

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. PRODUCTION & PRESERVATION					
<p>I-1. Make Changes to the MPDU Program*</p> <p>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 required units on-site.</p> <p>I-1b. Give preference to current County residents for access to age-restricted MPDUs.</p> <p>I-1c. Adopt other changes to the MPDU program recommended in the Rental Housing Study that support housing options for seniors.</p> <p>*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.</p>			X		Create access to more rental housing options affordable to moderate-income County seniors.
<p>I-2. Co-Locate Senior Housing with Appropriate Community Facilities</p> <p>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.</p>		X	X	X	Develop more age-restricted housing in areas well-served by other community amenities.

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. PRODUCTION & PRESERVATION (continued)					
<p>I-3. Use Community-Serving Real Estate to Produce Housing for Older Adults</p> <p>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.</p> <p>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.</p>		X	X		<p>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</p>
<p>I-4. Address Housing Needs of Older Adults in Planning Processes</p> <p>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.</p>	X	X	X	X	<p>Neighborhoods that have more housing for older adults and that have transportation, open space/recreation and other amenities that support successful aging in place.</p>

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. PRODUCTION & PRESERVATION (continued)					
<p>I-5. Improve the Viability of Accessory Apartments</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>I-5d. Provide technical and/or financial assistance to interested homeowners considering adding an accessory apartment that is intended to support older adults.</p>	X	X	X	X	<p>More options for older adults to remain in and be cared for in their homes, and more options for multigenerational living.</p>
<p>I-6. Allow More Diverse Housing Types in Residential Zones</p> <p>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.</p> <p>I-6b. Study whether the County’s laws and regulations prevent older adults from subdividing their property to create two (or more) units.</p>		X	X	X	<p>Greater diversity in housing options for older adults in single-family neighborhoods, while preserving the architecture and overall character of those neighborhoods.</p>

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. PRODUCTION & PRESERVATION (continued)					
<p>I-7. Remove Zoning and Regulatory Barriers to Group Homes and Other Types of Age-Restricted Housing Facilities</p> <p>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.</p> <p>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.</p>	X	X	X	X	<p>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.</p>
<p>I-8. Maintain Commitment to Senior Housing in the County's HIF Allocations</p> <p>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.</p>	X	X	X		<p>Development and preservation of more affordable age-restricted housing. Potential shifting of some local funding away from family developments.</p>

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. FINANCIAL ASSISTANCE					
<p>II-1. Create Set Asides for Older Adults in the Housing Choice Voucher Program and Rental Assistance Program</p> <p>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.</p> <p>II-1b. Increase funding for the County’s RAP to provide additional assistance to vulnerable and extremely low income senior renters.</p>	X				<p>Greater housing security for vulnerable seniors which could lead to improved health and well-being.</p>
<p>II-2. Improve Effectiveness of Homeowner and Renter Property Tax Exemptions and Credits</p> <p>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.</p> <p>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.</p>	X	X	X	X	<p>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.</p>

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. FINANCIAL ASSISTANCE (continued)					
<p>II-3. Fund Emergency Assistance to Old Adults at Risk of Eviction and/or Homelessness</p> <p>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.</p>	X				<p>A reduction in senior evictions, foreclosures and homelessness.</p>

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. ACCESSIBILITY & LIVABILITY					
<p>III-1. Provide More Education to Developers About Accessibility</p> <p>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.</p>		X	X	X	More accessible units available in new multifamily buildings.
<p>III-2. Offer Additional Incentives to Increase Accessibility and Visitability</p> <p>III-2a. Improve marketing of Design for Life program to encourage higher levels of utilization.</p> <p>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.</p> <p>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.</p>		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.
<p>III-3. Connect Seniors with Accessible Units</p> <p>III-3a. Develop a tenant matching system to connect residents with available, accessible units.</p> <p>III-3b. Offer an “insurance product” that would offset the revenue lost while holding a unit vacant while a targeted household is identified.</p>	X	X	X	X	Greater opportunities for senior voucher holders to find accessible units, and for other seniors to find market-rate accessible units.

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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. ACCESSIBILITY & LIVABILITY (continued)					
<p>III-4. Support Naturally Occurring Retirement Communities in the County</p> <p>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.</p> <p>III-4b. Evaluate how best to apply the preservation tools recommended in the County’s Rental Housing Study to NORCs throughout the County.</p>	X	X	X		Seniors will have higher quality of life and will be able to remain in their homes and communities as they age.
<p>III-5. Expand Support for the Villages</p> <p>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.</p>	X	X	X	X	Older adults can build community and be able to age in their homes and communities longer.

RECOMMENDED HOUSING STRATEGIES FOR OLDER ADULTS IN MONTGOMERY COUNTY, MD

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
IV. OTHER SERVICES & PROGRAMS					
<p>IV-1. Create a “One-Stop Shop” for Senior Housing Programs and Services</p> <p>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.</p>	X	X	X	X	<p>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.</p>
<p>IV-2. Explore Funding Possibilities through the State’s Medicaid Waiver Program</p> <p>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.</p>	X	X			<p>Identify opportunities to advocate for changes to funding priorities in the state's Medicaid waiver program.</p>