

December 2009

Wheaton Housing Profile

Wheaton Sector Plan Amendment



Study Area for the Wheaton Sector Plan Amendment

Prepared by the
Research & Technology Center (RTC)

Montgomery County Department of Planning (MCDP)
Maryland-National Capital Park & Planning Commission (M-NCPPC)

Summary

Housing within the Wheaton Sector Plan Study Area consists of nearly 2,700 single- and multi-family units. Most of the single-family housing was built more than 40 years ago, placing it among the older and smaller housing in the County.

Of the 845 single-family homes, nearly 20% (159) has been converted to licensed rental units. Of the 576 condominium units, more than 10% (59) have been converted to licensed rental units. When the single-family and individually-owned condo rentals are added to the units in licensed multifamily rental properties, about 50% of the units in the Study Area are rentals (DHCA, 2008-09).

The median sales price for a single-family house (used and new, detached and attached, combined) in the Study Area was \$416,000 in 2008, which was not affordable to either households earning the median household income in the Study Area (slightly more than \$30,000 annually) or to

households earning the Washington Metropolitan Area Median Income (AMI) in FY 2008 (102,700).

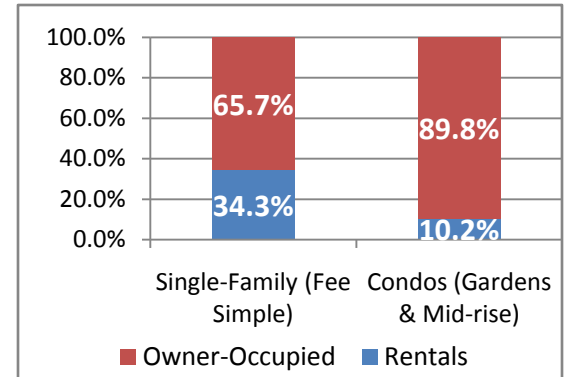
Households that spend more than 30% of their incomes on housing may be considered “burdened.”¹ In 2008, the Census Update Survey² reported that in the area of the Wheaton CBD, which is included in the study area, over 50 percent of rental households may be cost burdened, because they spent more than 30% of their income on housing.

The median 2008 land assessment for single-family detached homes is four times the median assessment in 2000, which is primarily the result of significant increases in the value of land in the Study Area.

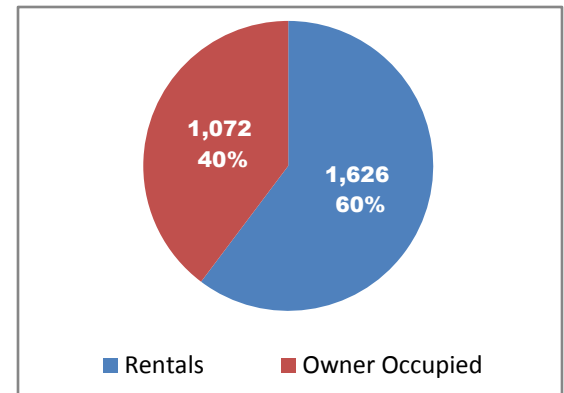
¹ “The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.” (HUD, 2009). www.hud.gov/offices/cpd/affordablehousing/

² Montgomery County 2008 Census Update Survey (Research & Technology Center (RTC), Montgomery County Department of Planning, Maryland-National Capital Planning Commission (M-NCPPC).

Percent of homes and condos now rented



Occupancy types in Wheaton Sector Plan



Units in Wheaton Sector Plan Study Area

Single-Family All Detached & Attached	845
Individually-owned Condo Units (Plexes, Gardens, Mid-High rise)	576
Units in Rental Buildings	1,277
Total Dwelling Units	2,698

Assessments

For Wheaton Study Area the 2008 median total assessment (land and improvements) for all single-family residential (new and used, detached and attached units) was more than \$415,000. Even townhouse condominiums were assessed at nearly \$400,000.

The value of land increased nearly 480% between 2000 and 2008 for single-family detached parcels, from less than \$50,000 per lot to over \$280,000 per lot. Assessments for single-family improvements (the houses on the land) increased 50% during the same period.

Residential Assessments in Wheaton Sector Plan Study Area (TAZs 81, 82, 83, and 84) for Home-Ownership Units

Landuse Codes and Descriptions		Median Land Assessment			Median Improvement Assessment			Total Median Assessment			Estimated number homeownership units		
		2000	2008	% Change	2000	2008	% Change	2000	2008	% Change	2000	2008	% Change
111	Single-family Detached (Fee Simple)	\$48,995	\$283,830	479.3%	\$88,045	\$131,615	49.5%	\$137,675	\$415,445	201.8%	512	512	0.0%
116	Single-family Attached (Townhouse, Duplex, Quadruplex, etc)(Fee Simple)	\$45,000	\$200,000	344.4%	\$114,410	\$254,750	122.7%	\$166,780	\$454,750	172.7%	185	333	80.0%
114	Townhouse (Condominiums)	\$38,500	\$118,500	207.8%	\$89,700	\$276,500	208.2%	\$128,200	\$395,000	208.1%	173	294	69.9%
118	Mid- and High-Rise Units (Condominiums)	\$21,600	\$79,500	268.1%	\$50,400	\$185,500	268.1%	\$72,000	\$265,000	268.1%	218	282	29.4%
											1,088	1,421	30.6%

Source: SDAT information for 2000 and 2008, MNCPPC RTC.

Does not include multifamily units listed officially as rentals.

Does not include 2000 assessments for condominium units in 119 landuse code, because the data was not broken out by units.

Sales

Between 2001 and 2008, there were slightly more than 1,900 “arms-length”³ residential sales within the Wheaton Sector Plan Study Area. During that period, sales prices increased dramatically, for sales of all residential structure types.

When combined, the median price for all single-family homes—new and used, attached and detached—are slightly lower than prices countywide during this period. Nevertheless, very little of the for-sale housing stock was affordable to households earning the Study Area’s 2007 median household income of \$62,405. Even households earning the 2009 Washington Metropolitan Area Median Income (AMI) of nearly \$103,000, according to the US Department of Housing and Urban Development (HUD), would find all but used condominiums units out of reach.

