Typically parents are appointed as co-guardians, which allows either to act independently. You must provide a medical or psychological evaluation of your loved one that supports the need for guardianship. You may ask the court to appoint “standby” guardians who would serve when you no longer can.

When the petition is filed, the court appoints a guardian ad litem (GAL). The GAL is an attorney in private practice appointed from an approved list. The GAL’s primary job is to ensure that the rights of the individual with the disability are protected. The GAL will therefore meet the individual, serve him or her with the court paperwork, and explain their rights. The GAL will also make a report to the Court giving an opinion as to whether the appointment of a guardian is necessary and who should be appointed.

After the GAL has filed a report, a hearing is held at the Court. Typically the persons being appointed as guardians must attend the hearing, and after the hearing will go to the Clerk of the Court’s office to complete all necessary paperwork. The individual for whom the guardian is being appointed may choose to attend the hearing or not.

As a guardian, you are required to submit a report every year to the local Department of Social Services; the court will provide a form.

### **Weighing Alternatives**

The appointment of a guardian or a conservator should be considered only as a last resort. Petitioners for guardianship must provide evidence, and a judge must determine, that an individual is “incapacitated” in terms of making certain decisions.

However, if the person is not considered “incapacitated” but still needs help, the individual and his or her family may choose among several other options. These alternatives range from having a caregiver (who has no legal authority to make decisions) to giving a trusted person a

durable power-of-attorney (may make all medical, legal and financial decisions).

For example, an individual needing some assistance may be able to sign a Power of Attorney or Advance Medical Directive, appointing you or another family member as their agent for decision-making.

It's important to remember that the individual must be capable of understanding what they are doing when they execute a Power of Attorney or Medical Directive. A Power of Attorney or Medical Directive *does not allow you as the agent to override the decision of the individual with the disability*. So if the individual enters into a contract he or she did not understand, the agent under a Power of Attorney cannot void that contract. If the individual is in the emergency room yelling that they do not want a shot or test, the agent under the Medical Directive cannot override that decision.



### Determining a Decision-Making Role

Type	Decision-making Responsibilities	Notes
Full guardianship	All financial, legal, personal care, and social decisions	Individual must be incapacitated  Guardian must file an annual report
Limited guardianship	Decisions on specific issues (e.g., just health care), as determined by the judge	Individual must be incapacitated  Guardian must file an annual report
Standby guardian	Person designated in guardianship order to become guardian when current guardian dies	Does not assume any duties until death of primary guardian
Full conservatorship	All financial decisions, including paying bills, investing money, and selling property. Conservator must post a surety bond.	Individual must be incapacitated  Conservator must file annual report on all financial transactions
Limited conservatorship	Decisions on specific financial matters, such as paying bills or filling out tax returns, as specified by the judge. Conservator must post surety bond.	Individual must be incapacitated  Conservator must file report on income and expenses
Representative payee	Receives another person's government benefits on behalf of that person; responsible for using benefit to pay beneficiary's living expenses	Rep Payee must report annually to the Social Security Administration
Advance medical directive	Person with disability provides instructions about his or her wishes for health care treatment and designates an agent to make health care decisions when he or she cannot	Agent's powers are defined in the document  Agent cannot override decisions
Durable power of attorney	Written authority giving a parent or another person (agent) power to make decisions on behalf of the individual with a disability (the principal). Agent may act even if principal becomes incapacitated.	Agent cannot override decisions  Power ends if principal revokes it or dies
Emergency order for adult protective services	Short-term guardianship (15 days) to handle an emergency or correct conditions causing an emergency	Local Department of Social Services must apply to Circuit Court for temporary guardianship order
Caregiver	Individual providing care, paid or unpaid, to someone who cannot care for him or herself.	No power to make medical, legal or financial decisions

## GLOSSARY

**Asset-** Resources you have to help you secure housing and supports. Assets can be financial (e.g. a home, a trust fund), publicly funded (e.g. a waiver), or social (e.g. people in your life who want to help you).

**Circle of Support-** The group of people who are involved in the life of the person with a disability and want to help create a plan for sustainable housing and support. This group can include family members, teachers, doctors, family friends, neighbors, lawyers, realtors, financial planners, co-workers, and anyone who would like to help.

**Congregate Residential-** Often referred to as “group homes,” congregate housing is a model where the person with a disability lives with other people with disabilities in a home that has paid staff. Generally, 4-6 people with disabilities live in a congregate home and staff is on site 24 hours/day. This model is commonly used in combination with a Medicaid Waiver.

