

Meeting the Housing Needs of Older Adults in Montgomery County



Study Approach

Objectives

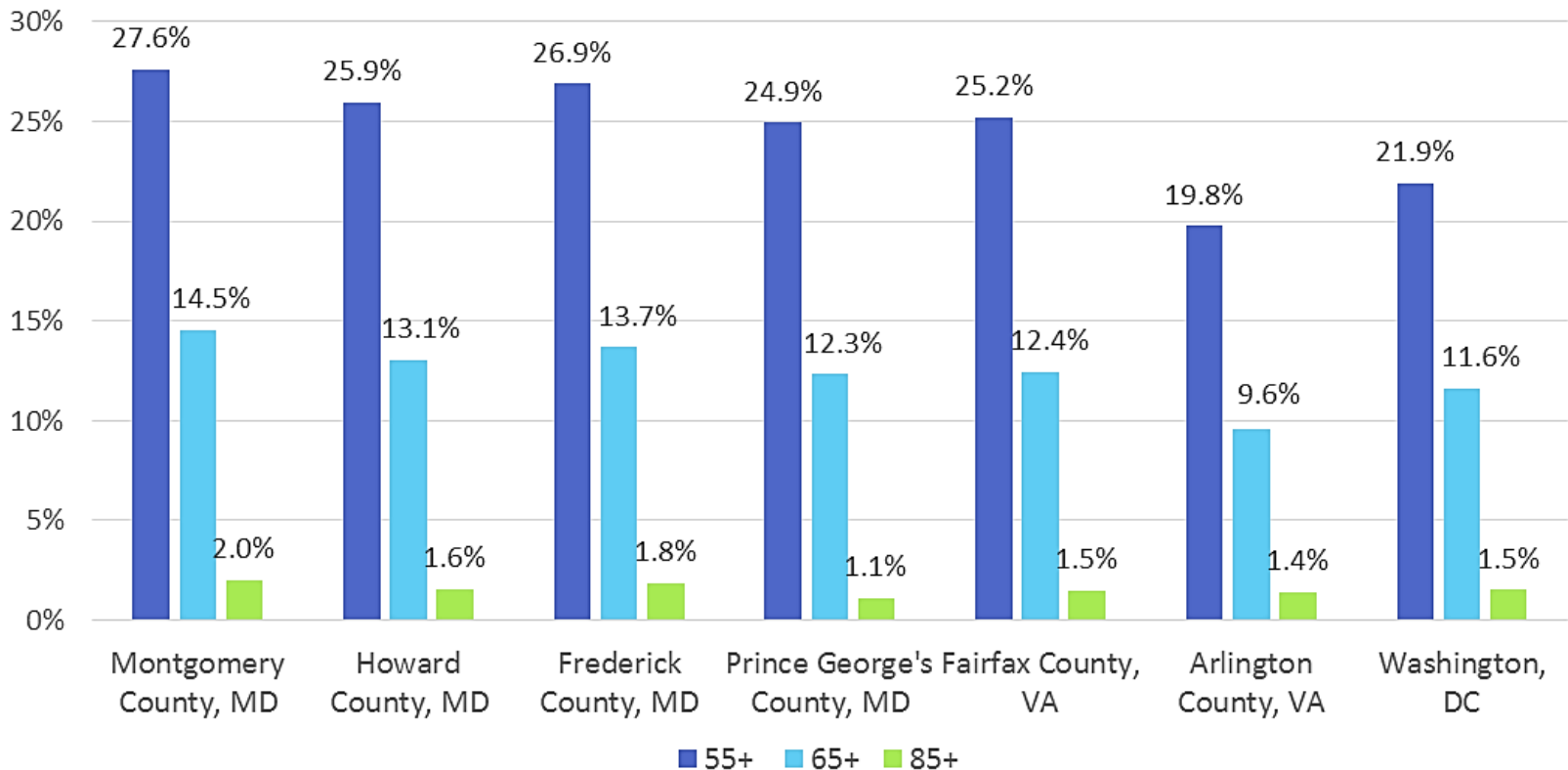
- Document characteristics of 55+ residents
- Quantify housing supply serving 55+
- Assess current and future demand for housing for older adults
- Offer recommendations for meeting growing housing for seniors needs

Methods

- Population & housing data analysis
- Document review
- Interviews
- Evaluation of current programs
- Best practices review

