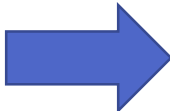


# Meeting the Housing Needs of Older Adults in Montgomery County



# Study Approach

- Assessment of housing needs
    - Current
    - Future
  - Assessment of housing supply
  - Evaluation of current programs
  - Recommendations
- 
- Data analysis
    - Census (ACS)
    - M-NCPPC, DHCD data
    - Other data sources
  - Document review
  - Interviews
  - Best practices review

# Key Study Findings

- Over the next 25 years, the County's older adult population will be substantially larger than it is today, suggesting significantly growing housing and service needs for an aging population.
- More seniors in Montgomery County will be renters in the years to come.
- Housing affordability is a challenge for many older adults in Montgomery County.
- The oldest seniors in Montgomery County face the greatest challenges and their numbers are growing.
- With African American, Asian and, particularly Hispanic, seniors more likely to reside in multigenerational families, increases in multi-generational households are expected as the population continues to diversify.

# Key Study Findings (cont.)

- The vast majority of older adults in Montgomery County would like to age in place.
- Access to neighborhoods near amenities and services is increasingly important to aging in place.
- The recovery of the local housing market is creating a new wave of senior housing demand.
- Housing that combines health services, like assisted living, are increasingly difficult for all but higher-income older adults to afford.
- Federal funding for housing programs that serve older adults is on the decline.

# Supply of Age-Restricted Housing

## **Independent Living**

39 projects - 4 market rate, 35 subsidized  
5,365 units

## **Assisted Living (16+ units)**

28 facilities  
2,161 units

## **Group Homes (<16 units)**

178 facilities  
1,381 units

# Supply of Age-Restricted Housing

## **Skilled Nursing Facilities**

27 facilities

3,699 beds

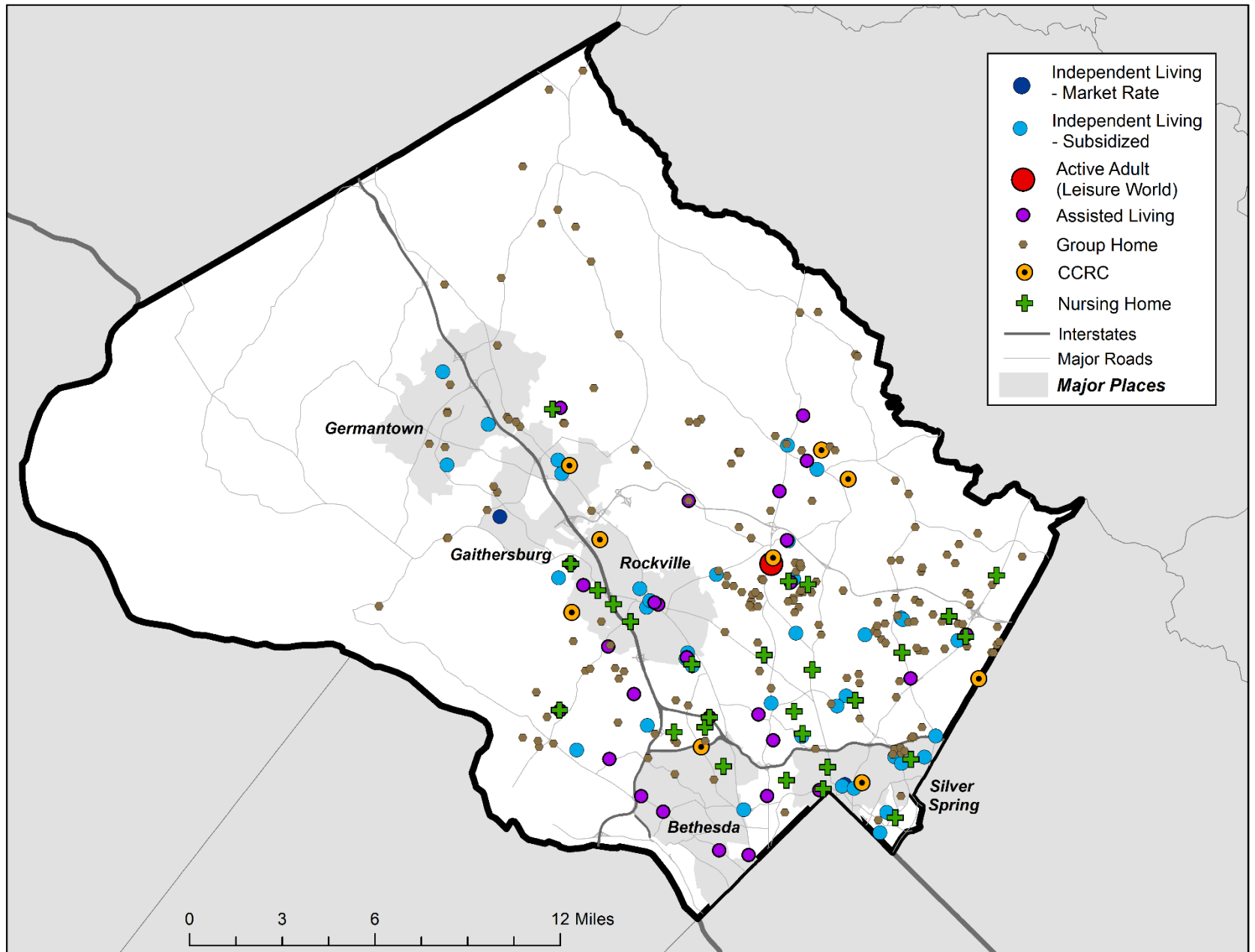
## **Continuing Care Retirement Communities (CCRCs)**

