MONTGOMERY COUNTY PLANNING DEPARTMENT
THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION

R&SP Briefing: Study of Housing for Older Adults in Montgomery County

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Dr. Lisa Sturtevant of Lisa Sturtevant & Associates, LLC (LSA) will provide a briefing on the report, "Meeting the Housing Needs of Older Adults in Montgomery County," conducted on the behalf of the Montgomery County Planning Department. LSA worked with the George Mason University Center for Regional Analysis and Neighborhood Fundamentals, LLC to update previous studies of senior housing in the County and to provide a thorough assessment of housing needs.

Overview

The study was undertaken by the Department's Research and Special Projects Division in response to the county's growing number of residents aged 55 and older – estimated to be nearly 288,000 people in 2016 -- and to address the unique housing challenges faced by this population.

The four primary objectives framing this study are to quantify the supply of housing serving older adults in the county; document the characteristics of the senior population; assess current and future demand for senior housing; and recommend ways of preparing to meet growing senior housing needs.

Based on LSA's analysis of current and future characteristics of the County's older adult population, several trends shaping this population's growing housing needs are identified:

- More seniors in Montgomery County will be renters in the years to come due to changing economic characteristics of older adult households.

- The oldest seniors, whose numbers are growing, face the greatest challenges, yet the majority of assisted living facilities in the county are not targeted to this group, particularly those with limited incomes.

- Most older adults would like to age in place, living in their homes independently rather than relying on institutionalized care or family members.

- Access to neighborhood amenities and services is important to aging in place.

- Federal funding for housing programs serving seniors is declining.

This study includes a comprehensive review of housing programs and policies that either directly target seniors or are a benefit to seniors that meet income or other requirements. The recommended strategies are based on evaluations of current and future housing needs, and the current programs in the County, a review of senior-oriented housing programs and policies around the country, and discussions with the Planning Department, the Department of Housing and Community Affairs, the Commission on Aging, and local senior housing developers and operators, among others.

The report includes the following recommendations:

- Support changes in the moderately priced dwelling unit (MPDU) program to provide more housing options for seniors.
- Co-locate senior housing with community facilities and use publicly owned property to produce senior housing.
- Address senior housing needs in the planning process.
- Allow more diverse housing types in Residential Zones and improve the viability of accessory apartments for older adults.
- Remove zoning and regulatory barriers to group homes and age-restricted housing.
- Maintain a commitment to senior housing in Montgomery County's affordable housing fund, Housing Initiative Fund (HIF)
- Create set-asides for older adults in the housing choice voucher and rental assistance programs.
- Improve the effectiveness of homeowner and renter property tax exemptions and credits.
- Fund emergency assistance to seniors at risk of eviction or homelessness.
- Provide more education to developers about accessibility and offer incentives to increase accessibility.
- Support naturally occurring retirement communities and existing villages.
- Create a one-stop shop for senior housing programs and services.
- Explore funding possibilities for senior housing through Maryland's Medicaid waiver program.

The report, "Meeting the Needs of Older Adults in Montgomery County," is attached to this memo and it is available on the Research and Special Projects' website at http://montgomeryplanning.org/tools/research/special-studies/senior-housing-study/.

Attachments

1. "Meeting the Housing Needs of Older Adults in Montgomery County"

CM/PZ/aj

Meeting the Housing Needs of Older Adults in Montgomery County

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Executive Summary

Montgomery County, Maryland is a community offering high-quality services and amenities to people of all ages and at all stages of life. According to the County's 2017 Community Livability Report, 90 percent of County residents 55 and older say that Montgomery County is a "good" or "excellent" place to live. The County scores particularly high among older adults in terms of its health services, public safety, and parks and activities. However, only 50 percent of residents 55 and older said that Montgomery County was a good place to retire. And just 25 percent rated the cost of living favorably.[i]

Therefore, despite the high quality of life enjoyed by many residents in Montgomery County, there are challenges to ensuring that people can remain in the County as they age and that the County's opportunities and amenities are available to all older adults, regardless of income.

In response to the awareness of the growing older adult population and recognition of the unique housing challenges faced by an aging population, the Montgomery County Planning Department contracted with Lisa Sturtevant & Associates, LLC (LSA) to conduct a study of senior housing in Montgomery County. LSA worked with the George Mason University Center for Regional Analysis and Neighborhood Fundamentals, LLC to update previous studies of senior housing in the County and to provide a thorough assessment of housing needs.

Overall, there were four primary objectives of this housing study:

1) To quantify the supply of housing serving older adults in Montgomery County,

2) To document the characteristics of the County's older adult population,

3) To assess current and future demand for senior housing, and

4) To offer high-level recommendations for ways in which the County can be better prepared to meet its growing senior housing needs.

This study is based on analyses of quantitative data, as well as a comprehensive review of County program and policy documents, a scan of best practices from around the Washington, D.C. region and the country, and interviews with key stakeholders, including housing and senior advocates, residential developers and property managers, and County staff. The study report is designed to provide information and guidance to County staff and elected leaders as they work to meet the needs of the County's growing older adult population.

Background

Montgomery County, along with most communities around the country, is facing the dual challenges of an affordable housing crisis and an unprecedented expansion of its senior population. Older adults in Montgomery County see housing affordability as the biggest challenge in the County, followed by a lack of employment opportunities for older adults, insufficient accommodations for persons with disabilities, and a shortage of home- and community-based care.[ii]

The need for housing that meets the needs of older adults will grow significantly in Montgomery County in the years to come, largely because of the aging Baby Boom population increasing the Count's already large base of 55 and older population, totaling about 288,000 residents in 2016.[iii] The Baby Boom generation, born between 1946 and 1964, was between the ages of 52 and 70 in 2016. The County's Area Agency on Aging has estimated that 9,000 residents turn 65 every year in Montgomery County.[iv] By 2040, it is estimated that one in five Montgomery County residents

will be 65 or older, and one out of three will be 55 and older.[v]

Housing affordability and accessibility challenges affect older adults at all income levels. But low-income seniors face the greatest obstacles to finding housing they can afford, particularly housing located in well-connected neighborhoods that can help support successful aging in place. Low-income and otherwise vulnerable seniors also can face the insurmountable financial and physical burdens of maintaining and/or retrofitting a home, which can result in a risk of falls and a decline in overall health and well-being.

There is a substantial body of research that demonstrates the important link between affordable, accessible housing and the health and well-being of older adults.[vi] Affordable housing helps to ensure that older adults—many living on fixed incomes—have sufficient resources to pay for other necessities

Housing affordability is a critical element of successful aging in place. However, even if older adults live in housing that is affordable, it can be increasingly difficult for many to remain in their homes as they age if their homes are not accessible, with adequate modifications to aid as mobility declines. Accessible housing options are critical for helping older adults age in place but most housing occupied by older adults cannot accommodate mobility limitations that often come with aging.[vii]

While the housing challenge is greatest for lower-income older adults, there is growing awareness of a lack of a sufficient supply of housing more generally for a growing senior population that might be looking for smaller housing options with less upkeep and maintenance. For example, the National Association of Home Builders (NAHB) has recognized the growing demand among older adult homeowners who are selling their homes

in suburban communities and are looking to move into smaller, more energy-efficient homes, often in walkable communities with access to services and amenities.[viii]

These general trends were examined more closely by looking at the stock of housing serving older adults and the characteristics and housing needs of the County's current and future older adult population.

Supply of Housing for Older Adults in Montgomery County

Older adults live in many different forms of housing, including residences or communities that are age-restricted, as well as in typical housing arrangements. The vast majority of older adults—over 85 percent or nearly 245,000 people—in Montgomery County do not live in senior only or age-restricted housing. However, housing that is restricted or targeted to seniors is an important part of the housing ecosystem in the County and meets an essential need.

In 2017, there were approximately 273 senior living facilities, including independent living rental buildings, active adult homeownership developments, assisted living facilities, group homes, Continuing Care Retirement Communities (CCRCs), and nursing homes in Montgomery County:

- 39 senior rental **independent living** complexes with an estimated 5,365 units
- 1 **active-adult homeownership community** (Leisure World) with an estimated 5,660 homes
- 27 **assisted living** facilities with approximately 2,000 units
- 178 **group homes** with approximately 1,380 beds
- 8 **continuing care retirement communities** (CCRCs) with an estimated 2,800 independent living units, 530 assisted living units and 850 nursing beds
- 27 **nursing facilities** with 3,700 beds

As of November 2017, there were 16 senior housing developments in the development pipeline with new, including both market-rate and subsidized age-restricted housing.

The vast majority of older adults in Montgomery County do not live in age-restricted housing but rather in homes and apartments throughout the community. Only about 15 percent of the County's 55+ population, or about 43,000 residents, live in some type of housing or facility that is age restricted. Many older adults in Montgomery County live in older homes that may require retrofitting to allow seniors to age in place, or may not ultimately be homes that older residents can remain in as they age.

Characteristics of Montgomery County's Older Adult Residents

The characteristics of the County's growing older adult population has implications for the quantities, types and locations of housing that is needed to fully meet current and future needs, and the programs and policies that might need to be expanded or adopted to ensure that older adults in Montgomery County can find affordable, accessible, high-quality housing that helps support successful aging.

In 2016, there were nearly 288,000 Montgomery County residents 55 and older.[ix] Nearly 28 percent of Montgomery County's population is 55 or older, while 14.5 percent is 65 or older (152,000). The shares of the 55+ and 65+ populations in Montgomery County are slightly higher than in neighboring jurisdictions, including Howard, Frederick and Prince George's counties in Maryland, and Fairfax County, Virginia.

Race/Ethnicity

The older adult population in Montgomery County is more likely to be white than the under 55 population. Nearly two-thirds (62.7 percent) of the population 55 and older is non-Hispanic white, compared with less than half (46.6 percent) of the under 55 population. Approximately 14 percent of the older adult population in Montgomery County is Asian, 12.8 percent is African American, and 8.9 percent is Hispanic.

Living Arrangements

The vast majority of older adults in Montgomery County—including seniors 85 and older—do not live in institutionalized settings, such as nursing homes, but rather live either by themselves or with others in a housing unit which includes single-family homes, townhomes, apartments, and condominiums, as well as age-restricted independent and assisted living.

As older adults age, they become significantly more likely to live alone. In Montgomery County, about 25.5 percent of households headed by someone aged 55 to 64 are single-person households. The share of one-person households is 33.5 percent for 65- to 74-year-olds and 42.5 percent of 75- to 84-year-olds.

Living in a multigenerational household is uncommon in Montgomery County, but there is variation across different populations. Overall, about 8.6 percent of the Montgomery County older adult population (about 21,400 individuals) lives in a multigenerational household, with African American, Asian and, particularly Hispanic, seniors more likely to reside in multigenerational homes. About one in five Hispanic resident age 55 and older lives in a multigenerational home.

Housing Tenure & Type

In Montgomery County, more than three-quarters of households headed by someone 55 or older (78.5 percent or 119,300 households) are homeowners, a rate that is higher than for the overall population.

Households headed by an older adult are somewhat more likely to live in single-family detached homes, compared to the overall household population. However, the types of housing units Montgomery County older adults live in changes as residents get older. While 61.9 percent of households headed by someone 55 to 64 live in single-family detached homes, only 36.9 percent of 85+ households live in single-family detached homes. More than half (51.8 percent) of the County's 85+ households live in a unit in a large multifamily building (defined as a building with 20 or more units) including many age-restricted buildings and assisted living facilities in the County.

Income

According to the 2011-2015 American Community Survey, the median household income in Montgomery County was $96,060.[x] The median household income for senior households in the County was similar, at $95,000. However, incomes decline dramatically as residents get older. The median household income for a household headed by someone between the ages of 55 and 64 was $116,000, while the median household income for a household headed by someone 85+ was just $44,700.

This difference is due to a larger number of one-person households, the lower likelihood of being in the labor force, the greater likelihood of living on a fixed income, and the necessity to spend down incomes and assets to qualify for Medicaid-supported nursing care.

Approximately one in five households in the County, including about one in five 55+ households, is a very low-income household, with an income below 50 percent of the area median income (AMI). Nearly one-third of households between the ages of 75 and 84 and more than two in five of 85+ households are very low income. The very low-income 85+ population is particularly vulnerable to housing insecurity, health challenges, and homelessness.

Very Low-Income* Older Adult Households in Montgomery County

Age	No.	%
All Households	75,379	20.6
55 to 64	10,922	14.8
65 to 74	8,752	20.5
75 to 84	7,101	31.2
85+	5,444	42.1

*up to 50 percent of the area median income (AMI)
Source: 2011-2015 American Community Survey Public Use Microdata Sample (PUMS) file

Housing Needs Among Older Adults in Montgomery County

There are significant unmet housing needs currently among older adults in Montgomery County. This unmet need can be measured at least in part by the number of severely cost burdened older adult households.

In 2016, approximately 15.5 percent of older adult households in Montgomery County (approximately 23,500 households) were severely cost burdened, spending more than half of their incomes on housing costs. The rate of severe cost burden increases with age—20.9 percent of residents 75 to 84 and 27.4 percent of residents 85 and older in Montgomery County spend more than half of their incomes on housing costs each month. [xi]

Spending half of income on housing often leaves individuals and families without enough left over for other necessities, including food, medicine, and transportation. A recent report from the Harvard University Joint Center for Housing Studies found that among low-income older adult households, severely cost-burdened households spend 43 percent less on food and 59 percent less on health care compared to older adults who have affordable housing.[xii]

Thus, these affordability numbers suggest a significant need for housing that is affordable to the current older adult population in Montgomery County, particularly those with very low incomes and those who are age 85 and older. This is a group for whom it has been challenging to provide affordable housing coupled with health and other services.

In addition to needs for affordable and accessible housing for very low income and the oldest residents, there is likely current unmet demand for smaller homes to serve the County's older adult population. Based on one definition, there could be up to 22,955 "overhoused" older adult households in Montgomery County, which is about half (50.6 percent) of all older adult homeowners who own their home free and clear.

In the future, the older adult population in Montgomery County will increase dramatically, largely as a result of the aging of the Baby Boomer population currently living in the County. Based on forecasts from the Maryland Department of Planning, it is estimated that Montgomery County will see the following household growth between 2015 and 2040:

- 6,937 additional households between the ages of 55 and 64,
- 20,591 households between the ages of 65 and 75,
- 32,796 households between the ages of 75 and 84, and
- 15,171 households age 85 and older.

An estimated 15,996 households age 55 and older between 2015 and 2040 will have very low incomes—that is, below 50 percent of AMI.

Based on this analysis of current and future characteristics of the County's older adult population, several trends will shape this population's growing housing needs:

More seniors in Montgomery County will be renters in the years to come. While older households will continue to be more likely than younger households to be homeowners, the share of senior renters will grow in future decades, spurring increasing demand for senior rental housing, and particularly rental housing affordable to lower-income senior households. This shift in renting results primarily from the changing demographic and economic characteristics of older adult households.

The oldest seniors in Montgomery County face the greatest challenges and their numbers are growing. The oldest seniors in the County are most vulnerable to housing, health and other challenges. In addition to being more likely to be very low income and to be housing cost burdened, Seniors age 85 and older are significantly more likely to be very low income, to be cost burdened and to have a physical disability compared to younger seniors. The 85+ population will also be the fastest growing age group in Montgomery County in the years to come which suggests growing needs for affordable housing combined with health and other services.

Assisted living offers residents health and other services on-site and has become an increasingly desirable alternative to a nursing home. However, the vast majority of assisted living facilities in Montgomery County are not targeted at older adults with lower incomes, and the prospects for building new, affordable assisted living in Montgomery County seem limited at present.

Most older adults in Montgomery County would like to age in place. "Aging in place" usually refers to the ability to live in one's home or community safely, independently and comfortably, regardless of age, income or ability level. The biggest concern among older adults is fear of losing independence and having to rely

on institutionalized care or family members as they age.[xiii]

Aging in place is becoming more common as cost-effective and innovative service options are becoming available. However, there will need to be dedicated efforts to ensure that an appropriate diversity of housing and services are available and that assistance with retrofitting housing is expanded to support seniors aging in their homes and in the Montgomery County community.

Access to neighborhoods near amenities and services is increasingly important to aging in place. Respondents to the County's 2015 Age Friendly Communities Survey said they value the County's public services, parks, and cultural opportunities.[xiv] Extensive research has documented the benefits to the health and well-being of seniors of affordable and accessible housing in neighborhoods with safe and reliable mobility options and convenient and high-quality amenities and services.[xv]

In the years following the economic recession and housing market downturn, home prices in Montgomery County have been on the rise. The increase in home values helps boost demand for active adult and independent living options, or simply smaller housing options in accessible neighborhoods, as home equity is often the primary financial asset that allows older adults to afford this lifestyle choice.

Competition in Montgomery County for housing in these accessible, high-amenity neighborhoods will put this type of housing out of reach for many low- and moderate-income older adults. Therefore, it will be important for the County to continue to pursue policies that require or incentivize lower-cost housing as part of new developments.

Federal funding for housing programs that serve older adults is on the decline. Even as the

need for affordable senior housing has grown and will continue to increase dramatically, federal resources for senior housing have declined. Despite modest increases in the current budget, funding for federal housing programs is far below what is needed to meet the needs. As a result, Montgomery County will need to continue to work in partnerships with the nonprofit and private sectors to find innovative strategies and funding sources to meet local senior housing needs.

Recommended Strategies

This study includes a comprehensive review of housing programs and policies that either directly target seniors or are a benefit to seniors that meet income or other requirements. By building on these programs, and adopting new tools and strategies, the County can be better positioned to ensure that all older residents have housing options.

The recommended strategies included in this report were developed based on the analysis of current and future needs, an evaluation of the County's current programs, a review of senior-oriented housing programs and policies around the country, and in-depth discussions with a wide range of stakeholders in the County.

The recommendations are organized around four categories:

I. Production & Preservation. Land use, financial and other tools to support the production of new housing for older adults and to preserve the availability of appropriate housing affordable to older adults at all income levels.

II. Financial Assistance. Financial support to individual seniors, caregivers, and housing and service providers to expand access to affordable housing connected to necessary services.

III. Accessibility & Livability. Tools to expand the supply of housing and the availability of

neighborhoods that help older adults safely and successfully age in place.

IV. Other Services & Programs. Programs and policies that provide essential support in meeting the housing needs of all older adults in the County, regardless of age, disability status or income.

The County may not implement all of the recommended strategies; however, to ensure that Montgomery County can meet the housing needs of its aging population, it will be important to adopt a comprehensive approach to producing, preserving and expanding access to affordable and appropriate housing for older Montgomery County residents.

I. Production & Preservation
I-1. Make Changes to the MPDU Program I-1a. Allow a payment in lieu for age-restricted for-sale properties with DHCA setting the in lieu payment to reflect the cost of providing required units on-site. I-1b. Give preference to current County residents for access to age-restricted MPDUs. I-Ic. Adopt other changes to the MPDU program recommended in the Rental Housing Study that support housing options for seniors.
1-2. Co-Locate Senior Housing with Community Facilities As part of the County's Capital Improvement Program (CIP), evaluate the appropriateness of co-locating housing for older adults when there is planned new development or redevelopment of a community facility.
I-3. Use Community-Serving Real Estate to Produce Housing for Older Adults I-3a. Establish a formal policy for the disposition and development of publicly-owned parcels that prioritizes the development of affordable and/or age-restricted housing where appropriate. I-3b. Conduct outreach to private and nonprofit community-serving institutions to introduce the topic of community-serving real estate and recruit organizations interested in partnering on the development of age-restricted housing. Provide technical assistance and predevelopment resources to institutions/organizations interested in using land assets for this purpose.
I-4. Address Housing Needs of Older Adults in Planning Processes In sections where master plans address housing needs, incorporate, where appropriate, additional discussion of senior housing including accessibility, visitability and general housing needs for older adults. Prior to adoption of any plan, facilitate expert review by professionals familiar with the housing, health and mobility needs of older adults.
I-5. Improve the Viability of Accessory Apartments I-5a. Consider expanding rules to permit accessory apartments in more locations. Allow accessory apartments within townhomes and explore options for permitting external accessory apartments on single-family lots of less than one acre. I-5b. Examine current County ordinances and policies to remove barriers to accessory apartment development. Potential provisions to be amended include placement, apartment size, building characteristics, parking requirements, owner-occupancy (i.e. allow homeowner to live in primary or accessory unit), and the minimum age of the primary structure. I-5c. Amend provisions that prohibit a homeowner from leasing a room in the primary house and an accessory apartment to unrelated persons which could limit options for co-living for older adults and in-home caregivers. I-5d. Provide technical and/or financial assistance to interested homeowners considering adding an accessory apartment that is intended to support older adults.

I-6. Allow More Diverse Housing Types in Residential Zones
I-6a. Amend the County's Zoning Ordinance to allow more diverse housing types in a wider range of residential zones. Explore alternative approaches to creating a greater mixed of housing types, such as form-based codes and zoning overlays.
I-6b. Study whether the County's laws and regulations prevent older adults from subdividing their property to create two (or more) units.
I-7. Remove Zoning and Regulatory Barriers to Group Homes and Other Types of Age-Restricted Housing Facilities
I-7a. Review zoning ordinance and other local regulations related to building, site and neighborhood standards to ensure that existing restrictions do not unnecessarily limit the number of neighborhoods in which group homes can be located.
I-7b. Reduce zoning and building regulations unrelated to health and safety in neighborhoods proximate to senior centers, independent living facilities, and/or active adult communities.
I-8. Maintain Commitment to Senior Housing in the County's Housing Initiative Fund (HIF) Allocations
Continue the County's commitment to senior housing needs when allocating HIF dollars. Evaluate senior housing proposals and consider funding projects that meet the greatest needs (e.g. ELI households), that combine housing and health services, and/or are located in parts of the County with a deficit of affordable senior housing.
II. Financial Assistance
II-1. Create Set Asides for Older Adults in the Housing Choice Voucher Program and Rental Assistance Program
II-1a. Review the characteristics of seniors currently on the HCV waitlist and develop criteria to identify the most vulnerable seniors in need of housing assistance. As vouchers become available, the HOC should ensure that a portion of those vouchers are made available to vulnerable seniors and should assist those seniors in locating appropriate housing where they can use the voucher.
II-1b. Increase funding for the County's RAP to provide additional assistance to vulnerable and extremely low income senior renters.
II-2. Improve Effectiveness of Homeowner and Renter Property Tax Exemptions and Credits
II-2a. Review the income, asset and other eligibility requirements of the County's and state's tax relief programs that target seniors. Determine if program changes need to be made at the County level to encourage take-up of the tax benefits.
II-2b. Launch a public education campaign about the County and State property tax exemption and deferral programs with education and outreach targeting low-income older adult homeowners and renters in the County.
II-3. Fund Emergency Assistance to Old Adults at Risk of Eviction and/or Homelessness
Evaluate the capacity of the County's current homelessness programs to meet the needs of the older adult homeless population. Create a source of funding and staff resources that are dedicated to meeting the needs of vulnerable seniors who are at-risk of homelessness.

III. Accessibility & Livability
III-1. Provide More Education to Developers About Accessibility Collaborate with developer partners and senior advocates to create an education campaign that explains the benefits of accessible units and the opportunities for marketing fully-accessible units. Build on the County's Design for Life program to help increase awareness of ways to increase accessibility.
III-2. Offer Additional Incentives to Increase Accessibility and Visitability III-2a. Improve marketing of Design for Life program to encourage higher levels of utilization. III-2b. Create a Design for Life "advance program" that would provide upfront resources to lower-income homeowners to make accessibility improvements, rather than a later tax credit. III-2c. Provide incentives to incorporate a higher number of accessible units into developments by expanding the Design for Life program to include multifamily buildings.
III-3. Connect Seniors with Accessible Units III-3a. Develop a tenant matching system to connect residents with available, accessible units. III-3b. Offer an "insurance product" that would offset the revenue lost while holding a unit vacant while a targeted household is identified.
III-4. Support Naturally Occurring Retirement Communities in the County III-4a. Fund a NORC Service Coordinator Program, in partnerships with local nonprofits. Target resources at NORCs in communities where residents have lower incomes and do not have access to on-site or nearby services, such as transportation, health care, nutrition services, among others. III-4b. Evaluate how best to apply the preservation tools recommended in the County's Rental Housing Study to NORCs throughout the County.
III-5. Expand Support for the Villages Direct additional County resources to support existing Villages and to encourage the establishment of additional Villages, particularly in neighborhoods that are not well connected to services.
IV. Other Services & Programs
IV-1. Create a "One-Stop Shop" for Senior Housing Programs and Services Create a "one-stop-shop" with a dedicated staff person to field calls/emails for information and direct Montgomery County residents to information about senior housing-related programs and services administered by DHCA, HHS, HOC, AoA, Planning and other County departments and agencies.
IV-2. Explore Funding Possibilities through the State's Medicaid Waiver Program Review the state's Medicaid waiver program, including the HealthChoice program. Review other state Medicaid waiver programs that fund capital and operating expenses for senior housing.

Section 1. Supply of Housing for Older Adults

Older adults live in many different forms of housing, including residences or communities that are age-restricted, as well as in typical housing arrangements. The vast majority— nearly 90 percent—of older adult households in Montgomery County do not live in senior only or age-restricted housing. However, housing that is restricted or targeted to seniors is an important part of the housing ecosystem in the County and meets an essential need.

For this study, age-restricted housing is defined as homes or developments that are restricted to residents at least 55 and over. This definition is inclusive of some housing developments that may have higher age requirements. Included in this assessment of supply is both income-restricted and market-rate housing, as well as independent living housing and housing options that provide a range of health and other services to seniors.

Age-Restricted Housing Supply

In 2017, there were approximately 273 senior living facilities, including independent living rental buildings, active adult homeownership developments, assisted living facilities, group homes, Continuing Care Retirement Communities (CCRCs), and nursing homes in Montgomery County. These buildings/facilities range in size from five units/beds to 550 units/beds.[xvi] The Montgomery County zoning code contains separate designations for "Independent Living" and "Residential Care Facilities" of various capacities. The zoning code is generally more permissive of these typologies than other forms of multifamily housing. For more information, see Appendix VI: Current Programs and Policies Inventory Summary.

Independent Living

There are 39 senior rental independent living complexes in Montgomery County, consisting of an estimated 5,365 units. These buildings are identified as those that are marketed to and entirely occupied by seniors 55 and older.

Many independent living facilities offer meal plans and housekeeping assistance, and some offer a range of services and amenities, including community events, laundry service, computer access, pool and fitness facilities, and local transportation services.

According to the American Seniors Housing Association (ASHA), the average age of independent living residents is about 80, with most residents moving in between the ages of 75 and 84.

Four of the independent living developments in Montgomery County are market-rate rental properties, while the other 37 developments are subsidized though Public Housing, HUD Section 8, HUD Section 202, HUD Section 236, Low Income Housing Tax Credits (LIHTC), and/or Montgomery County Moderately Priced Dwelling Units (MPDU) programs. These subsidized properties may include a mix of income-restricted and market-rate housing.

Active Adult Homeownership

Active adult homeownership communities are generally defined as real estate developments that offer independent, relatively maintenance-free living to residents 55 and older. Leisure World is the only age-restricted, or active adult homeownership development currently in the County. Leisure World is a 1,000-acre complex west of Rockville that offers homeownership opportunities to adults 55 and older. Leisure World currently has 5,660 units and is home to more than 8,700 residents. Leisure

Types of Age-Restricted Housing

Independent Living: Age-restricted rental properties for those 55 or 62 or older, either at market rate or subsidized rents. Subsidized independent living in this study is classified as properties receiving financial support from Public Housing, Section 8, Section 202, Section 236, Low Income Housing Tax Credits (LIHTC), or Montgomery County Moderately Priced Dwelling Units (MPDU) programs.

Active Adult Homeownership: Real estate developments that offer independent, relatively maintenance-free living to residents 55 and older. These communities can be either age restricted or age targeted and offer either single-family homes or condominiums for purchase and are not equipped to provide increased care or health-related services.

Assisted Living: Residential or facility-based programs that provide housing and supportive services, supervision, personalized assistance, and/or health-related services to meet the needs of residents who are unable to perform or need assistance in performing activities of daily living. Assisted living is a way to provide care to people who are having difficulty living independently, but do not need the daily nursing services provided in a nursing home. Assisted living units in this study are defined as those with greater than 16 assisted living units as licensed by the Maryland Department of Health

Group Homes: A group home for the elderly is a community-based residential program for three to 16 unrelated individuals that provides housing, supportive services, supervision, personalized assistance, and/or health-related services. Group homes must be licensed as assisted living facilities by the Maryland Department of Health. Group Homes in this study are defined as assisted living facilities licensed by the Maryland Department of Health with 16 or fewer units/beds. Sites with multiple houses at adjacent addresses have been combined; therefore, some group homes may show more than 16 units.

Nursing Homes: Nursing homes provide care for individuals of all ages needing 24-hour nursing care or assistance. Individuals or families typically seek nursing home care when it is no longer possible to care for a person at home safely or when the needs of the individual become so complex they cannot be provided in the home. Nursing homes included in this study are licensed as nursing facilities or long-term comprehensive care facilities by the Maryland Department of Health.

CCRC: A Continuing Care Retirement Community (CCRC) provides long-term uninterrupted care that includes independent living units, residential care/assisted living services, and skilled nursing care, usually in one location. CCRCs allow residents to age in place as they typically sign a contract for lifetime care. CCRCs are often the most expensive retirement option.

Leisure World includes a range of housing types and prices, from relatively inexpensive condominiums and patio homes to higher cost townhomes and single-family detached homes.

The average age range of an active adult community resident such as Leisure World is late 70s. Active adult communities do not offer long-term care or assisted living, though residents and their families may seek outside help, at their discretion and expense, when the need arises. These communities often have on-staff social workers who can assist with connecting residents to outside services, including home healthcare and meal delivery.

Assisted Living

Assisted living is a type of long-term care facility for those who are able to generally live on their own but who may need help with some activities of daily living (ADL), or simply prefer the convenience of having their meals in a central cafeteria and having nursing staff on call. The average age range of an assisted living resident is mid- to late-80s. Residents typically need help with at least two ADLs, and often have one or more chronic conditions, like osteoporosis or high blood pressure. The majority of assisted living residents move into these facilities from their own homes, although some move into an assisted living facility from a hospital stay or a nursing rehabilitation facility.[xvii]

Assisted living facilities in Maryland are licensed to provide up to three levels of care. Assisted living units in this study are defined as buildings with 16 or more units and licensed at least to "level one" care by the Maryland Department of Health.[xviii]

There are an estimated 27 assisted living facilities in Montgomery County, totaling approximately 2,000 units. Nearly all of the County's assisted living facilities are market rate.

Group Homes

There are approximately 178 group homes in Montgomery County, defined as assisted living facilities with fewer than 16 units, totaling around 1,380 beds. Group homes are the most geographically widespread senior housing facility type with locations throughout all of the populated regions of the county, with a cluster collocating around Leisure World. The Germantown and Gaithersburg areas to the northwest have a significantly lower number of group homes and assisted living facilities than other parts of the County.

Continuing Care Retirement Communities

CCRCs provide long-term, uninterrupted continuing care that includes independent living units, residential care/assisted living services, and skilled nursing care, usually in one location. Residents typically sign a contract for lifetime care. Eight CCRC facilities exist in Montgomery County, totaling approximately 2,880 independent living units, 530 assisted living units, and 850 nursing home beds. The largest of these facilities is Asbury Methodist Village in Gaithersburg and Riderwood Village on the southeast border of Montgomery County. Riderwood Village is located partially in Prince George's County.

Map 1. Senior Housing and Group Quarters Facilities in Montgomery County
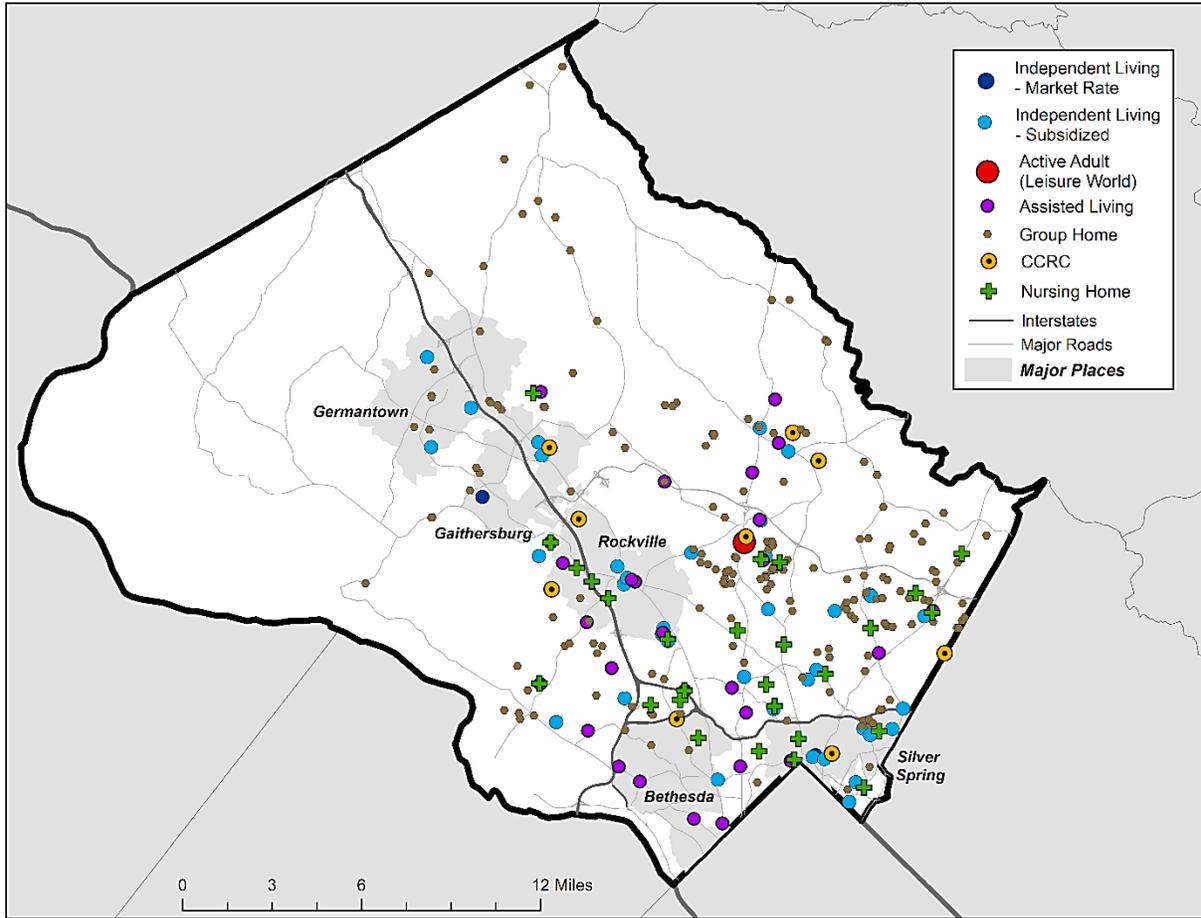
Source: Montgomery County Department of Planning | M-NCPPC; Montgomery County Department of Housing and Community Affairs; other sources (see Appendix)

Skilled Nursing Facilities

The County currently has 27 nursing homes totaling 3,700 beds. These are concentrated in the southeastern end of the county, with only one nursing home facility in the Germantown/Gaithersburg area.

Age-Restricted Housing Development Pipeline

There are 16 senior housing developments currently in the development pipeline in Montgomery County (map 2), making up five percent of the 336 residential or mixed-use developments in the pipeline.[xix]

Seven of the age-restricted pipeline developments are senior independent living apartments, including five subsidized developments and two market-rate developments. Filling a need in the Clarksburg and Damascus area, one market-rate and one independent living development with MPDUs are currently in the development pipeline. The Elms at Clarksburg Village is a piece of the larger Clarksburg Village development in which at least 80 percent of the residents must be 55 or older. Elizabeth Square is the largest new independent living facility with 267 units.

One new active adult homeownership community, named The Courts at Clarksburg, is in the pipeline to join Leisure World. This marks the first time in decades that new housing in an active adult community has come online in Montgomery County.

The County has seven additional assisted living facilities in the pipeline, all of which are market rate. Two of these new assisted living facilities are in Germantown, an area previously not served by a facility of this type. Two additional assisted living facilities are in the review process and are not officially in the development pipeline—Brandywine and Artis Senior Living, both in the Potomac area.

One new nursing home is in the development process and will be located east of Rockville near the Leisure World community.

A planned development called Crystal Rock, was approved in 2013. It's located north of the Germantown Town Center, and north of the interchange of Ridge Road/Father Hurley Boulevard (MD 27) and I-270. This development planned to have 1,078 age-restricted townhome and mid-rise apartment units. This age restriction was eliminated in a later amendment approved in 2016. An assisted living facility, Black Hill - Thrive Assisted Living, was added to the plan.