Characteristics of the Older Adult Population in Montgomery County

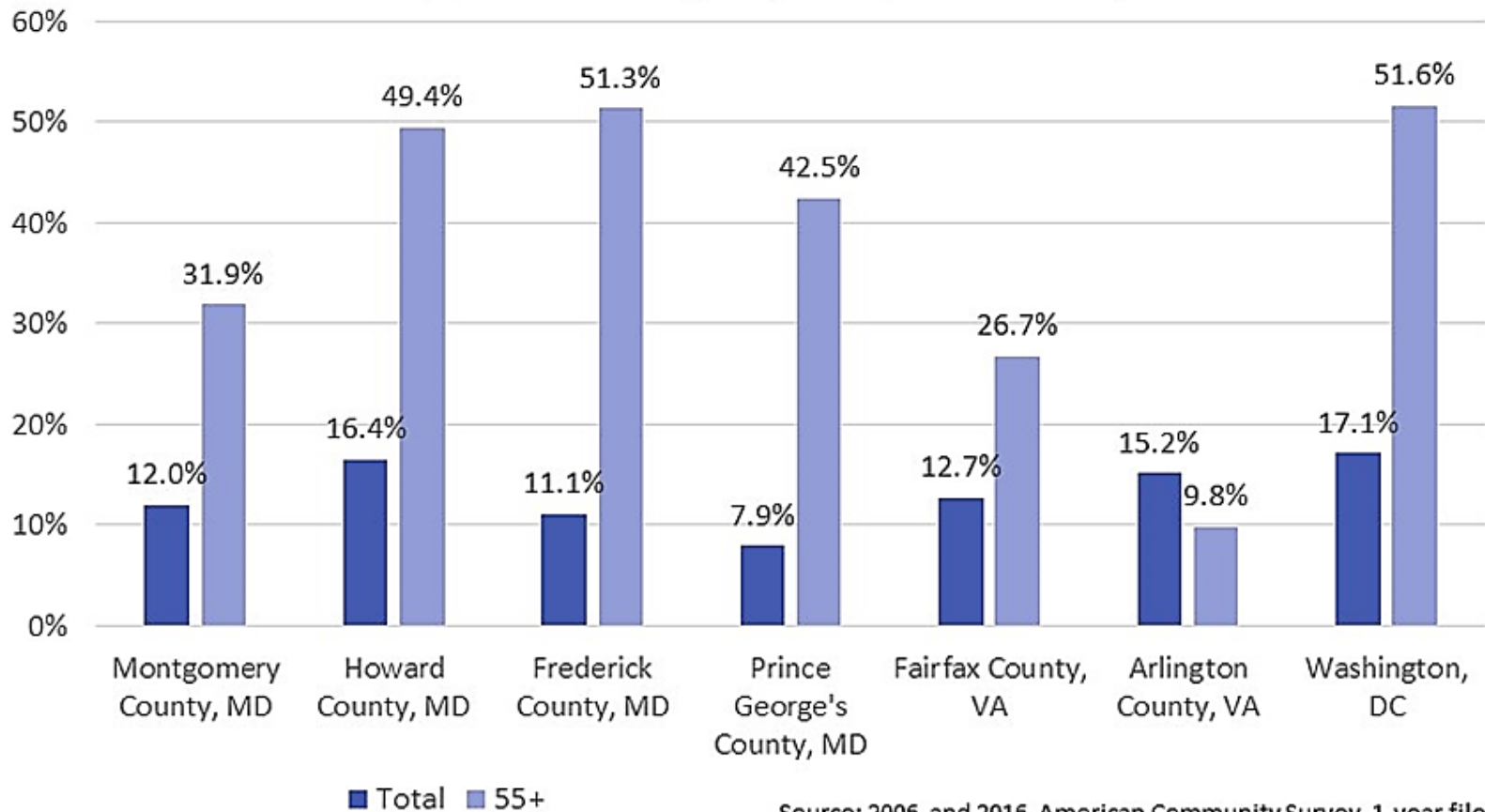
Figure 1. Older Adult Population, 2016
55+, 65+ and 85+ population in Montgomery County and selected jurisdictions



Source: 2016 American Community Survey, 1-year file

Characteristics of the Older Adult Population in Montgomery County

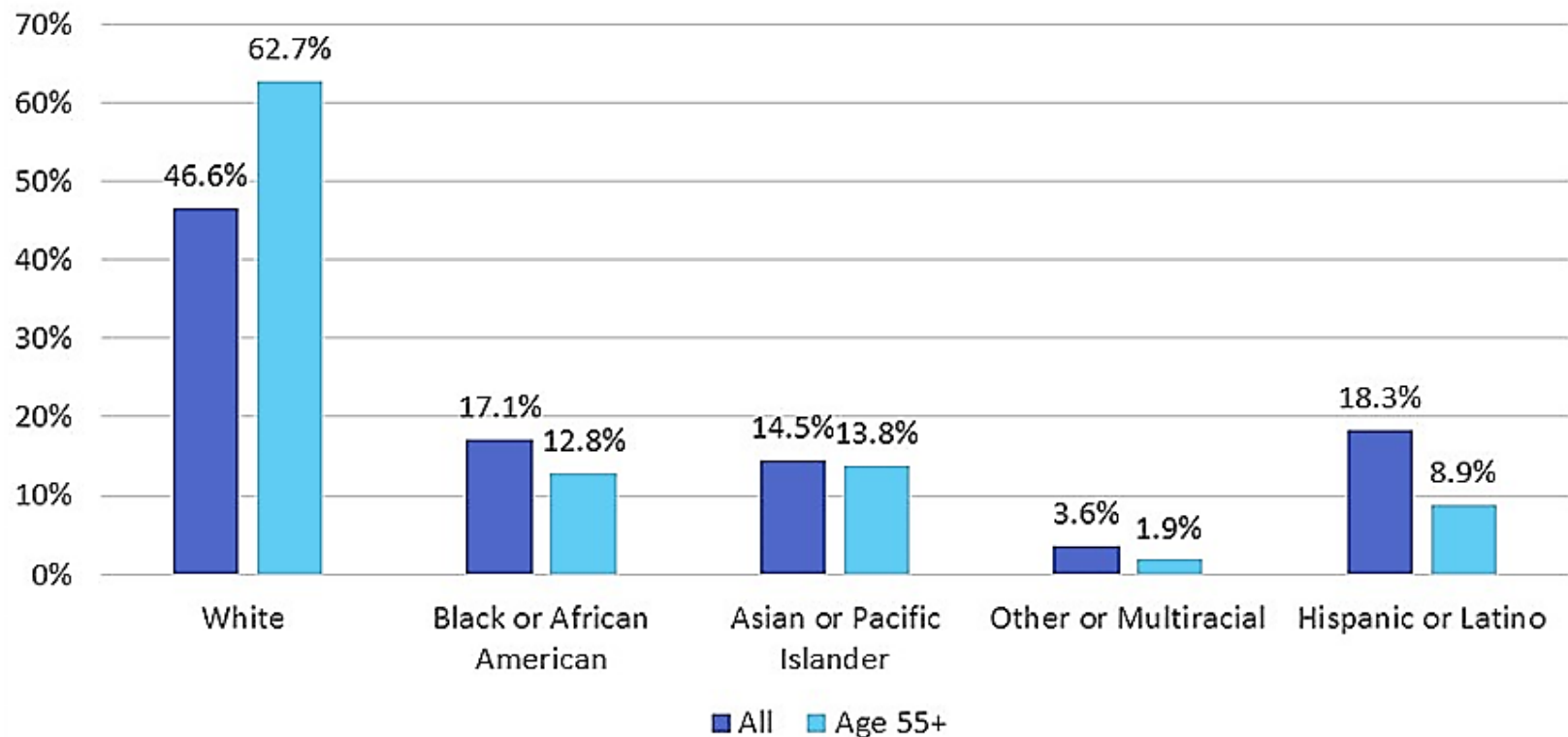
Figure 2. Percent Change in Population, 2006-2016
Total and 55+ populations in Montgomery County and in selected jurisdictions



