

Public Forum on “Reimagining Housing for Older Adults”
May 16, 2024
Sponsored by the Montgomery County Commission on Aging

EXECUTIVE SUMMARY

Bringing together public and private stakeholders, non-profits, community groups, and citizens to advance ideas and actions on affordable housing for older people in Montgomery County was the primary goal behind the Montgomery County Commission on Aging’s Public Forum "Reimagining Housing for Older Adults - Ideas and Actions to make Housing Available, Affordable, and Accessible."

The Forum took place on Thursday, May 16, 2024, from 9:30 am to 2:30 pm at the Montgomery County Executive Office Building, in Rockville, Maryland.

The Commission on Aging (CoA) established three specific goals for the public forum. The goals were action-oriented, seeking to identify:

- Modifications to governmental regulations, institutional policies, and financing strategies to achieve increased affordability, accessibility, and availability of a range of housing types.
- The actions needed to overcome the obstacles that deter and or disincentivize the public and private sectors from developing and offering housing to older people with different characteristics (e.g., income, race, physical and mental status), and
- Actions that the CoA, County, and other stakeholders can take to advance the goal of increasing the affordability, availability, and accessibility of housing to meet the needs of the older adult community.

After introductory remarks by David Engel, CoA chair, Patrice McGhee (Chief, Montgomery County Aging and Disability Services) provided a brief background on how the Area Agency on Aging (AAA) functions and the advisory role of the CoA. Kimberly Johnson, Director of the Montgomery County AAA, elaborated on how housing is one element of the agency’s portfolio of services. County Executive Marc Elrich provided welcoming remarks via video, and again emphasized the County’s commitment to supporting access to affordable and accessible housing for older people. In preparation for the Summit, Mr. Engel had collected video vignettes of older people across the County as they discussed their thoughts and expectations about housing. Participants came from senior centers, Villages, and older adult housing programs. These vignettes underscored the broad array of housing wants and needs among the County’s older people and the requirement for a variety of housing solutions.

KEYNOTE SESSION

Two keynote addresses set the stage for the day. The first, by Samar Jha of AARP, who focused on the importance of land use regulations and zoning, specifically the use of accessory dwelling units (ADU), as one example where local government can successfully apply policy levers to allow older people to stay in their communities. The second keynote was presented, by Dr. Linna Zhu of the Urban Institute, who presented a data analysis that painted a picture of the current housing market in Montgomery County. First and foremost, she noted the lack of supply of housing to meet needs of County residents across the life span and obstacles faced by older residents wanting

to downsize. She emphasized that there is a current mismatch between needs and housing size in the County leading her to conclude that rather than choosing to age in place, older residents are “stuck in place.”

A central part of the Public Forum was a moderated conversation with the heads of key Montgomery County Agencies (e.g. Planning Department, DHCA, Housing Opportunity Commission (HOC), and Department of Permitting Services), and representatives from the developer and financial communities to address the programs, gaps, and needs for housing for older people.

SESSION 1: STATUS, TRENDS, CHALLENGES & OPPORTUNITIES FOR MONTGOMERY COUNTY HOUSING

To help participants better understand the housing ecosystem in the County, the CoA invited a panel of subject matter experts¹ from both the public and private sectors, with Somer Cross, Chief of Housing for the Montgomery County Department of Housing and Community Affairs (DHCA), serving as moderator. Ms. Cross prefaced the discussion with a brief review of the study on Housing conducted by the County in 2018. She focused on the increase in the number of older people living in the County, especially those aged 75 and over.

The panel discussed the following topics:

- Zoning changes stimulate development of affordable housing
- Financial support available to modify and rehabilitate owned homes.
- Increasing stock of affordable housing costs require solutions that lower land, building and operating costs.
- Partnerships across government and with private and non-profit entities is needed to enhance supply of affordable and accessible housing for older people.

The panelists identified tools they believe would help make more housing more affordable. These include seeking additional funding for new Section 8 and Section 202 housing, conversion of older housing stock, moving to a cash subsidy for the [Senior Assisted Living Subsidy](#), and establishing a rental assistance fund to reduce housing costs to less than 30% of income. There are other tools to defray operating costs, but a more viable solution would rely on overlaying and stacking various programs (i.e. income-based tax credits, weatherization funds, and other subsidies).

INVITED REMARKS DURING THE LUNCH BREAK

- Montgomery County Council President Andrew Friedson cited the specific steps he and his colleagues have taken to make housing support programs more robust, including seeding \$100 million for the housing fund and \$50 million for the housing preservation fund (which aims to preserve naturally occurring affordable housing). He acknowledged that the Design for Life Property Tax Incentive program needs additional attention to increase the number of residents applying for the program.

¹ Carrie Sanders, Mid-County Planning Chief MNCPPC; Zachary Marks, Senior VP, Housing Opportunities Commission; Simin Rasoleen, Manager, MoCo Office of Permitting Services; Jeff Blackwell, Senior VP Real Estate Development, Victory Housing; Alan Goldstein, VP Real Estate Development, Affordable Housing and Communities; and Sarah Reddinger, VP Community Development, Habitat for Humanity.

- Scott Gottbreht, Assistant Secretary of Policy for the Maryland Department of Housing and Community Affairs provided an overview of how the State of Maryland is responding to housing demands of Maryland’s increasingly diverse older adult population. He described the three bills passed in the last General Assembly (referenced above) and how the State DHCA is working to develop policies and regulations needed to implement the new laws. Gottbreht encouraged participants to bring new and promising ideas directly to his office.

SESSION 2: INNOVATION TO ACTION — CREATING MORE AFFORDABLE, ACCESSIBLE, AND AVAILABLE HOUSING FOR OLDER ADULTS IN MONTGOMERY COUNTY

In the afternoon, participants in the forum’s *Innovation to Action* discussion generated a significant list of actions that county government and its ecosystem partners could take to address the shortage of accessible, affordable housing for older people.

As the discussion made clear, while many worthwhile initiatives are currently underway, more can and should be done to address the lack of affordable, accessible housing for older people. Equally clear: solving the county’s housing problem will require “undoing” as well. Specifically, a racially biased and environmentally unsustainable housing infrastructure evolved over many decades and was inadvertently codified in the name of conservation and preservation. Additionally, racial inequity that was initially woven into housing covenants and loan programs persists in current zoning ordinances and is evident in racial disparities in rates of home ownership. Similarly, a built environment, designed around and for gas-powered cars, resulted in lower-density neighborhoods that persist in master plans and zoning ordinances. These systemic barriers and deficits must be undone to achieve more affordable, accessible, and available housing for older people. Rental housing is a critical component to meeting the affordable housing needs.

WRAP UP

David Engel closed the Forum with an overview of next steps. The CoA will prepare a report on the Forum and develop a Road Map showing varied routes the County could take to addressing the overarching issue of affordable, accessible, and available housing for older people. The solutions could come from some combination policy and system changes suggested by the keynote speakers, subject matter experts, and participants. He thanked the speakers and all those who attended and invited them to continue the discussion.