8 CCRCs with

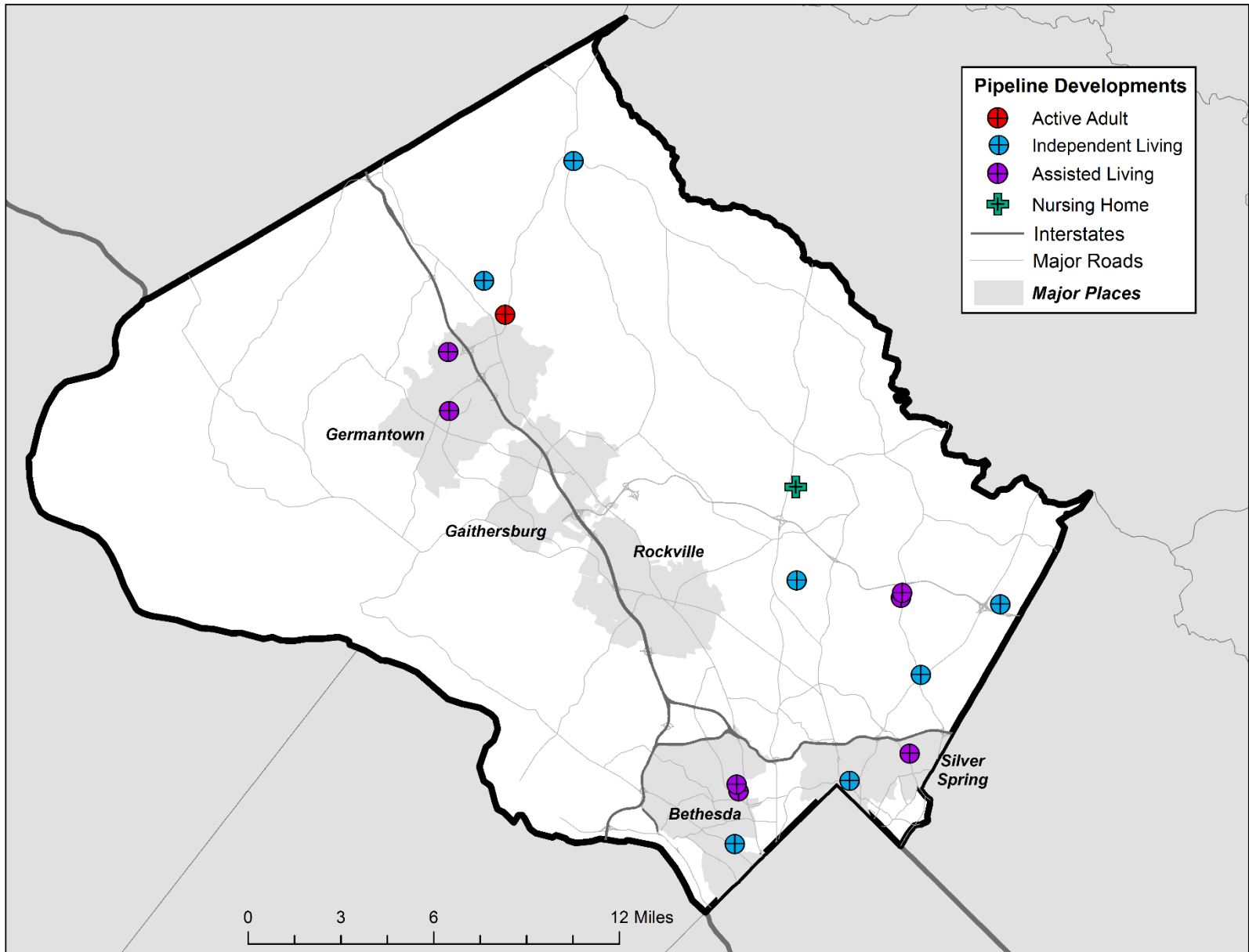
2,638 independent living units

503 assisted living units

808 nursing home beds



Sources: Montgomery County Department of Planning | M-NCPPC; Montgomery County Department of Housing and Community Development; others (see report Appendix)



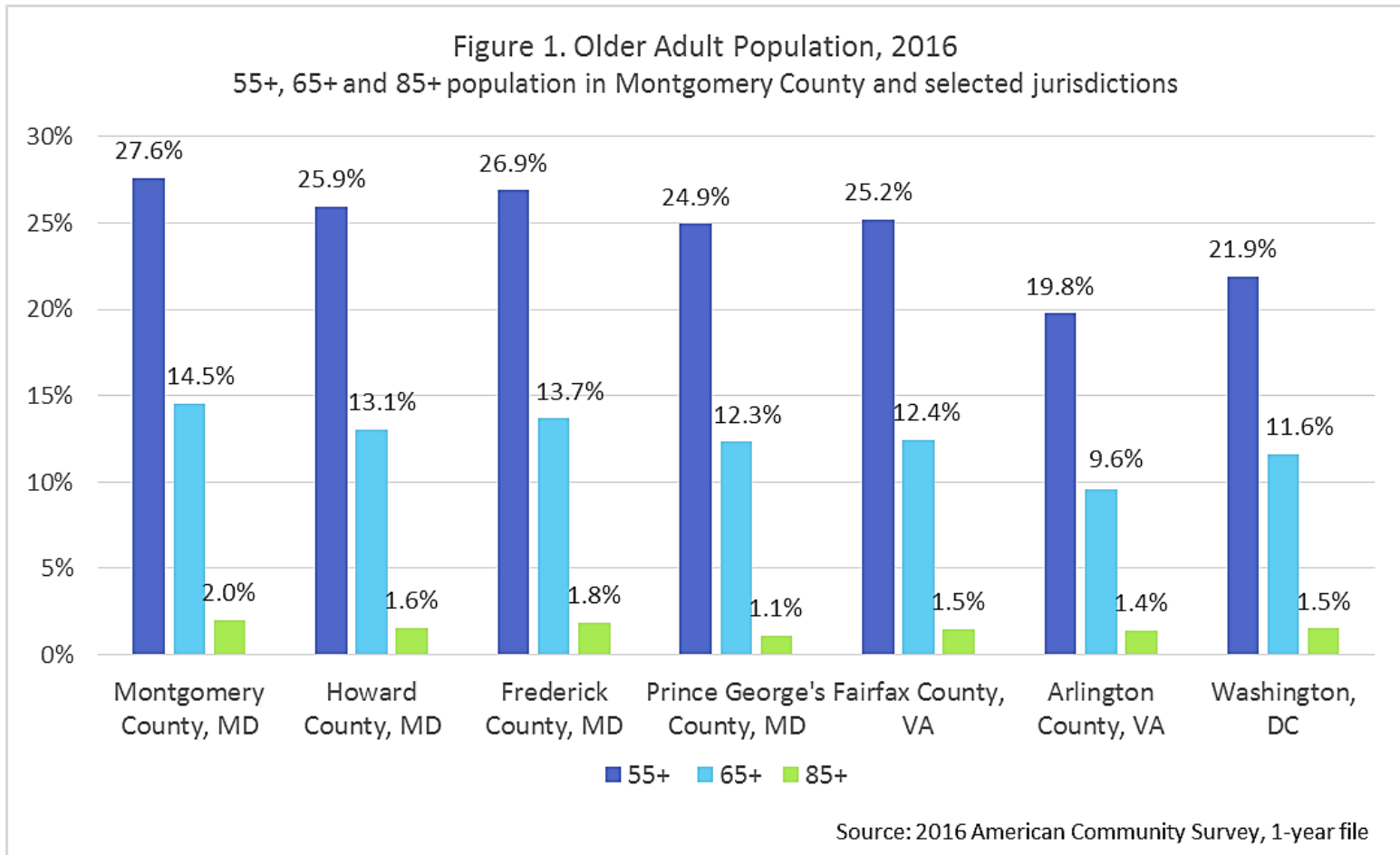
Source: Montgomery County Department of Planning | M-NCPPC; Montgomery County Department of Housing and Community Development



