HOC Age-Restricted Housing for Older Adults

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The Housing Opportunities Commission of Montgomery County (HOC) is a public corporation established under state and local law to build, develop, finance, acquire, and manage housing for persons with very low-to moderate-incomes. Older adults live in various HOC-owned housing throughout the County, including in several multi-family independent living properties that are age-restricted for adults ages 62 and older. This OLO report responds to the County Council's request to examine the strategies employed by HOC to manage its age-restricted housing for older adults and the effectiveness of these strategies. Overall, this report finds that residents of HOC's age-restricted properties are largely satisfied with their housing. However, discussions with staff and stakeholders indicate that residents have a variety of needs that available services and programming cannot consistently meet.

Research on the Needs of Older Adults in Subsidized Housing

Research shows older adults who live in subsidized housing tend to have lower incomes, minimal financial savings, experience higher rates of chronic disease and disability, and are at greater risk of isolation compared to older adults who live in non-subsidized housing. Older immigrants and refugees experience unique risk factors (language and cultural barriers, separation from friends and family, racism, and discrimination) that predispose them to social isolation and affect their ability to meet their own housing and health needs. The exhibit below summarizes best practices to meet this population's needs.

Best Practices for Meeting the Needs of Older Adults in Subsidized Housing

Accessibility	Incorporate universal design and greater accessibility into age-restricted properties for older adults
Health and Other Support Services	Use care coordination models to integrate housing with health and other support services older adults need to successfully age in place.
Language Access	Assess language needs, establish a language access plan and monitor and update the plan with beneficiary and community input.

In its 2018 report, *Meeting the Housing Needs of Older Adults in Montgomery County*, the Planning Department highlighted the ability for local governments to encourage the production and preservation of affordable and accessible housing through zoning and re-development. For example, the report recommends that planners collaborate with experts in housing, health, and aging to incorporate older adults' housing needs into County master plans prior to adoption. The same report also recommended co-locating community facilities with older adult housing to better meet their needs. For example, building an independent living facility alongside a community health center gives older adults and people with disabilities easier access to care services.

## Background on Older Adults in Montgomery County

According to the American Community Survey, approximately 165,000 people aged 65 and older resided in Montgomery County in 2021, accounting for 16% of the County's population. Adults aged 65 and older are expected to account for one in five people by 2040. The Planning Department projects adults aged 85 and older will be the fastest growing age group in the County in the coming years. As this share of the County's population grows, there will be an increased need for more affordable housing, health, and other social and community services.

Asian and Black adults as well as women are overrepresented among older adults living under the poverty level in Montgomery County. Structural racism and gender inequities are drivers of these disparities.

The Housing Opportunities Commission's Age-Restricted Properties for Older Adults

The Housing Opportunities Commission of Montgomery County (HOC) is the County's Public Housing Authority (PHA). County grants accounted for 4% of HOC's operating budget for FY23 and primarily funded HOC's Resident Services programs. HOC currently owns 10 multi-family properties that are age-restricted for and occupied by adults aged 62 and over.

HOC Age-Restricted Multi-Family Properties for Older Adults, 2023
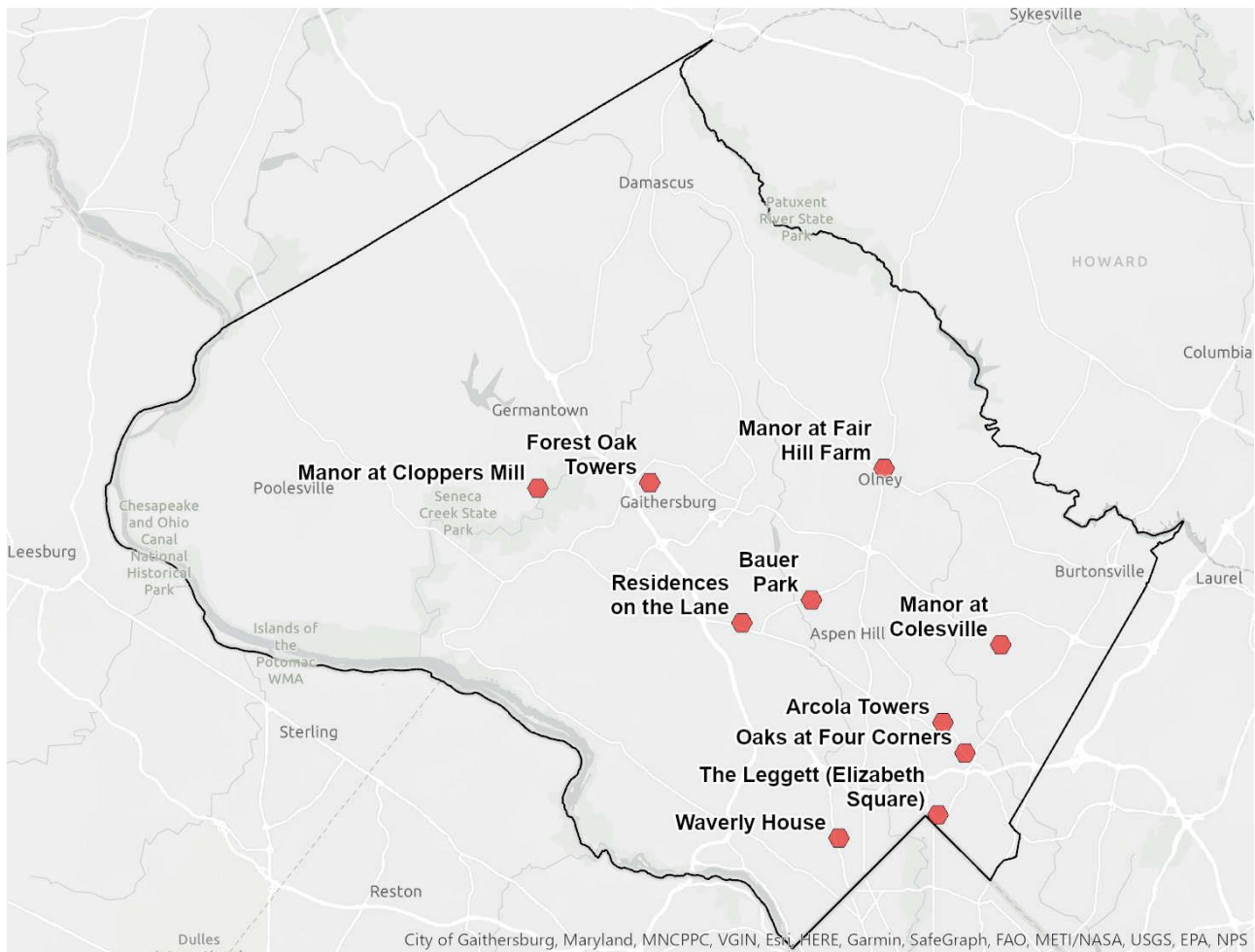
HOC Arcola Towers, built in 1970, is the oldest of the properties, while the Leggett and Residences on the Lane are new buildings completed in 2022. Among the remaining properties, all but Forest Oak Towers, Manor at Colesville, and Oaks at Four Corners have undergone renovations in the last 10 years. Each of the three remaining properties is planned for renovation in the near future.

Subsidies and Income Limits at HOC Age-Restricted Properties for Older Adults, 2023

Property	City	Units Total	Section 8^ Subsidies	LIHTC* Program	% Units Income-Restricted
Arcola Towers	Silver Spring	141	Yes	Yes	100%
Bauer Park	Rockville	142	Yes	Yes	85%
Forest Oak Towers	Gaithersburg	175	Yes	Yes	100%
Leggett (Elizabeth Square)	Silver Spring	267	Yes	Yes	90%
Oaks at Four Corners	Silver Spring	119	No	No	40%
Residences on the Lane	Rockville	118	Yes	Yes	90%
Waverly House	Bethesda	168	Yes	Yes	100%
Willow Manor at Fair Hill Farm	Olney	101	No	Yes	100%
Willow Manor at Colesville	Silver Spring	83	No	Yes	100%
Willow Manor at Cloppers Mill	Germantown	102	No	Yes	100%

^Section 8 includes Project-Based Rental Assistance or Project-Based Vouchers, both of which require households to pay 30% of their incomes towards rent and utilities, with the subsidy covering the difference between the household contribution and the total cost.
* The Low-Income Housing Tax Credit Program requires property owners to meet an income test for tenants and a gross rent test that prohibits rents for income-restricted units from exceeding 30% of either 50 or 60% of Area Median Income (AMI).

Experiences of Residents in HOC Age-Restricted Housing

OLO surveyed residents living in nine[1] HOC age-restricted multi-family properties to better understand the effectiveness of HOC's strategies in managing housing for older adults. OLO received 337 responses to the survey. Residents were asked about their satisfaction with five areas of their housing: the condition of their apartment units; the maintenance and repairs to their units; the condition of the common areas in and around their buildings; the management of their properties, and the services offered in their buildings. As summarized in the table below, most respondents reported being either "very satisfied" or "somewhat satisfied" with each of these aspects.

Furthermore, when asked about improvements they would like made to their housing, many residents said no improvements were needed. However, of those who did provide feedback about improvements, most are concerned with improving security inside and outside their buildings and keeping their buildings clean and pest free.

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[1] OLO did not survey residents at The Leggett (formerly Elizabeth Square) because at the time of sending, residents were being relocated due to scheduled building renovations.

Percentages of respondents that were "somewhat satisfied" or "very satisfied"

Aspect of Housing	Somewhat Satisfied	Very Satisfied
Your unit/home	25%	64%
Maintenance and repairs	23%	64%
Common spaces in your building	24%	65%
Management of your property	21%	71%
Services in your building	30%	54%

*Excludes "Does Not Apply" responses

Of note, while residents were mostly satisfied with services, some programming, like healthcare services, community activities, and home care services, received higher dissatisfaction ratings relative to other aspects of their housing situations from residents across all properties. Additionally, many residents reported that specified services and programming do not apply to their situations, indicating they do not have access or choose not to use them.

Consistent with these survey results, OLO's interviews with HOC and partner organization staff indicate that residents in age-restricted HOC properties have a variety of needs that available services and programming cannot consistently meet. HOC's resident services counselors have significant responsibilities that include referring residents to services and recertifying residents for their housing subsidies, leaving limited time for coordinating social and recreational activities that are critical for older adults' wellbeing. Staff rely on residents, volunteers and partners with time-limited grant funding to offer services and programming to prevent isolation and help residents to age in place.

OLO Recommendations

OLO offers the following three recommendations for Council consideration.

1. Request that HOC address the main findings from OLO's survey of residents living in age-restricted HOC properties.

2. Discuss with HOC the most pressing current needs for services and programming at HOC's age-restricted properties, and what additional resources are needed to provide them consistently.

3. Request that HOC assess language needs, solicit community and beneficiary feedback on available resources, and publish on its website an updated language access plan for serving linguistically diverse populations in its age-restricted properties.

OLO also offers the following two long-term discussion issues for Council consideration.

1. What long-term strategies could the County and HOC develop for addressing the needs of a growing population of older adults that will increasingly require additional services in order to live independently as long possible?

2. How can the County best support HOC in serving older adults that need additional services to age in place?

OLO Report 2023-10

HOC Age-Restricted Housing for Older Adults

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Introduction

The Housing Opportunities Commission of Montgomery County (HOC) is a public corporation established under state and local law to build, develop, finance, acquire, and manage housing for persons with very low-to moderate-incomes. As a federally designated public housing authority (PHA), HOC administers several federally funded housing assistance programs and owns approximately 9,000 housing units that are supported through a variety of federal and state programs. HOC also provides services to individuals and families in assisted housing including service coordination, housing stabilization and supportive services.

One area of significant importance to HOC is housing for Montgomery County's older adult population. Older adults live in various HOC-owned housing throughout the County, including in several multi-family independent living properties that are age-restricted for adults ages 62 and older.

This OLO report responds to the County Council's request to examine the strategies employed by HOC to manage its age-restricted housing for older adults and the effectiveness of these strategies. It presents feedback collected directly from residents living in age-restricted properties about their experiences with HOC's management practices, programs, and services:

- **Chapter 1** discusses the characteristics of older adults in Montgomery County including the housing options available to them;

- **Chapter 2** offers an overview of HOC and its operations;

- **Chapter 3** presents research on the housing needs of older adults, particularly older adults living in subsidized housing, and discusses best practices for how to meet these needs;

- **Chapter 4** describes HOC's multifamily age-restricted properties for older adults and the services and programs available to residents;

- **Chapter 5** presents residents' feedback on their experiences living in HOC age-restricted properties, including their satisfaction with their housing and support services, and any improvements they would like made;

- **Chapter 6** presents OLO's findings; and

- **Chapter 7** presents OLO's short-term recommendations and long-term discussion questions.

Methodology. Office of Legislative Oversight staff members Natalia Carrizosa and Chitra Kalyandurg conducted this study with assistance from OLO staff members Kristen Latham and Karen Pecoraro. To prepare this report, OLO gathered information through a survey of residents in HOC age-restricted properties, document reviews, data analysis, literature review, and interviews with staff in HOC, County Departments, and community organizations.

OLO received a high level of cooperation from everyone involved in this study and appreciates the information and insights shared by all who participated, including:

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Home Care Partners
Marla Lahat

Arts for the Aging
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Sarah House

Chapter 1. Background on Older Adults in Montgomery County

This report responds to the Council's request to examine resident experiences and management practices in age-restricted housing for older adults owned by the Housing Opportunities Commission of Montgomery County (HOC). To provide context for this information, this chapter provides background on the demographics of older adults in Montgomery County and housing for older adults in the County. It is organized as follows:

- **Section A** describes the population of seniors in Montgomery County and the types of age-restricted housing or housing targeted to seniors; and

- **Section B** provides an overview housing for older adults in the County.

The data described in this chapter show that Asian and Black adults and women are overrepresented among older adults with incomes below the poverty level due to inequities created and/or supported by government. The data also show that older adults in Montgomery County live in a variety of different types of housing. The Planning Department has identified a growing need for housing that is affordable and accessible for older adults with low incomes and those with disabilities.

A.   Older Adults in Montgomery County

According to the American Community Survey, approximately 165,000 persons aged 65 and older resided in Montgomery County in 2021, accounting for 16% of the County's population.[2] This section describes the demographics and living arrangements of the older adult population in the County, focusing on those living under the federal poverty level.

The table on the following page summarizes demographic characteristics of the population aged 65 years and older in the County, including the demographics of older adults with incomes below the federal poverty level (about $20,000 per year for a family of two) specifically. The data show:

- Asian and Black adults were overrepresented and White adults were underrepresented among older adults with incomes below the poverty level;

- Women accounted for over half (56%) of all older adults and over two-thirds (68%) of adults with incomes below the poverty level; and

- Older adults with incomes below the poverty level have significantly higher rates of disability compared with all older adults.

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[2] U.S. Census Bureau, 2021 American Community Survey 1-Year Estimates, Table S0102, https://data.census.gov/cedsci/table?t=Older%20Population&g=0500000US24031&tid=ACSST1Y2021.S0102

Table 1-1: Population 65 Years and Over in Montgomery County, 2017-2021

	All	Below Poverty
Total	**165,096**	**11,716**
Race		
Asian	15%	29%
Black	13%	20%
White	63%	40%
Other	5%	7%
Two or More Races	3%	3%
Ethnicity		
Latinx	9%	11%
Non-Latinx White	60%	37%
Gender		
Female	56%	68%
Male	44%	32%
Disability Status		
With a Disability	26%	42%
No Disability	74%	58%

Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates, Tables

Of note, the extent to which Asians as a group are overrepresented among older adults with incomes below the poverty level demonstrates that the Model Minority Myth – the perception that all Asian Americans have high levels of wealth and education – is false. A 2018 Pew Research Center analysis of data from the U.S. Census Bureau found that Asian Americans as a group face higher and more rapidly increasing levels of income inequality compared with White, Black and Latinx people.[3]

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[3] https://www.pewresearch.org/social-trends/2018/07/12/income-inequality-in-the-us-is-rising-most-rapidly-among-asians/

Drivers of Disparities by Race and Gender

As shown in the table above, Asian and Black adults and women are overrepresented among older adults with incomes below the poverty level. Numerous inequities created and/or supported by government, drive racial disparities in wealth and poverty rates, including among older adults. These include:

- President Andrew Johnson's 1865 decision to rescind his promise to grant 40 acres of land to each formerly enslaved Black person who fought in the Civil War;[4]

- Seizures of Black-owned land by White landowners who took advantage of racially discriminatory legal systems in the post-Civil War era;[5]

- Laws enacted in the early twentieth century in numerous states that restricted Asians' and Asian Americans' rights to hold land in the United States;[6]

- Discriminatory underwriting guidelines created by the Federal Housing Authority that resulted in 98% of federally insured home loans between 1934 and 1962 going to White households;[7] and

- Persistent inequities in lending, education, and labor markets in the present-day that disadvantage Black, Indigenous and other people of color.[8]

Older women, especially women of color, LGBTQ+ women and single women experience higher rates of poverty than older men. Drivers of gender disparities in poverty rates among older adults include:[9]

- The gender wage gap and women's overrepresentation in low-wage jobs;

- Lower labor participation rates among women, due in large part to higher caregiving burdens, especially among low-income women;

- Domestic violence, which affects women living in poverty the most and impacts their mental and physical health and finances;

- Higher healthcare costs due to expenditures related to pregnancy and childbirth as well as longer life expectancies; and

- Reduced wealth and retirement savings as well as lower Social Security and other benefits due to the above factors.

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[4] Gamblin, Marlysa, *Racial Wealth Gap Learning Simulation Policy Packet*, Bread for the World Institute, pp. 8-9
[5] Ibid., pp. 9-11
[6] "On This Day – May 3, 1913: California Law Prohibits Asian Immigrants from Owning Land," Equal Justice Initiative.
[7] Gamblin, Marlysa, *Racial Wealth Gap Learning Simulation Policy Packet*, pp. 13-14
[8] Ibid., pp. 20-24 and 30-32.
[9] "Older Women & Poverty," Justice In Aging, December, 2018.

Local Demographic Trends. In 2018, the Planning Department released a report, *Meeting the Housing Needs of Older Adults in Montgomery County*, that identified the following key demographic trends for older adults:

- The population of older adults grew almost three times faster than the overall County population between 2006 and 2016, and adults ages 65 and older are expected to account for one in five people in the County by 2040;

- Between 2015 and 2040, the population of older White adults is expected to decline by 17%, while the population of BIPOC older adults is expected to increase by 133%;

- About one in three older adults in the County are foreign-born;

- Household incomes decline significantly as older adults age (the median household income in 2016 for households headed by persons aged 55-64 was $116,000, compared with $44,700 for households headed by persons aged 85 and over); and

- As adults age they are more likely to live alone - one in four households headed by persons ages 55-64 were single person households in 2016, compared with over 40% of households headed by persons ages 75-84.

