

MEMORANDUM

September 15, 2009

TO: Health and Human Services Committee

FROM: Leslie Rubin, Legislative Analyst 

SUBJECT: **Worksession on OLO Report 2009-11: *Naturally Occurring Retirement Communities and Neighborhood Villages***

On September 17, 2009, the Health and Human Services Committee will hold a worksession on Office of Legislative Oversight (OLO) Report 2009-11. The Council formally received and released the report on June 16, 2009. This report responds to the Council's interest in learning more about service delivery to seniors aging in place. Copies of the full report are available online at www.montgomerycountymd.gov/olo and in alternative formats upon request to OLO.

The following people are schedule to attend the HHS Committee worksession:

Executive Branch Representatives	Jay Kenney , Chief, Aging and Disability Services, DHHS Kenneth Hartman , Director, Bethesda-Chevy Chase Regional Services Center Austin Heyman , Senior Fellow, Office of Community Partnerships
Community Partners/Coming of Age in Maryland Program	Naomi Eisen , Senior Planning Associate, Jewish Federation of Greater Washington Beth Shapiro , NORC Community Liaison, Jewish Social Service Agency; and Member, Montgomery County Commission on Aging
Burning Tree Village	Leslie Kessler , President Harry Rosenberg , Vice President

OLO recommends the Committee worksession begin with a briefing on the report by OLO staff, followed by comments from Executive branch and community representatives. The Committee can then address OLO's recommendations and related issues summarized in the packet, which is organized as follows:

- **Part A** provides a brief overview of OLO's report.
- **Part B** lists the recommendations from the report.
- **Part C** provides an update on the status of Community Partners, Montgomery County's only naturally occurring retirement community supportive services program.
- **Part D** outlines Councilmember Trachtenberg's interest in a Committee discussion about senior behavioral health issues.
- **Part E** describes the work of the Maryland Senior Empowerment Zone Commission, which recently recommended implementing a statewide program to help seniors age in place.

The Executive Summary of OLO's report is attached at ©1. Written comments received from the Chief Administrative Officer on the final draft of the report are attached at ©5. OLO's findings are attached at ©10.

A. PROJECT OVERVIEW

As the baby boom generation ages in the coming years, the proportion of seniors (persons age 65 and over) in the United States will rise accordingly. Montgomery County's demographics mirror those in the country at large. Numerous studies report that an overwhelming number of seniors desire to "age in place" – meaning that they want to stay living in their homes or current communities as they age, rather than enter age-restricted senior communities, assisted living facilities, or nursing homes.

Based on the County Council's interest in learning more about service delivery to seniors aging in place, this OLO report examines two types of programs that have developed in Montgomery County to provide services to seniors aging in place: "naturally occurring retirement community" (NORC) supportive services programs; and neighborhood "villages."

Specifically, the report:

- Describes trends and challenges related to seniors aging in place;
- Defines and describes naturally occurring retirement communities and programs established to provide services to seniors who live in NORCs;
- Defines and describes neighborhood villages and different communities' efforts to provide services to seniors aging in place;
- Summarizes demographic data for seniors living in Montgomery County;
- Describes the one NORC supportive services program (NORC-SSP) operated in Montgomery County and the neighborhood villages in the County;
- Summarizes the County Government's efforts to support NORC-SSPs and neighborhood villages.

OLO's report contains 15 findings in three areas: aging in place, senior demographics in the County, and aging in place programs in the County. The chapter of findings is attached, beginning at ©10.

B. REPORT RECOMMENDATIONS

OLO's four recommendations are aimed at enhancing the Council's understanding of County Government support for programs providing services to seniors aging in place. The Chief Administrative Officer's comments on OLO's recommendations are attached, beginning at ©5.

Recommendation #1: Request an update on the demographics of County seniors as soon as the 2010 U.S. Census data become available.

OLO's report used the most recent demographic data about seniors in the County – a combination of the 2000 U.S. Census and the 2005 Census Update Survey. The 2000 information, which provides data about County residents by small geographic subsections of the County, is almost ten years old. The more recent 2005 data set is limited because the details are only available by County planning areas.

Beginning next year, the U.S. Census Bureau will conduct the 2010 Census, and the newer data will become available beginning in 2011. OLO recommends that the Council request the Montgomery County Planning Department provide an update on the demographics of seniors in the County as soon as the 2010 Census data become available.

Recommendation #2: Monitor the development of neighborhood villages in the County and the County Government's support of these programs.

OLO's report reviews how County Government staff from multiple departments provided in-kind contributions (and some funding) to support the development of neighborhood villages in the County. OLO recommends that the Council request periodic updates from the Chief Administrative Officer on the status of neighborhood villages in the County, including a description of the County Government's continued involvement. Specific questions for the CAO to address should include:

- a. Which County neighborhoods are operating villages or similar organizations? How are these organizations structured? How many residents have requested or been provided services?
- b. Which neighborhoods or communities are exploring the development of a village?
- c. How are County Government resources currently involved in the development of neighborhood villages?

Recommendation #3: Convene a worksession to discuss the County Government's policy and role regarding Montgomery County seniors aging in place.

The concept of "aging in place" has different meanings in different contexts. To some people, it refers specifically to seniors remaining in a home lived in for years or decades. To others, it refers to seniors who continue to live in their community (perhaps moving to a small home, condominium, or apartment) rather than moving to assisted living facilities or nursing care.

OLO's report described some of the challenges commonly cited by seniors who choose to age in place, and examined two types of programs in the County – NORC-SSPs and neighborhood villages. In March 2009, the Council's Health and Human Services Committee received a briefing on the County Executive's Senior Summit Action Plan, which addressed a number of the broader issues related to aging in place.

In the context of the Council's continued dialogue with the Executive Branch about County Government services to seniors in the County, OLO recommends that the Council's Health and Human Services Committee convene a worksession with Executive Branch and community representatives to focus on the County Government's role with respect to seniors aging in place. Specific questions to discuss at this worksession should include:

- a. How should the County Government define "aging in place" when developing policies or programs related to senior aging?
- b. What is the full range (and cost) of services that the County Government currently provides to help seniors age in place?
- c. Are there data available for measuring the extent to which the demand for services to assist seniors aging in place is being met, taking into consideration programs and services available through the public, private, and non-profit sectors?
- d. Given the likelihood of an increasing demand for these services, should the County develop a policy for guiding the design and offerings of County programs and services aimed at helping seniors age in place?

