

**AGING IN COMMUNITY COMMITTEE
OF THE
COMMISSION ON AGING**

Date: March 8, 2022
9:30am-11:30 am

“Montgomery County’s Design for Life (DFL) Program”

In Attendance: Mary Sweeney (co-chair, AIC), Wayne Berman (co-chair, AIC), Barbara Selter, Nanine Meiklejohn, Marsha Weber, Mona Grieser, Sibon Ncube, Joyce Dubow, Betsy Carrier.

Staff: Pazit Aviv, MC AAA;

Guests: Sara Fought, Jewish Council for the Aging; Gail Lucas, MC Dept of Permitting Services; Sarah Reddinger, Habitat for Humanity; Joan Kahn, UMD; Marcia Pruzan, Age-Friendly Montgomery;

Opening Remarks from the Co-Chairs: Wayne and Mary welcomed everyone and thanked Betsy Carrier and Mona Grieser for arranging today’s meeting topic and speakers. Everyone had a chance to introduce themselves. Wayne and Mary then reviewed the agenda with the featured topic on “Montgomery County’s Design for Life (DFL) Program”.

Approval of the Minutes: The minutes of the February 8, 2022 meeting were approved.

PRESENTATIONS AND DISCUSSIONS: “Montgomery County’s Design for Life (DFL) Program”. Betsy started the session and introduced the three featured presenters: Gail Lucas, MC Dept of Permitting Services; Sarah Reddinger, Habitat for Humanity; and Joan Kahn, UMD.

Presentation: Overview of the Montgomery County Design for Life Program, Gail Lucas, Permitting Services Manager, Montgomery County. Gail went through a detailed tour of the Design for Life website that includes a program description and the application form and description of the application process:

[Design for Life Home \(montgomerycountymd.gov\)](http://montgomerycountymd.gov)

The Design for Life (DFL) Property Tax Incentive Program provides 3 tiers of property tax incentives to make homes more universally accessible:

- 1. Accessible Feature tax incentives** are for certain features that are permanently installed to improve access to or within an owner’s principal residence (not limited to single-family homes).
- 2. Level I (VISITable) tax incentives** are available for permanent installations to any new or existing single-family homes, townhomes and duplexes that meet Level I accessibility threshold.

3. Level II (LIVEable) tax incentives are available for permanent installations to any new or existing single-family homes, townhomes and duplexes that meet Level II accessibility threshold.

For new home construction a school impact tax credit may be available for projects meeting Level I and Level II Accessibility standards.

4. Accessibility Standards for Level I (VISITable) and Level II (LIVEable) incorporate design elements such as a no-step entrance, which make it easier and safer to accommodate a person living with a temporary or permanent impairment, accommodate friends or relatives who have mobility limitations or even bring in a baby stroller or move in large furniture. Ultimately, homes that incorporate these features will help people age in place more comfortably, conveniently and cost effectively.

The program is five years old and there is \$500,000 in tax credits allocated per year. To date the program has been under utilized. Over five years 230 applications have been approved. Data is not available regarding the age of individuals who used this program.

Other features of the DFL Program include:

1. The DFL program is for homeowners, not renters. Nor is it applicable to condos or apartments. This is one reason Habitat for Humanity was unable to access the DFL program.
2. The different levels of DFL access have prescriptive enabling conditions, e.g. for Level III. The homeowner needs to also ensure accessibility to bedroom, bathroom, kitchen, hallway and living room to access the \$10,000 max.
3. The homeowner must be able to prepay the work and complete it, as the vetting process and final application approval comes from an inspection of the work after it is completed. Once the work is approved, the application is forwarded to the Department of Taxes and Revenue office which then allows the homeowner tax reductions up to \$2,000 per taxable year up to the maximum \$10,000, to the homeowner. The whole process therefore can take several years.
4. The DFL program has no funds set aside at all. DFL gives a reduction/forgiveness in property tax up to a max of approx \$2,000 or \$2,500 depending on the Level. The homeowner gains from money he does not have to pay in property taxes, not from any additional outside funds or subsidy appropriated by the county for this use. The total tax forgiveness for this program is set at \$500,000. The program itself is paid for by the fees paid for the applications and certifications which are required.
5. The program does not differentiate or make preference for individuals who may be low income. It assumes homeowners have homes on which they pay property taxes, and can afford to pay for the work required to make their home, accessible, livable etc...