Totals sales in period by unit type

	Single-family Detached (SFD)				Single-family Attached (SFA)				All Single-Family		Condominiums				All Condos		Number of Arms Length Sales
	New		Used		New		Used				New		Used				
	Median Price	#	Median Price	#	Median Price	#	Median Price	#	Median Price	#	Median Price	#	Median Price	#	Median Price	#	
2001	-		\$212,050	22	\$259,482	21	\$229,700	16	\$242,500	6	\$174,935	35	\$115,125	37	\$162,555	72	131
2002	*	6	\$235,000	25	-	0	\$275,000	19	\$254,750	50	\$188,127	46	\$135,000	41	\$177,752	87	137
2003	-	0	\$281,000	29	-	0	\$319,000	15	\$297,438	44	-	0	\$170,000	35	\$180,000	35	79
2004	-	0	\$350,000	41	\$431,900	47	\$422,300	33	\$399,900	121	-	0	\$215,000	50	\$253,600	50	171
2005	*	3	\$413,250	40	\$581,625	55	\$560,000	25	\$540,000	123	-	0	\$279,900	50	\$310,000	50	173
2006	-	0	\$445,000	25	*	2	\$497,000	27	\$472,500	54	-	0	\$296,595	49	\$300,000	49	103
2007	*	1	\$417,000	18	-	0	\$470,000	21	\$449,450	40	-	0	\$291,900	31	\$320,000	31	71
2008	-	0	\$400,000	21	-	0	\$425,250	17	\$416,000	38	-	0	\$272,000	52	\$312,000	52	90
Totals		10		221		125		173		551		81		345		426	1,910

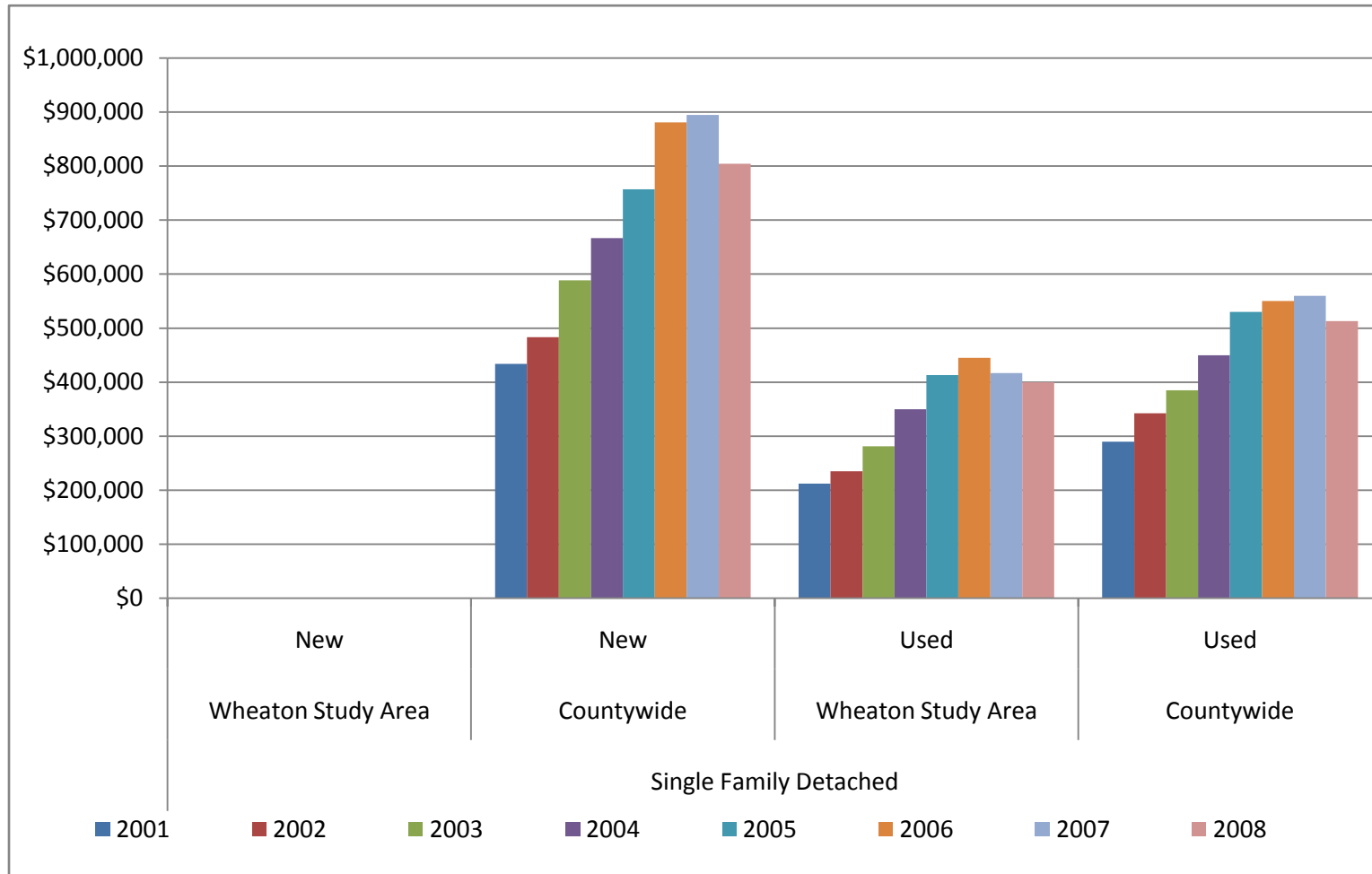
*Denotes too few transactions to determine a valid median sales price.

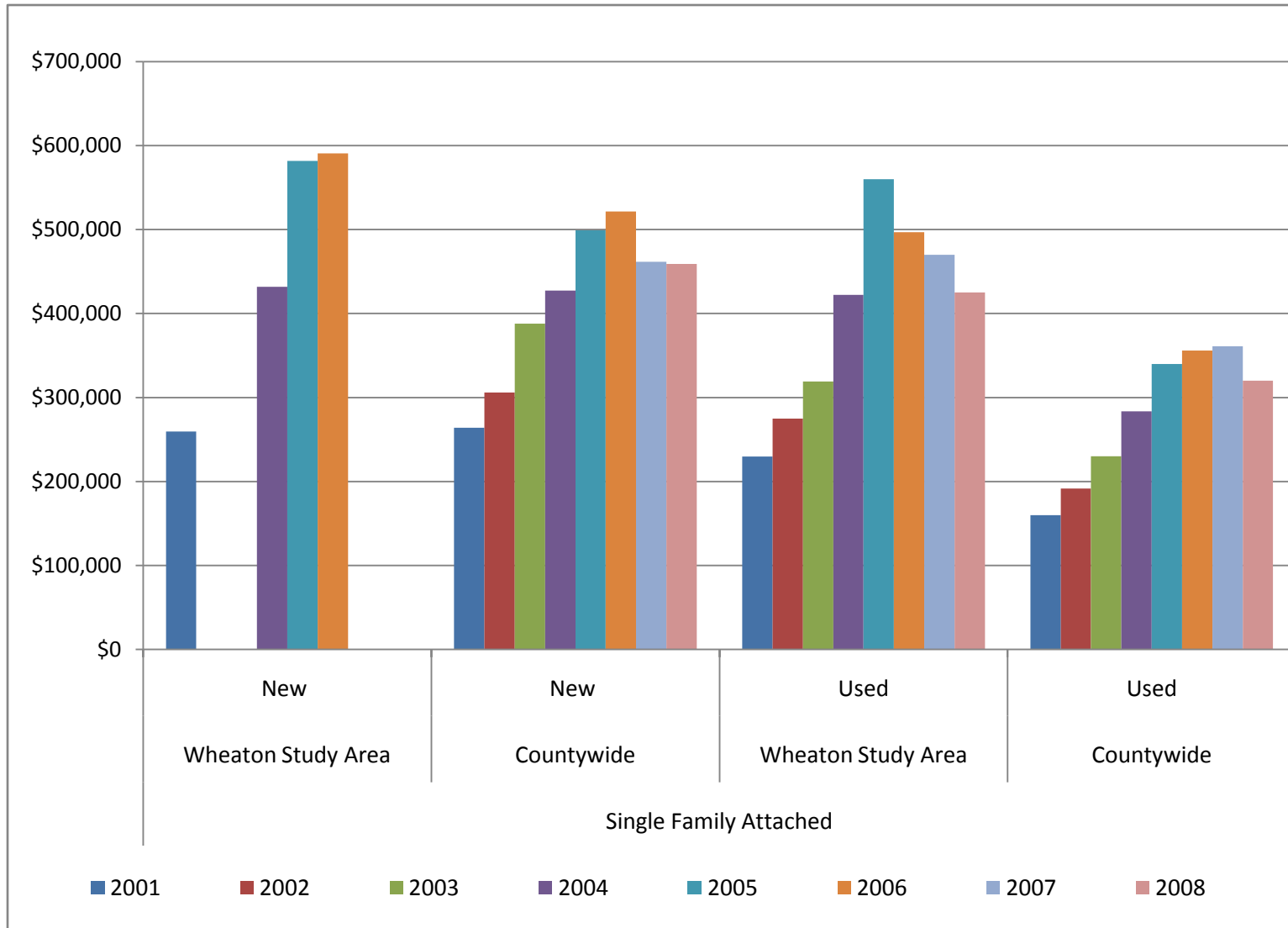
³ Arms-length sales are those sales at market prices, and do not include relative-to-relative sales, sales of homes on farms, or commercial purchases of residential property.