Recommendation #4: Identify additional requests for research and analysis related to meeting the needs of the County's senior residents.

The body of research and issues related to seniors aging in place is vast and complicated. The focus of this OLO report was on a relatively small and contained piece – two specific models for providing in-home services to seniors who are aging in place – NORC-SSPs and neighborhood villages.

OLO recognizes that the Council's discussion of NORC-SSPs and neighborhood villages is likely to spark broader questions related to how the County Government is serving the needs of the County's seniors. OLO recommends the Council use this opportunity to compile a list of the Council's requests for research and analysis needed for future discussions about meeting senior residents' needs. OLO will then work with central Council and Executive Branch staff to ensure the Council is provided with the information requested.

C. UPDATE: RECENT CHANGES TO THE COMMUNITY PARTNERS NORC-SSP PROGRAM

Community Partners is a NORC supportive services program established in Montgomery County in 2003 by the Jewish Federation of Greater Washington. It is the only NORC-SSP to operate in Montgomery County. The Jewish Federation developed the program after receiving a federal grant from the U.S. Department of Health and Human Services to develop a program that provides services to seniors age 60 or older living in NORCs. Between 2003 and 2008, the program provided services at various times in nine different buildings; the services included access to social workers, recreation/social/exercise programs, transportation, and health and wellness seminars and clinics

Community Partners' federal funding ended in June 2009. In anticipation of this end, Community Partners changed its program model in 2008 to a fee-based membership organization open to all County seniors, providing services for its members at different locations in Montgomery County.

While the Jewish Federation was forced to end the Community Partners program in July (2009) due to a lack of funds, the organization plans to use a grant from the State of Maryland to transform Community Partners into a new program providing similar services. At the Committee's September 17th worksession, representatives from the Jewish Federation and the Jewish Social Service Agency can provide more information on this effort.

D. SENIOR BEHAVIORAL HEALTH ISSUES

On July 10, 2009, Councilmember Trachtenberg sent a memorandum to the other members of the HHS Committee and to Council Vice President Berliner related to the Committee's initial discussion of OLO's report. Attached to her memorandum was a journal article on substance misuse among older adults and a federal Department of Health and Human Services guide for organizations that address senior alcohol and drug abuse. For a copy of the federal DHHS report, see http://www.samhsa.gov/samhsa_news/volumex_2/article7.htm.

Councilmember Trachtenberg requested that the Committee schedule a follow-up worksession to discuss senior behavioral health programming as a part of a broader conversation about programming for seniors. Councilmember Trachtenberg's memorandum is attached at ©20.

E. RELATED ISSUE: MARYLAND SENIOR EMPOWERMENT ZONE COMMISSION REPORT

In 2007, the Maryland General Assembly passed a bill, signed into law by Governor O'Malley, to establish a commission to "recommend a plan to develop a program for empowerment zones for older adults in Maryland."¹ On July 1, 2009, this commission – the Maryland Senior Empowerment Zone Commission (Commission) – issued a report recommending that the State adopt and implement a program designed to help seniors age in place, called "Maryland Communities for a Lifetime" or MCFAL.²

The proposed MCFAL program is based on an existing Florida program and is meant to "encourage[] all communities in the state to assess the needs of their older adult residents and to develop plans that address gaps in their current services and delivery systems."³ Under the program, Maryland communities could become certified as a Maryland Community for a Lifetime, which is defined by the Commission as:

A community implementing a community-based and operated initiative dedicated to helping resident age in place, accomplished by organizing and delivering programs and services that allow residents to lead safe, healthy, and productive lives in their own home.⁴

On September 17th, Executive Branch staff will come prepared to comment on the work of the Maryland Senior Empowerment Zone Commission.

ATTACHMENTS	BEGINS AT:
Executive Summary of OLO Report 2009-11	©1
Comments from the Chief Administrative Officer, June 10, 2009	©5
OLO's Findings	©10
Memorandum from Councilmember Trachtenberg, July 10, 2009	©20

¹ Ibid.

² *Maryland Communities for a Lifetime: Report of the Statewide Empowerment Zones for Seniors Commission* at p. vi (July 1, 2009).

³ Ibid. (emphasis in original).

⁴ Ibid. at p. vii.

**NATURALLY OCCURRING RETIREMENT COMMUNITIES
AND NEIGHBORHOOD VILLAGES**

**Office of Legislative Oversight Report 2009-11
June 16, 2009**

As the baby boom generation ages, the number and proportion of seniors in the United States and Montgomery County will rise accordingly. In 2005, seniors (people age 65 and over) represented 12% of the total County population; by 2030, the percent of seniors is projected to increase to 17%.

Seniors consistently express a preference for “aging in place” – meaning they want to remain in their current homes or current communities as they age, rather than enter age-restricted communities (e.g., Leisure World), assisted living, or nursing homes. Based on the County Council’s interest in learning more about service delivery to seniors aging in place, this report by the Office of Legislative Oversight examines two types of programs in Montgomery County that deliver these types of services: “naturally occurring retirement community” supportive services programs and neighborhood “villages.” The report also describes the County Government’s efforts to support these programs.

As a concept, aging in place focuses on both *where* a senior lives and *how* a senior lives – highlighting quality-of-life issues such as health; housing; safety; and opportunities for education, recreation, volunteering, and socialization. Seniors who age in place face many common challenges:

Personal Care	Decreased mobility can result in a need for assistance with personal care.
Transportation	Seniors often rely on others for all transportation needs.
Health Care	Seniors often lack access to health care from transportation or financial limits.
Home Repair and Maintenance	Home repair and maintenance tasks may become increasingly difficult or impossible for seniors.
Safety	Safety challenges may include difficulty hearing smoke detector alarms and difficulty quickly exiting homes; falls; and vulnerability to crime.
Community Involvement	Health needs, decreasing mobility, and limited transportation may challenge seniors’ ability to stay involved in their communities.
Appropriate Housing	Seniors may have difficulty navigating inaccessible homes or keeping up with mortgage/rent payments, property taxes, or home maintenance costs.