**Fair Housing Act-** A federal law that prohibits discrimination in the sale or rental of housing based upon race, color, national origin, religion, sex, familial status, or disability. This means that when you’re looking to rent, sell, or buy a home, you cannot be discriminated against because you have a disability. The law also states that any buildings that opened after March 31, 1991 and also have an elevator and four or more units must ensure that all public areas are accessible, the entry/exit and transit routes in the unit are accessible, bathroom walls are strong enough to allow for grab bars, and kitchens/bathrooms can be used by someone in a wheelchair. In buildings that opened after March 31, 1991 and have four or more units but no elevator, these standards apply to the ground floor units.

**Housing-** The physical structure where the person with a disability will live. Options are further discussed in this guide.

**Housing Choice Voucher-** Formally known as “Section 8 Vouchers,” Housing Choice Vouchers allow low-income individuals and low-income families to rent from private landlords at a reduced cost. This means you could rent a home, room, or apartment of your choice. The voucher is effectively a payment that is made directly to the landlord each month. The renter would pay 30% of their monthly

income towards rent, plus the cost difference if the home selected was above market rate.

**Lease-** A legal document you sign to rent a home. You may be signing a lease because you’re renting a home or you may ask that roommates sign a lease if they’re going to rent a room in your home. Leases have legal language and should be tailored to your situation and reviewed by a lawyer if you need help understanding or clarifying the language.

**Life Estate-** A life estate exists when a property is owned by someone only for their lifetime. In a Life Estate, a homeowner grants a “life tenancy” to a person with a disability who is then entitled to live in that home for the remainder of their life.

**Microboard-** A formalized circle of support that helps a person with a disability secure housing and/or services. The microboard may choose to become a mini-corporation which entitles them to low-interest housing loan options with the Virginia Housing Development Authority.

**Property Manager-** The person or group responsible for maintaining some or all components of a housing situation. For example, property managers may be hired to ensure exterior work is complete (e.g. lawns are mowed, siding is washed) and to see that interior work is up to date (e.g. all lights inside the home work, appliances are functioning).

**Public Housing-** Housing units that are federally funded and made available to people with low incomes. They are normally run by local governments.

**Shared Apartment-** A rented apartment (home, condo, or townhome) shared with one or more other people, usually unrelated to each other.

**Shared Home-** A home purchased jointly by several families so that their loved ones can live in the home and share costs and/or supports.

**Sponsored Residential-** A housing and supports model where a person with a disability lives with their caretaker. The caretaker could be a single person or a member of a family. The individual supported in this home lives there full time and is treated as a member of the family.

**Supported Apartment-** A combined housing and supports model where a support provider works with an apartment complex or buys housing stock, then ensures those homes are set aside for people with disabilities. The supports provider then brings services into the home as often as needed. In some cases, several homes may exist near each other so support staff can be shared (a.k.a. clustered apartments).

**Supports-** The assistance a person with a disability needs to live as safely and independently as possible. Supports may partner with your housing choice (e.g. a congregate Waiver home) or may be purchased separately (e.g. a hired care attendant you bring into your own home)

**Waiver-** A menu of services and supports from which the person with a disability can select the services they need. Waivers are governed by states and are publicly funded. They have long waiting lists. You can use a waiver-funded attendant in almost any housing situation. The Intellectual Disability (ID) Waiver funds residential options including congregate care, supported apartments, and sponsored residential.

