



COMMISSION ON AGING

October 15, 2018

The Honorable George Leventhal
Chair, Health and Human Services Committee
Montgomery County Council
100 Maryland Avenue
Rockville, Maryland 20850

Dear Mr. Leventhal:

Thank you for this opportunity to present the Commission on Aging's (COA's) priorities for FY20. We thank the Health and Human Services Committee and other members of the County Council for the strong support you have provided over the years to older adults in Montgomery County and their families through your budget allocations.

Montgomery County must continue to make progress as a community for a lifetime for its residents by ensuring that all those in need have access to the safety net of vital services and supports essential for their well-being and are provided with access to housing that is affordable, so that they can remain vital members of our community. This will help to address the results of the County's 2017 Community Livability survey, which reveal a decrease in the percent of people who plan to retire in the County. The overall findings of that survey suggest that residents' main concern regarding retirement in the County is the high cost of living. The Montgomery County Planning Department of the Maryland National Capital Park and Planning Commission issued a report, Meeting the Housing Needs of Older Adults in Montgomery County, which provides the following summary of the Community Livability survey result:

Montgomery County, Maryland is a community offering high-quality services and amenities to people of all ages and at all stages of life. According to the County's 2017 Community Livability Report, 90 percent of County residents 55 and older say that Montgomery County is a "good" or "excellent" place to live. The County scores particularly high among older adults in terms of its health services, public safety, and parks and activities. However, only 50 percent of residents 55 and older said that Montgomery County was a good place to retire. And just 25 percent rated the cost of living favorably. Therefore, despite the high quality of life enjoyed by many residents in Montgomery County, there are challenges to ensuring that people can remain in the County as they age and that the County's opportunities and amenities are available to all older adults, regardless of income:

<http://montgomeryplanning.org/tools/research/special-studies/housing-for-older-adults-study>

COA's annual County budget recommendations are informed by our Senior Agenda, COA public forums, COA Committees' Focus Areas, COA monthly meetings and summer studies. These activities benefit from input and feedback from subject matter experts and members of the public, especially, older adults and their families.

COA's FY20 priorities include recommendations for Health and Social Services programs, Affordable Housing expansion and preservation, and new positions/programs that would provide needed support for our vulnerable and vital older adults and their families.

HEALTH & SOCIAL SERVICES

Early Stage Memory Loss Program (Senior Center Plus)

Early Stage Memory Loss Programs, or Senior Center Plus, provide structured activities and support tailored to the individual needs of senior center participants with early stage memory loss. Senior Center staff are encountering more individuals who are brought to the center by caregivers but whose cognitive impairments prevent them from joining regular center activities. However, center staff have neither the time nor the training or expertise to provide these individuals with the individualized services they need. As a result, these participants may remain in one location, e.g., lobby area, for the entire day. They would benefit from the Senior Center Plus program.

The Jewish Council for the Aging (JCA) has operated a small early stage memory loss program in Germantown with private grant funds, serving eight people/two days per week on a sliding fee scale. In FY19, JCA received a County grant to start a second program in Mid-County or East County, in partnership with the Recreation Department.

Montgomery County lags behind neighboring jurisdictions in providing this service. There are currently 43 Senior Center Plus sites in Maryland, including in Anne Arundel, Baltimore, Charles, and Howard counties. Fairfax County, Virginia, operates a robust program with more than \$1 million in county funds.

Respite Program – Increases in Rates and Services Requests

The Department of Health and Human Services (DHHS) contracts with The Arc Montgomery County to provide respite services to unpaid, live-in, primary caregivers, who are typically family members. Respite services can provide relief for a caregiver for a few hours, a day, a weekend, or sometimes longer. Respite services can be provided in the home or in approved respite facilities. Services may be provided at two levels: supervisory and personal care (Level I agency), and skilled nursing care (Level II).

The Respite Program budget has absorbed recent increases in Level I agency rates (from \$14.50 to \$20/hour) and Level II (nursing level) rates (from \$25 to \$34/hour) without additional funding. The Level I rate increases are a result of the increases to the County's minimum wage and the need to have rates comparable to other in-home/personal care programs. The Arc is requesting an additional rate increase to the Level I rate for Respite Care Provider agencies from \$20/hour to \$22/Hour for FY20. Additional funding is needed to fund this rate increase without impacting service to clients.

While respite services can be provided in the home, service providers report that more of their clients are choosing to have their loved ones receive care in an approved respite facility. In addition to the rate increase, there is a need for additional funding to cover costs for those clients who require 24-hour care in a respite facility.

The FY19 budget recognized the need to assist certain other direct service providers with meeting minimum wage requirements for their employees. Respite care is another area where this financial assistance is needed.