Naturally Occurring Retirement Communities

A “naturally occurring retirement community” (known as a NORC) is a community that naturally evolves over time to include a relatively large concentration of senior residents. In most academic literature, seniors in a NORC make up at least 40 to 65 percent of the population and range from 50 to 65 years old. NORCs can develop in neighborhoods, apartment or condominium buildings, or even in rural communities. Unlike a planned retirement community, a NORC develops naturally either when seniors age in place or when seniors move into a non-age-restricted community.

In an effort to capitalize on economies of scale, some organizations and local governments around the country have developed programs to deliver services directly to seniors in NORCs.

Naturally Occurring Retirement Community Supportive Services Programs

A NORC supportive services program (NORC-SSP) is a program model for delivering services to seniors who live in naturally occurring retirement communities – bringing together entities such as social service providers, health care providers, transportation providers, and residents to provide services and programs for residents in a NORC. Examples of services provided include:

- Social work case management
- Mental health services
- Home care
- Meals
- Transportation
- Social and cultural events
- Bereavement support
- Exercise classes

NORC-SSPs receive funding from private sector contributions; charitable donations; resident membership or activity fees; and federal, state, and local grant funding. A 2004 federal government report highlighted concern among experts for identifying sustainable funding for NORC-SSPs.

The same 2004 report emphasized that NORC-SSPs are only one component of a broader approach to meeting the needs of an aging population, and communities should not expect them to take on the full burden of meeting the changing needs of aging residents.

Neighborhood Villages

Some communities or neighborhoods are developing grassroots organizations to provide services to seniors aging in place in their communities or neighborhoods; these are commonly referred to as neighborhood “villages.” A community in Boston, Massachusetts organized the first village – Beacon Hill Village – in 2001. Communities that form villages are not necessarily NORCs because they may lack the high concentration of seniors found, by definition, in a NORC.

Some villages provide services or programs only for members who pay annual membership fees while other villages provide services and programs without charging for membership. Some villages set a minimum age for membership. Villages often rely heavily on neighborhood volunteers to help provide services, which vary significantly among villages. Common services provided by villages are:

- Transportation
- Social and educational programs
- Friendly visits or phone calls
- Assistance with household repairs and maintenance

Villages also face challenges finding sustainable funding. Some villages charge annual membership fees while other villages seek funding from other sources.

In Montgomery County, the non-profit community and private community members have driven the efforts to develop NORC-SSPs and neighborhood villages. Only one organization in Montgomery County – the Jewish Federation of Greater Washington – has developed and operated a NORC-SSP while several Montgomery County neighborhoods have developed or begun to develop neighborhood “villages” to help local seniors age in place.

NORC-SSPs AND VILLAGES IN MONTGOMERY COUNTY

Community Partners

In 2003, the Jewish Federation of Greater Washington established a NORC-SSP – called Community Partners – a collaboration of six non-profit organizations providing services to seniors residing in buildings identified as NORCs. Between 2003 and 2008, the program provided services at various times in nine different buildings; the services included access to social workers, recreation/social/exercise programs, transportation, and health and wellness seminars and clinics.

Funding for the Community Partners program came from \$2 million in federal government grants and \$500K in non-competitive County Government contracts, which were awarded as required matching funds for the federal grants. Federal funding ended in June 2009; consequently, Community Partners became a fee-based membership organization open to all County seniors, ending its services in NORC-designated buildings. Current programming includes access to social workers, recreation/social programs, and programming at some senior kosher nutrition sites.

Montgomery County Neighborhood Villages

Several Montgomery County neighborhoods have begun to organize “villages” to assist seniors living in the neighborhoods. The neighborhood around Burning Tree Elementary School in Bethesda was the first Montgomery County neighborhood to organize a neighborhood village – called Burning Tree Village (BTV). BTV does not charge residents for its services, which are expected to grow over time to include neighbor-to-neighbor assistance; concierge services; a medical component; education activities; and social activities.

Numerous other County neighborhoods have followed BTV’s example and are creating or exploring a village or a similar but less formal organization. Neighborhoods include Bannockburn, Cabin John, Carderock Springs, five Chevy Chase municipalities, Fallsmead, Fleming Park, Garret Park, Kenwood Park, Somerset, and Stonegate.

County Government Support for NORC-SSPs and Neighborhood Villages

The County Government has financially supported the Community Partners program and several County Government offices have worked closely with and supported the efforts of the County neighborhoods developing village programs.

Type of Assistance	County Government Office		
	Office of Community Partnerships	DHHS’ Aging and Disability Services	B-CC Regional Services Center
Providing expertise and guidance	✓	✓	✓
Helping develop a neighborhood survey		✓	
Copying and mailing neighborhood survey and helping analyze survey results		✓	
Providing grant money to defray start-up and administrative costs			✓
Facilitating discussion of villages among County neighborhoods (forums, newsletter, listserv, volunteer training)			✓
Photocopying			✓

RECOMMENDATIONS

OLO offers four recommendations to the Council aimed at enhancing the Council's understanding of County Government support for programs providing services to seniors aging in place.

1 Request an update from the Montgomery County Planning Department on the demographics of County seniors as soon as the 2010 U.S. Census data become available.

For this report, OLO used the most recent demographic data about seniors in the County - a combination of the 2000 U.S. Census and the 2005 Census Update Survey. Beginning next year, the U.S. Census Bureau will conduct the 2010 Census, and the newer data will become available beginning in 2011.

2 Monitor the development of neighborhood villages and the County Government's support of these programs. Specific questions for the CAO to address should include:

- a. Which County neighborhoods or communities are operating villages or similar organizations? How are these organizations structured? How many residents have requested or been provided services?
- b. Which County neighborhoods or communities are exploring development of a village?
- c. How are County Government departments or offices currently involved in the development of villages?

3 Convene an HHS Committee worksession with Executive Branch and community representatives to discuss the County Government's policy and role regarding Montgomery County seniors aging in place. Specific questions to discuss include:

- a. How should the County Government define "aging in place" for policies or programs related to senior aging?
- b. What is the full range and cost of services that the County Government provides to help seniors age in place?
- c. Are there data available to measure the extent to which the demand for services to assist seniors aging in place is being met, also considering programs and services available via public, private, and non-profit sectors?
- d. Given the likelihood of an increasing demand for these services, should the County develop a policy for guiding the design and offerings of County programs and services aimed at helping seniors age in place?

