

AGING IN COMMUNITY COMMITTEE MEETING

Minutes of the January 9, 2024, Meeting
9:30 am to 11:30 am

“Affordable Housing for Seniors Session #5- Issues, Perspectives, and Challenges”

Call to order: Meeting called to order at 9:30AM

Commissioners In Attendance: Wayne Berman (co-chair), Laurie Pross, Mary Sweeney, Mona Grieser, Marsha Weber, David Engel, Linda Bergofsky, Kate Stein, Barbara Selter, Joyce Dubow

Staff: Pazit Aviv, MoCo; Shawn Brennan, MoCo; Peter Flandrau, MoCo;

Guests: Somer Cross, MoCo; Sarah Fought, Jewish Council for the Aging; Kate Chance, MoCo Ofc of County Exec.; Maggie Gallagher, MoCo DHCA; Linda McMilliam, MoCo; Eric Kufowang (Public)

OPENNING REMARKS FROM THE CO-CHAIRS: Wayne and Betsy welcomed everyone and reviewed the agenda. This is the fifth in a series of sessions on Affordable Senior Housing in MoCo, that will serve to educate and guide the committee on the issues surrounding this important and very relevant topic. This first session featuring representatives from the Housing Opportunities Commission (HOC) was intended to help lay a foundation for the Committee's longer-term advocacy, educational, and communication efforts on Affordable Housing, including a possible public forum in the future. The second session presented information on County policies and programs intended to enable more affordable housing for older adults. The third session featured a speaker from Habitat for Humanity, a non-profit that is working to provide more affordable housing in the County. The speaker presented their prospective on affordable housing through an actual case example of the new development near Randolph Road and Viers Mill Road. The fourth session offered a financial perspective on providing affordable housing for older adults, using the case study of the development near Randolph Road and Veirs Mill Road development. The program for this fifth session on affordable housing features:

- Sommer Cross: Manager III, MoCo Dept of Housing and Community Affairs, presenting an update on the progress of developing newer County policy to provide affordable housing.
- Kate Chance: Community Outreach Manager for Community Partnerships in the MoCo Office of the County Executive, to discuss the role of the Faith-based Community in providing affordable housing for older adults.
- Update on the first meeting of the Affordable Housing Working Group. – See attached raw meeting notes.

APPROVAL OF THE MINUTES: The minutes for the December 12, 2023, AIC meeting were reviewed and approved.

PRESENTATION AND DISCUSSIONS: After the opening remarks, Somer Cross, spoke at length about the issues surrounding affordable housing for older adults in Montgomery County. Her remarks focused on efforts of her office to develop a proposal for a new program to address affordable housing for older adults. The proposal is for a “Moderately Priced Living for Seniors” Program. This new County program is intended to address the different factors and considerations needed for older adults in terms of housing, cost, and zoning. The current County program for Moderately Priced Dwelling Units (MPDU’s) was developed in the 1980’s when the make-up of the County was very different. It is not set up to meet the growing needs of older adults in the County in the future. Presently 23 percent of development in the County is senior-related. In particular, the

MPDU program is not set up for current products like independent / assisted living and continuing care residential communities.

Our first presenter was Ms Somer Cross of the MoCo DHCA. Somer talked about a working group that was formed to study the problems of housing for older adults. The study found some significant trends for seniors:

- Homeownership rate increases with age, culminating in 65-84 bracket having more than 80% homeownership.
- Older homeowners own some of the County's oldest housing stock (moved in prior to 1989)
- 66 % of seniors "definitely" or "probably" want to remain where they are as long as possible.
- 28% of seniors 65+ have income under \$50K.
- 57% of renters aged 65+ are rent burdened (compared to 49% under 65)
- Rising population will increase needs in future.

The study showed a strong desire for older adults to stay in their homes as long as possible, but, when necessary, utilize Independent, Assisted Living, Memory Care, and/or Nursing Home facilities. There are some Federal and local support and subsidy programs for those that want to age in place. However, very few local support / subsidy programs for those that need to reside in Nursing, Memory Care, Independent, and/or Assisted Communities. This is the rationale behind the proposed "Moderately Pricing Living for Seniors" (MPLS) Program.

