

2023 Rural Summit

Helping Seniors Age in Place



Division of Housing
Division of Aging & Independence

POPULATION PROJECTIONS *
2010-2027

Census Age Cohort	2010 Actual	2020 Actual	July 2022 Estimate	Percent Change 2010-2020	2027 Estimate	Percent Change 2022-2027
Total	233,285	271,717	287,079	16.5%	293,969	8.19%
65+ Years	26,139	41,029	44,497	56.96%	49,152	19.8%

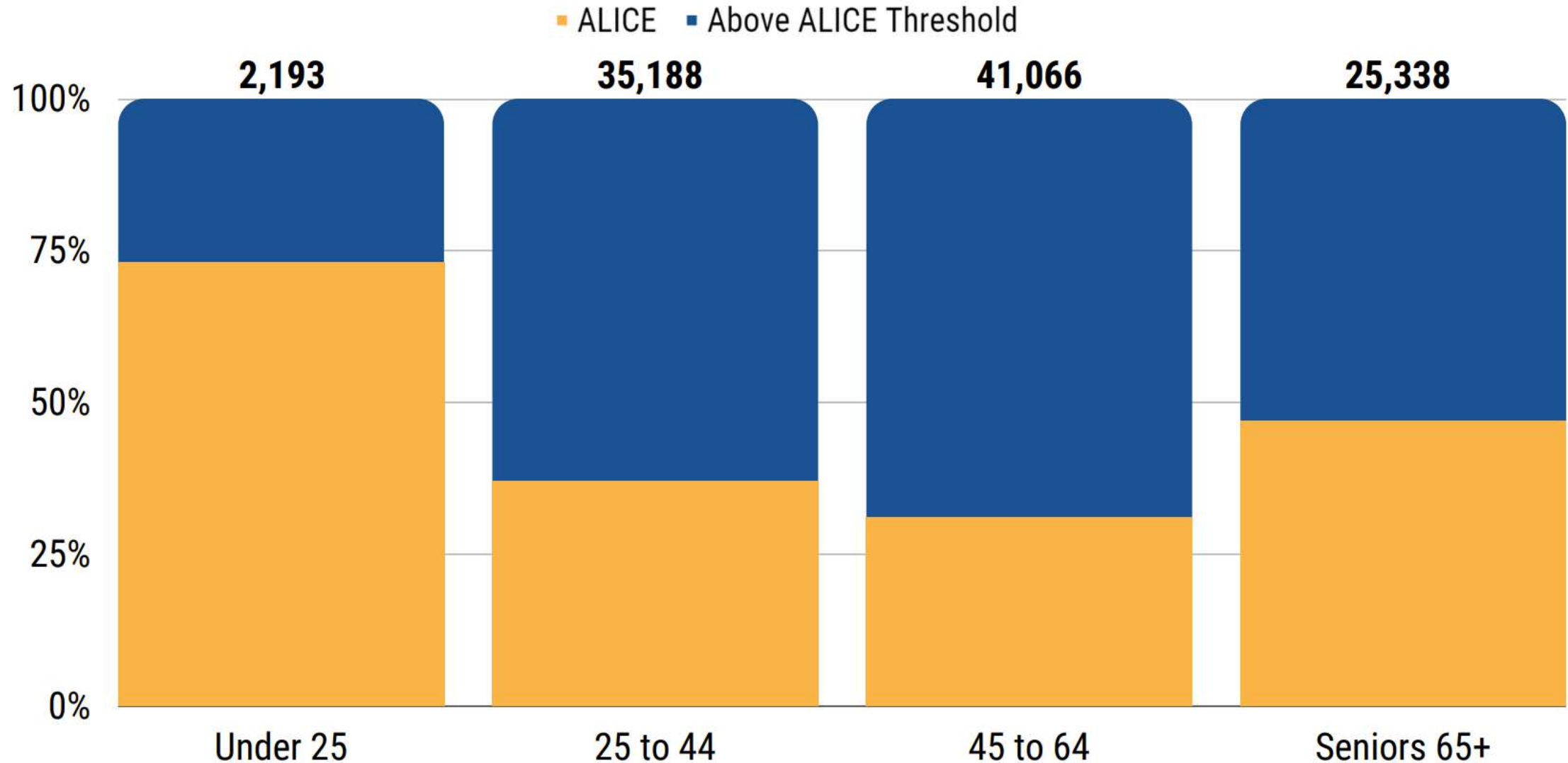
**Senior
Population
by Age**

