

Applicant/Protestant

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Good evening members of the Zoning Board,

I am aware that you have spent the better part of a year confronted with the challenges of your office in a pandemic environment not encountered by your predecessors. And I note that you have spent many months listening to architects and planners extol the virtues of this proposed development followed by testimonies from enthusiastic citizens reacting to those presentations with expressions of eagerness to move in. I'm grateful that you are still willing to "hang in there" and give yourselves the opportunity to hear all facets of this issue before rendering your decisions.

I agree that the need for additional senior housing in Howard County is clear, and I strongly support the development of more affordable housing for all age groups. And, without the experiences I've had as a resident and President of the Residents' Association in a Continuing Care Retirement Community (CCRC), my testimony might have been to support this proposal as an effort to compensate for the projected shortage of senior housing in our county. However, having lived since June of 2015 in the Residences at Vantage Point, where I'm now into my 5th year on the Executive Council of the Residents' Association (including 1 year as Vice President, 2 years as President, and beginning my 3rd year as Immediate Past President) I have come to understand a great deal more about what actually is required to provide quality continuing care in a CCRC. I now realize that the petitioner's current proposal will not be beneficial to seniors in Howard County. Rather, by further complicating efforts to develop more affordable housing for seniors throughout the county, the proposal would have a detrimental impact on the availability of quality housing for all Howard County seniors. Therefore, I speak not in opposition to a new CCRC in the county, but to the proposed size of this one, and here's why...

My wife and I are retired teachers. She was a math teacher in Howard county, and I was a physiology professor doing research and teaching at local colleges, universities, and medical schools. So when it came time for us to retire and consider how we should manage our finances for the years to come, knowing our healthcare needs were

bound to increase, we looked deeply into our financial situation and “crunched some numbers” to determine whether we should proceed with our plans or not. Happily, that process revealed that we had accumulated sufficient resources (a house we had owned for 43 years and investment returns accumulated over many years of small-but-regular investments) to move into a CCRC. We had worked hard to achieve this security, and statistics frequently reported indicate that we are among a small minority of modern families who have been able to accumulate such wealth.

No doubt Howard County must prepare for a significant increase in housing for residents over 75 – especially affordable housing – within the next decade. But, according to the National Council on Aging, 90% of seniors will prefer to age in their current homes. And of the remaining 10% who may consider moving into a CCRC, only a small number will meet the financial and medical requirements for independent living in one.

Clearly, then, only a small percentage of the anticipated growth of Howard County’s elderly population will be candidates for occupancy in a CCRC. And building such a large number of new CCRC units in the county will certainly overtax the number of qualified healthcare and service providers that can be found in the surrounding area. This is because marketing efforts required to fill the new units with qualified CCRC residents will necessarily extend well beyond Howard County, while efforts to recruit qualified medical and support personnel to maintain promised services will be limited to a radius small enough to allow for daily commuting. Competition for this limited pool of healthcare and service providers likely will result in a reduction in the quality of services that each CCRC is capable of providing and could ultimately result in failure of local CCRCs altogether. Furthermore, attracting additional seniors to move into the county from other regions probably will overwhelm the capability of Howard County General Hospital to properly serve the expanded population of elderly citizens in the County. This, of course, will jeopardize the futures of current CCRC residents in Howard County (namely those living in The Residences at Vantage Point and the Lutheran Village at Miller’s Grant), who already have invested their accumulated wealth in the security that CCRCs contract to provide.

I’m here, then, to represent not only the interests of current CCRC residents but also the interests of other seniors who need your support for more affordable housing in the County. Specifically, that would be housing to provide protection from substantial

market rate increases in monthly housing costs encountered by any senior who is forced by declining health to move from their home and into a separate care facility. For example, the CCRC where I live has an adjoining Health Center that includes three professionally staffed units for Assisted Living, Critical Care, and Memory Care. New residents at Vantage Point typically move into an Independent Living (IL) apartment. But, should an independent living resident later require services in the Health Center, they are able to move to the appropriate unit without incurring unexpected additional expenses. That's what all CCRCs promise for the futures of their residents, and that's the promise that attracts seniors who seek residence in a CCRC. But, making good on that promise requires skillful financial management that depends heavily upon monthly income from residents and sustained access to the skilled medical and service personnel needed to provide promised services for the lifetime of each resident. That's why only individuals who meet strict health and financial entry requirements can be accepted as CCRC residents, and that's why over-taxing the local pool of qualified medical and service personnel can doom the CCRC industry in a given region to failure.

So, Zoning Board Members, I ask you please to consider with skepticism the clever promotional marketing techniques employed by the investors in this profit-driven proposal to seniors seeking affordable housing for their remaining years. Evidence that this marketing strategy has had some success can be seen in the previous testimonies of some who are attracted to it as a really nice place to live "sometime in the future." When my wife and I were considering our own retirement, we might have "fallen for" such advertising as well—but only because at that stage in our planning, we had no knowledge of what is required for a CCRC to remain financially viable. I and my neighbors ask you, then, to prioritize efforts to increase the availability of affordable housing for persons of all ages in Howard County and to vote "NO" on the proposed zoning changes that would allow construction of the proposed Erickson model for a new CCRC, one that I do not believe can be sustained by the projected future increases in the elderly population of Howard County.