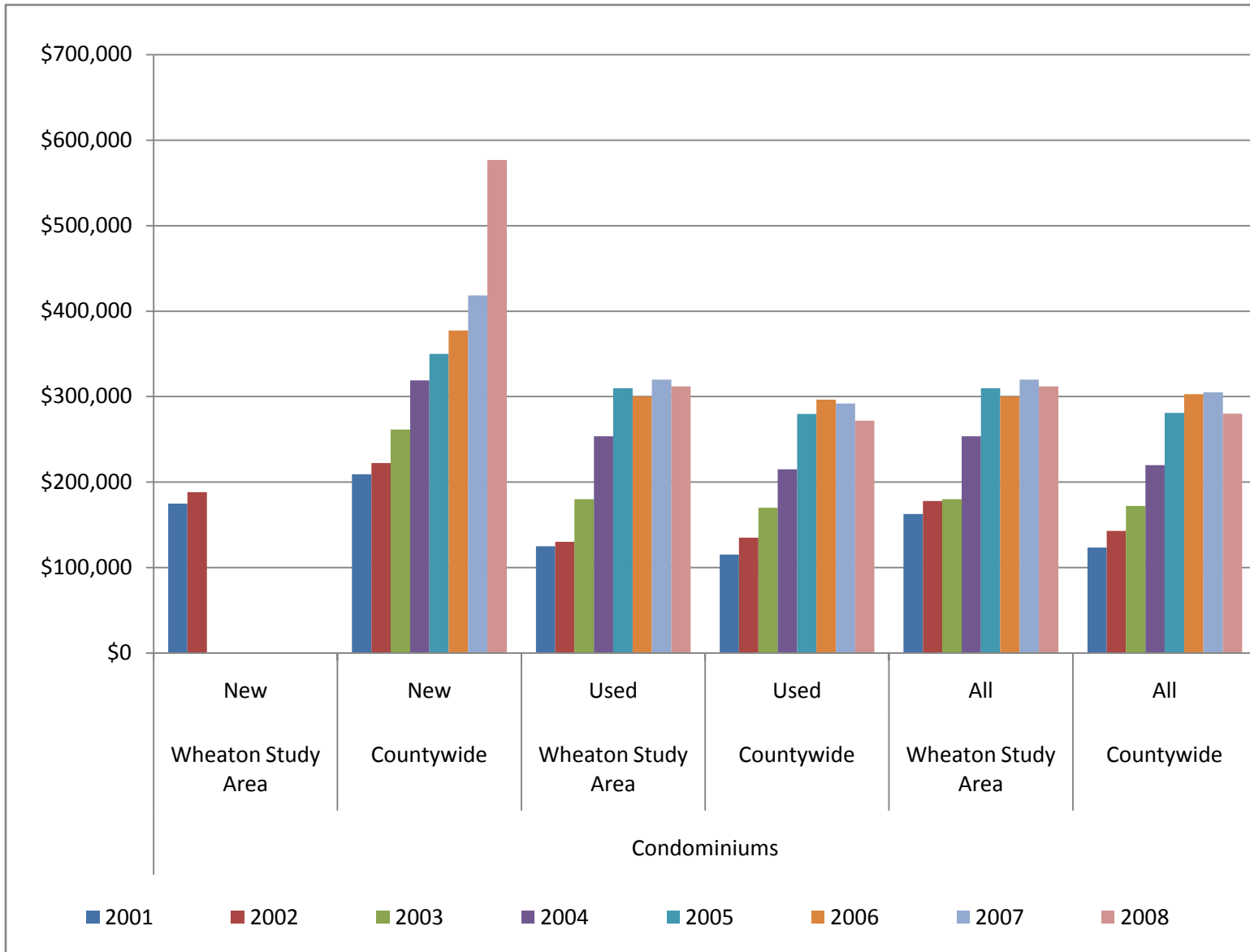
Condominiums - Median Sales Prices

Single-Family Detached - Median Sales Prices

Townhouses (Single Family Attached) - Median Sales Prices







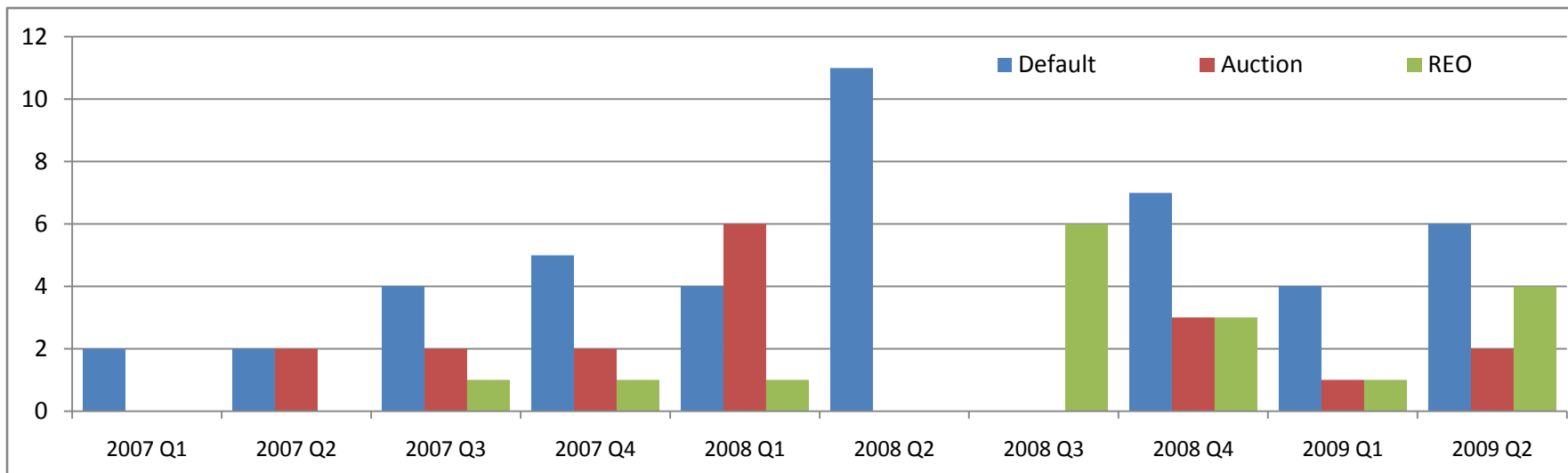
Foreclosures

Of the three foreclosure events (default, auction, and REO⁴), but it is the auction that signals the foreclosure has taken place.⁵ There have been a total of only 80 foreclosure events in the Wheaton Study Area from the beginning of 2007 through the end of June 2009. The number

of defaults in the past year has remained relatively stable, at about five to six defaults per quarter, on average. The data also indicate a marked increase in the number of REOs. While still a relatively small number of properties are involved, REOs can negatively impact neighborhoods, if they remain vacant and unprotected for

long periods of time. Impacts range from vandalism, litter, and, for some common-ownership communities, additional financial burdens for remaining residents.

Foreclosure Events in the Wheaton Sector Plan Study Area – 2007 through 2nd Quarter 2009 (State of Maryland, 2009)



⁴ "REO" means "Real Estate Owned" and signifies that the bank has taken ownership after an unsuccessful auction.

⁵ Up until the day before the auction, the owner has the right to "cure" the default.

Rentals

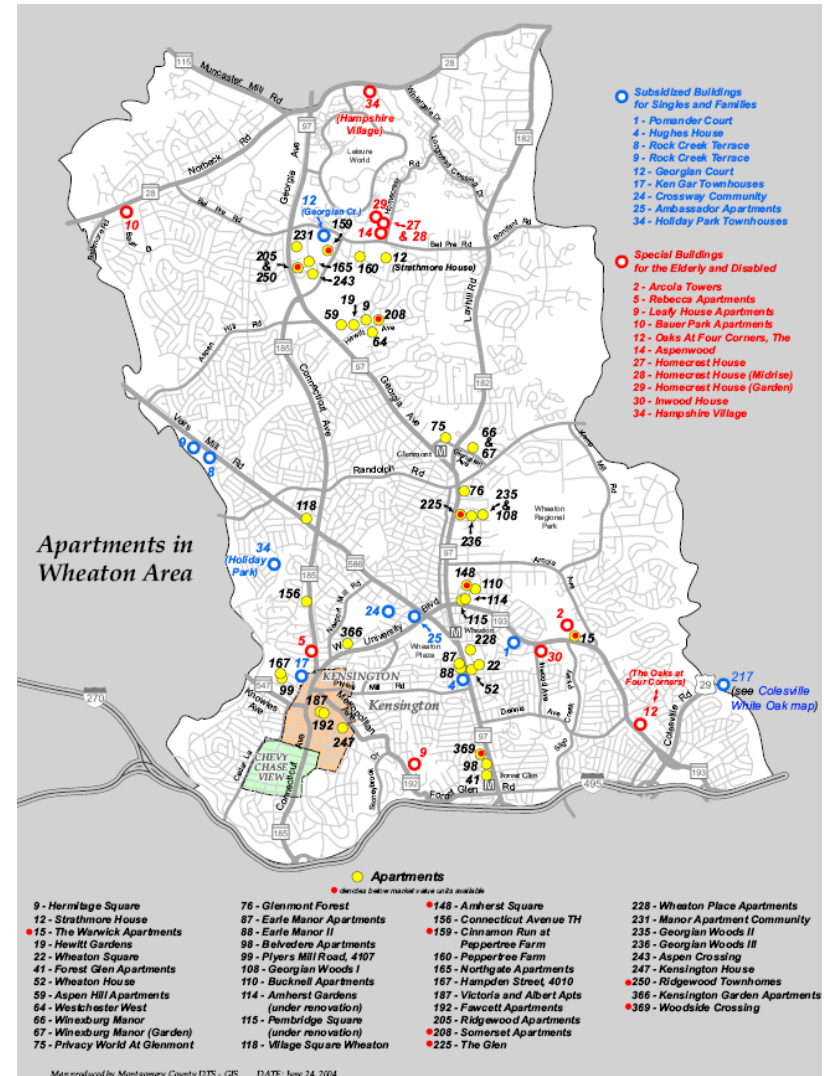
Rental units make up about 55% of the housing units in the Study Area. The Wheaton Rental Market Area has 1,277 multifamily rental units in 11 large rental properties, with more than a quarter (450 units) leased at below-market rents. Additionally, the Department of Housing and Community Affairs (DHCA) reports