The developer stated in the amendment that market and economic feasibility concerns precluded development of the previously intended age-restricted dwellings on the property. The continuation of the 2008 recession in certain segments of the housing market, the relatively high cost of structured parking (which was the parking type of nearly all spaces for the proposed age-restricted units), the soft demand for a large number of active adult retirement community units in distant suburban areas of Montgomery County, and the continuing concern by seniors of the relatively high cost of living and taxation in Maryland, all combined to change the developer's intentions to develop age-restricted units on the property.[xx]

The majority of the total pipeline developments in Montgomery County are in outer areas, away from the interstate corridors, with the largest share (17 percent of all pipeline projects) located in the Potomac sub region. However, the Potomac sub region has few current and no pipeline age-restricted developments. Olney, Fairland and Damascus are other hotspots associated with developments in the pipeline, and those locations also correspond with many of the upcoming age-restricted properties.

Table 1. Age-Restricted Housing Pipeline Development in Montgomery County, as of November 2017

Pipeline	Type	Master Plan	Units	Notes
Parkview at Aspen Hill	Independent Living	Aspen Hill	120	Tax Credit
The Elms at Clarksburg Village – Encore	Independent Living	Clarksburg	100	Market rate, 13 MPDUs
Victory Haven	Independent Living	Damascus	72	11 MPDUs
Willow Manor at Fairland	Independent Living	Fairland	116	16 MPDUs
Elizabeth Square	Independent Living	Silver Spring CDB	267	Renovation of Elizabeth House
Washington Episcopal Day School	Independent Living	Westbard Sector	121	
Victory Crossing	Independent Living	White Oak Master Plan	105	Subsidized
Parkview at Aspen Hill	Independent Living	Aspen Hill	120	Tax Credit
The Courts of Clarksburg	Active Adult	Clarksburg	140	Market rate
Chestnut Ridge/Arden Courts of Germantown	Assisted Living	Germantown	64	64 beds in 64 private rooms
Black Hill - Thrive Assisted Living	Assisted Living	Germantown Sector	140	
Mt. Jezreel Senior Housing	Assisted Living	Silver Spring East	n/a	
Colesville Senior Living Facility	Assisted Living	White Oak Master Plan	n/a	
Silver Spring Retirement Residence	Assisted Living	White Oak Master Plan	n/a	
Brightview Bethesda	Assisted Living	Woodmont Triangle Amendment	120	
Sunrise of Bethesda	Assisted Living	Woodmont Triangle Amendment	92	
Spring Arbor - Olney	Nursing Home	Olney Master Plan	107	

Source: Montgomery County Department of Planning | M-NCPPC; Montgomery County Department of Housing and Community Affairs

Map 2. Age-Restricted Housing Pipeline Development in Montgomery County, as of November 2017
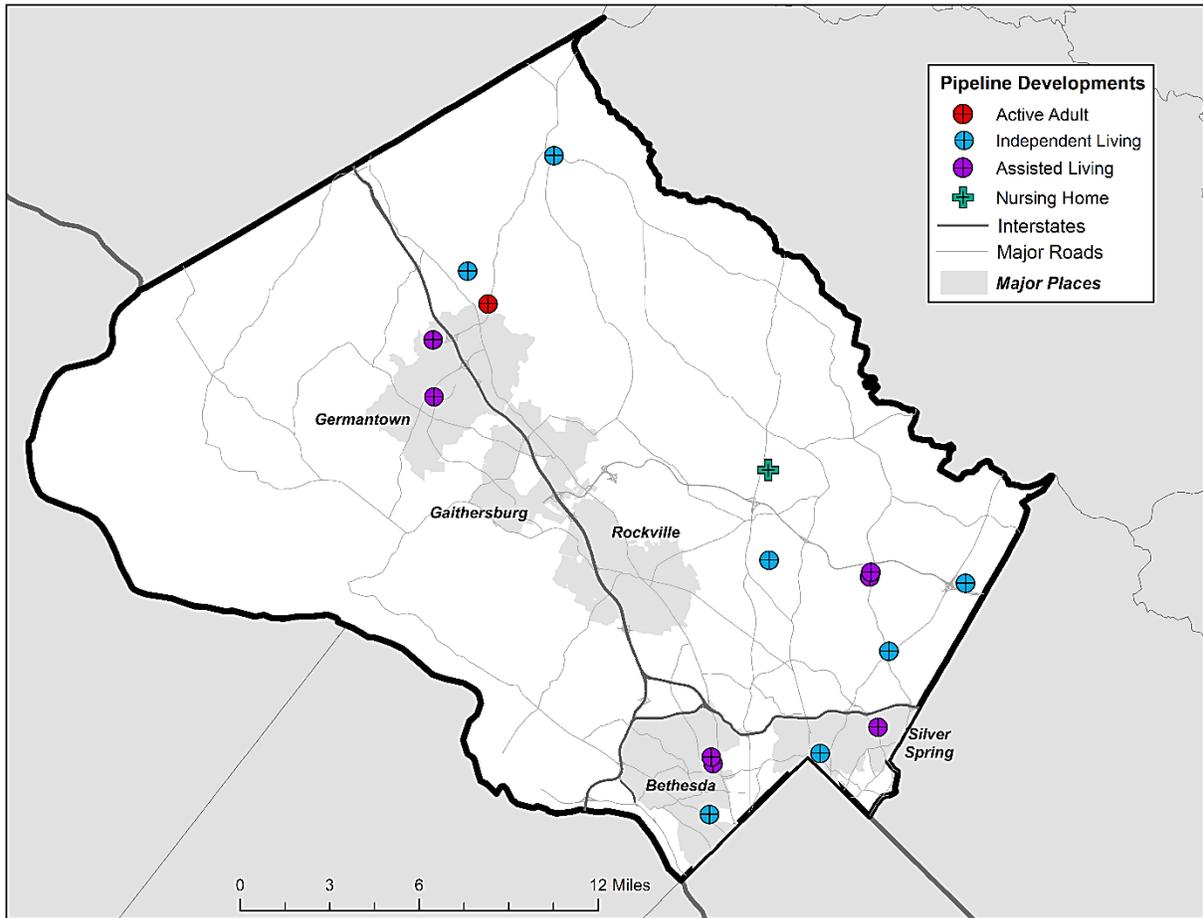
Source: Montgomery County Department of Planning | M-NCPPC; Montgomery County Department of Housing and Community Affairs

Other Older Adult Households

The vast majority of older adults in Montgomery County do not live in age-restricted housing but rather in homes and apartments throughout the community. By one estimate, about 15 percent of the County's 55+ population live in some type of housing or facility that is age restricted (table 2). Therefore, while the development and preservation of age-restricted housing will be important for meeting the County's senior housing needs, many older adults who need assistance will not live in a senior-only property.

Many older adults in Montgomery County live in older homes that may require retrofitting to allow seniors to age in place, or may not ultimately be homes that older residents can remain in as they age. According to the 2011-2015 American Community Survey Public Use Microdata Sample (PUMS) file, an estimated 40 percent of older adult households live in housing units that are at least 45 years old. Eighty percent live in housing that is at least 25 years old.

Single-family detached homes are most likely to be older homes. About half of older adults in Montgomery County who live in a single-family detached home live in homes that were built before 1970 (i.e. 45 years or older). This includes nearly 60 percent of single-family detached senior residents who have at least one disability. We do not know how many of these older adults need, or have made, modifications to their homes. However, based on this data, there are more than 13,000 older adults with a disability who live in a single-family detached home that is at least 45 years old.

More information on the characteristics of older adults and their housing is provided in the next section.

Table 2. Age-Restricted Housing and Older Adult Households in Montgomery County

Type	Housing Units/ Beds
Independent Living	5,365
Active Adult	5,660
Assisted Living	2,022
Group Homes	1,381
Nursing Homes	3,699
CCRCs	4,272
Total Age-Restricted	**22,399**
Total 55+ Households (2011-2015 est.)	**152,061**
Estimate of Share in Age-Restricted Housing	*15%*

Section 2. Montgomery County's Older Adult Population

The characteristics of the County's large and growing older adult population has implications for the quantities, types and locations of housing that is needed to fully meet current and future needs, and the programs and policies that might need to be expanded or adopted to ensure that older adults in Montgomery County can find affordable, accessible, high-quality housing that helps support successful aging.

Basic Demographics

In 2016, there were nearly 288,000 Montgomery County residents 55 and older.[xxi] Compared with neighboring jurisdictions, the aging of the County's population presents significant challenges—as well as opportunities—for providing senior housing options and related services. The ability to offer a range of housing types will help ensure that Montgomery County residents can remain in the County as they age, regardless of their income, disability status or health care needs.

Nearly 28 percent of Montgomery County's population is 55 or older, while 14.5 percent is 65 or older. The shares of the 55+ and 65+ populations in Montgomery County are slightly higher than in neighboring jurisdictions, including Howard, Frederick and Prince George's counties in Maryland, and Fairfax County, Virginia (figure 1).

The 85+ population currently comprises a very small share of the County's population (2 percent in 2016) but the share is still somewhat higher in Montgomery County than in the surrounding jurisdictions.

The County's older adult population has increased significantly in recent years. Between 2006 and 2016, the number of Montgomery County residents 55 or older increased by 31.9 percent, meaning that in 2016 there were nearly 70,000 more people 55 or older in the County than there were in 2006. Over that same period, the County's overall population grew by 12 percent. Thus, the older adult population in Montgomery County grew 2.7 times faster than the overall population between 2006 and 2016. This fast growth reflects the aging Baby Boom cohort into the 52 to 70-year-old age bracket.

Over that same period, the growth in the older adult population has been faster in some of Montgomery County's neighboring jurisdictions, in some cases because their older adult population base was relatively lower. In Frederick County, for example, the 55+ population grew by 51.3 percent between 2006 and 2016, or about 4.6 times the growth rate of the overall population in Frederick County. The 55+ populations also grew relatively quickly in Howard and Prince George's counties, though both Fairfax County and Arlington County experienced slower growth in their older adult populations over the past 10 years (figure 2).

Seniors live in communities throughout Montgomery County, but there are concentrations of older adults in certain parts of the County. Leisure World, constitutes its own Census tract and therefore shows up as a hot spot of older adults in the County. Aside from Leisure World, there are pockets of higher concentrations of people 55 and older to the south around Bethesda, in downtown Gaithersburg, and to the east of Rockville.[xxii] The western portion of Potomac is also home to a high concentration of residents 55 and older (map 3).

Figure 1. Older Adult Population, 2016
55+, 65+ and 85+ population in Montgomery County and selected jurisdictions

Figure 2. Percent Change in Population, 2006-2016
Total and 55+ populations in Montgomery County and in selected juridictions

Source: 2006 and 2016 American Community Survey, 1-year files
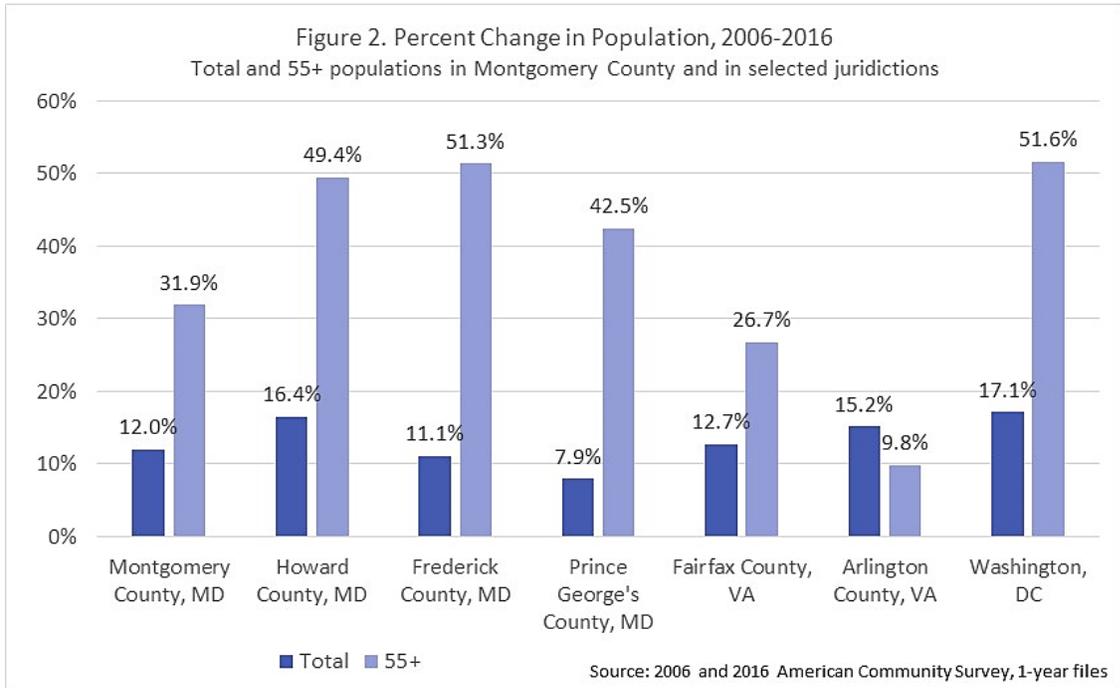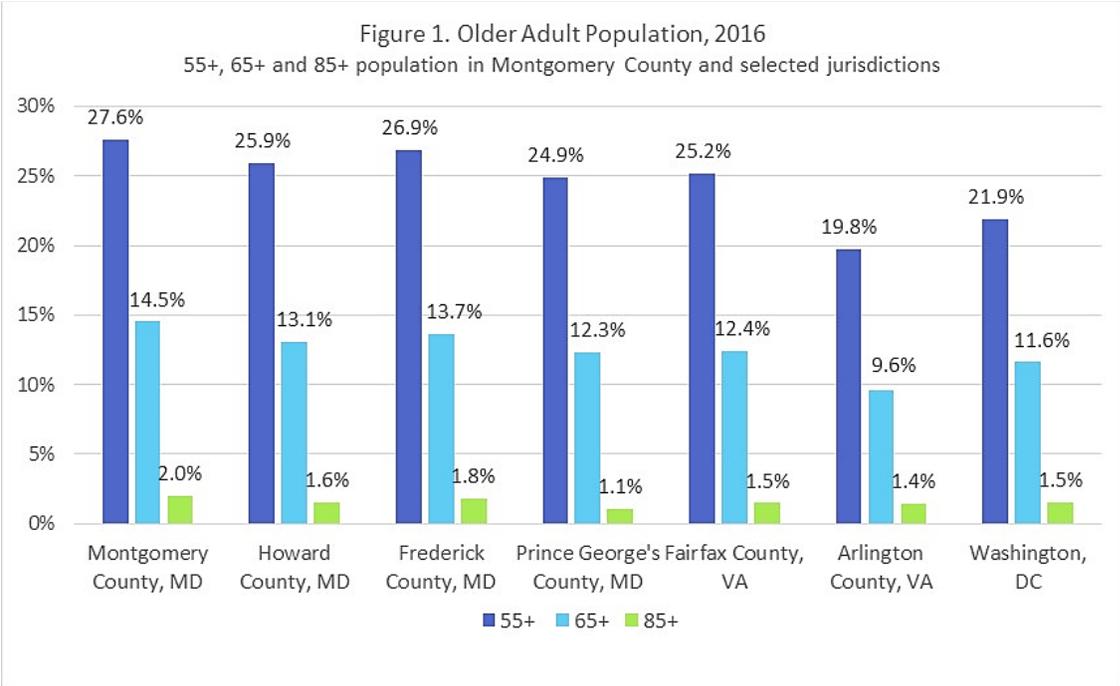
Map 3. Population Age 55+ by Census Tract, Montgomery County
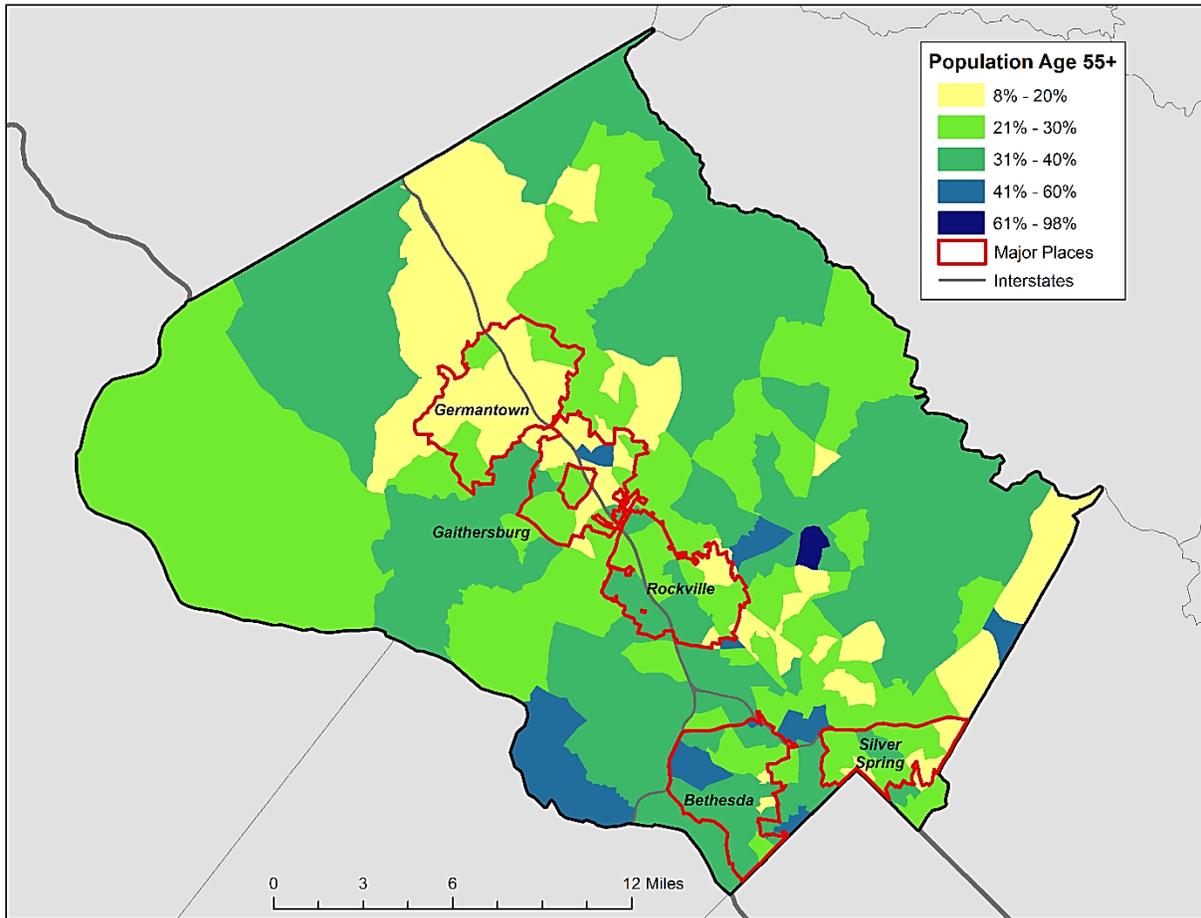
Source: U.S. Census Bureau, 201I-2015 American Community Survey 5-year estimates

Map 4. Population Age 65+ by Census Tract, Montgomery County
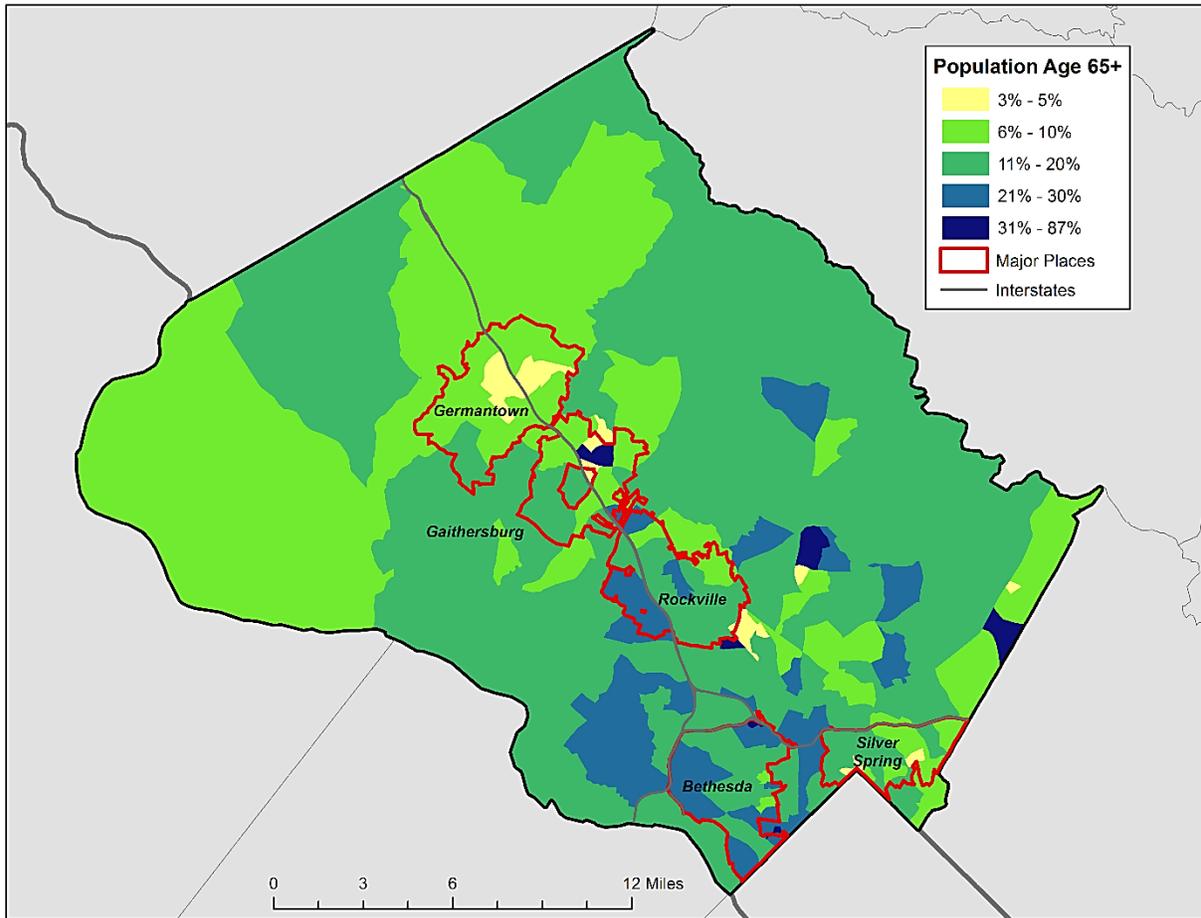
Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-year estimates

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Map 5. Population Age 85+ by Census Tract, Montgomery County
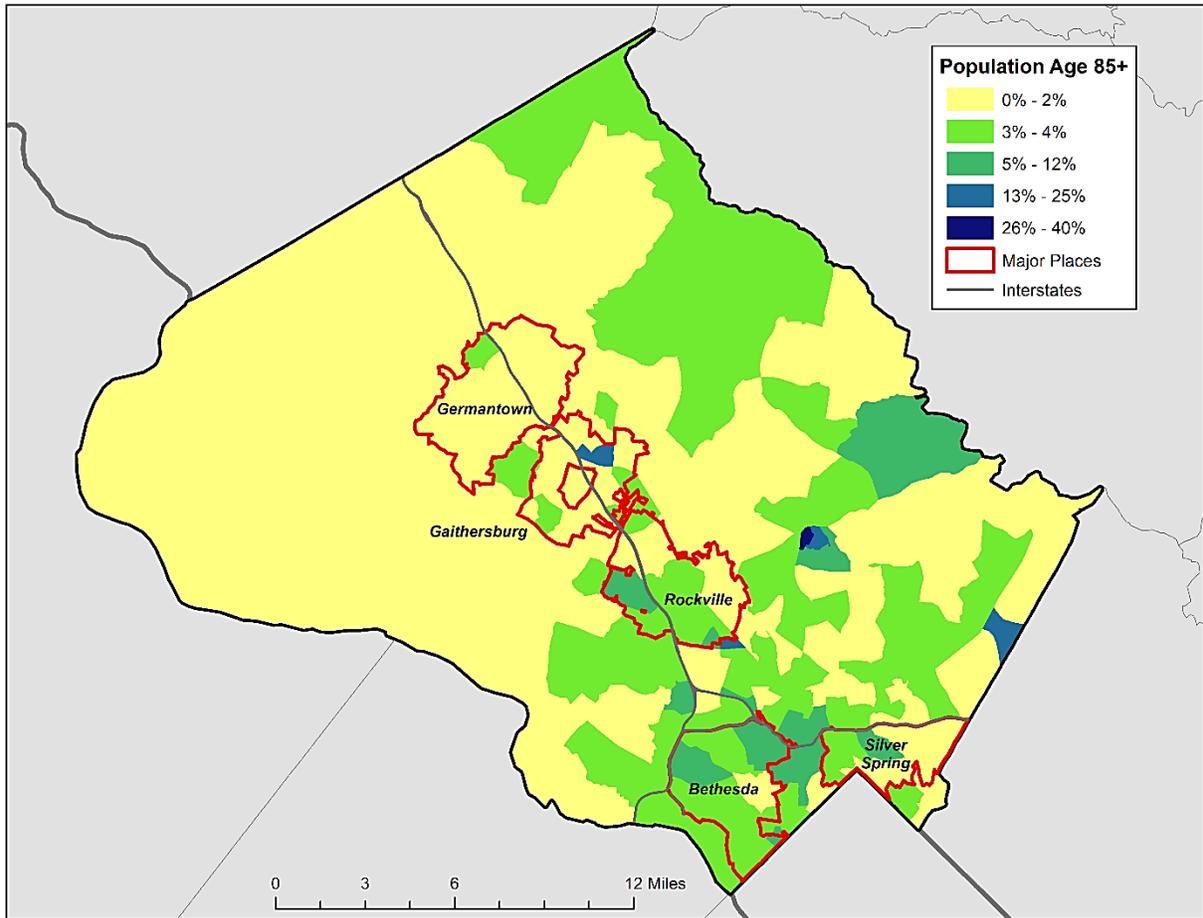
Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-year estimates

There are large concentrations of residents 65 and older throughout Potomac and Bethesda, the Layhill and Glenmont neighborhoods, and in Olney. A concentration of residents 65 and older is also found in Gaithersburg where there are three assisted living facilities (map 4).

The population of people 85 and older is smaller, and there are a few highly concentrated pockets that correspond to assisted living facilities and CCRCs in the County. There are also relatively concentrated populations of residents 85+ in Chevy Chase-Bethesda and the Ashton-Sandy Spring area of the County (map 5).

Race/Ethnicity

The older adult population in Montgomery County is more likely to be white than the under 55 population. Nearly two-thirds (62.7 percent) of the population 55 and older is non-Hispanic white, compared with less than half (46.6 percent) of the under 55 population. Approximately 14 percent of the older adult population in the County is Asian, 12.8 percent is black or African American, and 8.9 percent is Hispanic or Latino (figure 3).

While whites currently make up the majority of older adults in Montgomery County, the younger population in the County is more likely to be non-white, which indicates that over time the County's older adult population will become increasingly racially and ethnically diverse.

It is notable that the share of the current older adult population that is foreign-born is about the same as the share of the under 55 population—about a third of both the older adult and the younger populations in Montgomery County were born outside of the U.S. The difference is in the country of origin. A significantly higher share of the under 55 foreign-born population is from El Salvador (13 percent compared to 5.4 percent). Older adult foreign-born residents are somewhat more likely than younger immigrants to be from China and India.
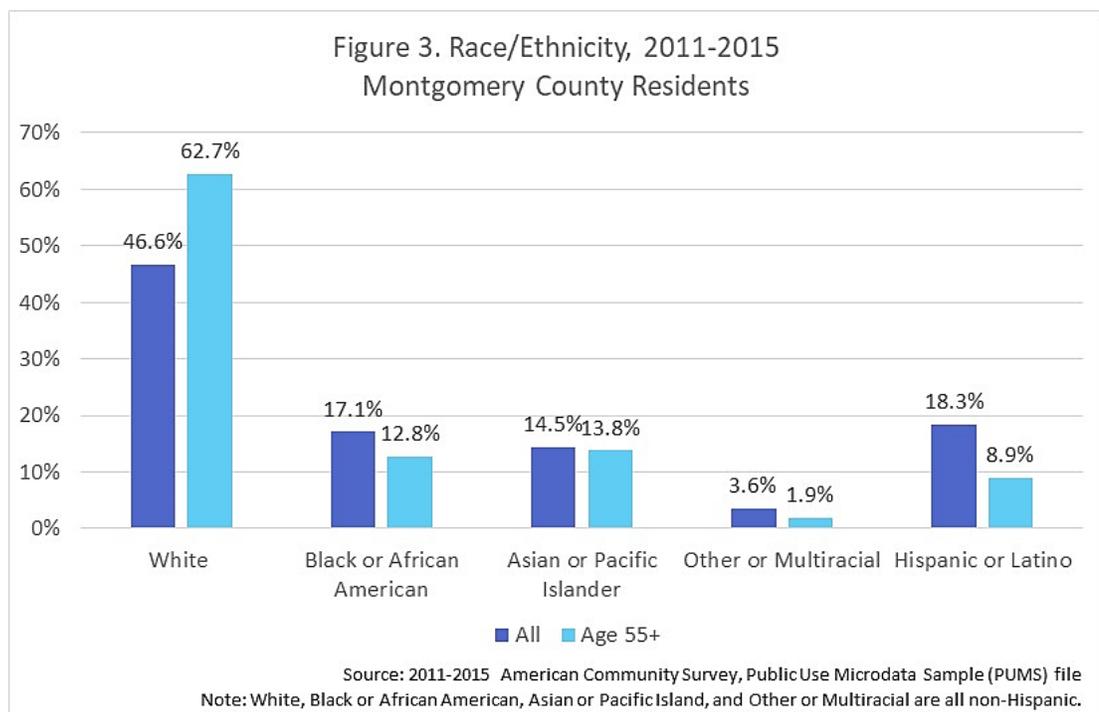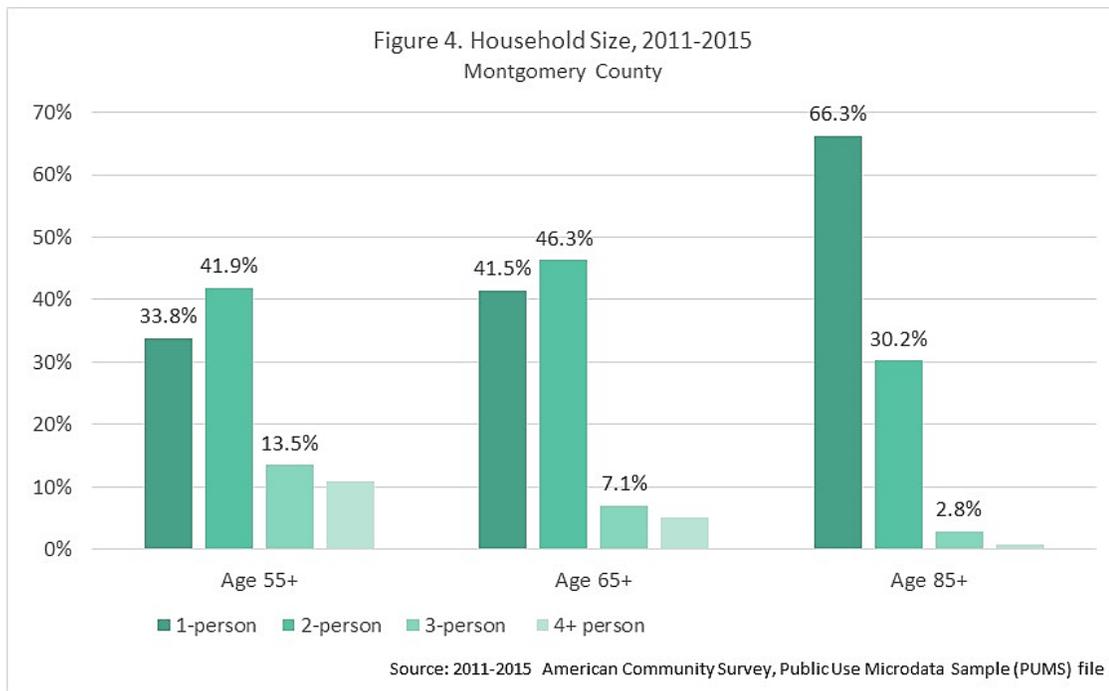
Figure 3. Race/Ethnicity, 2011-2015
Montgomery County Residents

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file
Note: White, Black or African American, Asian or Pacific Island, and Other or Multiracial are all non-Hispanic.

Figure 4. Household Size, 2011-2015
Montgomery County

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file

Living Arrangements

The vast majority of older adults in Montgomery County—including seniors 85 and older—do not live in institutionalized settings, but rather live in an "occupied housing unit" or "household", as defined by the U.S. Census Bureau, which includes single-family homes, townhomes, condominiums and apartments, as well as age-restricted independent living and assisted living housing.[xxiii] According to the ACS data, about 1.5 percent of older adults 55+ live in an institutional setting, such as a nursing facility. However, that rate increases to 10.1 percent of people 85 and older.

Approximately one-third of older adult households are one-person households, compared to about one-quarter of all households in Montgomery County. As older adults age, they become significantly more likely to live alone. While only 25.5 percent of households headed by someone aged 55 to 64 are single-person households, the share is 33.5 percent for 65- to 74-year-olds and 42.5 percent of 75- to 84-year-olds. Nearly two-thirds (66.3 percent) of households headed by someone 85

and older in Montgomery County is a single-person household (figure 4).

About 14 percent of adults 55 and older live in a household with children under 18, including about seven percent of seniors who live with grandchildren.

Living in a multigenerational household is uncommon in Montgomery County, even for seniors. Overall, about 8.6 percent of the Montgomery County population lives in a multigenerational household, defined by the U.S. Census Bureau as "more than two generations living under the same roof." Just over 8 percent of the population 55 and older in Montgomery County—or about 21,000 people— live in multigenerational households.

Non-white older adults tend to be more likely to live in multigenerational households. While only an estimated 3 percent of white older adults live in a multigenerational household, the share is 13.3 percent for African American older adults and 17.3 percent for Asian older adults. Older Hispanic adults are the most likely to live in multigenerational households—20.4 percent.

Most older adults in Montgomery County have lived in the County for a long time. More than two out of five older adult residents (40.7 percent) have lived in their current home for 20 years or more. Nearly one in five (18.7 percent) have lived in their home for 30 or more years (figure 5).

Figure 5. When Older Adult Residents Moved Into Their Current Home, 2011-2015
Montgomery County

- 30+ years ago, 18.7%
- 12 months or less, 4.8%
- 13 to 23 months, 2.6%
- 2 to 4 years ago, 10.1%
- 5 to 9 years ago, 14.5%
- 10 to 19 years ago, 27.2%
- 20 to 29 years ago, 22.0%

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file
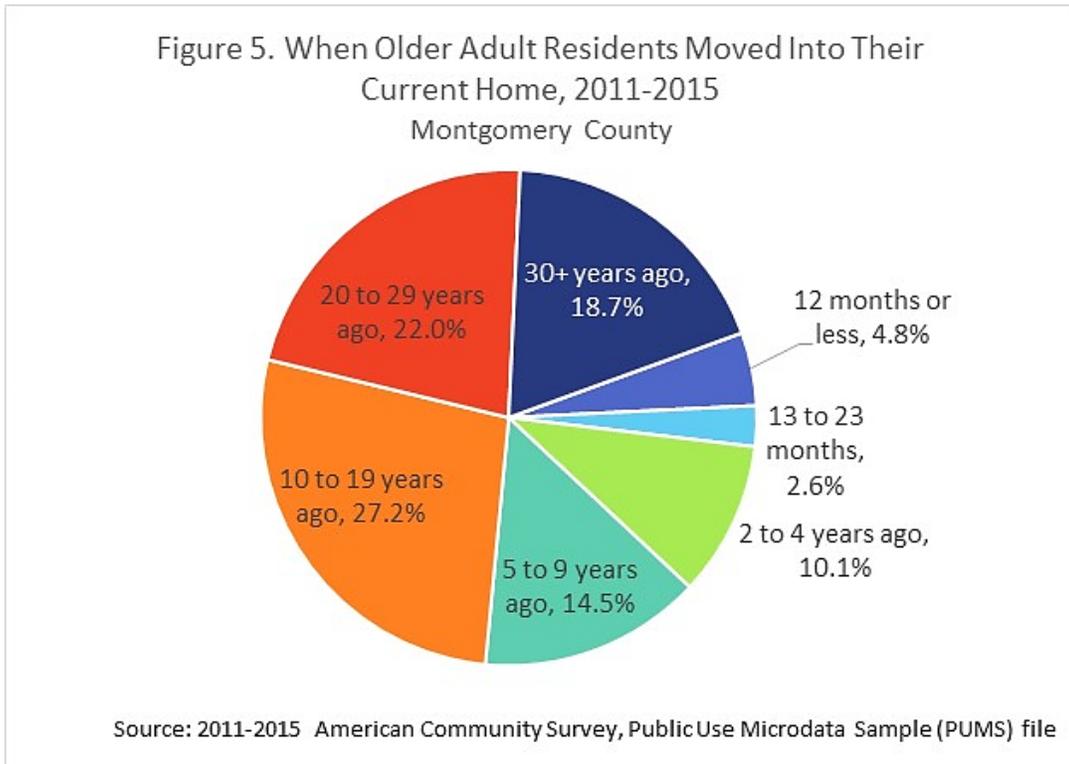
Housing Tenure & Type

More than three-quarters of households headed by someone 55 or older (78.5 percent) are homeowners. The homeownership rate peaks for those 65 to 74 at 82.2 percent before falling off to 61.2 percent for households headed by someone 85 and older.