Source: 2006 and 2016 American Community Survey, 1-year files

Characteristics of the Older Adult Population in Montgomery County

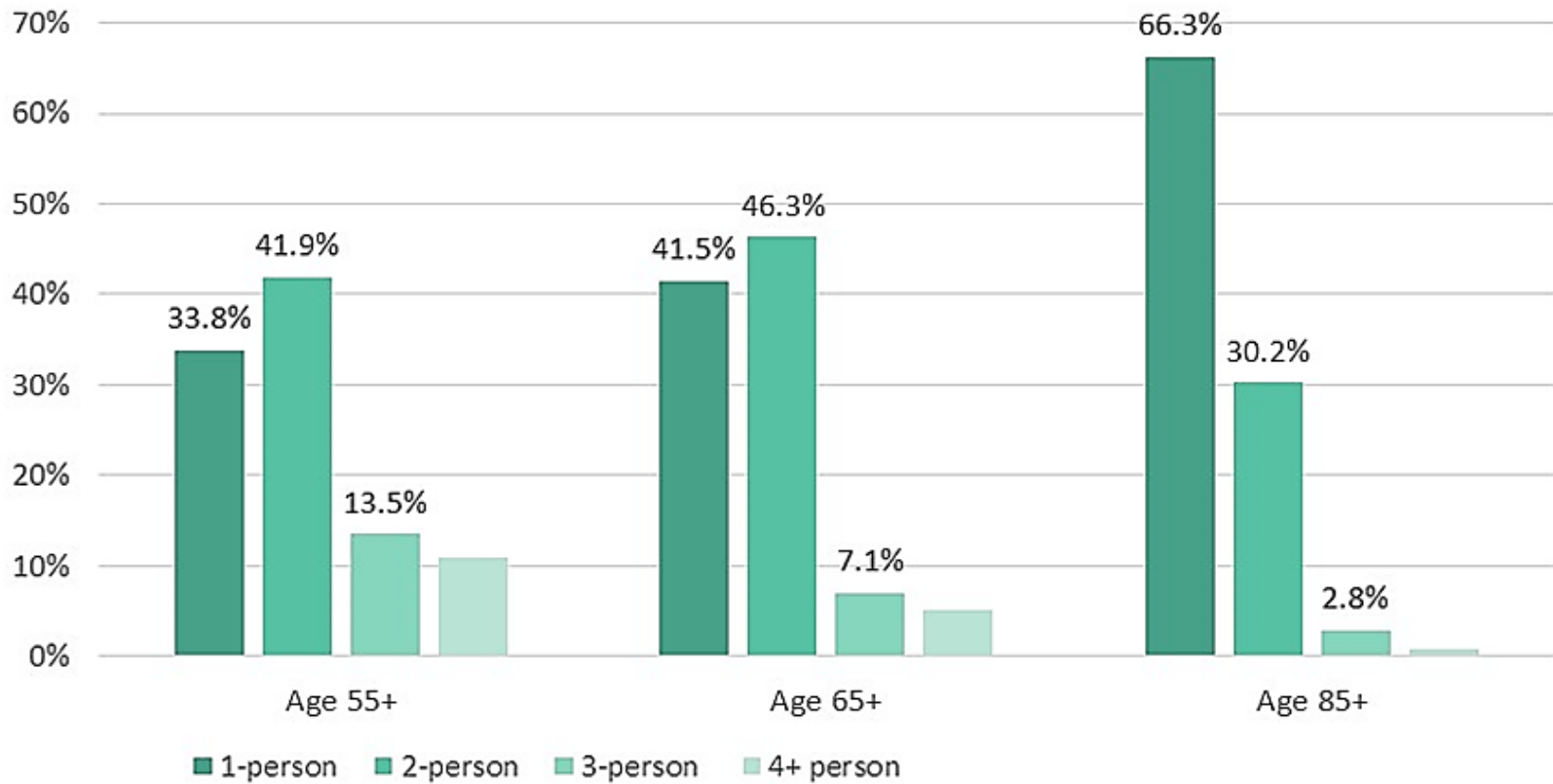
Figure 3. Race/Ethnicity, 2011-2015
Montgomery County Residents



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

Characteristics of the Older Adult Population in Montgomery County

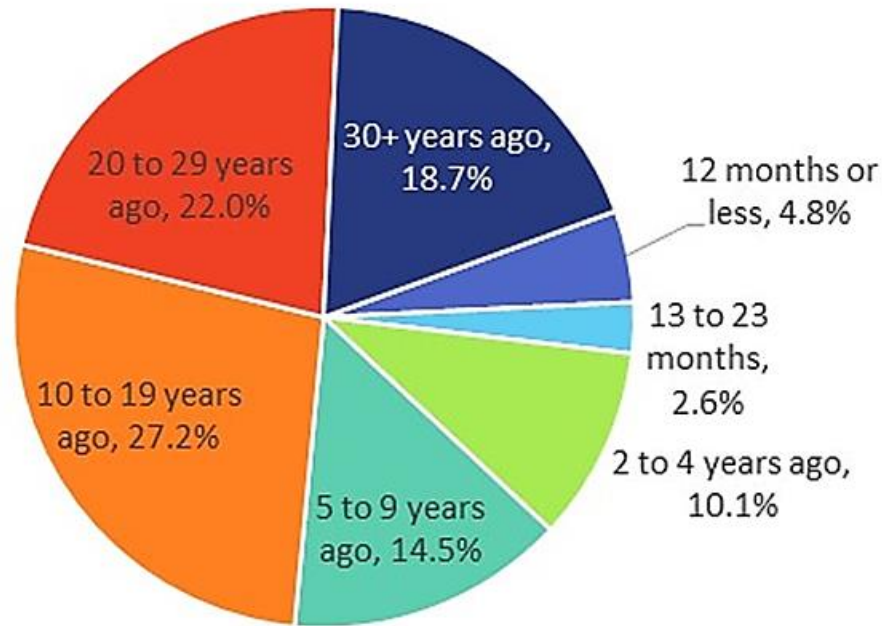
Figure 4. Household Size, 2011-2015
Montgomery County



