

FY26 Naturally Occurring Retirement Community Grant

Notice of Funding Opportunity

The Maryland Department of Aging (“MDoA” or “Department”) is pleased to announce a competitive funding opportunity for grant awards under the Naturally Occurring Retirement Communities (“NORC”) program, funded by the approved State budget for Fiscal Year 2026 (FY26). NORC provides state-funded grants to community-based organizations to provide programming, service coordination, and community support to concentrated areas where low-income older adults face problems of declining health, isolation, financial hardship, and language barriers.

This funding opportunity supports Longevity Ready Maryland and reflects the Department’s commitment to supporting Marylanders to age with health, financial security, social connection, and purpose.

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Wes Moore | Governor

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Description

As indicated above, NORC is a State-funded initiative that supports older adults to remain safe, independent, and active in their homes and communities as they age. NORC encompasses three complementary projects—Elder SAFE, Holocaust Survivor Services, and Traditional NORC (the aging in place concept)—each tailored to meet the specific needs of older adults across the state of Maryland.

Elder SAFE

Elder SAFE provides critical supportive services to older adults who are experiencing or at risk of experiencing elder abuse. The project focuses on education, awareness, and professional training to address elder abuse within families, communities, and service systems.

Goals:

- Offer services to protect and support older adults facing abuse or exploitation.
- Raise awareness of the signs and symptoms of elder abuse among older adults, caregivers, and their families.
- Educate professionals on elder abuse prevention and mandated reporting responsibilities.

Holocaust Survivor Services

This project delivers culturally competent, person-centered, and trauma-informed care to Holocaust survivors. Services are designed to help survivors age in place with dignity while addressing the unique physical, emotional, and psychological needs shaped by their life experiences.

Goals:

- Provide comprehensive supportive services that allow Holocaust survivors to remain in their homes.
 - Ensure care is delivered with sensitivity to trauma history and cultural identity.
 - Train professionals in trauma-informed and person-centered practices specific to Holocaust survivors.
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Traditional NORC (aging in place concept)

The Traditional NORC project, which is an “aging in place” concept, promotes healthy aging, social connectedness, and community-based supports for older adults and caregivers. This project is rooted in community members working alongside residents and volunteers to co-design services that reduce isolation and improve quality of life.

Goals:

- Provide services that reduce isolation and support older adults and caregivers in aging in place.
 - Partner with community members and volunteers to plan and deliver programming that meets local needs.
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Together, these three projects, which are under the NORC umbrella, work to advance safety, dignity, connection, and independence for older adults throughout the state of Maryland.

Eligible Applicants

This grant opportunity is open to Naturally Occurring Retirement Communities (NORCs) that provide coordinated services and supports to help older adults age in place safely, independently, and with dignity.

A NORC is a community where a large number of older adults live, even though the area was not originally designed for seniors. These communities form naturally over time—longtime residents grow older, younger people move away, and/or older adults are drawn to the area.

NORCs can look different depending on the community. For example, they may include the following, although note the specific eligibility requirements below:

- Apartment buildings or housing complexes in cities
- Suburban neighborhoods with single-family homes
- Rural towns with aging populations

What they share in common is a commitment to helping older adults remain in their homes and connected to their communities, with services often provided through partnerships among residents, community organizations, and service providers.

To be eligible for this grant, applicants must meet the following criteria:

1. Operate as a Naturally Occurring Retirement Community (NORC):

- The applicant must serve a community that has organically developed a high concentration of older adults (age 60+), regardless of whether it was originally designed for senior living.
- Eligible NORCs may include apartment buildings, housing complexes, or neighborhoods with a high density of older residents.

2. Be Located in Maryland:

- The NORC must operate within the state of Maryland. Programs serving urban, suburban, or rural areas are all eligible.

3. Provide or Plan to Provide Coordinated Services that Support the Aging in Place Concept:

- Services may include, but are not limited to: transportation, health and wellness support, case management, social programming, and other supports that enable older adults to remain in their homes and communities.

4. Align with One or More Priority Project Areas:

- Elder SAFE (support for older adults at risk of abuse)
- Holocaust Survivor Services (trauma-informed, culturally competent care)
- Traditional NORC/aging in place concept (reducing isolation and promoting independence)

5. Be a Legally Recognized Entity, in Good Standing, Eligible to Receive State Funds:

- This may include nonprofit organizations, local government agencies, housing providers, or community-based organizations.

If your community fits the description of a NORC and is working to help older adults live safely and independently at home, the Department encourages you to apply.

Project Term

The grant period will run from July 1, 2025, through June 30, 2026, following the State fiscal year cycle.

Funding Level

Award ceilings vary by program type:

- \$225,000 for traditional NORC programs
- \$325,000 for Holocaust survivor programs
- \$75,000 for elder abuse prevention programs

The award ceiling listed for each program type represents the maximum possible funding and is not guaranteed. Applicants may be awarded partial funding based on available resources, the quality of the application, and alignment with program priorities.

The exact grant amount awarded will be specified in the Grant Agreement.

Funding is contingent upon appropriations from the Maryland General Assembly.

This is a reimbursement-based grant. Funds will be disbursed on a quarterly basis, following the submission and approval of all required documentation.

Cost Sharing Requirement

There is no cost-sharing or matching funds requirement for this grant.