Population Projections 2022-2027—County, State, National*

Age Cohort	Frederick Co. Percent Change 2022-2027	Maryland Percent Change 2022-2027	National Percent Change 2022-2027
65+ Years	19.8%	18.7%	15.3%
75+ Years	12.4%	12.8%	10.8%
85+ Years	9.7%	9.3%	8.2%

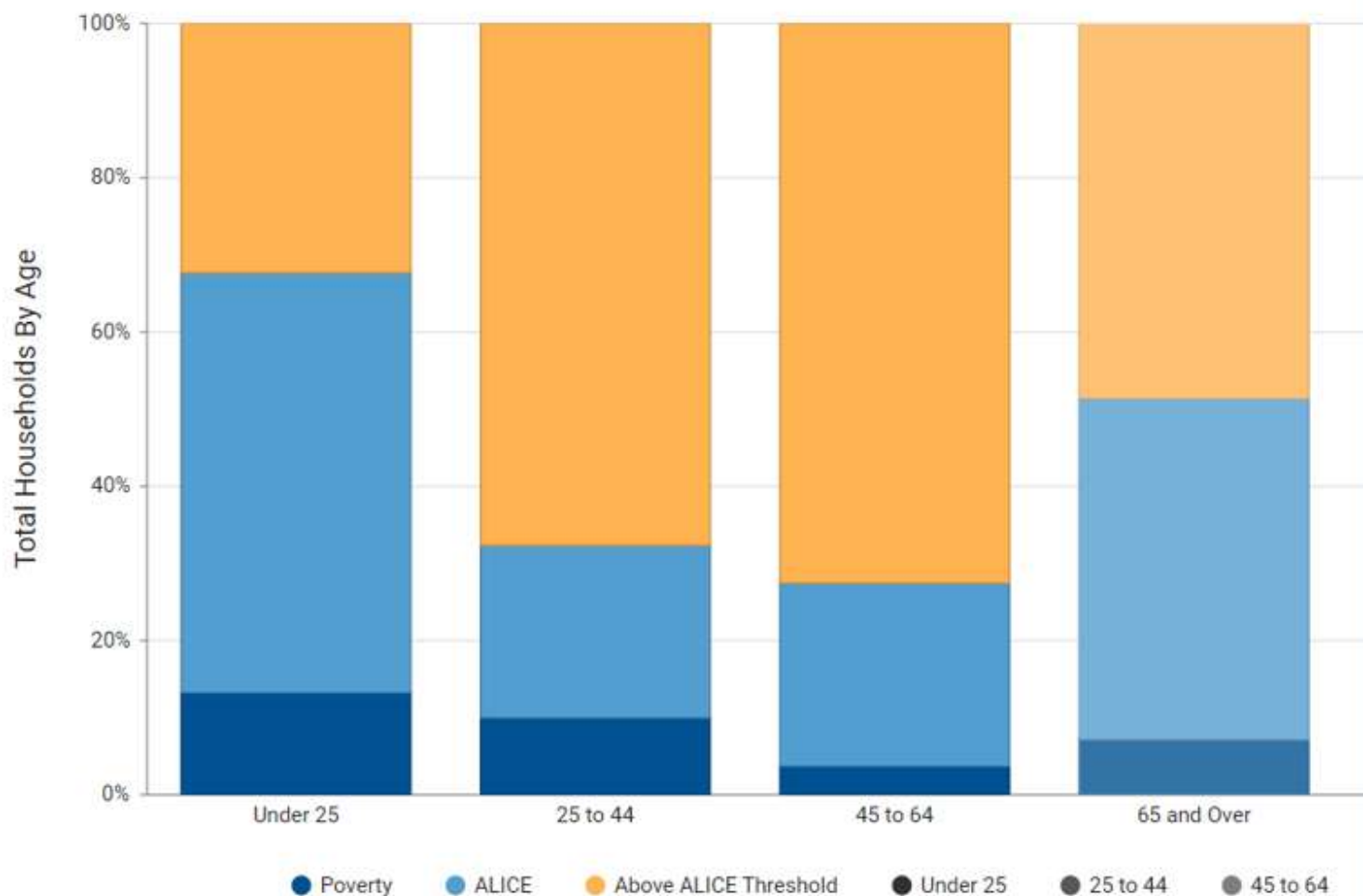
(Data taken from US Census Data and Health Dimensions Group Program for All-Inclusive Care for the Elderly Market Feasibility Report Client Confidential November 2022)