B.   Housing for Older Adults in Montgomery County

The following table displays data from the American Community Survey for housing units occupied by residents ages 65 and over in Montgomery County. It shows that 22% of housing units with residents aged 65 and older were renter households. It further shows that 27% of owner-occupied units and 56% of renter-occupied units were cost-burdened.[10]

Table 1-2: Housing Units with Residents 65 Years and Over in Montgomery County, 2017-2021

Occupied Housing Units with Residents Aged 65 and Older	94,451
Owner-Occupied Housing Units	**73,883**
Selected Owner Costs Are *Less Than* 30% of Household Income	73%
Selected Owner Costs Are *30% or More* of Household Income	27%
Renter-Occupied	**20,568**
Selected Renter Costs Are *Less Than* 30% of Household Income	45%
Selected Renter Costs Are *30% or More* of Household Income	56%

Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates, Table S0103

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[10] Housing costs exceed 30% of income.

Age-Restricted Housing or Targeted Housing for Older Adults. Older adults live in a variety of different types of housing; however, the scope of this report is age-restricted independent living properties for adults ages 62 and older owned by HOC. Therefore, this section provides context regarding all communities that are age-restricted or targeted to older adults. In 2018, approximately 22,000 housing units in Montgomery County were age-restricted or targeted, but the majority (85%) of older adults in the County did not live in these communities.

Table 1-3: Types of Housing that Are Age-Restricted or Targeted to Older Adults in Montgomery County, 2018

Category	Description	# of Units in Montgomery County
Total		**22,399**
Independent Living	Subsidized and unsubsidized multi-family rental properties restricted to adults ages 55 or 62 and older that may offer food service, housekeeping assistance, community events and/or transportation services.	5,365
Active Adult Homeownership	Communities of market-rate properties that are restricted or targeted to adults ages 55 and older, and can include condominiums, townhomes and single-family detached houses. May have social workers on staff to assist residents and their families in obtaining outside services such as home healthcare and meal delivery.	5,660
Assisted Living (including Group Homes)	Facilities that are typically market-rate and provide housing and services to persons who need assistance with some activities of daily living, but do not need daily nursing services.	3,403
Nursing Homes	Facilities serving individuals of all ages requiring 24-hour nursing care.	3,699
Continuing Care Retirement Communities	Facilities that include independent living units, assisted living care, and skilled nursing care in one location to allow residents to age in place. This option is typically the most expensive to access.	4,272

Source: *Meeting the Housing Needs of Older Adults in Montgomery County*, Montgomery Planning M-NCPPC, May 2018, p. 21

Unmet and Growing Need for Accessible Housing Combined with Services for the Oldest Adults. The Planning Department's 2018 report, *Meeting the Housing Needs of Older Adults in Montgomery County*, identified several unmet housing needs. In particular, the report identified a growing need for housing that is affordable and accessible for older adults with low incomes and who have disabilities:

> *The oldest seniors in Montgomery County face the greatest challenges and their numbers are growing. The oldest seniors in the County are most vulnerable to housing, health and other challenges. In addition to being more likely to be very low income and to be housing cost burdened, seniors age 85 and older are significantly more likely to be very low income, to be cost burdened and to have a physical disability compared to younger seniors. The 85+ population will also be the fastest growing age group in Montgomery County in the years to come which suggests growing needs for affordable housing combined with health and other services.*

> *Assisted living offers residents health and other services on-site and has become an increasingly desirable alternative to a nursing home. However, the vast majority of assisted living facilities in Montgomery County are not targeted at older adults with lower incomes, and the prospects for building new, affordable assisted living in Montgomery County seem limited at present.[11]*

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[11] Meeting the Housing Needs of Older Adults in Montgomery County, Montgomery Planning M-NCPPC, May, 2018, p. 9

Chapter 2. The Housing Opportunities Commission

The Housing Opportunities Commission of Montgomery County (HOC) is a public corporation established under state and local law to build, develop, finance, acquire, and manage housing for persons with very low- to moderate-incomes. As a federally designated public housing authority (PHA), HOC administers several federally funded housing assistance programs, including the Housing Choice Voucher program (which comprises the single largest source of rental assistance in the County). HOC also owns approximately 9,000 housing units that are supported through federal, state, and County programs. For the HOC-owned units in the County, the following is provided to residents:

- **Property management**. A third party provides property management services for the majority (80%) of HOC's housing units, while HOC manages the remaining units.

- **Maintenance**. The HOC Maintenance Division supervises and coordinates maintenance operations, fire and safety programs, equipment inventory control, vendor management and unit turnovers for 3,149 HOC housing units. Third-party property management companies provide maintenance services for the remaining units.

- **Resident services**. The Resident Services Division provides service coordination, housing stabilization and supportive services to HOC residents and program participants. These services include eviction prevention and intervention, complaint resolution, crisis intervention, support for individuals with disabilities, information and referral to community resources, and education, recreation, life skills and wellness programming.

This chapter is organized as follows:

- **Section A** provides an overview of HOC revenues, with a focus on the County's contributions;
- **Section B** describes three major federal programs that provide funding for HOC-owned housing; and
- **Section C** describes summary data on the demographics of the HOC resident population.

A.   HOC Revenues

The HOC receives revenues from federal and County grants, rental income, and management fees. In the FY24 Recommended HOC Budget, federal grants accounted for nearly half (47%) of its operating income, while tenant income accounted for over a third (37%) of revenues. County grants accounted for 4% of HOC operating revenues in the FY24 Operating Budget ($12 million). Of note, the Housing Choice Voucher Program (HCV) is a federal program that represents the largest source of federal funds for HOC. A significant portion of HCV funding passes through to private landlords as voucher payments

that subsidize the rent for their tenants. These "tenant-based" HCV vouchers are outside the scope of this report, which concerns HOC-owned multi-family properties.

Table 2-1: HOC Operating Income ($ Millions), FY19-FY24

	FY19 Actual	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Amended	FY24 Rec.
Total Operating Income	**$234**	**$254**	**$256**	**$272**	**$278**	**$297**
Tenant Income	$91	$98	$101	$103	$105	$109
Other Rental Income	$1	$1	$2	$2	$1	$1
Federal Grants	$112	$117	$117	$127	$130	$141
County Grants*	$10	$10	$11	$10	$12	$12
Management Fees	$20	$28	$24	$28	$30	$33
Miscellaneous Income	$0	$0	$1	$1	$0	$0

Source: https://www.hocmc.org/images/files/Publications/FY24_Recommended_Budget_Book.pdf, Recommended Budget Fiscal Year 2024, Housing Opportunities Commission of Montgomery County, p. 1-6
* In this table, "County Grant" includes pass-through grants from state and federal agencies.

County Funding for HOC Operating Budget. The County provides operating funding to HOC through multiple avenues, including:

- The annual County grant to HOC ($8 million in FY24) primarily supports HOC Resident Services, such as wellness and self-sufficiency programs, service linkages, and crisis intervention.

- Recordation tax-supported programs ($3.2 million in FY24) include the Rent Supplement Program, Community Choice Homes Initiative, Move-Up Initiative and Youth Bridge Initiative.

- The Senior Nutrition Program ($57,350 in FY24) is administered by the County Department of Health and Human Services (DHHS) and provides meals for older adults in congregate settings.

The County also funds parts of HOC's capital budget, including facilities and information technology improvements, construction, refinancing and renovations of properties:

- The Housing Initiative Fund (HIF) is administered by the Department of Housing and Community Affairs and supports HOC projects aimed at constructing or acquiring affordable housing units;

- The Housing Production Fund (HPF) provides funding to cover principal and interest payments on $50 million in HOC-issued bonds for construction; and

- Montgomery County Capital Improvements Program (CIP) includes two revolving funds – the Opportunity Housing Development Fund ("OHDF") and the Moderately Priced Dwelling Unit/Property Acquisition Fund ("MPDU/PAF") – that HOC may access for short-term financing.

B.   Income Eligibility for HOC-Owned Housing Units

Income eligibility requirements for residents in subsidized housing are typically defined based on the Area Median Income or "AMI" as defined by the U.S. Department of Housing and Urban Development (HUD). For FY23, the AMI for the Washington-Arlington-Alexandria Metropolitan Area, which includes Montgomery County, was $152,100. HUD uses the AMI to calculate income limits that vary based on family size, as shown in the following table.

Table 2-2: FY23 HUD Income Limits for the Washington-Arlington-Alexandria Metropolitan Area

Income Category/Family Size	1	2	3	4	5
Extremely Low Income – 30% of AMI	$31,650	$36,200	$40,700	$45,200	$48,850
Very Low Income – 50% of AMI	$52,750	$60,300	$67,850	$75,350	$81,400
Low Income – 80% of AMI	$66,750	$76,250	$85,800	$95,300	$102,950

Source: FY 2023 Income Limits Documentation System, U.S. Department of Housing and Urban Development, https://www.huduser.gov/portal/datasets/il/il2023/2023summary.odn?STATES=24.0&INPUTNAME=METRO47900M47900 *2403199999%2Bmontgomery+County&statelist=&stname=Maryland&wherefrom=%24wherefrom%24&statefp=24&year= 2023&ne_flag=&selection_type=county&incpath=%24incpath%24&data=2023&SubmitButton=View+County+Calculations

In order to subsidize housing costs for residents, HOC properties participate in a variety of federal, state and local programs that provide funding for this purpose. The list below describes three major federal programs that provide funding to subsidize HOC-owned housing units.

- Section 8 Project-Based Vouchers (PBV) are a part of the federally funded Housing Choice Voucher (HCV) program. Each year, 75% of new households admitted to a PHA's HCV program must have extremely low incomes (see table above) while the remaining households must have low incomes or below. The HCV provides both tenant-based vouchers, which can be used to rent any privately owned home that complies with program guidelines, and PBVs, which are attached to specific housing units. PBV units can be privately or publicly owned, and the landlord must enter into a 20-year renewable contract to rent the unit to low-income tenants. For the property owner, a PBV contract guarantees a future source of stable income, which can help them to secure financing for constructing or rehabilitating affordable housing.

  Households contribute 30% of their income in rent and utilities, and the PBV provides the difference between that amount and the total rent and utility costs. Once a household has lived in a PBV-subsidized unit for one year, they have the option to use a tenant-based voucher (when one becomes available) to move to a non-PBV unit.[12]

- Section 8 Project-Based Rental Assistance (PBRA) is similar to project-based vouchers in that it is a federally funded subsidy that is attached to a specific property. Property owners must enter

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[12] https://www.cbpp.org/research/housing/project-based-vouchers

into a multi-year rental assistance agreement to participate in the PBRA program. Households pay 30% of their income towards rent and utilities, while the PBRA subsidy covers the difference between that amount and the total rent and utility cost. In contrast to PBV tenants, PBRA tenants must stay in their units in order to receive assistance. PBRA subsidies are typically limited to households with very low incomes or below, and 40% of units available each year must go to households with extremely low incomes.[13]

- Low-Income Housing Tax Credit (LIHTC) is a federally funded tax credit for owners or developers that agree to meet both an income test for tenants and a gross rent test for 15 years. LIHTC properties can meet the income test for tenants in different ways – for example a property would pass the income test if at least 20% of units are occupied by tenants with incomes at or below 50% of the area median income, or if at least 40% of units are occupied by tenants with incomes at or below 60% of the area median income. Rents in LIHTC properties may not exceed 30% of either 50 or 60% of the area median income (which depends on the share of units in the property that are part of the tax credit).[14]

Rental Assistance Demonstration (RAD) Conversions

Public Housing is a federally-funded program that subsidizes housing for low-income families. Prior to FY21, HOC received an annual grant from the federal government to provide subsidized housing in its Public Housing properties. However, nationally and in Montgomery County, federal funding for Public Housing has not been sufficient to properly maintain properties. In addition, PHAs are prohibited from using private financing to rehabilitate Public Housing properties.

In 2011, Congress created the Rental Assistance Demonstration (RAD) program, which allows PHAs to convert properties from the Public Housing program to long-term PBV or PBRA contracts (properties under other old rental assistance programs can also be converted to PBV or PBRA through RAD). Properties that undergo a "RAD conversion" may be retained by the PHA or be transferred to another public, nonprofit or for-profit owner. These contracts provide guaranteed income over the life of the contract. This guaranteed income functions as leverage to allow the owner to obtain financing to improve the properties.[15]

As of March of 2020, HOC has converted all its Public Housing properties to PBV or PBRA contracts through RAD conversions. Therefore, HOC no longer receives the annual Public Housing grant. Many of these conversions included a significant renovation of property.

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[13] https://www.cbpp.org/research/housing/section-8-project-based-rental-assistance
[14] https://www.taxpolicycenter.org/briefing-book/what-low-income-housing-tax-credit-and-how-does-it-work
[15] https://www.gao.gov/assets/gao-18-123.pdf

C.   Demographics of Residents in HOC Housing

HOC provided OLO with aggregate demographic data on its resident population. These data include both residents in HOC-owned housing units and households that do not reside in HOC-owned housing units but receive HOC-administered vouchers that they use in the private market. At the time of writing this report, HOC's resident population was comprised of 14,620 households that included a total of 33,704 individuals. The table below summarizes data on the race and ethnicity of the HOC resident population as well as specific data on the population aged 65 years and older. The data show that:

- Black or African Americans account for nearly 60% of all HOC residents, but only 38% of adults aged 65 and over;

- White residents account for 9% of all HOC residents but 23% of residents aged 65 and over; and

- Asian residents account for 4% of all HOC residents, but 16% of residents aged 65 and over.

Table 2-3: Race and Ethnicity of Residents in HOC Housing, 2023

Race/Ethnicity	All HOC Residents	Age 65+
Total	**33,704**	**5,289**
Asian	4%	16%
American Indian or Alaskan Native	0%	1%
Black or African American	59%	38%
Hispanic	16%	14%
White	9%	23%
Other	1%	1%
Declined to Report	11%	7%

HOC also provided some demographic data broken down by property type. The following table displays data on gender, household size and household income for the HOC resident population and also specifically for residents of HOC multi-family properties that are age-restricted for older adults, the subject of this report. Of note, older adults reside in all HOC property types, and are not limited to age-restricted multi-family properties. It shows that:

- Women account for 62% of the HOC resident population and 69% of residents in age-restricted multi-family properties;

- Adults in HOC multi-family age-restricted properties are more likely to live alone. The average size of a household living in an HOC multi-family elderly property is 1.24, compared with 2.31 for all HOC households; and

- The average annual income of a household living in an HOC multi-family age-restricted property is only $18,302, compared with $27,462 for all households living in HOC housing.

Table 2-4. Gender, Household Size and Household Income of HOC Resident Population

	HOC Resident Population	
	All	**Age-Restricted Multi-family Properties**
# Residents	33,704	1,177
Gender		
Female	62%	69%
Male	38%	31%
Average Household Size	2.31	1.24
Average Household Income	$27,462	$18,302

Chapter 3. Research on the Housing Needs of Older Adults

The U.S. Census projects the number of adults aged 65 or over will surge from 48 million to 79 million over the next two decades.[16] This significant expansion of the older population brings with it an increased need for housing that offers older Americans resources to maintain their quality of life. This need is exacerbated by more older adults choosing to age-in-place rather than move into long-term care facilities. This is especially true for older adults receiving housing subsidies, who tend to have lower incomes, have minimal financial savings, and experience higher rates of chronic disease and disability.[17]

This chapter presents research on the housing needs of older adults, with a particular focus on older adults who live in subsidized housing. It also discusses best practices for how to meet older adults' housing needs including strategies to increase accessible housing and offering wrap-around care services.

- **Section A** discusses the unique challenges that older adult households, specifically subsidized households, face in finding housing that is accessible and affordable;

- **Section B** presents the types of health and social supports aging adults require as part of their housing needs; and

- **Section C** describes best practices for meeting the complex housing needs of our aging population, in particular practices targeted at helping low-income older adults who live in subsidized housing.

A. Housing Challenges

Adults often experience declines in health and mobility with age, making it increasingly difficult to navigate their houses and communities. Older households, especially those with lower incomes and who live in subsidized housing, need affordable, accessible housing that can support their long-term care needs. This section discusses the challenges older households face with housing accessibility, affordability, and the availability of care and support services.

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[16] *Projections & Implications for Housing a Growing Population: Older Households 2015-2035*, Joint Center for Housing Studies of Harvard University, 2016.
[17] Ibid.

1. Finding Accessible Housing

Accessible housing is housing constructed and/or modified to allow people with ambulatory, sensory, and/or other disabilities to live independently. Accessible features help individuals use and move through their homes easily and safely. Some examples of accessible features include[18]:

- Elevators;
- Extra-wide hallways and doors;
- Grab bars;
- Lever controls on appliances;
- Single-floor living; and
- Zero-step entrances.

According to the 2019 American Community Survey, Montgomery County residents with disabilities most commonly experience difficulties with walking (ambulatory difficulty) and living independently:[19]

Table 3-1: Montgomery County Residents with Disabilities by Disability Type

Disability Type	# of County Residents
Independent living difficulty	34,167
Self-care difficulty	17,242
Ambulatory difficulty	39,794
Cognitive difficulty	33,317
Vision difficulty	15,021
Hearing difficulty	23,854

Source: 2019 American Community Survey, Table B18131, 2019 1-year estimates

As the share of older households in both the County and the U.S. rapidly expands over the next twenty years, the need for accessible housing features will also increase. Accessibility can be an even greater issue for older adults living in subsidized housing. Research finds elderly subsidized renters experience more mobility difficulties, are more likely to use assistive devices (e.g., cane, wheelchair), and are more likely to have difficulty navigating their housing environment (e.g., difficulty getting into a bathtub, reaching kitchen cabinets) than unsubsidized renters.

Current Housing Supply Cannot Meet the Needs of the Older Population. Research by the U.S. Department of Housing and Urban Development (HUD) finds that the nation's housing stock is not prepared to meet the accessibility needs of aging Americans.[20] Most existing homes will require

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[18] *Fair Housing Act Design Manual*, U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Office of Housing.

[19] "Older Adults in Montgomery County Data Snapshot," Montgomery Planning, January 2022

[20] *Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey (AHS)*, U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

modifications to help older people age safely in place, but these modifications can be costly and sometimes difficult to achieve based on the age of the home. Therefore, in addition to modifications and renovations to existing stock, new housing will need to be built with higher standards of accessibility.

