

# **A Place to Age**

## **Addressing Barriers to Aging in Place in Montgomery County**

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## About the Fellow

Affiong Ibok is a Master in Public Affairs student at Princeton University. She is passionate about housing, especially the relationship between housing and health. Affiong graduated from the University of California, Berkeley in 2018 with a B.A. in Public Health and a minor in Public Policy. Before Princeton, Affiong worked at MDRC, a social policy research organization, on evaluations of workforce development and housing mobility programs.



## Acknowledgements

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## Disclaimer

The analysis, opinions, and recommendations in this report represent the views of the Summer Fellow and not those of the Montgomery County Council or any other parties involved.

## Limitations

The most current demographic and housing census data used in this report is from the 2021 American Community Survey. This data may overrepresent or underrepresent the current trends in Montgomery County. Furthermore, due to time constraints, a limited number of discussions were had with Montgomery County staff.

## Definitions

Senior	A person aged 65 or above.
Aging in Place	The ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level.
Ambulatory Difficulty	Having serious difficulty walking or climbing stairs.
AMI	Area median income. The median household income in Montgomery is \$117,345 (2021).
Cognitive Difficulty	Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.
Cost-Burdened	A household spending more than 30% of their income on rent, mortgage, and other household needs
Fair Housing Act	42 U.S. Code 3601 et.seq. was passed in 1968 to prevent housing discrimination based on race or color, religion, sex, national original, familial status, or disability.
Hearing Difficulty	Deaf or having serious difficulty hearing.
Independent Living Difficulty	Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.
Moderately Priced Dwelling Unit	A county government-regulated unit that is required to be affordable to households earning 65 percent of area median income (AMI) for garden-style apartments and 70 percent for high-rise apartments.
Self-care Difficulty	Having difficulty bathing or dressing.

*Definitions gathered from the County, Census.gov, CDC.gov, and Justice.gov*

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## Executive Summary

The CDC defines aging in place as “The ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”<sup>1</sup> The preference to age in place grows as Americans age. For seniors, around 85 percent desire to remain in their own home and community.

Important factors in determining whether a senior renter can age in place is whether their housing unit is **accessible** and **affordable**. One in five residents aged 65 and older in Montgomery County is a renter and 57 percent spend more than 30 percent of their monthly income on housing costs. However, even if a senior can afford their housing costs, if they cannot afford to modify their home to make it safer, they cannot stay in the unit without putting their well-being at risk. However, renters are currently ineligible for home modification programs offered by the county, although they may benefit from such programs. This report discusses the barriers to aging in place for senior renters and presents three recommendations to aid this population in their long-term housing plans.

## Recommendations

1

### Assess

The feasibility of creating a senior-focused home modification assistance program for low-income senior renters

2

### Simplify

Administrative tasks for County programs and increase efforts to assist seniors with navigating programs

3

### Educate

Seniors about County programs and create more opportunities for seniors to give feedback



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## Methodology

Originally this research was focused on all senior residents and the variety of housing options accessible to them and the barriers that prevent them from aging in place. Upon further research and discussions with Montgomery County staff, the research focus shifted to non-institutionalized senior renters unattached to public housing or the Housing Choice Voucher program. To produce this report, I used the following strategies:

**Analysis** of demographic and housing data from publicly available data sets to better understand the housing needs of Montgomery County seniors and create visualizations.

**Program Scans** of current publicly funded programs in Montgomery County to understand services available to seniors.

**Interviews** with Montgomery County staff to better understand the housing needs of Montgomery County seniors as well as innovative programs happening in other parts of the country:

- Somer Cross, Department of Housing and Community Affairs
- Pazit Aviv, Aging and Disability Services
- Kimberly Pendley, Department of Health and Human Services
- Linda McCombs, Department of Health and Human Services
- Mary Phillips, Housing Opportunities Commission
- David Engel, County Commission on Aging
- Virginia Cain, County Commission on Aging
- Peter Flandrau, County Commission on Aging

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## Relevancy of Research

Montgomery County has been deeply engaged in affordable housing policy for over 50 years. In 1973, The Moderately Priced Dwelling Unit (MPDU) program was created under the Gleason Administration. This program, which has received national attention, was one of the first local inclusionary zoning programs in the country. It requires a percentage of housing units in residential developments be made affordable for a “control period” which is 99 years for rental MPDUs and either 10, 15, or 30 years for for-sale MPDUs.<sup>i</sup> Now in 2023, the Council has recently passed a rent stabilization bill which caps annual rent increases at the increase in the Consumer Price Index (CPI) plus 3 percent, with certain exemptions.<sup>ii</sup>

The population of 65+ seniors in Montgomery County is projected to be nearly 250,000 and exceed 20 percent of the total population by 2040. Senior-focused affordable housing policy and initiatives is an issue which the County has identified as important. This research is meant to build up existing knowledge within the County about the barriers that senior renters face when making housing decisions.