Higher-income households are more likely to be homeowners, but they are also relatively more likely to have a mortgage than to own their home free and clear. Approximately 54 percent of very low-income households (with incomes below 50 percent of AMI) are homeowners, and about half of those homeowners own their homes free and clear. By comparison, nearly nine out of 10 (89.2 percent) higher-income households (100 percent of AMI and above) are homeowners. However, only one-third of those homeowners own their homes outright and the other two-thirds have a mortgage. Part of this difference is explained by age—older adults are more likely to have paid off a mortgage and are also more likely to be lower income. Nearly half (48.5 percent) of the occupied housing stock in Montgomery

County as of 2011-2015 is single-family detached. Households headed by an older adult in Montgomery County are somewhat more likely to live in single-family detached homes, compared to the overall household population (58.3 percent of 55+ households). However, the types of housing units Montgomery County older adults live in changes as residents get older. While 61.9 percent of households headed by someone 55 to 64 live in single-family detached homes, only 36.9 percent of 85+ households live in single-family detached homes. The biggest shift is in the share of residents living in large multifamily buildings. More than half (51.8 percent) of the County's 85+ households live in a unit in a large multifamily building (defined as a building with 20 or more units). By contrast, less than nine percent of 55- to 64-year-old households live in large multifamily buildings (figure 6).

It is not possible to discern from the ACS data how many older adults live in age-restricted buildings. However, based on the analysis of the supply of age-restricted housing in the County, it

Figure 6. Housing Unit Type, 2011-2015
Montgomery County

- Single-family detached
- Single-family attached/townhome
- Small multifamily building (<20 units)
- Large multifamily building (20+ units)

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file
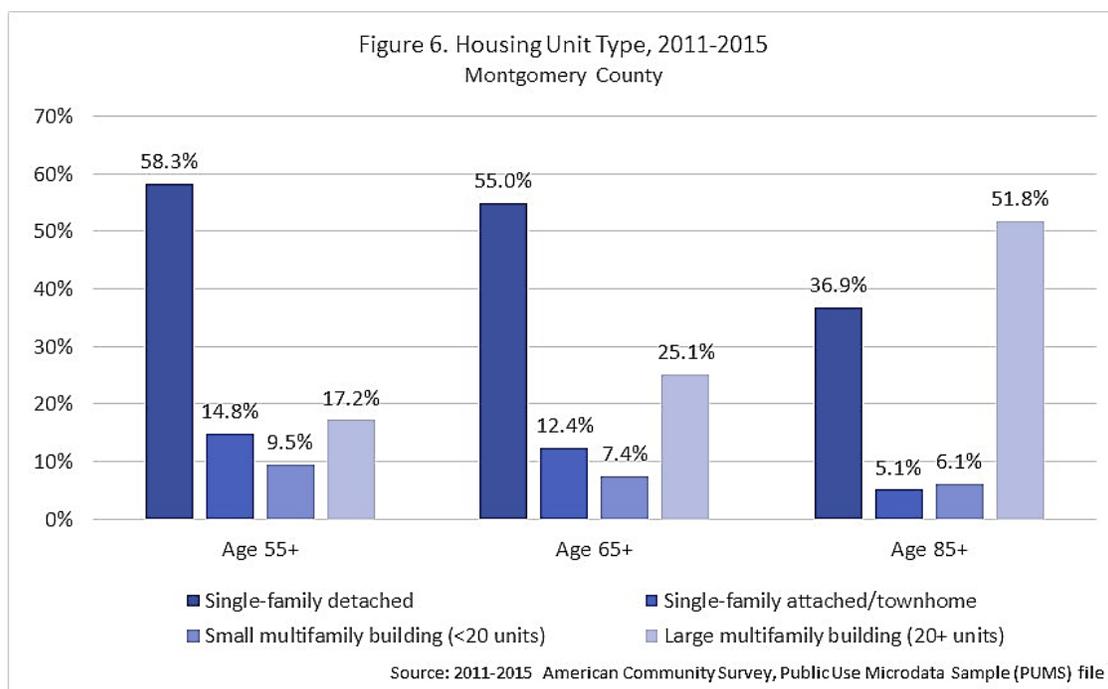
can be inferred that approximately 15 percent of older adults live in age-restricted housing. Based on interviews with senior housing providers, the typical age range that someone moves into independent living senior housing is mid-70s. Assisted living residents enter typically around ages 82 to 84.[xxiv]

Income

According to the 2011-2015 ACS, the median household income in Montgomery County was $96,060..[xxv] The median household income for senior households in the County was similar, at $95,000. However, incomes decline dramatically as residents get older (figure 7). The median household income for a household headed by someone between the ages of 55 and 64 was $116,000, while the median household income for a household headed by someone 85+ was just $44,700. This difference is due to a larger number of one-person households, the lower likelihood of being in the labor force, and the greater likelihood of living on a fixed income.

Indeed, nearly two-thirds of Montgomery County residents between the ages of 65 and 74 receive Social Security income, and that share rises to 80.7 percent of 75- to 84-year-olds, and 83.3 percent of residents 85 and older.[xxvi]

Older adult households—and particularly the oldest senior households—are more likely to be very or extremely low income, compared with younger households. According to the 2011-2015 ACS PUMS data, approximately 10 percent of all Montgomery County households have incomes below 30 percent of area median income (AMI), or extremely low income (ELI). By comparison, about 11.8 percent of households headed by someone 55 and older is extremely low income, including 18.8 percent of households headed by someone between the ages of 75 and 84 and 24.2 percent of age 85+ households (figure 8).

Approximately one in five households in the County, including about one in five 55+ households, is a very low-income household, with an income below 50 percent of AMI.

Figure 7. Median Household Income, 2011-2015 (2015 $s) Montgomery County

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file

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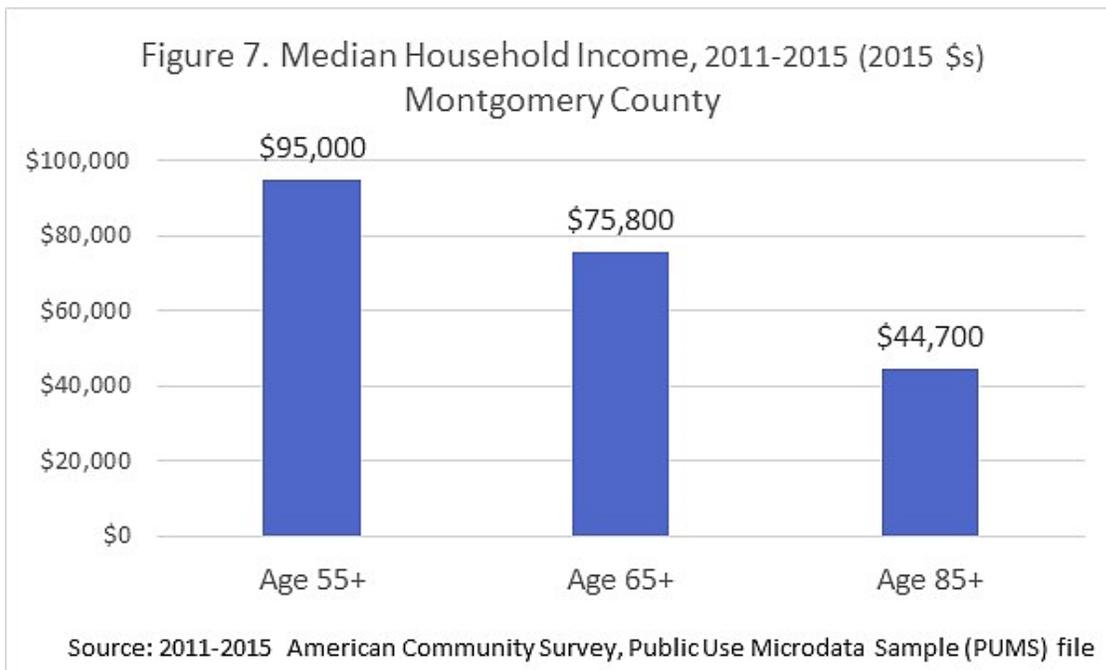
However, nearly one-third (31.2 percent) of households between the ages of 75 and 84 and more than two in five (42.1 percent) of 85+ households are very low income.

Older adult households headed by a non-white individual are more likely to have lower incomes.

About 18 percent of white older adult households have incomes below 50 percent of AMI, compared with 24.6 percent of Asian older adult households, 28.8 percent of Hispanic older adult households, and 29.8 percent of African American older adult households.

Figure 8. Household Income by Percent of Area Median Income, 2015
Older Adult Households in Montgomery County

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file; U.S. Department of Housing and Urban Development FY2015 Income Limits
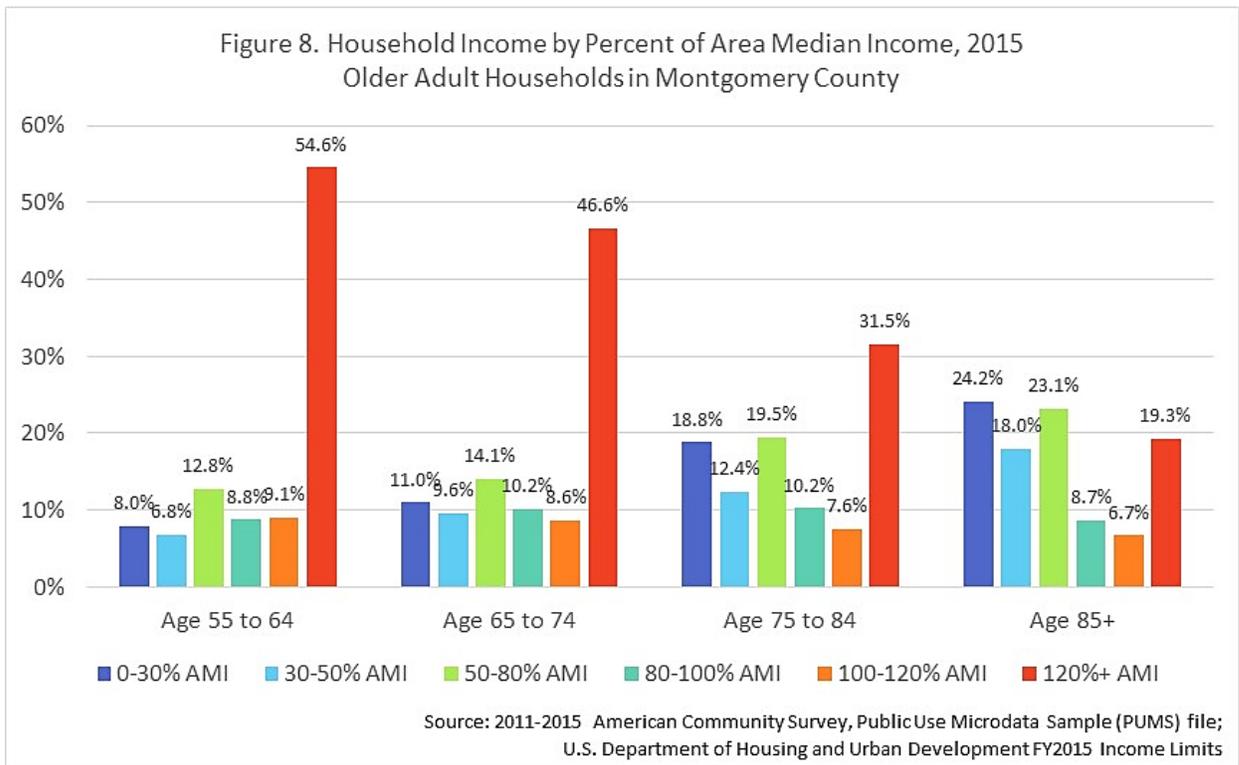
Section 3. Housing Needs Among Older Adults in Montgomery County

Current Unmet Housing Needs

Housing Affordability

According to the 2011-2015 ACS PUMS, there are an estimated 152,061 households in Montgomery County headed by someone 55 or older.[xxvii] Of those, an estimated 48,181 households—or 31.7 percent of all older adult households—are cost burdened, spending 30 percent or more of their income on housing costs.[xxviii] This rate of cost-burdened households among older adult households is lower than for all households in the County (34.7 percent). However, older seniors are more likely than the general County population to be cost burdened.

Among households headed by someone between the ages of 55 and 64, 28.5 percent are cost burdened. The cost burden rate increases to 30.2 percent for 65- to 74-year-old households , and then to 36.7 percent for 75- to 84-year-old households. Among the 85+ population, nearly half (45.4 percent) are housing cost-burdened.

Severely cost-burdened households are those that spend 50 percent or more of their income on housing. Spending half of income on housing often leaves individuals and families without enough left over for other necessities, including food, medicine, and transportation. A recent report from the Harvard University Joint Center for Housing Studies found that among low-income older adult households (aged 50+), severely cost-burdened households spend 43 percent less on food and 59 percent less on health care compared to older adults who have affordable housing.[xxix]

Approximately 15.5 percent of older adult households in Montgomery County (23,530 households) are severely cost burdened, including 20.9 percent of residents 75 to 84 and 27.4 percent of residents 85 and older.

Not surprisingly, seniors with lower incomes are significantly more likely than higher income households to be severely cost burdened (figure 9). Nearly seven out of 10 extremely low income senior households—or more than 12,300 seniors—are severely cost burdened. More than two in five (42.1 percent) senior households with incomes between 30 and 50 percent of AMI are severely cost burdened—more than 6,000 households. Among moderate income senior households, with incomes between 50 and 80 percent of AMI, an estimated 14.9 percent are severely cost burdened, meaning more than 3,400 spend 50 percent or more of their income on housing each month.

Older adults who rent are more likely to be severely cost burdened than those who own homes. An estimated 31 percent of older adult renter households in Montgomery County—or about 6,600 households—spend 50 percent or more of their income on housing. By comparison, about 14.3 percent of older adult households with a mortgage are severely cost burdened. Owning a home outright does not necessarily shield seniors from being described as cost burden. About 30 percent of older adult households in Montgomery County own their home free and clear, but seven percent of these senior homeowners who do not have a mortgage (3,330 households) still face housing cost burdens because of other housing expenses (e.g. property tax, homeowners' insurance, utilities, condo/HOA fees).

Figure 9. Cost Burden and Severe Cost Burden Rates by Age of Household Head
Montgomery County

	Cost Burdened	Severely Cost Burdened
Age 55 to 64	28.5%	12.8%
Age 65 to 74	30.2%	13.5%
Age 75 to 84	36.7%	20.9%
Age 85+	45.4%	27.4%

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file
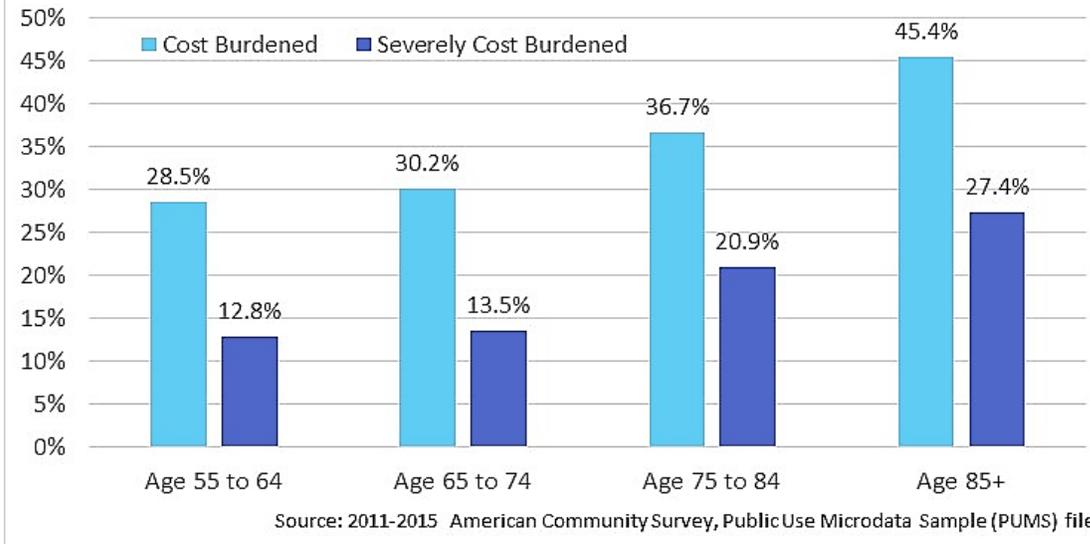
Figure 10. Housing Cost Burden Rates by Income
Older Adult (55+) Households
Montgomery County

	Cost Burdened	Severely Cost Burdened
<30% AMI	84.0%	68.9%
30 to 50% AMI	72.1%	42.1%
50 to 80% AMI	47.7%	14.9%
80 to 100% AMI	19.6%	3.7%

Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file;
U.S. Department of Housing and Urban Development FY2015 Income Limits
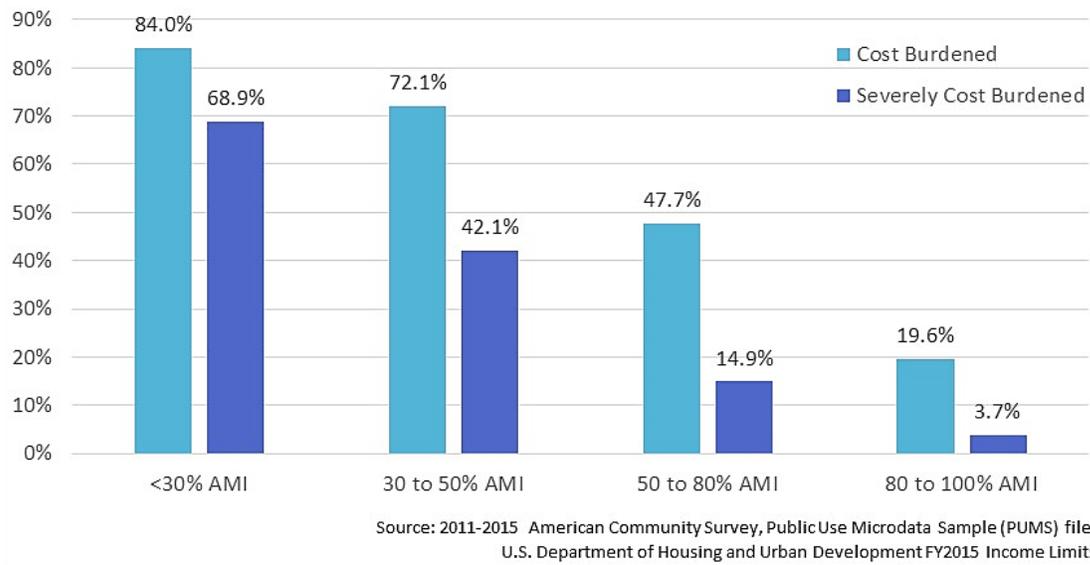
Disability Status

Older adults are more likely than younger people to have a physical or cognitive disability, and the likelihood of having a disability increases significantly as seniors age. Among the 55+ population, it is estimated that one in five (20.6 percent) has some type of physical or cognitive disability.

The most common type of disability among older adults is ambulatory difficulties, which refers to having serious difficulty walking or climbing stairs—about 12.7 percent of all Montgomery County residents 55 and older indicate they have an ambulatory difficulty. Rates of disability increase most dramatically after age 75. Approximately one in five persons aged 75 to 84 has an ambulatory difficulty, and one in five has an independent living difficulty (defined as having difficulty doing errands alone, such as visiting a doctor's office or shopping) because of a physical, mental, or emotional problem. Among the 85+ population, nearly 50 percent indicate an ambulatory difficulty and nearly 50 percent indicate having an independent living difficulty.[xxx]

The likelihood of having a disability is also related to income. Seniors with incomes below 50 percent of AMI are three times as likely as seniors with incomes above 100 percent of AMI to have an ambulatory or independent living disability.

Thus, seniors with a disability are more likely than those without a disability to live in a household that is housing cost burdened. An estimated 43.5 percent of households headed by a senior with a disability is cost burdened, compared to 28.9 percent of senior households headed by someone who is not disabled. Therefore, there are an estimated 12,515 households in Montgomery County headed by someone 55 or older with a disability who is living in housing where they pay 30 percent or more of their income towards housing each month. Of those cost-burdened disabled households, nearly 90 percent—or about 11,000 households—have incomes below 80 percent of AMI.

Group Quarters Population

There are currently an estimated 5,830 older residents living in institutional and non-institutional group quarters facilities in Montgomery County, including 2,878 seniors 85 or older. Group quarters includes nursing facilities and some group homes but does not include most assisted living facilities. Assisted living facilities are generally considered housing units by the Census Bureau.

There is evidence that there has not been enough development of group quarters facilities to accommodate the growth of the senior population. Between 2006 and 2016, for example, the 85+ population in Montgomery County increased by 24.6 percent. At the same time, the number of group quarters beds in the County increased by just 4.2 percent. If the number of group quarters beds had increased as fast as the 85+ population, there would be an estimated 1,885 additional group quarters beds in the County than there actually are.

However, the slower growth in group quarters facilities also likely reflects a trend in preferences away from nursing homes and toward assisted living and other congregate care, as well as home health care.

We do not have good information from the ACS on the health status or the need for health services among the older adult population in the County. However, based on interviews with members of the County's Commission on Aging, the Senior Fellow at the Department of Housing and Community Affairs, and providers of affordable senior housing, there is substantial demand for health care and other services to

support County residents as they age.

"Overhoused" Seniors

In addition to needs for affordable and accessible housing, there may be current unmet demand for smaller homes among Montgomery County's older adult population. It is difficult to predict which households would move into smaller housing if it was available. As a proxy, data from the ACS PUMS were used to estimate the number of potentially "overhoused" senior households in the County—that is, older adults who live in homes that have more bedrooms that would be needed to accommodate the current residents of the home. This assessment of potentially "overhoused" residents focuses only on homeowners that own their homes free and clear. Homeowners without a mortgage have more flexibility to move. If they live in a home that looks bigger than they need, they might be staying because of a lack of smaller home choices. On the other hand, homeowners with a mortgage may be more tied to a particular home, and may not have flexibility to move, even if their home is "too big."

There are an estimated 45,335 older adult households in Montgomery County that own their home outright. It was assumed that a household was "overhoused" if it had two more bedrooms than it had people living in the household. So, for example, a two-person household living in a 4+ bedroom house would be defined as "overhoused."

Based on this definition, there could be up to 22,955 "overhoused" older adult households in Montgomery County, which is about half (50.6 percent) of all older adult homeowners who own their home free and clear. This includes more than 10,000 one-person households living in a home with 3+ bedrooms, and 12,000 two-person households living in a home with 4+ bedrooms.

Many of these households, of course, prefer to stay in their larger homes, but this analysis provides some insight into the potential unmet need for smaller homes to accommodate the growing senior population.

Summary of Current Unmet Needs

While many older adults in Montgomery County live in housing that they can afford and that accommodates their current needs, there are some notable gaps between existing needs among the County's older adult population and the availability of housing to meet those needs.

Housing for the Oldest Seniors

There are currently an estimated **3,500 Montgomery County residents 85 and older** that are severely cost burdened, spending more than half of their income each month on housing costs. This population is particularly vulnerable to high housing costs since many live on fixed incomes, many have a physical and/or cognitive disability, and many are facing high health care costs. The severely cost burdened 85+ population may be just one medical bill or other expense away from losing their home, being evicted and/or facing homelessness.

Housing for Extremely Low-Income Seniors

Approximately a quarter of the 85+ population (24.2 percent) is extremely low income and this population is another one that is particularly vulnerable to losing their homes. Nearly 70 percent—or **more than 12,300 extremely low income older adult households**—are severely cost burdened. For many, Social Security and/or Supplemental Security Income (SSI) is their only source of income. Many of these seniors are not receiving housing assistance through the County and there are no restrictions on their rents or other housing costs to keep them affordable.

When extremely low income older adults have few affordable housing options, they may be

forced to live in substandard housing that can put them at greater risk of illness and/or injury. Dampness and coldness are among the most hazardous housing conditions for older adults but many older adults living on fixed or low incomes attempt to save money on energy bills by engaging in "voluntary hypothermia," in which they keep their homes at very cold temperatures during the winter, often leading to significant illness.[xxxi]

The risk of homelessness among this population is particularly concerning. Older adults facing homelessness often face daunting challenges including premature aging, greater likelihood of being a victim of a crime, risk of institutionalization, and difficulties accessing social service benefits.[xxxii]

Housing for Older Adults Who May Need to Make Home Modifications

In addition to disabled persons who will need new accessible housing in age-restricted buildings, many older adults may want to remain in their homes as they age. However, to do so they may need to make modifications to make their homes accessible and safe. According to data from the ACS PUMS, more than 13,000 older adults with a disability live in an old single-family home (i.e. 45 years old or older). An estimated 40 percent—or **more than 5,300 disabled older adults**—have incomes below 80 percent of AMI. Some of these residents may not need or may already have made home modifications. These estimates suggest an existing need to assist lower income seniors to help them to age safely in place, either through current County programs (e.g. Design for Life) or new initiatives.

Housing for Older Adults Who Want to Downsize

While this estimate is most certainly on the high end, there may be up to **22,000 older adult households in Montgomery County that would**

like to move into smaller homes that require less upkeep and maintenance. While it is difficult to ascertain the actual preferences of current residents, there are thousands of older adults in Montgomery County who own their home free and clear and maintain a home that appears too large for their current household size. Since most older adults would like to remain in the County as they age, some existing homeowners may not be moving from their current home because they cannot find appropriate, affordable options to help them remain in the community as they age.

Estimates of Future Older Adult Households and Housing Needs

Future population growth in Montgomery County will be driven by net migration (both domestic migration and international immigration) and by natural population increases (i.e. births minus deaths). The shifts in the age distribution of the County's population will be driven by the aging of the Baby Boomers. Therefore, the significant increases in the 55+ population over the coming decades is due to the aging of the County's current population who are now in their 40s and early 50s, rather than the in-migration of new older residents into the County.

Population Forecasts

According to the Maryland Department of Planning,[xxxiii] the older adult population (55 and older) in Montgomery County is expected to increase from an estimated 281,383 in 2015 to 390,883 in 2040, an increase of 109,520 or 38.9 percent. Over the same 25-year period, the overall County population is expected to increase 15.1 percent.

Over the 25-year period, the population age 55 to 64 is expected to grow by just 4.3 percent. The number of 65- to 74-year-olds will increase by 39 percent, or 32,280 individuals. The greatest increase is among the 75- to 84-year-old population; in 2040 there will be 46,314 more

75- to 84-year-olds in Montgomery County than there were in 2015. The fastest population growth is among the population 85 and older, which is expected to increase by 122.4 percent between 2015 and 2040.

Over the next 25 years, there is expected to be a dramatic shift in the racial and ethnic composition of the Montgomery County population that continues trends of recent years. According to the population projections from the Maryland Department of Planning, the County's white population is expected to decline by 26.8 percent between 2015 and 2040, while the County's non-white population is projected to increase by 49.4 percent.[xxxiv]

The growth in the number of residents who are non-white will also be remarkable among the older adult population in Montgomery County. While the number of white older adults is expected to decline by 17 percent between 2015 and 2040, the number of non-white older adults is expected to increase 133.4 percent, with nearly 142,000 more non-white older adults in the County in 2040 than there were in 2015.

The shift in the racial composition of the older adult population has implications for future housing needs, as incomes, homeownership, cost burden and disability status are all highly correlated with race.

Household Forecasts

The Maryland Department of Planning produces household projections for the County but does not publish household projections by age group. Therefore, we have used the state's population projections by age, overall household projections, overall household size projections, and assumptions about changes in household sizes by age group over time to generate household projections for households headed by someone 55 and older in Montgomery County.

According to these estimates, the County is expected to have 86,876 more households in 2040 than it does in 2015, including 75,495 more households headed by someone 55 and older. Based on these forecasts, compared to 2015, in 2040 the County will have 6,937 more households aged 55 to 64, 20,591 more households aged 65 to 74, 32,796 more household aged 75 to 84, and 15,171 more household aged 85 and older. The fastest household growth will be among households headed by someone 75 to 84 (131.5 percent growth between 2015 and 2040) and someone 85+ (116.5 percent).

The expected incomes of the County's future older adult population can help the County's Department of Planning, Department of Housing and Community Development and the Housing Opportunities Commission—along with the nonprofit and private sector partners—plan for how to meet future housing needs. Forecasting household incomes, particularly as a percentage of the area median income, which also changes over time, is complicated. Therefore, the estimates presented below should be interpreted cautiously and, in general, should be used to help provide some parameters around the extent of future older adult housing needs.

Figure 11. Household Forecasts, 2015 to 2040
By Age of Household Head
Montgomery County

Source: Maryland Department of Planning, updated with 2015 American Community Survey 1-year estimates; Lisa Sturtevant & Asssociates
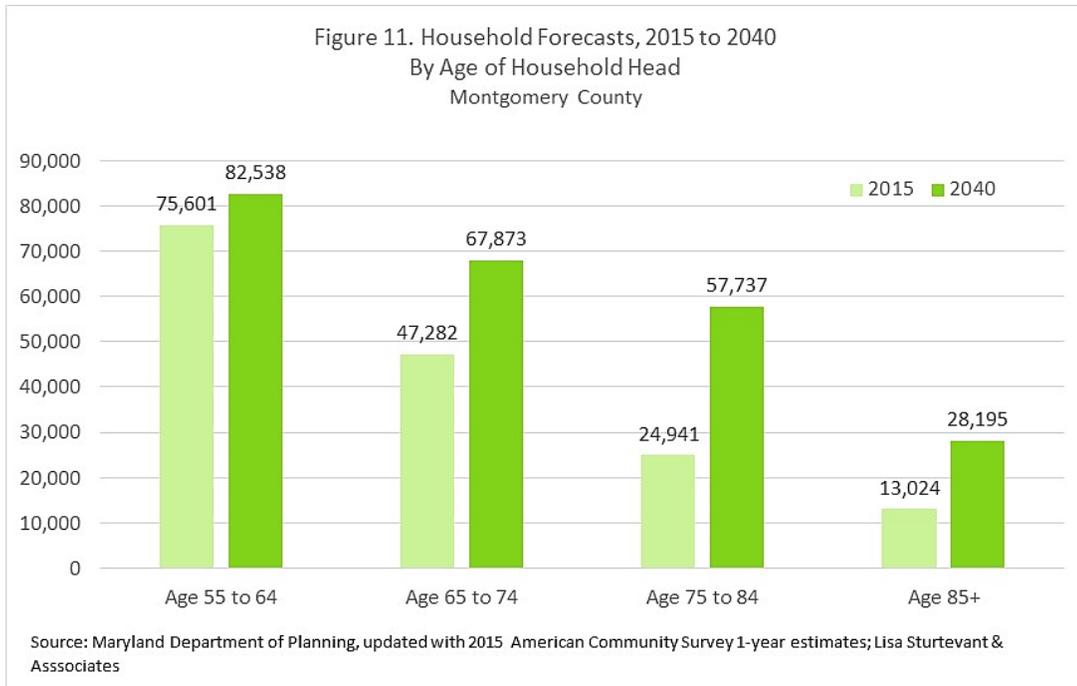
Household Income Forecasts

To forecasts incomes of older adult households in Montgomery County, we simply applied the 2015 income distribution to the future households. In other words, in 2015 an estimated 8 percent of households headed by someone aged 55 to 64 has an income between 0 and 30 percent of AMI. Therefore, under this approach, we assumed that 8 percent of new households age 55 to 64 would have incomes between 0 and 30 percent of AMI. We then summed up the households in the different age and income groups to arrive at overall forecasts of older adult households by AMI category.

Based on this approach, it is estimated that between 2015 and 2040, the number of older adult households in Montgomery County will increase as follows:

- 8,912 households at 0-30% AMI,
- 7,084 households at 30-50% AMI,
- 11,361 households at 50-80% AMI,
- 7,069 households at 80-100% AMI,
- 6,440 households at 100-120% AMI, and

- 34,629 households at 120%+ AMI.

This approach likely provides a reasonable approximation of the income distribution of the growing older adult household population over the next 25 years—about 45 percent will have incomes below the AMI and about 36 percent will have incomes below 80 percent of AMI.

This approach could understate the share of future older adult households that will be lower-income (as defined by AMI) if the incomes of older adults grow more slowly in the future than the incomes of the rest of the population. This divergence could happen if future working-age households in Montgomery County earned salaries significantly higher than current working-age households. Given the changing structure of the Washington, D.C. area economy—with greater anticipated job growth in sectors with somewhat lower wages, including education and health services, and leisure and hospitality—it is unlikely that future workers in the County will earn incomes that are significant higher relative incomes.

Meeting the Housing Needs of Older Adults in Montgomery County

This approach could overstate the share of future older adult households that will be lower-income if future older adults have incomes in the future that are relatively higher than the incomes older adults have today. For example, if older adults remain in the labor force longer, it is possible that these households could have higher incomes than current older adult households who retire earlier. However, working longer may also be associated with less generous or reliable retirement income. Therefore, it is difficult to make the case that older adults' household incomes will be relatively higher in the future than they are today.

Group Quarters Forecasts

The Maryland Department of Planning produces projections of the group quarters population by age group for counties in the state. According to these estimates, it is expected that the 55+ group quarters population in Montgomery County will increase by 4,670 between 2015 and 2040, including 1,652 people between the ages of 75 and 84 and 2,464 people 85 and older.

The median income of the County's current senior group quarters population is $15,800 (about 20 percent of the 2015 AMI), and three-quarters of the current senior group quarters population has an income below $30,000 (about 40 percent of AMI). Therefore, it is assumed that the majority of the future group quarters population in the County will be very low or extremely low income.

Table 3. Increases in Households by Household Income, 2015-2040
Older Adult Households
Montgomery County

Income Group	All 55+	55 to 64	65 to 74	75 to 84	85+
0-30% AMI	8,912	553	2,260	6,164	3,664
30-50% AMI	7,084	475	1,968	4,070	2,729
50-80% AMI	11,361	888	2,903	6,395	3,511
80-100% AMI	7,069	607	2,093	3,352	1,320
100-120% AMI	6,440	630	1,776	2,489	1,018
120%+ AMI	34,629	3,784	9,591	10,326	2,928
Total*	75,495	6,937	20,591	32,796	15,171

Source: Maryland Department of Planning, American Community Survey PUMS; Lisa Sturtevant & Associates

Table 4. Summary of Population, Household and Group Quarters Population Forecasts, 2015-2040 Montgomery County

Population Forecasts

	2015	2020	2025	2030	2035	2040	Change 2015-2040	Pct. Change 2015-2040
Total	1,040,116	1,052,027	1,087,262	1,128,821	1,167,711	1,197,132	157,016	15.1%
55 and older	281,363	305,874	328,002	349,149	369,254	390,883	109,520	38.9%
55 to 64	135,212	139,603	135,936	131,109	132,419	140,975	5,763	4.3%
65 to 74	82,729	96,199	106,193	115,048	116,840	115,009	32,280	39.0%
75 to 84	42,869	47,335	60,530	72,318	81,614	89,183	46,314	108.0%
85+	20,553	22,737	25,343	30,674	38,381	45,716	25,163	122.4%

Household Forecasts

	2015	2020	2025	2030	2035	2040	Change 2015-2040	Pct. Change 2015-2040
Total	371,458	391,401	406,167	424,102	443,460	458,334	86,876	23.4%
55 and older	160,848	175,772	191,145	206,084	220,994	236,343	75,495	46.9%
55 to 64	75,601	77,572	76,803	75,182	76,834	82,538	6,937	9.2%
65 to 74	47,282	55,036	61,020	66,520	68,336	67,873	20,591	43.6%
75 to 84	24,941	29,723	38,180	45,875	52,373	57,737	32,796	131.5%
85+	13,024	13,442	15,142	18,507	23,450	28,195	15,171	116.5%

Group Quarters Forecast

	2015	2020	2025	2030	2035	2040	Change 2015-2040	Pct. Change 2015-2040
Total	9,511	10,128	10,964	12,187	13,510	14,695	5,184	54.5%
55 and older	5,802	6,312	7,076	8,154	9,372	10,472	4,670	80.5%
55 to 64	831	931	949	927	938	998	167	20.1%
65 to 74	820	985	1,106	1,220	1,249	1,207	387	47.2%
75 to 84	1,333	1,549	1,983	2,420	2,732	2,985	1,652	123.9%
85+	2,818	2,847	3,038	3,587	4,453	5,282	2,464	87.4%

Source: Maryland Department of Planning, updated with 2015 American Community Survey 1-year estimates; Lisa Sturtevant & Asssociates

Section 4. Policy Recommendations

Older adults comprise a large and growing share of the Montgomery County population. The housing needs of this population are varied, but there is no doubt that over the next two decades, there will be significant demand for housing in the County that can support aging in place, connect seniors with health and other services, and help residents continue to contribute to the vitality and well-being of the County as they age.

Based on the assessment of current and future older adult housing needs in Montgomery County, the County needs to expand its resources and tools to be able to respond to growing and changing housing demand among older adults. There will be growing needs for a full range of housing for older adults—from affordable housing to extremely low income and vulnerable seniors to market-rate housing options for higher income seniors.