Demographics: Age | Frederick County



Source: www.unitedforalice.org

Households by Age, Frederick County, Maryland, 2021



65 and Over

- Above ALICE Threshold: 12,336
- ALICE: 11,202
- Poverty: 1,800

Frederick County Division of Housing

Emergency Housing Rehabilitation Program –provides zero percent interest, deferred loans to households under 70% AMI for emergency items in eminent need of repair and correction of health and safety code items

- May re-apply after 2 years
- Due when property is sold, refinanced or transfer title of property
- Loan amounts of up to \$15,000

Frederick County Division of Housing

Senior Housing Rehabilitation Grant Program – provides grants to senior homeowners under 30% AMI for emergency home repairs, correct substandard conditions, or to make accessible, health and safety modifications to aid in remaining in home for longer period of time.

- One occupant must be 55 or older
- Must not have received grant funds in last 5 years – may be reconsidered in emergency conditions
- Maximum grant amount of \$15,000

Frederick County Division of Housing

Community Development Block Grant Funds - Emergency accessibility improvements for low to moderate income homeowners

DHCD Special Loan Programs

Building Community Together - Focus group meets bi-monthly involves staff from County and Frederick City housing, Habitat for Humanity, United Way, Health Dept., and Office of Sustainability

Frederick County Division of Housing

Bell Court Senior Apartments – 28 units located in Woodsboro for seniors 62 or older

- Income 30% AMI and below; rents kept at 30% of income
- Owned and managed by the County
- Waitlist currently closed
- Typically only 1-2 vacancies per year

Senior Tax Credits & Subsidy Programs

- **Senior Tax Credit**
- **Veterans Tax Credit**
- **Homeowners
Property Tax Credit**
- **Renters Tax Credit**

Proactive Programs

Third Party Notification Program

- Permits an older adult, or individual with a disability to designate a third party to receive copies of their real estate tax bill
- Third party agrees to check on the property owner to be sure that the tax notices have been received and encourages prompt payment



FREDERICK COUNTY TREASURY DEPARTMENT
 30 N. MARKET STREET
 FREDERICK, MD 21701
 301-600-1111
treasuryquestions@frederickcountymd.gov

THIRD PARTY NOTIFICATION FOR REAL PROPERTY TAXES FACT SHEET

Due Date: June 1 before the tax year that begins July 1

DEAR TAXPAYER:

If you are a senior citizen, aged 65 years or older, or if you have a physical or developmental disability, this is your opportunity to participate in a pilot program, where you may designate an adult third party to receive copies of your real estate tax bills, including any notices of unpaid taxes on your **principal residence**.

Frederick County is pleased to offer the benefits of the third party notification program to eligible taxpayers free of charge. Although you can apply any time during the year, you must allow at least 30 days for the application to be processed.

In order to request that duplicate tax bills be mailed to third party designees in time for the annual July 1 real estate tax billing period, eligible property owners must file a complete application by the preceding June 1.

For more details, please refer to the eligibility requirements and follow the application instructions provided below.