However, research suggests subsidized renters might be better supported to age in place than unsubsidized renters because the large, multi-family buildings (i.e., buildings with 50 or more units) they typically occupy often include accessibility features.[21] Moreover, any federally assisted newly constructed multi-family building, or any existing building with at least 15 units that undergoes major alterations, is required by law to make at least 5% of its dwelling units accessible for persons with mobility disabilities.[22] The Fair Housing Act also requires housing providers who receive federal financial assistance to provide and pay for any reasonable accommodations or unit modifications requested by disabled renters.[23]

Despite these requirements, the country's subsidized housing stock does not have enough accessible units to meet the needs of low-income, older renters. One study indicates that while 13% of subsidized households reported using a wheelchair or scooter, only 3% of units are wheelchair accessible.[24] Accessible units are especially lacking for residents who hold housing vouchers that allow them to rent in the private market; while 43% reported the use of a mobility device, only 11% of units met the threshold for basic livable accessibility.[25]

2. Accessing Transportation

Access to convenient, reliable, and affordable transportation is another critical need for older adults. According to a study by the Harvard Joint Center for Housing Studies, half of today's older population is aging in areas without access to reliable public transit, leaving them largely dependent on cars. However, many adults stop driving as they get older, and because many older people, especially those living in subsidized housing, live alone or without someone else who drives[26], they face an increased risk of social isolation.[27] While the use of ride share apps like Uber and Lyft has become ubiquitous

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[21] *Accessibility Features for Older Households in Subsidized Housing*, Joint Center for Housing Studies of Harvard University, 2020.
[22] *"Accessibility Requirements for Buildings,"* U.S. Department of Housing and Urban Development.
[23] *Accessibility Features for Older Households in Subsidized Housing*
[24] Wheelchair accessible units are defined here as including a no-step entrance into the building, no steps between rooms, an accessible bathroom with grab bars, extra-wide doors and hallways, handles and levers instead of knobs, wheelchair accessible electrical switches, outlets, and climate controls, and accessible countertops, cabinets, and kitchen features. *Accessibility Features for Older Households in Subsidized Housing*.
[25] Livable units are defined here as being suitable for households with moderate mobility difficulties and have the components of modifiable units plus no steps between rooms (or the presence of grab bars along steps) and an accessible bathroom with grab bars. *Accessibility Features for Older Households in Subsidized Housing*
[26] *Projections & Implications for Housing a Growing Population*, Harvard JCHS.
[27] Ibid.

among younger generations, older adults often find these services too expensive, too difficult to use, and inaccessible for people with disabilities.[28]

Many older adults therefore rely on public transportation, but these options can present challenges of affordability and safety. Additionally, accessing public transit becomes less feasible for those with mobility issues. Data compiled by the Harvard Joint Center for Housing Studies reveals that 41% of adults aged 80 and over report having difficulty traveling outside the home because of a medical condition, compared with 20% of adults aged 65-79.

3. Using Technology

Technology use is an increasingly important factor in helping aging adults live independently, yet research shows many older people remain disconnected. A study on technology adoption rates among older adults conducted by Pew Research Center found that one-third of adults aged 65 and over report never using the internet, and almost half do not have broadband at home.[29]

Adoption rates are much lower among lower-income households. 87% of older adults with annual household incomes of $75,000 or more say they have high-speed internet at home, compared with only 27% of older households making below $30,000 a year.[30] Research also suggests that Black older adults are 4.4 times and Hispanic older adults are 4.7 times more likely than non-Hispanic White older adults to have never used the internet.[31] Some of the barriers for older adults to technology use include:

- Substantial cost of a computer and monthly internet fees is often too much for many low-income older adults;

- Computers or mobile devices can be difficult to use for those who experience limited dexterity due to arthritis or have other disabilities like low vision;[32] and

- Most older adults aged 65 and older (73%) report needing someone else to set up a new electronic device or show them how to use it.

Older people's ability to access and use technology successfully has become especially important during the Covid-19 pandemic. Though pandemic lockdown restrictions have largely eased across the country, some older people are still nervous about interacting with others or are living in buildings that continue to observe social distancing rules. In such cases, technology is the only way these individuals

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[28] Briefing Book, Montgomery County Commission on Aging, 2021.

[29] Anderson, M., Perrin, A., *Tech Adoption Climbs Among Older Adults*, Pew Research Center, 2017.

[30] Ibid.

[31] Choi, N., DiNitto, Di., *The Digital Divide Among Low-Income Homebound Older Adults: Internet Use Patterns, eHealth Literacy, and Attitudes Toward Computer/Internet Use*, Journal of Medical Internet Research, 2013.

[32] Ibid.

can connect to their communities. Not having access to the internet or the confidence in using digital devices further isolates older adults and increases their risk for serious health issues such as depression, early onset dementia, heart disease, and even death.[33]

4. Housing Affordability

National and local research reveal a significant need for more affordable housing options, especially for very low-income older adults (who earn below 50% of area median income), who are ages 85 and older, and who have higher instances of ambulatory or independent living disabilities.[34] Reports by the Montgomery County Commission on Aging and the Montgomery County Planning Department find that a third of older adult renter households in the County are severely cost-burdened, meaning they spend half or more of their income on housing.[35]

Spending more than one third to one half of monthly income on rent and utilities leaves households with little money left to pay for necessities like food, medical expenses, and transportation. Studies find that compared to older adults who have access to affordable housing, low-income older households who are severely cost-burdened spend 43% less on food and 59% less on healthcare.[36] Additionally, millions of low-income older adults cannot afford supports and services to help them age-in-place – like home modifications or in-home aides – because their resources are drained by basic housing costs.[37]

B. Health and Social Support Needs

As more adults choose to age in their homes rather than move to assisted living or skilled nursing facilities, the need for supports and assistance to help them perform daily activities and receive medical care will increase. This section discusses the types of health and social support needs aging adults have.

1. Need for In-Home Health and Personal Care

According to a survey conducted by the Harvard Joint Center for Housing Studies and the Hastings Center, one in five respondents aged 65 and over reported having a difficulty with "seeing, hearing, walking or climbing stairs, communicating, remembering or concentrating, or caring for oneself."[38] A recent report by the Montgomery County Planning Department notes that 20% of County adults aged

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[33] Briefing Book, Montgomery County Commission on Aging.
[34] *Meeting the Housing Needs of Older Adults in Montgomery County*, Montgomery Planning M-NCPPC, May 2018
[35] Briefing Book, Montgomery County Commission on Aging.
[36] *Housing America's Older Adults: Meeting the Needs of an Aging Population*, Joint Center for Housing Studies of Harvard University, 2014.
[37] *Projections & Implications for Housing a Growing Population*, Harvard JCHS.
[38] *Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas*, Harvard Joint Center for Housing Studies & The Hastings Center, 2022.

75 to 84 and nearly 50% of County adults aged 85 and over have difficulty performing errands independently, such as visiting the doctor or going shopping.[39]

The need for medical and physical care is also prevalent among older subsidized households. Research finds high rates of chronic diseases and unmet healthcare needs among these households, as well as widespread limitations with "activities of daily living (ADLs, which include bathing, dressing, eating, getting in/out of chairs, walking, or using the toilet) and instrumental activities of daily living (IADLs, including using the phone, housework, meal prep, shopping, and managing money)."[40]

Many older adults in the U.S. rely on family members for their care. However, data show the number of family members available to be unpaid caregivers is declining.[41] Moreover, elderly residents in subsidized housing often live alone with little or no access to family support. Obtaining paid in-home care from a skilled nurse, a home health aide, or a personal aide can be difficult due to cost and systemic shortages of health workers.[42] Medicare only covers the cost of in-home care if the participant requires skilled care (i.e., skilled nursing or therapy services) but does not cover personal care aides who provide nonmedical services, including help with housekeeping and toileting.[43] Some state-level Medicaid Waiver and Service programs, like Maryland's Medicaid Community First Choice, allow for home care services if participants meet certain functional and financial need criteria.[44]

2. Other Health Services and Supports

Another important way older adults in subsidized and unsubsidized housing get assistance with daily living is through services and supports offered by non-profit organizations, local and state government agencies, and volunteers. These services cover a wide range of health and social needs, including hearing and dental services, mental health supports, adult protective services, home care, food delivery, transportation, and financial assistance. However, access to these resources can be uneven, especially for people living in regions that are far from providers. Notably, many older adults experienced disruptions in services during the COVID-19 pandemic when personal aides and home care workers stopped in-home visits.

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[39] Ibid

[40] *Accessibility Features for Older Households in Subsidized Housing*.

[41] *Briefing Book*, Montgomery County Commission on Aging; *Advancing Housing and Health Equity for Older Adults*.

[42] *Projections & Implications for Housing a Growing Population*; *Advancing Housing and Health Equity for Older Adults*.

[43] https://www.medicareinteractive.org/get-answers/medicare-covered-services/home-health-services/home-health-covered-services; "What Home and Personal Care Aides Do," Bureau for Labor Statistics.

[44] Maryland's Medicaid Community First Choice (CFC) and Community Personal Assistance Services (CPAS) are two long-term care programs that eligible residents may use outside of institutional settings. CFC provides care services in a home or foster care home setting, with a primary focus on personal assistance with basic Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). Program participants are allowed to hire family members to act as caregivers. CPAS, a related program, provides in-home services by an approved provider; https://www.payingforseniorcare.com/maryland/medicaid-waivers/community-first-choice; https://www.payingforseniorcare.com/maryland/medicaid-waivers/community-personal-assistance

Older adults in subsidized age-restricted housing may sometimes receive on-site services led by trained staff (e.g., visits by certified nurses) or may have a resident service coordinator who connects them with external service providers (e.g., home care services, nutrition programs, etc.). Again, these community-led services can often vary depending on the availability of grant funding or if there are enough staff to organize activities for residents.[45]

3. Prevention of Social Isolation

According to the Centers for Disease Control and Prevention, social isolation, or "a lack of social connections," is a serious public health risk for older adults in the United States because they are more likely to suffer from disability or chronic illness, lose their vision, hearing, or memory, and experience the loss of family or friends. Importantly, studies show older adults, especially older residents in public or subsidized housing, are also more likely to live alone for long periods of time, which increases their risk of isolation and creates challenges as they begin to require assistance with daily living activities. Older households tend to live in subsidized housing longer than younger households – about nine years on average.[46] Social isolation can be dangerous – research shows it significantly increases the risk of premature death from all causes and is associated with a 50% increased risk of developing dementia.[47]

Social isolation has been a persistent challenge for older adults and has only become worse since the COVID-19 pandemic began. Distancing guidelines cut individuals off from gathering socially within their buildings, visiting with family and friends, or leaving their homes entirely. Furthermore, many age-restricted buildings canceled in-person recreational and social programs to protect the health of their older resident populations during the height of the pandemic. While the internet can provide a solution to isolation, technology access and adoption rates vary greatly among older adults, especially those with low incomes.

4. Needs of Elderly Immigrants

Research finds older immigrants and refugees experience unique risk factors like language and cultural barriers, separation from friends and family, racism, and discrimination, that predispose them to social isolation.[48] This will become an increasing challenge as this portion of the population continues to grow – one study estimates the share of foreign-born older adults will quadruple in size to 16 million by 2050.[49]

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[45] *Advancing Housing and Health Equity for Older Adults*

[46] *Accessibility Features for Older Households in Subsidized Housing*.

[47] *"Loneliness and Social Isolation Linked to Serious Health Conditions,"* Centers for Disease Control and Prevention.

[48] Johnson, S., Bacsu, J., McIntosh, T., Jeffery, B., and Novik, N., *Competing challenges for immigrant seniors: Social isolation and the pandemic*, Healthcare Management Forum, 2021.

[49] Gentry, M., *Challenges to Elderly Immigrants*, Human Services Today, Spring 2010, Volume 6, Issue 2.

Studies find most older immigrants and refugees lack English proficiency, which impacts their ability to meet needs related to housing, health, and social interactions. Having limited English skills makes it difficult for older immigrants to participate fully in their communities, including forming relationships with people outside their family, navigating public transportation, accessing social services, completing financial or housing-related paperwork, or communicating with health professionals. This makes them particularly vulnerable to serious physical and mental health issues.[50] In Montgomery County, data from the 2019 American Community Survey show that limited English proficiency is high among Hispanic, Asian, and Indo-European adults aged 65 and older.[51]

Table 3-2: Montgomery County residents aged 65+ who speak English "not well" or "not at all"

Race/ethnicity	Residents aged 65+
Hispanic	35.4%
Asian	32.2%
Indo-European	21.1%

Source: American Community Survey, Table B16004, 2019 1-year estimates

C. Best Practices

To successfully house a growing older population who prefers to age in place, experts in the field recommend the public and private sectors increase the amount of housing that is appropriately designed for older adults and offers access to the care and services they need to live independently. This section describes best practices found in the research for meeting those needs.

1. Create More Accessible Housing

To accommodate an aging population, the nation's housing stock needs more accessible units for older people and individuals with disabilities. This can be achieved through new construction or by retrofitting existing infrastructure.

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[50] Competing challenges for immigrant seniors: Social isolation and the pandemic.; Challenges to Elderly Immigrants.
[51] "Older Adults in Montgomery County Data Snapshot," Montgomery Planning.

New Construction - Universal Design. One strategy is to adopt the principles of universal design when constructing new housing. Universal design is designing housing so it can be accessed, understood, and used by everyone regardless of age, size, ability, or disability.[52] In addition to including prominent accessibility features like grab bars and wheelchair ramps, universal design plans for an aging resident's evolving needs by incorporating accessibility into each design element at the outset. Examples can include wide hallways and zero threshold doorways, cabinet pulls and levered handles, and adjustable-height showerheads. Best practice research notes that since universal design serves everyone, it can be a worthwhile investment for both private and public developers.[53]

Existing Housing – Various Strategies. Making existing housing more accessible through modifications and retrofits can be expensive and often difficult for lower-and moderate-income older households to complete without financial assistance. The research highlights various policy and legal strategies at the local, state, and federal level that can help lower the cost of making improvements.

- Some local and state governments are using tax incentives and public loan and grant programs to help lower the cost of home modifications for lower-income households, but these programs are often only applicable to homeowners. For example, Accessible Homes for Seniors is a program offered by the Maryland Department of Housing and Community Development that provides homeowners in Maryland with 0% interest, deferred loans for a term of 30 years or grants to finance accessibility improvements.[54] In Montgomery County, the Design For Life Tax Incentive Program provides property owners three tiers of property tax incentives up to a total of $10,000 to make homes more universally accessible.[55]

- Local governments can also encourage the production and preservation of affordable and accessible housing through zoning and re-development. A recent report by the Montgomery County Planning Department recommends various steps the County can take to increase the inventory of affordable housing for older adults, including incorporating older adult housing needs into County master plans and having those plans reviewed by experts in housing, health, and aging prior to adoption. Another recommendation is to amend the County's Zoning Ordinance to allow for more diverse housing options in residential zones (e.g., attached housing types, subdividing single-family homes into multiple units) and to remove barriers that may limit the number of neighborhoods in which group homes and other types of age-restricted housing facilities can be located.[56]

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[52] "What is Universal Design," National Disability Authority.
[53] *Projections & Implications for Housing a Growing Population*, Harvard JCHS.
[54] "Accessible Homes for Seniors," Maryland Department of Housing and Community Development.
[55] "Design for Life: Building Accessible Homes," Montgomery County Government.
[56] *Meeting the Housing Needs of Older Adults in Montgomery County*, Montgomery Planning.

Rental Assistance Demonstration (RAD). As described in Chapter 1, the Rental Assistance Demonstration (RAD) program was created in 2011 to help public housing authorities (PHAs) "preserve and improve public housing properties and address the $26 billion nationwide backlog of deferred maintenance."[57] Under RAD, PHAs can convert public housing properties to a project-based Section 8 platform that allows them to raise private financing for long overdue repairs, renovations, and new construction. RAD converted properties move to long-term contracts that renew in perpetuity, so rents remain affordable to low-income households at 30% of adjusted income.[58] PHAs who convert public housing have an opportunity to incorporate universal design and greater accessibility into redeveloped project-based subsidized housing, particularly into age-restricted properties for older adults.[59] As of March 2020, HOC has converted all of its public housing properties in Montgomery County through RAD.[60]

The Faircloth Amendment

Adopted in 1998, the Faircloth Amendment placed a cap on public housing by prohibiting HUD from constructing or operating any new public housing units beyond what was already in existence as of October 1, 1999. While the intent of the amendment was to stop the expansion of federal public housing, the public housing stock has in fact reduced since 1999; disinvestment, housing conversion programs, and natural disasters have led to the demolition of many units. According to HUD, PHAs can now legally rebuild up to 227,000 public housing units without hitting Faircloth limits.

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2. Coordinate Housing with Supportive Services

Research points to integrating housing with health and social services as a promising practice to help older adults successfully age in place. Two examples of successful programs include:

- Vermont's Support and Services at Home (SASH) program, which uses an interdisciplinary team of housing staff and health workers to develop an individualized living plan for participants based on a comprehensive health assessment. An evaluation of the program found participants experienced slower growth in Medicare costs as compared to a comparison group.[61]

- Community Aging in Place – Advancing Better Living for Elders (CAPABLE)[62] operates in over 40 cities and pairs residents with a team comprised of an occupational therapist, a nurse, a home safety inspector, and a handy worker to assess the home environment and implement changes

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[57] "Rental Assistance Demonstration," U.S. Department of Housing and Urban Development.
[58] Ibid.
[59] *Accessibility Features for Older Households in Subsidized Housing*.
[60] "RAD Fact Sheet," RAD Resource Desk.
[61] "Housing for Seniors: Challenges and Solutions," U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
[62] "About CAPABLE."

to enhance the resident's functionality. Research found CAPABLE participants reduced their Medicare costs; additionally, 75% of participants reported improvement in the performance of activities and improved symptoms of depression.[63]

The HUD is also exploring a coordinated care model for older individuals living in subsidized housing through its Supportive Services Demonstration for Elderly Households in HUD-Assisted Multi-family Housing. Property owners receive grant funding to provide residents with a team comprised of an on-site full-time Enhanced Service Coordinator and an on-site part-time Wellness Nurse who conduct needs assessments and coordinate and connect residents to supportive services.[64]

Service coordination may also be achieved at the local level through co-locating community facilities with older adult housing. For example, building an independent living facility on the same site as a community health center provides older adults with easier access to care services and potentially cuts down on the number of transportation subsidies they may have used if the facility was located elsewhere.[65] Additionally, housing research points to the importance of locating age-restricted housing within easy access to services, activities, and transportation to encourage social engagement and reduce isolation.[66]

3. Assess Language Needs and Develop a Language Access Plan

Federal law requires that federally assisted programs must ensure that persons with limited English proficiency (LEP) can effectively participate in or benefit from the program.[67] Federal guidance establishes that federally assisted programs must make reasonable efforts to ensure access for LEP persons, and that in order to do so they should:

1. Conduct a "four-factor analysis," which is an individualized assessment to help programs identify reasonable steps to ensure meaningful access for LEP persons, by examining four factors;[68]
2. Develop a Language Access Plan (LAP); and
3. Provide appropriate language assistance.