there are 209 licensed single-family and condominium rental units. Single-family and condominium units tend to have more bedrooms, and because of that may be more suitable for larger households. Some of the single-family rental units are offered at below market rents.

The rental market trend data used for this report is derived from the larger Wheaton rental market area data prepared by DHCA. Rental markets, in general, are considered to be “tight,” if the vacancy rate is 5.0 or less. The Wheaton rental market area is tight, with vacancy rate at or below 5.0 for most years since 2000. Additionally, the Wheaton rental market area is considered one of the more stable rental market areas in the County, because most rental residents stay in their apartments for more about six years, as opposed to about two years for renters countywide.

In the Wheaton rental market area, the rents tend to be lower and rise more slowly. Since 2000, the average turnover rents⁶ tend to be about \$100 less than the average rents countywide, with the rents for three bedroom apartments being

⁶ DHCA defines “turnover rent” as “...the rental rate offered to a prospective tenant for a vacant unit as of April 1....Turnover rents are often referred to as ‘street rents’ and do not necessarily reflect the rents paid by current tenants. These rents do not include any rents concessions being offered. All turnover rental information is based upon market rate units only.” (DHCA, 2009)

Wheaton Rental Market Area (DHCA, 2009)



between \$150 and \$200 less than for comparable units Countywide. One exception has been the significant increase in the market rents for units with 4 or more bedrooms.

