

Is Howard County age-friendly?

The demographic of older residents is increasing. Is Howard County doing enough to prepare for this sea change?

Over time, county plans, land use regulations and projects have addressed the increasing need to service this growing older segment of our population.

In 2015, a large project was completed, with much community input, leading to the county's plan called "Planning for the Growth of the Older Population – Creating an Age-Friendly Community," (the AGC Plan). It is time for an update of this plan, especially with regard to an implementation schedule of its many findings.

Before additional study, let's implement what we have already discovered. The AGC Plan suggested improving caregiver support, housing, publicizing county resources and organizational improvements for measurement, accountability and assistance across county departments.

The most recent AARP livability ratings gave Howard County a 60 percent score, with housing at only 35 percent.

The housing issue is multi-faceted. There are those who want to age in place and stay in their homes. There are those who prefer to move to an age-restricted community, many of which exist in Howard County or are coming soon. Both areas need further oversight.

The county used to more readily provide free home visit assessments, where advice and sometimes financial assistance were given to modify houses to support aging



MY TURN by Lisa Markovitz

in place. This should be further utilized, publicized and better accommodated by Office of Aging staff with aging in place certified specialists.

Regarding new housing, Howard County has pros and cons about aging friendly. This past spring, while local state legislators were crafting legislation to enable the County Council to increase developer impact fees, they struggled over what was "senior friendly." The Bill ended up exempting "senior housing" from increased fees and where that housing is also affordable, from any fees, even current ones.

When should we reduce fees to builders in Howard County? It stands to reason we need to create an incentive to do something that isn't already being done.

Exempting affordable 55+ housing is commendable, as that's quite the unicorn in Howard County, however, why exempt all of what is labeled "senior housing?" There is already a market for it, so supply is here and more is coming. If we are going to give yet another large benefit to developers, what do we get for it?

Building age-restricted dwellings allows for a much larger number of units to be constructed than otherwise would be allowed in the underlying zone. Lowering

building fees begs the question, what do we require of a project to get these benefits?

The Universal Design Guidelines (UDG) for Howard County lays out some requirements and offers a lot of suggestions for the creation of age-restricted housing. They have not been materially updated for over ten years.

The UDG's suggestions include handrails, switches, thermostat placements, safety features in bathrooms, layout issues to improve mobility, visual smoke alarms, anti-scald plumbing, cabinet placement heights and many other security, safety and access issues.

These suggestions should be requirements for new age-restricted housing.

For some time, Howard County has given benefits to older residents via property tax credits and increased free transportation. If we could address more aging in place assistance and housing issues, maybe we could bump up that AARP rating.

After all, it is only fair to get something back for the older community, given the extra benefits that the suppliers of age-restricted housing receive at the county level.

Lisa Markovitz is president of the Maryland civic/political group, The People's Voice.

YOUR TURN

Share your views on this month's My Turn. Submissions must be signed, include a phone number and email address. Please keep your comment to 250 words or less and send them to info@bizmonthly.com

- Requires much needed data on microloans, of which women are the largest consumers.
- Expands the role of the SBA Office of Advocacy to weigh in on regulations affecting small businesses.

- Requires a five-year review of regulations' effect on small businesses.

- Allows the Office of Advocacy to write a letter questioning an agency's certification that a proposed rule would not have a significant impact on a substantial number of small entities and asking the agency to reconsider.

- Mandates that the SBA Administrator establish a program to designate employees of lead SBDCs as certified to provide cyber strategy assistance to small businesses.

- Directs the SBA to develop a cybersecurity clearinghouse that consolidates federal government cybersecurity information specifically for small business assistance.

None of these changes are guaranteed at this point. It is possible for any business person who wishes to contact their senators to ask that the senators understand their constituents wishes, whatever stance or opinion held.

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GOVERNMENT CONTRACTING by Gloria Larkin

and SDVOSB programs.

- Solidifies Small Business Runway Extension Act, allowing for 5-year average of gross receipts for revenue based NAICS codes and adds employee based NAICS codes to the calculation by allowing them to also use a 5-year average for the purposes of size determination.

- Requires agencies to pay small business contractors for work performed within 15 days of performance.

- Requires the SBA to commission an independent external study to determine which industries are underrepresented by women.

- Allows for equity investment in women and minority owned small businesses for federal contractors by women-owned/minority-owned equity firms.

- Adds the SBA as a member of the Federal Acquisition Regulatory (FAR) Council.

- Eliminates a rule that prevents SBA from distributing more than 1/55th of its microloans in any one state.

Senate stalls changes for small business

The Senate Committee on Small Business and Entrepreneurship postponed an important vote on a bill affecting all small businesses before taking summer recess because it failed to agree on proposed critical regulatory changes.

Now that Congress is back in session, the Committee may choose to consider the draft legislation which contains 15 changes that, if passed, will be game-changers for all small businesses nationwide including Service-Disabled Veteran-Owned Small Businesses (SDVOSBs,) Women-Owned Small Businesses (WOSBs,) Economically-Disadvantaged Women-Owned Small Businesses (EDWOSBs, HUBZone and those certified under the 8(a) Program.

The chairman's draft contains the following changes that affect all small businesses regarding federal contracting, access to capital, small business cyber security, and regulatory issues.