Based on the four-factor analysis, the language access plan may include:

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[63] Housing for Seniors: Challenges and Solutions.
[64] "Fiscal Year (FY) 2015 Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing Program NOFA," U.S. Department of Housing and Urban Development.
[65] *Meeting the Housing Needs of Older Adults in Montgomery County*, Montgomery Planning.
[66] *Projections & Implications for Housing a Growing Population*, Harvard JCHS.
[67] Title VI of the Civil Rights Act of 1964.
[68] The "four-factor analysis" factors are: (1) number or proportion of LEP persons served or encountered in the eligible service population; (2) frequency with which LEP persons come into contact with the program; (3) nature and importance of the program, activity, or service provided by the program; and (4) resources available and costs to the program.

- Data on persons that need language assistance and the languages needed;
- An analysis of points and types of contact the program has with LEP persons;
- A description of the types of language assistance that will be provided;
- Strategies for outreach to the LEP community;
- Staff training needs;
- Identification of documents/notices that need to be translated;
- Identification of need for interpretation services for large, medium and one-on-one meetings;
- Mapping community resources and partnerships to assist with provision of language services; and
- A plan for monitoring and updating the language access plan.

Federal guidance states that programs should seek input from beneficiaries and the community as part of monitoring and updating the language access plan.[69]

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[69] "Limited English Proficiency Frequently Asked Questions," U.S. Department of Housing and Urban Development, 2007.

Chapter 4. HOC Housing for Older Adults

At the time of writing this report, HOC owned 10 multi-family properties that were age-restricted for adults aged 62 and over. This chapter describes these properties and the services provided to residents. Of note, older adults can also reside in HOC-owned housing units that are not age-restricted; however, the scope of this report is limited to HOC multi-family properties that are age-restricted for older adults. This chapter is organized as follows:

- **Section A** describes characteristics of HOC's 10 age-restricted multi-family properties and the population that occupies them; and

- **Section B** provides an overview of services and programming available to residents in HOC age-restricted properties for older adults.

A. HOC Multi-Family Properties for Older Adults

This section describes the characteristics of each of HOC's 10 multi-family age-restricted properties for older adults, including their location, number of units, age, types of subsidies for residents and property management.

1. Location and Size

The table below lists each of HOC's 10 age-restricted multi-family properties for older adults. The Leggett is the largest of the properties, with 267 units, while the Willow Manor at Colesville is the smallest of the properties, with 83 units.

Table 4-1: HOC Age-Restricted Properties for Older Adults, 2023

Property	City	Zip	Units Total
Arcola Towers	Silver Spring	20902	141
Bauer Park	Rockville	20853	142
Forest Oak Towers	Gaithersburg	20877	175
The Leggett (Elizabeth Square)	Silver Spring	20910	267
Oaks at Four Corners	Silver Spring	20901	120
Residences on the Lane	Rockville	20850	150
Waverly House	Bethesda	20814	158
Willow Manor at Fair Hill Farm	Olney	20832	101
Willow Manor at Colesville	Silver Spring	20904	83
Willow Manor at Cloppers Mill	Germantown	20874	102

Of note, the list above does not include the following buildings that previously served as HOC housing for older adults and are currently being redeveloped:

- Holly Hall (currently being redeveloped as the Hillandale Gateway); and
- Town Center Apartments (HOC tenants were relocated to Residences on the Lane in 2022).

The map below displays the location of each of the 10 buildings. Four of the buildings are located in Silver Spring zip codes, and two are located in Rockville. The remaining four buildings are located in Gaithersburg, Germantown, Olney and Bethesda.

HOC Age-Restricted Multi-Family Properties for Older Adults, 2023
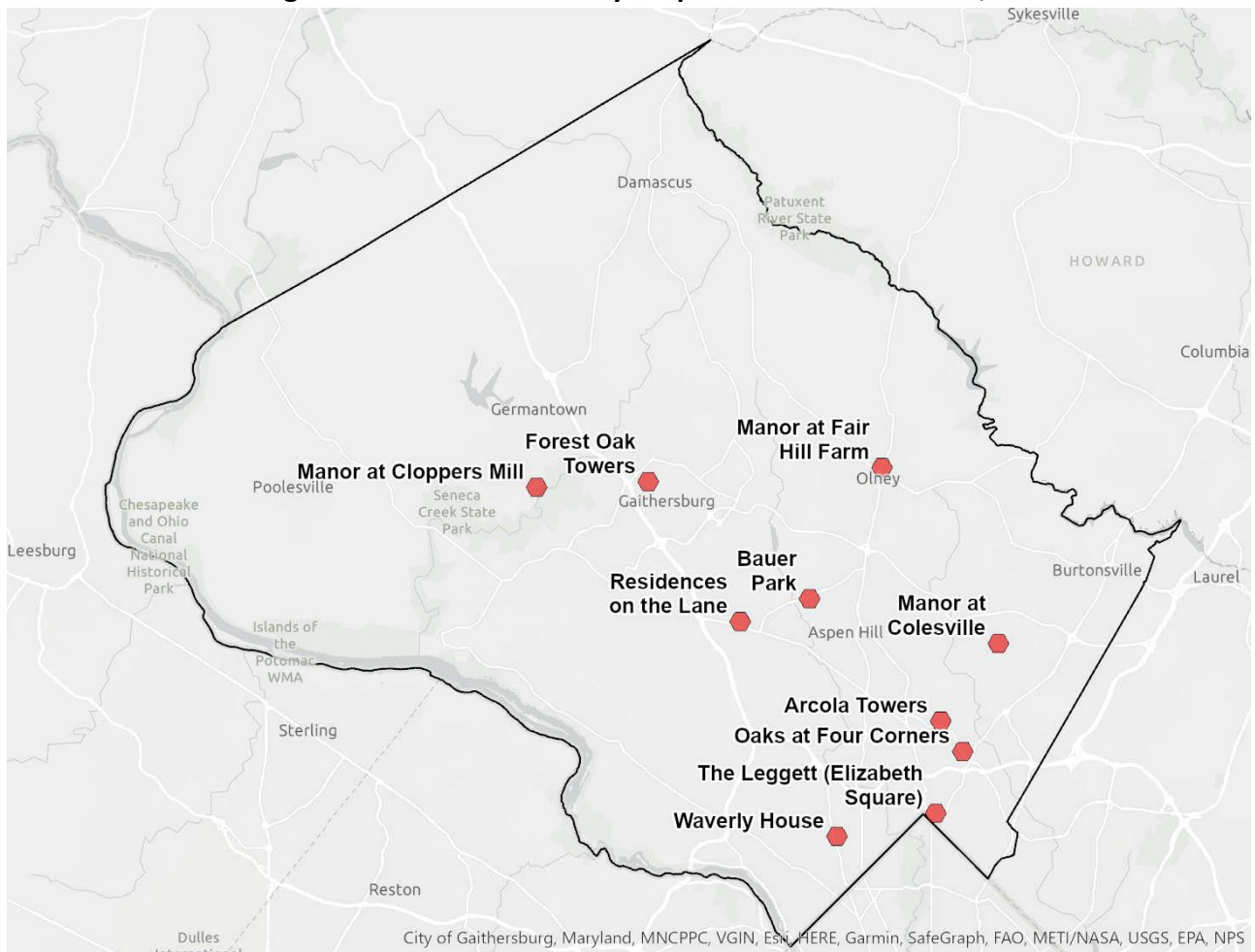
2. Subsidies and Income Limits

As noted in Chapter 1, HOC-owned properties receive funding from a variety of different federal, state, and local programs, each with their own income eligibility and other requirements. Income limits are typically expressed in terms of the Area Median Income (AMI), which varies by household size and is adjusted every year (the AMI for a four-person household in the Washington, DC Metropolitan Area for

FY23 was $152,100, see page 12 for more details). Many properties receive funding from multiple programs, and some also include market-rate units for which tenants are not subject to income eligibility requirements. The table below summarizes participation in two major categories of federal programs among HOC multi-family properties for older adults (see pages 12-13 for more information on these programs):

- **Section 8 Project-Based Rental Assistance (PBRA) or Project-Based Vouchers (PBV),** both of which require households to pay 30% of their incomes towards rent and utilities, with the subsidy covering the difference between the household contribution and the total cost; and

- **Low-Income Housing Tax Credit Program (LIHTC)**, which requires property owners that receive the tax credit to meet an income test for tenants[70] and a gross rent test that prohibits rents for income-restricted units from exceeding 30% of either 50%, 60%, or 80% of AMI.

The table also lists the percentages of units in each property that are subject to income restrictions and the maximum income limit that applies to income-restricted units.

Table 4-2: Subsidies and Income Limits At HOC Age-Restricted Properties for Older Adults, 2023

Property	Section 8 Subsidies	LIHTC Program	% Units Income-Restricted	Maximum Income Limit
Arcola Towers	Yes	Yes	100%	60% AMI
Bauer Park	Yes	Yes	85%	60% AMI
Forest Oak Towers	Yes	Yes	100%	60% AMI
Leggett (Elizabeth Square)	Yes	Yes	90%	80% AMI
Oaks at Four Corners	No	No	40%	60% AMI
Residences on the Lane	Yes	Yes	90%	80% AMI
Waverly House	Yes	Yes	100%	60% AMI
Willow Manor at Fair Hill Farm	No	Yes	100%	60% AMI
Willow Manor at Colesville	No	Yes	100%	60% AMI
Willow Manor at Cloppers Mill	No	Yes	100%	80% AMI

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[70] The LIHTC income test for tenants requires that properties meet at least one of the following three standards: (1) at least 20% of units are occupied by tenants with incomes that are at or below 50% of AMI; (2) at least 40% of units are occupied by tenants with incomes at or below 60% of AMI; or (3) at least 40% of units are occupied by tenants with incomes that average no more than 60% of AMI, and no units are occupied by tenants with incomes above 80% AMI.

Of note, the above table does not include every federal, state, or local program that each property participates in, or the specific incomes of the residents. The maximum income limit above refers to the highest limit that applies to all income-restricted units. In each property, some units have lower income limits to comply with program requirements. For example, Residences on the Lane includes 23 units serving households with incomes at or below 80% AMI, 88 units serving households with incomes at or below 60% AMI, 24 units serving households with incomes at or below 40% AMI, and 15 market-rate units.

3. Property Condition

Arcola Towers, built in 1970, is the oldest of the properties, while the Leggett and Residences on the Lane are new buildings completed in 2022. As shown in the table below, among the older properties, all but Forest Oak Towers, Manor at Colesville, and Oaks at Four Corners have undergone renovations in the last 10 years. Each of these three properties is planned for renovation in the near future.

Table 4-3: Age and Renovation History of HOC Age-Restricted Properties for Older Adults

Property	Year Built	Year of Latest Renovation
Arcola Towers	1970	2017
Bauer Park	1977	2022
Forest Oak Towers	1981	*
Leggett (Elizabeth Square)	2022	N/A
Oaks at Four Corners	1986	*
Residences on the Lane	2022	N/A
Waverly House	1978	2017
Willow Manor at Fair Hill Farm	2005	2022
Willow Manor at Colesville	2005	*
Willow Manor at Cloppers Mill	2006	2023

* Manor at Colesville is planned for renovation in 2023. HOC anticipates that Forest Oak Towers and Oaks at Four Corners will undergo renovations in the next few years.

HUD conducts regular inspections – called Real Estate Assessment Center (REAC) inspections – of all properties that receive rental assistance from HUD. HUD inspections generate an overall score for each property that includes a number between 0 and 100 and a letter:

Score or Letter	Result
Under 60	Considered failing scores that can trigger enforcement actions
Between 60 and 79	Triggers annual HUD inspections
Between 80 and 89	Receives HUD inspections every two years
Between 90 to 100	Receives HUD inspections every three years
Letter *a*	No health and safety deficiencies observed other than smoke detectors
Letter *b*	One or more non-life threatening health and safety deficiencies
Letter *c*	One or more exigent/fire safety health and safety deficiencies observed

Additionally, in Montgomery County, the Department of Housing and Community Development (DHCA) is responsible for housing and building code enforcement.[71] DHCA is required to conduct inspections of every multifamily rental property once every three years and annually for "troubled properties" – a designation based on the number and/or severity of housing code violations. At the time of writing, none of the 10 properties examined in this report were designated as "troubled" by DHCA.

The next table lists inspection results for each of the 10 properties where available. It shows that, of those properties for which HUD inspection scores were available, Arcola Towers had the lowest score – 83c – meaning that HUD must inspect this property every two years and that during the most recent inspection one or more exigent/fire safety health and safety deficiencies were observed. Among the properties for which DHCA inspection data were available, the Manor at Cloppers Mill showed the most violations per unit and the highest severity index based on its 2021 inspection (this property is being renovated in 2023).

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[71] Properties located in the municipalities of Rockville and Gaithersburg fall under the jurisdiction of their respective municipalities and are not within DHCA's jurisdiction.

Table 4-4: HUD and DHCA Inspection Results for HOC Age-Restricted Properties for Older Adults

Property	HUD Inspection		DHCA Inspection				
	Year	Score	Year	Violations Per Unit	Severity Index	% Units Infested	% Units w/Mold
Arcola Towers	2022	83c	2019	0.58	0.64	11%	0%
Bauer Park	2018	91c	2022	0	0	0%	0%
Forest Oak Towers*	2018	99a	N/A	N/A	N/A	N/A	N/A
Leggett (Elizabeth Square)†	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Oaks at Four Corners	2019	99b	2018	0.1	0.1	0%	3%
Residences on the Lane*†	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Waverly House	N/A	N/A	2022	0.03	0.06	0%	0%
Willow Manor at Fair Hill Farm‡	N/A	N/A	2018	0.21	0.1	0%	0%
Willow Manor at Colesville‡	N/A	N/A	2017	0	0	0%	0%
Willow Manor at Cloppers Mill‡	N/A	N/A	2021	0.73	1	0%	0%

* Forest Oak Towers and Residences on the Lane are located in the municipalities of Gaithersburg and Rockville, respectively, and therefore do not receive inspections from DHCA.
† At the time of writing, neither the Leggett or Residences on the Lane, which completed construction in 2022, had any HUD or DHCA inspections on record.
‡ The Willow Manor properties do not receive rental assistance funding from the U.S. Department of Housing and Urban Development and therefore are not subject to HUD inspections.
Sources: dataMontgomery Troubled Properties Analysis Dataset and HOC FY23 Budget

4. Accessible Units for Persons with Mobility, Hearing or Visual Disabilities

Depending on the types of assistance they receive, subsidized multi-family properties are often subject to multiple requirements regarding accessibility of the property and/or of units on the property. HOC age-restricted properties are subject to either one or both of the following federal laws related to accessibility for persons with disabilities:

- **The Fair Housing Act** requires for buildings occupied since 1991 and on: (1) accessible entrances from an accessible route; (2) accessible common and public use areas; (3) doors that are usable by a person in a wheelchair; (4) accessible routes into and through each ground floor and elevator-accessible unit; (5) light switches, outlets and thermostats in accessible locations; (6) reinforced walls in bathrooms for installation of grab bars; and (7) kitchens and bathrooms that individuals in wheelchairs can maneuver in.[72]

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[72] https://www.hud.gov/program_offices/fair_housing_equal_opp/accessibility_first_requirements

- **Section 504 of the Rehabilitation Act of 1973** requires housing developments newly constructed or substantially altered as of 1988 that directly receive federal assistance and that have five or more units to construct at least 5% (or at least one unit) to be accessible for persons with mobility disabilities under the Uniform Federal Accessibility Standards (UFAS) and 2% (or at least one unit) to be accessible for persons with hearing or visual disabilities.

Table 4-5: Number of Accessible Units for Persons with Mobility, Hearing or Visual Disabilities at HOC Age-Restricted Properties for Older Adults

Building	Total Units	# UFAS Accessible Units	% UFAS Accessible Units	Hearing or Visual Disability-Accessible
Arcola Towers	141	12	9%	0
Bauer Park	142	15	11%	0
Forest Oak Towers	175	31	18%	0
Leggett (Elizabeth Square)	267	27	10%	15
Oaks at Four Corners	120	5	4%	1
Residences on the Lane	150	20	13%	0
Waverly House	158	18	11%	0
Willow Manor at Fair Hill Farm	101	7	7%	0
Willow Manor at Colesville	83	6	7%	0
Willow Manor at Cloppers Mill	102	6	6%	0

As shown in the above table, nine out of 10 age-restricted HOC properties had more than 5% UFAS-accessible units. Forest Oak Towers and Residences on the Lane had the largest percentages of UFAS-accessible units (18% and 13%, respectively). HOC follows guidelines set by its Board of Commissioners for inclusion of accessibility features into all new or re-developed properties. The Board encourages HOC to use universal design principles or Design for Life[73] standards in its development plans.

HOC collaborates with its design teams to integrate as many accessibility features into a property as possible; however, staff note the ability to embed accessibility into a project depends on several factors, including the cost of modifications or whether existing physical structures allow for features to be included into the final building design. Staff note that while their goal is to exceed federal standards for the number of accessible units in all new and renovated HOC properties, the type and number of accessible features that a property eventually includes is determined project-by-project.

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[73] As described in Chapter 2, Design for Life provides property owners in Montgomery County tax incentives to make homes more universally accessible. Properties must meet Design for Life Accessibility Standards that make homes more livable and visitable by persons with temporary or permanent impairments or mobility limitations and help people age in place. https://www.montgomerycountymd.gov/design/

5. Property Management, Maintenance and Resident Services Counselors

The table below displays the property management company and presence of a dedicated resident services counselor at each age-restricted HOC property. Currently, two third party property management companies – Edgewood and Habitat America - provide property management services for HOC's age-restricted properties.

As described in Chapter 1, HOC's Resident Services Division provides service coordination, housing stabilization, and supportive services to HOC residents and program participants. Resident services counselors are assigned to one or multiple properties to support HOC residents by providing information and counseling. Resident services counselors assigned to a given property may also be responsible for responding to requests from other properties including HOC scattered sites and Housing Choice Voucher properties.

At the time of writing, six out of 10 properties had a resident services counselor onsite. At the remaining four properties (the three Willow Manor properties and the Oaks at Four Corners) staff and residents may contact the HOC Resident Services Division for support. The Oaks at Four Corners also has a dedicated, onsite Activities Director, who coordinates activities to provide socialization for residents and support independent living.