Presentation: Joan Kahn, PhD, Montgomery County Resident, Social Demographer, University of Maryland, and Member of Potomac Village: Joan shared a personal story of how she used the Maryland State program to redesign a bathroom. The State Program was very user friendly. She did not meet the deadline for the County DFL program. Based on her personal experience and professional expertise she thought people are often reluctant to plan ahead and make design modifications.

Presentation: Sarah Reddinger, Vice President Community Development, Habitat for Humanity. The attached slide deck describes a robust program that makes home modifications for low income individuals. The program seems note worthy as it includes a team approach to identify needed modifications. As well as making modifications it will make home repairs so homes will be safe. There is a waiting list of more than 400 homes waiting for these services. This program is funded by private and public grants.

Habitat for Humanity has supported thousands of homes to renovate for accessibility and livability and has noted that the majority of the homes are for seniors. Their eligibility standards are set at incomes up to 80% of County average—i.e. low income up to \$50,000/year. They do not investigate further and do not take assets into account and have more applications at present than funds to deal with them—wait listed. Habitat has constructed homes to universal design standards in PG County and is considering several such homes in Silver Spring. Habitat feels that DFL does not sufficiently take into account the needs of the homeowner because it is so prescriptive.

POSSIBLE FOLLOW-UP ACTIONS DISCUSSED:

1. Promote County and State programs-- Programs are very underutilized- could be featured in a 50+ program, materials that health and wellness is putting together- suggested Marcia P
2. Address emotional issue of people being uncomfortable thinking ahead of possible need- could be done by Villages or PR- point raised Joan
3. Advocacy at the County for the \$300,000 Habitat for Humanity pilot project that is stalled- get more info from Sarah
4. Research why new construction does not have universal design requirements-Point raised by Nadine
5. Advocate for simplifying DFL application process, specifically how can the process be used if someone is not tech savvy, explore the fee structure for the application, and relax the one year requirement for submitting. Gail said she would follow-up on these ideas.
6. Compare the State program to the DFL program. The State Program is easier to apply for-- are there any changes that can be made to DFL so it would mirror the state program? Problem—the State Program is a budgeted program, the County program is a tax credit.
7. Get data on how many low income senior home owners there are in the county-- Pazit
8. Publicize the new Medicare Advantage benefit of some handy man services being covered- Joyce
9. Understand how PG County is addressing design issues for low income population-- they seem more forward thinking-- but different economics- check with Sarah Reddinger
10. Project with hospitals for people who on an emergency basis need grab bars etc on discharge, Pazit mentioned.
11. Wayne suggested that the “technology” working group follow-up on the possible relevant action items. Anyone interested in participating on this working group should contact Wayne, Mary, Betsy or Mona.

OTHER COMMITTEE BUSINESS

- Wayne and Mary again handed out a draft sheet to track the interests and activities of the nine County Council members. At the end of the meeting the Chair raised the question of whether any individuals wished to track County officials. Mona volunteered to follow

Hans Reimer, Mary Sweeney followed Jawando, as did Betsy. The tracking sheet is intended to be for information gathering and not the basis of a letter writing or lobbying campaign. It was proposed that members of the AIC select a Council Member to follow, get on their website, track issues they raise, and report back to the AIC.

- The Committee also reviewed future meeting assignments. All monthly meeting through June are on track. All working groups reported on their activities too.
- Wayne mentioned the COA Public Forum titled “In-Home Care – We Can Do Better” to be held on May 5th. He encouraged everyone to attend.
- Wayne mentioned the request for nominations for the first COA Community for a Lifetime recognition award program. Everyone should have gotten a nomination letter and form to submit their nominations for recognition. The announcement of the recipients for the Community for a Lifetime will be made at the Public Forum.

UPCOMING MEETING: The next AIC meeting will be held on Tuesday, April 12, 2022 at 9:30 am. The focus of the meeting will be on “Technology to Improve the Lives of Older Adults”. This meeting will again be facilitated by Betsy Carrier, Mona Grieser, and Sibon Ncube.

MEETING ADJOURNED: 11:35 am