The County already has a set of programs and policies that either directly target seniors or are a benefit to seniors that meet income or other requirements. (See the Appendix for a full description of current programs.) By building on these programs, and adopting new tools and strategies, the County can be better positioned to ensure that all older residents have housing options.

Recommended Strategies

I. Production & Preservation. Land use, financial and other tools to support the production of new housing for older adults and to preserve the availability of appropriate housing affordable to older adults at all income levels, with a focus on rental housing.

II. Financial Assistance. Financial support to individual seniors/households, caregivers, and housing and service providers to expand access to affordable housing connected to necessary services.

III. Accessibility & Livability. Tools to expand the supply of housing and the availability of neighborhoods that help older adults safely and successfully age in place.

IV. Other Services & Programs. Programs and policies that provide essential support in meeting the housing needs of all older adults in the County, regardless of age, disability status, or income.

The County may decide not to adopt all of the recommended strategies below. However, to ensure that Montgomery County can meet the housing needs of the "silver tsunami" that is approaching, it will be important to implement a broad and comprehensive set of tools directed at producing, preserving and expanding access to affordable and appropriate housing.

I. PRODUCTION & PRESERVATION

Recommendation	Vulnerable Populations (0-30% AMI)	Lower Income Seniors (30-50% AMI)	Moderate Income Seniors (50-80% AMI)	Higher Income Seniors (80% AMI+)	Anticipated Outcome
1-1. Make Changes to the MPDU Program* I-1a. Allow a payment in lieu for age-restricted for-sale properties. Developers of for-sale age-restricted housing—including both single-family housing and condominium projects—should be allowed to make a payment to the HIF in lieu of creating on-site, for-sale units affordable to lower-income senior households. DHCA should set the in lieu payment to reflect the cost of providing income senior households. I-1b. Give preference to current County residents for access to age-restricted MPDUs. I-1c. Adopt other changes to the MPDU program recommended in the Rental Housing Study that support housing options for seniors. *The study of housing for older adults is being conducted concurrently as changes to the MPDU program are being made. Some of the changes to the MPDU program may allow more opportunities for affordable senior housing.			x		Create access to more rental housing options affordable to moderate-income County seniors.
I-2. Co-Locate Senior Housing with Appropriate Community Facilities As part of the County's Capital Improvement Program (CIP), evaluate the appropriateness of co-locating housing for older adults when there is planned new development or redevelopment of a community facility.		x	x	x	Develop more age-restricted housing in areas well-served by other community amenities.
I-3. Use Community-Serving Real Estate to Produce Housing for Older Adults I-3a. Establish a formal policy for the disposition and development of publicly-owned parcels that prioritizes the development of affordable and/or age-restricted housing where appropriate.	x	x	x	x	More affordable housing for seniors, with increased opportunities for partnering with mission-oriented community organizations that can combine housing and services for lower-income seniors
I-3b. Conduct outreach to private and nonprofit community-serving institutions to introduce the topic of community-serving real estate and recruit interested organizations. Include recipients of County community services grants/funding in this outreach. Provide technical assistance and predevelopment resources to institutions/organizations interested in using land assets for this purpose.		x	x		
I-4. Address Housing Needs of Older Adults in Planning Processes In sections where master plans address housing needs, incorporate, where appropriate, additional discussion of senior housing including accessibility, visitability and general housing needs for older adults. Prior to adoption of any plan, facilitate expert review by professionals familiar with the housing, health and mobility needs of older adults.	x	x	x	x	Neighborhoods that have more housing for older adults and that have transportation, open space/recreation and other amenities that support successful aging in place.

Recommendation	Vulnerable Populations (0-30% AMI)	Lower Income Seniors (30-50% AMI)	Moderate Income Seniors (50-80% AMI)	Higher Income Seniors (80% AMI+)	Anticipated Outcome
I-5. Improve the Viability of Accessory Apartments I-5a. Consider expanding rules to permit accessory apartments in more locations. Allow accessory apartments within townhomes. Explore options for permitting external accessory apartments on single-family lots of less than one acre. I-5b. Examine current County ordinances and policies to remove barriers to accessory apartment development. Potential provisions to be amended include placement, apartment size, building characteristics, parking requirements, owner-occupancy (i.e. allow homeowner to live in primary or accessory unit), and the minimum age of the primary structure. I-5c. Amend provisions that prohibit a homeowner from leasing a room in the primary house and an accessory apartment to unrelated persons which could limit options for co-living for older adults and in-home caregivers. I-5d. Provide technical and/or financial assistance to interested homeowners considering adding an accessory apartment that is intended to support older adults.	x	x	x		More options for older adults to remain in and be cared for in their homes, and more options for multigenerational living.
I-6. Allow More Diverse Housing Types in Residential Zones I-6a. Amend the County's Zoning Ordinance to allow more diverse housing types in a wider range of residential and mixed-use zones. Explore alternative approaches to creating a greater mixed of housing types, such as form-based codes and zoning overlays. I-6b. Study whether the County's laws and regulations prevent older adults from subdividing their property to create two (or more) units.		x	x	x	Greater diversity in housing options for older adults in single-family neighborhoods, while preserving the architecture and overall character of those neighborhoods.
I-7. Remove Zoning and Regulatory Barriers to Group Homes and Other Types of Age-Restricted Housing Facilities I-7a. Review zoning ordinance and other local regulations related to building, site and neighborhood standards to ensure that existing restrictions do not unnecessarily limit the number of neighborhoods in which group homes can be located. I-7b. Reduce zoning and building regulations unrelated to health and safety in neighborhoods proximate to senior centers, independent living facilities, and/or active adult communities.	x	x	x	x	More housing options for aging seniors who want to remain in their communities but are unable to stay in their homes because of health or mobility limitations.
I-8. Maintain Commitment to Senior Housing in the County's HIF Allocations Continue the County's commitment to senior housing needs when allocating HIF dollars. Evaluate senior housing proposals and consider funding projects that meet the greatest needs (e.g. ELI households), that combine housing and health services, and/or are located in parts of the County with a deficit of affordable senior housing.		x	x		Development and preservation of more affordable age-restricted housing. Potential shifting of some local funding away from family developments.

II. FINANCIAL ASSISTANCE

Recommendation	Vulnerable Populations (0-30% AMI)	Lower Income Seniors (30-50% AMI)	Moderate Income Seniors (50-80% AMI)	Higher Income Seniors (80% AMI+)	Anticipated Outcome
II-1. Create Set Asides for Older Adults in the Housing Choice Voucher Program and Rental Assistance Program II-1a. HOC should review the characteristics of seniors currently on the HCV waitlist and develop criteria to identify the most vulnerable seniors in need of housing assistance. As vouchers become available, the HOC should ensure that a portion of those vouchers are made available to vulnerable seniors and should assist those seniors in locating appropriate housing where they can use the voucher. II-1b. Increase funding for the County's RAP to provide additional assistance to vulnerable and extremely low income senior renters.	x				Greater housing security for vulnerable seniors which could lead to improved health and well-being.
II-2. Improve Effectiveness of Homeowner and Renter Property Tax Exemptions and Credits II-2a. Review the income, asset and other eligibility requirements of the County's general Household Property Tax Relief, Property Tax Credit for Elderly Individuals and for Military Retirees, and senior-specific tax deferral programs. Review the requirements for the state's Homeowners' Tax Credit and Renters' Tax Credit programs. Determine if program changes need to be made at the County level to encourage take-up of the tax benefits. Determine if there are opportunities to advocate for changes to the state's programs to reflect the County's senior households' needs. II-2b. Launch a public education campaign about the County and State property tax exemption and deferral programs with education and outreach targeting low-income older adult homeowners and renters in the County.	x	x	x	x	A reduction in property tax expenses by senior homeowners and renters with an accompanying reduction in the overall property tax revenue collected by the County.
II-3. Fund Emergency Assistance to Old Adults at Risk of Eviction and/or Homelessness Evaluate the capacity of the County's current homelessness programs to meet the needs of the older adult homeless population. Create a source of funding and staff resources that are dedicated to meeting the needs of vulnerable seniors who are at-risk of homelessness, helping them to avoid eviction, foreclosure and to remain in their homes.	x				A reduction in senior evictions, foreclosures and homelessness.

Target Populations (spans the four AMI columns)

III. ACCESSIBILITY & LIVABILITY

Recommendation	Vulnerable Populations (0-30% AMI)	Lower Income Seniors (30-50% AMI)	Moderate Income Seniors (50-80% AMI)	Higher Income Seniors (80% AMI+)	Anticipated Outcome
III-1. Provide More Education to Developers About Accessibility					
Collaborate with developer partners and senior advocates to create an education campaign that explains the benefits of accessible units and the opportunities for marketing fully-accessible units.					
III-2. Offer Additional Incentives to Increase Accessibility and Visitability					
Build on the County's Design for Life program to help increase awareness of ways to increase accessibility.		x	x	x	More accessible units available in new multifamily buildings.
III-2a. Improve marketing of Design for Life program to encourage higher levels of utilization.					
III-2b. Create a Design for Life "advance program" that would provide upfront resources to lower-income homeowners to make accessibility improvements, rather than a later tax credit.		x	x	x	More home modifications that allow seniors to age safely in their homes, and more accessible units to support more seniors in aging within the community.
III-2c. Provide incentives to incorporate a higher number of accessible units into developments by expanding the Design for Life program to include multifamily buildings.					
III-3. Connect Seniors with Accessible Units					
III-3a. Develop a tenant matching system to connect residents with available, accessible units.					
III-3b. Offer an "insurance product" that would offset the revenue lost while holding a unit vacant while a targeted household is identified.	x	x	x	x	Greater opportunities for senior voucher holders to find accessible units, and for other seniors to find market-rate accessible units.
III-4. Support Naturally Occurring Retirement Communities in the County					
III-4a. Fund a NORC Service Coordinator Program, in partnerships with local nonprofits. Target resources at NORCs in communities where residents have lower incomes and do not have access to on-site or nearby services, such as transportation, health care, nutrition services, among others.	x	x	x		Seniors will have higher quality of life and will be able to remain in their homes and communities as they age.
III-4b. Evaluate how best to apply the preservation tools recommended in the County's Rental Housing Study to NORCs throughout the County.					
III-5. Expand Support for the Villages					
Direct additional County resources to support existing Villages and to encourage the establishment of additional Villages, particularly in neighborhoods that are not well connected to services.	x	x	x	x	Older adults can build community and be able to age in their homes and communities longer.

Target Populations

Recommendation	Target Populations				Anticipated Outcome
	Vulnerable Populations (0-30% AMI)	**Lower Income Seniors (30-50% AMI)**	**Moderate Income Seniors (50-80% AMI)**	**Higher Income Seniors (80% AMI+)**	
IV. OTHER SERVICES & PROGRAMS					
IV-1. Create a "One-Stop Shop" for Senior Housing Programs and Services Create a "one-stop-shop" with a dedicated staff person to field calls/emails for information and direct Montgomery County residents to information about senior housing-related programs and services administered by DHCA, HHS, HOC, AoA, Planning and other County departments and agencies.	x	x	x	x	Greater utilization of existing programs that target seniors to support aging in place and health and well-being of older adult residents. Additional County expenses on these existing programs.
IV-2. Explore Funding Possibilities through the State's Medicaid Waiver Program Review the state's Medicaid waiver program, including the HealthChoice program. Review other state Medicaid waiver programs that fund capital and operating expenses for senior housing.	x	x			Identify opportunities to advocate for changes to funding priorities in the state's Medicaid waiver program.

I. Production & Preservation

I-1. Make Changes to the MPDU Program

Established in 1974, the County's Moderately-Priced Dwelling Unit (MPDU) program is the primary source for the construction of affordable housing in the County.[xxxv] The MPDU policy requires private developers of 20 or more housing units to set aside 12.5 percent of the units to households earning no more than 65 to 70 percent of area median income. Developers can receive a density bonus for providing additional affordable units. Affordable units are generally constructed in the same development as the market-rate homes. The MPDU requirements apply County-wide and across residential development types. As such, any age-restricted development with 20 or more units will include some affordable units. However, there are no regulations in the MPDU program that apply specifically to age-restricted housing.

The Montgomery County Rental Housing Study, released in June 2017, included several recommendations for changes generally to the MPDU program, including increasing the base set-aside percentage, moving to a floor-area-ratio (FAR) based calculation (rather than a unit-based calculation), create a sliding scale of income targets and set-aside percentages and allowing affordable units to be produced off-site (within the same planning area as the market-rate development).

The County Council is currently considering two bills that reflect recommendations from *The Rental Housing Study*.[xxxvi] These proposed changes, particularly those in Bill 34-17, can help create opportunities for the development of more MPDUs generally, and potentially more MPDUs targeted at seniors.

There are other changes to the MPDU program that could more expressly target moderate-income older adults.

First, as new age-restricted, for-sale properties are proposed in Montgomery County, options for meeting the County's MPDU requirements could be re-considered. The wealth accumulation and other benefits associated with homeownership are important for younger, lower-income households, but getting access to those particular homeownership benefits are not as advantageous later in life, and it may be challenging for lower-income older adult households to qualify to purchase a home. The MPDU requirements could be changed for age-restricted, for-sale units to produce new resources for the HIF that can support the development of affordable senior rental housing and related services.

Recommendation I-1a: Under the County's MPDU program, allow a payment in lieu for age-restricted for-sale properties as outlined in proposed Bill 34-17. Developers of for-sale age-restricted housing—including both single-family housing and condominium projects—should be allowed to make a payment to the HIF in lieu of creating on-site, for-sale units affordable to lower-income senior households. DHCA should set the in-lieu payment to reflect the cost of providing required units on-site.

The need for housing to allow the County's population to age in place is growing significantly. Lower-income senior renters will need housing they can afford that can offer services and amenities. Some older adult homeowners may also want to or need to move out of their homes into lower-cost rental housing. Even as Montgomery County attracts older adults from other places, the County may decide that policies to support the ability of current residents to age in the community are significant enough to consider setting resident preferences in its affordable housing programs. Resident preference programs can be difficult to employ because of fair housing Laws, but communities in other parts of the country have

successfully made the case for giving priority to at least a portion of locally assisted housing to residents (e.g., San Francisco, CA; Long Beach, CA; Bloomington, IN; Somers, NY—senior project).

Montgomery County also has a preference policy for non-age restricted buildings; therefore, it should be possible to adopt a similar residential preference policy for age-restricted buildings that receive local financial support. As an alternative, the County, in partnership with developers of locally assisted senior housing, could consider a strategy of pro-active marketing of new affordable senior housing to residents through the Area Agency on Aging, the Senior Villages, and other programs and organizations that serve older adults in Montgomery County.

Recommendation I-1b: Give preference to County residents for access to age-restricted MPDUs.

The study of housing for older adults is being conducted concurrently as changes to the MPDU program are being made. Some of the changes to the MPDU program may allow more opportunities for affordable senior housing.

Recommendation I-1c: Adopt other changes to the MPDU program recommended in the Rental Housing Study that support housing options for seniors.

I-2. Co-Locate Senior Housing with Appropriate Community Facilities

As Montgomery County's population grows, it will need to redevelop, expand and/or build new community facilities such as schools, libraries, and health centers. High land values and market competition, especially in the County's urbanized areas, can drive up site-acquisition and other costs and put pressure on agency budgets. More intensive use of such sites can improve the cost-effectiveness of the County's capital expenditures.

Co-locating community facilities with housing for older adults can be particularly impactful, given the relative scarcity of funding to produce age-restricted housing and the opportunities for coordinated service delivery. Reducing or eliminating the cost of land can reduce the amount of capital necessary to build independent living and/or assisted living facilities. In addition to potential capital cost savings, co-locating complimentary uses can also produce operating efficiencies. For example, locating a senior center and independent living facility on the same site could result in reduced need for transportation subsidies.

In 2017, the Montgomery County Commission on Aging recommended that "the Park and Planning Commission should develop criteria for the co-location of affordable rental housing for use when scoring development plans for libraries, fire stations, schools and other public facilities.[xxxvii]

Recommendation I-2: As part of the County's Capital Improvement Program (CIP), require the evaluation of the appropriateness of co-locating housing for older adults when there is planned new development or redevelopment of a community facility.

I-3. Use Community-Serving Real Estate to Produce Housing for Older Adults

In addition to the co-location of public facilities and housing, there is an opportunity to make use of community-owned land more broadly to facilitate affordable housing for older adults. Community-serving real estate is land that is controlled by a government or institution that serves a community need. This includes parcels owned by the County and public schools, as well as land owned by faith-based institutions, hospitals, nonprofits, and other social service organizations.

Publicly owned parcels represent an opportunity for government agencies to directly support housing and community facility needs that are less likely to be met by the private market. Multiple jurisdictions across the country have utilized such parcels to produce affordable housing, either on a case-by-case basis or as a matter of policy.[xxxviii] Common benefits of this approach include reducing the need to compete and provide subsidies for private market land acquisition, the ability to discount site control costs, and the opportunity to co-locate housing and other community facilities (as described in the preceding recommendation). In 2013, Montgomery County adopted a policy that required sites in its Capital Improvement Program be evaluated for feasibility for affordable housing.[xxxix]

Recommendation I-3a: Amend existing Capital Improvement Program (CIP) policies to include an evaluation of feasibility for age-restricted housing.

Houses of worship have also served as a critical source of land for affordable housing development in the County and across the region. Initiatives such as the Faith-Based Development Initiative have provided technical assistance and capital to support affordable and age-restricted housing development.[xl] This model could be expanded to include other land-holding institutions, such as hospitals, nonprofits and institutions of higher learning.

Recommendation I-3b: Conduct outreach to private and nonprofit community-serving institutions to introduce the topic of community-serving real estate and recruit interested organizations. Include recipients of County community services grants/funding in this outreach. Provide technical assistance and predevelopment resources to institutions/organizations interested in using land assets for this purpose.

I-4. Address Housing Needs of Older Adults in Planning Processes

Montgomery County addresses growth and development in a variety of ways, including sector, neighborhood and area master plans. These plans generally address development patterns, needs and opportunities. A 2001 County report identified these plans as an opportunity to address the housing needs of older adults at both the community and site-specific levels and offered several recommendations to advance this goal. These recommendations have yet to be formally adopted.[xli]

Recommendation I-4: In sections where master plans address housing needs, incorporate, where appropriate, additional discussions about senior housing including accessibility, visitability and general housing needs for older adults. Prior to adoption of any plan, facilitate expert review by professionals familiar with the housing, health and mobility needs of older adults.

I-5. Improve the Viability of Accessory Apartments

Accessory apartments – also commonly referred to as accessory dwelling units (ADUs), backyard cottages, and alley flats, among other terms – can be a benefit to older adult households in the community. Senior homeowners can supplement their income by renting out an accessory apartment , potentially to a caregiver. Alternatively, accessory apartments can serve as a more affordable housing option for seniors and potentially a source of intergenerational living. Furthermore, ADUs can provide a source of affordable housing without having a high-density impact on the neighborhood and can be built in a way that preserves neighborhood character.

Montgomery County's policy for licensing accessory units was changed in 2013 to streamline the process for potential applicants,

though potential barriers remain. As of February 1, 2018, there were just 121 licensed accessory apartments in the County.

One potential obstacle to creating new accessory units is that they are limited to detached single-family lots and exclude townhomes. Creating the option for allowing a townhome owner to create an accessory apartment within his or her home could be a benefit to some current homeowners. A senior homeowner could bring in additional income by renting out an internal accessory unit or could use the unit to accommodate a family member or caregiver.

In addition, detached or external accessory apartments (e.g. tiny homes) are only lots of an acre or more. It could be appropriate to allow external accessory units on lots of less than an acre to create more opportunities for homeowners.

Recommendation I-5a: Consider expanding rules to permit accessory apartments in more locations. Allow accessory apartments within townhomes. Explore options for permitting external accessory apartments on single-family lots of less than one acre.

Some of the accessory apartment requirements could make building a new accessory dwelling unit prohibitive. A new review of the accessory apartment ordinance could help to identify whether there are rules related to setback requirements, occupancy and/or parking standards that could be relaxed to encourage the development of additional ADUs.

Recommendation I-5b: Examine current County ordinances and policies to remove barriers to accessory apartment development. Potential provisions to be amended include placement, apartment size, building characteristics, parking requirements, owner-occupancy (i.e. allow homeowner to live in primary or accessory unit), and the minimum age of the primary structure.

Limitations on occupancy of the primary home and the accessory unit can create another obstacle to the creation of new accessory units.

Recommendation I-5c: Amend provisions that prohibit a homeowner from leasing a room in the primary house and an accessory apartment to unrelated persons which could limit options for co-living for older adults and in-home caregivers.

Finally, homeowners could be interested in constructing an accessory dwelling unit but may not have sufficient knowledge about the process.

Recommendation I-5d: Provide technical and/or financial assistance to interested homeowners considering adding an accessory apartment that is intended to support older adults.

I-6. Allow More Diverse Housing Types in Residential Zones

The vast majority of older adults live in non-age restricted housing. As the number of older adult households increases, there will be growing needs and changing preferences for different housing types. Therefore, the characteristics of the private market housing stock will influence whether older adults can age in place, whether in their current home or in a different home nearby.

Montgomery County's zoning code allows single-unit detached housing to be developed by-right in every single residential and mixed-use zoning classification. No form of attached housing is allowed by-right in as many zoning classifications. Attached housing typologies can include smaller units that may be easier to manage in terms of maintenance and upkeep. Smaller or attached units may be more affordable as well, though relative affordability depends on factors such as location, quality, and age of the structure. Therefore, the availability and legality of a diverse range of housing

typologies can matter to older adults looking to downsize.

The County could consider ways to facilitate the development of more attached housing through the zoning code.

Recommendation I-6a: Amend the County's Zoning Ordinance to allow more diverse housing types in a wider range of residential zones. Explore alternative approaches to creating a greater mixed of housing types, such as form-based codes and zoning overlays.

The conversion of existing single-family detached homes into multiple units can also provide options for older adults. Similar to accessory apartments, subdividing a single-family home into two (or more) apartments can make it easier for seniors to remain in their homes, both by bringing in additional income and having the capacity for an on-site family member or caregiver.

Recommendation I-6b: Study whether the County's laws and regulations prevent older adults from subdividing their property to create two (or more) units.

I-7. Remove Zoning and Regulatory Barriers to Group Homes and Other Types of Age-Restricted Housing Facilities

Group homes are critical to the supply of housing for older adults. In Montgomery County, a group home for the elderly is defined as a "community-based residential program for three to 16 unrelated individuals that provides housing, supportive services, supervision, personalized assistance, health-related services, or a combination of these services for individuals who are unable to perform or, who need assistance and/or personal guidance and direction in performing the activities of daily living or instrumental activities of daily living, in a way that provides optimum dignity and independence for the residents."[xlii] Group

homes tend to be a source of more affordable senior living that provides on-site services and daily assistance.

Group homes will be an increasingly important source of housing for lower-income seniors. In many communities, group homes and other types of assisted living are located near active adult, age-restricted communities that typically do not have on-site services.

Recommendation I-7a: Review zoning ordinances and other local regulations related to building, site and neighborhood standards to ensure that existing restrictions do not unnecessarily limit (whether directly or indirectly) the number of neighborhoods group homes can be located.

The County also defines and sets use standards for other types of group living, including independent living facilities for seniors or persons with disabilities, personal living quarters, and residential care facilities. In addition to applicable licensure, certification, staffing and occupancy standards, the Montgomery County code applies specific use conditions depending on where the planned facility is located. Where independent living facilities are allowed as a "limited use," such facilities must meet the aforementioned "baseline" standards. If the facility is allowed as a "conditional use," additional regulations apply, including standards for public transportation and neighborhood amenities, building height and setbacks, and minimum green space. In addition, a minimum of 15 percent of the dwelling units must be permanently reserved for very low-income households, 20 percent for households of low income, or 30 percent for households of MPDU income. For residential care facilities (serving more 16 people) that contain dwelling units (generally in the context of a CCRC) located in a conditional use zone, MPDU requirements apply.[xliii]

Recommendation I-7b: Reduce zoning and building regulations unrelated to health and safety in neighborhoods proximate to senior centers, independent living facilities, and/or active adult communities.

I-8. Maintain Commitment to Senior Housing in the County's Housing Initiative Fund (HIF) Allocations

Montgomery County's Housing Initiative Fund (HIF) is a local trust fund that provides loans to nonprofit developers, rental property owners and for-profit developers for the construction and preservation of affordable and special needs rental housing. It is funded through a combination of general fund appropriations, dedicated revenue sources, and loan repayments. The County's approved fiscal year 2018 budget includes $59.1 million in capital and operating funds for the HIF.

The HIF is an important source of funding for the development and preservation of affordable housing. Currently, there are no formal set asides or carve outs for senior projects, though the County has invested substantial amounts through the HIF for age-restricted housing, including the Bonifant and Elizabeth Square projects, among others. Setting specific set asides could lead to the funding or more senior projects, but it could introduce a level of inflexibility that keeps the HIF from being able to respond to market conditions and could also divert local resources from projects that serve families. Therefore, the County should consider ways to evaluate senior housing proposals to help ensure that HIF funds are being used to address the greatest senior housing needs.

Recommendation I-8: Continue the County's commitment to senior housing needs when allocating HIF dollars. Evaluate senior housing proposals and consider funding projects that meet the greatest needs (e.g. ELI households), that combine housing and health services,

and/or are located in parts of the County with a deficit of affordable senior housing.

II. Financial Assistance

II-1. Create Set Asides for Older Adults in the Housing Choice Voucher Program and Rental Assistance Program

The County's HOC manages the HUD Housing Choice Voucher (HCV) program, which provides rental subsidies to households earning up to 50 percent of area median income, with 75 percent of vouchers reserved for households with incomes not to exceed 30 percent of area median income. Montgomery County also uses local funds to provide rental subsidies through its Rental Assistance Program (RAP), which provides small levels of monthly assistance to low-income renters.

The federal HCV program is significantly underfunded and is only able to meet a portion of the need for eligible households. It is unlikely that new federal resources for the HCV program will become available to Montgomery County, so it is unlikely that the County will be able to expand the number of households that receive a HCV. The HCV waitlist is currently closed and no new families can apply. HOC could consider prioritizing vulnerable seniors who are on the waitlist for vouchers that become available.

Recommendation II-1a. HOC should review the characteristics of seniors currently on the HCV waitlist and develop criteria to identify the most vulnerable seniors in need of housing assistance. As vouchers become available, the HOC should ensure that a portion of those vouchers are made available to vulnerable seniors and should assist those seniors in locating appropriate housing where they can use the voucher.

Local housing assistance can be very valuable as federal resources decline and/or become less assured. Direct housing assistance can be a

literal lifesaver to vulnerable seniors who face housing insecurity.

Recommendation II-2b. Increase funding for the County's RAP to provide additional assistance to vulnerable and extremely low-income senior renters.

II-2. Improve Effectiveness of Homeowner and Renter Property Tax Exemptions and Credits

One way to make housing more affordable to older adults is to reduce the amount of property tax they can pay. For low-income homeowners living on fixed incomes, property taxes can be a significant expense and can create housing cost burden even among those who own their home outright. An estimated 15 percent of older adult households that own their home outright are housing cost burdened, meaning that property taxes, along with homeowners' insurance, utilities and other non-mortgage expenses, account for more than 30 percent of their incomes. Low-income senior renters are also impacted by rising property taxes as those expenses are passed on to renters by property owners in the form of higher rents.

Montgomery County and the state of Maryland offer several property tax exemption and abatement programs that target lower-income households generally and older adult households, specifically. However, based on an assessment of current programs, relatively few older adult households are taking advantage of these programs.

Recommendation II-2a. Review the income, asset and other eligibility requirements of the County's general Household Property Tax Relief, Property Tax Credit for Elderly Individuals, military retirees, and other senior-specific tax deferral programs. Review the requirements for the state's Homeowners' Tax Credit and Renters' Tax Credit programs. Determine if program changes need to be made at the County level to

encourage take-up of the tax benefits. Determine if there are opportunities to advocate for changes to the state's programs to reflect the County's senior households' needs.

In addition to a misalignment of program requirements to the characteristics of households in need, it is possible that low levels of participation in property tax programs are due to a lack of awareness of and knowledge about the programs in the community.

Recommendation II-2b. Launch a public education campaign about County and state property tax exemption and deferral programs, with education and outreach targeting low-income older adult homeowners and renters in the County.

II-3. Fund Emergency Assistance to Older Adults at Risk of Eviction and/or Homelessness

A lack of affordable and stable housing can lead to housing instability and, ultimately, to homelessness.[xliv] Older adults facing homelessness often face daunting challenges including premature aging, greater likelihood of being a victim of a crime, risk of institutionalization, and difficulties accessing social service benefits.[xlv] Low-income older adults in poor health can be at greater risk of homelessness than other low-income households as one major medical expense can leave seniors unable to pay for housing.

Even as overall homelessness in Montgomery County has been on the decline in recent years[xlvi], older adult homelessness rates could increase due to rising housing costs in the County, a weakening federal safety net system, slower wage and income growth, and challenges to saving for retirement. In the Washington, D.C. region, 12 percent of the homeless households without children were over the age of 60 (607 individuals).[xlvii]

Recommendation II-3. Evaluate the capacity of the County's current homeless programs to meet the needs of the older adult homeless population. Create a source of funding that is dedicated to meeting the needs of vulnerable seniors who are at-risk of homelessness, helping them to avoid eviction or foreclosure and help them remain in their homes.

III. Accessibility & Livability

III-1. Provide More Education to Developers About Accessibility

There will be significant growth in the need for homes that are accessible to individuals with physical disabilities. Under federal and state law, new multifamily housing with four or more units must be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units. The federal government also requires property owners to make reasonable accommodations to afford people with disabilities equal housing opportunities.

Despite these requirements, it is uncommon for developers to build new housing that includes the full range of accessibility features. There can be push back from developers to include these features because they believe it will be difficult to market the units broadly, both to people who need the accessibility features as well as those who might not.

Recommendation III-1. Collaborate with developer partners and senior advocates to create an education campaign that explains the benefits of accessible units and the opportunities for marketing fully accessible units. Build on the County's Design for Life program to help increase awareness of ways to increase accessibility.

III-2. Offer Additional Incentives to Increase Accessibility and Visitability

As stated earlier, federal and state law requires newly constructed multifamily buildings meet standards related to accessibility. Specifically, for "covered multifamily buildings"[xlviii] at least one dwelling unit for every 25 dwelling units must meet certain accessibility standards.[xlix]

Montgomery County has established incentives to incorporate accessibility features into existing and new buildings. The Design for Life Tax Credit Incentive Program encourages property owners to make a range of accessibility improvements. An owner can receive a property tax credit of 50 percent of the cost to install certain permanent accessibility features up to $2,500. In addition, both property owners and developers are eligible to receive tax credits applied to both property and school impact taxes for permanent installations of features necessary to achieve accessibility standards. Eligible properties include single-family homes, townhomes and duplexes.

Despite the promise of the Design for Life Tax Credit Program, utilization of both components has been low. Part of the reason for low uptake could be a lack of awareness of the program.

Recommendation III-2a. Improve marketing of Design for Life program to encourage higher levels of utilization.

Another reason for low utilization might be that homeowners have insufficient upfront resources to make the modifications. Subsidies under the current Design for Life program are provided via a tax credit upon payment of property taxes. Therefore, even though they will be provided with a tax credit, they do not have that money available to pay for the renovations.

Recommendation II-2b. Create a Design for Life "advance program" that would provide upfront resources to lower-income homeowners to make accessibility improvements, rather than a later tax credit.

As more multifamily buildings are constructed in the County, there are opportunities to incentivize the creation of accessible units through the Design for Life Program that go beyond what is required under federal and state law.

Recommendation II-2c: Provide incentives to incorporate a higher number of accessible units into developments by expanding the Design for Life program to include multifamily buildings.

III-3. Connect Seniors with Accessible Units

As the County engages in education and outreach and provides incentives to encourage the development and renovation of more accessible units, it is critical to effectively connect seniors with mobility limitations to those units. Seniors—including both voucher holders and those looking for market-rate housing—may find it difficult to locate properties with available, accessible units.

Recommendation III-3a. Develop a tenant matching system to connect residents with available, accessible units.

In addition, builders may be reluctant to build new accessible units if they are not confident that they will be able to find tenants.

Recommendation III-3b. Offer an "insurance product" that would offset the revenue lost while holding a unit vacant while a targeted household is identified.

III-4. Support Naturally Occurring Retirement Communities in the County

Naturally occurring retirement communities (NORCs) are neighborhoods or buildings where the resident population is aging in place, creating concentrations of seniors. These are not homes that were designed specifically for older adults, but rather have become older adult housing by virtue of the aging of the population.

While some of these communities may be well-connected to services and amenities, others, particularly those in lower-income communities, may lack these connections. A service coordinator assigned to a NORC can be a valuable resource for ensuring that older adults in these communities get access to necessary health care and other services to safely age in place.

Recommendation III-4a. Fund a NORC service coordinator program in partnerships with local nonprofits. Target resources at NORCs in communities where residents have lower incomes and do not have access to on-site or nearby services, such as transportation, health care, nutrition services, among others.

Residents of some NORCs are particularly vulnerable to displacement. In some communities with an aging population, existing affordable housing is under pressure from redevelopment and investment that leads to the demolition of existing housing or upward pressure on prices and rents.

Recommendation III-4b: Evaluate how best to apply the preservation tools recommended in the County's Rental Housing Study to NORCs throughout the County.

III-5. Expand Support for Senior Villages

Senior villages are local, volunteer-led, grassroots organizations that aim to support community members who choose to age in place. There are currently 22 senior villages operating in Montgomery County, with another 10 in development.[l] Montgomery County assists

the establishment and operations of senior villages by maintaining an online repository for publications, resources and sample documents. The County also provides village coordinator services, including participating in community meetings, consulting on village development, connecting villages with consultants, and facilitating communication among villages and diverse communities.[li]

The villages model is an effective way to leverage local community participation to help ensure seniors can remain in their homes as they age. Typically, villages are most successful in communities where there are seniors and others who remain mobile, but there are possibilities to encourage villages models in areas where seniors have more mobility limitations.

Recommendation III-5. Direct additional County resources to support existing villages and to encourage the establishment of additional villages, particularly in neighborhoods that are not well connected to services.

IV. Other Services & Programs

IV-1. Create a "One-Stop Shop" for Senior Housing Programs and Services

It can be difficult to navigate all of the programs and services available to seniors in Montgomery County. As the older population grows and the demand for housing and other services increases, it will be important to ensure that County residents can easily get information about the programs and resources that can help support aging in the community. Low utilization of some current programs targeting seniors suggests that more outreach and education is needed. In addition, because County housing-related programs and services that serve seniors are administered by different departments and agencies, it can be difficult for residents to know where to go for help.

The County's Aging and Disability Resource Unit administers a number of housing, health and other programs that serve seniors, and is a good resource for seniors in the County. However, the unit is not set up to provide information and referrals to all of the existing County (and state) programs that can help seniors meet their housing needs.

Recommendation V-1: Create a "one-stop-shop" with a dedicated staff person to field calls/emails for information and direct Montgomery County residents to information about senior housing-related programs and services administered by DHCA, HHS, HOC, AoA, Planning and other County departments and agencies.

IV-2. Explore Funding Possibilities through the State's Medicaid Waiver Program

Medicaid is funded in part by the federal government and in part by the state. The federal government (specifically, the Center for Medicaid Services) sets guidelines on how each state must spend their Medicaid dollars but states are permitted considerable latitude within those guidelines. Maryland has established the HealthChoice demonstration program as part of its federal Section 1115 Medicaid waiver. Under the state's HealthChoice program, Maryland can use some of its Medicaid funds to provide resources to support home- and community-based services in lieu of institutional care.

Because Maryland is a Medicaid waiver state, there may be additional opportunities to leverage Medicaid dollars to help seniors age in place. Under New York's Medicaid waiver program, for example, the state has targeted Medicaid dollars to provide capital funds and operating expenses for supportive housing that targets populations that are frequent users of health care.[lii] Under Medicaid waivers in Indiana and Illinois, Medicaid dollars have been used to help finance the cost of constructing affordable assisted living developments.

Maryland has provided resources to help support the development and operation of affordable assisted living, though that funding has not been used in Montgomery County in decades. There may be new opportunities under the Medicaid waiver program to support new assisted living designed to serve very and extremely low-income seniors.

Recommendation IV-2. Review the state's Medicaid waiver program, including the HealthChoice program. Review other state Medicaid waiver programs that fund capital and operating expenses for senior housing.

Endnotes

[i] Results from the 2017 National Citizen Survey for Montgomery County residents by different age groups are available online at https://www.montgomerycountymd.gov/OPI/Resources/Files/2017-Survey/NCS_Demographic-Crosstabs_2017.pdf.

[ii] Results from the 2015 Age Friendly Community Survey are available online at https://www.montgomerycountymd.gov/senior/Resources/Files/summit_2015/AgeFriendlyCom_SurveyAnalysis_151130-1.pdf.

[iii] U.S. Census Bureau, 2016 American Community Survey

[iv] Conversation with Odile Brunetto, Director, Area Agency on Aging, October 23, 2017.

[v] Maryland Department of Planning, Projections and State Data Center.