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<sup>i</sup> The control period on for-sale units first purchased after April 1<sup>st</sup>, 2005 is 30 years and it resets if the unit is sold within this period.

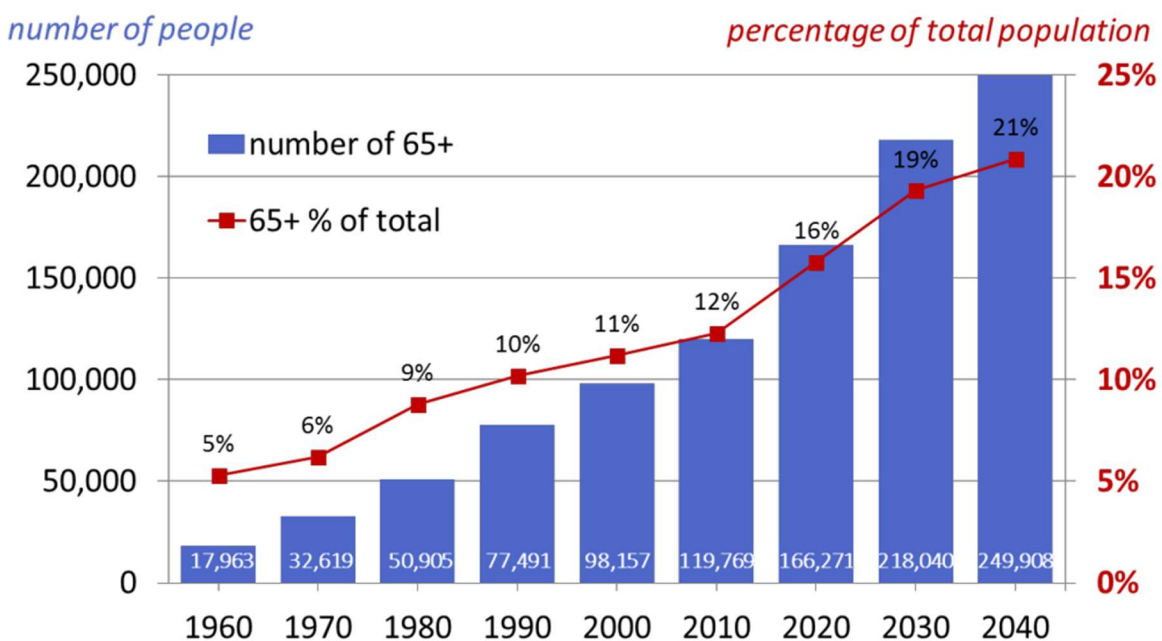
<sup>ii</sup> Bill text:

[https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2023/20230307/20230307\\_1A.pdf](https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2023/20230307/20230307_1A.pdf)

## Introduction

Montgomery County is aging. Montgomery County, like the rest of the United States, is seeing this shift largely due to the Baby Boomer (born 1946-1964) generation getting older.<sup>iii</sup> The 65+ population is projected to be nearly 250,000 by 2040, exceeding 20 percent of the population. Although Montgomery County has a smaller older adult growth rate relative to neighboring Maryland counties such as Prince George's County, it has the largest share of 65+ people (17 percent) and the highest median age (40 years old).<sup>2</sup>

**Figure 1: Population forecast for 65+ Population in Montgomery County**



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

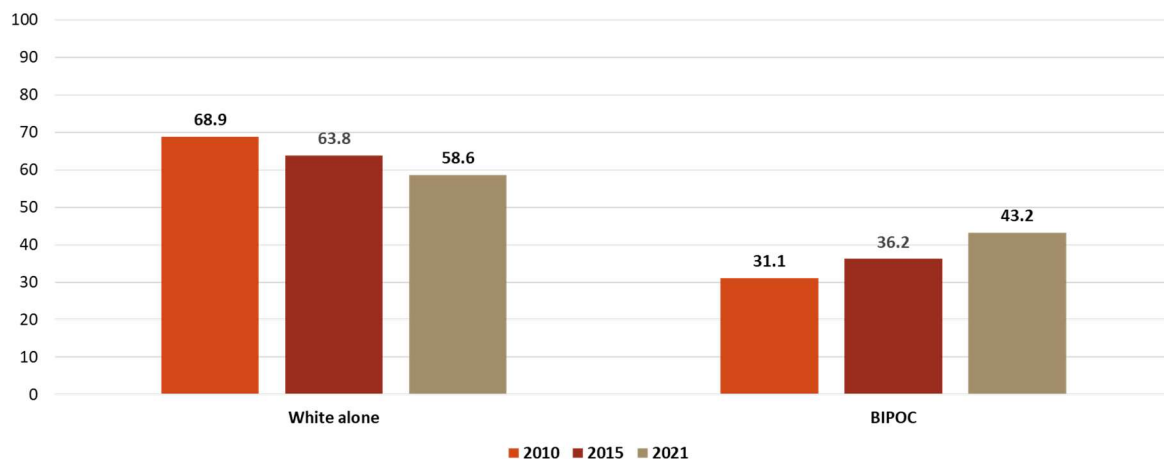
Source: Presentation by Planning Department for Senior Affordable Housing Workgroup, July 2023