Federal Contracting

- Raises sole source thresholds to \$8 million generally and at \$10 million for manufacturing contracts.
- Allows sole source contracts calculations for each option year instead of the current one-time total amount of the award.

- Amendment to eliminate the rule of two language for sole source contracts from the WOSB, HUBZone,



CENTRAL MARYLAND CHAMBER by Raj Kudchadkar

Help us lead on business advocacy!

As the recognized voice of the Central Maryland Region on issues like development, infrastructure investments and transportation needs, the Central Maryland Chamber (CMC) is an active advocate for area business interests.

Chamber leaders meet regularly with public officials at the county, state and federal levels to discuss policy issues of concern to our membership and often testify before local governments and state government.

At the state level, the CMC's Legislative Committee annually reviews more than 100 bills affecting business and provides alerts to our affected members and feedback to our representatives in the Maryland General Assembly.

The Chamber's annual publication highlighting priority issues is distributed to local officials and Chamber members are encouraged to contact their elected officials and even testify on topics which impact their business directly.

Another important role for the CMC is advocating for resources for Maryland's largest employer, Fort Meade.

Working with our partners in the Fort Meade Community Covenant Council, we successfully advocated for federal and state funds to expedite the widening of MD175 and for a new interchange at MD175 and the BWI Parkway and for increased transit funding.

The CMC also had numerous opportunities to meet with Army officials to ensure Fort Meade receives the resources it needs to support the growing employment levels there.

The CMC will continue to advocate for businesses throughout the region. Just within the last year the CMC has tackled issues pertaining to the minimum wage rate, government tax and fee increases, business tax incentives, affordable health insurance programs and increased government regulation.

If you would like to be a direct

contributor to these advocacy efforts on behalf of businesses or learn more about the CMC's Legislative Committee, please contact the Chamber at 410-672-3422 or Info@CentralMarylandChamber.org.

Help Us Support Fort Meade!

As a reader of The Business Monthly, you most likely understand the impact of Fort Meade on our regional economy. Not just defense contractors, but retailers, restaurants and service companies in our area benefit from Fort Meade's economic influence.

Fort Meade has an annual impact on Maryland of \$30 billion. In addition to being the largest economic engine in the state, it is also the largest employer in the state with nearly 60,000 direct employees.

There are also roughly 2.5 contractors off Fort Meade for every worker on the installation (i.e. close to 150,000 additional direct jobs) helping to support its critical mission. And this doesn't include all the indirect jobs in our region due to Fort Meade!

With such a strong economic generator in our midst, shouldn't we make them feel welcome in our community?

That's the role of the Central Maryland Chamber's Military Affairs Committee.

Since 2008, the Military Affairs Committee has sponsored military family and service member focused events on Fort Meade, staffed tables to provide information on our area and local businesses and raised funds for on post organizations.

With declining federal support, Fort Meade is asking the Military Affairs Committee to expand its participation and further support the installation. If you would like to be a direct contributor to these or learn more about the CMC's Military Affairs Committee, please contact the Chamber at 410-672-3422 or Info@CentralMarylandChamber.org.

Raj Kudchadkar is president and CEO of the Central Maryland Chamber.



HOWARD COUNTY CHAMBER by Simone Benson

Networking works with the right techniques

The Howard Chamber is a membership organization dedicated to helping businesses grow and succeed.

The Chamber holds various networking events year around as part of its dedication to bettering businesses in Howard County.

Networking can open many doors and windows to anyone at any stage of their career. It is simply the process of developing mutually satisfying business relationships with like-minded people.

From formal business conferences, to informal coffee meetings to online and social networking. Networking can be difficult if networking is not instinctive.

Here are a few tips about networking to help you succeed at your next event.

Don't Force It

Chemistry is everything! Don't just shove your business card into everyone's hand without an introduction. Don't be afraid to introduce yourself.

Have a genuine interest in the person you're speaking to. Sincerity goes a long way, so be honest. An authentic connection is far more beneficial and valuable to your business or your growth as a professional.

Authentic networking can lead to long lasting business relationships and increased business development.

Also, don't forget to follow-up with the people you meet.

Two-drink Maximum

Free booze? Why Not.

Typically, informal events like professional mixers serve alcohol. It is important to be aware of your limit.

Sticking to the rule of a two-drink maximum rule is the best. Liquid courage can give a little confidence but appearing intoxicated is the worst thing you could possibly do.



Simone Benson

First impressions are everything and a bad impression like intoxication can ruin future possibilities.

The Power of LinkedIn

A LinkedIn profile is a professional essential. Social networking is a new tool beyond typical face to face interactions.

It is important to keep your LinkedIn profile current and up to date. Don't just be a people watcher on LinkedIn. Stay connected and engaged with your connections.

There is no embarrassment in doing a little research on a person or business before attending an event. It makes you appear prepared and shows that you're not interested in wasting anyone's time.

Make sure your information on your profile is correct and complimentary to who you are as a professional.

Whether you are at the beginning of your career or a business veteran embarking down a new path, networking will be a part of the journey.

Are you looking to network? The Howard County Chamber is a great resource to get started. Use these networking skills at an upcoming Howard Chamber event.

Stay connected at www.howard-chamber.com

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