4 Identify additional requests for research and analysis related to meeting the needs of the County's senior residents.

OLO recognizes that the Council's discussion of NORC-SSPs and neighborhood villages is likely to spark broader questions related to how the County Government is serving the needs of the County's seniors. OLO recommends the Council use this opportunity to compile a list of the Council's requests for research and analysis needed for future discussions about meeting senior residents' needs. OLO will then work with central Council and Executive Branch staff to provide the requested information back to the Council in a timely manner.



OFFICES OF THE COUNTY EXECUTIVE

Isiah Leggett
County Executive

Timothy L. Firestine
Chief Administrative Officer

M E M O R A N D U M

June 10, 2009

TO: Karen Orlansky, Director, Office of Legislative Oversight

FROM: Timothy L. Firestine, Chief Administrative Officer

SUBJECT: Response to Office of Legislative Oversight Report 2009-11, "Naturally Occurring Retirement Communities and Neighborhood Villages"

I want to commend the Office of Legislative Oversight (OLO) upon completion of **Report Number 2009-11 "Naturally Occurring Retirement Communities and Neighborhood Villages."** This report provides a comprehensive and detailed analysis of the emergence of naturally occurring retirement communities (NORCS) and neighborhood villages in Montgomery County and the related opportunities and challenges which will help guide current and future policy, budget and service delivery decisions. County Executive Leggett established the director-level Sub-cabinet on Senior Vital Living and convened the November 11, 2008 County Executive's Senior Summit to proactively address the key issues that research in the areas of gerontology, health and aging policy have identified as critical to successful aging. This OLO Report will significantly contribute to these ongoing efforts in which the Senior Sub-cabinet and our numerous private partners are engaged.

The research methods and personal interactions of OLO staff involved in this effort were conducted in a highly professional and collaborative manner. Therefore, it is not surprising that there are no points of substantive controversy in the report's analysis, findings or recommendations. (As requested, technical corrections or considerations have been provided directly to Ms. Leslie Rubin, OLO Legislative Analyst).

Executive staff would like to pose a few considerations that provide additional context for considering the complex issue of "aging in place" and that will hopefully contribute to a creative, constructive and more robust discussion of OLO Report 2009-11 at the July 16, 2009 Council Health and Human Services Committee session. These considerations (where applicable) will be organized in response to each of the four (4) study recommendations.

Recommendation #1: Request Demographic Update from 2010 U.S. Census

Response: Concur

With updated Census data, a stronger and more complex demographic case can and should be made for the array of services required to promote safe and appropriate aging-in-place and vital aging in general. Additionally, we need to continually draw upon the results of national, regional, State and local survey data that provides information related to housing preferences of different age cohorts, in-migration/out-migration (stratified by age cohort), and other items connected to the aging-in-place phenomena. (See response to Recommendation #3 below).

Recommendation #2: Monitor the Development of Villages and County's Support

Response: Concur

In its March 12, 2009 briefing to the HHS Committee, members of the Executive's Senior Sub-cabinet on Vital Aging provided an update on activities related to emergence of neighborhood villages and the role of County government in facilitating the formation of these villages.

We have witnessed accelerating interest in this subject both in Montgomery County and nationwide since late 2007. Beginning in the fall of 2007, the Office of Community Partnership (OCP) initiated discussions on aging in place with the Burning Tree community leaders. During the course of 2008, OCP hosted several additional sessions involving other communities primarily in the Bethesda area to facilitate the sharing of information. The Department of Health and Human Services/Aging & Disability Services were partners in this effort. These sessions included a number of providers of services to seniors, as well as representation from Rockville and Gaithersburg. The Bethesda-Chevy Chase Regional Services Center (BCCRSC) also became involved in supporting these communities in late spring of 2008. OCP, BCCRSC and DHHS staff maintain regular contact with the leadership of the Burning Tree Village and the now approximately 15 other emerging villages.

Facilitating the ability of older adults to age in place was identified as a top priority by participants in the County Executive's November 20, 2008 Senior Summit. Summit participants further identified the need for technical support to neighborhoods interested in the creating a Village model for facilitating neighbor-to-neighbor help as a short-term goal towards addressing this priority.

In response to this goal, BCCRSC and OCP hosted "Villages" forums in January 2009 and April 2009 to create an opportunity for residents to become familiar with County resources; learn about existing community efforts; and discuss opportunities for partnerships with the County, private service providers, and other communities. The forums also provide an opportunity for the sharing of lessons learned and the strategic challenges facing Village initiatives.

Additionally, the BCCRSC has created a Villages newsletter and is compiling a “toolkit” that will provide tips, resources, and other information for communities considering establishing a Village.

Although to date, as noted in the OLO report, the focus on these emerging Villages has been in the Bethesda-Chevy Chase area, the topic of how to foster similar community efforts in less affluent and more rural portions of the County has been discussed since the first meetings in the fall 2007. The Senior Sub-cabinet which has representation from the five Regional Service Centers will continue to address this topic in its implementation of recommendations from the Senior Summit.

Recommendation #3: Convene a worksession to discuss the County Government’s policy and role regarding Montgomery County seniors’ aging-in-place.

Response: Concur

The concept of “Aging-in Place” first surfaced over twenty years ago to reflect the social phenomena and personal preference of older persons to stay in their own homes. It serves as an anchor element of housing and aging policies, and was a major focus at the 2005 White House Conference on Aging (Pynoos and Cicero, 2009). The goal of aging in place was articulated in slightly different terms and focused on a different population in the United States Supreme Court’s 1999 *Olmstead Decision* wherein the court ruled that integration is fundamental to the purposes of the Americans with Disabilities Act and that states may be required to provide services in the most integrated/least restrictive community setting. Indeed, it is reasonable to assert that the approximately 31 programs and a very high percentage of the over \$32 million identified in OLO Report 2005-3 “An Inventory of County Government Programs Designed to Serve Seniors” have their objective the promotion of aging in place via the delivery of services in the most integrated community setting. Within the Department of Health and Human Services, the explicit mission of Aging & Disability Services is *“To affirm the dignity and value of seniors, persons with disabilities and their families by offering a wide range of information, services, protections and opportunities which promote choice, independence and inclusion.”* (Emphasis added).