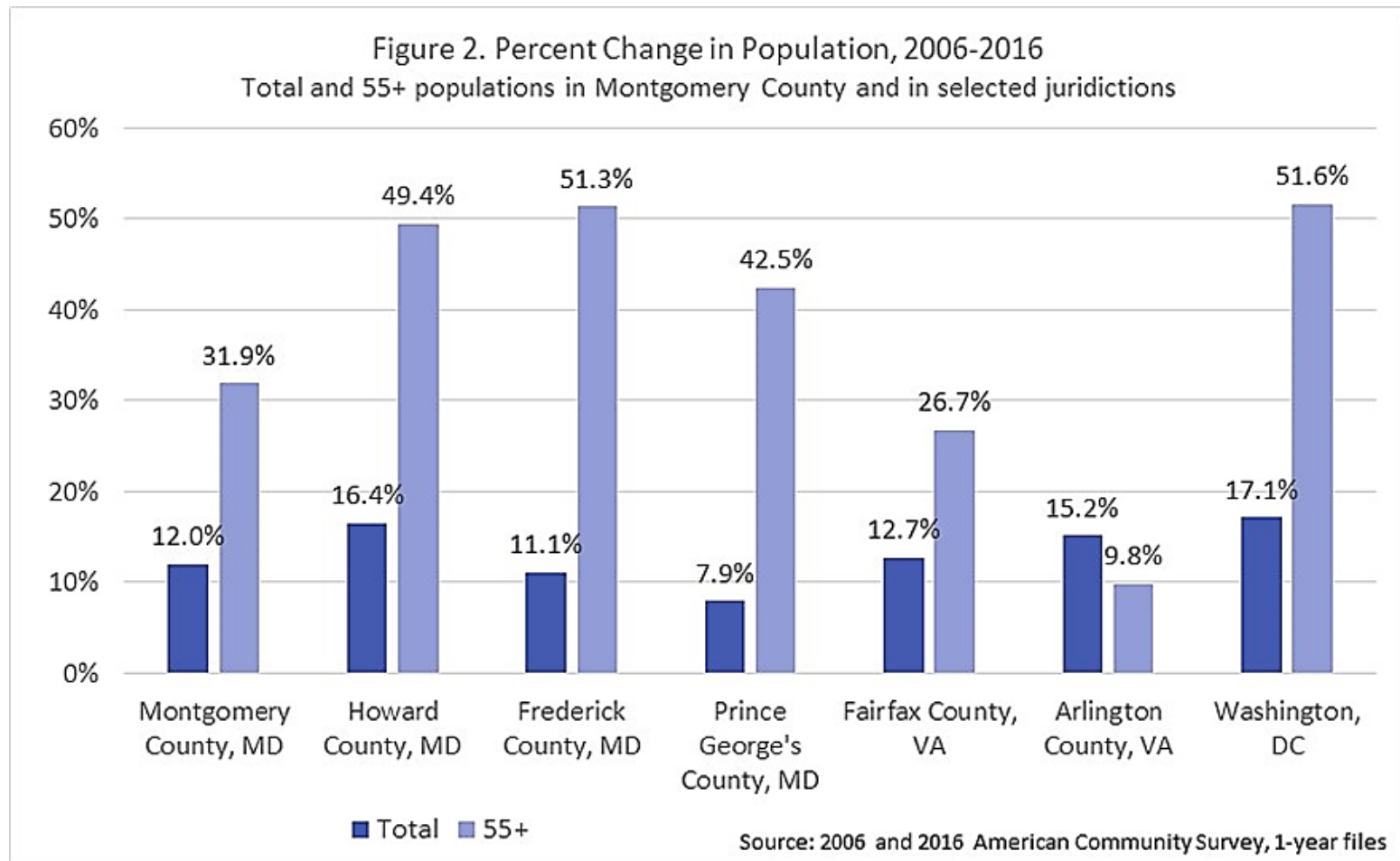
# Age-Restricted Housing and Older Adult Households in Montgomery County

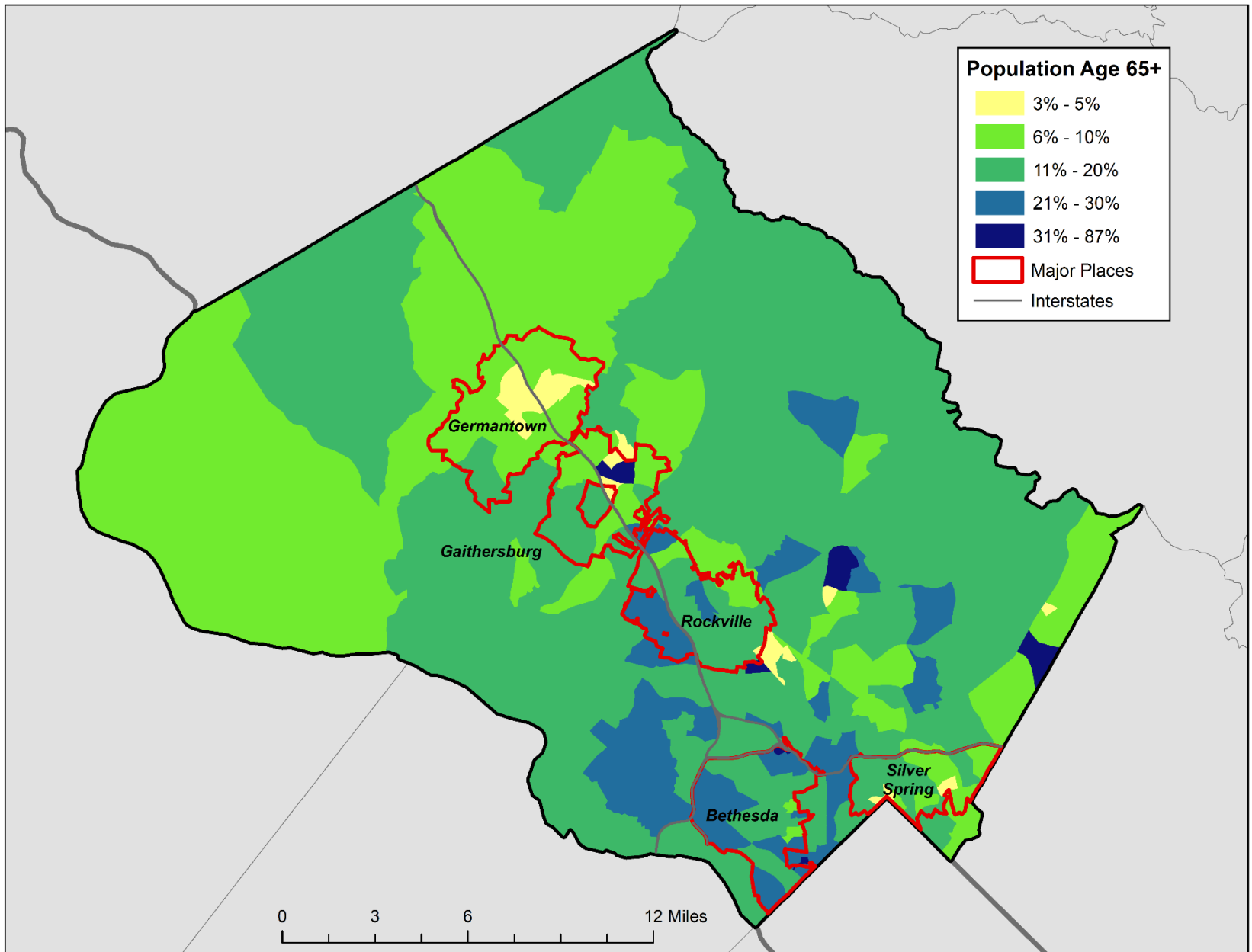
Type	Housing Units/ Beds
Independent Living	5,365
Active Adult	5,660
Assisted Living	2,022
Group Homes	1,381
Nursing Homes	3,699
CCRCs	4,272
<b>Total Age-Restricted</b>	<b>22,399</b>
<b>Total 55+ Households (2011-2015 est.)</b>	<b>152,061</b>
<i>Estimate of Share in Age-Restricted Housing</i>	<b>15%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