Table 4-6: Property Management and Resident Services
at HOC Age-Restricted Properties for Older Adults

Building	Property Management	Onsite Maintenance Staff	Onsite Resident Services Counselor
Arcola Towers	Edgewood	Yes	Full-Time
Bauer Park	Edgewood	Yes	Part-Time
Forest Oak Towers	Habitat America	Yes	Full-Time
Leggett (Elizabeth Square)	Habitat America	Yes	N/A
Oaks at Four Corners	Edgewood	Yes	As needed
Residences on the Lane	Edgewood	Yes	Full-Time
Waverly House	Edgewood	Yes	Full-Time
Willow Manor at Fair Hill Farm	Habitat America	Yes	No
Willow Manor at Colesville	Habitat America	Yes	No
Willow Manor at Cloppers Mill	Habitat America	Yes	No

* The Oaks at Four Corners has a resident services counselor who provides assistance as needed and an Activity Director who focuses on coordinating activities to provide socialization for residents and support independent living.

B. Services and Programming Available to Residents in Age-Restricted HOC Properties

Residents in age-restricted HOC properties have access to services and programming provided by HOC and other entities. This section summarizes the services and programming available and stakeholder observations about resident needs and the extent to which available services and programming meet those needs.

Of note, the challenges posed by the COVID-19 pandemic shifted the way HOC deployed its resident services and programming over the last three years. HOC staff described when programming and services became unavailable due to COVID restrictions, resident services counselors focused their efforts on keeping HOC residents housed. During the height of the pandemic, resident services counselors assisted with critical needs such as housing recertifications, employment challenges, and emergency rental assistance. Now that pandemic restrictions have eased, HOC reports it has turned its attention back to services and programming.

1. Summary of Services and Programming

HOC resident services counselors provide information, counseling, and referral services to residents. They also coordinate programming for residents by working in partnership with residents as well as other government and community organizations. HOC tracks and reports on the programs and services provided to residents in each property at monthly Commission meetings.[74] In general, programming and services for residents in age-restricted HOC properties can include:

- **Nutrition** services such as meals and grocery distributions;
- **Health** programs and services including nursing visits, home care services, dental services, mental wellness programming, exercise and fall prevention, flu shot programs, and health fairs/workshops;
- **Social, recreational and educational** activities such as knitting clubs, financial literacy training, donut days, and day trips;
- **Transportation** services such as grocery trips;
- **Arts** programs; and
- **Computer and technology** programs that assist with personal devices and internet access.

HOC has formal partnerships with providers to offer some programming and services. In other cases, resident counselors or volunteers (including residents) offer programming on a more ad hoc or informal basis. In addition, some programming is dependent on time-limited grant funding. Therefore, a particular program or service may be available for a specific time period and then ends when the

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[74] https://www.hocmc.org/about-hoc/commissioners/commission-meetings.html

grant period ends, or the volunteer is no longer able to offer it. The following describes some partnerships with organizations that provided services and delivered programming for residents in age-restricted HOC properties at the time of writing:[75]

- **Senior Nutrition Lunch Program**. DHHS administers this federally funded program at Arcola Towers, Bauer Park, Forest Oak Towers, the Leggett (Elizabeth Square), and Waverly House. The program provides daily hot/cold/vegetarian meals in a communal setting. The program also includes a minimum of two nutrition education workshops per site per year.

- **Manna Food Center and Capitol Area Food Bank**. All age-restricted HOC properties host Manna Food Center on-site distributions and/or Capital Area Food Bank's Senior Brown Bag Program to address nutrition needs and food insecurity.

- **University of Maryland School of Nursing**. Community Nursing students conduct home visits, wellness screenings, health education, and exercise sessions (e.g., chair exercise) at the following sites: Arcola Towers, Forest Oak Towers, Residences on the Lane, and Waverly House.

- **Health Care Providers**. HOC has partnered with Holy Cross Health, Suburban Hospital, Adventist Health, Affiliated Santé, Rite Aid Pharmacy, Maximus, and other health providers to offer flu shot clinics and health education workshops at Arcola Towers, Bauer Park, Forest Oak Towers, the Leggett (Elizabeth Square), Residences on the Lane, and Waverly House. The Leggett (Elizabeth Square) is co-located with a Holy Cross Health-affiliated wellness center.

- **Affiliated Santé's Senior Outreach Team (SORT)**. SORT facilitates quarterly psycho-educational activities with residents at Arcola Towers, Bauer Park Apartments, the Leggett (Elizabeth Square, and Waverly House. SORT also provides individual short-term mental health counseling to residents referred by HOC Counselors.

- **Arts for the Aging**. Teaching artists lead virtual and in-person arts programs at Arcola Towers, Bauer Park Apartments, Forest Oak Towers, the Leggett (Elizabeth Square), Residences on the Lane, and Waverly House. Some programs include CoOPERAtion, drumming circles, body movement, storytelling, and drawing.

- **Senior Planet Montgomery (SPM)**. SPM provides a series of virtual and in-person computer classes and helps with troubleshooting personal technology devices at Arcola Towers, Bauer Park Apartments, Forest Oak Towers, The Leggett (Elizabeth Square), Residences on the Lane, and Waverly House. SPM also assists customers with registering for the Affordable Connectivity

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[75] Of note, the following properties are not involved in the above partnerships, apart from food distributions: The Oaks at Four Corners; Willow Manor at Fair Hill Farm; Willow Manor at Colesville; and Willow Manor at Cloppers Mill.

Program, which is a federal and state program administered by the County's Office of Broadband Services.

In addition to the above formal partnerships, Home Care Partners (HCP) has worked informally with HOC for several years to provide short-term housekeeping and errand services to HOC residents awaiting in-home aide services through the County/state or who have a short-term need, such as recuperating from surgery or illness. In addition, the City of Gaithersburg contracts with HCP to provide home care services to residents at Forest Oak Towers.

2. Stakeholder Observations on Services for Residents of Age-Restricted HOC Properties

OLO interviewed HOC staff, resident services counselors, property management staff, and partner organizations regarding the needs of residents in age-restricted HOC properties and the services and programming available to residents. Based on the observations that stakeholders shared, OLO identified the themes described below.

Age-restricted HOC properties are classified as "independent living," and services to help residents stay in their homes are limited. HOC staff note that its age-restricted properties are classified as "independent living" facilities, which means they do not directly aid with activities of daily living or daily nursing services. Residents may receive assistance from specific programs, such as grant-funded housekeeping and errand services from Home Care Partners, home visits from UMD nursing students, services from DHHS' In Home Aide Services (IHAS) program, or in-home care services through Medicaid. However, staff report these programs have limited capacity, long waitlists and/or eligibility requirements that exclude many residents.

Staff report challenges in meeting the complex needs of older adult residents because HOC is not equipped to provide health and/or social services. For example, staff describe often referring residents to Adult Protective Services (APS), a state mandated program that is accessed through the County DHHS, only to find the older adults do not meet the APS's eligibility criteria. HOC staff described wanting a stronger relationship with APS so they can identify gaps in service and better help their residents.

HOC staff rely on residents, volunteers and partners with grant funding (that is often time-limited) to offer services and programming to meet the needs of residents in age-restricted HOC properties. Residents have a variety of needs that available services and programming cannot consistently meet. Staff described how their ability to offer programming depended on a partner's access to grant funding from other sources or a volunteer's (including resident volunteers) availability to offer a program. For example:

- Although Catholic Charities has provided dental services to residents using temporary grant funding, many residents lack access to dental services, including residents not able to obtain necessary dentures;

- Some residents have been able to obtain hearing aids through a temporary program from Sibley Hospital, but others struggle to obtain hearing aids; and

- In the past, some properties provided transportation services such as a weekly grocery trip, but these services were discontinued.

HOC staff also noted that resident services counselors have significant responsibilities that include referring residents to services and recertifying residents for their housing subsidies. OLO heard feedback that these responsibilities leave limited time for coordinating social and recreational activities that are critical for older adults' wellbeing. Staff also reported that they face difficulties meeting the needs of residents that do not have family members available to support them.

Language barriers impact HOC's ability to effectively serve the linguistically diverse population. Stakeholders report that residents in HOC's age-restricted properties are linguistically diverse. HOC and property management staff report they often communicate with individuals that speak languages other than English using nonverbal communication strategies. Staff have access to telephone interpretation services, but these are most helpful during one-on-one conversations. Staff report the biggest unmet need for interpretation is during day-to-day interactions with residents, and that language barriers impact their ability to serve residents effectively.

The COVID-19 pandemic dramatically impacted residents in age-restricted HOC properties and the services and programming available to them and highlighted barriers to digital access. During the COVID-19 pandemic, HOC properties paused in-person programming, and resident services counselors shifted to working virtually. During this time, some programming was provided virtually or by phone. In some properties, access to common spaces such as computer rooms was restricted. HOC conducted technology classes with some residents, and stakeholders report they were able to successfully deliver virtual programming to some residents. The City of Gaithersburg also partnered with HOC to provide tablets and other resources to some residents. However, OLO also heard feedback that many residents lack internet access and devices to engage in virtual programming. Available programs that provide devices are oversubscribed and resident engagement with resident services counselors working virtually was limited. Properties began to shift to in-person programming in 2022, and resident services counselors shifted to a hybrid work schedule (in-person two or three days per week).

Chapter 5. Experiences of Residents in HOC Age-Restricted Housing

OLO conducted a mail survey of residents living in nine of HOC's ten age-restricted multi-family properties to better understand the effectiveness of HOC's strategies in managing housing for older adults. This chapter presents residents' feedback on their experiences living in HOC age-restricted properties, their satisfaction with the housing and support services they receive, and the improvements they would like made to their housing. This chapter is organized as follows:

- **Section A** describes the methodology OLO used to design and disseminate the survey and to collect and analyze the results; and
- **Section B** presents the findings from OLO's quantitative and qualitative analysis of resident responses.

Summary of Resident Survey Findings

Overall, residents were largely satisfied with aspects of their housing, including the condition of their apartments, the common areas in their buildings, and the maintenance and management of their properties. Residents were also generally satisfied with the services available to them, however many reported that certain specified services and programming do not apply to their housing situations, indicating they do not have access to these services or choose not to use them. Some services provided by third parties like healthcare and home care services received higher dissatisfaction ratings relative to other aspects of their housing situations from residents across all properties.

When asked about improvements they would like made to their housing, many residents said no improvements were needed. However, of those who did provide feedback about improvements, most said they would like improvements made to their buildings' common areas. The most frequently mentioned improvements included more security inside and outside of buildings and more effort in keeping the property clean and pest free. A lesser but still significant number of residents wanted changes made inside of their apartments and some expressed concerns with the service they receive from their building's management staff.

About one third of survey respondents identified as Black or African American, and one quarter identified as Asian or Asian American. Three quarters of respondents identified as women. A little more than half have lived in their apartments for five years or longer.

A. Resident Survey Methodology

To respond to the Council's request to collect feedback directly from property residents, OLO conducted an anonymous survey that solicited information from residents from nine HOC age-restricted housing properties. The goal of the survey was to better understand residents' experiences living in HOC age-restricted housing, in particular their perspectives on HOC management practices. OLO's survey asked residents about:

1. Satisfaction with their individual units as well as the common areas in their building;
2. Satisfaction with the maintenance and management of the property;
3. Satisfaction with the support services provided in their building; and
4. Identification of any improvements they would like made to their homes and/or to the services they receive.

1. Survey Recipients

To select the survey's target population, OLO worked with HOC to identify properties that are owned and/or managed by HOC and are age-restricted for older adults, meaning residents must be aged 62 years or older. At the time of writing this report, the 10 properties that met those criteria were:

1. Arcola Towers
2. Bauer Park
3. Forest Oak Towers
4. The Leggett (Elizabeth Square)
5. Oaks at Four Corners
6. Residences on the Lane
7. Waverly House
8. Willow Manor at Clopper's Mill
9. Willow Manor at Colesville
10. Willow Manor at Fair Hill Farm

HOC provided mailing addresses for units in every building except for The Leggett, because at the time of sending the survey, residents of that property were being relocated due to renovations.

On July 5, 2022, OLO mailed a total of 1,149 paper surveys to addresses in the nine remaining HOC age-restricted multi-family buildings.[76] Each packet contained a paper survey, a cover letter describing the goal of the survey and instructions for how to complete it, and a postage-paid return envelope. To

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[76] HOC notes that due to duplications in reporting, the number of mailing addresses at Waverly House that OLO received and mailed surveys to (168 units) exceeded the total number of units in the building by 10. This discrepancy does not impact the survey response data OLO received from Waverly House, nor does it impact the analysis that follows in this chapter.

maintain the anonymity of respondents, each packet was addressed to "Current Resident." OLO sent a follow-up postcard on July 13th reminding residents to fill out the survey. OLO did not include a return deadline to give residents ample time to complete the survey.

2. Survey Design

OLO determined paper would be the optimal survey mode. While web-based surveys can be cost-effective and efficient, research indicates older adults, in particular those living in subsidized housing, are less frequent users of the internet.[77] Older adults often have less access to web-based technology and are more likely to report hesitancy in using electronic devices and computers.[78] OLO also consulted with HOC, who confirmed their older residents preferred paper questionnaires and noted that HOC staff typically use paper when surveying these residents themselves.

OLO designed the paper survey to be self-administered. OLO also developed a telephone script to use in the event a resident required translation services or preferred to give their responses by phone. OLO administered only two surveys via telephone.

Finally, to allow OLO to track and analyze responses by property, each survey had a corresponding building name printed on the bottom.

Data collection. The survey consisted of 14 questions, all of which were optional to answer, organized into three sections:

- **Satisfaction/agreement ratings:** to capture residents' experiences in a quantifiable way and to allow for comparisons across properties;

- **Open-ended questions:** to capture residents' candid feedback on how the quality of life in their property could be improved and allow them to address any topics that were not covered in the previous section; and

- **Demographic information:** to better understand the gender, racial, and ethnic backgrounds of survey respondents, as well as how long they have lived at their property.

The satisfaction/agreement ratings section included seven multi-part questions that asked residents to rate aspects of their housing experience. Six of these questions used a Likert scale. Likert scales are effective at measuring an individual's opinion or attitude toward a certain topic and can easily measure the intensity of the opinion. Rather than limiting a response to a "yes" or "no," a Likert scale captures the extremes of an attitude (e.g., strongly disagree, or strongly agree), as well as the more neutral

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[77] Anderson, M., Perrin, A., _Tech Adoption Climbs Among Older Adults_, Pew Research Center, 2017.
[78] _Tech Adoption Climbs Among Older Adults_; Choi, N., DiNitto, Di., _The Digital Divide Among Low-Income Homebound Older Adults: Internet Use Patterns, eHealth Literacy, and Attitudes Toward Computer/Internet Use_, Journal of Medical Internet Research, 2013.

responses (e.g., somewhat dissatisfied, or somewhat satisfied). This made it an ideal way for OLO to gauge how residents in different HOC age-restricted properties felt both about their living conditions and about how well HOC and the property managers were meeting their needs. OLO used the following scales to gauge respondents' satisfaction or agreement ratings:

- Very Dissatisfied, Somewhat Dissatisfied, Somewhat Satisfied, Very Satisfied, or Does not Apply; and
- Strongly Disagree, Somewhat Disagree, Somewhat Agree, Strongly Agree, or Does not Apply.

Of note, two questions included in the survey erroneously used the term "resident services manager" instead of "resident services counselor" to refer to an HOC staff member who coordinates services and activities for residents at HOC age-restricted properties. OLO discovered this error after mailing all survey packets and was unable to correct the term before residents filled out the survey. Since the use of the word "manager" had the potential to confuse residents by leading them to interpret the questions as referring to the building's property manager (a different position) rather than the resident services counselor, OLO decided to exclude any responses to these two questions from its analysis.

Language access. Many HOC age-restricted housing residents speak primary languages other than English and have limited English proficiency. The languages HOC identified as being prevalent among age-restricted housing residents included Russian, Korean, Chinese, Spanish, Amharic, and Vietnamese. OLO took the following steps to facilitate access to the survey for residents with different language backgrounds:

- In the cover letter that accompanied the survey, OLO included the sentence, "Do you need help in your language?" followed by two phone numbers residents could call if they needed help, in the following languages: Russian, Korean, Simplified Chinese, Spanish, Amharic, Vietnamese, French, Persian (Farsi), and Hindi. OLO used a combination of Google Translate and translation services from volunteers in the County's Language Certified Employee Database to translate the sentence.

- OLO set up telephone interpretation services[79] to assist any residents who had questions or who wished to complete the survey in another language via telephone. OLO did not receive any requests to use this service.

- Finally, in the event a resident requested a paper copy of the survey in a different language, OLO had the cover letter and survey translated into three of the more commonly spoken languages by HOC age-restricted housing residents – Russian, Chinese, and Spanish.[80] OLO sent Spanish language surveys to three residents.

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[79] OLO used Montgomery County's current telephone interpretation vendor, Voiance.

[80] OLO used Montgomery County's primary translation service vendor, Schreiber Translations, to provide the Russian and Chinese translations of the cover letter and survey. The Spanish translation was provided by two OLO analysts who are proficient in Spanish.

3. Data Analysis

OLO compiled survey response data in Excel and analyzed the data using both quantitative and qualitative methods. For each question in the satisfaction/agreement ratings section, OLO calculated the count and percentage of responses by rating and by building. OLO recorded responses to the four open-ended questions verbatim and analyzed them through thematic coding, a process that involved tagging and categorizing the responses with labels representing themes found in each response. OLO used an iterative process of coding and re-coding the data to identify the core and recurring themes. This allowed OLO to quantify the most frequently mentioned themes, as well as identify common themes by building.

OLO also received three phone calls from residents who wished to provide general feedback outside of the formal survey format. OLO collected this feedback anonymously through notes and categorized it via the thematic coding method described above. Finally, demographic data was calculated in the aggregate as well as by building.

B.   Survey Results

OLO sent its HOC Age-Restricted Housing Resident survey to 1,149 addresses[81] of individuals who lived in nine age-restricted properties that are owned by HOC. 167 surveys were undelivered either because the unit was vacant, there was no forwarding address, the mailing was not accepted by the addressee, or the address was insufficient.[82] **The final survey population, or the total number of surveys distributed, was 982.**

1. Response Rates

OLO received 337 responses to the survey, which represents a 34% response rate. Table 5-1 shows the number of responses and response rates by property. Forest Oak Towers had the highest survey response rate at 60%, followed by Residences on the Lane at 53%.

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[81] Due to duplications in reporting, OLO mailed surveys to 10 extra mailing addresses at Waverly House. This discrepancy does not impact the survey response data OLO received from Waverly House, nor does it impact the analysis in this chapter.

