

Northwest Colorado Council of Governments
ALPINE AREA AGENCY ON AGING

NORTHWEST COLORADO COUNCIL OF GOVERNMENTS

OLDER ADULT 2020 HOUSING NEEDS ASSESSMENT

Summit • Eagle • Pitkin • Grand • Jackson • Routt • Garfield

Ignite the Conversation

Northwest Colorado Council of Governments
ALPINE AREA AGENCY ON AGING

P.O. Box 2308 • 249 Warren Ave • Silverthorn, CO 80498 • 970.468.0295 • www.NWCCOG.org

Why a Housing Report specific to older adults? In our region, where housing is neither affordable nor plentiful, older adults face the same housing challenges as everyone else – plus a few more.

Feedback to our recent Alpine Area Agency on Aging Community Conversations tour confirmed that most prefer to "age-in-place," meaning being able to stay in one's home or within the community. With aging, additional challenges often arise in navigating a home and community. The county highlight pages of this report show that some counties are already recognized for being older adult friendly. The AARP livability scores on those pages and the data we have assembled show that there is room for improvement. Addressing aging-friendly housing is some low hanging fruit. This report provides data and recommendations for how local governments could better address the housing needs of older residents who are vital members of our communities. Though we tend to think of 20-30 somethings when we talk about "affordable housing" and " the workforce," those over 65 make up one-third of the workforce in Colorado.

Older adults often cite remaining in their home (or community) as their greatest desire. This becomes challenging as they age. Many homes are not designed to support aging. Some can be retrofitted with minor changes to be more aging-friendly – think grab bars. Others may require a kitchen or bathroom remodel which can be prohibitively expensive on a fixed income. Few contractors are trained in this specialty and few financial tools exist to retrofit homes or neighborhoods to support aging in place. This can put an older adult in the unfortunate situation of being unable to stay and unable to leave.

If an older adult chooses to prepare for aging by moving nearby, they face few units built with aging-friendly options, such as Universal Design or "visitability standards," with internal and external mobility in mind. Currently, we don't see this issue addressed in a comprehensive manner in any of our communities. There is no reason it shouldn't be.

When we white boarded this project, I thought it would primarily focus on identifying a demand for assisted living and related care-intensive units. While those are important, and their limited stock in our rural region means that at a certain juncture in aging many have to leave communities, separating them from important, life-long social ties and support systems in their final years, I've learned that preparing to be ready to age in place begins much earlier for individuals and for communities.

The purpose of this report is to elevate awareness of among leaders and developers in mountain communities, identify gaps and make recommendations. We hope you find it useful.

Jon Stavney
Executive Director
Northwest Colorado Council of Governments



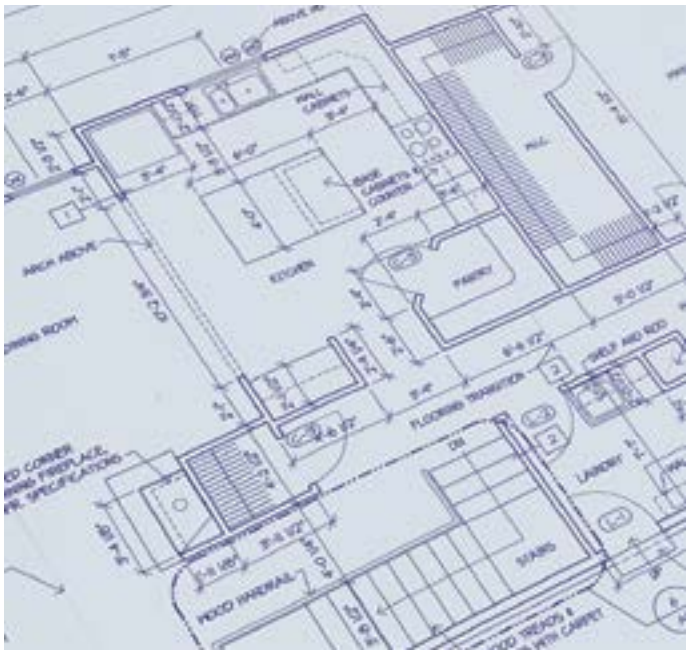




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WHY NOW?