WHO IS ELIGIBLE?

Owners of residential real property that is used as their principal residence, who are either:

- a) at least 65 years of age, or
- b) disabled by a physical or mental impairment which substantially limits one or more of their major life activities.

WHEN MUST I APPLY?

You can apply any time during the year, but allow 30 days for the application to be processed. However, if you would like a third party to receive a copy of the July 1 Real Estate Taxes and Fees bill, please make certain to file your application by June 1.

WHOM MAY I CHOOSE AS MY THIRD PARTY DESIGNEE?

Any adult who consents to your designation, such as a friend or relative.

HOW DOES A THIRD PARTY DESIGNEE SHOW CONSENT?

By signing your application form in the appropriate blank.

MUST I APPLY EACH YEAR?

No. Once you apply, the duplicate bills/notices will be sent to your designee unless you advise the Treasury Department that the practice should stop.

If the information relating to your third party designee changes, you will need to complete a new application and submit to the Treasury Department.

HOW DO I APPLY?

Complete the Application for Third Party Notification of Real Property Taxes and mail it to the following:

Frederick County Treasury Department
 30 N. Market Street
 Frederick, MD 21701

The application can also be emailed to:
treasuryquestions@frederickcountymd.gov.

ARE THERE FINANCIAL RISKS INVOLVED IN AGREEING TO BE A THIRD PARTY DESIGNEE?

No. The third party designee is under no legal obligation with respect to the bill or notice.



FREDERICK COUNTY TREASURY DEPARTMENT
 30 N. MARKET STREET
 FREDERICK, MD 21701
 301-600-1111
treasuryquestions@frederickcountymd.gov

APPLICATION FOR THIRD PARTY NOTIFICATION FOR REAL PROPERTY TAXES

Due Date: June 1 before the tax year that begins July 1

I request that a duplicate of any tax bill or statement of unpaid taxes with respect to my property as described below be mailed to the person whom I have designated. In making this request, I understand that neither Frederick County government, the Director of Treasury, nor any other Frederick County government employee, has any liability if for any reason the duplicate is not mailed to or not received by my designee.

SECTION 1: TAXPAYER INFORMATION

Date of Application _____ Property Tax Account Number _____

Owner/Applicant's Name _____

Property Address _____ City & State _____ Zip _____

Phone Number _____ Email Address _____

The Owner/Applicant is (check one) At least 65 years of age OR Disabled*

Signature _____ Date _____

SECTION 2: TAXPAYER DESIGNEE INFORMATION

Third Party Name _____

Mailing Address _____ City & State _____ Zip _____

Phone Number _____ Email Address _____

Relationship to Owner/Applicant _____

Signature _____ Date _____

SECTION 3: PHYSICIAN'S CERTIFICATION FOR DISABLED APPLICANTS

*If you checked "Disabled" above, this section must be completed by a physician.

Physician's Name _____

Office Address _____ City & State _____ Zip _____

Maryland License Number _____ Date of Issue _____

Patient's Name _____

Patient's Address _____

Does patient have a physical or mental impairment that substantially limits at least one major life activity (e.g., walking)? Yes No

Please describe _____

I certify that all statements made in this section are true and correct to the best of my knowledge and professional belief.

Signature _____ Date _____

Proactive Programs

Service Coordination

- **Problem:** There is a rapidly increasing senior population in Frederick County and almost half of these seniors fall below the ALICE income level for sustainability in the County. Seniors want to age in place, given the option.
- **Goal:** Support Frederick County seniors to age in place for as long as they are able. To structure a support system for our rapidly growing senior population with improved results in quality of life and smarter resource management.
- **Mission:** To help low-income seniors in Frederick County remain in their home through community-based service coordination for seniors.