[82] In the event of a returned survey due to insufficient address, OLO made every attempt to re-send the survey to the correct address before counting it as undeliverable.

Table 5-1: Number of surveys distributed, number of responses received, and response rates, by property (sorted by highest response rate)

Property	Surveys Distributed #	Responses #	Response Rate %
Total	**982**	**337**	**34%**
Forest Oak Towers	70	42	60%
Residences on the Lane	117	62	53%
Oaks at Four Corners	116	47	41%
Arcola Towers	139	52	37%
Bauer Park Apartments	83	31	37%
Willow Manor at Fair Hill Farm	57	19	33%
Waverly House	154	41	27%
Willow Manor at Colesville	96	19	20%
Willow Manor at Cloppers Mill	150	24	16%

2. Characteristics of Survey Respondents

As detailed in Table 5-2, close to three quarters of survey respondents identified as female. About one in three respondents identified as Black or African American and about one in four respondents identified as Asian or Asian American.

Table 5-2: Number and Percentage of Respondents by Gender and Race/Ethnicity

Gender and Race/Ethnicity	#	%
Male	61	27%
Female	166	73%
Black or African American	104	32%
Asian or Asian American	83	25%
White	66	20%
Hispanic or Latino	46	14%
Prefer not to answer	16	5%
American Indian or Alaska Native	6	2%
Two or more races	6	2%

Survey respondents were also likely to be long-term tenants of HOC housing. The figure below shows that while respondents represent the full spectrum of tenure – from occupying their residence for just six months to over ten years – a little more than half (52%) have lived in their apartments for at least five years, and one in three have lived in HOC age-restricted housing for at least a decade.

OLO notes that while 17% of respondents report living in their property for less than six months, most of these responses come from residents in Residences on the Lane, one of HOC's newest older adult

properties that opened in 2022. Many tenants of Residences on the Lane were relocated from Town Center Apartments, a building that previously served as HOC housing for older adults for many years before closing in 2022. While residents' tenure at Residences on the Lane has been relatively short, these individuals have in fact had many years of experience living in HOC housing.

Figure 5-1. Proportion of Respondents by Length of Housing Tenure
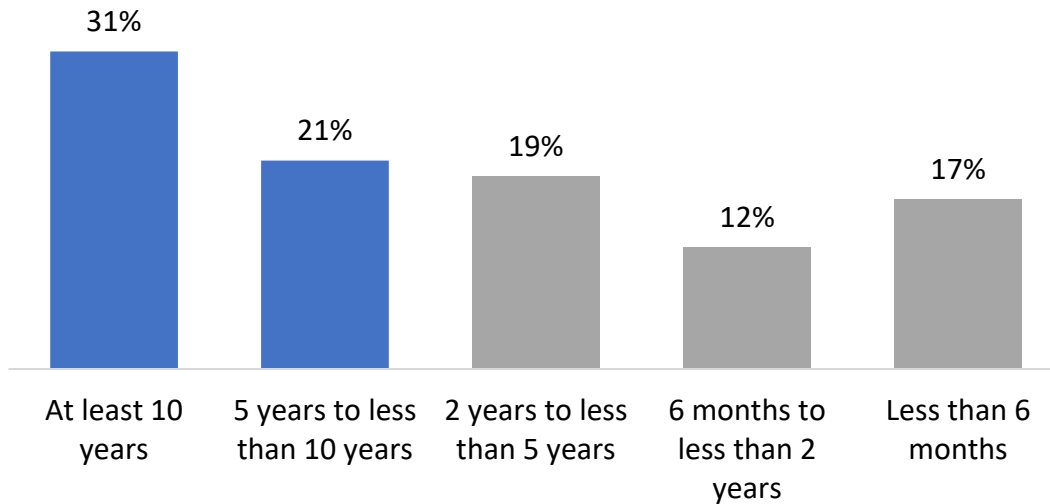
52% of respondents, represented by the blue bars, have lived in HOC age-restricted housing for five or more years.

3. Respondent Attitudes about HOC Age-Restricted Housing

This section summarizes the data received on respondent satisfaction/agreement ratings, both in aggregate and by property. As summarized in Table 5-3, respondents across all properties are largely satisfied with five areas of their housing:

a. Condition of their apartment units;
b. Maintenance and repairs to their units;
c. Condition of the common spaces in and around their buildings;
d. Management of their properties; and
e. Services offered in their buildings.

Table 5-3: Percentage of respondents that were either "somewhat satisfied" or "very satisfied" with aspects of their housing

Aspect of Housing	Somewhat Satisfied	Very Satisfied
Your unit/home	25%	64%
Maintenance and repairs	23%	64%
Common spaces in your building	24%	65%
Management of your property	21%	71%
Services in your building	30%	54%

*Excludes "Does Not Apply" responses

a. Residents' satisfaction with their units

Data in Table 5-4 show that across all properties, most respondents were either very satisfied or somewhat satisfied with aspects of their units. Respondents were most satisfied with safety in their units, with 91% reporting being either very satisfied or somewhat satisfied with this aspect.

Table 5-4: Respondents' level of satisfaction with aspects of their unit

Aspect of unit	Responses* #	Very Dissatisfied %	Somewhat Dissatisfied %	Somewhat Satisfied %	Very Satisfied %
Overall condition of unit	331	3%	8%	27%	62%
Accessibility features in the unit	309	4%	7%	25%	64%
Amount of living space	328	5%	7%	28%	60%
Safety in the unit	326	3%	6%	19%	72%

*Excludes "Does Not Apply" responses

Table 5-5 shows how respondents at each property rated each of the four aspects of their units. As with the aggregate results, the data by property show that large majorities of respondents in each building were either very satisfied or somewhat satisfied with their unit's condition, amount of living space, accessibility, and safety in each of the buildings.

Table 5-5: Percentages of respondents that were either "very satisfied" or "somewhat satisfied" with aspects of their unit or home, by property (sorted by average satisfaction)

Property	Overall condition	Amount of living space	Accessibility features	Safety	Average satisfaction
Total	**89%**	**89%**	**88%**	**91%**	**89%**
Willow Manor at Colesville	95%	89%	100%	100%	**96%**
Willow Manor at Fair Hill Farm	95%	89%	95%	95%	**93%**
Oaks at Four Corners	89%	93%	95%	93%	**93%**
Residences on the Lane	95%	92%	86%	90%	**91%**
Arcola Towers	92%	80%	92%	94%	**90%**
Bauer Park Apartments	86%	90%	85%	89%	**88%**
Waverly House	88%	82%	92%	87%	**87%**
Forest Oak Towers	76%	88%	81%	90%	**84%**
Willow Manor at Cloppers Mill	83%	88%	81%	83%	**84%**

b. Residents' satisfaction with maintenance and repairs in their unit or home

Across all properties, respondents were generally satisfied with maintenance and repairs in their units, though dissatisfaction rates regarding maintenance and repairs are somewhat higher than those reported in the previous section for conditions of the unit or home.

Table 5-6: Respondents' level of satisfaction with aspects of maintenance and repairs

Aspect of maintenance and repairs	Responses* #	Very Dissatisfied %	Somewhat Dissatisfied %	Somewhat Satisfied %	Very Satisfied %
The ease of requesting maintenance or repairs	326	6%	8%	24%	62%
The amount of time it takes to complete repairs	317	7%	9%	25%	60%
The quality of the repairs	316	4%	9%	23%	64%
Customer service provided by person doing the repairs	311	4%	6%	22%	69%

*Excludes "Does Not Apply" responses

Table 5-7 outlines how respondents at each property rated each aspect of maintenance and repairs. Residences on the Lane had the highest average satisfaction, with the level of customer service provided being the highest rated aspect.

Table 5-7: Percentages of respondents that were either "very satisfied" or "somewhat satisfied" with aspects of maintenance and repairs, by property (sorted by average satisfaction)

Property	Ease of requesting repairs	Time it takes to complete repairs	Quality of repairs	Customer service	Average satisfaction
Total	**86%**	**85%**	**87%**	**91%**	**87%**
Residences on the Lane	96%	92%	96%	98%	**96%**
Willow Manor at Fair Hill Farm	95%	95%	95%	95%	**95%**
Oaks at Four Corners	91%	91%	89%	84%	**89%**
Willow Manor at Colesville	89%	89%	79%	95%	**88%**
Arcola Towers	87%	86%	86%	90%	**87%**
Willow Manor at Clopper's Mill	88%	83%	88%	88%	**86%**
Bauer Park Apartments	83%	80%	86%	83%	**83%**
Waverly House	71%	76%	87%	92%	**82%**
Forest Oak Towers	74%	71%	73%	90%	**77%**

c. Residents' satisfaction with the common spaces in their building

Table 5-8 shows that once again most respondents were either very satisfied or somewhat satisfied with aspects of common spaces in their buildings. Respondents were most satisfied with the accessibility features in common spaces, reporting a combined satisfaction of 91% for this aspect.

Table 5-8: Respondents' level of satisfaction with aspects of common spaces in their buildings

Aspect of common spaces	Responses* #	Very Dissatisfied %	Somewhat Dissatisfied %	Somewhat Satisfied %	Very Satisfied %
Overall condition of common spaces	327	5%	7%	26%	62%
Accessibility features in common spaces	311	5%	4%	26%	64%
Cleanliness of common spaces	332	6%	6%	20%	68%
Noise levels in common spaces	323	5%	5%	24%	66%
Safety in common spaces	325	5%	6%	23%	66%

*Excludes "Does Not Apply" responses

Table 5-9 shows respondents' satisfaction with each aspect of their common spaces by property. Respondents at Oaks at Four Corners reported the highest average satisfaction of 93% and were most satisfied with the cleanliness of their common spaces. The data show Bauer Park respondents reported the lowest satisfaction scores for every aspect in this category.[83]

Table 5-9: Percentages of respondents that were either "very satisfied" or "somewhat satisfied" with aspects of their common spaces, by property (sorted by average satisfaction)

Property	Overall condition	Accessibility	Cleanliness	Noise levels	Safety	Average satisfaction
Total	**88%**	**90%**	**88%**	**90%**	**89%**	**88%**
Oaks at Four Corners	91%	93%	98%	91%	94%	**93%**
Willow Manor at Fair Hill Farm	89%	95%	95%	89%	95%	**93%**
Willow Manor at Colesville	94%	94%	95%	83%	95%	**92%**
Arcola Towers	92%	90%	88%	96%	88%	**91%**
Residences on the Lane	95%	91%	95%	79%	90%	**90%**
Forest Oak Towers	88%	86%	88%	93%	88%	**89%**
Waverly House	82%	100%	78%	93%	85%	**87%**
Willow Manor at Clopper's Mill	77%	90%	79%	83%	88%	**84%**
Bauer Park Apartments	71%	76%	76%	79%	85%	**77%**

d. Residents' agreement with the management practices in their properties

As shown in Table 5-10, most respondents across all properties either strongly or somewhat agreed with statements regarding management practices in their building, however the statement "management is responsive to your concerns" received the lowest satisfaction and highest dissatisfaction rates.

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[83] Of note, Bauer Park underwent a renovation in 2022 that was in progress at the time of the survey.

Table 5-10: Respondents' level of agreement with management practices in their properties

Management practice	Responses* #	Strongly Disagree %	Somewhat Disagree %	Somewhat Agree %	Strongly Agree %
Management is responsive to your concerns	318	7%	6%	25%	61%
Management is courteous with you	319	4%	5%	19%	72%
The process for paying the rent is easy	320	3%	3%	15%	80%
Management addresses problems with rent payments well	250	3%	3%	22%	72%
Management has done a good job keeping residents safe during the COVID-19 pandemic	318	4%	2%	22%	71%

*Excludes "Does Not Apply" responses.

Data in Table 5-11 show that among all properties, Oaks at Four Corners had the highest average agreement with management practices while Bauer Park Apartments had the lowest average agreement.

Table 5-11: Percentages of respondents that either "strongly agreed" or "somewhat agreed" with management practices, by property (sorted by average agreement)

Property	Mgmt. is responsive to your concerns	Mgmt. is courteous with you	Paying rent is easy	Mgmt. addresses rent problems well	Mgmt. kept residents safe during COVID-19	Average
Total	**86%**	**91%**	**95%**	**94%**	**93%**	**92%**
Oaks at Four Corners	88%	96%	98%	100%	100%	**96%**
Arcola Towers	94%	94%	98%	97%	98%	**96%**
Willow Manor at Fair Hill Farm	95%	95%	95%	94%	95%	**95%**
Waverly House	85%	95%	97%	94%	97%	**94%**
Willow Manor at Clopper's Mill	92%	96%	96%	95%	87%	**93%**
Residences on the Lane	88%	92%	91%	98%	93%	**92%**
Willow Manor at Colesville	81%	94%	94%	85%	94%	**90%**
Forest Oak Towers	74%	79%	93%	89%	93%	**85%**
Bauer Park Apartments	81%	81%	90%	89%	75%	**83%**

e. Residents' satisfaction with services offered in their building

Respondents were asked to rate their level of satisfaction with various services and activities offered in their buildings. These services cover a wide range of health, recreational, and social needs, and are typically organized by HOC's Resident Services Division through partnerships with community organizations, state agencies, or County/municipal departments. HOC organizes programs, services, and activities for residents at all but the three Willow Manor properties, at which the property managers plan social and recreational activities for their residents.[84]

HOC provided OLO with a list of programs, services, and activities that are offered at the six properties mentioned above. For the purposes of the survey, OLO grouped services into the following categories:

- Food services (e.g., grocery distributions, dining services);
- Community activities (e.g., arts or social activities);
- Healthcare (e.g., health fairs or healthcare visits);
- COVID-19 vaccine and testing clinics;
- Home care services (e.g., housekeeping, personal care);
- Technology access (e.g., internet in unit); and
- Access to transportation services.

As shown in Table 5-12, most respondents indicated that they were either very or somewhat satisfied with the services and activities offered at their properties. The highest rated service was access to transportation – about two in three respondents were very satisfied and one in four were somewhat satisfied with this service. The lowest rated service was healthcare – one in five respondents reported being either very dissatisfied or somewhat dissatisfied with this service.

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[84] Interviews with property management staff.

Table 5-12: Respondents' level of satisfaction with services offered in their buildings

Service or activity	Responses* #	Very Dissatisfied %	Somewhat Dissatisfied %	Somewhat Satisfied %	Very Satisfied %
Food services (e.g., grocery distributions, dining services)	172	6%	6%	31%	58%
Community activities (e.g., arts/social)	219	10%	9%	34%	47%
Healthcare (e.g., health fairs/visits)	174	9%	11%	34%	46%
COVID-19 vaccine and testing clinics	200	7%	7%	28%	58%
Home care services (e.g., housekeeping, personal care)	134	9%	9%	33%	49%
Technology access (e.g., internet in unit)	229	9%	8%	27%	55%
Access to transportation services	231	7%	3%	26%	65%

*Excludes "Does Not Apply" responses

Of those respondents who did participate in resident services in their buildings, Table 5-13 shows how many at each property were either "very satisfied" or "somewhat satisfied" with each service or activity. Willow Manor at Clopper's Mill had the lowest average satisfaction at just 60% while Willow Manor at Fair Hill Farm had the highest average satisfaction at 93%.

Table 5-13: Percentages of respondents that were either "very satisfied" or "somewhat satisfied" with services offered in their buildings, by property (sorted by average satisfaction)

Property	Food svcs.	Comm. activities	Health care	COVID-19 vaccines & testing	Home care svcs.	Tech. access	Transp. svcs.	Average
Total	**89%**	**81%**	**80%**	**86%**	**82%**	**82%**	**91%**	**81%**
Willow Manor at Fair Hill Farm	100%	85%	92%	86%	88%	100%	100%	**93%**
Oaks at Four Corners	100%	95%	82%	94%	100%	64%	97%	**90%**
Forest Oak Towers	88%	86%	91%	91%	88%	84%	89%	**88%**
Arcola Towers	92%	83%	84%	93%	79%	83%	93%	**87%**
Waverly House	81%	86%	82%	90%	74%	93%	96%	**86%**
Residences on the Lane	93%	79%	75%	78%	94%	88%	95%	**86%**
Bauer Park Apartments	80%	46%	71%	65%	67%	77%	80%	**69%**
Willow Manor at Colesville	50%	40%	67%	75%	88%	75%	73%	**67%**
Willow Manor at Clopper's Mill	85%	77%	44%	43%	56%	69%	50%	**60%**

Responses to this question also contained high percentages of "does not apply" answers. Table 5-14 lists the number of "does not apply" responses received for each service. Home care services (e.g., housekeeping, personal care) received the highest share of "does not apply" responses – over half (59%) of respondents said this service did not apply to their housing situation.

Table 5-14: Numbers and percentages of respondents who responded "does not apply" to services offered in their buildings

Service or activity	Does Not Apply Responses #	Percentage of Total Responses %
Food services (e.g., grocery distributions, dining services)	150	47%
Community activities (e.g., arts/social)	103	32%
Healthcare (e.g., health fairs/visits)	145	45%
COVID-19 vaccine and testing clinics	118	37%
Home care services (e.g., housekeeping, personal care)	190	59%
Technology access (e.g., internet in unit)	93	29%
Access to transportation services	94	29%

The high proportion of "does not apply" answers may be attributed to four factors:

1. Some services and programs are not available at all properties and/or to all residents;
2. Participation in these programs is voluntary for residents;
3. At the time of the survey's distribution, many resident activities had been suspended due to the COVID-19 pandemic; and
4. At the time of the survey's distribution, activities and services at Bauer Park Apartments and Residences on the Lane had been suspended due to building renovations and/or construction.

Table 5-15 shows the share of respondents in each building who answered "does not apply" to services and activities. Large shares of respondents at every property (between 41% and 76%) reported that home care services did not apply to them, and at five properties – Arcola Towers, Bauer Park Apartments, Forest Oak Towers, Oaks at Four Corners, and Residences on the Lane – home care services received the highest share of "does not apply" responses.