# Characteristics of the Older Adult Population in Montgomery County



# Characteristics of the Older Adult Population in Montgomery County

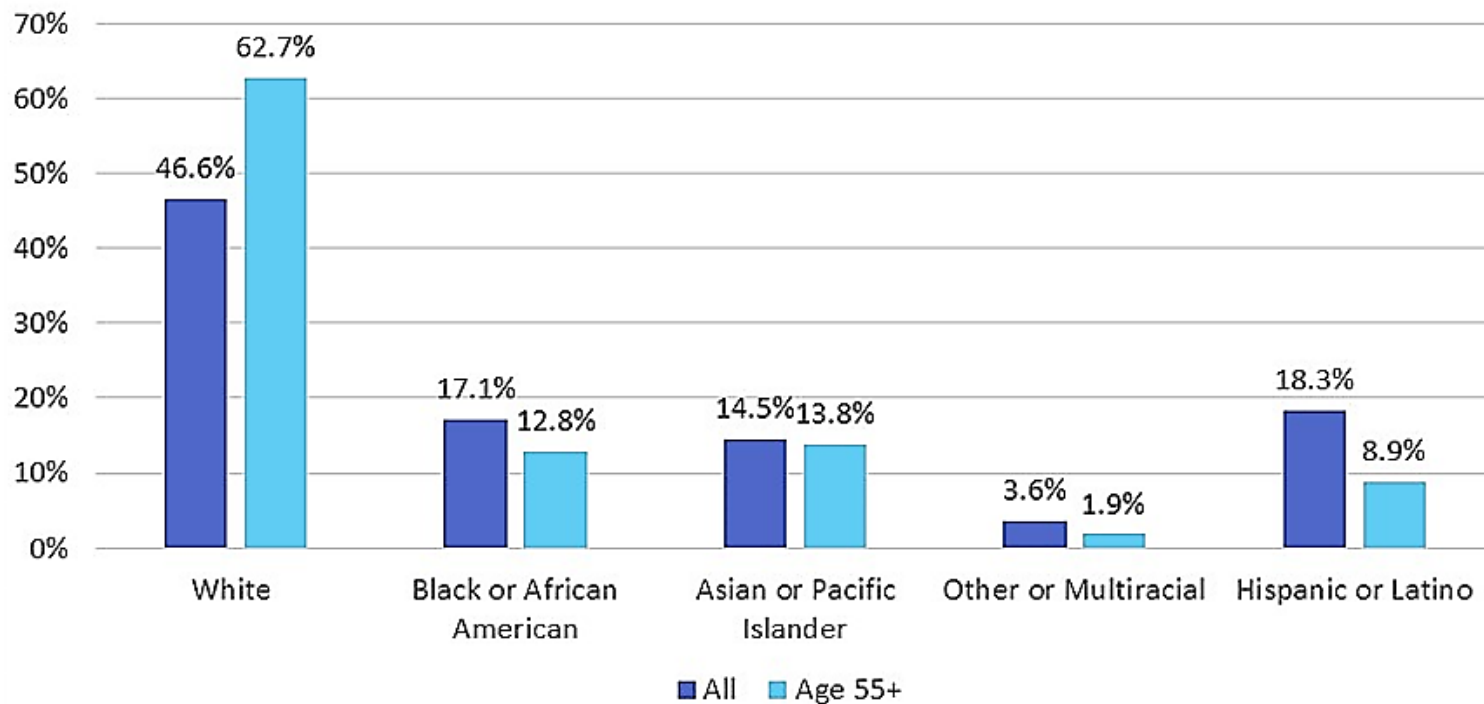




Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-year estimates

# Characteristics of the Older Adult Population in Montgomery County

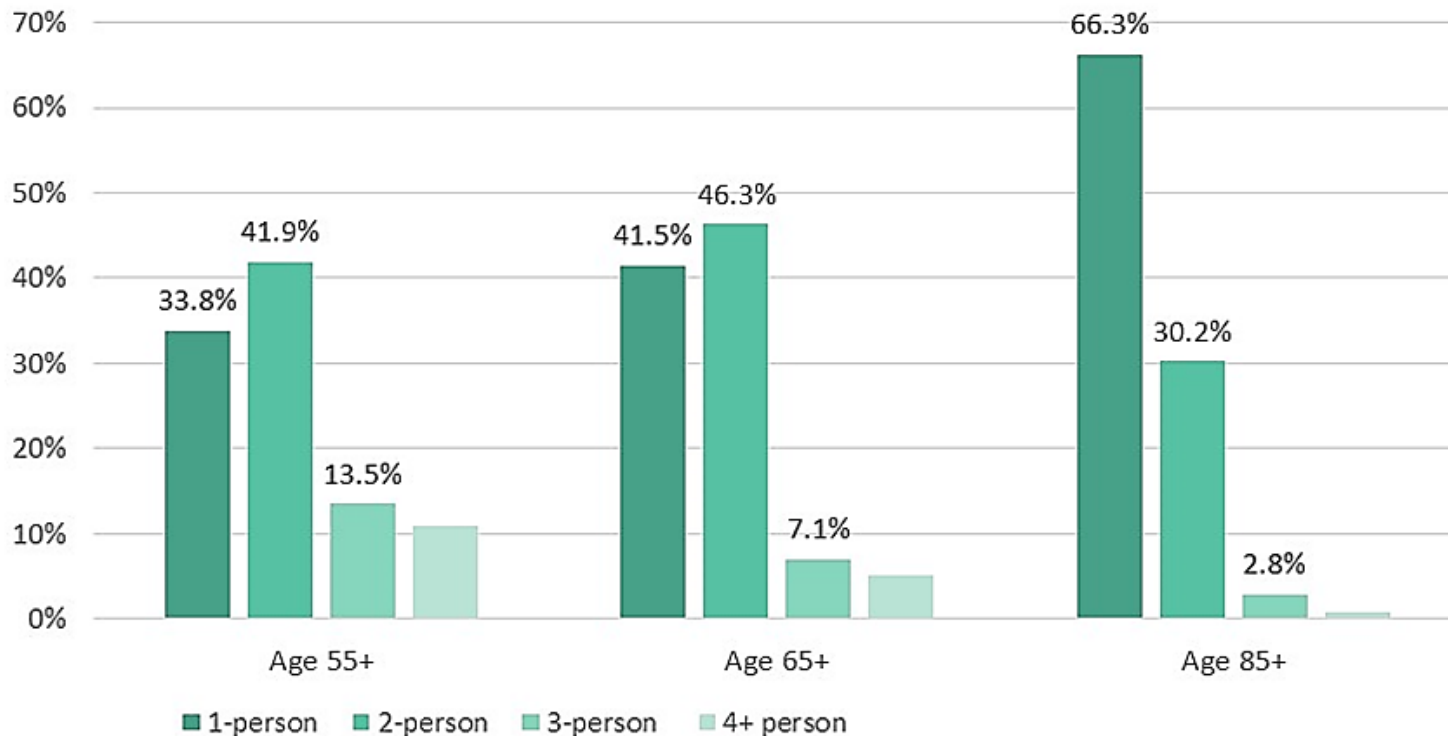
Figure 3. Race/Ethnicity, 2011-2015  
Montgomery County Residents