[vi] Maqbool, Nabihah, Janet Viveiros, and Mindy Ault. 2015. The Impacts of Affordable Housing on Health: A Research Summary. Washington, D.C.: National Housing Conference.

[vii] Ibid.

[viii] National Association of Home Builders. 2017. 55+ Housing Market Shows Continued Growth, January 10. Available online at https://www.nahb.org/en/news-and-publications/press-releases/2017/01/55plus-housing-market-shows-continued-growth.aspx

[ix] Data presented are from the U.S. Census Bureau's American Community Survey (ACS), unless otherwise specified. Broad population demographics are from the 2016 ACS I-year file, while more detailed statistics are from the 201I-2015 ACS 5-year Public Use Microdata Sample (PUMS) file.

[x] According to the 2016 ACS, the median household income in Montgomery County was $99,763 (in 2016 inflation-adjusted dollars).

[xi] By definition, a household receiving a housing subsidy that limits the amount it pays to housing to 30 percent of income is not counted as among the cost burdened households.

[xii] Housing America's Older Adults. 2014. Cambridge, MA: Joint Center for Hosing Studies of Harvard University.

[xiii] Aging in Place in America, final report, Prince Market Research for Clarity, 2007.

[xiv] 2015 Age Friendly Community Survey.

[xv] See https://www.aarp.org/livable-communities/ for a synthesis of research and information on the benefits of livable communities for older adults.

[xvi] Data regarding age-restricted housing supply was compiled from multiple sources including Montgomery County Department of Housing and Community Affairs, Maryland Department of Health, and the Maryland-National Capital Park and Planning Commission. Full methodology is available in the Appendix

[xvii] See American Senior Communities. 2016. Assisted Living Statistics – A Deeper Dive into the Demographics, February 23. Available online at http://www.ascseniorcare.com/assisted-living-statistics-a-deeper-dive-into-the-demographics/

[xviii] In Maryland, licensure at level one means the provider is authorized to take care of residents with low-care needs. A level two license means the provider can also take care of residents with moderate-care needs, and a level three license allows a provider to care for residents with high-level care needs. See Assisted Living in Maryland, available online http://aging.maryland.gov/documents/ALGuide.pdf

[xix] Montgomery County Department of Planning and Department of Housing and Community Development, as of November 2017.

[xx] Black Hill: Project Plan No. 92012004A, Preliminary Plan No. 12012021A, Site Plan No. 82013025A, and Site Plan No. 820150060 http://www.montgomeryplanningboard.org/agenda/2016/documents/BlackHill3_10_16.pdf

[xxi] Data presented are from the U.S. Census Bureau's American Community Survey (ACS), unless otherwise specified. Broad population demographics are from the 2016 ACS I-year file, while more detailed statistics are from the 2011-2015 ACS 5-year Public Use Microdata Sample (PUMS) file.

[xxii] See the Appendix for a map with the County's cities and Census Designated Places (CDPs) identified.

[xxiii] According to the U.S. Census Bureau, a housing unit may be a house, an apartment, a mobile home, a group of rooms or a single room that is occupied as separate living quarters, where occupants live separately from any other individuals in the building and have direct access from outside the building or through a common hall. A group quarters is a place where people live or stay, in a group living arrangement that is owned or managed by an entity or organization providing housing and/or services for the residents. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

[xxiv] Estimates of the age of independent living seniors is from John Spencer of Victory Housing. The estimate of age entry into assisted living is from NIC. See http://www.nic.org/blog/relationship-between-demographic-trends-seniors-housing-demand/.

[xxv] According to the 2016 ACS, the median household income in Montgomery County was $99,763 (in 2016 inflation-adjusted dollars).

[xxvi] Nationally, the average Social Security payment is $1,342 per month. According to the 201I-2015 ACS PUMS data, the average in Montgomery County is $1,286 per month.

[xxvii] The American Community Survey data identifies one household member as the "household head" based on

responses to the ACS questions. The data on older adult households presented based on the ACS data will understate the total number of households in the County that include some 55 or older. For example, a multigenerational household that includes a senior and his or her adult child would not be counted as an "older adult" household if the adult child was identified as the household head.

xxviii By definition, a household receiving a housing subsidy that limits the amount it pays to housing to 30 percent of income is not counted as among the cost burdened households.

xxix Housing America's Older Adults. 2014. Cambridge, MA: Joint Center for Hosing Studies of Harvard University.

xxx Individuals may have one or more disabilities, so the nearly 50 percent with an ambulatory difficulty will include at least some of the 50 percent that indicate an independent living difficulty.

xxxi Howden-Chapman, P., Signal, L., and Crane, J. 1999. Housing and health in older people: aging in place. Social Policy Journal of New Zealand, 13, 14-30.

xxxii Goldberg, Jennifer, Kate Lang and Vanessa Barrington. 2016. How to Prevent and End Homelessness Among Older Adults. Justice in Aging, available online http://www.justiceinaging.org/wp-

xxxiii The Maryland Department of Planning produces population and household projections for all counties in the state. The forecasts presented in this section are derived from the state projections, with new data from the 2015 ACS added and assumptions made about household sizes by age group. Details on the state's methodology are available online http://www.mdp.state.md.us/msdc/S3_Projection.shtml

xxxiv The non-white population includes people who are black or African American, Asian or Pacific Islander, Native American, Hispanic or Latino, or multiracial.

xxxv RKG Associates, Inc., Lisa Sturtevant & Associates, LLC, and APD Urban Planning & Management. "Montgomery County Rental Housing Study," June 2017. http://montgomeryplanning.org/tools/research/special-studies/rental-housing-study/, pages 19-20.

xxxvi Bill 34-17 amends several provisions of the MPDU law. It requires that developers of projects with fewer than 20 units contribute a fee to the County's Housing Initiative Fund, allow for an FAR-based calculation to create opportunities to develop affordable units of varying sizes, allow the County Council to create a higher base requirement (up to 15 percent) as part of a master plan approval, allow DHCA to approve an in-lieu fee or the development of off-site units in cases where on-site units are not practical. Bill 38-17 would increase the MPDU requirement to 15 percent in any High School Service Area with an eligibility rate for free and reduced meals of 15 percent of less.

xxxvii Aging in Place/Community and Planning Committee. "Commission on Aging (COA) 2017 Summer Study: Preserving and Expanding Affordable Rental Housing in

Montgomery County and Its Impact on Seniors." Montgomery County, MD, 2017. http://www.montgomerycountymd.gov/HHS-Program/Resources/Files/2017%20COA%20summer%20study.pdf.

xxxviii Spotts, Michael A., Genevieve Hale-Case, and Ahmad Abu-Khalaf. "Public Benefit from Publicly Owned Parcels: Effective Practices in Affordable Housing Development." Washington, DC: Enterprise Community Partners, June 5, 2017.http://www.enterprisecommunity.org/resources/public-benefit-publicly-owned-parcels-19782.

xxxix Montgomery County Council. "Bill No. 37-12 Capital Improvements Program - Affordable Housing Assessment," February 12, 2013. https://www.montgomerycountymd.gov/council/resources/files/lims/bill/2012/Signed/pdf/845_847_Signed_03282017.pdf.

xl The Faith-Based Development Initiative is led by Enterprise Community Partners, with the East of the River Clergy-Police-Community Partnership, Wesley Theological Seminary and Georgetown University serving as strategic advisors. For more information, visit: https://www.enterprisecommunity.org/where-we-work/mid-atlantic/faith-based-development-initiative

xli Montgomery County Department of Parks and Planning. "Need for Housing for Older Adults in Montgomery County." Montgomery County, MD, April e2001. https://montgomeryplanning.org/research/analysis/housing/house.pdf.

xlii Department of Health and Human Services. "Food and Facilities Licensing: Health Care – Group Homes." Montgomery County, MD. Accessed https://www.montgomerycountymd.gov/hhs-special/LandRHealthCareGroupHome.html.

xliii Montgomery County Zoning Ordinance; Chapter 59, Section 3.3.2: Group Living: http://library.amlegal.com/nxt/gateway.dll/Maryland/montzon2014/chapter59montgomerycountyzoningordinance/article59-3usesandusestandards?f=templates$fn=altmain-nf.htm$q=%5bfield%20folio-destination-name:%273.3.2%27%5d$x=Advanced#JD_3.3.2

xliv M William Sermons and Meghan Henry. 2010. The Demographics of Homelessness Series: The Rising Elderly Population. Washington, D.C.: Homelessness Research Institute, The Demographics of Homelessness Series: The Rising Elderly Population, available at, http://www.endhomelessness.org/files/2698_file_Aging_Report.pdf.

xlv Goldberg, Jennifer, Kate Lang and Vanessa Barrington. 2016. How to Prevent and End Homelessness Among Older Adults. Justice in Aging, available online http://www.justiceinaging.org/wp-content/uploads/2016/04/Homelessness-Older-Adults.pdf.

[xlvi] *Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness.* 2017. Washington, D.C.: Metropolitan Washington Council of Governments. There were an estimated 894 homeless individuals in Montgomery County as of January 2017, down 11 percent since 2013.

[xlvii] Ibid.

[xlviii] Under the Maryland Accessibility Code, a "covered multifamily dwelling" means: "(a) Buildings consisting of four or more dwelling units if the buildings have one or more elevators; and (b) Ground floor dwelling units in buildings consisting of four or more dwelling units if there are no elevators in the building, although dwelling units within a single structure separated by fire walls do not constitute separate buildings."

[xlix] State of Maryland. Title 5 Subtitle 2: Building and Material Codes. Chapter 02 Maryland Accessibility Code.

http://dhcd.maryland.gov/Codes/Documents/Accessibility Code/Maryland%20Accessibility%20Code%20-with%202010%20ADA%20Standards%201I-18-2011.pdf.

[l] Department of Health and Human Services. "Aging and Disability Services - Villages - Villages List." Montgomery County, MD, n.d.
https://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/villageslist.html.

[li] Department of Health and Human Services. "Aging and Disability Services - Villages - Resources." Montgomery County, MD, n.d.
http://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/resources.html.

[lii] Viveiros, Janet. 2015. Using Health Care Savings to Construct Supportive Housing in New York. Washington, D.C.: National Housing Conference.

Appendices

Inventory of Current Montgomery County Programs and Policies

Definitions and Data Sources for Analysis of Supply of Age-Restricted Housing

Inventory of Montgomery County Senior Housing Supply (November 2017)

Detailed Demographic and Housing Characteristics for the Older Adult Population in Montgomery County

Additional Demographic Maps

Inventory of Current Montgomery County Programs and Policies

Regulations governing age-restricted housing and accessibility

The Fair Housing Act and the Americans with Disabilities Act are the two primary federal policy tools governing the accessibility of housing and public accommodations. Montgomery County also has several policies and tools to improve access for older adults and persons with disabilities.

The Fair Housing Act prohibits discrimination in housing based on a number of factors, including age.[1] The Americans with Disabilities Act (ADA) prohibits discrimination against persons with disabilities. In 1977, prior to the passage of the ADA, Montgomery County passed a Human Rights law expansion to include protection against discrimination based on disability.[2]

Montgomery County's Office of Human Rights is responsible for outreach, educational and monitoring activities, which include training for landlords, real estate professionals, property managers, lenders and other housing professionals.[3] The Office of Human Rights is responsible for Fair Housing Act enforcement, including testing for housing discrimination in the rent, sale and/or financing of homes.[4]

An exception to the Fair Housing Act's prohibition on discrimination on the basis of familial status allows age-restricted housing for older adults. In order to qualify, the property must be funded by a state or federal program with the express purpose of serving elderly households, or meet one of two standards:

- Intended for and solely occupied by persons 62 years of age or older, or
- Intended and operated for occupancy by persons 55 years of age or older, which requires additional documentation to the US Department of Housing and Urban Development and verification that at least 80 percent of units have at least one occupant meeting that standard.[5]

These standards effectively prohibit purposeful "mixed-age" properties that operate as a single project.

The Fair Housing Act also requires property owners/managers to make "reasonable accommodations in rules, policies, practices or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling."[6] Examples of reasonable accommodations include allowing an exception to no-pets policies for service animals.

Owners of certain types of property area subject to accessibility requirements under the Fair Housing Act, which apply to privately owned and publicly assisted housing in buildings with four or more units

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[1] "Senior Housing: What You Should Know." US Department of Housing and Urban Development, n.d. https://www.hud.gov/program_offices/fair_housing_equal_opp/seniors.
[2] Montgomery County (MD). "Americans With Disabilities Compliance Program." Accessed February 7, 2018. http://www.montgomerycountymd.gov/dgs-ada/.
[3] Office of Human Rights. "Fair Housing." Montgomery County (MD). Accessed February 7, 2018. https://www.montgomerycountymd.gov/humanrights/divisions/fairhousing.html.
[4] Office of Human Rights. "Fair Housing." Montgomery County (MD). Accessed February 7, 2018. https://www.montgomerycountymd.gov/humanrights/divisions/fairhousing.html.
[5] "Senior Housing: What You Should Know." US Department of Housing and Urban Development, n.d. https://www.hud.gov/program_offices/fair_housing_equal_opp/seniors.
[6] Joint Statement of the Department of Housing and Urban Development and the Department of Justice: Reasonable Accommodations Under the Fair Housing Act: https://www.hud.gov/sites/documents/huddojstatement.pdf

built for occupancy after March 13, 1991.[7] The Fair Housing Act contains design and construction requirements related to:

- The accessibility and usability of public and common use areas;
- Door width to accommodate persons with disabilities, including those using wheelchairs;
- Accessible routes into and through the dwelling unit;
- Placement of light switches, outlets and other controls;
- Bathroom wall reinforcements for installation of grab bars;
- Kitchen and bathroom design that accommodates wheelchair use.[8]

In covered buildings with an elevator, all units and common areas must meet the Act's standards, while in buildings with no elevator, the rules apply to all ground floor units and common areas.[9]

Federally assisted new construction housing developments with 5 or more units are subject to more rigorous standards, including:

- Designing and constructing 5 percent of dwelling units (minimum of 1 unit) to be accessible for persons with mobility standards; and
- Designing and constructing an additional 2 percent (minimum of 1 unit) to be accessible for persons with hearing or visual disabilities.[10]

The Americans with Disabilities Act (ADA) does not directly address age-related issues. However, to the extent that there is a higher incidence of disabilities among older adults, the policies and protections afforded by the ADA are relevant.[11] The ADA sets accessibility standards for State and Local Government Facilities and Public Accommodations and Commercial Facilities, including for building/structural elements, accessible routes, communications, and other elements.[12]

Buildings in Montgomery County are also subject to Maryland's Accessibility Code (COMAR 05.02.02).[13] This Code applies to newly constructed "covered multifamily dwellings" as defined under the Fair Housing Act, as well as existing buildings of four or more dwelling units undergoing "Additions, Alterations or Change of Use."[14] Among other provisions, the Accessibility Code requires that at least 1

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[7] Office of Fair Housing. "Accessibility Requirements for Buildings." US Department of Housing and Urban Development. Accessed February 7, 2018. https://www.hud.gov/program_offices/fair_housing_equal_opp/disabilities/accessibilityR.
[8] US Department of Housing and Urban Development, and US Department of Justice. "Joint Statement of the Department of Housing and Urban Development and the Department of Justice: Accessibility (Design and Construction) Requirements for Covered Multifamily Dwellings Under the Fair Housing Act," April 30, 2013. https://www.ada.gov/doj_hud_statement.pdf.
[9] US Department of Housing and Urban Development, and US Department of Justice. "Joint Statement of the Department of Housing and Urban Development and the Department of Justice: Accessibility (Design and Construction) Requirements for Covered Multifamily Dwellings Under the Fair Housing Act," April 30, 2013. https://www.ada.gov/doj_hud_statement.pdf.
[10] Office of Fair Housing. "Accessibility Requirements for Buildings." US Department of Housing and Urban Development. Accessed February 7, 2018. https://www.hud.gov/program_offices/fair_housing_equal_opp/disabilities/accessibilityR.
[11] AARP Policy Book: http://policybook.aarp.org/the-policy-book/chapter-12/ss312-1.3570166
[12] "ADA Standards." United States Access Board, n.d. https://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-ada-standards/ada-standards/single-file-version#doj.
[13] Department of Permitting Services. "Building Codes and Standards for Montgomery County." Montgomery County, MD. Accessed December 28, 2017. http://permittingservices.montgomerycountymd.gov/dps/building/BuildingCodes.aspx.
[14] Department of Housing and Community Development. "Maryland Accessibility Code." State of Maryland, January 1, 2012. http://dhcd.maryland.gov/Codes/Pages/AccessibilityCode.aspx.

dwelling unit for every 25 dwelling units be accessible and usable, with such units proportionally distributed throughout all types of units.[15]

Montgomery County's Office of Human Rights monitors and enforces compliance with all relevant architectural guidelines.[16] Montgomery County's building code does not apply accessibility and/or usability standards above and beyond those required by the federal government and the state of Maryland.[17] However, the County has taken steps to promote accessibility above and beyond this level, including the Design for Life tax incentive program.

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[15] Department of Housing and Community Development. "Maryland Accessibility Code." State of Maryland, January 1, 2012. http://dhcd.maryland.gov/Codes/Pages/AccessibilityCode.aspx.

[16] Office of Human Rights. "Fair Housing." Montgomery County (MD). Accessed February 7, 2018. https://www.montgomerycountymd.gov/humanrights/divisions/fairhousing.html.

[17] Department of Permitting Services. "Building Codes and Standards for Montgomery County." Montgomery County, MD. Accessed December 28, 2017. http://permittingservices.montgomerycountymd.gov/dps/building/BuildingCodes.aspx.

Production and Preservation

Moderately-Priced Dwelling Unit Program, Montgomery County Planning Department & Department of Housing and Community Affairs (DHCA)

Established in 1974, the County's Moderately-Priced Dwelling Unit (MPDU) program is the primary source for the construction of affordable housing.[18] The MPDU is an "inclusionary housing policy" which requires private developers of 20 or more housing units to set aside 12.5% of the units to households earning no more than 65-70 percent of area median income. Some master plans in the County have designated a set-aside of 15%. Developments with MPDUs receive some flexibility with regard to land use and building standards (including parking requirements), and developers can receive a density bonus for providing affordable units beyond the minimum required. Affordable units are generally constructed in the same development as the market-rate homes. Though off-site and fee-in-lieu options technically exist through a special approval process, alternative compliance has rarely been used.[19] The MPDU requirements apply County-wide and across residential development types. As such, any medium-to-large scale age-restricted development will include some affordable units. As of November 2017, there were four age-restricted MPDU projects with 365 total units, with another 40 age- and income-restricted MPDUs in three projects that are in the development pipeline. The County is currently considering legislative changes to the MPDU program (Bill 34-17), including:

- Exempting purchasers of age-restricted units from prohibition on sales to households that had previously owned a home in last 5 years.
- Allow age-restricted-for sale units to pay a fee-in-lieu instead of providing on-site units; and
- Permitting additional flexibility in setting rent levels for age-restricted units.[20]

Publicly Owned and Operated Units, Montgomery County Housing Opportunities Commission

Montgomery County's Housing Opportunities Commission (HOC), the county's public housing authority, operates four age- and income-restricted housing properties totaling 572 independent living units. Public housing authorities receive funds from HUD for capital improvements and ongoing operations, though this funding generally falls short of needs and must be supplemented by other sources of revenue. The HOC also manages 2 Section 236-funded age-restricted properties: Town Center and Bauer Park, totaling 254 units.

Public housing residents pay 30 percent of their adjusted gross income for rent. HOC maintains a waitlist for households seeking a HOC owned and operated independent living unit. However, the list is presently full and HOC is not accepting new applicants.[21]

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[18] RKG Associates, Inc., Lisa Sturtevant & Associates, LLC, and APD Urban Planning & Management. "Montgomery County Rental Housing Study," June 2017. http://montgomeryplanning.org/tools/research/special-studies/rental-housing-study/, pages 19-20.

[19] RKG Associates, Inc., Lisa Sturtevant & Associates, LLC, and APD Urban Planning & Management. "Montgomery County Rental Housing Study," June 2017. http://montgomeryplanning.org/tools/research/special-studies/rental-housing-study/, pages 19-20.

[20] Montgomery County Council. Bill 34-17, Housing: Moderately Priced Dwelling Units – Amendments. December 1, 2017,

[21] "Housing Opportunities Commission - Independent Living." Housing Opportunities Commission; Montgomery County, MD. Accessed December 19, 2017. http://www.hocmc.org/extra/150-independent-living.html.

Housing Initiative Fund; Montgomery County Department of Housing and Community Affairs (DHCA)

Montgomery County's Housing Initiative Fund (HIF) is a local trust fund that provides loans to nonprofit developers, rental property owners and for-profit developers for the construction and preservation of affordable and special needs rental housing. It is funded through a combination of general fund appropriations, dedicated revenue sources, and loan repayments.[22] The County's approved fiscal year 2018 budget includes $59.1 million in capital and operating funds for the HIF.[23]

Payment in Lieu of Taxes (PILOT) Exemptions, Montgomery County Department of Finance & DHCA

Developers that commit to producing affordable housing units may enter into a PILOT agreement with the County to lower the cost of real property and special area taxes. Specific exemptions are negotiated by the DHCA and approved by the Department of Finance, subject to legal, budgetary and procedural restrictions. The amount of funding available for PILOT programs for properties not owned by the HOC over a ten-year period is set by the County Council.[24] In 2016, non-HOC PILOT exemptions were utilized totaling an estimated $9.74 million (of a $13.7 million cap) in foregone revenue from 3756 tax accounts. From 2007-2016, the County has forgone an average of approximately $8.4 million (of a $10.1 million cap) in non-HOC pilot exemptions. HOC has received an average of $8.6 million in exemptions over the same period.[25]

Low-Income Housing Tax Credits (Housing Credits); Maryland Department of Housing and Community Development

The Department of Housing and Community Development (DHCD) administers the state's allocation of Housing Credits, which provide equity for the construction and preservation of affordable housing. Developers must reserve at least 20 percent of units for households earning 50 percent of area median income or less, or 40 percent of units for households at 60 percent of area median income or less.

Nine income and age-restricted developments totaling nearly 1000 units in Montgomery County have received funding through the Housing Credit program. Moving forward, changes to the corporate tax code signed into law in December 2017 are likely to reduce the amount of Housing Credit equity available. This will put further strain on a program responsible for most production of affordable rental housing in the United States.

There are two types of Housing Credits, which will be described in further detail in the following paragraphs: Competitive (9 percent) Housing Credit and Non-Competitive (4 percent) Housing Credits. Competitive Housing Credits provide a deeper subsidy for affordable housing production than the 4 percent credit, but are more difficult to access, as will be discussed in the following sections.

Competitive (9 percent) Housing Credits; Maryland Department of Housing and Community Development

Competitive (9 percent) Housing Credit equity is awarded according to rules and regulations as set forth in the state's Qualified Allocation Plan and Multifamily Rental Financing Program Guide (Program

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[22] RKG Associates, Inc., Lisa Sturtevant & Associates, LLC, and APD Urban Planning & Management. "Montgomery County Rental Housing Study," June 2017. http://montgomeryplanning.org/tools/research/special-studies/rental-housing-study/, page 21.

[23] "Montgomery County Council Reaches Unanimous Agreement on Fiscal Year 2017 Operating Budget." Montgomery County (MD) Council, May 18, 2017. http://www2.montgomerycountymd.gov/mcgportalapps/Press_Detail.aspx?Item_ID=21109.

[24] "Property Tax Credit and Exemption Information." Montgomery County (MD Department of Finance, n.d. https://www.montgomerycountymd.gov/finance/taxes/tax_credit_exempt.html.

[25] Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Pages 35-36.

Guide).[26] States must award this resource in a competitive manner through a point system that ranks proposals on a number of project characteristics, including income targeting, tenant services, neighborhood characteristics, and development costs, among other elements. The Program Guide includes several provisions related to housing for older adults:

- One of six listed program goals is "Elderly Housing in Rural Areas of the State Outside Communities of Opportunity."
- DHCD has established a general policy that it will not participate in a project if it results in permanent displacement of more than 5 percent of elderly or disabled residents or 10 percent of family residents.
- DHCD has established a threshold requirement that developments that include elderly occupancy must deliver or coordinate services that assist in improving residents' abilities to uphold lease obligations and enhance quality of life through services and benefits, health promotion, community building and socialization.
- The Program Guide lists points-based scoring criteria, with 197 total points available. Under the Defined Planning Area Criterion (12 maximum points), four points are awarded for elderly developments in areas defined as "Communities of Opportunity." Up to ten points may be awarded by reserving up to 25 percent of units in a development for "Targeted Populations: Persons with Disabilities or Special Needs." These points are not necessarily limited to housing for older adults, but such housing is eligible under this category.

Interviewees for this research indicated that age-restricted housing developments struggle to compete for Competitive Housing Credits unless located in a state-designated high-priority area or developed in combination with another target population. The smaller scale of many age-restricted developments makes it more difficult to earn points related to cost-effectiveness.

Four Percent Housing Credits and the Multifamily Bond Program; Maryland Department of Housing and Community Development (DHCD)

Developers who use Multifamily Bonds, which provides tax-exempt bond debt financing to nonprofit and for-profit developers, are also able to receive equity financing from the 4 percent Housing Credit.[27] The 4 percent Housing Credit has the same income eligibility requirements as the 9 percent credit. It provides a shallower subsidy and the process for allocating credits is more streamlined, without the competitive process. This financing structure is often used for rehabilitation and preservation efforts.

Sector, Neighborhood and Area Plans; Montgomery County Planning Department

Montgomery County addresses growth and development in a variety of ways, including through sector, neighborhood or area master plans. These plans generally address development patterns, needs and opportunities. A 2001 County report identified these plans as an opportunity to address the housing

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[26] Department of Housing and Community Development. "Multifamily Rental Finance Program Guide: Attachment to the Maryland Qualified Allocation Plan for the Allocation of Federal Low Income Housing Tax Credits." State of Maryland, August 9, 2016. http://dhcd.maryland.gov/HousingDevelopment/Documents/lihtc/Final%202016%20MD%20MF%20Rental%20Financing%20Program%20Guide%20Signed%20by%20Governor%208-9-16.pdf.

[27] Department of Housing & Community Development. "Multifamily Bond Program." State of Maryland, n.d. http://dhcd.maryland.gov/HousingDevelopment/Pages/mbp/default.aspx.

needs of older adults at both the community and site-specific levels.[28] The report recommended changes to policy and practice to better utilize this planning tool:

- Include a discussion of senior needs and housing in each master or sector plan;
- Recommend that specific sites or areas be identified for senior housing in each master or sector plan;
- Require reservation of property for public purchase for new senior housing developments, when preliminary plans are approved;
- Amend the Zoning Ordinance to provide a density bonus in exchange for set aside of land to provide for future senior housing needs;
- Require dedication of property for public use for new senior housing developments, when preliminary plans are approved;
- Encourage developers of large subdivisions to provide senior housing, as part of the project.
- Arrange for public purchase of appropriate sites in large subdivisions.[29]

According to County staff, no formal policies or requirements for addressing the needs of older adults have been adopted, and recent master planning processes have not addressed such needs in a systematic way.

Publicly Owned Parcels and Facility Co-Location; Montgomery County Planning Department
Publicly owned parcels represent an opportunity for governments to support housing and community facility needs that are less likely to be met by the private market. A number of jurisdictions across the country have utilized such parcels to produce affordable housing, either on a case-by-case basis or as a matter of policy.[30] Common benefits of this approach include reducing the need to compete and provide subsidies for private market land acquisition, the ability to discount site control costs, and the opportunity to co-locate housing and other community facilities. Co-location can be particularly relevant for housing for older-adults, as it creates the opportunity for more efficient service delivery and enhanced quality of life. In 2017, the Montgomery County Commission on Aging recommended that "the Park and Planning Commission should develop criteria for the co-location of affordable rental housing for use when scoring development plans for libraries, fire stations, schools and other public facilities. The COA should monitor and coordinate with the 'co-location' study which the Park and Planning Commission has initiated.[31]

To date, a formal County co-location policy for housing for older adults has not been adopted. However, in practice the County has supported this approach in the past. In 2016, The Bonifant in downtown Silver Spring was completed. This mixed-use, mixed-income development includes a library and 139 units of

[28] Montgomery County Department of Parks and Planning. "Need for Housing for Older Adults in Montgomery County." Montgomery County, MD, April 2001. https://montgomeryplanning.org/research/analysis/housing/house.pdf.
[29] Montgomery County Department of Parks and Planning. "Need for Housing for Older Adults in Montgomery County." Montgomery County, MD, April 2001. https://montgomeryplanning.org/research/analysis/housing/house.pdf.
[30] Spotts, Michael A., Genevieve Hale-Case, and Ahmad Abu-Khalaf. "Public Benefit from Publicly Owned Parcels: Effective Practices in Affordable Housing Development." Washington, DC: Enterprise Community Partners, June 5, 2017. http://www.enterprisecommunity.org/resources/public-benefit-publicly-owned-parcels-19782.
[31] Aging in Place/Community and Planning Committee. "Commission on Aging (COA) 2017 Summer Study: Preserving and Expanding Affordable Rental Housing in Montgomery County and Its Impact on Seniors." Montgomery County, MD, 2017. http://www.montgomerycountymd.gov/HHS-Program/Resources/Files/2017%20COA%20summer%20study.pdf.

age- and income-restricted housing. This development was made possible by a steeply-discounted 77-year lease term from the County.[32]

Group Homes and Group Living; Montgomery County Department of Health and Human Services (HHS)
The availability of age-restricted and/or group living options is heavily influenced by the land use rules and the state and local regulatory environment that governs their establishment and operation. Such regulations have benefits, such as establishing baselines for affordability, health, safety and neighborhood quality. However, zoning regulations in particular can directly influence the supply of these residential options by dictating where such units can be located, how many units can be built, and site and building characteristics.

Group homes are critical to the supply of housing for older adults. As discussed on page (TBD), there are approximately 178 group homes in Montgomery County with a total of 3700 beds. In Montgomery County, a Group Home for the Elderly is defined as a "community-based residential program for three to 16 unrelated individuals that provides housing, supportive services, supervision, personalized assistance, health-related services, or a combination of these services who are unable to perform or, who need assistance and/or personal guidance and direction in performing the activities of daily living or instrumental activities of daily living, in a way that provides optimum dignity and independence for the residents."[33] Such facilities must be licensed by the State of Maryland or the County. The County charges a $60 per bed licensing fee, and facilities with nine or more residents must apply for and receive a Use and Occupancy permit.

The County also defines and sets use standards for other types of group living, including Independent Living Facilities for Seniors or Persons with Disabilities, Personal Living Quarters and Residential Care Facilities. In addition to applicable licensure, certification, staffing and occupancy standards, the Montgomery County Code applies specific use conditions depending on where the planned facility is located. Where Independent Living Facilities are allowed as a "limited use," such facilities must meet the aforementioned "baseline" standards. If the facility is allowed as a "conditional use," additional regulations apply, including standards for public transportation and neighborhood amenities, building height and setbacks, and minimum green space. In addition, a minimum of 15 percent of the dwelling units must be permanently reserved for very low-income households, 20 percent for households of low income, or 30 percent for households of MPDU income. For Residential Care Facilities (serving over 16 persons) located in a conditional use zone, MPDU requirements apply.[34]

For a list of zoning classifications in which various types of group living is permitted, see Chart 2 on Page TBD.

Finally, some older adults who are not yet in need of professional care may seek to live with "roommates" for several reasons, including companionship, affordability and/or assistance with minor

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[32] Hickey, Robert, and Lisa Sturtevant, PhD. "Public Land and Affordable Housing in the Washington DC Region: Best Practices and Recommendations." Washington, DC: Urban Land Institute-Washington, DC and the National Housing Conference, February 2015. http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf.
[33] Department of Health and Human Services. "Food and Facilities Licensing: Health Care – Group Homes." Montgomery County, MD. Accessed https://www.montgomerycountymd.gov/hhs-special/LandRHealthCareGroupHome.html.
[34] Montgomery County Zoning Ordinance; Chapter 59, Section 3.3.2: Group Living: http://library.amlegal.com/nxt/gateway.dll/Maryland/montzon2014/chapter59montgomerycountyzoningordinance/article59-3usesandusestandards?f=templates$fn=altmain-nf.htm$q=%5bfield%20folio-destination-name:%273.3.2%27%5d$x=Advanced#JD_3.3.2

tasks. State of Maryland and Montgomery County regulations permit up to five unrelated persons living as a "single housekeeping unit" to live together in a home.[35]

Accessory Apartments, Montgomery County DHCA and Department of Planning

Accessory apartments – also commonly referred to as accessory dwelling units, backyard cottages, and alley flats, among other terms – are a potentially useful housing option for senior citizens. Homeowners can supplement their income by renting an accessory apartment out, potentially to a caregiver. Alternatively, accessory apartments can serve as more affordable housing options for seniors and potentially a source of intergenerational living.

Chapter 29 of the Montgomery County Code allows owner-occupants of single-family detached homes to add either an attached or detached unit "for use as a complete, independent living facility with provision within the accessory apartment for cooking, eating, sanitation and sleeping." Since 2013, licensure has been administered by the Department of Housing and Community Affairs and does not require potential applicants to proceed through the more difficult conditional use process, unless certain regulatory exemptions are sought.[36] As of December 2017, there were approximately 120 ADUs in the County.

There are a number of restrictions on the development of accessory apartments. Article 59 of the Zoning Ordinance sets out those specifications, including placement, size and other characteristics of the structure. In addition to the single-family detached and owner-occupancy rules, development is restricted to certain zoning designations that are primarily developed with detached single-family houses, have on-site parking, and have complete separation of main house from accessory apartment, among others. The primary structure must be at least 5 years old to receive an accessory apartment license, and detached structures are limited to lots larger than 1 acre. A property owner may not lease both a room in the primary house to an unrelated person and an accessory apartment, limiting options for co-living for seniors.

Diversity of Housing Typologies Allowed in Zoning Codes; Planning Department

Zoning and land use codes enumerate the type and intensity of permissible real estate development. Development within these parameters is considered to be "by-right." Developers often develop outside of this framework by seeking variances, waivers, rezoning, or other types of regulatory relief. Development outside of the by-right context can be more difficult and costly, with potential impacts on affordability. This situation also creates incentives for developers to choose to "path of least resistance," reducing the availability of building typologies that have limited by-right development opportunities.

Montgomery County's zoning code allows single-unit detached housing to be developed by-right in every single residential and mixed-use zoning classification. No form of attached housing is allowed by-

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[35] Department of Permitting Services. "Frequently Asked Questions: Zoning." Montgomery County, MD, n.d. http://permittingservices.montgomerycountymd.gov/dps/zoning/zoningfaq.aspx.
[36] Class 3 Accessory Apartment Licenses, Montgomery County Department of Housing and Community Affairs: http://www.montgomerycountymd.gov/DHCA/housing/licensing/accessory_apartment.html
Class 3 Accessory Apartment Fact Sheet, Montgomery County Department of Housing and Community Affairs: http://www.montgomerycountymd.gov/DHCA/Resources/Files/housing/licensing/class3accyapt_factsheet.pdf
Zoning Ordinance, Article 59.3.3.3: http://library.amlegal.com/nxt/gateway.dll/Maryland/montzon2014/chapter59montgomerycountyzoningordinance/article59-3usesandusestandards?f=templates$fn=default.htm$3.0$vid=amlegal:montgomeryco_md_mc$anc=JD_3.3.3
Accessory Apartment Licenses, Office of Zoning and Administrative Hearings: http://www.montgomerycountymd.gov/OZAH/Accessory_Apartments.html

right in as many zoning classifications. Attached housing typologies can include smaller units that may be easier to manage in terms of maintenance and upkeep. Smaller or attached units may be more affordable as well, though relative affordability depends on factors such as location, quality and age of the structure. Therefore, the availability and legality of a diverse range of housing typologies can matter to older adults looking to downsize or potentially convert a single-unit structure into multiple units. Therefore, the availability and legality of a diverse range of housing typologies can matter to older adults looking to downsize or potentially convert a single-unit structure into multiple units.

Chart: Housing Typologies and Zoning Classifications[37]

Use	Number of zoning classifications				
	Permitted Use	Limited/Conditional Use	Limited Use	Conditional Use	Not Allowed
Single-Unit Living	20	0	4	0	3
Two-Unit Living	11	0	9	0	7
Townhouse Living	10	4	6	0	7
Multi-Unit Living	6	0	4	0	17
Independent Living for Seniors or PWD	0	0	8	13	6
Personal Living Quarters up to 50 units	0	0	8	0	19
Personal Living Quarters 50 + units	0	0	0	8	19
Residential Care Facility up to 8 persons	21	0	1	0	5
Residential Care Facility (9-16)	5	0	3	14	5
Residential Care Facility (Over 16)	2	0	3	18	4
Attached ADU	0	10	0	0	17
Detached ADU	0	3	0	3	21
Dwelling for caretaker	4	0	0	0	0
TOTAL RESIDENTIAL ZONING CLASSIFICATIONS					
19 (including mixed use zones)					
24 (including employment and agricultural zones)					
Note: There are also three Industrial classifications in which residential uses are predominantly prohibited					

Other factors that can affect the diversity of housing choices within neighborhoods include parking minimums, lot coverage regulations and setback requirements. Even if an attached housing typology is technically allowed, these provisions can make it difficult and/or economically infeasible in practice. Subdivision and permitting policies can also be important, particularly in built-out neighborhoods without building diversity.