Table 5-15: Percentages of respondents in each property who responded "does not apply" to services offered in their building (sorted by average response)

Property	Food svcs.	Activities	Health care	COVID-19 vaccines & testing	Home care svcs.	Tech. access	Transp. svcs.	Average
Bauer Park Apartments	64%	55%	48%	39%	69%	55%	48%	**54%**
Residences on the Lane	52%	52%	66%	68%	70%	17%	36%	**51%**
Willow Manor at Clopper's Mill	38%	41%	59%	67%	59%	27%	64%	**51%**
Willow Manor at Colesville	67%	41%	50%	53%	56%	33%	12%	**44%**
Oaks at Four Corners	71%	9%	36%	22%	76%	43%	31%	**41%**
Waverly House	49%	46%	58%	25%	43%	30%	37%	**41%**
Willow Manor at Fair Hill Farm	56%	28%	32%	61%	58%	32%	11%	**39%**
Arcola Towers	22%	18%	35%	10%	51%	27%	10%	**25%**
Forest Oak Towers	20%	10%	22%	21%	41%	12%	17%	**20%**

4. Open-Ended Feedback about HOC Age-Restricted Housing

This section summarizes respondents' open-ended feedback about how the quality of life in their properties could be improved. Generally, respondents reported that no improvements were needed across various aspects, however many did feel that improvements could be made to the safety and cleanliness of their buildings' common areas. Analysis of the open-ended feedback is presented in aggregate and by property, followed by a discussion of the common themes mentioned by each property.

a. Aggregate feedback

The survey asked residents four questions:

1. What one improvement would you make in your unit/home?
2. What one improvement would you make in your building?
3. What one improvement would you make to the services for residents?
4. If you have any other feedback on your living arrangements, please describe below.

Of the 337 surveys returned, 256 included a response to at least one of the four questions above. Table 5-16 provides a breakdown of how many surveys from each property contained written feedback.

Table 5-16: Number of returned surveys and number of surveys that included open-ended feedback, by property

Property	Number of returned surveys	Number of surveys with open-ended feedback
Total Surveys	**337**	**256**
Arcola Towers	52	35
Bauer Park	31	25
Forest Oak Towers	42	29
Oaks at Four Corners	47	46
Residences on the Lane	62	47
Waverly House	41	29
Willow Manor at Clopper's Mill	24	19
Willow Manor at Colesville	19	14
Willow Manor at Fair Hill Farm	19	12

Additionally, OLO collected feedback from three residents who wished to provide comments over the telephone rather than through the formal survey format. OLO recorded this feedback anonymously and analyzed it along with the open-ended survey responses.

Many responses stated that "No Improvements are Needed." Of note, many respondents stated that no improvements were needed in response to multiple questions but also shared comments for other questions. In total, respondents mentioned "none" or "no improvements needed" in their open-ended feedback 150 times, making it the single most frequently mentioned topic.[85]

Trends in Respondent Comments. Excluding feedback that stated that no improvements were needed, OLO identified 829 separate comments in the open-ended feedback (one survey response could include multiple comments). OLO grouped comments into **Core Themes** (large categories) and **Topics** (subcategories). Specifically, OLO assigned a label to each individual comment based on its content and then grouped labels into topic areas. These topic areas were further grouped into eight core themes that reflected the most frequently mentioned issues in respondents' comments.[86] Table 5-17 summarizes the number and percentage of comments included in each of the eight core themes. The most common themes were:

- Improve the Condition of Common Spaces, which spanned 17 different topic areas, such as "safety and/or security," "carpet and flooring," or "pest control";
- Improve the condition of the unit, referring to changes they would like made within their apartments; and
- Improve property management, referring to concerns with the type and quality of service provided by their building management.

Table 5-17: Number and Percentage of Comments Included in Each Core Theme

Core Theme	Number of Comments #	Percent of Comments %
Total Comments	**829**	**100%**
Improve the Condition of Common Spaces	375	45%
Improve the Condition of the Unit	145	17%
Improve Property Management	104	13%
Improve the Services/Activities Offered	88	11%
Improve Accessibility	57	7%
Improve Maintenance and Repairs	43	5%
Improve the Culture/Environment	10	1%
Other/Unsure	7	1%

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[85] See Appendix A for data on the number of respondents who answered "none" or "no improvements needed" by property.
[86] See Appendix B for data on the number and percentage of comments included in each topic area within each core theme.

b. **Feedback by property**

Table 5-18 illustrates how many times respondents at each property mentioned each of the eight core themes in their comments. The data show that most of the comments from each property (between 30% and 62%) were about improving the condition of common spaces.

Table 5-18: Percentage of core themes mentioned by property

Property	Total Comments	Common Spaces	Cond. of Unit	Prop. Mgmt.	Serv./ Activs.	Accessibility	Maint. & Repairs	Culture/ Env.	Other/ Unsure
Arcola Towers	107	53%	16%	17%	3%	4%	7%	0%	0%
Bauer Park	83	40%	20%	16%	13%	5%	4%	2%	0%
Forest Oak Towers	84	43%	18%	5%	11%	8%	12%	2%	1%
Oaks at Four Corners	154	48%	19%	14%	6%	5%	5%	2%	0%
Residences on the Lane	184	30%	20%	17%	13%	15%	3%	1%	2%
Waverly House	100	62%	10%	9%	10%	1%	7%	1%	0%
Willow Manor at Clopper's Mill	55	60%	16%	4%	15%	4%	2%	0%	0%
Willow Manor at Colesville	43	42%	21%	12%	16%	7%	2%	0%	0%
Willow Manor at Fair Hill Farm	19	37%	11%	5%	32%	5%	0%	0%	11%

The following is a summary of the issues mentioned by respondents at each property. As seen with the aggregate feedback, respondents at most properties reported that no improvements were needed to their buildings, their individual units, or their resident services.

Arcola Towers. Most respondents mentioned that no improvements were needed at their property. However, many respondents requested additional parking spaces, particularly additional visitor parking.

Bauer Park Apartments.[87] As with most properties, Bauer Park respondents mostly reported that no improvements were needed. Some respondents desired improvements to resident services, in particular a timelier recertification process, more reliable access to technology, and grocery delivery.

Forest Oak Towers. The most frequent comment from residents was that no improvements were needed, followed by the need to control mice and cockroaches throughout the building.

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[87] At the time of the survey's distribution in 2022, Bauer Park Apartments was undergoing building renovations.

Oaks at Four Corners. Most respondents reported that no improvements were needed. However, a significant share of respondents requested kitchen renovations, including new cabinets and appliances, specifically new stoves. Safety and security were also frequently mentioned.

Residences on the Lane. The most frequent comment from Residences on the Lane, HOC's newest age-restricted property that opened in 2022, was that no improvements were needed at the property. The second most frequent theme was the need for better safety and security in the building. Respondents also expressed concerns about accessibility both in their apartments and in the common areas.

Waverly House. Most respondents at Waverly House mentioned that no improvements were needed at their property. Many respondents complained about the condition of the building's common spaces, in particular the need to clean common-use areas like the laundry room and the trash rooms.

Willow Manor at Cloppers Mill. Most respondents from Willow Manor at Cloppers Mill expressed the need for more security cameras in the building, specifically to monitor the building's entrance and parking lot. Many also requested that carpets in the building either be cleaned or replaced.

Willow Manor at Colesville. Most of Willow Manor at Colesville's comments focused on either cleaning the carpets or replacing the carpets with different flooring.

Willow Manor at Fair Hill Farm. Most respondents at this property reported that no improvements were needed, but some requested more resident events and activities. Respondents also wanted better information about activities, services, and important notices.

Chapter 6. Findings

The Housing Opportunities Commission of Montgomery County (HOC) is a federally designated public housing authority (PHA) that administers federally funded housing assistance programs. One area of significant importance to HOC is housing for Montgomery County's older adult population. Older adults live in various HOC-owned housing units in apartment buildings, townhomes, and single-family homes throughout the County, including several multi-family independent living properties that are age-restricted for adults aged 62 and older.

This Office of Legislative Oversight (OLO) report responds to the County Council's request to examine the strategies used by HOC to manage its age-restricted housing for older adults and the effectiveness of those strategies. This chapter presents OLO's findings, including findings from a survey OLO conducted of residents living in HOC age-restricted properties.

A.   Housing Needs of Older Adults

Finding #1.   The population of older adults in Montgomery County, especially those aged 85 and older, is expected to grow substantially in the coming decades.

According to the American Community Survey, approximately 165,000 people aged 65 and older resided in Montgomery County in 2021, accounting for 16% of the County's population. Adults aged 65 and older are expected to account for one in five people by 2040 and the Planning Department projects adults aged 85 and older will be the fastest growing age group in the County in the coming years. As this share of the County's population grows, there will be an increased need for more affordable housing, health, and other social and community services.

Finding #2.   Asian and Black adults as well as women are overrepresented among older adults living under the poverty level in Montgomery County. Structural racism and gender inequities are drivers of these disparities.

U.S. Census data show that in Montgomery County, Asian and Black adults, along with women are overrepresented among older adults with incomes below the federal poverty level. Older women, especially women of color, LGBTQ+ women and single women experience higher rates of poverty than older men. In addition, older adults with incomes below the poverty level have significantly higher rates of disability compared with all older adults.

These racial and gender disparities in wealth and poverty rates, including among older adults, are driven by numerous social and government-sponsored inequities, including but not limited to:

- Racially discriminatory legal systems that allowed for seizures of Black-owned land by White landowners post-Civil War;

- Laws enacted by some states in the early twentieth century that restricted Asians' and Asian Americans' rights to hold land in the United States;

- Racist underwriting guidelines that prevented Black households from getting federally insured home loans between 1934 and 1962;

- The gender wage gap and women's overrepresentation in low-wage jobs; and

- Lower labor participation rates among women, due in large part to higher caregiving burdens, especially among low-income women.

Finding #3. **Research shows older adults who live in subsidized housing tend to have lower incomes, minimal financial savings, experience higher rates of chronic disease and disability, and are at greater risk of isolation compared to older adults who live in non-subsidized housing.**

Data from the Urban Institute show that in 2016, over half of households living in subsidized housing were headed by someone aged 62 or older and/or was disabled. Studies also show older adults in subsidized housing often live alone, which increases their risk of isolation and creates challenges as they begin to need assistance with activities of daily living. Research shows social isolation significantly raises the risk of premature death from all causes and is associated with a 50% increased risk of developing dementia. Social isolation among older adults has been exacerbated by COVID-19 lockdowns.

Finding #4. **Older immigrants and refugees experience unique risk factors (language and cultural barriers, separation from friends and family, racism, and discrimination) that predispose them to social isolation and affect their ability to meet their own housing and health needs.**

Data from the 2019 American Community Survey show that limited English proficiency is high among Hispanic, Asian, and Indo-European adults aged 65 and older. Of these groups, 35% of Hispanic, 32% of Asian, and 21% of Indo-European older adults report speaking English "not well" or "not at all." Research finds foreign-born older adults, who as a group is projected to grow from four million to 16 million by 2050, experience unique risk factors like language and cultural barriers, separation from friends and family, racism, and discrimination, that predispose them to social isolation. For example, studies find most older immigrants and refugees lack English proficiency, which impacts their ability to participate fully in their communities, including navigating public transportation, accessing social services, completing financial or housing paperwork, or communicating with health professionals.

Finding #5. **In Montgomery County, there is an unmet and growing need for more affordable and accessible housing that is connected to transportation, technology, and home and community-based services for older adults, especially for older adults with low incomes and have disabilities.**

The majority (55%) of renter households occupied by older adults in Montgomery County are cost-burdened, meaning they spend 30% or more of their incomes on their housing. Moreover, in 2016, an estimated 23,500 older adult households in the County were "severely cost-burdened," meaning they spent more than half of their incomes on housing costs. National studies find that compared to older adults who can access affordable housing, low-income older households who are severely cost-burdened spend 43% less on food and 59% less on healthcare. As noted above, older adults aged 85 and older comprise the largest growing age group in the County and are most likely among older adults to be very low income, be cost-burdened and have a physical disability. As a result, older adults in the County face growing unmet needs for:

- **Accessible affordable housing**, meaning housing that is constructed and/or modified to allow people with ambulatory, sensory, and/or other disabilities to live independently, especially for older adults living in subsidized rental housing;

- **Convenient, reliable, and affordable transportation** that is accessible for older adults;

- **Access to technology such as computers, mobile devices, and the internet** to help older adults connect with their communities; and

- **Affordable home and community-based services** that help individuals with functional limitations perform daily activities and get appropriate medical care while staying in their homes rather than moving to a long-term care facility.

B.   Best Practices for Older Adult Housing

Finding #6. **Public Housing Authorities (PHAs) that convert public housing through Rental Assistance Demonstrations (RAD) can incorporate universal design and greater accessibility into redeveloped project-based subsidized housing, particularly into age-restricted properties for older adults.**

Under RAD, PHAs can convert public housing properties to a project-based Section 8 platform that allows them to raise private financing for long overdue repairs, renovations, and new construction, while ensuring the properties remain affordable to low-income households. RAD conversions resulting in building renovations or new construction present PHAs with the opportunity to incorporate universal design and greater accessibility into the redeveloped properties, especially properties serving older adults.

One strategy being used by developers is to implement universal design in the construction of new housing. Universal design incorporates accessibility into each element of a building's design so that it can serve an aging resident's evolving needs. Examples can include wide hallways for when a resident begins to use a walker or wheelchair, cabinet pulls and levered handles that are easier to use with arthritic hands, and adjustable-height showerheads that can be re-positioned for individuals who bathe while seated. Researchers note universal design can be a worthwhile investment for developers since it serves everyone.

Finding #7.   Care coordination models are finding success integrating housing with health and other support services older adults need to successfully age in place.

Best practice research points to several care coordination programs, described below, that integrate health and support services into older adults' housing situations.

- Vermont's Support and Services at Home (SASH uses an interdisciplinary team of housing staff and health workers to develop an individualized living plan for participants based on a comprehensive health assessment.

- Community Aging in Place – Advancing Better Living for Elders (CAPABLE) assigns residents a team comprised of an occupational therapist, a nurse, a home safety inspector, and a handy worker to assess and enhance the functionality of the resident's home environment.

- HUD's Supportive Services Demonstration for Elderly Households in HUD-Assisted Multi-family Housing grants funding to property owners to provide residents with a team of service coordinators and nurses who assess, coordinate, and connect residents to supportive services.

Finding #8.   Federal, state, and local policies and programs can lower the cost of making existing housing more accessible and can connect age-restricted housing with health and community services that help older adults age in place.

Making existing housing more accessible through modifications and retrofits can be expensive and often difficult for lower- and moderate-income older households to complete without financial assistance. Some local and state governments are using tax incentives and public loan and grant programs to help lower the cost of home modifications for lower-income households (though these programs are often only applicable to homeowners). For example, the Maryland Department of Housing and Community Development offers a program called Accessible Homes for Seniors that provides homeowners in the state with 30-year deferred loans with 0% interest to finance accessibility improvements.

In a 2018 report titled *Meeting the Housing Needs of Older Adults in Montgomery County*, the Planning Department highlights the ability for local governments to encourage the production and preservation of affordable and accessible housing through zoning and re-development. For example, the report

recommends that planners collaborate with experts in housing, health, and aging to incorporate older adults' housing needs into County master plans prior to adoption. The same report also recommends co-locating community facilities with older adult housing to better meet their needs. For example, building an independent living facility alongside a community health center gives older adults and people with disabilities easier access to care services.

Finding #9. **Federal guidance calls for federally assisted programs to assess language needs, establish a language access plan and monitor and update the plan with beneficiary and community input.**

Title VI of the Civil Rights Act of 1964, a federal law, prohibits programs that receive federal financial assistance from discriminating on the basis of an individual's national origin. Federal guidance dictates that, to comply with Title VI, federally assisted programs must ensure that persons with limited English proficiency (LEP) can effectively participate in or benefit from the program. This guidance establishes that federally assisted programs must make reasonable efforts to ensure access for LEP persons that include assessing language needs and establishing a language access plan. The language access plan can include:

- Data on LEP persons served by the program;
- A description of points and types of contact with LEP persons;
- Translation and interpretation service needs;
- Staff training needs; and
- Mapping community resources and partnerships to assist with provision of language services.

Federal guidance states that programs should monitor and update the language access plan, a process which should include seeking input from beneficiaries and the community.

C. HOC Housing for Older Adults

Finding #10. **The Housing Opportunities Commission of Montgomery County (HOC) builds, develops, finances, acquires, and manages housing for persons with very low-to moderate-incomes. County grants accounted for 4% of HOC's operating budget for FY23 and include funding for HOC's Resident Services programs.**

The Housing Opportunities Commission of Montgomery County (HOC) is a public corporation established under state and local law to build, develop, finance, acquire, and manage housing for persons with very low-to moderate-incomes. As a federally designated public housing authority (PHA), HOC administers several federally funded housing assistance programs. HOC also owns approximately 9,000 housing units that are supported through a variety of federal and state programs.

HOC receives revenues from federal and County grants, rental income, and management fees. In the FY23 Adopted HOC Budget, federal grants accounted for nearly half (47%) of its operating income, while tenant income accounted for over a third (37%) of revenues. County grants accounted for 4% of HOC operating revenues in the FY23 Operating Budget ($12 million). The County's annual grant to HOC primarily supports HOC resident services, which include a broad range of programs provided by staff for residents in HOC buildings that promote self-sufficiency, wellness, and community engagement, as well as informational and referral, service linkages, and crisis intervention.

Finding #11. HOC currently owns 10 multi-family properties that are age-restricted for and occupied by adults aged 62 and over. These properties vary in size, subsidy levels, age, and condition.

At the time of writing, HOC owned 10 age-restricted multi-family properties for older adults in Montgomery County. The Leggett is the largest of the properties, with 267 units, while the Manor at Colesville is the smallest of the properties, with 83 units. Four properties include a mix of market rate and income-restricted units, while the remaining properties are 100% income-restricted units. Two third party property management companies provide property management services for HOC's age-restricted properties.

Arcola Towers, built in 1970, is the oldest of the properties, while the Leggett and Residences on the Lane are new buildings completed in 2022. Among the remaining properties, all but Forest Oak Towers, Manor at Colesville, and Oaks at Four Corners have undergone renovations in the last 10 years. Each of the three remaining properties is planned for renovation in the near future.

The table below lists the location and size of each of HOC's age-restricted multi-family properties, as well as their participation in two major categories of federal programs, and the percentages of units in each property that are subject to income restrictions and the maximum income limit that applies to income-restricted units.

Subsidies and Income Limits at HOC Age-Restricted Properties for Older Adults, 2023

Property	City	Units Total	Section 8^ Subsidies	LIHTC* Program	% Units Income-Restricted
Arcola Towers	Silver Spring	141	Yes	Yes	100%
Bauer Park	Rockville	142	Yes	Yes	85%
Forest Oak Towers	Gaithersburg	175	Yes	Yes	100%
Leggett (Elizabeth Square)	Silver Spring	267	Yes	Yes	90%
Oaks at Four Corners	Silver Spring	120	No	No	40%
Residences on the Lane	Rockville	150	Yes	Yes	90%
Waverly House	Bethesda	158	Yes	Yes	100%
Willow Manor at Fair Hill Farm	Olney	101	No	Yes	100%
Willow Manor at Colesville	Silver Spring	83	No	Yes	100%
Willow Manor at Cloppers Mill	Germantown	102	No	Yes	100%

^Section 8 includes Project-Based Rental Assistance or Project-Based Vouchers, both of which require households to pay 30% of their incomes towards rent and utilities, with the subsidy covering the difference between the household contribution and the total cost.
* The Low-Income Housing Tax Credit Program requires property owners that receive the tax credit to meet an income test for tenants and a gross rent test that prohibits rents for income-restricted units from exceeding 30% of either 50 or 60% of Area Median Income (AMI).