<sup>iii</sup> Generational boundaries as measured by the Pew Research Center.



While still the least ethnically diverse age group in the county, the proportion of BIPOC seniors is also increasing. In 2010, White, non-Hispanic seniors were 68.9 percent of the 65+ age group. In 2021, they are now only 58.6 percent of the 65+ age group.<sup>3</sup> By 2040, BIPOC seniors are projected to be 66 percent of the 55+ population.<sup>4</sup>

**Figure 2: Racial Diversity Among 65+ Population, 2010-2021**



*Source: ACS 1-Year Estimates Subject Tables*

The senior population in Montgomery County is majority female and out of the labor force. Approximately 67 percent of this population only speaks English at home, which is higher than the County as a whole. Nearly nine in ten seniors in Montgomery County are at or above 150 percent of the poverty level.<sup>5</sup> However, Montgomery County has the third highest percentage of low-income minority residents aged 60 and older.<sup>6</sup>

### **The Housing Crisis in Montgomery County**

Montgomery County is a dual crisis: insufficient housing stock and insufficient attainable housing. By 2023, the County wants to build 41,000 new housing units to meet demands brought on by the growing population.<sup>7</sup> Furthermore, the County is at risk of losing up to 11,000 naturally occurring affordable housing units (NOAHs) due to rent increases.<sup>8</sup>

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## **Rentership Among Seniors**

As the population of seniors grows, so does the population of senior renters. Nationally, the number of senior renters is projected to increase by 5.5 million by 2040, increasing the senior renter ship rate to 27 percent. The majority of renting seniors are BIPOC, and Black seniors have a renting rate of nearly 40 percent nationally.<sup>9</sup>

In Montgomery County, one in five units with a head of household over the age of 65 is renter-occupied. Nearly 60 percent of these households are cost-burdened, meaning 30 percent or more of the household income is spent on rent.<sup>10</sup> While the majority of seniors in Montgomery County are homeowners, senior renters comprise a substantial amount of the population and so the high levels of cost burden among this population.

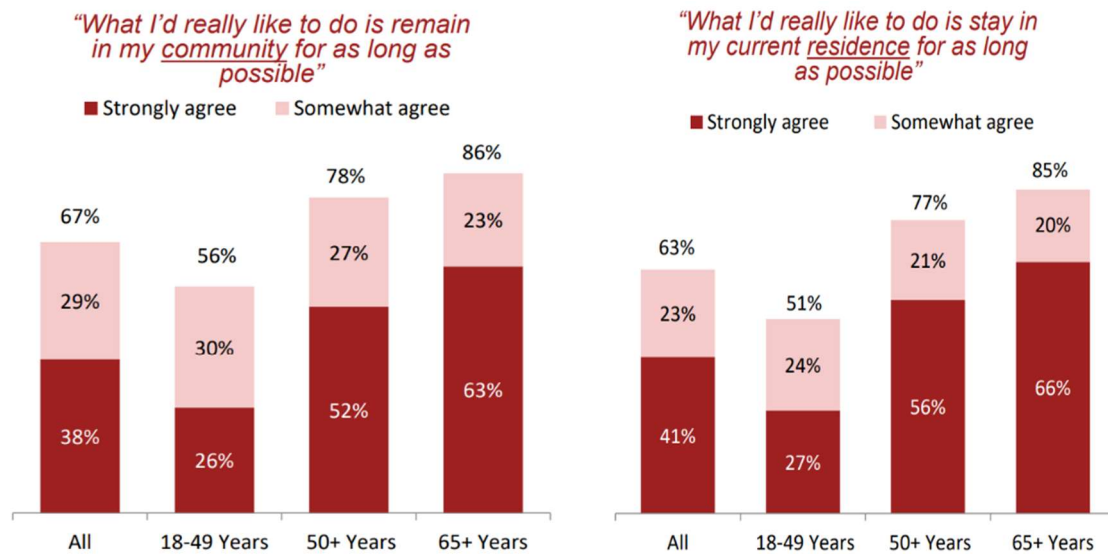
## **Aging in Place and Why it Matters**