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

Characteristics of the Older Adult Population in Montgomery County

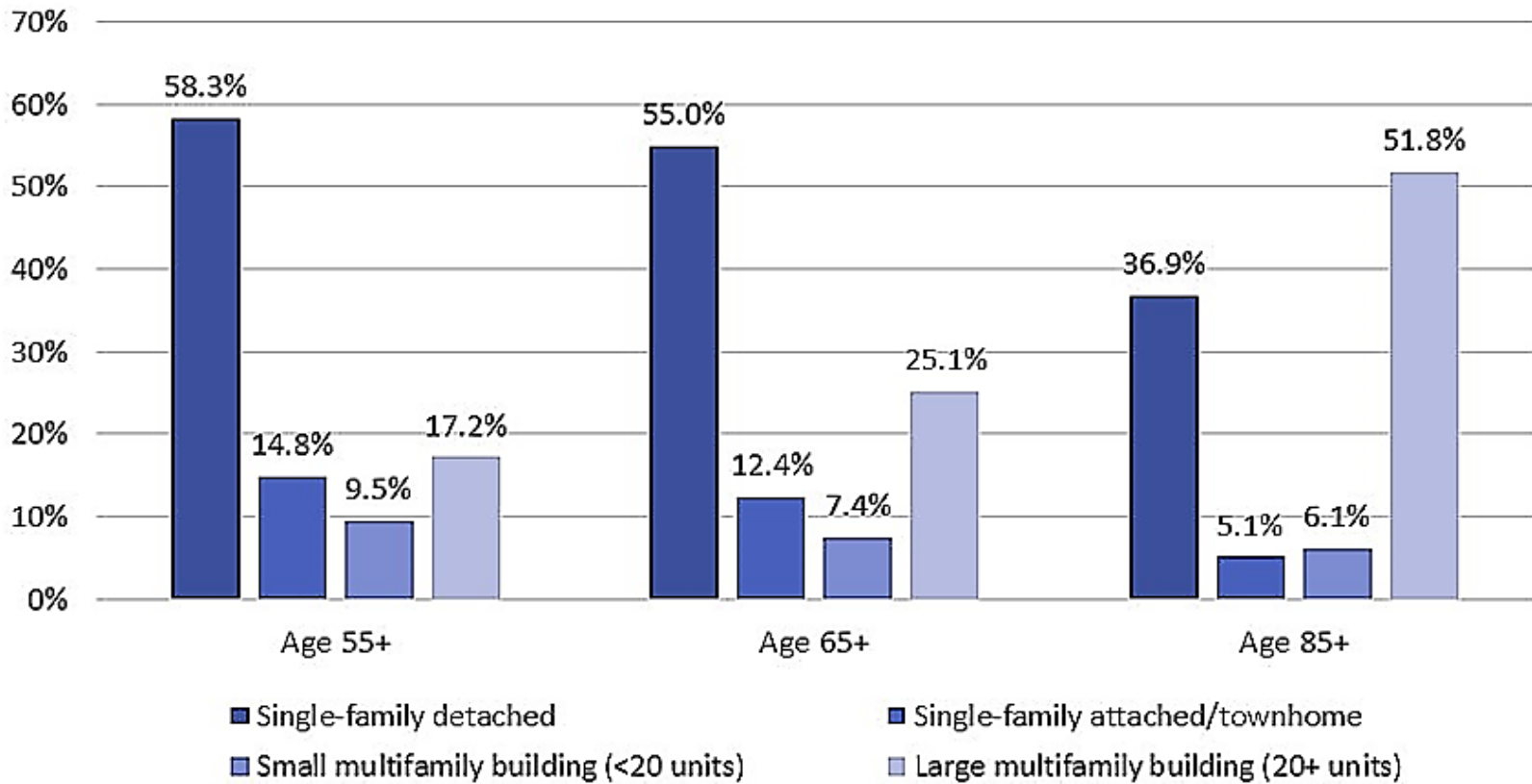
Figure 5. When Older Adult Residents Moved Into Their Current Home, 2011-2015
Montgomery County



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



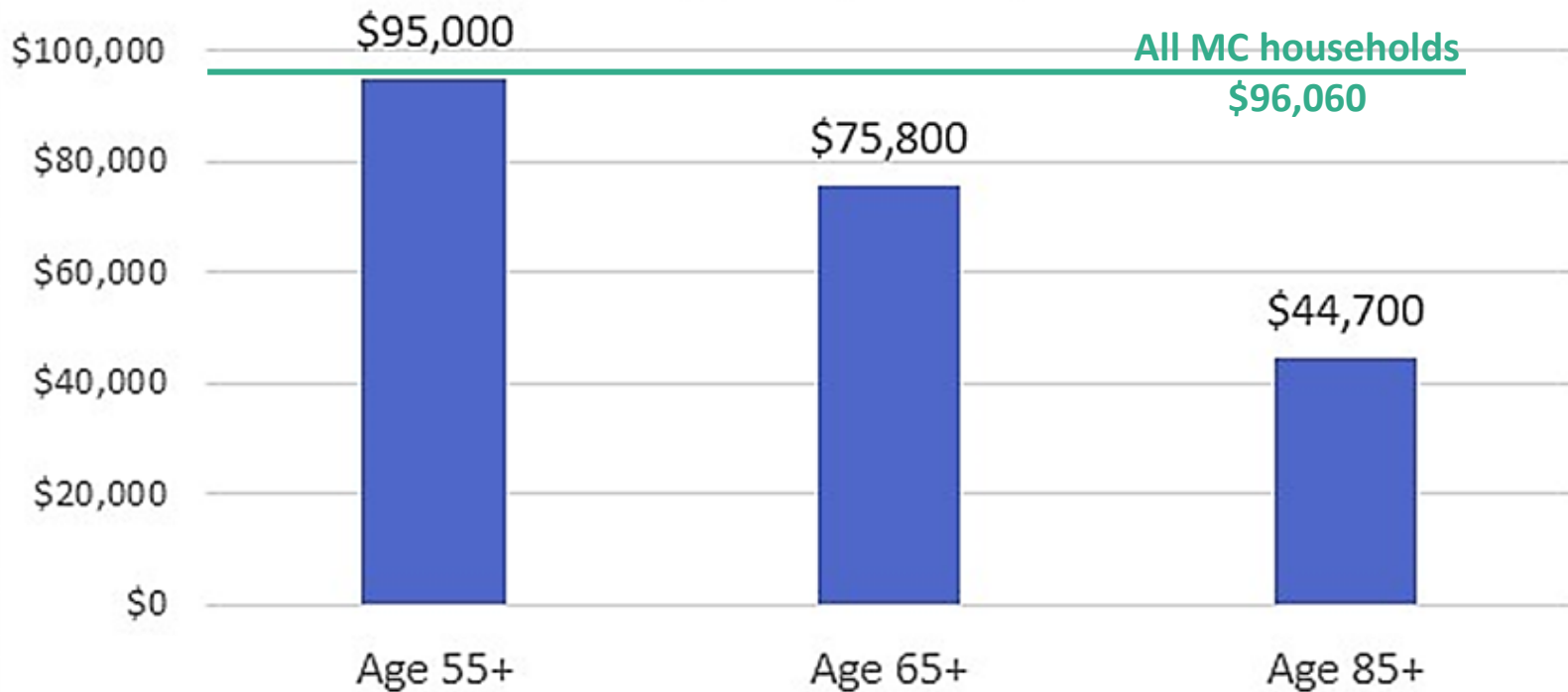
Source: 2011-2015 American Community Survey, Public Use Microdata Sample (PUMS) file