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[37] Montgomery County Zoning Ordinance: Chapter 59, Section 3.1.6.: Use Table: http://library.amlegal.com/nxt/gateway.dll/Maryland/montzon2014/dat/0-0-0-5835.pdf?f=templates$fn=altmain-nf.htm$3.0

Debt and Equity Financing for Affordable Housing Construction and Preservation, Maryland DHCD

The State of Maryland DHCD provides a range of other capital sources to acquire, build, preserve, rehabilitate and/or refinance affordable housing development. These sources include:

- Developers can receive loans of up to $2 million under the state's *Rental Housing Program*, which can also be used in conjunction with Multifamily Bonds and Housing Credits. Newly constructed or rehabilitated rental housing are eligible for financing, including congregate housing, single-room occupancy, emergency shelters and shared living facilities.[38]
- The *Partnership Rental Housing Program* provides loans to local governments and non-governmental entities to create housing for persons with disabilities or special needs. Residents have incomes below 50 percent of the statewide median. Large projects can receive up to $75,000 per unit, and smaller projects (no more than 40 units) can receive up to $2 million (without a per unit cap).[39]
- DHCD allocates and distributes funding from the *National Housing Trust Fund*, which provides capital to developments serving extremely low-income and very low-income households.[40]
- Nonprofits, for-profits, public housing authorities, and government agencies can also access up to $75,000 in funding from the *Maryland Affordable Housing Trust*. The state's trust fund can support capital costs of rental and ownership housing, nonprofit developer capacity building, supportive services, and operating expenses.[41]

HUD Block and Pass-Through Programs, US Department of Housing & Urban Development (HUD), Montgomery County DHCA

As briefly mentioned under Federal Programs, Montgomery County receives a variety of pass-through and block grants from the US Department of Housing and Urban Development (HUD). These include the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).[42]

- The County received $4.1 million in CDBG funds in fiscal year 2017. The County's Group Home Rehabilitation Program is funded through this program, though in recent years no funding has been provided to group homes targeted toward older adults.[43] The County reserved approximately $540,000 of these funds for Public Service Grants to 13 nonprofit groups, including a proposal to support an "Elderly Service Plus Center Project" to provide activities for lower-income immigrant seniors.[44]

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[38] Department of Housing & Community Development. "Rental Housing Program." State of Maryland, n.d. http://dhcd.maryland.gov/HousingDevelopment/Pages/rhf/factsheet.aspx.
[39] Department of Housing & Community Development. "Partnership Rental Housing Program." State of Maryland, n.d. http://dhcd.maryland.gov/HousingDevelopment/Pages/prhp/default.aspx.
[40] Department of Housing & Community Development. "National Housing Trust Fund Program." State of Maryland, n.d. http://dhcd.maryland.gov/HousingDevelopment/Pages/nht/default.aspx.
[41] Department of Housing & Community Development. "Maryland Affordable Housing Trust." State of Maryland, n.d. http://dhcd.maryland.gov/HousingDevelopment/Pages/maht/default.aspx.
[42] Department of Housing & Community Affairs. "Grants Administration / Special Projects - Homepage." Montgomery County, MD, n.d. https://www.montgomerycountymd.gov/DHCA/community/grants/.
[43] Correspondence with DHCA staff, December 21, 2017.
[44] Department of Housing and Community Affairs. "Public Service Grants Funded by the Community Development Block Grant Program: July 1, 2016 - June 30, 2017," n.d. https://www.montgomerycountymd.gov/DHCA/Resources/Files/community/grants/Public_Service_Grants_FY17.pdf.

- HOME funds are used along with the HIF to support affordable housing development, rehabilitation and preservation activities by nonprofit and for-profit entities. HUD provided $1.4 million in funding in fiscal year 2017.
- Emergency Solutions Grant funds are used to address homelessness related issues through the County's Continuum of Care. HOPWA is administered by the County's Department of Health and Human Services and provides housing assistance and services to persons living with HIV/AIDS and their families. Neither program is age-restricted but older adults that meet other program criteria would be eligible to receive assistance under these programs.

Project-Based Section 8 Contracts; HUD, Montgomery County HOC

The Montgomery County HOC manages the HUD Section 8 Project-Based Rental Contract program. These contracts provide assistance directly to private- or nonprofit property owners to rent at reduced rates to income-eligible households, which pay 30 percent of their income on rent. In Montgomery County, 11 properties totaling 1424 units receive Project-Based Section 8 subsidies.

Recent federal legislation made it easier for public housing authorities to use federal funding for Project-Based contracts. The Housing Opportunity through Modernization Act increased the proportion of Section 8 Voucher funding that could be allocated to project-based contracts if the units serve households are homeless, include a veteran, provide supportive housing for persons who have a disability or who are elderly, or are in a high-poverty census tract.[45]

Other Federal Funding Programs; HUD, Federal Housing Administration

There are a number of federal grant, lending and mortgage insurance products that can be used to support age-restricted housing. The Section 202 program historically provided capital to finance the construction, rehabilitation or acquisition of rental housing for very-low income older adults, as well as funding for rent subsidies tied to the units.[46] However, no new funding for new construction has been provided since federal fiscal year 2012. In Fiscal Year 2017, Congress appropriated $502.4 million for the renewal of rental assistance for residents of Section 202 properties.[47] These resources support the ongoing operation of the legacy Section 202 properties, as tenant rents are generally insufficient to cover costs. In addition, the fiscal year 2017 HUD appropriations legislation provided a one-time allocation of $10 million for new construction and/or preservation of Section 202 units.[48] Those funds have yet to be distributed. There are nine Section 202-funded properties totaling nearly 1300 units in Montgomery County.

The Federal Housing Administration (FHA) and HUD offer several products that can finance the acquisition, construction, rehabilitation or refinancing of age-restricted housing:

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[45] National Low Income Housing Coalition. "HUD Provides Guidance on Implementing HOTMA Project-Based Voucher Provisions." National Low Income Housing Coalition, November 13, 2017. http://nlihc.org/article/hud-provides-guidance-implementing-hotma-project-based-voucher-provisions.
[46] "Section 202 Supportive Housing for the Elderly Program." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202
[47] "Fiscal Year 2018 Housing and Community Development Budget Chart." Enterprise Community Partners. https://www.enterprisecommunity.org/sites/default/files/FY18%20Budget%20Chart%2012.11..2017.pdf
[48] "Congress Reaches Deal on FY17 Spending." National Low Income Housing Coalition, May 1, 2017. http://nlihc.org/article/congress-reaches-deal-fy17-spending.

- The Section 232 and 232/223(F) programs provide mortgage insurance for residential care facilities, including nursing homes, assisted living facilities, and board and care housing.[49] Section 232 does not apply income restrictions on funded properties. There is one property with 146 units funded through Section 232 in Montgomery County.[50]
- The Section 231 program provides mortgage insurance to finance the construction and/or rehabilitation for the elderly and/or persons with disabilities. There are no income restrictions for Section 231. Though this program is active, it is rarely used as most FHA-insured age-restricted multifamily housing utilizes the Section 221(d)(3) and (4) programs.[51]
- The Section 221(d)(4) program insures mortgage loans for new construction and rehabilitation of multifamily rental, cooperative housing, or SROs for moderate-income households, the elderly and people with disabilities. Section 221(d)(4) has subsumed the Section 221(d)(3) program which was specifically targeted to nonprofit developers.[52] There is one independent living property with 230 units in Montgomery County funded through Section 221(d)(4) resources.[53]
- The Section 207/223(F) program provides mortgage insurance for purchase or refinancing of existing multifamily rental housing not in need of critical repairs. Properties originally financed through Section 202 can receive the highest loan-to-value amount of 90 percent. Other affordable, non-age restricted properties can also receive slightly higher loan-to-value amounts than market-rate properties.[54] Two independent living properties totaling 476 units in Montgomery County have used this funding source.[55]
- The short-lived Assisted Living Conversion Program provided grants for the conversion of a portion of units into an assisted living facility or service-enriched housing. In 2015, HUD released guidance indicating that such properties can be refinanced under the Section 223(f) and 221(d)(4) programs.[56]
- The Emergency Capital Repairs program provides grants to nonprofit owners of eligible multifamily age-restricted developments for repairs necessary to address immediate threats to health, safety and quality of life of the tenants.[57]

In addition, HUD, FHA and the government-sponsored enterprises (GSEs; Fannie Mae and Freddie Mac) provide financing and mortgage insurance for general affordable housing production, which can be used to:

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[49] "Office of Residential Care Facilities." US Department of Housing and Urban Development. https://www.hud.gov/federal_housing_administration/healthcare_facilities/residential_care
[50] Author tabulation of National Housing Preservation Database data, January 19, 2018.
[51] "Mortgage Insurance for Housing for the Elderly (Section 231)." US Department of Housing and Urban Development. https://www.hud.gov/hudprograms/mifhfe
[52] "Mortgage Insurance for Rental and Cooperative Housing: Section 221(d)(4)." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/rentcoophsg221d3n4 "Directory of New York City Affordable Housing Programs: Section 221d(3) and Section 221d(4) Mortgage Insurance." New York University Furman Center. http://furmancenter.org/institute/directory/entry/section-221d3
[53] Author tabulation of National Housing Preservation Database data, January 19, 2018.
[54] "Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental Housing: Sections 207/223(f)." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/purchrefi223f
[55] Author tabulation of National Housing Preservation Database data, January 19, 2018.
[56] "Assisted Living Conversion Program (ALCP)." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/alcp
"Assisted Living Conversion Program." Lancaster Pollard. http://www.lancasterpollard.com/NewsDetail/assisted-living-conversion-program
[57] "Emergency Capital Repairs Program." US Department of Housing and Urban Development. https://www.hud.gov/hudprograms/ecrp

- The Section 236 Preservation Program focuses on preserving the affordability of affordable rental housing developments funded under the original Section 236 program. Private developers received 40-year mortgages for the production of properties affordable at 80 percent AMI and below. Once the mortgage was paid, owners could convert the property to market-rate. The Preservation Program provides resources for preserving the affordability of these units.[58] There are currently four age-restricted, Section 236-financed properties totaling 685 units in Montgomery County.
- The Section 223(a)(7) program provides mortgage insurance for the purchase or refinancing of existing multifamily rental housing. This source cannot be used for properties originally financed through Section 202.[59] There are three age-restricted properties totaling 428 units in Montgomery County financed with the Section 223(a)(7) program.[60]
- The Section 542 risk share program provides reinsurance on loans made by housing finance agencies, community development finance institutions non-profit and for-profit lenders for multifamily properties.[61] There are two age-restricted properties with a total of 368 units in Montgomery County financed through the Section 542 program.[62]
- The Mark-to-Market program preserves affordability of certain multifamily properties by restructuring existing debt to levels more supportable by rents. Section 202 projects are not eligible for this program.[63]
- In January 2018, Fannie Mae introduced a new Enhanced Resident Services product, which provides a lower borrowing rate in exchange for the provision of resident services that "improve the health and wellbeing of tenants in affordable housing.[64]

Financial Assistance

Household-Based Rental Assistance; Montgomery County HOC & HHS

Montgomery County uses both federal pass-through and other local funds to provide rental assistance to eligible households. HOC manages the HUD Section 8 Housing Choice Voucher Program, which provides rental subsidies to households earning up to 50 percent of area median income, with 75 percent of vouchers reserved for households with incomes not to exceed 30 percent of area median income. HOC currently administers 7,144 Housing Choice Vouchers. While there is a waitlist for new applicants, that list is open to new households.[65] HOC also manages vouchers provided through the HUD

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[58] "HUD Releases Guide on Preserving Section 236 Properties." National Low Income Housing Coalition, April 11, 2016. http://nlihc.org/article/hud-releases-guide-preserving-section-236-properties.
"Section 236 Preservation Program." US Department of Housing and Urban Development: HUD Exchange. https://www.hudexchange.info/programs/section-236-preservation/
"Section 236 Preservation." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/presrv/presmfh/section236_preserv
[59] "Mortgage Insurance for Purchase (or) Refinancing of Existing Multifamily Rental Housing: Sections 223(a)(7)." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/refiexisthous223a7
[60] Author tabulation of National Housing Preservation Database data, January 19, 2018.
[61] "Risk-sharing Program – Qualified Participating Entities (QPE): Section 542(b)." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec542b "Housing Finance Agency Risk-sharing: Section 542(c)." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/progdesc/riskshare542c
[62] Author tabulation of National Housing Preservation Database data, January 19, 2018.
[63] "Mark-to-Market." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/mfh/presrv/presmfh/aboutm2m
[64] Rozens, Aleksandrs. "Fannie Mae Introduces Enhanced Resident Services as Part of Its Healthy Housing Rewards Initiative | Fannie Mae." Fannie Mae, January 17, 2018. http://www.fanniemae.com/portal/media/corporate-news/2018/healthy-housing-rewards-6655.html.
[65] "Rental Programs." Housing Opportunities Commission of Montgomery County. Accessed December 27, 2017. http://www.hocmc.org/rental-programs.html.

Veterans Affairs Supportive Housing (VASH) program, though it only accepts referrals through the Veterans Affairs Medical Center in Washington, DC.[66]

Montgomery County also uses local funds to provide rental subsidies. The Rental Assistance Program provides between $50 and $200 per month to low-income renter households with incomes ranging from $38,050 for a single adult to $71,700 for an eight-person household. For a single-person household to be eligible, the beneficiary must be disabled or at least 62 years of age.[67]

Property Tax Credit for Reduced Rent for Elderly or Disabled Tenants; Montgomery County Department of Finance

In 2015, Montgomery County created a tax incentive for landlords to discount rent for elderly (defined as 65 and older) and disabled tenants that meet income and asset eligibility criteria. Landlords who reduced rent to at least 15 percent below the market rate are eligible to apply for a tax credit equal to 50 percent of the rent reduction. Total tax expenditures for this program are capped at $250,000 and the program is set to sunset on June 30, 2018.[68] To date, no landlord has utilized this tax incentive.[69]

Household Property Tax Relief; Montgomery County Department of Finance

Senior homeowners are eligible for property tax relief in the form of credits and deferrals, including both age-restricted and generally applicable provisions.

Eligible homeowners, regardless of age, are eligible for the County's supplement to the state Homeowner's Property Tax Credit (HOTC). The Montgomery County Supplemental HOTC uses a formula to determine the credit amount based on factors including the state tax credit awarded, the assessed value of the home, the homeowner's income. In levy year 2016, 4,904 recipients claimed $5,164,667 in County supplemental tax credits.[70] The County also offers a Senior Tax Credit for income-eligible residents at least 65 years of age equal to 50 percent of the combined State HOTC and County Supplement. In Fiscal Year 2016, 2,901 recipients received an estimated $1.18 million in Senior Tax Credits.[71]

"Housing Choice Voucher Eligibility." Housing Opportunities Commission of Montgomery County, MD, n.d. http://www.hocmc.org/extra/22-housing-choice-voucher-eligibility.html.

[66] "Rental Programs." Housing Opportunities Commission of Montgomery County. Accessed December 27, 2017. http://www.hocmc.org/rental-programs.html.

[67] Department of Health and Human Services. "Rental Assistance Program." Montgomery County, MD, n.d. http://www.montgomerycountymd.gov/HHS-Program/SNHS/SNHSRental-p743.html#Eligibility.

[68] Section 52-109. Property tax credit – reduced rent for elderly or disabled tenants. Montgomery County Code. http://library.amlegal.com/nxt/gateway.dll/Maryland/montgom/partiilocallawsordinancesresolutionsetc/chapter52taxation*note?f=templates$fn=default.htm$3.0$vid=amlegal:montgomeryco_md_mc$anc=JD_52-109

[69] Correspondence with County staff; 12/21/2017.
Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf.

[70] "Supplemental Homeowner's Property Tax Credit." Montgomery County Department of Finance. http://www.montgomerycountymd.gov/finance/taxes/tax_credit_exempt.html#p3
Montgomery County Code. Section 52-85. Homeowners Property Tax Credit. http://library.amlegal.com/nxt/gateway.dll/Maryland/montgom/partiilocallawsordinancesresolutionsetc/chapter52taxation*note?f=templates$fn=default.htm$3.0$vid=amlegal:montgomeryco_md_mc$anc=JD_52-85
Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Pages 2-3.

[71] "Senior Tax Credit.
Montgomery County Department of Finance. http://www.montgomerycountymd.gov/finance/taxes/tax_credit_exempt.html#p4
Montgomery County Code. Section 52-92. Property tax credit – senior citizens of limited income. http://library.amlegal.com/nxt/gateway.dll/Maryland/montgom/partiilocallawsordinancesresolutionsetc/chapter52taxation*note?f=templates$fn=default.htm$3.0$vid=amlegal:montgomeryco_md_mc$anc=JD_52-92

In 2017 the County Council passed an additional Property Tax Credit for Elderly Individuals and for Military Retirees. The eligible homeowner must be 65 or older and meet one of two thresholds: (a) own/occupy current dwelling for at least 40 consecutive years; or (b) retiree from the US armed forces, uniformed services of the National Oceanic and Atmospheric Administration or the Public Health Service, or the military reserves or National Guard. The eligible household will receive a 20 percent credit on County property taxes on the owner-occupied dwelling for five consecutive years. The credit is non-renewable. Households that meet both criteria (40-year owner-occupancy and military retiree status) are only eligible for one credit. The credit is only available to property owners whose assessed value at time of application is $650,000 or less for 40-year owner-occupants or $500,000 for military retirees.[72]

Montgomery County also offers general and senior-specific tax deferrals. Owner-occupants with an income of $120,000 or less and who have resided in their home for at least five years are eligible for a deferral of the year-to-year increase in property taxes. The deferred taxes are charged interest at a rate not to exceed the prime lending rate and accumulated deferred taxes and interest must not exceed 50 percent of the full cash value of the property. Deferrals for senior homeowners who meet the aforementioned occupancy standards and with a household income of $80,000 or less are not charged interest on the deferred amounts. Deferred taxes and accumulated interest are due at point of sale/transfer or change in occupancy. Ten households received senior deferral in levy year 2016, totaling $3461 in foregone revenue for Montgomery County.[73]

State Renters Tax Credit, Maryland Department of Assessments and Taxation

Maryland provides income-eligible renter households a Renter Tax Credit of up to $1000, based on a sliding scale of income and the amount of monthly rent paid. This credit is intended to be similar in principal to the Homeowners' Tax Credit Program and provides an opportunity for renters (who pay property taxes indirectly through their rent payments) to receive the same protection as homeowners. Rather than a reduction in property taxes paid, the State of Maryland provides a check in the amount of the Credit directly to the renter household.[74]

Homestead Property Tax Credit, Maryland Department of Assessments and Taxation

The State of Maryland provides protection against large single-year assessment increases for owner-occupiers of residential dwellings. Counties set the allowable annual taxable assessment increase between 1 percent and 10 percent (Montgomery County's is set at 10 percent), and any annual growth

Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Page 5.

[72] "Tax Credit for Elderly Individuals and for Military Retirees." Montgomery County Department of Finance. http://www.montgomerycountymd.gov/Finance/bill-42-16.html Montgomery County Code. Section 52-110. Property tax credit – elderly individuals and retired military service members. http://library.amlegal.com/nxt/gateway.dll/Maryland/montgom/partiilocallawsordinancesresolutionsetc/chapter52taxation*note?f=templates$fn=default.htm$3.0$vid=amlegal:montgomeryco_md_mc$anc=JD_52-110

[73] "Residential Real Property Tax Deferral – General." Montgomery County Department of Finance. http://www.montgomerycountymd.gov/finance/taxes/tax_credit_exempt.html#p21.
"Montgomery County Senior Property Tax Deferral Program." Montgomery County Department of Finance. http://www.montgomerycountymd.gov/finance/seniordeferral.html.
Montgomery County Code. Section 52-22. Residential real property tax deferral. http://library.amlegal.com/nxt/gateway.dll/Maryland/montgom/partiilocallawsordinancesresolutionsetc/chapter52taxation*note?f=templates$fn=default.htm$3.0$vid=amlegal:montgomeryco_md_mc$anc=JD_52-22
Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Pages 33-34.

[74] State Department of Assessment and Taxation. "Renters' Tax Credits." State of Maryland. Accessed December 29, 2017. http://dat.maryland.gov/realproperty/Pages/Renters%27-Tax-Credits.aspx.

beyond that point becomes a credit. This has the effect of smoothing out fluctuations in both individual tax burden and a jurisdiction's tax revenue.[75] In levy year 2016, 5,473 recipients claimed $895,780 in Homestead credits in Montgomery County.[76]

Home Equity Conversion Mortgages, HUD

Older adult homeowners with equity in their homes but in need of financial resources can take out a Home Equity Conversion Mortgage (HECM). The HECM is federally-insured reverse mortgage specifically available to those aged 62 and older that are seeking to supplement their income. Reverse mortgages can have a negative impact on the financial wellbeing of a household if not carefully underwritten, and predatory products can take advantage of senior households. HUD makes counselors available to potential HECM borrowers to discuss the provisions of the mortgage, eligibility and financial implications of taking out a reverse mortgage.[77]

Statewide Pass-Through and Household Subsidy Programs, Maryland Department of Aging

In accordance with the Older Americans Act, the state Department of Aging has is required to administer a range of pass-through funding and adopt State Plan on Aging, the most recent of which covers the 2017-2020 period.[78] The plan establishes five goals:

- Advocate to ensure the rights of older adults and prevent abuse and neglect;
- Support and encourage older adults to make inform choices about services;
- Create opportunities for older adults to lead active and healthy lives;
- Finance and coordinate high quality services; and
- Strengthen service delivery and capacity by engaging community partners.

A number of the programs governed by the State Plan on Aging are discussed in further detail below. The Department of Aging has indicated that it intends to integrate "long-standing programs" such as Senior Care, Congregate Housing, and assisted living subsidies into a new model with revised principles and metrics, with potential changes to policies practices, and data collection.[79] This integration will focus on the relationship between these programs and Medicaid, with the goal of "diverting or delaying individuals from nursing facility placement.[80]

Montgomery County's funding allocations for certain supportive service programs for fiscal year 2017 are as follows:

- Title IIIB Supportive Services: $822,696
- Congregate Meals: $1,088,765
- Home Delivered Meals: $564,507
- Evidence-Based Health Promotion: $35,881

[75] Department of Finance. "Tax Credit Exemption." Montgomery County, MD, n.d. http://www.montgomerycountymd.gov/finance/taxes/tax_credit_exempt.html#p5.

[76] Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Pages 5-6.

[77] Harvard Joint Center for Housing Studies. "Housing America's Older Adults: Meeting the Needs of an Aging Population." Cambridge, MA: Harvard Joint Center for Housing Studies, September 2014. http://www.jchs.harvard.edu/research/housing_americas_older_adults. "Home Equity Conversion Mortgages for Seniors." US Department of Housing and Urban Development. https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome

[78] Department of Aging. "State Plan on Aging." State of Maryland, n.d. http://www.aging.maryland.gov/Pages/StatePlanonAging.aspx.

[79] Department of Aging. "State Plan on Aging." State of Maryland, n.d. http://www.aging.maryland.gov/Pages/StatePlanonAging.aspx, page 18.

[80] Department of Aging. "State Plan on Aging." State of Maryland, n.d. http://www.aging.maryland.gov/Pages/StatePlanonAging.aspx, page 18.

- State Nutrition: $174,068
- Elder Abuse Prevention $16,281

Senior Assisted Living Group Home Subsidy Program; Maryland Department of Aging, Montgomery County HHS

The state Department of Aging provides funding to Montgomery County and the Aging and Disability Resource Unit to administer the Senior Assisted Living Group Home Subsidy Program.[81] This program provides resources to both clients (lower-income individuals/households) and group homes to offset the cost of meals, personal care and 24-hour supervision of elderly residents requiring 24-hour care but not yet in need of a nursing facility.

Eligibility is determined by the State of Maryland. Clients who apply for this subsidy must be ages 62 years and older and have medical/care needs documented by a nurse from the MC HHS. Subsidy recipients can earn no more than 60 percent of state median income, and assets are limited to $11,000 for individual and $14,000 for couples. Subsidies to the client are based on income, eligible medical expenses, and the client's level of care. The maximum monthly subsidy is $650 per month. Clients receive a list of licensed group homes, and also have access to the County's Long-Term Care Ombudsman program (see description below).

Group homes may also apply to receive this subsidy. A group home must be licensed by the state and County and agree to limit monthly fees according to each client's level of care (Level 1: $1,650; Level 2: $2,050; Level 3: $2,450). Both client and group home eligibility are recertified on an annual basis at no cost/fee to beneficiaries.

The Senior Assisted Living Group Home Subsidy Program provided financial assistance to A total of 87 unduplicated individuals over the last 10 fiscal years and is expected to serve 21 individuals this year. The County provide administrative funds for this program but does not directly provide financial assistance to beneficiaries. In Fiscal Year 2017, the state provided $96,840 to the County for this program.[82]

Tax Credit for Day Care Provider, Montgomery County Department of Finance

Montgomery County allows taxpayers to claim a real property tax credit for capital improvements to exclusively support licensed/registered day care services, including day care centers for the elderly. The taxpayer can claim the lesser of (a)$3000 and (b) the amount of the General County and Special Service Area property taxes attributable to the improvement.[83] Five recipients claimed $10,691 in tax credits in levy year 2016.

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[81] Department of Aging. "Senior Assisted Living Group Home Subsidy Program." State of Maryland. http://www.aging.maryland.gov/Pages/SeniorGrpHomeSubsidy.aspx.
Department of Health and Human Services. "Aging and Disability Services-Assisted Living Group Home Subsidy." Montgomery County, MD, n.d. http://www.montgomerycountymd.gov/HHS-Program/ADS/ADSSeniorGroupHomeSub-p174.html.
[82] Conversation with Montgomery County staff, February 27, 2018.
[83] Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Page 18.

Accessibility and Livability

Design for Life Program, Montgomery County Department of Finance

Montgomery County has established the Design for Life Tax Credit Incentive Program to encourage property owners to make a range of accessibility improvements. An owner can receive a property tax credit of 50 percent of the cost to install certain permanent accessibility features up to $2,500. Total annual program costs for this category are capped at $100,000. From 2014-2016, the program has been claimed by three recipients totaling $7,500.[84]

In addition, both property owners and developers are eligible to receive tax credits applied to both property and school impact taxes for permanent installations of features necessary to achieve Level I (Visitable) and Level II (Livable) standards. Eligible properties include single-family homes, townhomes and duplexes. The maximum combined tax credit is $10,000, and the annual program cost is capped at $500,000 each for Levels I and II. From 2014-2016, 26 recipients have claimed credits worth $52,000.[85]

Single-Family Rehabilitation Loan Program, Montgomery County DHCA

The County's Single-Family Rehabilitation Loan Program has provided capital to eligible households to make critical repairs. However, the County is not presently accepting new applications for this program as it makes changes to program funding and management.[86] Past iterations of the program utilized CDBG funding to provide loans to income-eligible owner-occupants whose home as one or more housing deficiencies or code violations. Property values could not exceed $450,000. A non-exhaustive list of eligible repairs included roofing, wheelchair ramps, plumbing and electrical repairs, furnace replacement, and termite damage repairs.[87]

Senior Villages; Montgomery County HHS

Senior villages are "local, volunteer-led, grassroots organizations that aim to support community members who choose to age-in-place."[88] Villages are structured to meet unique local needs and seek to enhance social connections and can draw from the experiences of over 200 villages across the US and 50 in the Washington, DC metropolitan region. Villages can offer a range of supports, including transportation services, grocery shopping and delivery, light home maintenance and upkeep activities, cooking, and laundry.[89] There are currently 22 senior villages operating in Montgomery County, with another 10 in development.[90] Montgomery County assists the establishment and operations of senior villages by maintaining an online repository for publications, resources and sample documents. The County also provides village coordinator services, including participating in community meetings,

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[84] "Design for Life - About." Montgomery County, MD, n.d. https://www.montgomerycountymd.gov/design/about.html.
Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Page 30.

[85] "Design for Life - About." Montgomery County, MD, n.d. https://www.montgomerycountymd.gov/design/about.html.
Department of Finance. "Tax Expenditure Report: Property Tax Credits, Tax Deferral, and Tax Exemptions." Montgomery County, MD, October 2017. http://www.montgomerycountymd.gov/Finance/Resources/Files/TaxExpenditureReportFY17.pdf, Page 32.

[86] Conversation with Montgomery County staff, December 20, 2017.

[87] Department of Housing and Community Affairs. "Single Family Rehabilitation Loan Program." Montgomery County, MD. Accessed December 27, 2017. http://www.montgomerycountymd.gov/DHCA/housing/singlefamily/singlefamily_rehab/.

[88] Department of Health and Human Services. "Aging and Disability Services - Senior Villages - Index Page." Montgomery County, MD, n.d. http://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/Villagesindex.html.

[89] Department of Health and Human Services. "Aging and Disability Services - Senior Villages - Index Page." Montgomery County, MD, n.d. http://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/Villagesindex.html.

[90] Department of Health and Human Services. "Aging and Disability Services - Villages - Villages List." Montgomery County, MD, n.d. https://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/villageslist.html.

consulting on village development, connecting villages with consultants, and facilitating communication among villages and diverse communities.[91]

Senior Villages operating in Montgomery County

Active Villages	Villages in Development
- Aging Well with Friends - Bannockburn NAN (20817) - Bradley Hills Village - Bethesda Metro Area Village (20816) - Burning Tree Village (20817) - Cabin John (20817) - Chevy Chase at Home (20815) - East County Senior Village (part of 20904) - Friendship Heights Neighbors - Little Falls Village (208160 - Greater Stonegate Village - Manor Connections - Maplewood Village (20814) - Mill Creek Village (20855) - Muslim Community Center (20905) - Olney Home for Life (20832, 20933, 20860, 20861) - Potomac Community Village (20854) - Silver Spring Village (20910) - Somerset Helping Hand - Town of Garrett Park Senior Committee (20896) - Villages of Kensington (20895) - The Village of Kentlands and Lakelands - Village of Takoma Park (20912) - Wyngate Neighbors Helping Neighbors (20817)	- FELD Village (Rockville City's Great Falls, Evans, Laura and Dale) - King Farm Neighbors Village - Leisure World - Long Branch Village Initiative - Kemp Mill - North Chevy Chase CONNECTIONS - Parkside Condominium - Rockville City (RAVE) (20850,20851) - Twinbrook Village

Other Services & Programs

Maryland HealthChoice and Home and Community Based Services (Medicaid Waiver); Maryland Department of Health

Maryland's Department of Health and Health Care Commission administer aspects of the state's Medicaid program. Medicaid rules limit the ways in which states can use funding, with baseline regulations making it more difficult to treat higher-needs individuals outside of a more costly

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[91] Department of Health and Human Services. "Aging and Disability Services - Villages - Resources." Montgomery County, MD, n.d. http://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/resources.html.

institutional setting.[92] To address this challenge, the state has sought and received a federal waiver to allow it to use Medicaid funds to provide resources to support home and community based services instead of institutional care.[93] Maryland's Section 1115 Demonstration waiver is titled HealthChoice, and was renewed on January 1, 2017 for a period of five years.[94] These waiver-based programs are considered "demonstrations," meaning that many of them include hard caps on the number of eligible beneficiaries, and some are currently closed to new applicants currently living in the community.[95]

Home and Community-Based Services' Long Term Services and Supports programs work with older adults and individuals with disabilities "to access person-centered services and supports in their communities that are designed to improve their quality of life."[96] Several specific programs are offered, with different requirements based on financial eligibility and level of need.[97] These programs include Community First Choice, Community Options, Community Personal Assistance and Increased Community Services.[98] Maryland also administers the Money Follows the Person program, which helps people transition from an institutional setting to community living.[99]

Congregate Housing Services Program, Maryland Department of Aging
The State of Maryland provides support services and state subsidies to eligible residents of low and moderate income senior housing who need daily help with activities such as meals, housekeeping and personal services. Recipients' income may not exceed 60 percent of the State median income, and assets may not exceed $27,375 for an individual or $35,587 for a couple. The State contracts with housing and senior service provider organizations to provide funded services.[100]

Senior Care System, Maryland Department of Aging
The Department of Aging's Senior Care System provides case management and funding for older adults at risk of nursing home placement, with the goal of instead facilitating home-based care. Case managers

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[92] Conversations with Montgomery County staff.
[93] Maryland Health Care Commission. "Medicaid LTC & Waiver Services." State of Maryland, n.d. http://mhcc.maryland.gov/consumerinfo/longtermcare/medicaidltcwaiverservices.aspx.
[94] Department of Health. "1115 HealthChoice Waiver Renewal." State of Maryland, n.d. https://mmcp.health.maryland.gov/Pages/1115-HealthChoice-Waiver-Renewal.aspx.
[95] Department of Health. "Maryland HealthChoice Section 1115 Demonstration Fact Sheet." State of Maryland, n.d. https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/downloads/md/md-healthchoice-fs.pdf. Department of Health. "Home and Community-Based Options Waiver Fact Sheet." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/HCBOW%20Fact%20Sheet%2011.17.15.pdf
[96] Department of Health. "Home and Community-Based Services." State of Maryland, n.d. https://mmcp.health.maryland.gov/waiverprograms/pages/Home.aspx.
[97] Department of Health. "Community Services for Older Adults and People with Disabilities." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx.
[98] Department of Health. "Community Personal Assistance Services Fact Sheet." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/CPAS%20Fact%20Sheet%2010.14.15.pdf
Department of Health. "Home and Community-Based Options Waiver Fact Sheet." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/HCBOW%20Fact%20Sheet%2011.17.15.pdf
Department of Health. "Community First Choice Fact Sheet." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/CFC%20Fact%20Sheet%20-%20July%202015.pdf
Department of Health. "Increased Community Services Fact Sheet." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/Resource%20Guide/03.%20Program%20Fact%20Sheets/Increased%20Community%20Services%20Fact%20Sheet%2011.3.15.pdf
[99] Department of Health. "Maryland Money Follows the Person." State of Maryland, n.d. https://mmcp.health.maryland.gov/longtermcare/Pages/Maryland-Money-Follows-the-Person.aspx.
[100] Department of Aging. "Congregate Housing Services Program." State of Maryland, n.d. http://www.aging.maryland.gov/Pages/CHSP.aspx.

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conduct a comprehensive assessment of needs, secure and coordinate services and provide funding to purchase services for eligible households. Such services can include personal care, chore service, medications, medical supplies, adult day care, respite care, home delivered meals, transportation and emergency response systems.[101]

Family Caregiver Support Program, Maryland Department of Aging

The Maryland Family Caregiver Support Program receives funding from the federal Administration for Community Living to help family and informal caregivers provide in-home care for as long as possible. Services provided include: information dissemination, assistance in gaining access to services, individual counseling and training, respite care and supplemental services.[102] The estimated fiscal year 2017 allocation for Montgomery County was $364,128.[103]

Utility Assistance Program, Maryland HHS

Montgomery County manages beneficiary identification for the Maryland Energy Assistance Program, the state's administration of the federal Low-Income Home Energy Assistance program, which includes the Electrical Universal Service Program (EUSP) and the Utility Service Protection Program. These programs help both low-income renters and homeowners afford heating and energy bills. Eligible households can claim benefits under both programs. EUSP can also be used to assist with past due bills, and all benefits are paid directly to the electric company. Income eligibility ranges from $21,105 for a single-person household to $72,310 for an eight-person household.[104] Funds are dispersed by the State, and the County does not contribute financially to the program. There are no preferences for older adults, but resources have historically been sufficient to fund eligible applicants.[105]

Weatherization Assistance Program, Montgomery County DHCA

The Weatherization Assistance Program is a federal program funded by the US Department of Energy and passed through to states and localities. In the past, Montgomery County's Weatherization Assistance Program has provided no-cost assistance to income-eligible renter and owner households for energy-efficiency improvements.[106] Recently, the County has not provided assistance under this program, but weatherization support is expected to resume in January 2018, with a target of $1 million for 25 recipients at 50 percent of area median income and below.[107]

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[101] Department of Aging. "Senior Care." State of Maryland, n.d. http://www.aging.maryland.gov/Pages/SeniorCare.aspx.
[102] Department of Aging. "National Family Caregiver Support." State of Maryland. n.d.
http://www.aging.maryland.gov/Pages/National%20Family%20Caregiver%20Support.aspx.
[103] Department of Aging. "State Plan on Aging." State of Maryland, n.d. http://www.aging.maryland.gov/Pages/StatePlanonAging.aspx.
[104] Office of Home Energy Programs. "Applying for Energy Assistance." Maryland Department of Human Services.
http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/.
Department of Health and Human Services. "Special Needs Housing – Utility Assistance." Montgomery County, MD, n.d.
http://www.montgomerycountymd.gov/HHS-Program/SNHS/SNHSUtilityA-p746.html#Eligibility.
[105] Conversations with Montgomery County staff.
[106] Department of Environmental Protection. "Low Income Energy Assistance." Montgomery County, MD, n.d.
https://www.montgomerycountymd.gov/green/energy/assistance.html.
[107] Conversation with Montgomery County staff, December 20, 2017.