According to the CDC, aging in place means “The ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”<sup>iv</sup> Survey data has shown that seniors overwhelmingly want to remain in their communities and their residences as they age. The 2021 Home and Community Preferences Survey conducted by AARP found that as adults age, their desire to remain in their communities and residences increases as well. According to this survey, 85% of seniors wanted to stay in their current residence for as long as possible and 86% wanted to stay in their current communities for as long as possible.<sup>11</sup>

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<sup>iv</sup> <https://www.cdc.gov/healthyplaces/terminology.htm>

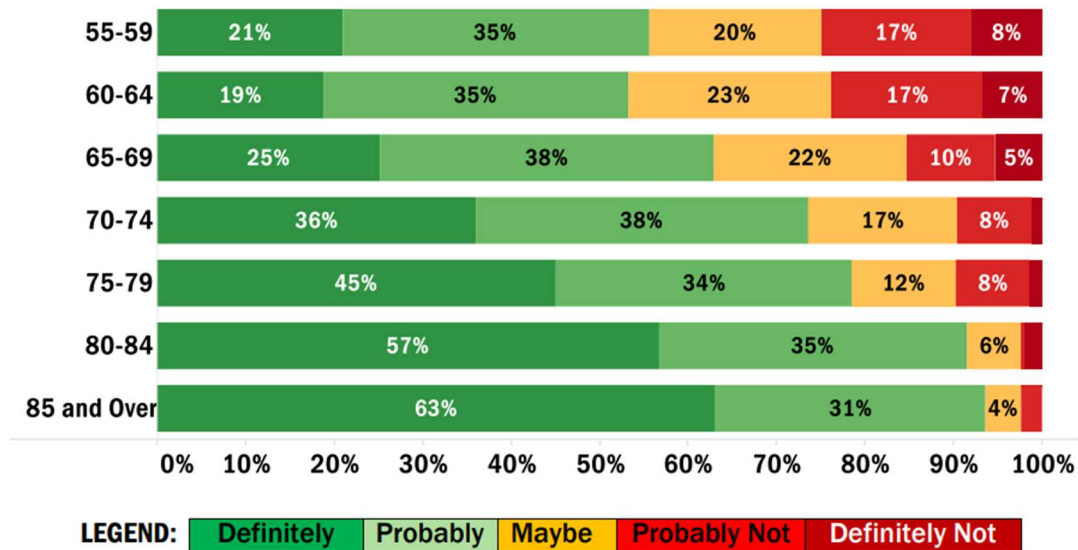
**Figure 3: Screenshots of 2021 AARP Home and Community Preferences Survey**



*Source: AARP 2021 Home and Community Preferences Survey*

This national data aligns with what local survey data has found about the living preferences of Montgomery County seniors. Results from the Montgomery County Age Friendly Community Survey conducted in 2015 found that 66 percent of residents aged 55+ “definitely” or “probably” planned to reside in Montgomery County in the long term. When responses were separated by age group (55-59, 60-64, etc.) the percentage of respondents who responded that they “definitely” planned to reside in the County long term increased with age, with 94 percent of residents aged 85+ “Definitely” or “probably” planning to reside in Montgomery County in the long term.<sup>12</sup>

**Figure 4: Senior Resident Preferences  
Plan to Continue to Reside in the County by Age Group**



*Source: 2015 Age Friendly Community Survey*

## Barriers to Aging in Place

**Accessibility.** As we age, the incidence of disability increases significantly. The 65+ population comprises half of the total U.S. population with a disability.<sup>13</sup> Nearly one in four seniors in noninstitutionalized settings in Montgomery County have a disability. Table one shows the incidence of different kinds of “difficulties” that can make aging in place (especially aging alone in place) difficult.<sup>14</sup>