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
<i>Estimate of Share in Age-Restricted Housing</i>	15%

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

Montgomery County Household Forecasts – Older Adult Households

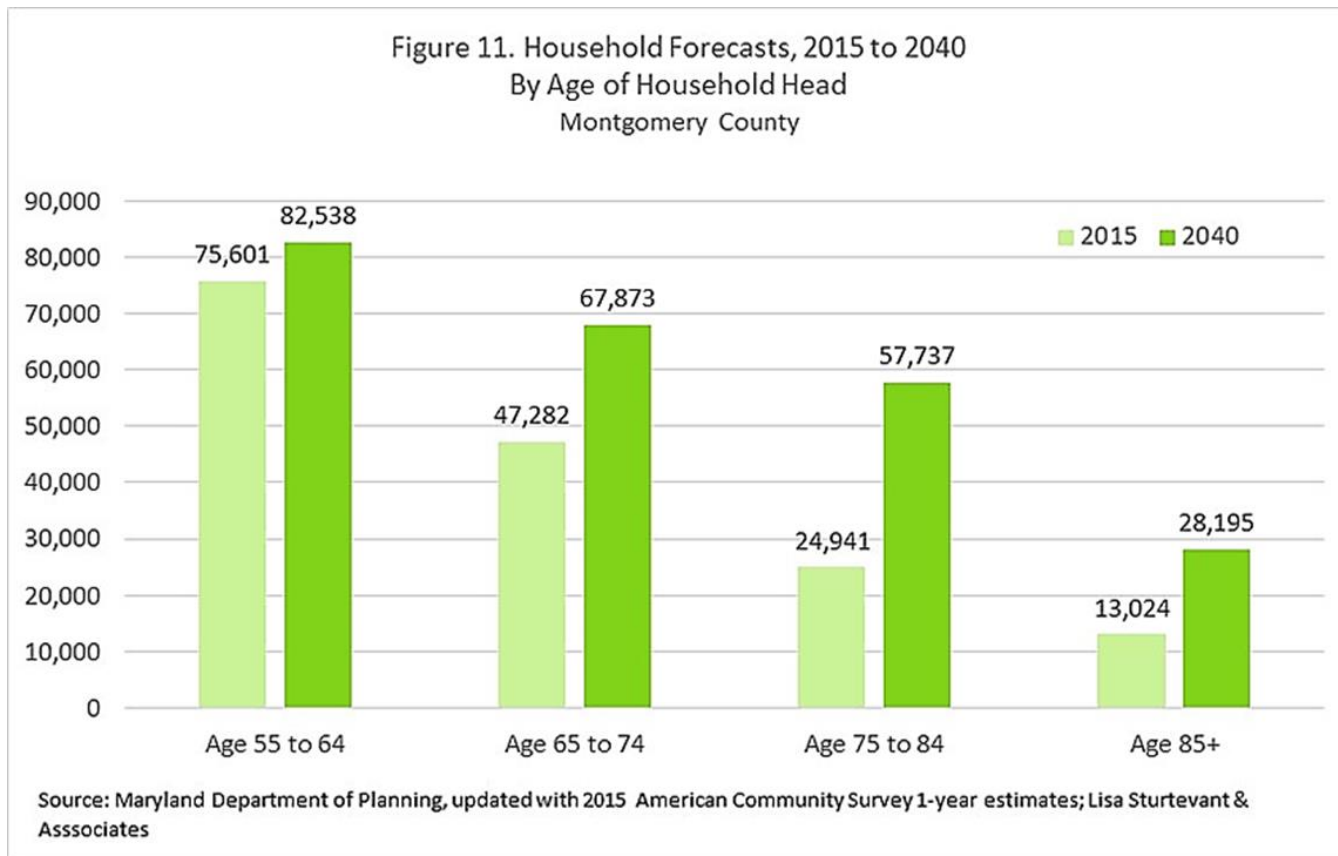
**Table 3. Increases in Households by Household Income, 2015-2040
Older Adult Households
Montgomery County**

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

Key Study Findings

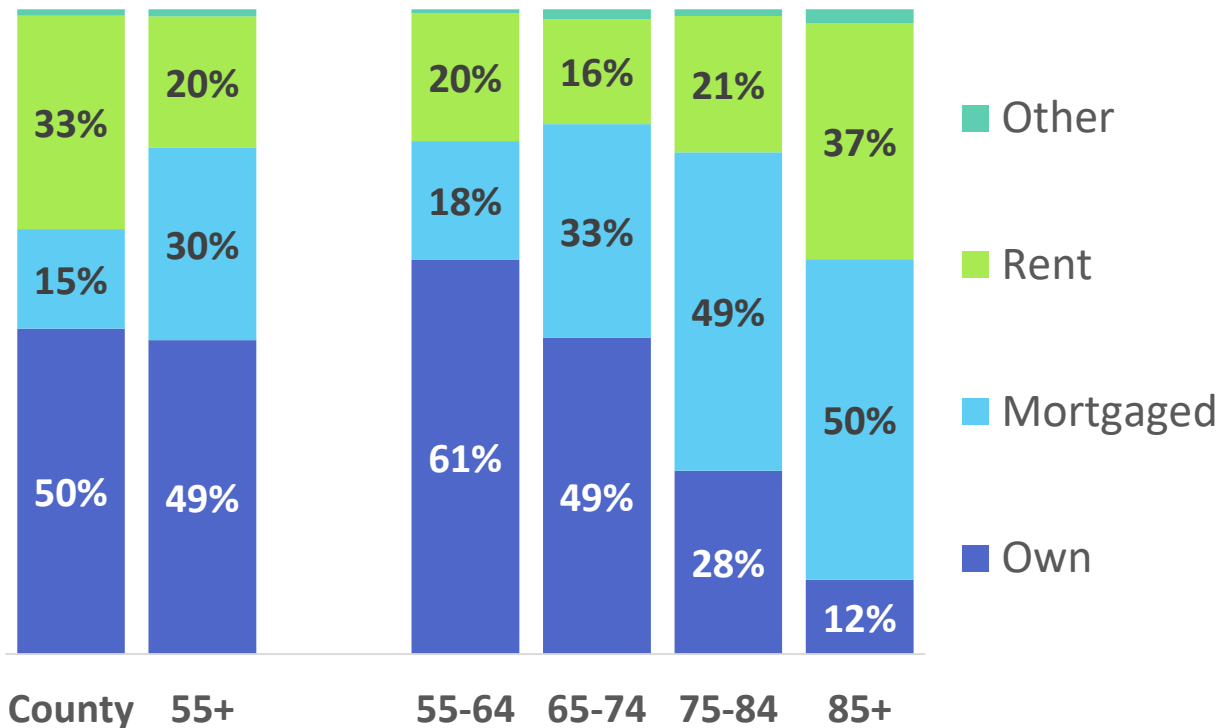
Over the next 25 years, the County's older adult population will be substantially larger than it is today, suggesting significantly growing housing and service needs for an aging population.