Proactive Programs

Service Coordination Pilot Program

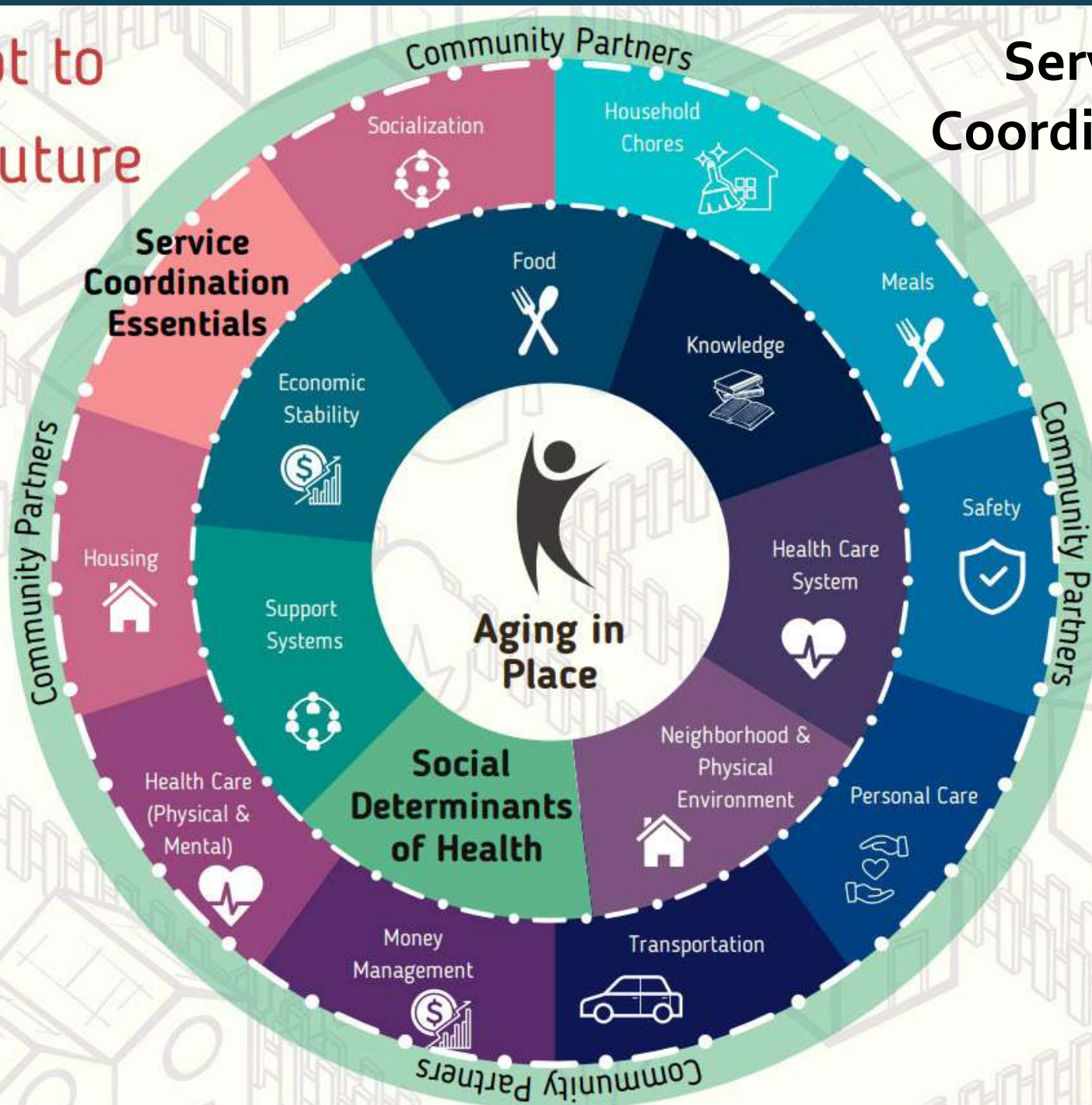
Early Program Impact:

Total # of Clients in Pilot Program = 108

- Reduction in social isolation
- Eviction prevention
- Reduction in unnecessary 911 calls
- “What Matters Most” goals met

Pivot to
the Future

Service
Coordination



Questions ?