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

# Characteristics of the Older Adult Population in Montgomery County

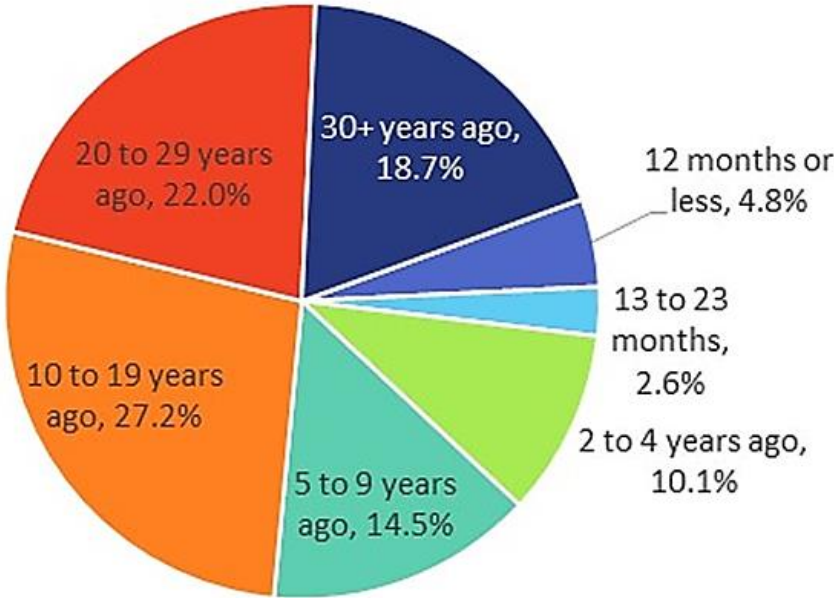
Figure 4. Household Size, 2011-2015  
Montgomery County



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

# Characteristics of the Older Adult Population in Montgomery County

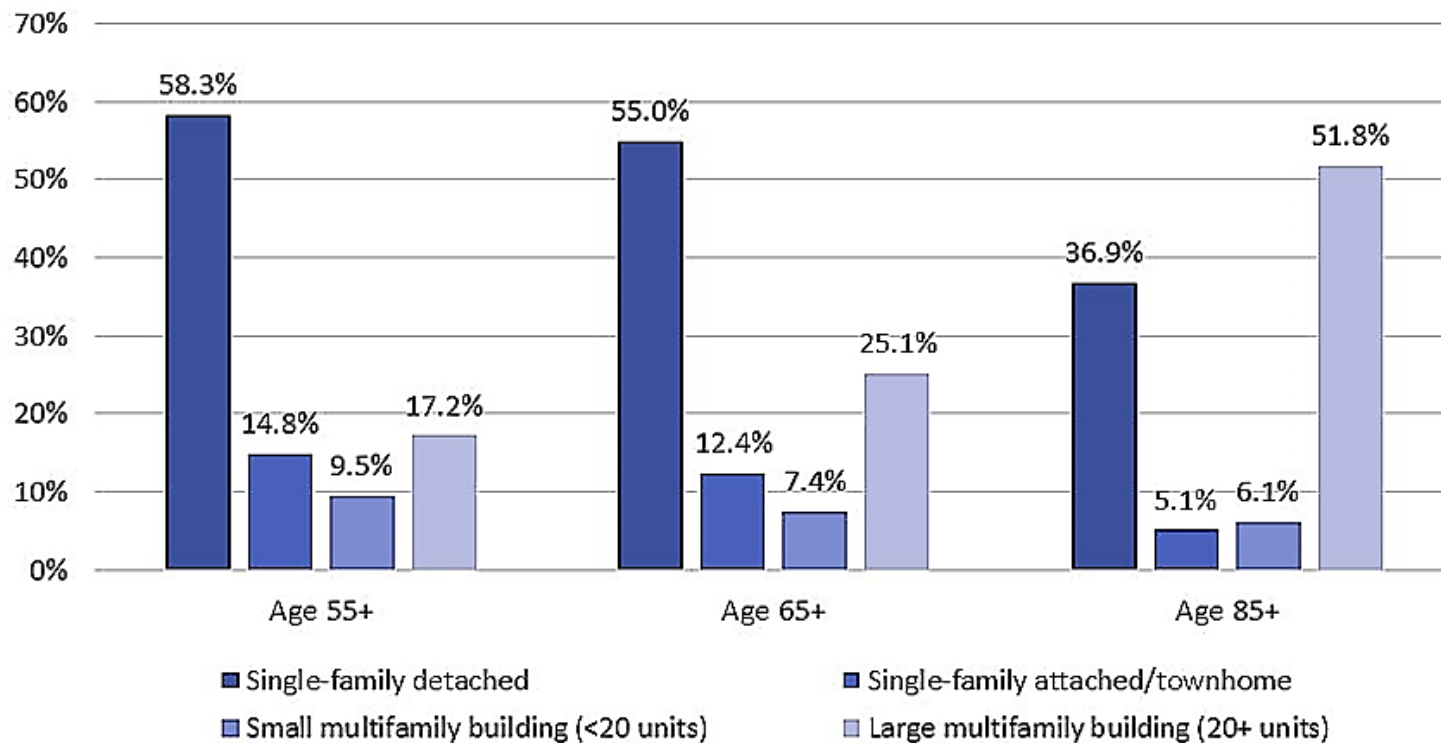
Figure 5. When Older Adult Residents Moved Into Their Current Home, 2011-2015  
Montgomery County