Key Study Findings

More seniors in Montgomery County will be renters in the years to come.

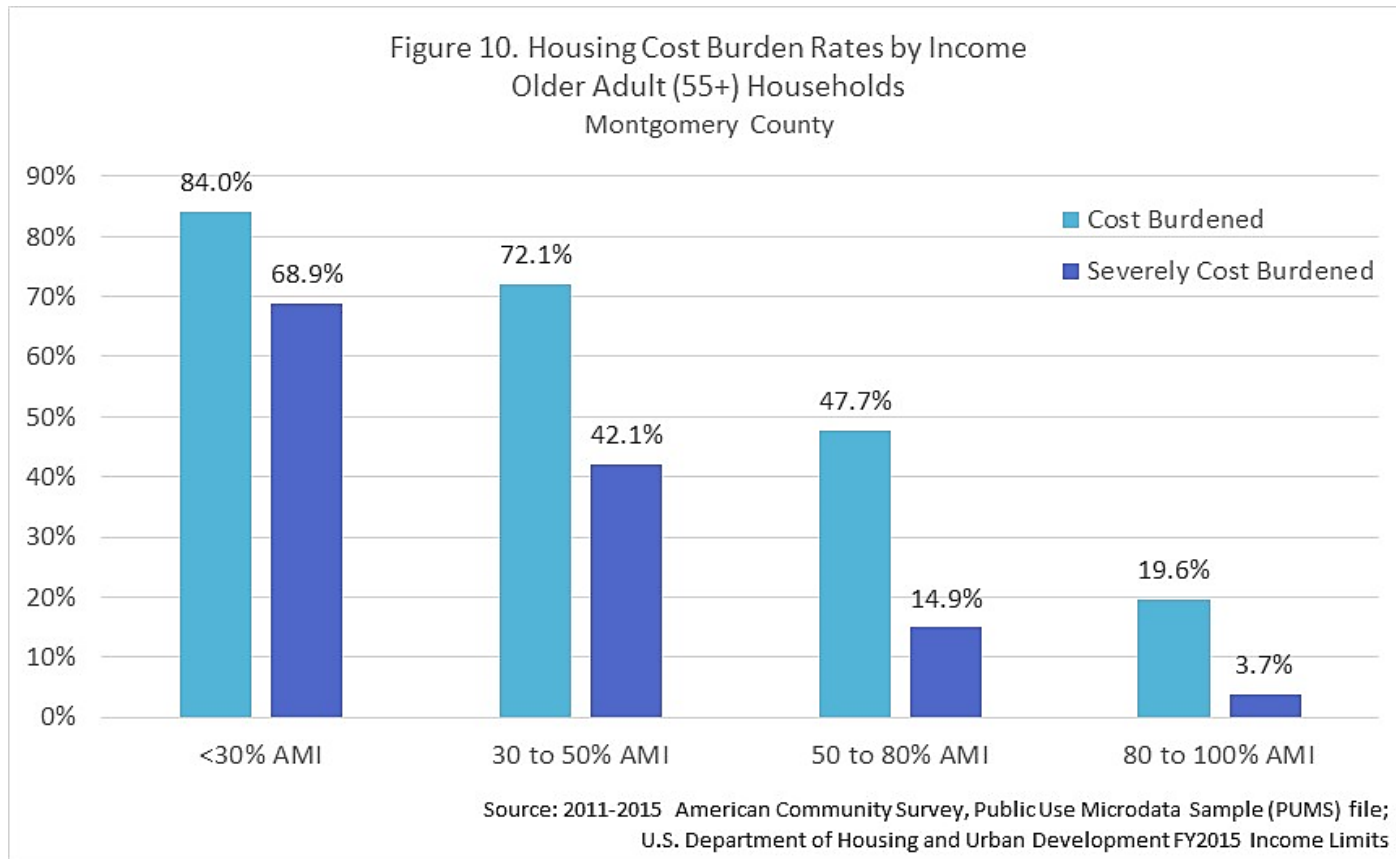
Percent of Households by Tenure (2015)