Definitions and Data Sources

Independent Living: Age restricted rental properties either at market rate or subsidized rents. Senior age-restricted apartments are usually 55 or 62 and older and follow HUD regulations which allow for "age discrimination". If age restrictions are 55 and older, at minimum one person in the apartment must be at least 55 years old and the apartment community must have no more than 20% of all residents under the age of 55. If restrictions are for 62 and older, than all residents must be at least 62. Subsidized independent living in this study are classified as those receiving financial support from Public Housing, Section 8, Section 202, Section 236, Low Income Housing Tax Credits (LIHTC), or Montgomery County Moderately Priced Dwelling Units (MPDU) programs.

- Data Sources:
    — Montgomery County Department of Housing and Community Affairs (DHCA) rental housing survey 2014, 2015, 2016.
    — Senior Housing Inventory and Analysis Report 2006, Maryland-National Capital Park and Planning Commission (M-NCPPC)[108]
    — The National Housing Preservation Database (NHPD) accessed October 2017[109]
    — Guide to Retirement Living Sourcebook[110]

Active Adult Homeownership: Real estate developments that offer independent, relatively maintenance-free living to residents aged 55 and over. These communities can be either age restricted or age targeted and offer either single family homes or condos for purchase. These communities are not equipped to provide increased care or health related services. This study limits the definition of active adult to communities that are age restricted, meaning that the housing must include at least one person who is age 55 or older in at least 80 percent of the occupied units and anyone under the age of 19 is restricted from being a permanent resident.

- Data Sources:
    — Senior Housing Inventory and Analysis Report 2006, Maryland-National Capitol Park and Planning Commission (M-NCPPC)[1]

Assisted Living: Residential or facility-based programs that provide housing and supportive services, supervision, personalized assistance, and/or health-related services to meet the needs of residents who are unable to perform or need assistance in performing activities of daily living[111]. Assisted living is a way to provide care to people who are having difficulty living independently, but do not need the daily nursing services provided in a nursing home. Assisted living providers furnish a place to live, meals, and assistance with daily activities, such as dressing, bathing, eating, and managing medications. People who live in assisted living facilities generally have less complicated medical problems than people in nursing homes. Assisted living facilities also tend to have a less institutional look than nursing homes. However, these facilities are not as highly regulated by the government as nursing homes. Assisted living facilities in Maryland are licensed to provide up to three levels of care. Assisted living units in this study are defined as those with greater than 16 assisted living units as licensed at least to level one care by the Maryland Department of Health. Most providers are licensed at level three, which means they can accept residents with low, moderate, or high care needs.

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[108] http://www.montgomeryplanning.org/research/documents/senior_housing_report_2006.pdf
[109] http://preservationdatabase.org/
[110] https://www.retirementlivingsourcebook.com
[111] http://www.aging.maryland.gov/documents/ALGuide.pdf

- Data Sources:
  — Maryland Department of Health Office of Health Care Quality (OHCQ) Licensee Directory, Assisted Living Programs October 2017[112].
  — Senior Housing Inventory and Analysis Report 2006, Maryland-National Capitol Park and Planning Commission (M-NCPPC)[1]

Group Homes: A group home for the elderly is a community-based residential program for three to 16 unrelated individuals that provides assisted living services that include housing, supportive services, supervision, personalized assistance, and health-related services. Group homes must be licensed as assisted living facilities by the Maryland Department of Health. Group Homes in this study are defined as assisted living facilities licensed by the Maryland Department of Health with 16 or less units/beds. Sites with multiple houses at adjacent addresses have been combined (some homes may show more than 16 units).

- Data Sources:
  — Maryland Department of Health Office of Health Care Quality (OHCQ) Licensee Directory, Assisted Living Programs October 2017[3]
  — Senior Housing Inventory and Analysis Report 2006, Maryland-National Capitol Park and Planning Commission (M-NCPPC)[1]

Nursing Homes: Nursing homes provide care for individuals of all ages needing 24 hour nursing care or assistance. Individuals or families typically seek nursing home care when it is no longer possible to care for a person at home safely or when the needs of the individual become so complex they cannot be provided in the home. Nursing home residents usually have complex medical and assistance needs requiring 24 hour care. Nursing homes included in this study are licensed as nursing home or long term comprehensive care facilities by the Maryland Department of Health.

- Data Sources:
  — Maryland Department of Health Office of Health Care Quality (OHCQ) Licensee Directory, Comprehensive Care Facilities and Extended Care Facilities Nursing Homes October 2017[3].
  — Senior Housing Inventory and Analysis Report 2006, Maryland-National Capitol Park and Planning Commission (M-NCPPC)[1]

CCRC: A Continuing Care Retirement Community (CCRC) provides long-term uninterrupted care that includes independent living units, residential care/assisted living services, and skilled nursing care, usually in one location, and usually for a resident's lifetime. CCRCs allow residents to "age in place" as they typically sign a contract for lifetime care. CCRCs are often the most expensive retirement option.

- Data Sources:
  — Senior Housing Inventory and Analysis Report 2006, Maryland-National Capitol Park and Planning Commission (M-NCPPC)[1]
  — Maryland Department of Health Office of Health Care Quality (OHCQ) Licensee Directory, Comprehensive Care Facilities and Extended Care Facilities Nursing Homes October 2017[3]
  — Maryland Department of Health Office of Health Care Quality (OHCQ) Licensee Directory, Assisted Living Programs October 2017[3]

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[112] https://health.maryland.gov/ohcq/Pages/Licensee-Directory.aspx

Active Adult

Complex	IndepLU	AsstLU	Nursing	Address	City
Leisure World	5660			3701 Rossmoor Blvd	Silver Spring

Assisted Living

Complex	IndepLU	AsstLU	Nursing	Address	City
AlfredHouse Symphony		34		6020 Needlewood Road	Rockville
Arden Courts of Kensington		64		4301 Knowles Ave	Kensington
Arden Courts of Potomac		84		10718 Potomac Tennis Ln	Potomac
Arden Courts of Silver Spring		52		2505 Musgrove Road	Silver Spring
Aspenwood	116	55	0	14400 Homecrest Rd	Silver Spring
Bartholomew House	0	35	0	6904 River Rd	Bethesda
Brighton Gardens of Friendship Heights	0	154	0	5555 Friendship Blvd	Chevy Chase
Brighton Gardens of Tuckerman Lane	0	111	41	5550 Tuckerman Ln	Bethesda
Brightview Fallsgrove		100		9200 Darnestown Rd	Rockville
Brookdale Olney		94		2611 Olney Sandy Spring Rd	Olney
Brookdale Potomac		139		11215 Seven Locks Rd	Potomac
Byron House	0	35	0	9210 Kentsdale Dr	Potomac
Five Star Premier Residences Of Chevy Chase	175	31	0	8100 Connecticut Ave	Chevy Chase
Grace House	0	32	0	3214 Norbeck Road	Silver Spring
Kensington Park	61	160	0	3620 Littledale Rd	Kensignton
Kingshire Manor Assisted Living	0	34	120	9701 Medical Center Dr	Rockville
Landow House	0	98	0	1799 E. Jefferson St	Rockville
Marian Assisted Living	0	44	0	19109 Georgia Ave	Brookeville
Mary's House	0	15	0	600 Veirs Mill Rd #A	Rockville
Olney Assisted Living		64		16940 Georgia Ave	Olney
Raphael House	0	31	0	1515 Dunster Rd	Rockville
Springhouse at Westwood	0	62	0	5101 Ridgefield Rd	Bethesda
Sunrise at Fox Hill	0	105		8300 Burdette Road	Bethesda
Sunrise at Montgomery Village	100	100	0	19310 Club House Rd	Montgomery Village
Sunrise of Chevy Chase	0	116	0	2201 Colston Dr	Silver Spring
Sunrise of Rockville	0	89	0	8 Baltimore Rd	Rockville
Sunrise of Silver Spring	0	84	0	11621 New Hampshire Ave	Silver Spring

Group Homes

Complex	IndepLU	AsstLU	Nursing	Address	City
A & R COMFORT CARE LLC		6		19021 NORTH FREDERICK ROAD	GAITHERSBURG
ABASSIYE COMMUNITY SERVICES, LLC		3		13106 WONDERLAND WAY #2	GERMANTOWN
ABERDEEN HOUSE I		8		13821 BAUER DR	ROCKVILLE
ABERDEEN HOUSE II		8		14304 BAUER DRIVE	ROCKVILLE
ABERDEEN HOUSE III		5		14533 BARKWOOD DRIVE	ROCKVILLE
ABSOLUTE ASSISTED LIVING, INC.		5		4911 BROOKS ROAD	ROCKVILLE
ACUMEN CARE ASSISTED LIVING		5		14725 GOOD HOPE ROAD	SILVER SPRING
ADVANTAGE		8		12508 EASTBOURNE DRIVE	SILVER SPRING
ADVENTIST BEHAVIORAL HEALTH MANOR		16		8301 BARRON STREET	SILVER SPRING
AGAPE ASSISTED LIVING HOME		5		12404 TAMPICO WAY	SILVER SPRING
ALFRED HOUSE I		12		18114 CASHELL ROAD	ROCKVILLE
ALFRED HOUSE II		8		4 BROOMALL COURT	SILVER SPRING
ALFRED HOUSE III		8		5313 NORBECK ROAD	ROCKVILLE
ALFRED HOUSE IV		6		14519 MANOR PARK DRIVE, MANOR PARK	ROCKVILLE
ALFRED HOUSE V		16		18110 CASHELL ROAD	ROCKVILLE
ALFREDHOUSE - NEEDWOOD		5		6020 NEEDWOOD ROAD	DERWOOD
ALFREDHOUSE FLORENCE		8		18100 CASHELL ROAD	ROCKVILLE
ALFREDHOUSE SHALOM		8		711 LAMBERTON DRIVE	SILVER SPRING
ALPINE ASSISTED LIVING, LLC		5		28408 HONEYSUCKLE DRIVE	DAMASCUS
AMANDA'S PLACE, INC.		8		26209 JOHNSON DRIVE	DAMASCUS
AMAZING CARE I		7		15721 ALLNUTT LANE	BURTONSVILLE
AMAZING CARE II, INC		8		14911 NEW HAMPSHIRE AVENUE	SILVER SPRING
AMMAHL HOME FOR THE ELDERLY, INC		11		16700 BATCHELLORS FOREST ROAD	OLNEY
ANDRUS HOUSE LLC		15		10910 Old Georgetown Road	NORTH BETHESDA
ANGELS GARDEN (THE) II		8		14017 BREEZE HILL LANE	SILVER SPRING
ANGELS GARDEN III (THE)		8		3200 BUSTLETON LANE	SILVER SPRING
ANGELS GARDEN LLC (THE)		8		4101 BEL PRE ROAD	ROCKVILLE
APPLE BLOSSOMS ASSISTED LIVING		11		1013 CRESTHAVEN DRIVE	SILVER SPRING

ARBOR PLACE		16	4413 MUNCASTER MILL ROAD	ROCKVILLE
ASHEIR MANOR LLC		8	19230 MATENY HILL ROAD	GERMANTOWN
ASSISTED LIVING OF POTOMAC		8	11901 FALLS ROAD	POTOMAC
ASSISTED LIVING OF ROCKVILLE II INC		8	13700 PARKLAND DRIVE	ROCKVILLE
ASSISTED LIVING OF ROCKVILLE III		5	4414 RENN ST	ROCKVILLE
ASSISTED LIVING OF ROCKVILLE, LLC		8	4110 HEATHFIELD ROAD	ROCKVILLE
ATRIUM KOSHER HOME		8	10301 GAINSBOROUGH ROAD	POTOMAC
ATRIUM STONECREST HOME		8	2305 FALLING CREEK ROAD	SILVER SPRING
ATTRIUM ACTIVE HOME		8	2701 MARTELLO DRIVE	SILVER SPRING
AUXILIARY HOUSE		8	5501 SOUTHWICK ST	BETHESDA
AVONLEA RIDGE ASSISTED LIVING		5	13206 OLD COLUMBIA PIKE	SILVER SPRING
AVONLEA RIDGE ASSISTED LIVING LLC II		5	1906 CARTERS GROVE DRIVE	SILVER SPRING
BEST HOME FOR MOM AND DAD		6	3813 TERRAWOOD COURT	ROCKVILLE
BETHANY LIVING		5	13 CULLINAN DRIVE	GAITHERSBURG
BETHEL ASSISTED LIVING		5	9607 MCWHORTER FARM COURT	DAMASCUS
BLISS VILLA ELDER CARE II		5	1025 CRESTHAVEN DRIVE	SILVER SPRING
BLISSVILLA I		5	1105 EASTBOURNE PLACE	SILVER SPRING
BRIAR MEADOW		8	6108 GRANBY ROAD	DERWOOD
BRIGHT SIDE ASSISTED LIVING PROVIDERS, LLC		5	2804 BLAZER COURT	SILVER SPRING
BRIGHTER DAY ASSISTED LIVING		4	220 RANDOLPH ROAD	SILVER SPRING
BROOKEVILLE HOUSE		8	2505 BROWN FARM COURT	BROOKEVILLE
BROOKEVILLE HOUSE II AT SUNSHINE		8	22150 NEW HAMPSHIRE AVENUE	BROOKEVILLE
BROOKEVILLE HOUSE III LLC		5	20900 NEW HAMPSHIRE AVENUE	BROOKEVILLE
CARING COMPANION, INC.		14	11620 Kemp Mill Road	SILVER SPRING
CARING WELL AT AQUARIUS		3	3016 AQUARIUS AVENUE	SILVER SPRING
CASCADIA COURTS II		5	1405 WOODWELL ROAD	SILVER SPRING
CATHERINE'S HOUSE		5	13120 COOL BROOK LANE	CLARKSBURG
CEDAR GLEN, LLC		8	16 Pipestem Court	ROCKVILLE
CLASSIC ASSISTED LIVING, LLC		5	1312 XAVERIA DRIVE	SILVER SPRING
CLAYTON COMFORT CARE OF MARYLAND		8	2500 BRIGGS CHANEY ROAD	COLESVILLE
CLIFTON WOODS GROUP HOME		8	13408 CLIFTON ROAD	SILVER SPRING
CORDIAL CARE ASSISTED LIVING, LLC		4	13118 LAYHILL ROAD	SILVER SPRING
COTTAGES AT CURRY MANOR (THE)		8	6501 CURRY MANOR COURT	BETHESDA
CRESCENT HOUSE ASSISTED LIVING, LLC		5	7627 CREEKSTONE COURT	GAITHERSBURG
CRESTHAVEN		8	1020 CRESTHAVEN DRIVE	SILVER SPRING
DAYSPRING ASSISTED LIVING INC		5	9425 OVERLEA DRIVE	ROCKVILLE
DEBORAH ASSISTED LIVING SERVICES		6	19940 CHESLEY KNOLL DRIVE	GAITHERSBURG
DEBORAH ASSISTED LIVING SERVICES #3		5	17725 CLIFFBOURNE LANE	DERWOOD
DULCE HOGAR		5	11814 PITTSON ROAD	SILVER SPRING
DYNAMIC NURTURING SERVICES		5	14421 GUNSTOCK COURT	SILVER SPRING
EDEN ASSISTED LIVING		5	14301 PERRYWOOD DRIVE	BURTONSVILLE
EDEN HOMES - BELLS MILL		8	7102 BELLS MILL ROAD	BETHESDA
EDEN HOMES - GREYSWOOD		8	6602 GREYSWOOD ROAD	BETHESDA
EDEN HOMES - LIBERTY		8	8919 LIBERTY LANE	POTOMAC
EDEN HOMES - STONEHAM		8	6505 STONEHAM ROAD	BETHESDA
EDEN HOMES AT WILDWOOD		8	5807 IPSWICH ROAD	BETHESDA
EDEN KOSHER HOMES, LLC		8	11500 GAINSBOROUGH ROAD	POTOMAC
EDNOR'S ELDERLY HOME CARE		5	9425 CURRAN ROAD	SILVER SPRING
ELDER COMPANION HOME OF MD I LLC		8	410 TORRINGTON PLACE	SILVER SPRING
ELDER COMPANION HOME OF MD II, LLC		8	4 SADDLEROCK COURT	SILVER SPRING
EVERGREEN ELDERCARE		8	16901 NEW HAMPSHIRE AVENUE	SILVER SPRING
FATIMA'S ASSISTED LIVING SERVICES, LLP		8	19114 NORTH FREDERICK ROAD	GAITHERSBURG
FOXMOOR ESTATES ASSISTED LIVING II		5	23514 WOODFIELD ROAD	GAITHERSBURG
GEORGE'S ASSISTED LIVING (M&A'S PLACE)		7	12933 SUMMIT RIDGE TERRACE	GERMANTOWN
GLORIOUS CARE I		5	10409 SWEEPSTAKES ROAD	DAMASCUS
GLORIOUS CARE, LLP		5	11341 RAMBLING ROAD	GAITHERSBURG
GOLDEN CARE UNIQUE ASSISTED LIVING, INC		5	1808 GLENPARK DRIVE	SILVER SPRING
GOLDEN YEARS ASSISTED LIVING		8	28928 RIDGE ROAD	MOUNT AIRY
GOOD HOPE HOME CARE II LLC		5	2601 BRIGGS CHANEY ROAD	SILVER SPRING
GOOD HOPE HOME CARE, INC		6	1143 NETHERLANDS COURT	SILVER SPRING
GOOD SAMARITAN ASSISTED LIVING		10	707 KERWIN ROAD	SILVER SPRING
GREENEBROOK HOMES, INC.		5	11290 SOUTH GLEN ROAD	POTOMAC
HERITAGE CARE - ASSISTED LIVING SERVICES, INC		8	9515 LAWNSBERRY TERRACE	SILVER SPRING
HILLWOOD*		16	7401 BRADLEY BLVD	BETHESDA

HIMALAYAN ELDERLY CARE I		5	1909 ALABASTER DRIVE	SILVER SPRING
HIMALAYAN ELDERLY CARE II		14	17234 NEW HAMPSHIRE AVENUE	SILVER SPRING
HOLY CARE ASSISTED LIVING, LLP		4	19118 FREDERICK RD	GAITHERSBURG
HOLY FAMILY ASSISTED LIVING		8	13529 MAGRUDER FARM COURT	POTOMAC
HOMECREST ASSISTED LIVING, INC.		8	2857 CAIRNCROSS TERRACE	SILVER SPRING
HOPE COMMUNITY ASSISTED LIVING		4	4216 ISBELL STREET	SILVER SPRING
HOUSE OF THE HOLY FAMILY		5	14000 NEW HAMPSHIRE AVENUE	SILVER SPRING
IMMANUEL CARE		5	15501 PEACH ORCHARD ROAD	SILVER SPRING
JEYA'S ASSISTED LIVING FACILITY		7	307 EAST UNIVERSITY BOULEVARD	SILVER SPRING
JEYA'S ASSISTED LIVING FACILITY #2		5	13104 BELLEVUE STREET	SILVER SPRING
JK HOUSE OF GRACE		8	2839 AQUARIUS AVENUE	SILVER SPRING
JK HOUSE OF GRACE II		6	2807 HOMECREST CIRCLE	SILVER SPRING
JK HOUSE OF GRACE III		8	2832 AQUARIUS AVENUE	SILVER SPRING
JK HOUSE OF GRACE IV		4	14002 PARKLAND DRIVE	ROCKVILLE
JOSEPH HOME		8	2803 AQUARIUS AVENUE	SILVER SPRING
JOSEPH HOME II		5	11810 SEVEN LOCKS ROAD	POTOMAC
J'ROSE ASSISTED LIVING		8	808 EAST FRANKLIN AVENUE	SILVER SPRING
J'ROSE ASSISTED LIVING III		5	15101 SERBIAN LANE	BURTONSVILLE
J'ROSE II		5	14109 BURNING BUSH LANE	SILVER SPRING
KHANE CARE INC		6	23131 YELLOWWOOD DRIVE	CLARKSBURG
LA FAMILIA ASSISTED LIVING		5	14417 BAUER DRIVE	ROCKVILLE
LA FAMILIA II		8	4613 BRAD COURT	ROCKVILLE
LA FAMILIA III		8	1210 DOWNS DRIVE	SILVER SPRING
LAYHILL MANOR, LLC		5	2845 BLUE SPRUCE LANE	SILVER SPRING
LAYTONSVILLE ESTATES ASSISTED LIVING		16	8212 BRINK ROAD	LAYTONSVILLE
LIGHT HOUSE COMMUNITY SERVICES		4	13514 COLLINGWOOD TERRACE	SILVER SPRING
LINS HOUSE LLC		8	1006 QUINCE ORCHARD ROAD	GAITHERSBURG
MACKEY GROUP HOME FOR THE ELDERLY		3	5024 Adrian Street	ROCKVILLE
MAGNOLIA HOUSE ASSISTED LIVING		8	13305 BURKHART STREET	SILVER SPRING
MAPLE RIDGE GROUP HOME		14	15908 MAPLE RIDGE CT	ROCKVILLE
MARTHA ASSISTED LIVING		5	3377 TIDE WATER COURT	OLNEY
MARTHA ASSISTED LIVING 2		4	3609 BLAKENSHIP COURT	OLNEY
MCALMON PLACE, INC		5	25001 WOODFIELD ROAD	DAMASCUS
MEADOWS*		64	1635 HICKORY KNOLL ROAD	SANDY SPRING
MILO CARE, INC.		7	2308 COLERIDGE DRIVE	SILVER SPRING
MONTGOMERY ELDERCARE I, LLC		5	1106 ORCHARD WAY	SILVER SPRING
MONTGOMERY ELDERCARE II, LLC		5	15016 EASTWAY DRIVE	COLESVILLE
MORNING GLORY ASSISTED LIVING HOME		5	17121 LONGDRAFT ROAD	GAITHERSBURG
MORNING STAR ASSISTED LIVING INC		7	13217 SHERWOOD FOREST DRIVE	SILVER SPRING
MY LITTLE PARADISE AT NEW LIFE		4	20811 NEW HAMPSHIRE AVE	BROOKEVILLE
MY SISTER'S PLACE		6	21106 TALL CEDAR WAY	GERMANTOWN
NACAL HOME CARE, INC		5	4230 LANDGREEN STREET	ROCKVILLE
NECITAS 2 ASSISTED LIVING HOME		8	87 ELDRID AVENUE	SILVER SPRING
NECITAS 3 ASSISTED LIVING HOME		8	119 SHAW AVENUE	SILVER SPRING
NECITAS 4 ASSISTED LIVING HOME		5	3501 OLIVE BRANCH DR	SILVER SPRING
NECITAS ASSISTED LIVING HOME		8	13833 OVERTON LANE	SILVER SPRING
NEW HAVEN, INC		8	3005 BONVIEW LANE	SILVER SPRING
NEXT HELP PLACE		4	13023 COUNTRY RIDGE DRIVE	GERMANTOWN
NIGHTINGALE HOUSE, LLC		8	13004 DARNESTOWN ROAD	GAITHERSBURG
NU-LIFE ASSISTED LIVING INC		6	12810 TEARBERRY ROAD	SILVER SPRING
PARRY HOME ASSISTED LIVING, LLC		8	515 APPLE GROVE ROAD	SILVER SPRING
PLEASANTVILLE LLC		5	12608 SUMMERWOOD DRIVE	SILVER SPRING
PORTER HOUSE OF CARE		5	14117 BLAZER LANE	SILVER SPRING
POTOMAC GARDENS SENIOR HOME LLC		6	11719 DEVILWOOD DRIVE	POTOMAC
POTOMAC GRACE ASSISTED LIVING FACILITY		6	10510 SOUTH GLEN RD	POTOMAC
POTOMAC SENIORS VILLAGE		10	10501 BURBANK DRIVE	POTOMAC
PRINCE OF PEACE III		10	7420 MAPLE AVENUE	TAKOMA PARK
QUALITY SPRING ASSISTED LIVING		5	13200 LOCKSLEY LANE	SILVER SPRING
RAPHAEL HOUSE*		31	1517 DUNSTER ROAD	ROCKVILLE
REBECCA HOUSE, LLC		15	9910 River Road	POTOMAC
REJUVINATION ASSISTED LIVING FACILITY LLC		14	13201 PARTRIDGE DRIVE	SILVER SPRING
RELIABLE HOME CARE SERVICES, INC		5	14202 OAKVALE STREET	ROCKVILLE
ROYAL RESIDENTIAL SERVICES		6	2224 KINGS HOUSE ROAD	SILVER SPRING
ROYALS ASSISTED LIVING LLC		5	2424 PORTAGE ROAD	SILVER SPRING

SERENE HOMESTEAD LLC		8	12606 MEADOWOOD DRIVE	SILVER SPRING
SERENITY GARDENS ASSISTED LIVING 2		6	10501 BIT AND SPUR LANE	POTOMAC
SERENITY GARDENS ASSISTED LIVING LLC		6	10829 BURBANK DRIVE	POTOMAC
SERENITY GARDENS ASSISTED LIVING OF ROCKVILLE		5	18106 CASHELL ROAD	ROCKVILLE
SUMMERWOOD GARDEN ASSISTED LIVING		8	12705 SUMMERWOOD DRIVE	SILVER SPRING
SUMMIT ASSISTED LIVING		2	7406 SUMMIT AVENUE	CHEVY CHASE
SUNSHINE HOME CARE, INC.		8	9713 INAUGURAL WAY	GAITHERSBURG
SYCAMORE ACRES I		12	19120 MUNCASTER ROAD	DERWOOD
SYCAMORE ACRES II		8	6000 GRANBY ROAD	DERWOOD
SYLVA VILLAS ASSISTED LIVING FACILITY		8	2816 GRACEFIELD ROAD	SILVER SPRING
TRANQUIL LOVING CARE, LLC		4	15708 ANCIENT OAK DRIVE	GAITHERSBURG
TRUDIE'S HOME		8	428 Northwest Drive	SILVER SPRING
VEECEEN PLACE ASSISTED LIVING		5	1338 CROCKETT LANE	SILVER SPRING
VICTORIA HOME		8	9704 Inaugural Way	GAITHERSBURG
VICTORIAN HOMES I		8	2012 CRADOCK STREET	SILVER SPRING
VILLA BELLE MOON ASSISTED LIVING INC		8	6305 TUCKERMAN LANE	ROCKVILLE
WARM HEART FAMILY ASSISTANCE LIVING		8	18441 CROWNSGATE CIRCLE	GERMANTOWN
WELLBEING ASSISTED LIVING		5	16400 S WESTLAND DR	GAITHERSBURG
WELLNESS TOUCH CARE		5	15911 NEW HAMPSHIRE AVENUE	SILVER SPRING
WINTERGROWTH - MONTGOMERY CENTER		16	18110 PRINCE PHILIP DRIVE	OLNEY
WOODRIDGE PLACE		2	3819 WOODRIDGE AVENUE	SILVER SPRING
WOODS		48	1612 HICKORY KNOLL ROAD	SANDY SPRING

Nursing Homes

Complex	IndepLU	AsstLU	Nursing	Address	City
ALTHEA WOODLAND NURSING HOME			50	1000 DALEVIEW DRIVE	SILVER SPRING
ARCOLA HEALTH AND REHABILITATION CENTER			151	901 ARCOLA AVENUE	SILVER SPRING
BEL PRE HEALTH & REHABILITATION CENTER			92	2601 BEL PRE ROAD	SILVER SPRING
BETHESDA HEALTH AND REHABILITATION			195	5721 GROSVENOR LANE	BETHESDA
BRIGHTON GARDEN TUCKERMAN LANE			39	5550 TUCKERMAN LANE	NORTH BETHESDA
CARRIAGE HILL BETHESDA			108	5215 CEDAR LANE	BETHESDA
COLLINGSWOOD NSG. & REHAB. CEN			160	299 HURLEY AVENUE	ROCKVILLE
FAIRLAND CENTER			92	2101 FAIRLAND ROAD	SILVER SPRING
FOX CHASE REHAB & NURSING CENTER			74	2015 EAST-WEST HIGHWAY	SILVER SPRING
HEBREW HOME OF GREATER WASHINGTON			556	6121 MONTROSE ROAD	ROCKVILLE
KENSINGTON HEALTHCARE CENTER			140	3000 MCCOMAS AVENUE	KENSINGTON
LAYHILL CENTER			118	3227 BEL PRE ROAD	SILVER SPRING
MANOR CARE HEALTH SERVICES - CHEVY CHASE			172	8700 JONES MILL ROAD	CHEVY CHASE
MANOR CARE HEALTH SERVICES - WHEATON			94	11901 GEORGIA AVENUE	WHEATON
MANORCARE HEALTH SERVICES - BETHESDA			110	6530 DEMOCRACY BOULEVARD	BETHESDA
MANORCARE HEALTH SERVICES - POTOMAC			158	10714 POTOMAC TENNIS LANE	POTOMAC
MANORCARE HEALTH SERVICES -SILVER SPRING			148	2501 MUSGROVE ROAD	SILVER SPRING
MONTGOMERY VILLAGE HEALTH CARE CENTER			147	19301 WATKINS MILL ROAD	GAITHERSBURG
NMS HEALTHCARE OF SILVER SPRING			116	4011 RANDOLPH ROAD	WHEATON
NMS HEALTHCARE OF SPRINGBROOK, LLC			93	12325 NEW HAMPSHIRE AVENUE	SILVER SPRING
OAKVIEW REHABILITATION AND NURSING CENTER			138	2700 BARKER STREET	SILVER SPRING
POTOMAC VALLEY NSG & WELLNESS			175	1235 POTOMAC VALLEY ROAD	ROCKVILLE
REGENCY CARE OF SILVER SPRING, LLC			92	9101 SECOND AVENUE	SILVER SPRING
ROCKVILLE NURSING HOME			100	303 ADCLARE ROAD	ROCKVILLE
SANCTUARY AT HOLY CROSS			145	3415 GREENCASTLE ROAD	BURTONSVILLE
SHADY GROVE CENTER			134	9701 MEDICAL CENTER DRIVE	ROCKVILLE
SLIGO CREEK CENTER			102	7525 CARROLL AVENUE	TAKOMA PARK

CCRCs

Complex	IndepLU	AsstLU	Nursing	Address	City
Asbury Methodist Village	750	164	285	201 Russell Avenue	Gaithersburg
Bedford Court	218	76	60	3700 International Drive	Silver Spring
Brooke Grove Retirement Village	40	112	190	18131 Slade School Rd	Sandy Spring
Friends House	133	24	82	17340 Quaker Ln	Sandy Spring
Ingleside at King Farm	246	32	45	701 King Farm Blvd	Rockville
Maplewood Park Place	207	29	31	9707 Old Georgetown Rd	Bethesda
Riderwood Village	1015	0	0	3140 Gracefield Rd	Silver Spring
Seabury at Springvale Terrace	146	59	0	8505 Springvale Rd	Silver Spring
The Village at Rockville	129	39	160	9701 Veirs Drive	Rockville

Population (2016)

Age	Montgomery County, MD No.	%	Howard County, MD No.	%	Frederick County, MD No.	%	Prince George's County, MD No.	%	Fairfax County, VA No.	%	Arlington County, VA No.	%	Washington DC Metro Area No.	%	Baltimore Metro Area No.	%
Under 18	244,297	23.4%	78,007	24.6%	58,198	23.5%	203,605	22.4%	270,910	23.8%	40,880	17.8%	1,420,227	23.2%	617,331	22.1%
18 to 24	83,894	8.0%	26,721	8.4%	21,427	8.7%	92,616	10.2%	94,919	8.3%	18,392	8.0%	550,089	9.0%	253,565	9.1%
25 to 34	134,705	12.9%	37,341	11.8%	30,761	12.4%	134,627	14.8%	152,599	13.4%	56,669	24.6%	914,453	14.9%	404,493	14.5%
35 to 44	143,552	13.8%	44,924	14.2%	32,104	13.0%	121,578	13.4%	165,011	14.5%	38,998	17.0%	881,476	14.4%	348,959	12.5%
45 to 54	149,474	14.3%	48,019	15.1%	38,559	15.6%	129,344	14.2%	168,561	14.8%	29,675	12.9%	881,563	14.4%	390,364	13.9%
55 to 64	136,332	13.1%	40,811	12.9%	32,696	13.2%	114,454	12.6%	145,145	12.7%	23,324	10.1%	739,727	12.1%	371,679	13.3%
65 to 74	86,306	8.3%	25,896	8.2%	20,527	8.3%	71,189	7.8%	87,428	7.7%	13,727	6.0%	456,083	7.4%	241,997	8.6%
75 to 84	44,589	4.3%	10,558	3.3%	8,767	3.5%	30,759	3.4%	37,077	3.3%	5,107	2.2%	204,266	3.3%	114,425	4.1%
85+	20,714	2.0%	4,956	1.6%	4,552	1.8%	9,877	1.1%	17,002	1.5%	3,278	1.4%	85,668	1.4%	56,073	2.0%
Total Population	**1,043,863**	**100.0%**	**317,233**	**100.0%**	**247,591**	**100.0%**	**908,049**	**100.0%**	**1,138,652**	**100.0%**	**230,050**	**100.0%**	**6,133,552**	**100.0%**	**2,798,886**	**100.0%**
Total 55+ Population	287,941	27.6%	82,221	25.9%	66,542	26.9%	226,279	24.9%	286,652	25.2%	45,436	19.8%	1,485,744	24.2%	784,174	28.0%
Total 65+ Population	151,609	14.5%	41,410	13.1%	33,846	13.7%	111,825	12.3%	141,507	12.4%	22,112	9.6%	746,017	12.2%	412,495	14.7%

Source: 2016 American Community Survey, 1-year file, accessed via American FactFinder 11/27/2017

Summary of Older Adult Populati

Population Change, 2006 - 2016

	Total Population				Older Adult (55+) Population				Growth of 55+ Pop to Total Pop
	2006	2016	Change	% Change	2006	2016	Change	% Change	
Montgomery County, MD	932,131	1,043,863	111,732	12.0%	218,304	287,941	69,637	31.9%	2.7
Howard County, MD	272,452	317,233	44,781	16.4%	55,017	82,221	27,204	49.4%	3.0
Frederick County, MD	222,938	247,591	24,653	11.1%	43,968	66,542	22,574	51.3%	4.6
Prince George's County, MD	841,315	908,049	66,734	7.9%	158,802	226,279	67,477	42.5%	5.4
Fairfax County, VA	1,010,443	1,138,652	128,209	12.7%	226,220	286,652	60,432	26.7%	2.1
Arlington County, VA	199,776	230,050	30,274	15.2%	41,365	45,436	4,071	9.8%	0.6

Source: 2006 and 2016 American Community Survey, 1-year files, accessed via American FactFinder 11/27/2017

Prior Residence a Year Ago
Montgomery County, Maryland

| | All Residents (age 1+) | | 55 and Older | | Older Adults | | | | | | | |
| | | | | | 55 to 64 | | 65 to 74 | | 75 to 84 | | 85 and Older | |
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Same residence	863,605	85.9%	248,936	93.8%	122,399	94.3%	70,434	93.7%	36,176	94.0%	19,927	90.8%
Elsewhere in Montgomery County	76,673	7.6%	8,571	3.2%	4,010	3.1%	2,278	3.0%	1,263	3.3%	1,020	4.6%
Outside of Montgomery County	65,323	6.5%	7,861	3.0%	3,394	2.6%	2,446	3.3%	1,031	2.7%	990	4.5%
Total	**1,005,601**	**100.0%**	**265,368**	**100.0%**	**129,803**	**100.0%**	**75,158**	**100.0%**	**38,470**	**100.0%**	**21,937**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Prior residence

Year Moved into Housing Unit
Montgomery County, Maryland

	All Residents		55 and Older		Older Adults							
					55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
12 months or less	127,268	12.6%	12,407	4.8%	6,514	5.0%	3,295	4.5%	1,575	4.2%	1,023	5.4%
13 to 23 months	65,254	6.5%	6,862	2.6%	3,692	2.9%	1,671	2.3%	988	2.7%	511	2.7%
2 to 4 years ago	190,458	18.9%	26,236	10.1%	14,109	10.9%	6,108	8.3%	3,568	9.6%	2,451	12.9%
5 to 9 years ago	213,346	21.1%	37,730	14.5%	19,769	15.3%	9,844	13.3%	4,482	12.1%	3,635	19.1%
10 to 19 years ago	252,735	25.0%	70,716	27.2%	42,380	32.8%	16,875	22.8%	7,851	21.1%	3,610	18.9%
20 to 29 years ago	97,712	9.7%	57,034	22.0%	31,785	24.6%	18,284	24.7%	5,097	13.7%	1,868	9.8%
30+ years ago	62,322	6.2%	48,553	18.7%	11,061	8.6%	17,939	24.2%	13,592	36.6%	5,961	31.3%
Total	**1,009,095**	**100.0%**	**259,538**	**100.0%**	**129,310**	**100.0%**	**74,016**	**100.0%**	**37,153**	**100.0%**	**19,059**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS). Household population only; no group quarters.