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

# Characteristics of the Older Adult Population in Montgomery County

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

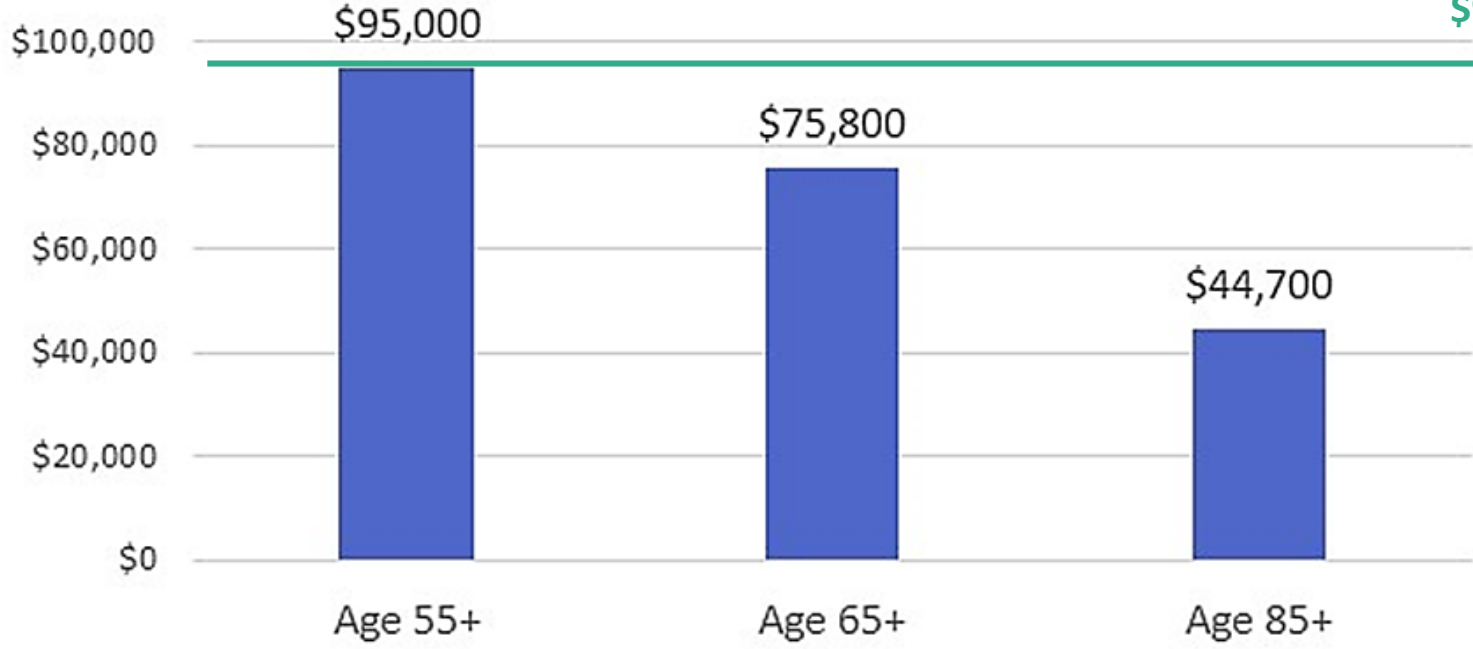


Source: 2011-2015 American Community Survey, PublicUse Microdata Sample (PUMS) file



# Characteristics of the Older Adult Population in Montgomery County

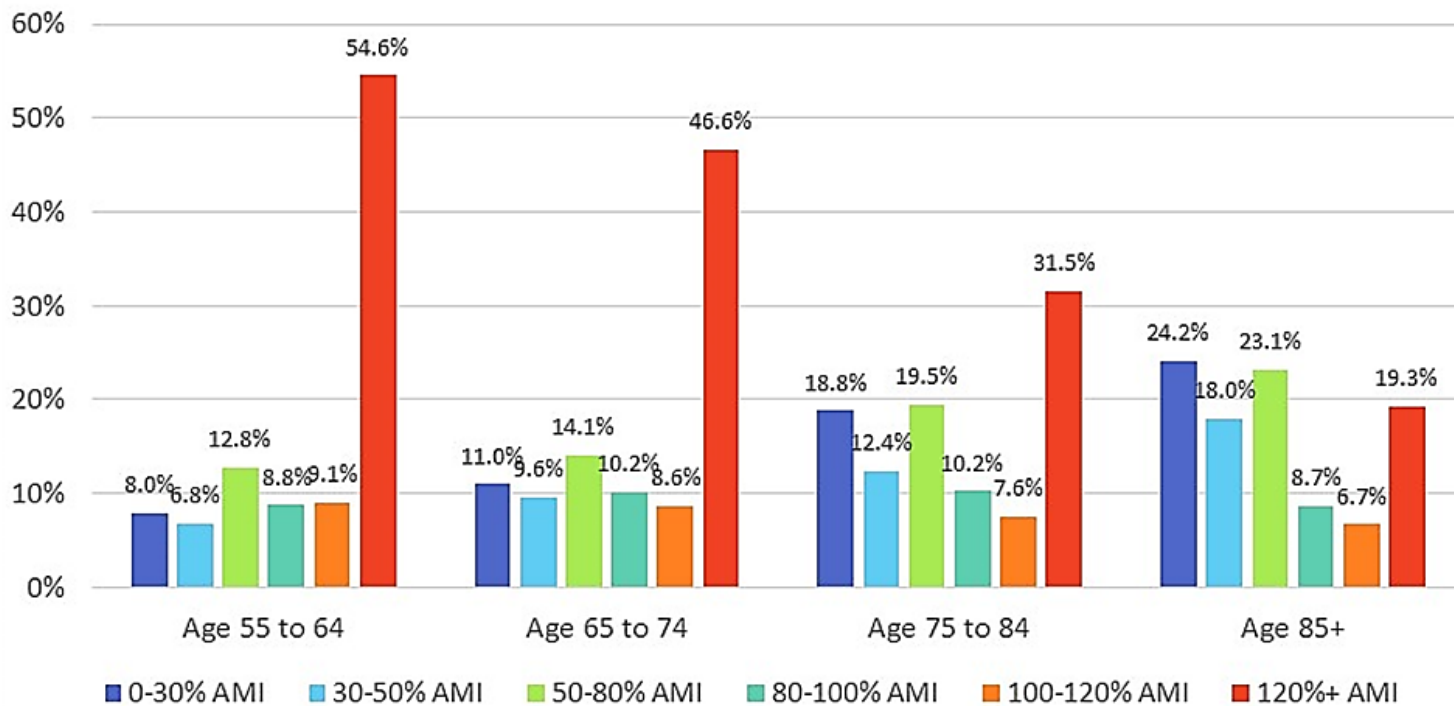
Figure 7. Median Household Income, 2011-2015 (2015 \$s)  
Montgomery County