In the Washington DC Metropolitan Statistical Area (MSA), the area median income (AMI) for a household of four increased from \$82,800 in 2000 to \$102,700 in 2009, and households earning the 4-

person AMI could easily afford any median rental in the Wheaton rental market area during that period.

In contrast, households that depended on minimum wages had difficulty affording the median market rents in the Wheaton rental market area. For example, if a household earned the equivalent of three full-time minimum wage jobs and if that household spent at least 45% of its earnings

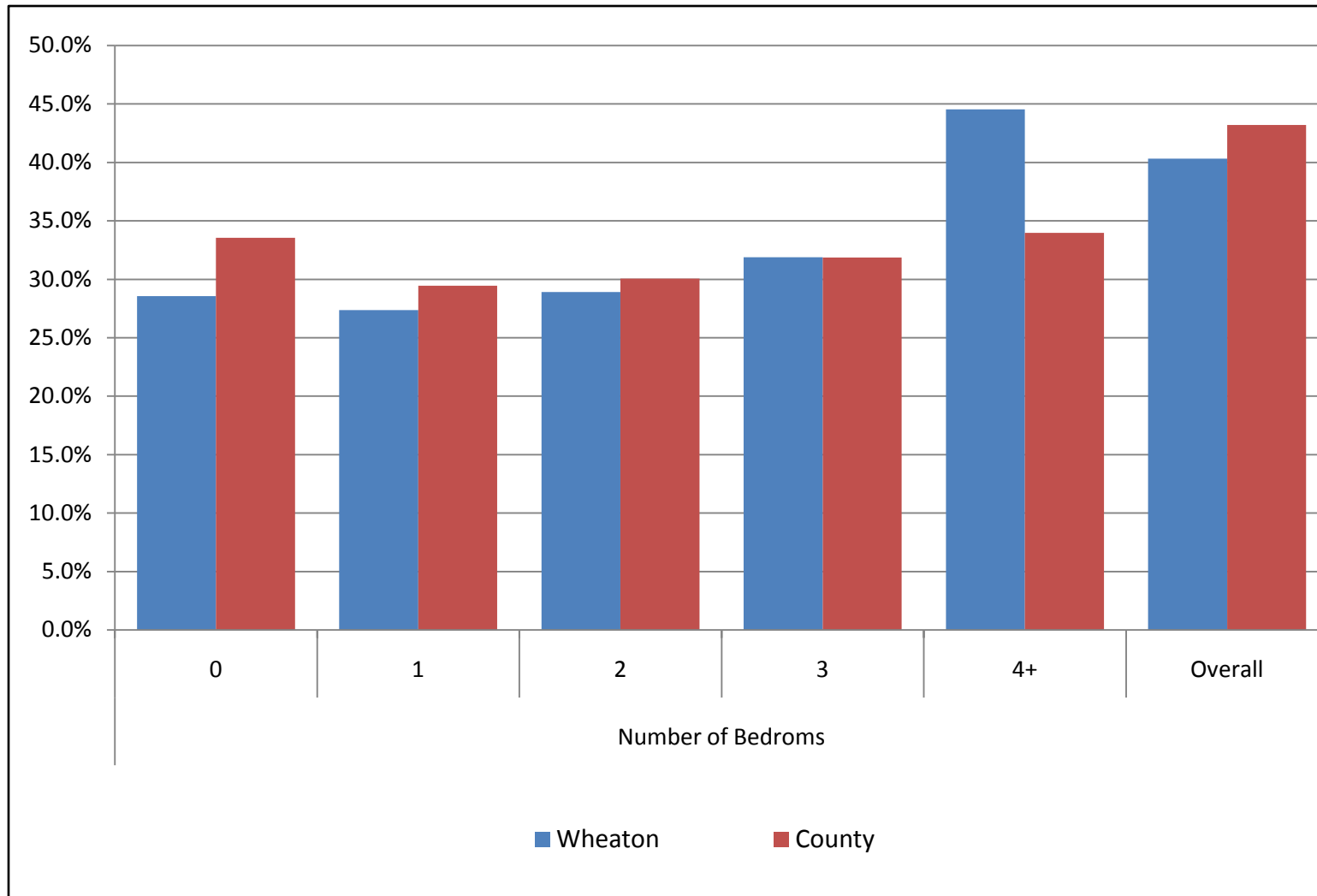
on rent, it could afford the median-priced 2-bedroom market rate.⁷

Comparison of Vacancy Rates for Selected DHCA Rental Market Areas

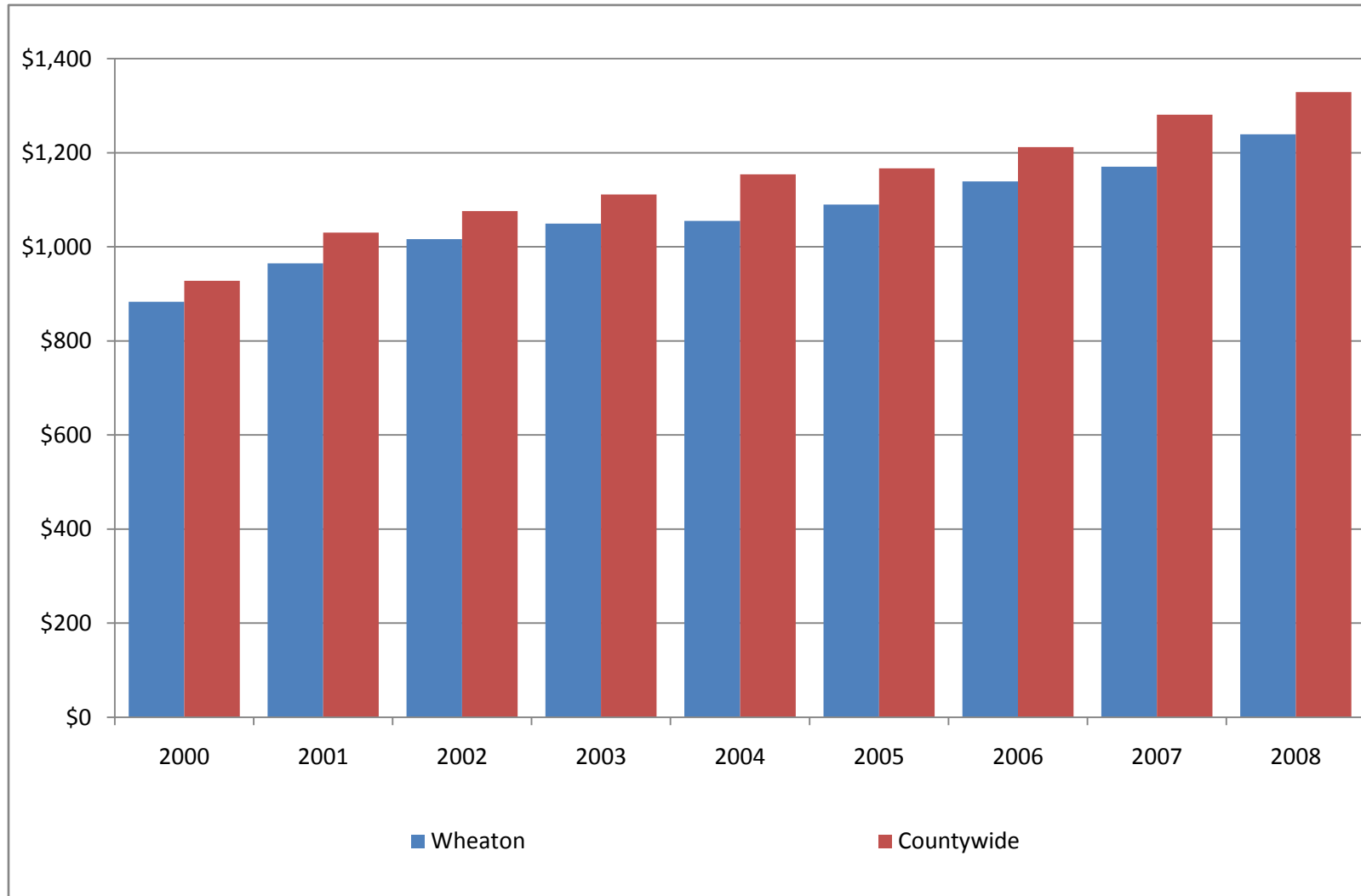
Selected Market Areas	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Bethesda/CC	1.4	1.3	2.9	2.8	3.7	5.2	1.8	3.0	6.5	5.6
Rockville	3.1	2.4	5.3	5.0	8.5	3.9	3.5	4.8	3.9	4.4
Silver Spring/TP	1.7	1.4	2.4	3.1	3.2	3.1	3.1	4.0	3.5	4.0
Wheaton	4.5	2.3	3.4	3.2	5.6	6.3	4.6	3.8	3.4	5.0
Countywide	2.4	1.8	3.7	4.0	5.5	4.9	4.3	5.1	4.5	5.2