Reporting Requirements

If awarded, the grantee must comply with specific reporting requirements set by the Department. This includes submitting both quarterly program narrative reports and quarterly financial reports using templates provided by the Department. Reports must accurately reflect the goals, activities, and performance measures outlined in the approved application.

The required reporting periods are as follows:

- Quarter 1: July 1 – September 30
- Quarter 2: October 1 – December 31
- Quarter 3: January 1 – March 31
- Quarter 4: April 1 – June 30

Application Instructions

Qualified applicants are invited to submit proposals for the FY26 Naturally Occurring Retirement Community (NORC) Grant. Proposals must follow the instructions below and address each required section in full.

Project Narrative

Clearly describe the proposed project and the core services you intend to provide.

Your narrative must include:

- **Goals and Objectives:** Define the goals of your project and the measurable objectives that support them.
- **Proposed Activities:** Describe the specific actions, programs, or services that will be implemented to achieve your goals.
- **Anticipated Outcomes:** Outline the expected results of your efforts, including how these outcomes align with the NORC Goals and Measures Attachment (see “tip” below).

Tip: Refer to the NORC Goals and Measures Attachment to ensure your goals and performance measures align with statewide priorities.

Project Management Plan

Outline your project management plan to demonstrate how the project will be organized and managed to ensure success.

Your management plan should:

- **Identify Key Personnel:** List the staff, consultants, and partner organizations who will be involved.
- **Define Roles and Responsibilities:** Specify the roles of each individual or organization, including:
 - Project leadership and oversight
 - Day-to-day task management
 - Monitoring and reporting
 - Communications with partners and the Department

Attach CVs of all key personnel to provide evidence of qualifications.

Evaluation Protocols

Detail how you will assess the effectiveness of your project.

Your evaluation section must include:

- **Evaluation Methods and Tools:** Describe how you will collect and analyze data.

- **Performance Indicators:** Define the measurable performance goals you will track.
- **Reporting and Lessons Learned:** Detail how you will document results, challenges, and opportunities to support program improvement and replication.

Tip: Use the **NORC Goals and Measures - Attachment D** to guide your selection of indicators and evaluation strategies.

Project Budget

Provide a clear and detailed financial plan for your project.

- Submit a complete budget using the **Excel Budget - Attachment B** provided.
 - Ensure that all line items are justified and align with the proposed activities.
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Risk Assessment

Assess the financial and administrative capacity of your organization.

- Complete the **Risk Self Assessment - Attachment C**, which is based on the Association of Government Accountants' Financial and Administrative Monitoring Tool.
- Provide additional comments or explanations where needed.
- This assessment should reflect your organization's fiscal procedures across all programs and funding sources.

Submission Checklist

Before submitting, confirm that your application includes the following:

- ☐ Completed and Signed Application (**Attachment A**)
- ☐ Project Narrative
- ☐ Project Management Plan (with CVs attached)
- ☐ Evaluation Protocols
- ☐ Completed Excel Budget (**Attachment B**)
- ☐ Completed Risk Self Assessment (**Attachment C**)

All materials must be submitted by the deadline specified below under “Submission Deadline”. Incomplete applications will not be reviewed.

Application Review Criteria

All eligible applications will be reviewed using the criteria below. Applications will be evaluated for clarity, alignment with program goals, feasibility, and potential for impact.

1. Project Narrative

a. Goals and Objectives

- Clearly defined, measurable goals and objectives
- Alignment with one or more NORC priority areas (Elder SAFE, Holocaust Survivor Services, Traditional NORC/aging in place concept)

b. Proposed Activities

- Description of services and activities is thorough, feasible, and appropriate for the target population
- Activities directly support the stated goals

c. Anticipated Outcomes

- Realistic and measurable outcomes
- Outcomes align with NORC program goals and state priorities

2. Project Management Plan

- Identification of key personnel and their qualifications
- Clear delineation of roles and responsibilities
- Sound plan for managing daily operations, partnerships, and communication with MDoA
- Demonstrated ability to coordinate service delivery in the community

3. Evaluation Protocols

- Clear and appropriate methods and tools for evaluating effectiveness
- Relevant, specific, and measurable indicators tied to program objectives
- Plan for applying lessons learned and data to improve service delivery and inform future programming

4. Organizational Capacity and Risk Assessment

- Evidence of the organization's capacity to successfully administer and report on grant activities
- Completed risk assessment demonstrates stability, compliance, and accountability
- Past performance with grants or similar initiatives (if applicable)

5. Community Engagement and Equity

- Demonstrated understanding of and responsiveness to community needs
- Meaningful involvement of older adults, caregivers, volunteers, and/or culturally specific partners in project design and delivery

- Plans to reach underserved or hard-to-reach populations (e.g., low-income, linguistically diverse, Holocaust survivors)

6. Project Budget

- The budget is complete, realistic, and aligns with proposed activities
- Costs are justified and reasonable for the scope of the project
- Demonstrates sound financial management practices
- Reflects understanding of reimbursement requirements

Submission Deadline

All grant applications must be submitted no later than **Friday, June 20th, 2025, by 5:00 PM (ET)**. Late or incomplete submissions will not be considered.

All applications must be submitted via email to:

mdoa.marylandaccesspoint@maryland.gov

Questions

For questions regarding the application process or any information contained in the Notice of Funding Opportunity, please contact:

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