Each of the 10 properties is subject to regular inspections by the U.S. Department of Housing and Urban Development (HUD) and/or the applicable locality (county or municipality). Of the four properties for which HUD inspection scores were available, Arcola Towers had the lowest HUD score. Among the properties for which DHCA inspection data were available, the Manor at Cloppers Mill showed the most violations per unit and the highest severity index based on its 2021 inspection (this property is being renovated in 2023).

Finding #12.   HOC has used the federal government's Rental Assistance Demonstration (RAD) program to obtain financing to renovate many of its properties.

As described in Finding #6, the federal Rental Assistance Demonstration (RAD) program allows Public Housing Authorities (PHAs), like HOC, to convert properties from the Public Housing program to long-term Project-Based Voucher (PBV) or Project-Based Rental Assistance (PBRA) contracts. PBV and PBRA are two major federally funded programs that provide funding to subsidize HOC-owned housing units to ensure households with low, very low, or extremely low incomes can live in units without paying more than 30% of their incomes toward rent and utilities. As of March 2020, HOC had converted all its public housing properties to PBV or PBRA contracts through RAD conversions.

Properties that undergo a "RAD conversion" may be retained by PHA or be transferred to another public, nonprofit or for-profit owner. The property owner may leverage these contracts, which provide a guaranteed income over the life of the contract, to obtain financing to improve the properties. PHAs across the country are using RAD to conduct needed maintenance and renovations to the nation's subsidized housing stock. As of March 2020, the HOC had converted all its public housing properties through RAD.

Finding #13.   HOC resident services counselors provide information, counseling, and referral services and coordinate programming for residents in HOC's age-restricted properties. HOC tracks the frequency and number of services and programming provided to residents monthly.

Resident services counselors often coordinate programming for residents in partnership with residents as well as other government and community organizations, including:

- **Nutrition** services such as meals and grocery distributions;
- **Health** programs and services including nursing visits, home care services, dental services, mental wellness programming, exercise and falls prevention, flu shot programs, and health fairs and workshops;
- **Social, recreational and educational** activities such as knitting clubs, financial literacy training, donut days, and day trips;
- **Transportation** services such as grocery trips;
- **Arts** programs; and
- **Computer and technology** programs that assist with personal devices and internet access.

Finding #14. Residents in age-restricted HOC properties have a variety of needs that available services and programming cannot consistently meet.

OLO interviewed HOC staff, resident services counselors, property management staff, and partner organizations regarding the needs of residents in age-restricted HOC properties and the services and programming available to residents. Based on the observations that stakeholders shared, OLO identified the following themes indicating unmet needs:

- HOC staff rely on residents, volunteers and partners (with grant funding that is often time-limited) to offer services and programming to meet the needs of residents in age-restricted HOC properties, such as dental care, hearing aids and transportation to the grocery store;

- Age-restricted HOC properties are classified as "independent living," and services to help residents stay in their homes are limited;

- Language barriers impact HOC's ability to effectively serve the linguistically diverse population; and

- The COVID-19 pandemic dramatically impacted residents in age-restricted HOC properties and the services and programs available to them, particularly highlighting barriers to digital access.

HOC staff also noted that resident services counselors have significant responsibilities that include referring residents to services and recertifying residents for their housing subsidies. OLO heard feedback that these responsibilities leave limited time for coordinating social and recreational activities that are critical for older adults' wellbeing. Staff also reported they face difficulties meeting the needs of residents that do not have family members available to support them.

D.   Resident Experiences in HOC Age-Restricted Housing

Finding #15. About one third of survey respondents identified as Black or African American, and one quarter identified as Asian or Asian American. Three quarters of respondents identified as women. A little more than half have lived in their apartments for five years or longer.

OLO surveyed residents living in nine[88] HOC age-restricted multi-family properties to better understand the effectiveness of HOC's strategies in managing housing for older adults. OLO received 337 responses to the survey. As detailed in the table below, about one third of survey respondents identified as Black or African American and one quarter identified as Asian or Asian American. Survey respondents were also likely to be long-term tenants of HOC housing – a little more than half (52%) have lived in their

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[88] OLO did not survey residents at The Leggett (formerly Elizabeth Square) because at the time of sending, residents were being relocated due to scheduled building renovations.

apartments for at least five years, and one in three have lived in HOC age-restricted housing for at least ten years.

Number and Percentage of Respondents by Gender and Race/Ethnicity

Gender and Race/Ethnicity	#	%
Male	61	27%
Female	166	73%
Black or African American	104	32%
Asian or Asian American	83	25%
White	66	20%
Hispanic or Latino	46	14%
Prefer not to answer	16	5%
American Indian or Alaska Native	6	2%
Two or more races	6	2%

Finding #16. **Residents are largely satisfied with aspects of their housing, including the condition of their apartments, the common areas in their buildings, the maintenance and management of their properties, and services and programming available to them.**

Residents were asked about their satisfaction with five areas of their housing: the condition of their apartment units; the maintenance and repairs to their units; the condition of the common areas in and around their buildings; the management of their properties, and the services offered in their buildings. As summarized in the table below, most respondents reported being either "very satisfied" or "somewhat satisfied" with each of these aspects.

Percentages of respondents that were either "somewhat satisfied" or "very satisfied" with aspects of their housing

Aspect of Housing	Somewhat Satisfied	Very Satisfied	Combined Satisfaction
Your unit/home	25%	64%	**89%**
Maintenance and repairs	23%	64%	**87%**
Common spaces in your building	24%	65%	**89%**
Management of your property	21%	71%	**92%**
Services in your building	30%	54%	**84%**

*Excludes "Does Not Apply" responses

Finding #17.   While residents were mostly satisfied with services, some programming, like healthcare services, community activities, and home care services, received higher dissatisfaction ratings relative to other aspects of their housing situations from residents across all properties.

Respondents were asked to rate their level of satisfaction with various services and programming offered in their buildings. These services cover a wide range of health, recreational, and social needs, and are typically organized by HOC's Resident Services Division through partnerships with community organizations, state agencies, or County/municipal departments.

The lowest rated category across all properties was healthcare (e.g., health fairs or healthcare visits) – one in five respondents reported being either very dissatisfied or somewhat dissatisfied with this service. The second lowest rated service was community activities (e.g., arts or social activities), followed by home care services (e.g., housekeeping, personal care). 19% and 18% of respondents reported being either very or somewhat dissatisfied with community activities and home care services, respectively.

Respondents' level of satisfaction with services offered in their buildings

Service or activity	Responses* #	Very Dissatisfied %	Somewhat Dissatisfied %	Somewhat Satisfied %	Very Satisfied %
Food services (e.g., grocery distributions, dining services)	172	6%	6%	31%	58%
Community activities (e.g., arts/social)	219	**10%**	**9%**	34%	47%
Healthcare (e.g., health fairs/visits)	174	**9%**	**11%**	34%	46%
COVID-19 vaccine and testing clinics	200	7%	7%	28%	58%
Home care services (e.g., housekeeping, personal care)	134	**9%**	**9%**	33%	49%
Technology access (e.g., internet in unit)	229	9%	8%	27%	55%
Access to transportation services	231	7%	3%	26%	65%

*Excludes "Does Not Apply" responses

Finding #18. Many residents reported that specified services and programming do not apply to their situations, indicating they do not have access or choose not to use them.

Many residents selected "does not apply" when asked to rate their satisfaction with specified services and programming. OLO hypothesizes that the high proportion of "does not apply" answers may be attributed to four factors.

- HOC partners with third party providers to offer programming and services (e.g., home care services) at some, but not all, properties, and some may end when grant funding ends.

- Participation in these programs is voluntary for residents.

- At the time of the survey's distribution, many resident activities had been suspended due to the COVID-19 pandemic.

- At the time of the survey's distribution, activities and services at Bauer Park Apartments and Residences on the Lane had been suspended due to building renovations and/or construction.

Bauer Park Apartments, Residences on the Lane, and Willow Manor at Clopper's Mill reported the highest average share of "does not apply" responses across all resident services.

**Numbers and percentages of respondents who responded "does not apply"
to services offered in their buildings**

Service or activity	Does Not Apply Responses #	Percent of Total Responses %
Food services (e.g., grocery distributions, dining services)	150	47%
Community activities (e.g., arts/social)	103	32%
Healthcare (e.g., health fairs/visits)	145	45%
COVID-19 vaccine and testing clinics	118	37%
Home care services (e.g., housekeeping, personal care)	190	59%
Technology access (e.g., internet in unit)	93	29%
Access to transportation services	94	29%

Finding #19.   **When asked about improvements they would like made to their housing, many residents said no improvements were needed. However, of those who did provide feedback about improvements, most are concerned with improving security inside and outside their buildings and keeping their buildings clean and pest free.**

Residents were asked to respond to open-ended questions about what improvements to their unit, building, or services they would like. The most common responses to these questions were, "None," or "No improvements needed." However, many residents also shared feedback about what they would like improved. The most frequently requested improvement was to improve the condition of common areas. Specifically, residents across all properties are most concerned with improving safety and/or security inside and outside their buildings, replacing or cleaning their buildings' carpets, and controlling for rodents and insects. A lesser but still significant number of residents want changes made inside their apartments, and some express concerns with the service they receive from their building's management staff.

Chapter 7. Recommendations

The County Council requested this report from the Office of Legislative Oversight (OLO) to better understand what strategies the Housing Opportunities Commission of Montgomery County (HOC) uses to manage its age-restricted housing for older adults and how effective those strategies are. To write this report, OLO surveyed residents living in nine age-restricted HOC multi-family properties about their experiences. OLO also spoke with HOC staff, resident counselors, property management staff, and partner organizations regarding the needs of residents in age-restricted HOC properties and the services and programming available to them.

Based on its findings, OLO recommends the Council consider the following short-term recommendations and longer-term discussion questions.

A.   Short-Term Recommendations

The Office of Legislative Oversight has three recommendations for Council action in FY24 and FY25.

1. **Request that HOC address the main findings from OLO's survey of residents living in age-restricted HOC properties.**

Overall, OLO found that residents are largely satisfied with living in HOC housing, including with their apartments, with maintenance and management practices, and with available services and programming. However, many residents also shared feedback about what aspects of their housing they were less satisfied with or would like improved. Based on the survey data, OLO recommends the Council ask HOC to explore the following areas for potential improvement:

- Three types of services provided by partner organizations – **health-care services, community activities, and home care services** - received higher dissatisfaction ratings relative to other services from residents across all properties;
- Residents want improved **safety and/or security** inside and outside of HOC buildings;
- Residents want common area **carpets cleaned or replaced**; and
- Residents want better **pest control** (e.g., rodents and insects) in their buildings.

2. **Discuss with HOC the most pressing current needs for services and programming at HOC's age-restricted properties, and what additional staffing and funding is needed to provide them consistently.**

HOC resident services counselors provide information, counseling, and referral services to residents in age-restricted properties. They also coordinate programming for residents by working in partnership with resident volunteers as well as other government and community organizations. However, HOC

staff described how their ability to offer some programming depends on a partner's access to time-limited grant funding or a volunteer's availability to offer a program. Therefore, a particular program or service may be available for a specific time and then ends when the grant period ends or the volunteer is no longer able to offer it. HOC staff report that this results in inconsistent services and programming that cannot meet the varied needs of older residents.

OLO also learned that HOC's resident services counselors have significant responsibilities that include referring residents to services and recertifying residents for their housing subsidies, leaving limited time for coordinating social and recreational activities that are critical for older adults' wellbeing.

To better meet the needs of HOC's older adult residents, OLO recommends the Council work with HOC to identify and examine the gaps in current services and programming at HOC's age-restricted properties and to evaluate whether additional staffing and funding is needed to provide them consistently.

3. **Request that HOC assess language needs, solicit community and beneficiary feedback on available resources, and publish on its website an updated language access plan for serving linguistically diverse populations in its age-restricted properties.**

Language barriers are one of several unique risk factors that older immigrants and refugees experience that predispose them to social isolation and affect their ability to meet their own housing and health needs. Studies find that having limited English skills makes it difficult for older immigrants to participate fully in their communities and making them particularly vulnerable to serious physical and mental health issues. Federal guidance calls for federally assisted programs to assess language needs, establish a language access plan and monitor and update the plan with beneficiary and community input. HOC staff report that HOC has a language access plan that they are in the process of updating.

Residents in HOC's age-restricted properties are linguistically diverse, and HOC and property management staff report that language barriers often make it difficult to effectively serve residents who speak languages other than English. HOC has Multilingual Program that provides a pay differential to any staff who can communicate in other languages (currently HOC has staff certified to provide translation and interpretation in Spanish, French, Korean, Vietnamese, Chines, and Russian). However, HOC reports its staff is not linguistically diverse and must often communicate with individuals using nonverbal communication strategies. HOC relies on interpretation services during programs and events, however staff report the biggest unmet need for interpretation is during day-to-day interactions with residents.

B.   Longer-Term Discussion Questions

Best practice research shows that services and supports for older adults are critical to preventing social isolation and allowing older adults to live more independently in their own homes. Numerous studies show that as people age, they begin to require assistance with daily needs ranging from transportation, help with cooking and cleaning, and health services like nutrition, dental, or occasional nursing care. Research points to housing models like the care coordination and/or supportive services model that deliberately integrate housing with health and social services so that older adults can successfully age in place rather than move to assisted living or nursing facilities.

HOC's age-restricted properties are classified as "independent living" facilities, which means they do not directly aid with activities of daily living (e.g., in-home care) or with daily nursing services. While HOC does have formal partnerships with providers to offer some programming and services, in many cases HOC resident counselors must refer residents to outside providers. As described in Short-Term Recommendation #2, HOC's partnerships with outside providers can often be short-term and inconsistent.

It is important to note that it is not in HOC's mission to operate assisted living facilities, group homes, and/or nursing homes. HOC staff emphasized that their age-restricted housing will remain independent living, while underscoring the need for robust and integrated health and care options across the County to help older adults successfully age in place.

With this context in mind, OLO recommends the Council and the Housing Opportunities Commission consider the following questions:

1. What long-term strategies could the County and HOC develop for addressing the needs of a growing population of older adults that will increasingly require additional services in order to age in place?

2. How can the County best support HOC in serving older adults that need additional services to age in place?

Appendix A: Number of Survey Respondents Who Answered "None" or "No Improvements Needed."

OLO's survey asked residents in HOC's age-restricted properties to provide open-ended feedback on how the quality of life in their properties might be improved. "None" or "no improvements needed" was the single most frequently mentioned topic in respondents' open-ended feedback. In total, respondents mentioned "none" or "no improvements needed" 150 times. The table below lists the number of respondents who answered "none" or "no improvements needed" by property.

Number of respondents who answered "None" or "No Improvements Needed," by property

Open-Ended Question	Arcola Towers	Bauer Park	Forest Oak Towers	Oaks at Four Corners	Residences on the Lane	Waverly House	Willow Manor at Clopper's Mill	Willow Manor at Colesville	Willow Manor at Fair Hill Farm
What one improvement would you make in your unit/home?	6	2	3	6	7	8	1	2	2
What one improvement would you make in your building?	4	3	3	7	8	6	2	1	1
What one improvement would you make to the services for residents?	6	4	3	7	12	5	1	2	1
If you have any other feedback on your living arrangements, please describe below.	6	4	5	4	9	5	1	0	3
	22	**13**	**14**	**24**	**36**	**24**	**5**	**5**	**7**

Appendix B: Open-Ended Feedback: Number and Percentage of Comments Included in Each Topic Area Within Each Core Theme

OLO identified 829 separate comments in the open-ended survey feedback. OLO grouped comments into **Core Themes** (large categories) and **Topics** (subcategories). Specifically, OLO assigned a label to each individual comment based on its content and then grouped labels into topic areas. These topic areas were further grouped into eight core themes that reflected the most frequently mentioned issues in respondents' comments. The table below lists the number and percentage of comments included in each topic area within each of the eight core themes.

Number and Percentage of Comments Included in Each Topic Area Within Each Core Theme

Core Theme/Topic	Number of Comments (#)	% of Comments
Total Comments	**829**	
Core Theme #1: Improve the Condition of Common Spaces	**375**	**100%**
Safety/security	57	15%
Carpet/Flooring	44	12%
Pest Control	37	10%
Parking	35	9%
Cleanliness	34	9%
Trash/Recycling	25	7%
Renovations/Improvements Needed	18	5%
HVAC	18	5%
Outside areas	17	5%
Building features	16	4%
Repairs Needed	15	4%
Smoking	12	3%
Laundry	10	3%
Renovation/Relocation Process	10	3%
Elevators	9	2%
Lighting	9	2%
Noise	9	2%
Core Theme #2: Improve the Condition of the Unit	**145**	**100%**
Kitchen	36	25%
Amount of space/storage	26	18%
Windows	20	14%
General	18	12%
Bathroom/plumbing	14	10%
Doors	12	8%
HVAC	11	8%
In-unit Laundry	8	6%
Core Theme #3: Improve Property Management	**104**	**100%**
Customer Service/Quality of Service	30	29%

Core Theme/Topic	Number of Comments (#)	% of Comments
Responsiveness/Availability	24	23%
General management	17	16%
Communication/Disseminating Information	11	11%
Building rules/policies	11	11%
Staffing	6	6%
Rent	5	5%
Core Theme #4: Improve the Services/Activities Offered	**88**	**100%**
Services	41	47%
Activities	32	36%
Transportation	15	17%
Core Theme #5: Improve Accessibility	**57**	**100%**
Features in the unit	34	60%
Features in common spaces	15	26%
General accessibility	8	14%
Core Theme #6: Improve Maintenance and Repairs	**43**	**100%**
General maintenance	17	40%
Responsiveness/Timeliness of Repairs	13	30%
Customer Service/Quality of Repairs	13	30%
Core Theme #7: Improve the Culture/Environment	**10**	**100%**
Property should have more diverse residents	3	30%
Bad neighbors	2	20%
More respectful/friendlier culture	2	20%
Management should provide a resident directory	1	10%
Residents are not treated equally	1	10%
Residents don't listen to rules	1	10%
Core Theme #8: Other	**7**	**100%**
Other/misc. comments	7	100%