More recently, however, gerontologist and aging policy specialists are suggesting a need for a counterbalance to the “unbridled enthusiasm” for aging in place (Golant 2009). Questions are increasingly being raised regarding the supposed benefits to elderly individuals remaining in their own homes often in social isolation and in an unsafe environment of high personal risk. Among the reasons given by a growing number of researchers skeptical of the “holy grail” of aging in place are:

- Surveys indicating that a high percentage of seniors want to remain in their own homes “at all costs” typically pose the options as remaining in one’s own home with family assistance or entering a nursing home. Given this virtual forced-choice of restricted options (and the fact that a large number of older adults state that they “would rather die

than enter a nursing home”), it is little wonder that respondents strongly favor staying in place.

- Surveys regarding “future housing preferences” fail to disaggregate the preferences of healthy 50 and 60 year olds from frail adults in their 70 and 80s.
- Where available and affordable housing options exists, and when older adults are aware of these options, might we see a lessening in the aging in place inclinations of seniors?
- It is estimated that about 71 percent of low-income senior home owners occupy dwellings built over 30 years ago (Gershon et al., 2008) with many in physical disrepair and therefore a danger or at least health hazard to older occupants.

Clearly, these considerations are especially salient when addressing the needs of low-income and less independent older adults in a County such as ours where acceptable housing options are often unavailable and unaffordable (M-NCPPC 2005 Report, “Affordable Assisted Living Tops Senior Housing Needs”). In the concept paper on “Housing and Zoning” commissioned for the November 2008 County Executive’s Senior Summit, four challenges are presented if we are to provide County residents the opportunity to meet their housing preferences and needs as they age:

- Enhance coordination between housing and service funding and providers.
- Increase County residents’ access to information about housing choices and related services appropriate to their needs.
- Educate seniors, their families and landlords about options to enhance livability and visitability of their homes as they age.
- Monitor the housing preferences of baby boomers as they age and accommodate them to the degree possible. (Roman, 2008)

The goal of promoting aging in place will continue to be a driving force, anchor principle and guiding philosophy in public policy and service delivery. However, it should not be viewed as a “one size fits all” approach nor should it be assumed de facto to be in the best interest of the older individual or community.

We look forward to further discussions among Executive Branch staff, Councilmembers and other public and private stakeholders on both the benefits and drawbacks associated with aging in place. These discussions would be instructive to the development of more specific policy guidance regarding the County government’s role and limits in enabling older residents to age in place.

Recommendation #4: Identify additional requests for research and analysis related to meeting the needs of he County’s senior residents.

Response: Concur

Karen Orlansky, Director
June 10, 2009
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Again, on behalf of the County Executive staff involved in this collaborative effort, I want to convey my appreciation to OLO for providing us with this very useful report that will enable us all to better address the current and emerging needs of Montgomery County seniors in an effective, efficient and responsive manner.

TF/jk

cc: Uma S. Ahluwalia, Director, Department of Health and Human Services
Bruce Adams, Director, Office of Community Partnership
Kathleen Boucher, Assistant Chief Administrative Officer
Dr. John J. Kenney, Chief, Aging and Disability Services
Kenneth Hartman, Director, BCC Regional Service Center

CHAPTER VII. Findings

As the baby boom generation ages in the coming years, the proportion of seniors (persons age 65 and over) in the United States will rise accordingly. Montgomery County's demographics mirror those in the country at large:

- In 2005, seniors made up 12% of the County's total population; by 2030 this percentage is projected to increase to 17%;
- In 2005, in absolute numbers, there were 105,000 seniors living in the County; by 2030, this number is projected to be 189,000, an increase of 84,000 senior residents.

Numerous studies report that an overwhelming number of seniors desire to "age in place" – meaning that they want to stay living in their homes or current communities as they age, rather than enter age-restricted senior communities, assisted living facilities, or nursing homes. One study observed that:

The vast majority of Americans want to age in their homes and communities for as long as possible. However, the aging of the population will pose new challenges for the delivery of local services such as health care, recreation, housing, transportation, public safety, employment and education. While these services assist a broad segment of the population, they also have a major impact on the quality of life of older Americans.¹

Based on the County Council's interest in learning more about service delivery to seniors aging in place, this report by the Office of Legislative Oversight (OLO) examines two types of programs that have developed in Montgomery County to deliver services to seniors aging in place: "naturally occurring retirement community" (NORC) supportive services programs; and neighborhood "villages." This chapter presents OLO's findings organized into three sections:

Part A contains six findings based on OLO's review of literature describing the challenges of aging in place and program models to support seniors aging in place;

Part B contains two findings describing the demographics of Montgomery County's seniors, and

Part C contains seven findings summarizing programs in Montgomery County to provide services to seniors aging in place and describing the County Government's efforts to support these programs.

¹ *The Maturing of America: Getting Communities on Track for an Aging Population*, Aging in Place Initiative at p. 1 (2006).

A. AGING IN PLACE

Finding #1: The great majority of seniors want to remain living in their homes or communities as they age.

Survey research consistently reports that seniors express a strong preference to remain in their homes or communities as they age, rather than move to age-restricted senior communities, assisted living facilities, or nursing homes. In its 2005 *Beyond 50.05 Survey*, the American Association of Retired Persons found that among people age 65 and over:

- 93% want to stay in their current homes for as long as possible;
- 65% had lived in their current communities for at least 20 years; and
- 88% want to be living in the same community five years into the future.

Similarly, the Montgomery County Planning Department's 2005 *55+ Housing Preference Survey* found that among Montgomery County residents age 55 and over:

- 58% expect to be living in the same home ten years into the future; and
- 81% indicated that if/when they move from their current residence, they would *not* prefer to live in seniors-only housing.

Finding #2: Seniors who age in place often face common challenges related to caring for themselves and their homes.

Frequently cited challenges faced by seniors aging in place include decreased mobility, difficulty in caring for themselves and their homes, and difficulty staying involved in their communities. The literature on aging in place describes challenges for seniors associated with:

- Personal care;
- Transportation;
- Health care;
- Home repair and maintenance;
- Personal safety;
- Community involvement; and
- Appropriate housing.