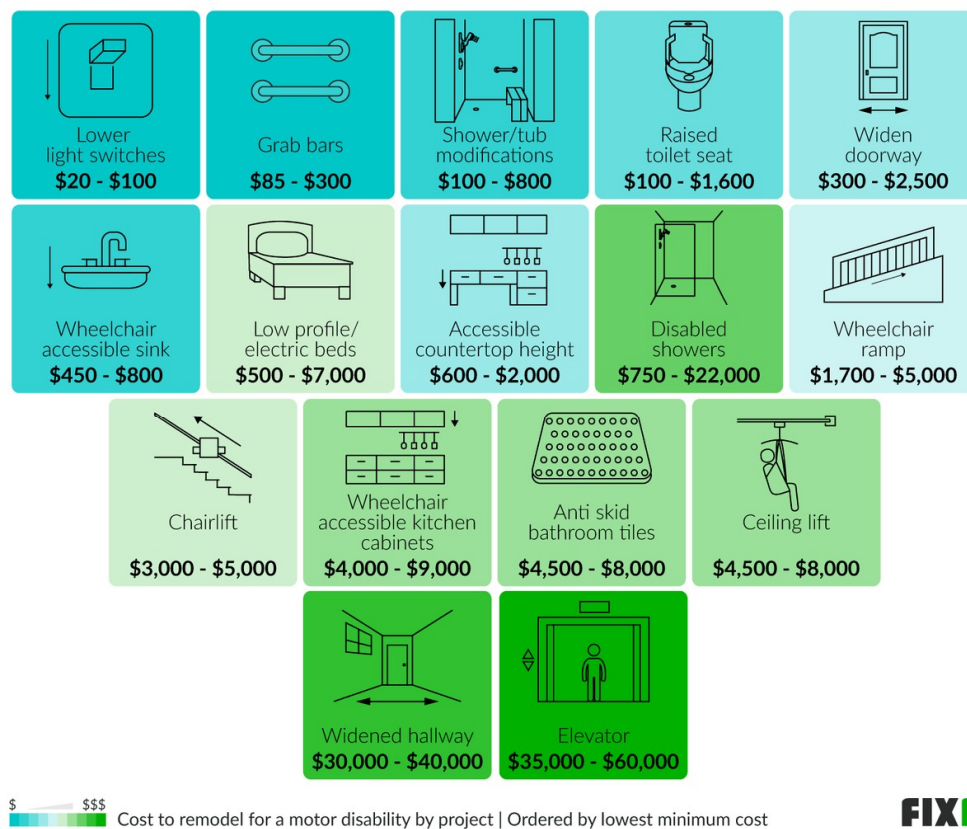
**Table 1: Prevalence of Disability Among 65+ Population in Montgomery County**

Type of Disability	Percent
Independent Living Difficulty	10.7%
Self-care Difficulty	5.9%
Hearing Difficulty	9.4%
Ambulatory Difficulty	14.0%
Cognitive Difficulty	5.1%
Vision Difficulty	3.6%

*Source: ACS 1-Year Estimates Subject Tables*

Ambulatory difficulties, which have the highest incidence among 65+ residents, can make aging in place challenging, if not impossible. These difficulties can make it hard or impossible to use the stairs in one's home, walk to the kitchen or bathroom, or even leave the residence in cases of emergency. A residence that was once perfectly suited to the needs of an individual can become a health hazard without modifications. These modifications can include removing trip hazards, widening doorways, installing ramps, and transforming entrances into no-step entrances. Modifications that require heavy renovations can be time consuming and expensive.

**Figure 5: Average cost ranges for home modifications**



Source: *Fixr.com*<sup>15</sup>

Regardless of whether a senior is a renter or homeowner, making these modifications can be cost prohibitive. Nationally, four in ten seniors still have a mortgage, and in Montgomery County 26

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percent of homeowners 65+ are “house poor” or spending more than 30 percent of their income on housing costs.<sup>16v</sup> However, unlike senior renters, senior homeowners may have home equity to supplement insufficient income. Furthermore, for senior homeowners, there are state and local programs designed to assist them with these home modifications:

**Design for Life.**<sup>vi</sup> The DFL program is a local **property tax incentive program** administered by the Department of Permitting Services that provides property tax incentives to homeowners and building professionals to make residential units accessible. There are two tiers, Level I (VISITable), and Level II (LIVEable), with their own incentives, accessibility features, and types of eligible residences.<sup>17</sup>

**Maryland Home Rehabilitation Program.**<sup>18</sup> This statewide program run by the Maryland Department of Housing and Community Development provides grants and 30-year deferred loans at zero percent interest to senior homeowners to finance accessibility improvements. Applicants’ income cannot exceed 80% of the state or Washington DC MSA median and there must be at least one person in the household over the age of 55.

The Fair Housing Act (42 U.S.C 3601 et seq.) which provides protections against discrimination on the basis of race, religion, sex, national origin, familial status, or disability, includes protections for individuals requiring special accommodations.