### State-Wide Resources For Housing Finance

Contact Person or Organization	Why Contact Them?
<b>Access VA</b> <a href="http://www.accessva.org">www.accessva.org</a>	This is a website that provides links to different accessible housing resources, including government agencies, services, and adaptable or universally designed appliances for your home.
<b>Assisted Technology Loan Fund Authority (ATLFA)</b> 1602 Rolling Hills Drive Richmond, VA 23229 (804)662-9000 <a href="http://www.atlfa.org">www.atlfa.org</a>	Low interest loans for a variety of special equipment to eligible applicants. The interest rate is typically well below normal market rates, and loans are available with no down payment and longer terms which reduces monthly payments.
<b>Endeppendence Center of Northern Virginia (ECNV)</b> 2300 Clarendon Boulevard Arlington, Virginia 22201 Telephone: 703-525-3268 TTY: (703) 525-3553 FAX: (703) 525-3585 <a href="http://www.ecnv.org/FAQs/homemod.html">http://www.ecnv.org/FAQs/homemod.html</a>	Our local Center for Independent Living has housing FAQs and other resource options to help people with disabilities live as independently as possible
<b>Fairfax Area Disability Services Board            Disability Services Planning and Development</b> 12011 Government Center Parkway, Suite 708 Fairfax, VA 22035-1104 Telephone: 703-324-5421 TTY 703-449-1186 Fax 703-449-8689 <a href="http://www.fairfaxcounty.gov/dfs/dspd/homemod.htm">http://www.fairfaxcounty.gov/dfs/dspd/homemod.htm</a>	Information on accessibility specifications and costs
<b>Federal Home Loan Bank of Atlanta Down payment &amp; Closing Cost Program for First Time Homebuyers</b> <a href="http://www.fhlbatl.com/ahp/Set-aside/first-time-homebuyer.html">http://www.fhlbatl.com/ahp/Set-aside/first-time-homebuyer.html</a>	FHL Bank Atlanta's First-time Homebuyer Program (FHP) provides up to \$5,000 in matching funds for the down payments and closing costs of first-time homebuyers.
<b>Rebuilding Together Arlington/Fairfax/Falls Church</b> 2666 Military Road Arlington, VA 22207 703-528-1999 Fax 703-528-1197 <a href="http://www.rebuildingtogether-aff.org/">http://www.rebuildingtogether-aff.org/</a>	Rebuilding Together provides volunteer home repairs to low-income homeowners and non-profits in the community with critically needed home repairs and modifications to create safe and healthy homes.

Contact Person or Organization	Why Contact Them?
<p><b>Virginia Department of Aging and Rehabilitative Services (DARS)</b>            8004 Franklin Farms Drive            Richmond, VA 23229            804-662-7000 (V/Relay)            800-552-5019 (Toll-free V/TTY)            804-662-9532 (Fax)            dars@dars.virginia.gov            www.vadars.org</p> <p>Fairfax Office            11150 Fairfax Blvd., Suite 300            Fairfax, VA 22030            703-359-1124 (Voice)            703-359-1126 (TTY)            703-277-3528 (Fax)</p>	<p>Assists individuals with disabilities with determining whether home modifications are needed to reach their employment goals and identifying resources to help cover the cost of these services.</p>
<p><b>Virginia Housing Development Authority</b>            601 South Belvidere Street            Richmond, VA 23220            877-VHDA-123            TTY 804-783-6705  <a href="http://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx">http://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx</a></p> <p>Bruce DeSimone, AICP (contact for Microboards)            Senior Community Housing Office            (804) 343-5656            Bruce.desimone@vhda.com            www.vhda.com  <a href="http://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx#b">http://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx#b</a></p>	<p>Information about applying for microboard loans and information about grants to make accessibility modifications to rented units</p>
<p><b>Virginia Housing Search</b>  <a href="http://www.virginiahousingsearch.com">www.virginiahousingsearch.com</a></p>	<p>This is an online database with over 87,000 listings for rental homes. About 20% of the homes on the site are accessible. You can search for homes in your price range and homes that accept housing vouchers.</p>
<p><b>Virginia Individual Development Accounts Program (VIDA)</b></p>	<p>For individuals saving for a down payment on a home, business equipment and inventory or post-secondary education tuition payments. Eligible participants receive training, support and \$2 in match funds for every \$1 the participant saves, up to \$4,000 in match.</p>
<p><b>Virginia Livable Homes Tax Credit</b>            Virginia Department of Housing and Community Development            Main Street Centre            600 East Main Street, Suite 300            Richmond, VA 23219            (804) 371-7000  <a href="http://www.dhcd.virginia.gov/index.php/housing-programs-and-assistance/tax-credit-programs/livable-homes-tax-credit.html">http://www.dhcd.virginia.gov/index.php/housing-programs-and-assistance/tax-credit-programs/livable-homes-tax-credit.html</a></p>	<p>Tax credits are available for up to \$5,000 for the purchase/construction of a new accessible residence and up to 50 percent for the cost of retrofitting existing units, not to exceed \$5,000.</p>