Many national organizations that work on behalf of seniors advocate that communities develop policies, programs, and services to meet these challenges "to promote the quality of life and the ability of older adults to live independently and contribute to their communities for as long as possible."²

² See *The Maturing of America: Getting Communities on Track for an Aging Population*, Aging in Place Initiative at p. 1 (2006).

Finding #3: In contrast to a living arrangement designed exclusively for seniors, a NORC is a community that naturally evolves over time to include a relatively large concentration of senior residents.

A naturally occurring retirement community (known as a NORC) can develop in a neighborhood, in a rental apartment or condominium complex, or even in a rural community. First described in academic literature in 1985, NORCs develop naturally either as senior residents age in place or when seniors move into a non-age-restricted community.

The defining characteristics of a NORC vary widely, but generally include: a geographic designation; a minimum concentration of seniors; and a minimum age for identifying seniors. Most academic literature defines a NORC as a community where seniors account for at least 40 to 65 percent of the residents; the minimum age for identifying seniors ranges from 50 to 65 years old.

Finding #4: NORC supportive services programs (NORC-SSPs) are programs and services designed to help seniors living in NORCs to age in place.

NORC supportive services programs seek to bring various entities together – such as social service providers, health care providers, transportation providers, housing corporations, and residents – to provide services that address both the needs and preferences of NORC residents, such as:

- Social work case management;
- Home care (emergency or general);
- Transportation;
- Meals;
- Social and cultural events;
- Mental health services;
- Bereavement support;
- Exercise classes; and
- Health care management and prevention activities (i.e., blood pressure screenings).

Across the country, different types of entities organize and coordinate NORC-SSPs, e.g., local governments, community service agencies, building management.

One federal government study found in four out of five case studies, the impetus for a NORC-SSP came from the provider serving the NORC, not the residents themselves. Examples of specific challenges that arise when NORC-SSPs are driven by outside entities rather than residents include: “securing the cooperation of building managers in program development and service delivery, gaining resident participation and support, and communicating with residents and getting to know their needs.”³

³ Barbara Ormond et al. (of The Urban Institute), *Supportive Services Programs in Naturally Occurring Retirement Communities*, for the Office of Disability, Aging and Long-Term Care Policy, U.S. Department of Health and Human Services at p. v (November 2004).

Finding #5: NORC supportive services programs frequently face funding and other challenges.

NORC supportive services programs primarily receive funding from four sources:

- Private sector donations or contributions;
- Charitable donations;
- Membership or activity fees from residents; and
- Federal, state, or local government grant funding.

Between FY02 and FY05, the U.S. Department of Health and Human Services' Administration on Aging (AOA) provided a combined \$21.4 million in grant funding for NORC-SSPs located across 25 states. AOA awards ended in FY05, and NORC-SSPs that lacked a sustainable stream of funding have either had to reduce service levels or stop operating altogether.

Program-related challenges facing NORC-SSPs include difficulty in providing services in less densely populated communities; challenges to maintaining ongoing communication among service providers and residents; limitations in NORC-SSPs' abilities to address the comprehensive needs of seniors aging in place; and limited data for evaluating program outcomes.

Finding #6: Some communities or neighborhoods have developed their own organizations to provide services to seniors who are aging in place in the community; these are commonly referred to as neighborhood "villages."

A community in Boston, Massachusetts organized the first neighborhood village – Beacon Hill Village – in 2001. Villages commonly define their potential membership based on geographic boundaries, and may not include enough senior residents to technically qualify as a NORC.

Common services provided to seniors by villages are:

- Transportation;
- Social and educational programs and events;
- Friendly visits or phone calls;
- Information and referrals for services, such as home maintenance and personal care; and
- Help with household repairs and maintenance.

Some villages provide services and/or programs only for members who pay membership dues to the village while other villages provide services and programs without charging membership dues. Some villages set a minimum age limit for membership. Overall, government has not played a large role in the development or support of villages.

Like NORC-SSPs, villages face some common challenges, including finding sustainable funding and persuading seniors to use village services. Many villages incorporate as not-for-profit organizations and receive federal tax exempt status from the Internal Revenue Service (IRS), which then allows individuals to deduct contributions to these villages from their federal taxes.

The village model is relatively new, and there is no formal research on whether the services that villages provide help seniors to stay in their homes longer.

B. SENIOR DEMOGRAPHICS IN MONTGOMERY COUNTY

Finding #7: In 2005, seniors (persons age 65 and over) accounted for approximately 12% of Montgomery County’s population.

In 2005, approximately 12% of Montgomery County’s total population of 931,000 was age 65 and over. Seniors age 65 to 74 comprised 6% of the population (52,539) and seniors age 75 and over comprised about 6% of the population (52,264).

In 2005, the four planning areas with the highest concentrations of seniors in the County were: Aspen Hill (20%), Bethesda/Chevy Chase (18%), North Bethesda (17%), and Potomac/Cabin John (15%).⁴ The four planning areas with the largest *number* of seniors were: Aspen Hill, Bethesda/Chevy Chase, Kensington/Wheaton, and Gaithersburg; each with over 10,000 seniors.

In 2005, A notably higher percent of County seniors are non-Hispanic white compared to the overall County population. As the data below show, 56% of the total population was non-Hispanic white, compared to 71% of residents age 65-74 and 77% of residents age 75 and over.

Age Group	Percent White (non-Hispanic)	Percent Black	Percent Asian	Percent Hispanic
MONTGOMERY COUNTY	56	17	13	14
Age 65-74	65	14	14	7
Age 75+	77	8	8	7

Source: 2005 Census Update Survey, Montgomery County Planning Department
 Note: Percents may not sum to the total due to rounding

Finding #8: Between 2005 and 2030, the number of seniors living in households in Montgomery County is projected to increase at a faster rate than non-seniors.

Between 2005 and 2030, Montgomery County’s senior population is projected to increase by 81% (from 105,000 to 189,000 residents), while the non-senior population is projected to increase 14% (from 823,000 to 937,000 residents). The fastest growing cohort is seniors age 65 to 74, which is projected to more than double over the next 25 years. The County’s demographic trends mirror a national trend caused by baby boomers beginning to turning 65 in 2011.