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<sup>v</sup> Definition of “house poor” from study done by Chamber of Commerce available here: <https://www.chamberofcommerce.org/cities-with-the-most-house-poor-homeowners/>

<sup>vi</sup> As of the publication of this report, the Design for Life program had not officially been renamed as the Home Assistance Rehabilitation Program



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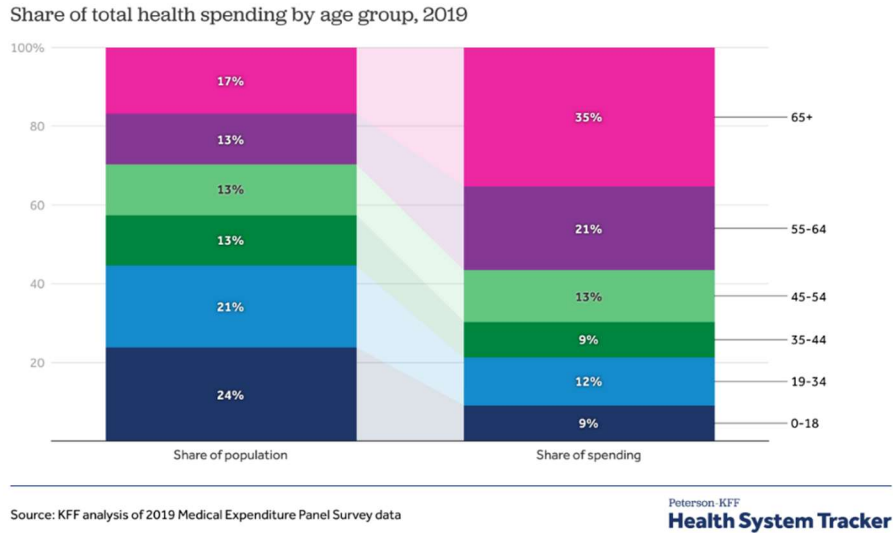
Title 42 U.S. Code 3604 3(a) states that discrimination includes:

*“a refusal to permit, **at the expense of the handicapped person**, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises except that, in the case of a rental, the landlord may where it is reasonable to do so condition permission for a modification on the renter agreeing to restore the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted”*

While publicly funded or assisted entities are required to pay for reasonable accommodations, private landlords are not. Therefore, seniors who cannot afford to pay for the modifications themselves may be forced to leave their residences in search of better suited units.

**Affordability.** As mentioned earlier, nearly 60 percent of renters are cost-burdened in Montgomery County. Over 70 percent of 65+ seniors are not in the labor force, meaning that unpredictable rent increases can strain individuals on fixed incomes. Furthermore, even if monthly rents are predictable, health is not. As people age, their medical costs tend to increase as well. According to the Peterson-KFF Health System Tracker, nationally individuals aged 65+ were 35 percent of total health spending in 2019 despite only being 17 percent of the population. To contrast, the 0-18 age group, which was almost a quarter of the population in 2019, made up only 9 percent of spending.<sup>19</sup>

**Figure 6: Screenshot of Peterson-KFF Health Spending Data**



*Source: KFF-Peterson*

Montgomery County senior renters have access to a diverse array of housing resources, including two assistance programs that target households with senior members who are at risk of homelessness: the Rental Assistance Program and the Rental Supplement Program.

#### *Rental Assistance Program*

The Rental Assistant Program (RAP), housed under the Department of Health and Human Services, is a program that provides monthly assistance to program participants to assist with rent payments. Currently, there are 600 participants. Participants can receive between 100-503 dollars a month, based on their rental rates and income. If the benefit amount would be below \$100 (based on program formulas) the participant is ineligible for the program. The program is funded by Montgomery County. Staff noted that RAP's regulations provide them greater flexibility than may be found in federally funded programs.

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In 2017 capacity issues and regulation changes led to eligibility changes that required some individuals (mostly families) be grandfathered out of the program within a year. The “new” program has the following eligibility:

- At least one person in the household is 55 years old or has a disability
- Homeless or facing homelessness
- Fleeing domestic violence or history of domestic violence
- Less than \$10,000 in assets
- Meet certain income requirements (below are from previous year)

**Table 2: Income Eligibility for Rental Assistance Program**

Household #	Max. Monthly	Max. Yearly	% Tenant Responsible
1	\$4,396	\$52,750	40.0%
2	\$5,025	\$60,300	40.0%
3	\$5,564	\$67,850	40.0%
4	\$6,279	\$75,350	35.0%
5	\$6,783	\$81,400	35.0%
6	\$7,288	\$87,450	35.0%
7	\$7,788	\$93,450	35.0%

The program used to be open to the public but is now by referral only. RAP staff can only receive referrals from certain sources (e.g., Housing Stabilization Services) and have noted that increasing outreach is a priority. Participants are required to recertify eligibility annually.

#### *Rental Supplement Program*

The Rental Supplement Program (RSP) provides a shallow subsidy for cost burdened households whose gross income is between 20 to 40 percent AMI. There are currently 300 households in the program and 132 landlords or properties participating. RSP is funded by the Department of Housing and Community Affairs and operated by the Housing Opportunities Commission.