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

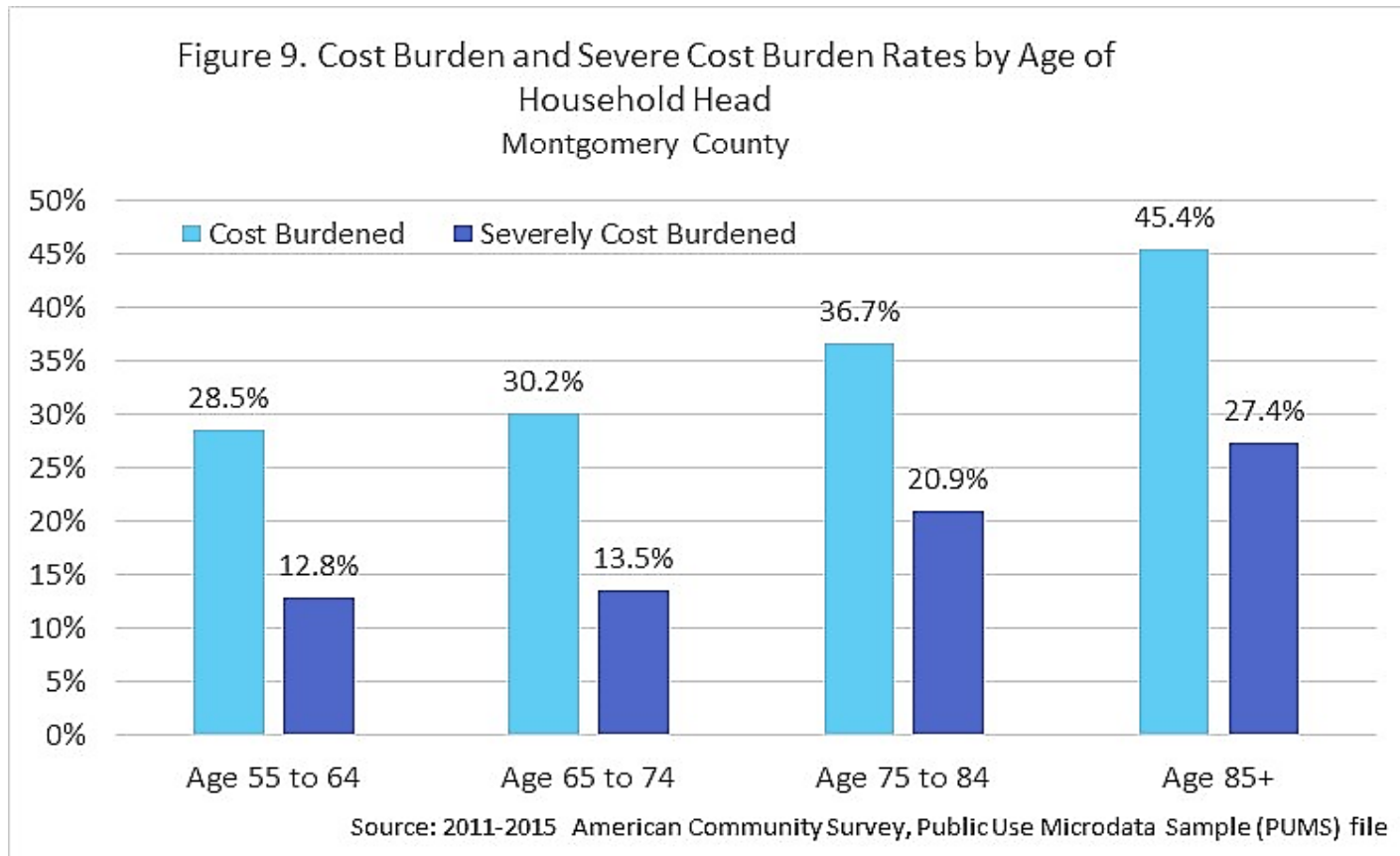
Key Study Findings

Housing affordability is a challenge for many older adults in Montgomery County.



Key Study Findings

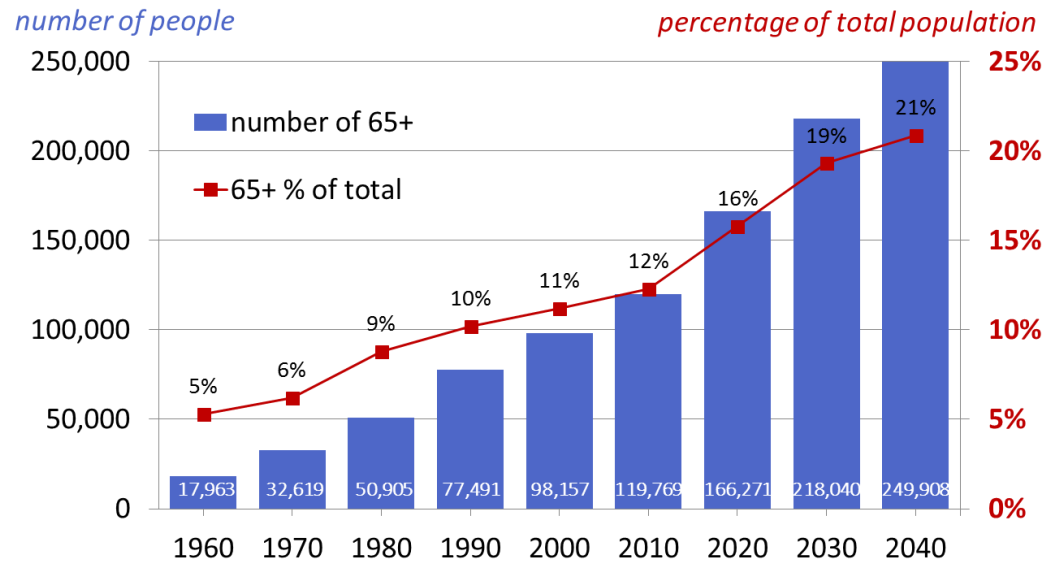
The oldest seniors in Montgomery County face the greatest challenges and their numbers are growing.



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.*

Forecast gain of 106,600 65+ people between 2015 to 2040

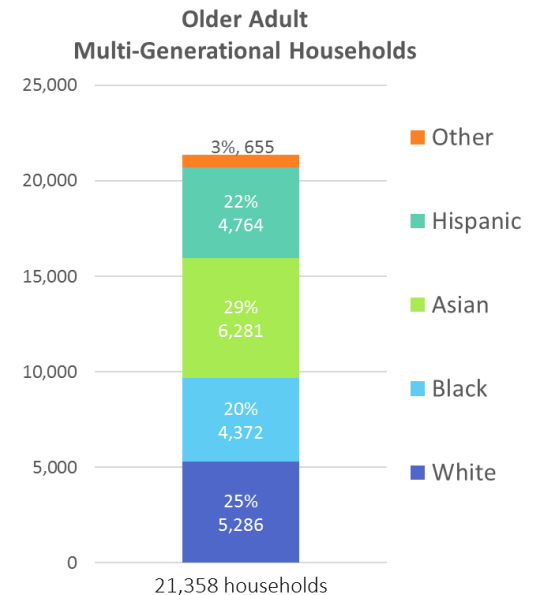
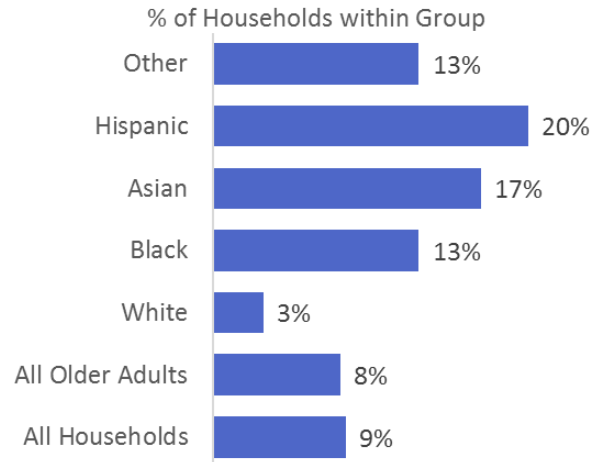