⁷ The fair market rent (FMR) is set by HUD each year for the Washington DC Metropolitan Statistical Area (MSA).

Compared to the County overall, Wheaton market rents are lower and increase more slowly.



Total change in rent between 2000 to 2008 by number of bedrooms in unit (unadjusted dollars)



Multifamily rental facilities within the Wheaton Study Area, by unit size, turnover rent ranges, and numbers of market rate and below market units.

Apartment Building	EFFICIENCIES (0 BEDROOMS)				1 BEDROOM				2 BEDROOM				3 BEDROOM				4 BEDROOM				TOTALS			
	# MR	TURNOVER RENTS		# BMR	# MR	TURNOVER RENTS		# BMR	# M R	TURNOVER RENTS		# BMR	# MR	TURNOVER RENTS		# BMR	# MR	TURNOVER RENTS		# BMR	# MR	# BMR	All	
		LOW	HIGH			LOW	HIGH			LOW	HIGH			LOW	HIGH			LOW	HIGH					
AMBASSADOR	0	\$0	\$0	152	0	\$0	\$0	10	0	0	0	0	0	\$0	\$0	0	0	\$0	\$0	0	0	162	162	
AMHERST GARDENS (MHP)	0	\$0	\$0	0	1	\$817	\$967	3	9	\$1,183	\$0	9	0	\$0	\$0	0	0	\$0	\$0	0	10	12	22	
AMHERST SQUARE (MHP)	0	\$0	\$0	0	0	\$0	\$0	2	20	\$963	\$1,170	81	0	\$0	\$0	3	5	\$1,468	\$0	4	25	90	115	
ARCHSTONE WHEATON STATION	0	0	0	0	146	\$1,135	\$1,780	10	81	\$1,490	\$2,530	6	0	\$0	\$0	0	0	\$0	\$0	0	227	16	243	
BUCKNELL APARTMENTS	5	\$650	\$700	0	10	\$725	\$925	0	21	\$1,200	\$0	0	4	\$1,325	\$0	0	0	\$0	\$0	0	40	0	40	
EARLE MANOR APARTMENTS	5	\$1,025	\$0	0	38	\$1,225	\$1,250	0	37	\$1,395	\$1,475	0	0	\$0	\$0	0	0	\$0	\$0	0	80	0	80	
EARLE MANOR II	8	\$1,025	\$0	0	25	\$1,225	\$1,250	0	27	\$1,395	\$1,475	0	0	\$0	\$0	0	0	\$0	\$0	0	60	0	60	
METRO POINTE APARTMENTS	4	\$1,370	\$1,390	1	81	\$1,581	\$1,975	33	34	\$2,047	\$2,067	16	1	\$2,535	\$0	3	0	\$0	\$0	0	120	53	173	
PEMBRIDGE SQUARE APARTMENTS (MHP)	1	\$770	\$917	4	4	\$817	\$964	20	8	973	984	79	0	\$0	\$0	17	0	\$0	\$0	0	13	120	133	
WHEATON HOUSE	0	\$0	\$0	0	1	\$1,025	\$0	0	45	\$1,395	\$1,525	0	24	\$1,670	\$1,695	0	0	\$0	\$0	0	70	0	70	
WHEATON PLACE APARTMENTS	0	\$0	\$0	0	99	\$1,200	\$1,300	0	60	\$1,500	\$1,600	0	20	\$1,700	\$1,775	0	0	\$0	\$0	0	179	0	179	
TOTALS	23			157	405			68	342			191	49			23	5			4	824	453	1,277	

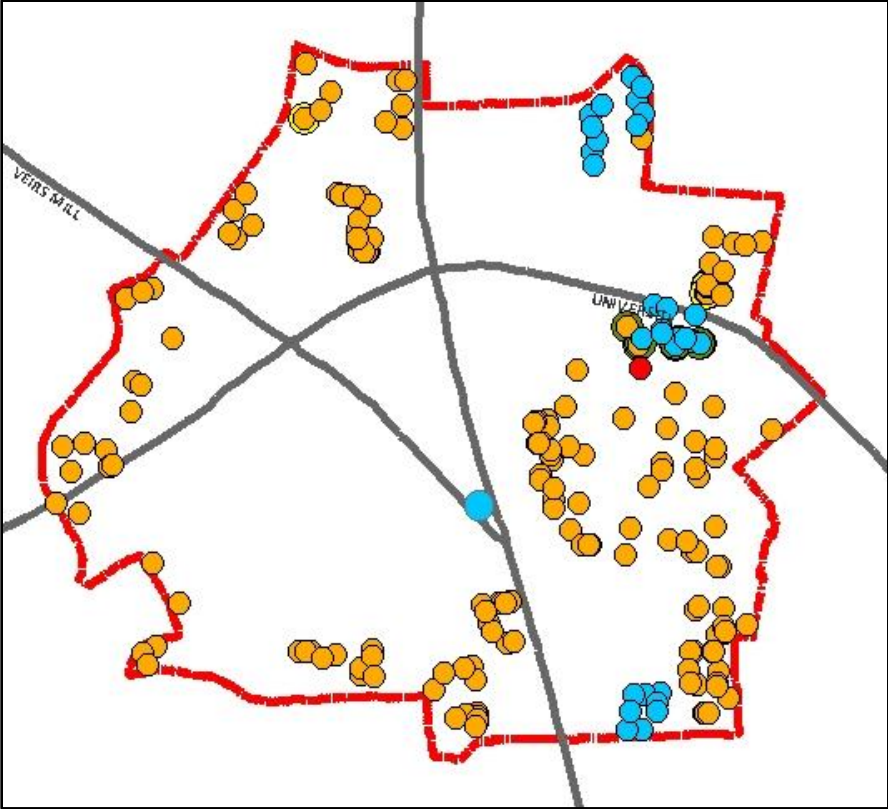
Sources : DHCA, 2009; State Department of Assessments and Taxation (SDAT), and MNCPPC parcel file, 2009.