The RSP program has the following eligibility criteria:

- At least 62 years old or have a disability

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- Homeless or facing homelessness
  - Fleeing domestic violence or history of domestic violence
  - Less than \$10,000 in assets
  - Meet certain income requirements (same as RAP)

Participants can receive a maximum amount of 600 dollars. RSP staff have built positive relationships with landlords. RSP staff have visited senior properties to assess the need for assistance among tenants and have held registration days onsite to make the process easier for seniors who may have difficulty with transportation or need more focused assistance. Payments go directly to landlords via direct deposit and are “tenant-based” meaning that the tenants can continue to receive payments if they move to another eligible unit. Program participants must recertify eligibility annually. This program has physical applications which is beneficial for seniors who may have issues with technology.

## **Recommendations**

To address barriers affecting senior Montgomery County renters that make it difficult for them to age in place, I recommend a three-part strategy to create additional resources, better utilize the existing resource network in the County, and increase information sharing between the County and senior residents.

### **1. Assess the feasibility of a renter home modification grant program**

Despite federal law protecting renters from being denied the ability to make reasonable accommodations, these accommodations are often at the expense of the renter. The local Design for Life and statewide Maryland Home Rehabilitation programs are not accessible to renters, meaning that these costs may have to come out of pocket. While some modifications like grab bars can be affordable, seniors who need to install ramps or chairlifts may need to spend

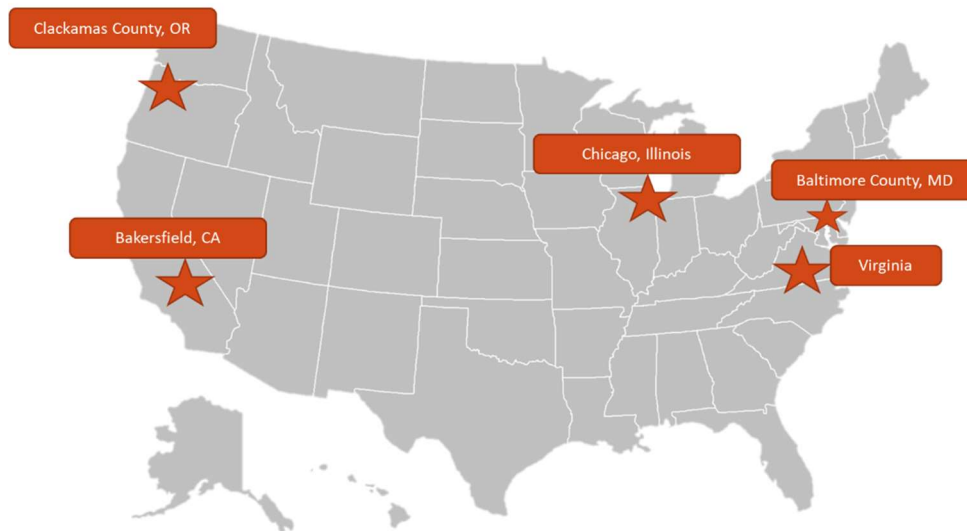
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thousands of dollars to add these features to their homes. With 14 percent of seniors having ambulatory difficulties, a renters housing modification grant would help more seniors age safely in their homes.

**Feasibility Questions:**

- **What is the approximate financial need of the population of senior renters?**
- **Which agency would house this program? How many staff would be needed to run this program?**
- **What would the eligibility criteria be for this program?**
- **How much total funding would this program receive? Where would this funding come from in the budget?**
- **Which modifications would qualify for the grant and which modifications would not?**

The County can look to other jurisdictions for examples of similar programs. The programs below have income caps at 80% AMI and mostly target renters with disabilities. Nearly a quarter of seniors in Montgomery County have a disability, and these disabilities may be the driving factor behind their desire for home modifications. However, the County should consider the benefits of such a program as a preventative measure for seniors who do not currently have ambulatory difficulties but want to prevent accidents in the future from happening and overall make the transition from high-mobility to low-mobility easier in their homes.