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

# Characteristics of the Older Adult Population in Montgomery County

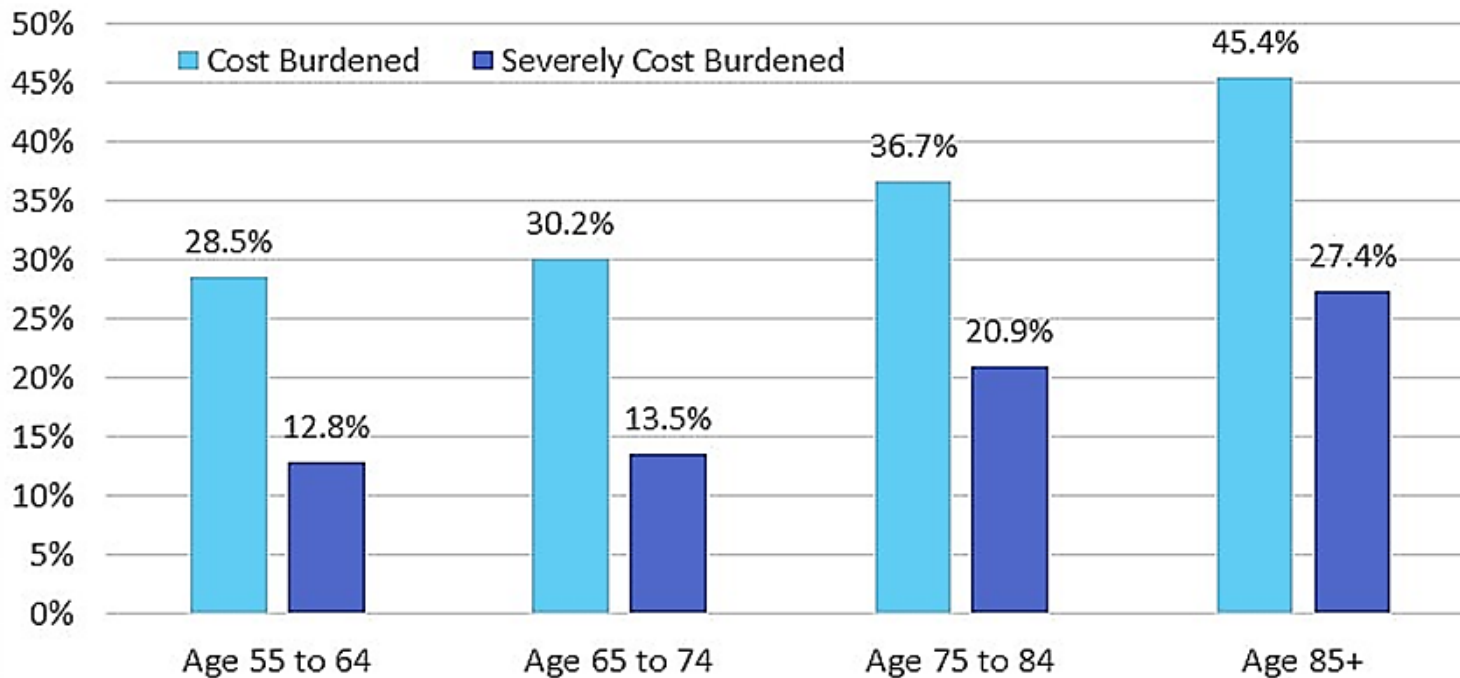
Figure 8. Household Income by Percent of Area Median Income, 2015  
Older Adult Households in Montgomery County