By 2030, the number of seniors is projected to increase in 20 out of 21 of the County’s planning areas. Several planning areas are poised for large percentage increases in their senior population (e.g., Clarksburg, Germantown, Darnestown); however, many of these planning areas will still have relatively smaller numbers of seniors when compared to the more populated areas of the County. Aspen Hill is the only planning area projected to see a decrease in the number of seniors residents, although the number of seniors will still be large comparatively (5th out of 21 planning areas).

⁴ The County has 28 total planning areas. For the 2005 Census Update Survey, the County Planning Department combined several planning areas together under the name of one planning area and refers to these as “[planning area] and vicinity.” Consequently, 2005 data identifies 21 planning areas or combinations thereof.

C. AGING IN PLACE PROGRAMS IN MONTGOMERY COUNTY

Finding #9: In 2003, the Jewish Federation of Greater Washington established the first (and only) NORC supportive services program in Montgomery County.

In 2003, the Jewish Federation of Greater Washington established a NORC-SSP – called Community Partners. Between FY03 and FY05, the Jewish Federation received two grants totaling over \$2 million from the federal government (DHHS’ Administration on Aging) for the Community Partners program. The County Government simultaneously awarded the Jewish Federation two non-competitive contracts as required matching funds for the federal grants – a \$200,000 contract in FY04 and a \$300,000 contract in FY06. Among other things, these contracts helped fund transportation services, health screenings, and in-home health aides.

Community Partners began as a collaboration of six non-profit organizations providing services (listed below) to seniors age 60 or over residing in condominium or rental apartment buildings in Montgomery County identified by Community Partners staff as NORCs. Between 2003 and 2008, Community Partners provided services at various times in nine different locations.

Organization	Service(s) Provided
Jewish Federation of Greater Washington	<ul style="list-style-type: none"> • Administration of Community Partners
Jewish Social Service Agency	<ul style="list-style-type: none"> • On-site service • Social work groups (education, socialization, health, etc.) • Care Management • Information and referral • Financial subsidy oversight
Jewish Community Center of Greater Washington	<ul style="list-style-type: none"> • Exercise classes • Parties and social hours • Trips to movies, theaters, museums, gardens, and lectures • On-site book clubs, game nights, art programs
Premier Home Health	<ul style="list-style-type: none"> • 24-hour emergency alert service • Homemaker cleaning services • Blood pressure clinics • Health and wellness seminars • Home safety assessments
Jewish Council for the Aging	<ul style="list-style-type: none"> • “Smooth Riding” transportation service to medical appointments, shopping and other destinations • Bus transportation for trips • Routed transportation
Jewish Information and Referral Service	<ul style="list-style-type: none"> • Information and referrals on numerous topics for seniors in the local and broader community. • A to Z information booklets

Finding #10: With the federal grant ending in June 2009, Community Partners has changed its model for providing services to seniors from a NORC-SSP to a fee-based membership organization.

In 2008, in anticipation of its federal funding ending in June 2009, Community Partners changed its program model to a fee-based membership organization (\$120/year membership fee, pro-rated monthly) open to all County seniors, providing services for its members at different locations in the County. In November 2008, Community Partners stopped providing the services described above in specific NORC-designated buildings.

Community Partners' current programming includes monthly social excursions, a monthly "Day @ the J" (Jewish Community Center of Greater Washington) program, movies, lunches at local restaurants followed by entertainment, and supplemental programming at several local senior kosher nutrition sites. In November 2008, Community Partners also started to provide programming for Leisure World's "Jewish Residents of Leisure World" group, which includes more than half of Leisure World's approximately 2,000 residents.

Community Partners currently has funding from the State and private grant funding. Staff are also exploring recently-announced opportunities for federal funding for aging-in-place initiatives.

Finding #11: The neighborhood around Burning Tree Elementary School in Bethesda was the first in the County to organize a neighborhood village.

In the Spring of 2007, several residents in a neighborhood around Burning Tree Elementary School in Bethesda discussed the possibility of establishing a neighborhood effort to support aging in place, similar to Boston's Beacon Hill Village. Assisted by the County's Commission on Aging and staff from the Department of Health and Human Services, the residents developed and distributed a survey (in November 2007) to gauge neighborhood interest in the effort.

Based on survey responses showing that 84% of households with seniors wanted to stay in their homes as long as possible and that 48% of survey respondents were willing to volunteer to help with services, the neighbors decided to establish a formal neighborhood village. In April 2008, Burning Tree Village (BTV) incorporated as a non-profit organization, and subsequently received IRS status as a 501(c)(3) tax-exempt organization.

Services. BTV is managed and operated by a volunteer Board of Directors and provides services free of charge to neighborhood residents. It is anticipated that, over time, BTV will offer:

- Neighbor-to-neighbor assistance;
- Concierge services (e.g., vendor recommendations);
- A medical component (e.g., wellness services, reduced-cost health aides, visiting doctors and nurses);
- Educational activities such as speakers on relevant topics; and
- Social activities to reduce isolation and increase neighborliness.

BTV has partnered with another Montgomery County organization – The Senior Connection – to coordinate requests for transportation, friendly visiting, and grocery shopping. The Senior Connection provides free transportation services for Montgomery County seniors through community volunteers.

Funding and support. The Bethesda-Chevy Chase Regional Services Center gave BTV a \$4,000 grant to help with start-up and administrative costs. BTV has also received private contributions and *pro bono* legal assistance. Additionally, Sunrise at Fox Hill, a newly-opened assisted living residence in Bethesda, has offered BTV free meeting space and the use of buses and drivers for programs that require transportation.

Assistance to other neighborhoods. Members of the Burning Tree Village Board of Directors have shared BTV's survey and their experiences with numerous other neighborhoods in Montgomery County interested in establishing villages.

Finding #12: Other Montgomery County neighborhoods are in the process of exploring or establishing villages or similar, but less formal organizations.

A number of other County neighborhoods have identified potential needs of older neighbors who are aging in place. In response to these needs, these neighborhoods are in varying stages of organizing villages or similar but less formal groups to provide assistance to seniors. For example:

Bannockburn – Neighbors Assisting Neighbors. Bannockburn, a 450-home neighborhood located in Bethesda, formed a neighborhood organization called Neighbors Assisting Neighbors (NAN) to support seniors aging in place by coordinating requests for services with volunteers. NAN incorporated as a non-profit in the State of Maryland and will request tax-exempt status from the IRS. NAN is currently exploring methods to match seniors needing services with volunteers.