Department of Recreation - Friday Transportation to Senior Centers and Mini Trips

In FY19, the County reduced funding for the Department of Recreation, which resulted in the elimination of two programs that primarily serve lower-income and vulnerable older adults: Friday bus transportation to senior centers and mini-trips.

Recreational programs can include healthy meals, social engagement, and intellectual stimulation – all essential for older adults who might otherwise be isolated and alone. While the number of people served by the eliminated programs on a particular day of the week, or at a particular site, may be small, the benefits of participation are great. For many isolated and otherwise vulnerable older adults, a senior center may provide the only opportunity for social interaction and a healthy meal. Without county-provided transportation, these benefits may be lost. While the County has attempted to fill the nutritional gap by providing a frozen take-home meal on Thursdays, for consumption on Friday, this service presumes that the participant has a microwave oven, and the capacity to use it.

Likewise, the Department of Recreation's mini-trips to cultural or historical sites such as museums, the County Fair, and shopping venues, provide older adults who lack personal or financial resources, an opportunity for social engagement and mental stimulation.

Public Guardianship Program - Social Worker Position

The state mandated Public Guardianship Program provides substitute decision-making for adults whom the court has determined lack the capacity to make their own decisions about essential aspects of their lives (e.g., housing, safety, or medical care) and for whom there is no less restrictive alternative, including no appropriate family member or loved one to serve in this role. The Public Guardianship Program has seen an 18% increase in the number of clients over the last four years.

Public Guardianship program caseloads are likely to continue to increase, as the program is closely tied to Adult Protective Services (APS), which investigates referrals of abuse, neglect, self-neglect and financial exploitation of vulnerable adults. The caseload for APS is at an all-time high. Investigations increased by 24% from FY13 to FY17. From FY17 to FY18, the increase was 11.4%. August 2018 saw the highest caseload in the program's history, with 119 open cases. In FY18, 34% of APS cases involved financial exploitation of a vulnerable adult.

In addition to serving as court-appointed decisionmaker for some of the most vulnerable residents of our community, the Public Guardianship Program also provides services to continuing APS clients who are not under guardianship, conducts guardianship assessments after receiving referrals from hospitals, and provides services to clients of the Social Services to Adults program.

An additional Social Worker is needed to provide services to these very vulnerable clients, who are often victims, or at risk of becoming victims, of abuse or neglect.

Coordinator of Outreach and Support to Older Adults in Diverse Communities

While the County's older adult population will not transition to being majority-minority until around 2027, we do have large racial and ethnic older adult minority populations. Approximately 14% of County residents age 60 and older are Asian, 13% are Black or African-American, and 8% identify as Hispanic or Latino. DHHS Aging and Disability Services conducts outreach and provides services to ethnic and racial communities through its work in transportation, health and wellness, village coordination, caregiver supports, and senior nutrition programming. The Office of Community Partnerships (OCP) includes liaisons to the various populations that comprise the Montgomery County community. Other County agencies and departments also engage in outreach efforts.

Earlier this year, COA identified five communities with large or growing older adult populations in the County: Vietnamese, Korean, Ethiopian, Salvadoran, and African-American. We convened a panel of representatives from these communities for a moderated discussion of the issues and challenges that they face. We learned that despite DHHS, OCP, and other department efforts, many older adults in culturally and ethnically diverse communities continue to be isolated and unaware of the services and programs available to them.

COA recommends that the County create a new position – Coordinator of Outreach and Support to Older Adults in Diverse Communities. One of the responsibilities of this new position would be to develop and lead a Diverse Communities Coordinating Council (or similar entity) of leaders representing older adults in their communities. The Coordinating Council would identify needs and resources and work with various resources including within their communities, county government, non-profits and for-profit sectors to address these needs.

AFFORDABLE HOUSING

The demand for affordable housing continues to increase as our older adult population grows. As a result, COA continues to prioritize the need for more affordable housing options for seniors (including housing that offers wrap-around services), and protections for renters. COA's 2017 Summer Study, "Preserving and Expanding Affordable Rental Housing in Montgomery County and its Impact on Seniors," included several recommendations in this area.

Housing Initiative Fund (HIF) Increase

COA appreciates the Council's continued efforts to support affordable housing options in the County, including through use of the HIF. In FY19, the Council increased the County Executive's proposed HIF budget from \$51.6 to \$63.8 million.

The COA 2017 Summer Study supported the recommendation of the County's 2017 Rental Housing Study by RKG Associates, "that Montgomery County follow the District of Columbia's lead and increase dedicated funding [for affordable housing] to at least \$100 million annually." COA regards this amount as a multi-year goal to address the continuing critical need for affordable housing in the County, so we renew our request for additional funding for HIF.