Source: U.S. Decennial Census, 1960-2010; Maryland Department of Planning Population Forecast (August 2017).

Key Study Findings

Increases in multi-generational households are expected as the population continues to diversify.

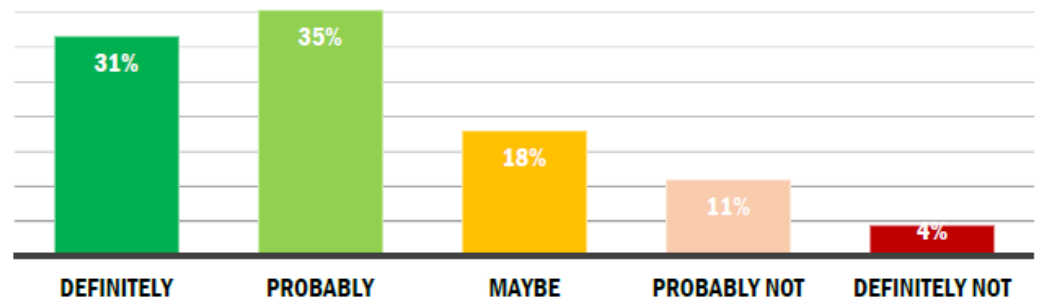
Likelihood of Multi-Generational Households



Key Study Findings

The vast majority of older adults in Montgomery County would like to *age in place*.

Do you Plan to Reside in Montgomery County for the Long-term?

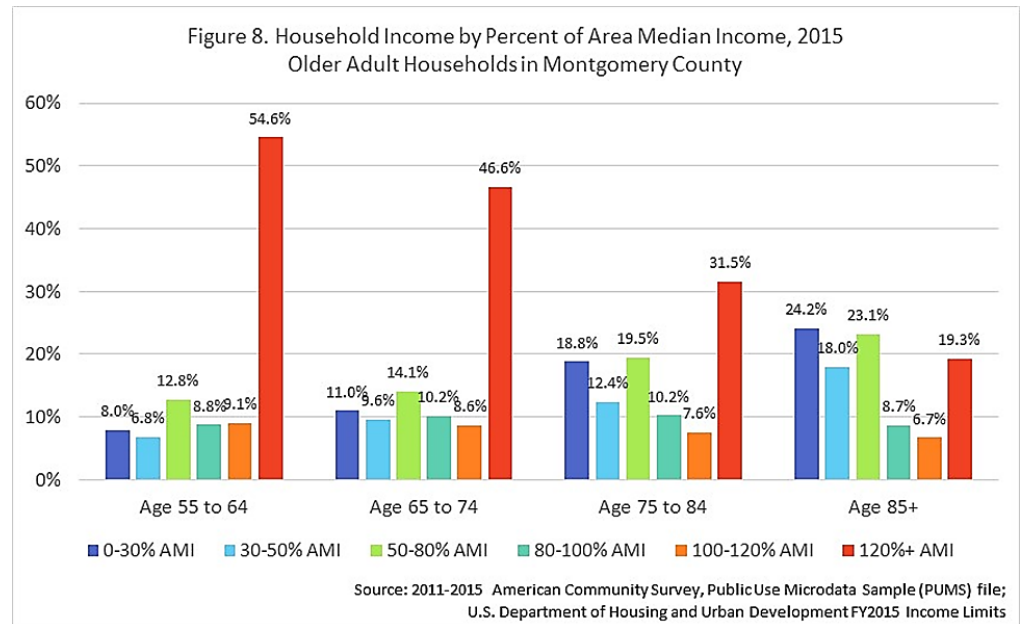


Montgomery County Age Friendly Community Survey (Nov 2015)

- 40% of older adult households live in housing units that are at least 45 years old.
- 80% live in housing that is at least 25 years old.

Key Study Findings

Housing that combines health services, like assisted living, are *increasingly difficult for all but higher-income older adults to afford.*

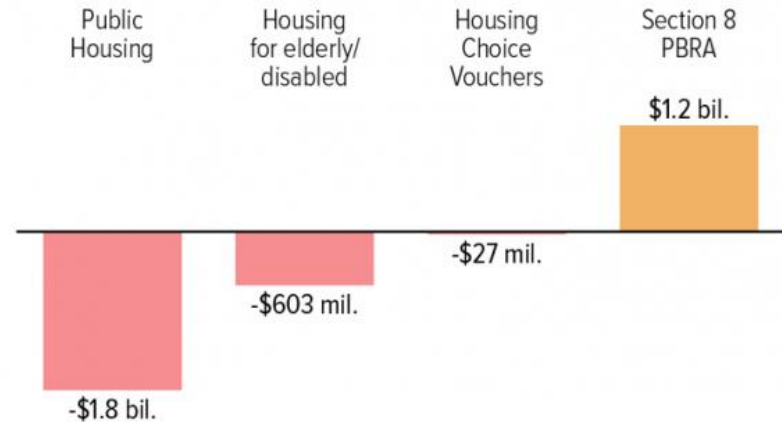


Key Study Findings

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

Annual Funding for Four Key Federal Rental Assistance Programs Has Fallen by \$1.2 Billion Since 2010

Change in funding, 2017 compared to 2010, adjusted for inflation



Note: "Housing for elderly/disabled" refers to the Section 202 and 811 programs. Section 8 PBRA refers to Section 8 Project-Based Rental Assistance.

Source: Office of Management and Budget

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Federal housing assistance only supports one in three eligible older adult renter households in the country.

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

Thank you!

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