### Examples of home modification programs

**Housing Accessibility Modification Program (Baltimore County).** Administered by the Baltimore County Department of Planning. Provides financial assistance to homeowners and renters with disabilities whose income does not exceed 80% of the median income for Baltimore County. Requests are approved on a case-by-case basis.<sup>20</sup>

**Home Accessibility Grant (City of Bakersfield, California).** Administered by the Community Development Department. Provides grants up to \$3500 to disabled owners or renters whose income does not exceed 80% AMI. Eligible modifications include wheelchair ramps and door widening.<sup>21</sup>

**Home Accessibility Grant (Clackamas County, Oregon).** Administered by the Community Development Department. Provides grants up to \$7500 for low-income homeowners and renters to make accessibility improvements such as wheelchair ramps. Income cannot exceed 80% AMI and renters in apartment buildings must have 51% of the units in the building be low-income as well.<sup>22</sup>



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**Small Accessible Repairs for Seniors (City of Chicago, Illinois).** Administered by the Department of Housing. Provides modifications (based on available funding) for homeowners and renters over age 60 whose income does not exceed 80% AMI.<sup>23</sup>

**Virginia Housing's Rental Unit Accessibility Modification Grant Program (State of Virginia).** Administered by Virginia Housing. Provides up to \$8000 to use on modifications such as wheelchair ramps and grab bars. Eligible to tenants with disabilities whose income does not exceed 80% AMI. Approved Agents apply on behalf of a tenant and are the point of contact between participants and Virginia Housing.<sup>24</sup>

## **2. Simplify administrative tasks for public programs**

As adults age, juggling multiple administrative responsibilities can be burdensome, especially when 3.6% of Montgomery County seniors have a vision difficulty and 5.1% have a cognitive difficulty. Managing paperwork, deadlines, and communications with County staff can be stressful for seniors and may prevent them from taking full advantage of the programs the county has to offer. Simplifying processes for programs that have similar eligibility requirements and whose benefits are stackable could help to alleviate administrative burden. When this is not possible, investing resources in increased outreach programs for seniors to receive assistance with navigating resources would also be beneficial.

One opportunity to streamline processes applies to the RSP and RAP programs mentioned earlier in the report. Eligible individuals can receive assistance from both programs. However, because the max amount from both programs is \$600, individuals are responsible for recertifications for both programs while only receiving 97 dollars from the RSP program. Applying and recertifying for both programs may be a time-consuming process, especially for seniors who may struggle to keep track of the various administrative responsibilities. The DHCA representative I interviewed

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stated that matching the total maximum benefit for both programs and restricting participants to only one program could be more efficient for clients and staff.

Alternatively, the Council may consider whether the individuals who are already a part of either program could have a streamlined application and recertification process when applying for the other program. For example, an individual who has been participating in RAP “ages into” eligibility for RSP. Instead of requiring them to fill out a full application, eligible data could be pulled from their RAP application. Instead of requiring them to complete recertification twice, they could submit it once for both programs. Since these programs are administered by different entities, the County should consider the following feasibility questions:

**Feasibility Questions**

- **How many seniors are dual enrolled in RSP and RAP?**
- **Are there privacy or security concerns that prevent RSP and RAP staff from sharing information about participants seeking dual enrollment?**
- **How much staff time would be saved by streamlining this process?**

### **3. Educate seniors about County programs and solicit feedback**

Montgomery County has a wealth of resources and information on aging. However, senior who are eligible for these programs and who need them may not always participate in them. The reasons why senior choose not to participate in these programs are varied: Some may not be aware of these resources. Some may not know they are eligible for these services. Some may be daunted by paperwork requirements. Some may even be reluctant to use services due to internalized ageism. It is important to invest in increased in-person and virtual outreach to seniors to educate them on the services available and solicit feedback from seniors to make these programs more effective and accessible.

I recommend a bilateral education sharing initiative that capitalizes on Montgomery County’s already-robust network of senior organizations, advocacy groups, and the Commission on Aging to accomplish this. Furthermore, the County should seek out seniors who are not already tapped into the current feedback process by expanding outreach to spaces that are frequented not just by seniors, but non-senior adult caregivers.

**Table 3: Knowledge Sharing Opportunities**

<b>What the County can teach seniors</b>	<b>What the County can learn from seniors</b>
<ul style="list-style-type: none"> <li>• Program eligibility (including changes and flexibility)</li> <li>• Program providers and contact information</li> <li>• Names of senior-focused organizations in the County</li> </ul>	<ul style="list-style-type: none"> <li>• Are our programs effective?</li> <li>• Are our programs efficient?</li> <li>• Is the administrative burden of our programs prohibitive?</li> <li>• Can we improve our outreach?</li> <li>• Can we offer additional services?</li> </ul>

## Conclusion

Helping senior renters age in place is a goal that requires creative solutions and interagency collaboration. Affordability and accessibility are major barriers preventing seniors, especially senior renters, from remaining in their homes and communities. Montgomery County is already deeply engaged in understanding how to better meet the needs of the senior population, and the purpose this report is to highlight additional avenues for innovation. Further research should be done to determine what other strategies would best suit the varied needs of senior Montgomery County residents. Continued conversations with community members and important stakeholder groups as well will also ensure that whatever path Montgomery County takes is informed, inclusive, and impactful.

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