COA continues to urge the Council to ensure that long-range planning, including innovative solutions to expand and preserve affordable housing, is undertaken for both older adult owned housing and rental housing to ensure a range of safe, affordable housing alternatives.

We also continue to strongly recommend that the Council work with the Montgomery County Delegation to the General Assembly to research the federal Low-Income Housing Tax Credit program and support a carve out for Montgomery County, similar to the carve out currently in place in Northern Virginia.

Moderately-Priced Dwelling Unit (MPDU) Program Expansion

The County's Moderately-Priced Dwelling Unit (MPDU) program includes homeownership and rental components. The rental component of the MPDU program requires that that landlords set aside a certain percentage (currently 15%, with some exceptions) of units for low- and moderate-income households. The County uses the HIF to subsidize rents on these units.

The County should make the MPDU program more accessible to households earning less than 65% of Area Median income by requiring a larger base set aside of 15% or more for all new developments, expanding HIF rent subsidies of MPDU units and adopting a sliding scale of income targets and set aside percentages that could assist individuals below 50% of AMI. (Recommendation from COA 2017 Summer Study).

Affordable Housing: User Friendly Database and Streamlined Application Process

A primary challenge for individuals seeking affordable housing is the difficulty of navigating multiple complex programs that serve a broad population and are administered by dozens of private and public entities. The 2018 M-NCPPC report, [Meeting the Housing Needs of Older Adults in Montgomery County](#), lists 37 senior affordable housing rental communities governed by ten federal or state programs. COA recommends creating a user-friendly searchable database to help older adults, those assisting them, and other county residents navigate affordable housing options.

The Housing Opportunities Commission has an on-line application program, Housing Path, that funnels on-line applications to the appropriate entry point, “based on household size, income, age and other factors,” including into the federal Section 8 Housing Choice Voucher program and to other affordable communities that HOC owns and/or operates. This application program does not include privately operated affordable housing options.

At one time, the Montgomery County Department of Housing and Community Affairs website hosted an on-line Apartment Rental Guide. Data for the site was extracted from the annual Rental Housing Survey and included rich supplemental information such as maps, bus routes and school districts. The user could filter according to needs such as housing for seniors, persons with disabilities, and affordable programs. DHCA is currently updating this resource.

COA recommends that the County consider developing an on-line, single point of entry, comprehensive listing tool like the Apartment Rental Guide, and that this site be enhanced to include:

- A universal application
- Live data to supplement Annual Rental Housing Survey data
- Integration into portals for affordable housing programs such as Public Housing, Section 8, and MPDU rentals.
- Automated response to inquiries to include: programs for which resident is eligible, wait list information and status, and contact information for a person associated with each program for which the resident is eligible.

COA further recommends that the County implement a robust roll-out campaign to include inter-agency training, property management industry training, and resident education.

Home Sharing for Older Adults Pilot Program

Given the lengthy wait lists for affordable housing, Montgomery County needs to support a variety of creative affordable housing options for older adults with low and moderate incomes. One such option is home sharing.

Home sharing is a simple concept: a homeowner offers accommodation in exchange for rent or other financial arrangement, assistance with household tasks, or both. Participants can be older adults, people with disabilities, working professionals, single parents, or simply people wishing to share their lives with others. Home sharing offers affordable housing, companionship, security and mutual support, makes efficient use of existing housing stock, and helps preserve the fabric of a neighborhood. Home sharing programs can offer a more secure alternative to other roommate options. Many programs employ staff who are trained to carefully screen each program applicant through interviewing, background checking, and personal references.

Different models are in operation around the country, but in general, a home sharing program helps to match a person who has an available room or separate unit (a provider) in his or her home with an individual who is looking for a place to live. Baltimore’s St. Ambrose Housing Aid Center has successfully operated a home sharing program in Baltimore City and Baltimore County for 30 years, <https://www.stambros.org>. In New York,

the New York Foundation for Senior Citizens, <http://www.nyfsc.org>, operates a home sharing program specifically for older adults. Programs such as Silver Nest, www.silvernest.org, offer nationwide home sharing services that include screening and matching.

COA recommends that the County investigate different models of home sharing for older adults and fund a pilot program to determine the feasibility/challenges/benefits of such a program for older adults in the County.

CONCLUSION

COA appreciates the County Executive's and the County Council's demonstrated commitment to serving our older residents. With the number of County residents 60 years of age and older increasing by approximately 5,000 people each year and becoming increasingly diverse, the County must continue to support critical programs that permit all older adults to live safely in their homes and communities, and to enjoy a high quality of life, regardless of income.

Thank you for the opportunity to share COA's priorities for the FY20 budget.

Sincerely,
Isabelle Schoenfeld
Chair, COA