**SELECTED LIST OF CASE MANAGERS  
Individual & Family Developmental  
Disabilities (DD) Waiver**

**Ability Home Care Services \*\***

125 Hailey Lane, Suite E8, Strasburg, VA 22657  
(540) 247-3275 (cell)

**Contact:** Darlene Pine, [tripleiofva@msn.com](mailto:tripleiofva@msn.com)

**Service area:** Winchester, Shenandoah Valley, Clarke Co., Paige Co., Fauquier Co., Loudoun Co., Leesburg, and Fairfax

**Ability Unleashed, Inc.**

1422 Decoy Court, Suite 100  
Woodbridge, VA 22191, (703) 497-1580

**Contact:** Jill Jacobs,

[jacobs@abilityunleashed.com](mailto:jacobs@abilityunleashed.com)

**Service area:** Alexandria, Annandale, Burke, Arlington, Stafford Co., Fort Belvoir, Dale City, Montclair, Springfield, Dumfries, Woodbridge, Independent Hill, Lorton, Prince William Co., South Fairfax Co., Spotsylvania Co., Fredericksburg, Richmond, and all military installations in Northern Virginia

**Access and Inclusion\*\***

7912 New Market Rd., Alexandria, VA 22308  
(703)765-6646

**Contact:** Tracy Nordin

[AccessandInclusion@msn.com](mailto:AccessandInclusion@msn.com)

**Service area:** Fairfax County, Arlington County, Alexandria City, Prince William Co., Leesburg, Woodbridge, Vienna, Herndon, Reston, Fort Belvoir, Annandale, Falls Church, Springfield, Burke, and Lorton

**The Arc of Northern Virginia\*\***

2755 Hartland Rd., Suite 200  
Falls Church, VA 22043, (703) 208-1119

**Contact:** Lisa Fong, [lfong@thearcofnova.org](mailto:lfong@thearcofnova.org)

**Service area:** Falls Church, Fairfax County, Alexandria City, Arlington County, Warrenton, Prince William County

**Independence Center of Northern Virginia**

2300 Clarendon Blvd., Suite 305  
Arlington, VA 22201, (703) 525-3268

**Contacts:** Hannah Manila, [hannahm@ecnv.org](mailto:hannahm@ecnv.org) or Layo Osiyemi, [layoo@ecnv.org](mailto:layoo@ecnv.org)

**Service area:** Fairfax City, Fairfax County, Falls Church, Loudon County, Alexandria, Arlington

**Kavanagh Consulting, Inc.**

3121 Erika Drive, Manassas, VA 20112  
(571) 334-3672

**Contact:** Dana Heino, [danaheino@gmail.com](mailto:danaheino@gmail.com)

**Service Area:** Northern Virginia

**La Casa, Inc.**

P.O. Box 72922, Richmond, VA 23235  
(804) 353-0461

**Contact:** Robert T. Hickson, or Tia Hickson

[LaCasaInc@comcast.net](mailto:LaCasaInc@comcast.net); [Tiashe3@comcast.net](mailto:Tiashe3@comcast.net)

**Service area:** Northern Virginia, Danville, Richmond metro area, Lynchburg area, Fredericksburg, Peninsula, Tidewater Amherst, Campbell, and Charlotte

**Moms In Motion**

10 Beau Lane, Front Royal, VA 22630  
(800) 417-0908

**Contact:** Keri Ayres at [Keri@MomsinMotion.net](mailto:Keri@MomsinMotion.net)

**Service area:** Winchester, Front Royal, Warrenton, Fauquier, Northern Virginia area, Alexandria, Arlington, Fairfax, Prince William, Springfield, Manassas, Spotsylvania, Fredericksburg, Woodbridge, Virginia Beach, Norfolk, Chesapeake, Portsmouth, Hampton, Williamsburg, Newport News, Charlottesville, Waynesboro, Harrisonburg

**R Hearts\*\***

6248 Ghadban Ct., Warrenton, VA 20187  
(540) 428-8538

**Contact:** Roseanne Campbell, [rhearts1@aol.com](mailto:rhearts1@aol.com)

**Service Area:** Fauquier, Prince William, Loudoun, Fairfax, Culpeper,

**Waiver Services, LLC**

P.O. Box 352, Colonial Heights, VA 23834  
(804) 216-1866

**Contact:** Joyce Reid, [jreidllc@gmail.com](mailto:jreidllc@gmail.com)

**Service Area:** Richmond, Henrico, Chesterfield, Hanover, Dinwiddie, Petersburg, Colonial Heights, Suffolk, Surry, Tappahannock, Central Virginia, Northern Virginia

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**\*\* These providers are not accepting new cases as of October 2013**

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