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

# Housing Cost Burden Among the Older Adult Population in Montgomery County

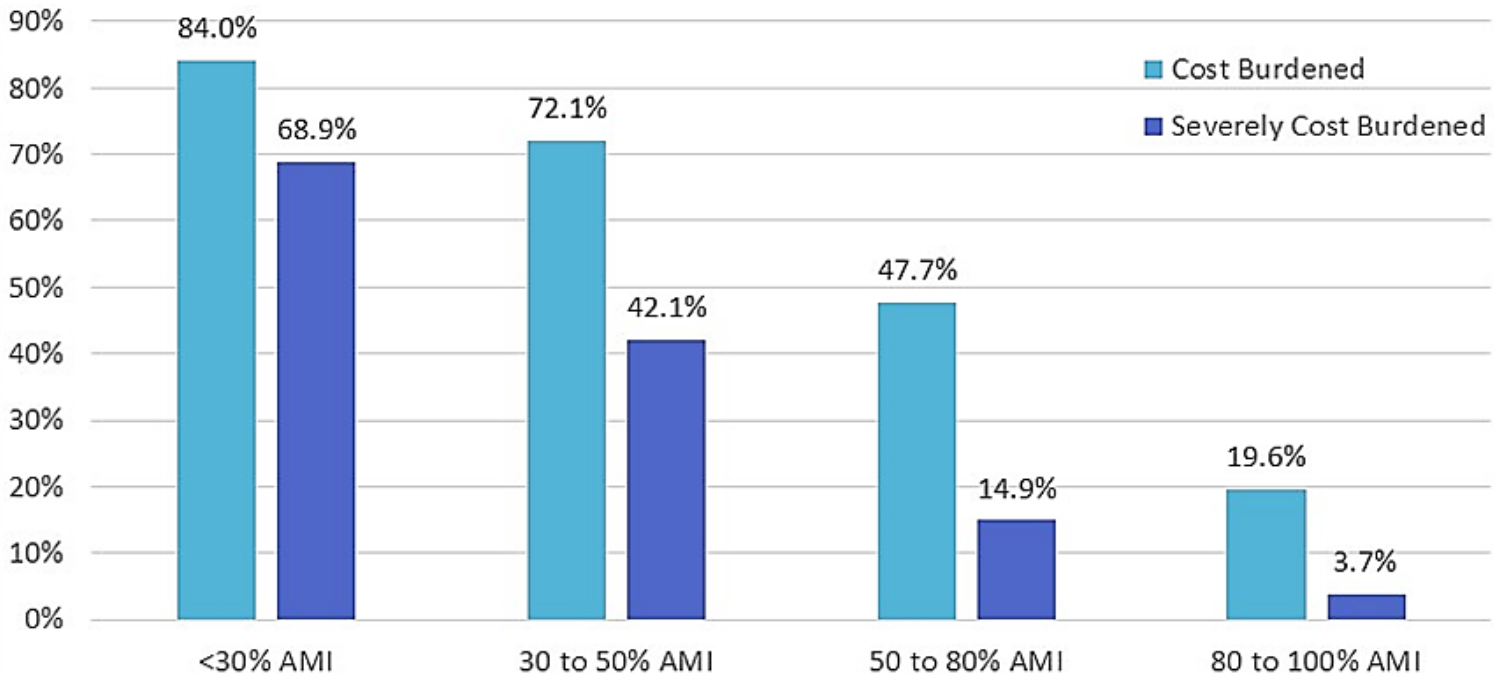
Figure 9. Cost Burden and Severe Cost Burden Rates by Age of Household Head  
Montgomery County



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

# Housing Cost Burden Among the Older Adult Population in Montgomery County

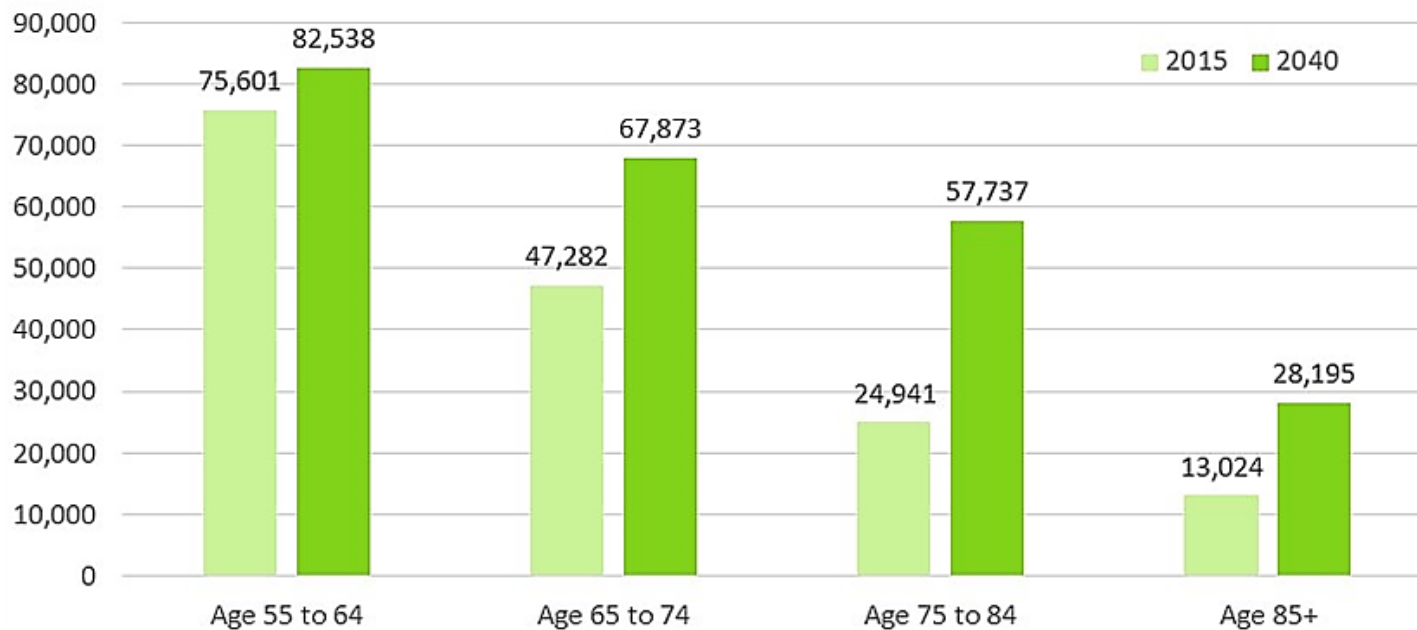
Figure 10. Housing Cost Burden Rates by Income  
Older Adult (55+) Households  
Montgomery County



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

# Montgomery County Population Forecasts – Older Adult Households

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 & Associates

# Montgomery County Population Forecasts – Older Adult Households

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

<b>Income Group</b>	<b>All 55+</b>	<b>55 to 64</b>	<b>65 to 74</b>	<b>75 to 84</b>	<b>85+</b>
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
<b>Total*</b>	<b>75,495</b>	<b>6,937</b>	<b>20,591</b>	<b>32,796</b>	<b>15,171</b>

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

# Recommendations

Production &  
Preservation

Financial  
Assistance

Accessibility &  
Livability

Other Services  
& Programs

# Production & Preservation

- I-1. Make changes to the MPDU Program
- I-2. Co-locate Senior Housing with Appropriate Public Facilities
- I-3. Use Community-Serving Real Estate to Produce Housing for Older Adults
- I-4. Address Housing Needs of Older Adults in Planning Processes
- I-5. Improve the Viability of Accessory Apartments
- I-6. Allow More Diverse Housing Types in Residential Zones
- I-7. Remove Zoning and Regulatory Barriers to Group Homes and Other Types of Age-Restricted Housing Facilities
- I-8. Maintain Commitment to Senior Housing in HIF Allocations



# Financial Assistance

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

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

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

# Accessibility & Livability

III-1. Provide More Education to Developers About Accessibility

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

III-3. Connect Seniors with Accessible Units

III-4. Provide Resources for a Service Coordinator within Naturally Occurring Retirement Communities (NORCs)

III-V. Expand Support for the Villages

# Other Programs & Services

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

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

[www.MCFacts.org](http://www.MCFacts.org)

### Meeting the Housing Needs of Older Adults in Montgomery County

**Lisa Sturtevant & Associates, LLC**  
Neighborhood Fundamentals, LLC