Year moved into unit

Race/Ethnicity[a]

Montgomery County, Maryland

	All Residents		55 and Older		Older Adults							
					55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
White	474,399	46.6%	166,310	62.7%	76,951	59.3%	46,459	61.8%	26,438	68.7%	16,462	75.0%
Black or African American	173,857	17.1%	34,008	12.8%	18,657	14.4%	9,426	12.5%	4,075	10.6%	1,850	8.4%
Asian or Pacific Islander	147,213	14.5%	36,529	13.8%	18,155	14.0%	11,399	15.2%	4,758	12.4%	2,217	10.1%
Other or Multiracial	36,367	3.6%	4,951	1.9%	2,490	1.9%	1,623	2.2%	550	1.4%	288	1.3%
Hispanic or Latino	186,198	18.3%	23,570	8.9%	13,550	10.4%	6,251	8.3%	2,649	6.9%	1,120	5.1%
Total	**1,018,034**	**100.0%**	**265,368**	**100.0%**	**129,803**	**100.0%**	**75,158**	**100.0%**	**38,470**	**100.0%**	**21,937**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS).

[a] All race categories are non-Hispanic, and therefore the race/ethnicity groups are mutually exclusive

Labor Force Status (population age 16+)
Montgomery County, Maryland

	All Residents (age 16+)		55 and Older			Older Adults 55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%		No.	%	No.	%	No.	%	No.	%
In the labor force	582,182	72.3%	136,355	51.4%		100,770	77.6%	30,510	40.6%	4,472	11.6%	603	2.7%
Not in the labor force	222,835	27.7%	129,013	48.6%		29,033	22.4%	44,648	59.4%	33,998	88.4%	21,334	97.3%
Total	**805,017**	**100.0%**	**265,368**	**100.0%**		**129,803**	**100.0%**	**75,158**	**100.0%**	**38,470**	**100.0%**	**21,937**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS).

Housing Unit or Group Quarters
Montgomery County, Maryland

| | All Residents | | 55 and Older | | Older Adults | | | | | | | |
| | | | | | 55 to 64 | | 65 to 74 | | 75 to 84 | | 85 and Older | |
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Housing unit	1,009,095	99.1%	259,538	97.8%	129,310	99.6%	74,016	98.5%	37,153	96.6%	19,059	86.9%
Institutional group quarters	5,271	0.5%	4,102	1.5%	237	0.2%	747	1.0%	913	2.4%	2,205	10.1%
Noninstitutional group quarters	3,668	0.4%	1,728	0.7%	256	0.2%	395	0.5%	404	1.1%	673	3.1%
Total	**1,018,034**	**100.0%**	**265,368**	**100.0%**	**129,803**	**100.0%**	**75,158**	**100.0%**	**38,470**	**100.0%**	**21,937**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Note: Institutional group quarters include correctional facilities, nursing homes and mental hospitals. Non-institutional group quarters include college dorms, military barracks, group homes, missions and shelters. Independent living and assisted living residences are generally not considered group quarters.

More on housing units and group quarters:

A housing unit may be a house, an apartment, a mobile home, a group of rooms or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

A group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

Source: U.S. Census Bureau

Housing Unit or Group Quarters by Race/Ethnicity
Older Adults (Age 55 and Older)
Montgomery County, Maryland

| | Older Adults By Race/Ethnicity | | | | | | | | | | | | | |
| | All Older Adults | | White | | Black | | Asian | | Hispanic | | Other/2+ Races | |
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Housing unit	259,538	97.8%	162,283	97.6%	32,796	96.4%	36,214	99.1%	23,327	99.0%	4,918	99.3%
Institutional group quarters	4,102	1.5%	2,800	1.7%	910	2.7%	198	0.5%	161	0.7%	33	0.7%
Noninstitutional group quarters	1,728	0.7%	1,227	0.7%	302	0.9%	117	0.3%	82	0.3%		0.0%
Total	**265,368**	**100.0%**	**166,310**	**100.0%**	**34,008**	**100.0%**	**36,529**	**100.0%**	**23,570**	**100.0%**	**4,951**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: White, Black and Asian refer to individuals who are non-Hispanic

Institutional group quarters include correctional facilities, nursing homes and mental hospitals. Non-institutional group quarters include college dorms, military barracks, group homes, missions and shelters.

Independent living and assisted living residences are generally not considered group quarters.

HU or GQ by Race_Ethnicity

Household Income (2015 $s)
Montgomery County, Maryland

Income Group	All Households		Older Adult Households (By Age of Household Head)									
			55 and Older		55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
0-30% AMI	37,841	10.4%	17,951	11.8%	5,876	8.0%	4,678	11.0%	4,277	18.8%	3,120	24.2%
30-50% AMI	37,538	10.3%	14,268	9.4%	5,046	6.8%	4,074	9.6%	2,824	12.4%	2,324	18.0%
50-80% AMI	59,793	16.4%	22,883	15.0%	9,446	12.8%	6,010	14.1%	4,437	19.5%	2,990	23.1%
80-100% AMI	36,137	9.9%	14,238	9.4%	6,456	8.8%	4,332	10.2%	2,326	10.2%	1,124	8.7%
100-120% AMI	33,353	9.1%	12,972	8.5%	6,701	9.1%	3,677	8.6%	1,727	7.6%	867	6.7%
120%+ AMI	160,570	44.0%	69,749	45.9%	40,239	54.6%	19,852	46.6%	7,165	31.5%	2,493	19.3%
Total	**365,232**	**100.0%**	**152,061**	**100.0%**	**73,764**	**100.0%**	**42,623**	**100.0%**	**22,756**	**100.0%**	**12,918**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Note: AMI = Area Median Income. In FY2015, the AMI for a family of 4 in Montgomery County was $109,200.

Income AMI Group

Household Income (2015 $s) by Race/Ethnicity
Older Adult Households (Age 55 and Older)
Montgomery County, Maryland

Older Adult Households (By Race/Ethnicity of Household Head)

Income Group	All Older Adult Households No.	%	White No.	%	Black No.	%	Asian No.	%	Hispanic No.	%	Other/2+ Races No.	%	Non-White No.	%
0-30% AMI	17,951	11.8%	9,549	9.4%	3,518	17.1%	2,683	16.1%	1,753	16.1%	448	16.4%	8,402	16.5%
30-50% AMI	14,268	9.4%	8,510	8.4%	2,591	12.6%	1,423	8.5%	1,396	12.8%	348	12.7%	5,758	11.3%
50-80% AMI	22,883	15.0%	13,491	13.3%	3,984	19.4%	2,654	15.9%	2,266	20.8%	488	17.9%	9,392	18.5%
80-100% AMI	14,238	9.4%	8,446	8.3%	2,868	14.0%	1,435	8.6%	1,334	12.2%	155	5.7%	5,792	11.4%
100-120% AMI	12,972	8.5%	8,312	8.2%	2,116	10.3%	1,360	8.1%	1,057	9.7%	127	4.7%	4,660	9.2%
120%+ AMI	69,749	45.9%	52,857	52.2%	5,455	26.6%	7,161	42.8%	3,111	28.5%	1,165	42.7%	16,892	33.2%
Total	**152,061**	**100.0%**	**101,165**	**100.0%**	**20,532**	**100.0%**	**16,716**	**100.0%**	**10,917**	**100.0%**	**2,731**	**100.0%**	**50,896**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: AMI = Area Median Income. In FY2015, the AMI for a family of 4 in Montgomery County was $109,200.

White, Black and Asian refer to individuals who are non-Hispanic

Household Size
Montgomery County, Maryland

| | All Households | | Older Adult Households (By Age of Household Head) | | | | | | | | | |
| | | | 55 and Older | | 55 to 64 | | 65 to 74 | | 75 to 84 | | 85 and Older | |
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1-person	92,555	25.3%	51,346	33.8%	18,842	25.5%	14,285	33.5%	9,660	42.5%	8,559	66.3%
2-person	110,509	30.3%	63,641	41.9%	27,398	37.1%	21,264	49.9%	11,078	48.7%	3,901	30.2%
3-person	64,744	17.7%	20,557	13.5%	15,014	20.4%	3,936	9.2%	1,240	5.4%	367	2.8%
4+ person	97,424	26.7%	16,517	10.9%	12,510	17.0%	3,138	7.4%	778	3.4%	91	0.7%
Total	**365,232**	**100.0%**	**152,061**	**100.0%**	**73,764**	**100.0%**	**42,623**	**100.0%**	**22,756**	**100.0%**	**12,918**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Housing Tenure
Montgomery County, Maryland

| | All Households | | 55 and Older | | Older Adult Households (By Age of Household Head) | | | | | | | |
| | | | | | 55 to 64 | | 65 to 74 | | 75 to 84 | | 85 and Older | |
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Own, with a mortgage	184,283	50.5%	74,004	48.7%	45,127	61.2%	20,915	49.1%	6,472	28.4%	1,490	11.5%
Own, free and clear	56,457	15.5%	45,335	29.8%	13,564	18.4%	14,118	33.1%	11,232	49.4%	6,421	49.7%
Rent	120,740	33.1%	31,065	20.4%	14,606	19.8%	6,918	16.2%	4,810	21.1%	4,731	36.6%
Occupy without payment of rent	3,752	1.0%	1,657	1.1%	467	0.6%	672	1.6%	242	1.1%	276	2.1%
Total	**365,232**	**100.0%**	**152,061**	**100.0%**	**73,764**	**100.0%**	**42,623**	**100.0%**	**22,756**	**100.0%**	**12,918**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Housing Tenure by Race/Ethnicity
Older Adult Households (Age 55 and Older)
Montgomery County, Maryland

| | All Older Adult Households | | Older Adult Households (By Race/Ethnicity of Household Head) | | | | | | | | | | | | |
| | | | White | | Black | | Asian | | Hispanic | | Other/2+ Races | |
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Own, with a mortgage	74,004	48.7%	48,701	48.1%	9,595	46.7%	8,444	50.5%	5,645	51.7%	1,619	59.3%
Own, free and clear	45,335	29.8%	35,152	34.7%	2,328	11.3%	5,469	32.7%	1,920	17.6%	466	17.1%
Rent	31,065	20.4%	16,380	16.2%	8,309	40.5%	2,550	15.3%	3,197	29.3%	629	23.0%
Occupy without payment of rent	1,657	1.1%	932	0.9%	300	1.5%	253	1.5%	155	1.4%	17	0.6%
Total	**152,061**	**100.0%**	**101,165**	**100.0%**	**20,532**	**100.0%**	**16,716**	**100.0%**	**10,917**	**100.0%**	**2,731**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: White, Black and Asian refer to individuals who are non-Hispanic

Tenure by Race_Ethnicity

Housing Tenure by Household Income (2015 $s)
Older Adult Households (Age 55 and Older)
Montgomery County, Maryland

| | All Older Adult Households | | Older Adult Households By Household Income as a Percent of AMI | | | | | |
| | | | <50% AMI | | 50 to 100% AMI | | 100%+ AMI | |
	No.	%	No.	%	No.	%	No.	%
Own, with a mortgage	74,004	48.7%	8,526	27.3%	15,717	42.3%	49,761	60.2%
Own, free and clear	45,335	29.8%	8,377	26.8%	11,935	32.2%	24,023	29.0%
Rent	31,065	20.4%	13,625	43.6%	8,981	24.2%	8,459	10.2%
Occupy without payment of rent	1,657	1.1%	691	2.2%	488	1.3%	478	0.6%
Total	**152,061**	**100.0%**	**31,219**	**100.0%**	**37,121**	**100.0%**	**82,721**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: AMI = Area Median Income. In FY2015, the AMI for a family of 4 in Montgomery County was $109,200.

White, Black and Asian refer to individuals who are non-Hispanic

Housing Type
Montgomery County, Maryland

	All Households		55 and Older		Older Adult Households (By Age of Household Head)							
					55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Single-family detached	177,038	48.5%	88,658	58.3%	45,629	61.9%	26,097	61.2%	12,169	53.5%	4,763	36.9%
Single-family attached/townhome	68,028	18.6%	22,560	14.8%	12,858	17.4%	6,590	15.5%	2,455	10.8%	657	5.1%
Small multifamily building (<20 uni	60,102	16.5%	14,467	9.5%	8,652	11.7%	3,444	8.1%	1,577	6.9%	794	6.1%
Large multifamily building (20+ uni	59,271	16.2%	26,137	17.2%	6,489	8.8%	6,437	15.1%	6,519	28.6%	6,692	51.8%
Other (e.g. boat, RV)	793	0.2%	239	0.2%	136	0.2%	55	0.1%	36	0.2%	12	0.1%
Total	**365,232**	**100.0%**	**152,061**	**100.0%**	**73,764**	**100.0%**	**42,623**	**100.0%**	**22,756**	**100.0%**	**12,918**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Living in Mulitgenerational Households
Montgomery County, Maryland

	All Residents		55 and Older		Older Adults 55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not a multigenerational household	921,883	91.4%	238,180	91.8%	120,262	93.0%	67,098	90.7%	33,262	89.5%	17,558	92.1%
Yes, a multigenerational household	87,212	8.6%	21,358	8.2%	9,048	7.0%	6,918	9.3%	3,891	10.5%	1,501	7.9%
Total	**1,009,095**	**100.0%**	**259,538**	**100.0%**	**129,310**	**100.0%**	**74,016**	**100.0%**	**37,153**	**100.0%**	**19,059**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

The U.S. Census Bureau defines multigenerational families as those consisting of more than two generations living under the same roof.

Multigen Households

Living in Mulitgenerational Households
Older Adults (Age 55 and Older)
Montgomery County, Maryland

	All Older Adults		White		Older Adults By Race/Ethnicity Black		Asian		Hispanic		Other/2+ Races	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not a multigenerational household	238,180	91.8%	156,997	96.7%	28,424	86.7%	29,933	82.7%	18,563	79.6%	4,263	86.7%
Yes, a multigenerational household	21,358	8.2%	5,286	3.3%	4,372	13.3%	6,281	17.3%	4,764	20.4%	655	13.3%
Total	**259,538**	**100.0%**	**162,283**	**100.0%**	**32,796**	**100.0%**	**36,214**	**100.0%**	**23,327**	**100.0%**	**4,918**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: White, Black and Asian refer to individuals who are non-Hispanic

Multigen by Race

Disability Status (Population age 55+)
Montgomery County, Maryland

Type of Disability	55 and Older		Older Adults								
			55 to 64		65 to 74		75 to 84		85 and Older	
	No.	%	No.	%	No.	%	No.	%	No.	%
Self-care difficulty	14,239	5.4%	2,216	1.7%	2,391	3.2%	3,608	9.4%	6,024	27.5%
Hearing difficulty	18,699	7.0%	2,662	2.1%	4,021	5.4%	5,152	13.4%	6,864	31.3%
Vision difficulty	9,657	3.6%	2,546	2.0%	2,052	2.7%	1,778	4.6%	3,281	15.0%
Independent living difficulty	25,856	9.7%	3,674	2.8%	4,609	6.1%	6,928	18.0%	10,645	48.5%
Ambulatory difficulty	33,724	12.7%	6,962	5.4%	7,742	10.3%	8,628	22.4%	10,392	47.4%
Cognitive difficulty	15,892	6.0%	3,243	2.5%	2,952	3.9%	3,604	9.4%	6,093	27.8%
Total	**265,368**	**100.0%**	**129,803**	**100.0%**	**75,158**	**100.0%**	**38,470**	**100.0%**	**21,937**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: Individuals may have one or more disabilities. Numbers do not sum to the total.

Self-care difficulty Having difficulty bathing or dressing

Hearing difficulty deaf or having serious difficulty hearing

Vision difficulty blind or having serious difficulty seeing, even when wearing glasses

Independent living difficulty Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

Ambulatory difficulty Having serious difficulty walking or climbing stairs

Cognitive difficulty Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions

Disability Status (Population age 55+) by Household Income
Montgomery County, Maryland

Type of Disability	55 and Older		Older Adults By Household Income as a Percent of AMI							
			<50% AMI		50 to 100% AMI		100%+ AMI			
	No.	%	No.	%	No.	%	No.	%		
Self-care difficulty	14,239	5.4%	3,609	8.1%	2,616	4.2%	3,859	2.5%		
Hearing difficulty	18,699	7.0%	4,816	10.8%	4,433	7.1%	7,669	5.0%		
Vision difficulty	9,657	3.6%	2,760	6.2%	2,651	4.3%	3,001	2.0%		
Independent living difficulty	25,856	9.7%	7,188	16.2%	5,982	9.6%	7,563	4.9%		
Ambulatory difficulty	33,724	12.7%	9,616	21.7%	8,361	13.5%	10,920	7.1%		
Cognitive difficulty	15,892	6.0%	4,137	9.3%	3,152	5.1%	4,390	2.9%		
Total	**265,368**	**100.0%**	**44,408**	**100.0%**	**62,052**	**100.0%**	**153,078**	**100.0%**		

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Notes: AMI = Area Median Income. In FY2015, the AMI for a family of 4 in Montgomery County was $109,200.

Individuals may have one or more disabilities. Numbers do not sum to the total.

Self-care difficulty Having difficulty bathing or dressing

Hearing difficulty deaf or having serious difficulty hearing

Vision difficulty blind or having serious difficulty seeing, even when wearing glasses

Independent living difficulty Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

Ambulatory difficulty Having serious difficulty walking or climbing stairs

Cognitive difficulty Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions

Housing Cost Burden
Montgomery County, Maryland

Share of Income Spent on	All Households		55 and Older		Older Adult Households (By Age of Household Head)									
					55 to 64		65 to 74		75 to 84		85 and Older	
Housing Costs	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 30%	238,381	65.3%	103,910	68.3%	52,707	71.5%	29,762	69.8%	14,394	63.3%	7,047	54.6%
30% or More (Cost Burdened)	126,851	34.7%	48,151	31.7%	21,057	28.5%	12,861	30.2%	8,362	36.7%	5,871	45.4%
50% of More (Severely Cost Burdened)	55,603	15.2%	23,530	15.5%	9,478	12.8%	5,748	13.5%	4,767	20.9%	3,537	27.4%
Total	**365,232**	**100.0%**	**152,061**	**100.0%**	**73,764**	**100.0%**	**42,623**	**100.0%**	**22,756**	**100.0%**	**12,918**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Cost Burden

Housing Cost Burden by Household Income (Older Adult Households- Age 55+)
Montgomery County, Maryland

Share of Income Spent on Housing Costs	All Older Adult Households		Household Income (Percent of Area Median Income)							
			<30% AMI		30 to 50% AMI		50 to 80% AMI		80 to 100% AMI	
	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 30%	103,910	68.3%	2,869	16.0%	3,986	27.9%	11,977	52.3%	9,785	43.0%
30% or More (Cost Burdened)	48,151	31.7%	15,082	84.0%	10,282	72.1%	10,906	47.7%	4,453	19.6%
50% of More (Severely Cost Burdened)	23,530	15.5%	12,373	68.9%	6,004	42.1%	3,403	14.9%	851	3.7%
Total	**152,061**	**100.0%**	**17,951**	**100.0%**	**14,268**	**100.0%**	**22,883**	**100.0%**	**22,756**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

Cost Burden by Income

Cost Burden by Housing Tenure (Older Adult Households - Age 55+)[a]
Montgomery County, Maryland

	All Older Adult Households		Own, with a mortgage		Own, free and clear		Rent	
	No.	%	No.	%	No.	%	No.	%
Less than 30%	103,910	68.3%	49,674	67.1%	38,717	85.4%	13,862	44.6%
30% or More (Cost Burdened)	48,151	31.7%	24,330	32.9%	6,618	14.6%	17,203	55.4%
50% of More (Severely Cost Burdened)	23,530	15.5%	10,599	14.3%	3,302	7.3%	9,629	31.0%
Total	**152,061**	**100.0%**	**74,004**	**100.0%**	**45,335**	**100.0%**	**31,065**	**100.0%**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

[a] Cost burden is not calculated for individuals that do not pay rent.

"Overhoused" Older Adult Households (age 55+)

Owners that own their homes free and clear

Montgomery County, Maryland

# of people in household	Number of bedrooms in home						
	0	1	2	3	4	5	Total
1	137	1372	4,819	5,245	3,747	1152	16,472
2	17	392	2,722	7,062	8,742	3,322	22,257
3	27	0	181	1,273	1,791	747	4,019
4	0	22	12	409	628	460	1,531
5+	0	15	14	200	276	551	1056
Total	**181**	**1,801**	**7,748**	**14,189**	**15,184**	**6,232**	**45,335**

Source: 2011-2015 American Community Survey, 5-year file, Public Use Microdata Sample (PUMS)

indicates potentially "overhoused" older adult households

Legend

Major Cities

Census Desigated Places

Interstates

Hillandale

Burtonsville

Fairland

Calverton

Takoma Park

Silver Spring

Ashton-Sandy Spring

Spencerville

White Oak

Forest Glen

Somerset

Colesville

Cloverly

Kemp Mill

Brookeville

Leisure World

Layhill

Glenmont

Four Corners

Kensington

Olney

Wheaton

Chevy Chase

Aspen Hill

North Bethesda

Bethesda

Brookmont

Laytonsville

Redland

Rockville

Cabin John

Montgomery Village

Gaithersburg

Potomac

Damascus

North Potomac

Travilah

Germantown

Clarksburg

Darnestown

Barnesville

Poolesville

12 Miles

6

3

0

114

Population Age 65+ Living Alone

- 0 - 50
- 51 - 150
- 151 - 300
- 301 - 700
- 701 - 1427
- Major Cities
- Interstates

12 Miles

0 3 6
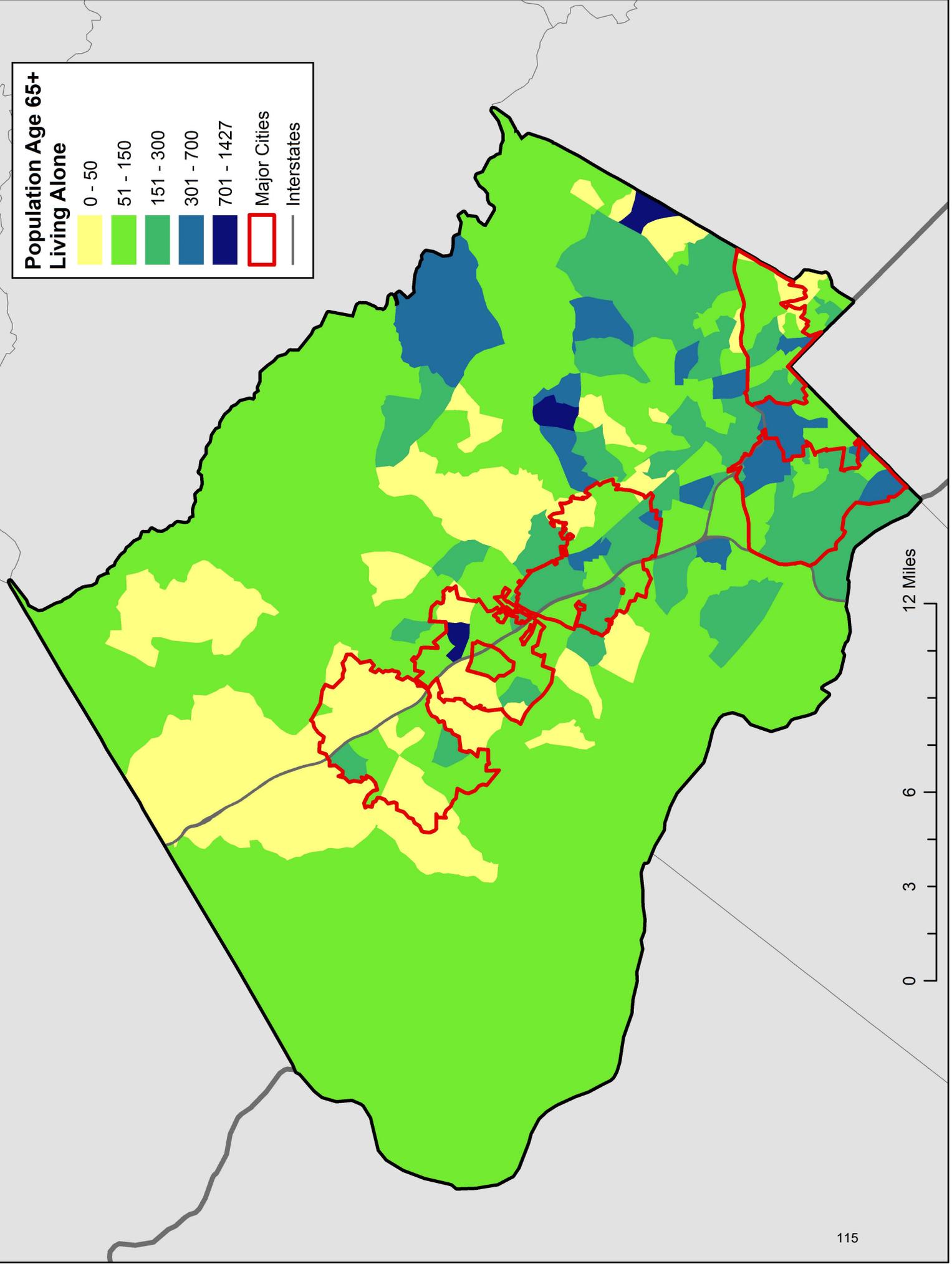
Population Age 65+ Living in Poverty

- 0 - 20
- 21 - 50
- 51 - 100
- 101 - 200
- 201 - 357
- Major Cities
- Interstates

12 Miles

116
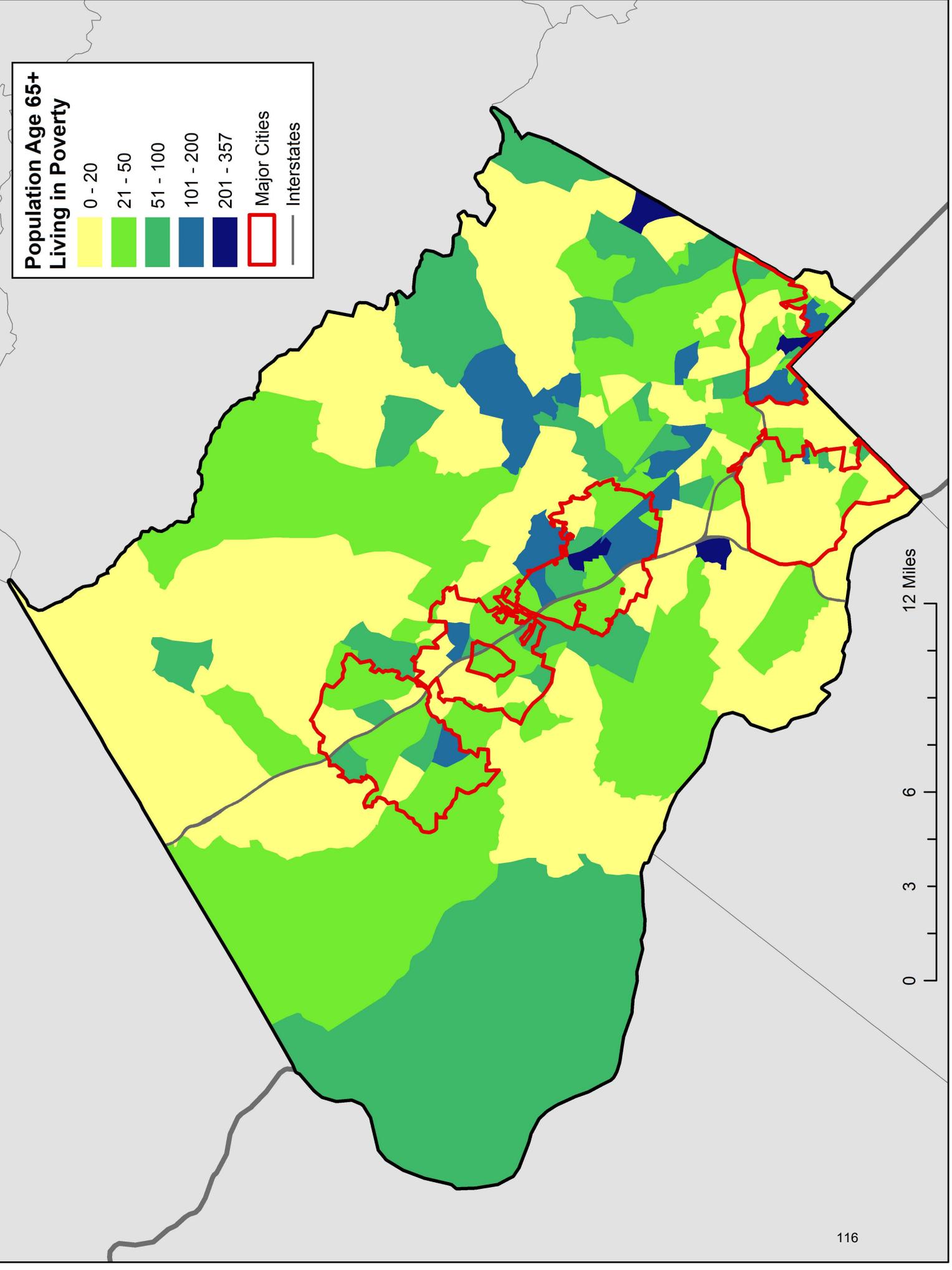
**Households Age 65+
Living in the Same
Home Since 1990**

- 0 - 50
- 51 - 100
- 101 - 200
- 201 - 300
- 301 - 539
- Major Cities
- Interstates

12 Miles

0 3 6
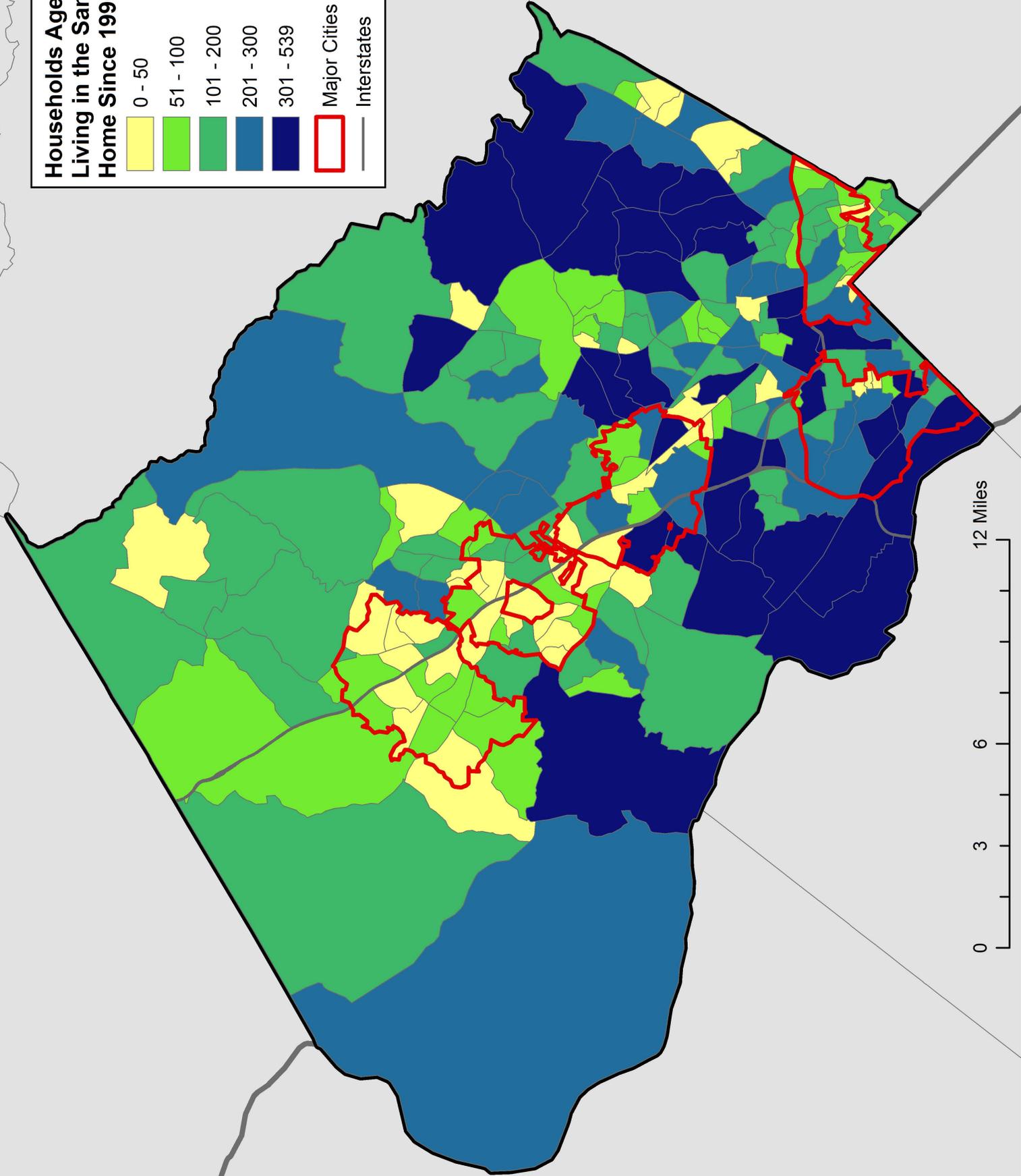
Asian Households (as a % of total)

- 1% - 5%
- 6% - 10%
- 11% - 15%
- 16% - 25%
- 26% - 51%
- Interstates
- Major Cities

12 Miles

0 | 3 | 6

118
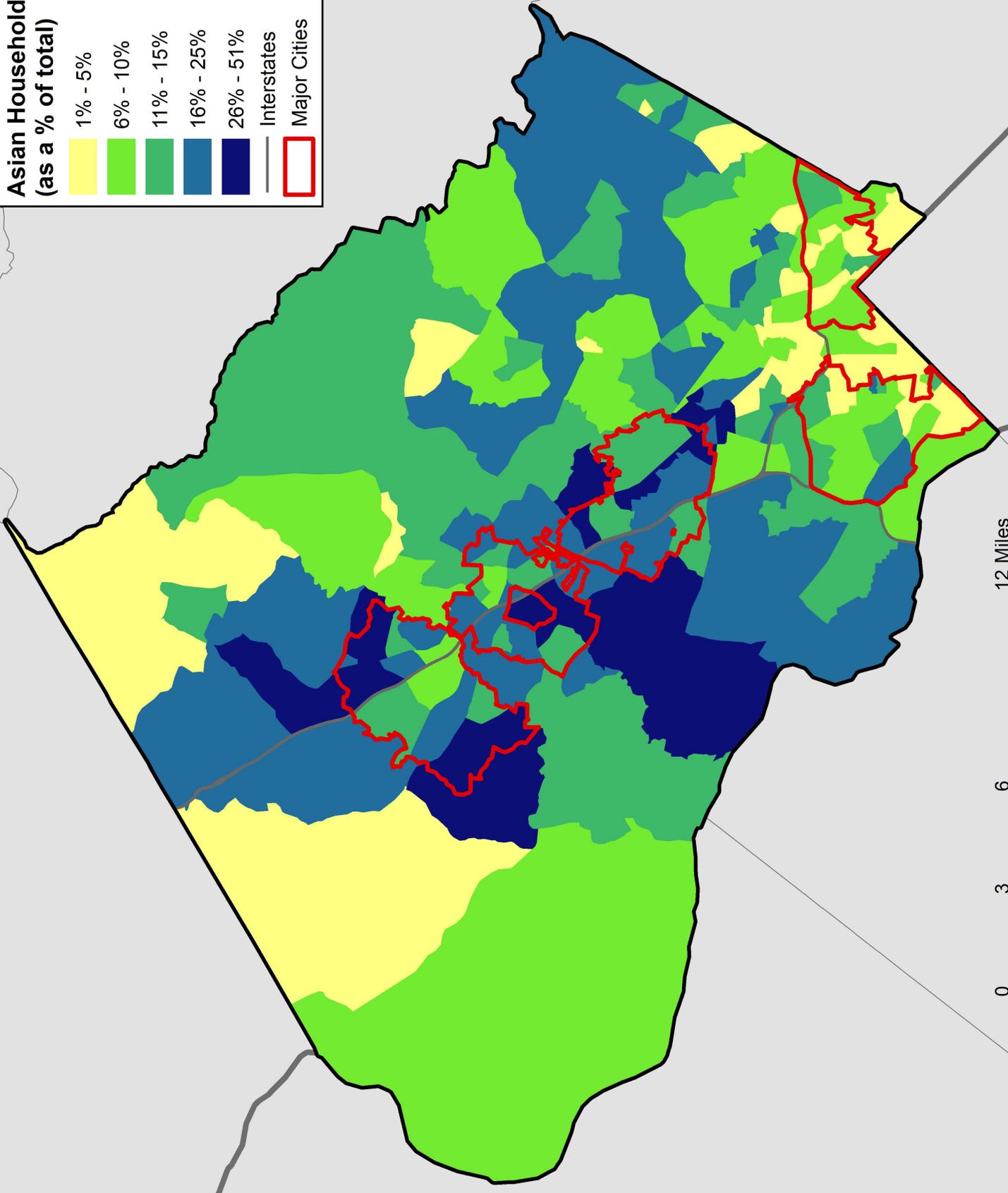
Black Households
(as a % of total)

0% - 5%
6% - 15%
16% - 25%
26% - 50%
51% - 79%
Major Cities
Interstates

12 Miles

6

3

0

White Households (as a % of total)

- 9% - 30%
- 31% - 50%
- 51% - 70%
- 71% - 90%
- 91% - 97%
- Major Cities
- Interstates

0 3 6 12 Miles

120