The MPLS program would provide support / subsidy for facilities that include services like transportation, meals, and specialized care for those that would qualify for the program, based upon their income. The support depends on an income scale that ranges from 30% AMI to 70%. The draft proposal includes detailed considerations for unit size, spousal needs, personal finances, assets, residential and commercial density, fees charged, and occupancy. There are some additional factors for subsidies that the proposed MPLS program considers, including:

- 40% of all new units must have priority to current Montgomery County residents (previous tax year)
- Will require full 180 days before allowing open to market rate tenants.
- Control period –99 years.
- HOC and nonprofits will be allowed to reserve portion of units.
- DHCA will look to create senior specific website to assist with marketing.
- Need to look at removing necessity of annual certification in MPLS-possible affidavit to simplify process.
- Unit sizes and features should be comparable to market rate –which should be larger than MPDU and with safety and monitoring features too.

The overall goal of the MPLS is to create more affordable units or assist seniors to remain in homes. Many seniors want to stay in their current home. They own older housing stock that needs repair, replacement, or better accessibility. The next steps for Somer's and her working group's proposal for the MPLS Program is to develop legislation on Affordable Senior Housing. The time frame to such legislation is as follows:

- **December-February**-Meet with community groups to get their input, such as the Commission on Aging, Land Use Attorneys, Developers, and Others
- **Early March**-Meet with the Affordable Senior Housing Workgroup
- **February/March**- Draft legislation

- **April–begin adoption process thru a Zoning Text Amendment (ZTA) and Section 25C(?) of County Code**

Somer concluded her presentation by requesting feedback on the new MPLS Program as it makes its way through the County legislative process. She offered opportunities to also provide feedback by testifying or writing letters of support.

Our second speaker was Ms. Kate Chance from the MoCo Office of the County Executive and serves as the Faith Liason. Kate spoke about her work with the Faith-based community and their efforts to use or re-use their property into affordable house for older adults as well as the community in general. Kate provided several examples of faith communities interested in using or re-using their land and property to develop affordable housing communities. For example, Kate cited Silver Spring Methodist Church and Emory Grove Church as very interested in developing affordable housing units. There are about 2 dozen more communities in MoCO that have expressed interest. Kate is also working with Councilmember Stewart to propose a new Zoning Text Amendment (ZTA) to the County Code to enable such development by interested faith communities. Helping these Faith communities understand and work with developers is a challenge Kate is also working to address. Finally, Kate cited some of the community partners that she is engage with, including Habitat for Humanity, Rebuilding Together, and Interfaith Power and Light.

Following these two presentations, the AIC members presented lots of questions for Ms. Cross and Ms. Chance. A very lengthy and thought-provoking discussion ensued. Both of our speakers asked for CoA support and advocacy for their new initiatives and offered to come back the AIC and give the committee updates and implementation schedules. Regarding advocacy, he suggested contacting the Montgomery County Housing Alliance for a speaker and review the AHC website at AHC.org. There are regulatory issues that need to be revamped and Mr. Goldstein suggested that the AIC Committee contact the Park and Planning Commission for a speaker to understand their role in regulations for affordable housing.

BUSINESS MEETING: At the business meeting, the following items were discussed:

- There was lots of discussion about the next steps for the AIC on Affordable Housing and framing an Action Agenda for this topic. It was noted that an Affordable Housing working group is now formed and met on December 18th to start work on learning the outcomes of a 2018 County report on affordable housing for older adults. The Working Group also agreed to begin formulating an agenda and plan for a CoA public forum on Affordable Housing for Older Adults. The Working Group will be meeting again on January 22, 2024, and plans to meet every Monday afternoon at 4:00 pm. Interested AIC members are welcome. Betsy will send out information and a zoom link.
- Work on a technology survey to the members of the Grass Roots Organization for the Welfare of Seniors (GROWS) is proceeding. Plans are for the survey to be tested by some of the speakers who participated in the May 2023 public forum on technology.
- The Committee discussed ideas for topics for future AIC meetings. Plans included:
 - February: Villages
 - March: Transportation
 - Dates TBD for Aging Alone, Multi-generational housing, Employment Services w/JCA, and affordable housing for older adults (an update of progress).

UPCOMING MEETING: Our next meeting is planned for Tuesday, February 13, 2024. The featured topic will be on Villages.

MEETING ADJOURNED: Motion was made and seconded to adjourn meeting at 11:28 am