Chevy Chase Municipalities – Chevy Chase At Home. Five incorporated Chevy Chase municipalities – Chevy Chase Town, Chevy Chase Village, Village of Chevy Chase Section 3, Village of Chevy Chase Section 5, and Martin's Additions – recently incorporated "Chevy Chase at Home" to provide services to seniors in the approximately 2,500 homes in these neighborhoods. Organization leaders currently are establishing policies and procedures for the organization and determining how the organization will provide services.

Fallsmead. Fallsmead is a 300-home neighborhood at the western edge of the City of Rockville. Based on results from a survey distributed to neighborhood residents, Fallsmead has developed a neighborhood assistance plan. Neighbors will be able to request a service by contacting neighborhood resident coordinators, who will help facilitate matching requests with willing volunteers.

Other neighborhoods involved in this process are: Cabin John, Carderock Springs, Fleming Park, Garrett Park, Kenwood Park, Somerset, and Stonegate.

Finding #13: In recent years, multiple County Government departments have examined ways to help seniors age in place in Montgomery County.

Multiple County Government departments have participated in the County Government’s senior initiatives. The County Government also commissioned two reports to examine issues related to senior aging in Montgomery County:

- *Imagining an Aging Future for Montgomery County, MD*, created by the Center for Productive Aging at Towson University; and
- *Senior Outreach Strategic Communications Report*, created by Reingold, Inc.

In May 2008, County Executive Leggett convened a seniors-related retreat with County department directors and directed staff to convene a “Senior Summit” “to identify priority issues affecting the senior population, develop strategies and action plans to meet current and future needs ... to ensure that Montgomery County is a good place for older adults to live and retire.”

The November 2008 Senior Summit produced 177 recommendations that were consolidated into eight categories of action steps. Several of the action steps address issues related to seniors aging in place. Suggested actions include:

- Identify naturally occurring retirement communities in Montgomery County;
- Continue support for and expansion of neighborhood villages in Montgomery County;
- Continue support for home-delivered meals and groceries; and
- Educate the public about issues that can help seniors remain in the community.

Finding #14: County Government staff are providing in-kind support to County neighborhoods that want to develop villages.

Staff in the Office of Community Partnerships, the Department of Health and Human Services’ Aging and Disability Services and the Bethesda-Chevy Chase Regional Services Center are helping County neighborhoods develop villages to support their resident seniors. The table below summarizes the types of assistance provided.

Type of Assistance	Office of Community Partnerships	DHHS’ Aging and Disability Services	B-CC Regional Services Center
Providing expertise and guidance	✓	✓	✓
Helping develop a neighborhood survey to gauge residents’ interests and needs		✓	
Copying and mailing neighborhood survey and helping analyze survey results		✓	
Providing grant money to defray start-up and administrative costs			✓
Facilitating discussion of villages among County neighborhoods			✓
Photocopying			✓

Finding #15: Staff from the Bethesda-Chevy Chase Regional Services Center have developed resources for neighborhoods exploring the village model.

B-CC Regional Services Center (RSC) staff started working with villages when they were approached by the Burning Tree Village organizers. Since then, B-CC RSC staff have expanded their assistance to other neighborhoods exploring the village model.

Village forums. The Regional Services Center staff have convened two discussion forums – in January and April 2009 – to provide village organizers a place for sharing experiences and ideas. Going forward, RSC staff intend to convene forums on a quarterly basis.

Villages Resource Exchange. Regional Services Center staff developed a Villages Resource Exchange newsletter with resources and information for communities considering establishing a village. To date, staff have issued two newsletters (February and April 2009); staff also conducted an electronic survey in May 2009 to find out what information readers of the Village Resource Exchange would find useful.

Electronic discussion listserv. In May 2009, Regional Services Center staff established an electronic discussion forum for individuals interested in the village movement in Montgomery County. The listserv allows members to send emails to all other members on the list, facilitating discussions of relevant issues and allowing easy dissemination of information relevant to the group.

Volunteer training. In May and June, 2009, the Regional Services Center sponsored a series of two training sessions for community leaders interested in developing villages in their neighborhoods. The training sessions, entitled “The Care and Feeding of Volunteers: The Why’s and How’s of Volunteer Management,” addressed recruiting, screening, training, and supervising volunteers and other best practices.

Villages tool kit. Staff from the B-CC Regional Services Center are in the process of developing a tool kit of resources to share with other neighborhoods interested in developing villages and with County Regional Services Centers serving other parts of the County.

From: Beyer, Dr. Dana
Sent: Tuesday, July 14, 2009 11:40 AM
To: Leventhal, George; Berliner, Roger; Navarro, Nancy
Subject: Senior behavioral health issues

MEMORANDUM

Date: July 10, 2009

To: HHS Chair George Leventhal, Councilmember Nancy Navarro,
Council Vice President Roger Berliner

From: Councilmember Duchy Trachtenberg

Re: NORC OLO Report

We continue to set policy and funding priorities for our growing senior population, and the recently released report on Naturally Occurring Retirement Communities (NORCs), prepared by the County Council's Office of Legislative Oversight, is an excellent resource.

Aging in place requires a comprehensive community effort on many different levels. One aspect which requires further consideration and support is the development of adequate behavioral health programming for seniors. Mental health screening, basic mental health services, and substance abuse education and prevention activities are all necessary components of such programming.

I am attaching a recent article published in the American Journal of Public Health: *Screening and Brief Intervention for Substance Misuse among Older Adults: The Florida BRITE Project*. This is of particular significance since there continues to be a large increase in the senior abuse of medications, specifically prescription medications.

I am also providing you with an excellent SAMHSA publication entitled: *Promoting Older Adult Health* which helps define what the various challenges are and potential programming solutions can be.

Over the course of the last few months, both Dr. Dana Beyer and Dr. Jennifer Todd on my staff have conducted focus group within the senior community. I expect to have a final report on their findings in mid-August.

I would respectfully request that the HHS Committee schedule a follow-up work session during this coming September at which time we could continue to discuss the various important aspects of any comprehensive senior programming, specifically the behavioral health array. I very much look forward to this dialogue and also appreciate how important senior priorities are to my colleagues.