Note: M=Market Rate Unit, BMR=Below Market Rate Unit

Rents by unit size												
Year	0 BR		1 BR		2 BR		3 BR		4+ Br		Rents (Overall)	
	Wheaton	County	Wheaton	County	Wheaton	County	Wheaton	County	Wheaton	County	Wheaton	County
2000	\$693	\$729	\$783	\$846	\$895	\$965	\$1,066	\$1,167	\$1,147	\$1,317	\$883	\$928
2001	\$752	\$815	\$853	\$929	\$976	\$1,076	\$1,080	\$1,296	\$1,310	\$1,475	\$965	\$1,030
% Change	8.5%	11.8%	8.9%	9.8%	9.1%	11.5%	1.3%	11.1%	14.2%	12.0%	9.3%	11.0%
2002	\$791	\$849	\$903	\$970	\$1,032	\$1,120	\$1,243	\$1,396	\$1,392	\$1,541	\$1,016	\$1,076
% Change	5.2%	4.2%	5.9%	4.4%	5.7%	4.1%	15.1%	7.7%	6.3%	4.5%	5.3%	4.5%
2003	\$803	\$896	\$918	\$990	\$1,062	\$1,162	\$1,294	\$1,448	\$1,433	\$1,612	\$1,049	\$1,111
% Change	1.5%	5.5%	1.7%	2.1%	2.9%	3.8%	4.1%	3.7%	2.9%	4.6%	3.2%	3.3%
2004	\$799	\$877	\$920	\$1,027	\$1,072	\$1,211	\$1,317	\$1,526	\$1,538	\$1,708	\$1,055	\$1,154
% Change	-0.5%	-2.1%	0.2%	3.7%	0.9%	4.2%	1.8%	5.4%	7.3%	6.0%	0.6%	3.9%
2005	\$857	\$931	\$931	\$1,036	\$1,112	\$1,224	\$1,368	\$1,531	\$1,631	\$1,812	\$1,090	\$1,167
% Change	7.3%	6.2%	1.2%	0.9%	3.7%	1.1%	3.9%	0.3%	6.0%	6.1%	3.3%	1.1%
2006	\$870	\$987	\$1,006	\$1,073	\$1,169	\$1,267	\$1,395	\$1,608	\$1,410	\$1,869	\$1,139	\$1,212
% Change	1.5%	6.0%	8.1%	3.6%	5.1%	3.5%	2.0%	5.0%	-13.5%	3.1%	4.5%	3.9%
2007	\$920	\$1,076	\$1,042	\$1,151	\$1,214	\$1,333	\$1,480	\$1,646	\$1,739	\$1,906	\$1,170	\$1,287
% Change	5.7%	9.0%	3.6%	7.3%	3.8%	5.2%	6.1%	2.4%	23.3%	2.0%	2.7%	6.2%
2008	\$970	\$1,097	\$1,078	\$1,199	\$1,259	\$1,380	\$1,565	\$1,713	\$2,068	\$1,995	\$1,239	\$1,329
% Change	5.4%	2.0%	3.5%	4.2%	3.7%	3.5%	5.7%	4.1%	18.9%	4.7%	5.9%	3.3%
2009	\$1,008	\$1,148	\$1,086	\$1,225	\$1,288	\$1,427	\$1,553	\$1,792	\$2,104	\$2,103	\$1,255	\$1,369
% Change	3.9%	4.6%	0.7%	2.2%	2.3%	3.4%	-0.8%	4.6%	1.7%	5.4%	1.3%	3.0%

Sources: DHCA, Apartment Vacancy Reports from 2000 – 2008; HUD, AMI data (www.hud.gov); Annual rents are unadjusted.

DHCA’s Single-Family Rental Licenses. Single-family detached, attached, and individually-owned condo units licensed rental units (DHCA, 2008)



- SINGLE-FAMILY DETACHED OR ATTACHED RENTAL UNITS
- INDIVIDUALLY OWNED CONDO RENTALS
- ACCESSORY APARTMENT

Single-Family and Condominium Rental Licenses in the Study Area	
	Number
Single-family Detached and Townhomes	159
Individually-owned Condominiums	59
Accessory Apartments	1
Total Single-family Licenses	209

Source: DHCA, 2008

Note: 159 units represent more than 10% of the total home-ownership units in the study area.

Senior and Special Needs Housing

Within the Wheaton Study Area there are no age-restricted facilities for senior housing or special needs, such as Alzheimer’s. Metro Pointe does have six units dedicated to residents with spinal cord injuries.

However, according to the *Senior Housing Inventory* (MNCPPC RTC, 2006), there are over 2,450 senior units or beds within three miles of the Study Area. This area contains 12 age restricted independent living facilities—five of which have some assisted living units, three assisted living facilities—one of which is a specialized Alzheimer’s facility, and 22 group homes, which offer special needs care.

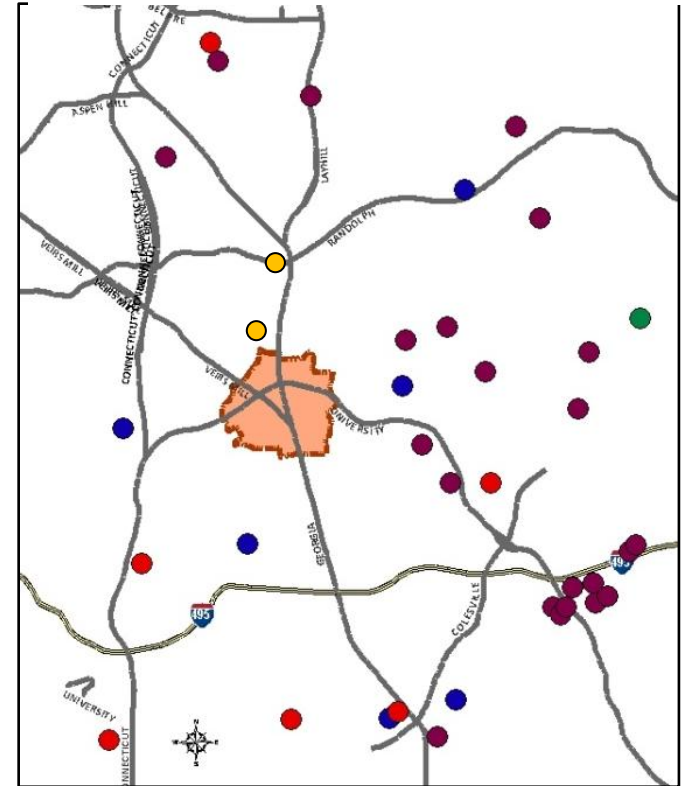
According to the Montgomery County Cooperative Forecast (Round 7.2), the Kensington/Wheaton Planning Area’s senior population will likely peak in size by 2030. Over the following 30 years, however, the senior population is forecast to shrink steadily. This means that the

demand for senior services will decline with time.

The 55+ Housing Preference Survey (MNCPPC, 2005) found most of the County’s seniors (about 60 percent countywide) plan to stay in their homes as long as they can and will only leave when they can no longer live on their own. Montgomery County seniors reported that age-restricted housing was one of the least preferred options for retirement.

The 2006 *Senior Housing Inventory* analyzed the existing supply of senior housing facilities, as well as the demand for them, and found that independent senior living facilities had been over-built. The analysis ultimately recommended more community-based services, in order to extend the period of independence for seniors who chose to age in place, and more affordable assisted living facilities, for that time when seniors can no longer live independently.

Senior housing resources within three miles of Wheaton Study Area



- SPECIAL NEEDS
- GROUP HOMES
- SENIOR HOUSING – ASSISTED LIVING
- MARKET RATE SENIOR HOUSING
- SUBSIDIZED SENIOR HOUSING

Total Senior Units within 3-miles of Study Area

NAME	TYPE ⁸	ADDRESS	ILU	ALU	Beds
Manor Care Health Services of Wheaton	AL/ALZ	11901 Georgia Avenue			94
AlfredHouse Eldercare II - Broomall	GH	4 Broomall Ct.			6
Apple Blossoms	GH	1013 Cresthaven Dr.			5
Biltmore House	GH	9500 Biltmore Dr.			8
Byrds of Heaven	GH	11410 Cloverhill Dr.			5
Caring Companion Group Home	GH	11620 Kemp Mill Rd.			14
Cresthaven Group Home	GH	1020 Cresthaven Dr.			8
Eden Homes - Silver Spring	GH	515 Apple Grove Rd.			8
Ednor's Elderly Home Care	GH	9425 Curran Rd.			4
Elder Companion Home I - Torrington	GH	410 Torrington Pl.			8
Elder Companion II - Saddlerock	GH	4 Saddlerock Ct.			8
Gabriel Home	GH	12606 Meadowood Dr.			8
Golden Years Senior Home	GH	904 Bonifant St.			4
GoldenHouse Eldercare	GH	13115 Bluhill Rd.			4
Good Samaritan Assisted Living	GH	707 Kerwin Rd.			5
Heritage House # I - Biltmore Drive	GH	9401 Biltmore Dr.			6
Heritage House # II - Lawnsberry	GH	9515 Lawnsberry Terr.			8
J Rose Assisted Living	GH	808 E Franklin Ave.			8

NAME	9TYPE	ADDRESS	ILU	ALU	Beds
Jeya's Assisted Living	GH	307 E University Blvd.			5
Layhill Manor	GH	13611 Layhill Rd.			5
Oriri Home	GH	13416 Sherwood Forest			6
Stewart House I - Gabel Court	GH	927 Gabel Ct.			5
Trudie's Home	GH	428 Northwest Dr.			8
Charter House	IL/MR	1316 Fenwick La.	212		
Oaks at Four Corners	IL/MR	321 W University Blvd.	120		
Arcola Towers	IL/SUB	1135 W University Blvd.	140		
Elizabeth House	IL/SUB	1400 Fenwick La.	160		
Leafy House	IL/SUB	10000 Brunswick Ave.	180		
Randolph Village	IL/SUB	531 Randolph Rd.	130		
Rebecca Apartments	IL/SUB	10920 Connecticut Ave.	101		
Aspenwood	IL/AL/MR	14400 Homecrest Rd.	116	21	
Classic Residence	IL/AL/MR	8100 Connecticut Ave.	318	22	
Kensington Park	IL/AL/MR	3620 Littledale Rd.	61	140	
Springhouse of Silver Spring	IL/AL/MR	2201 Colston Dr.	41	75	
Springvale Terrace	IL/AL/SUB	8505 Springvale Rd.	140	16	
Brighton Gardens of Tuckerman Lane	AL/MR	5550 Tuckerman La.		101	41
Sunrise Assisted Living Silver Spring	AL/MR	11621 New Hampshire		78	
Totals			1,719	453	281

⁸ IL=Independent Living; AL=Assisted Living; ALZ=Alzheimer's Care; GH=Group Home; MR=Market Rate facility; Sub=Subsidized facility

Moderately Priced Dwelling Units (MPDUs), Workforce Housing (WFH), and other Affordable Housing

In the Study Area there are over 450 units that rent for below market rates (BMR), but there only 28 MPDUs and no WFH units. Half of the MPDUs are single-family attached units dispersed throughout the Study Area and half are at Archstone Wheaton Station.¹⁰ There main reason there are so few MPDUs and no WFH units is that most of the housing was built decades before the passage of either program. The reason that there are so many BMR units is that many of the multifamily properties were built or rehabbed with loans that carried a requirement to provide units at rents affordable to households earning well below MPDU incomes. In such circumstances, there is typically not an additional MPDU requirement.

For example, though Metro Pointe came on line in 2009, and though it provided over 50 BMR units, none of those are technically MPDUs. The BMR units are available to households earning low and very low incomes (50% and 30% of AMI, respectively). Because the BMR units serve households earning even less than MPDU households, and because a much higher percent of the total number of units are so affordable, the

development was not required to provide MPDUs in addition to those units.

Another example is the Montgomery Housing Partnership's (MHP) three properties: Amherst Gardens, Amherst Square, and Pembridge Square Apartments. Nearly all of the units (222 out of 270) are leased at below market rate rents, and none of these units are technically MPDUs.

In the future, there are likely to be MPDUs and WFH units in the Wheaton Sector Plan Study Area, because development (or redevelopment) that yields 20-units or more will be required to comply with both programs.

¹⁰ Archstone Wheaton Station generated a requirement for 30 MPDUs (the minimum 12.5 percent requirement for 243 units), but DHCA accepted a buyout for 16 MPDUs. Only 14 MPDUs were required to be built on site. (Though Archstone lists 16 BMR units, only 14 are MPDUs.)