1. POPULATION GROWTH OF OLDER ADULTS



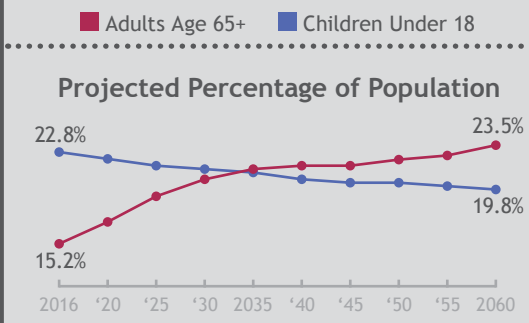
If we are to have complete communities, we need to plan for older adults as well as we plan for children. By 2030, all the members of the Baby Boomer generation will be older than 65. Several Colorado communities are already pacing well ahead of the average.

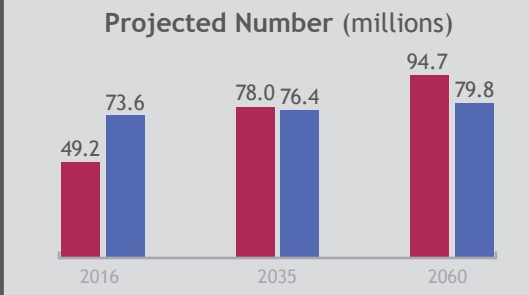
Today, 49 million Americans are age 65 or older. By 2030, that number will reach 73 million Americans. At that point, one in five Americans will be older than 65. Are we ready?

In Colorado, the US Census Bureau estimates the total population of older adults over 65 is 707,396. Drop down five years and the total population of Coloradans over 60 is 1,031,196. Since 2000 Colorado's 65+ population has grown faster than the total state population - the first time this has happened in Colorado's history! Colorado is one of just five states whose 65+ population increased by 50% or more between 2007 and 2017. Between 2000 and 2010 migration was only responsible for approximately 6,000 of the 133,552 increase in Colorado's population 65+, and that trend continues. The majority of the increase has been due to people of the Baby Boomer generation, already living in the state, aging in to the 65+ age group.

On the other end of the spectrum, the percentage of the population under 18 years old is shrinking. As this new profile of the population ages, there are less younger adults to provide care for older adults, skilled and unskilled, personally or professionally. Many mountain communities and non-profits are focused on children, young family and workforce housing, important discussions, but why stop there?

For the first time in US history older adults are projected to outnumber children by 2035





Source: U.S. Census Bureau

15 U.S. Communities with Largest Increase in the 65+ Population Between 2010 - 2016

1. **Steamboat Springs, CO**
2. The Villages, FL
3. **Edwards, CO**
4. **Breckenridge, CO**
5. Summit Park, UT
6. Myrtle Beach, SC
7. Herbert, UT
8. Gillette, WY
9. Santa Fe, NM
10. Austin, TX
11. Jackson, WY
12. Hailey, ID
13. **Glenwood Springs, CO**
14. Bend, OR
15. Fairfield, IA

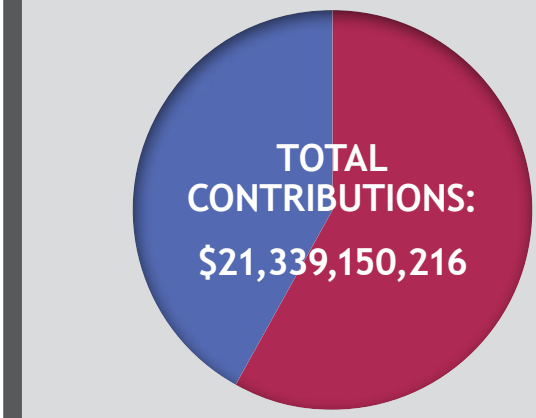
Source: Denver Post, 2/2018, Demographic research

2. RETAINING OLDER POPULATION IS VITAL TO OUR MOUNTAIN COMMUNITIES

Older adults are working longer according to the US Bureau of Labor Statistics. In Colorado, the Community Assessment Survey of Older Adults revealed that the economic contribution of older adults in 2018 for both paid and unpaid (including volunteering and caregiving) work totaled $21 billion for the twelve-month period.

That does NOT include charitable donations or investment income. In 2018, 24 percent of men and 16 percent of women ages 65 and older were in the labor force. These levels are projected to rise for at least the next eight years (U.S. Census Bureau, Current Population Survey; U.S. Bureau of Labor Statistics, Employment Projections Program). The older population fills many of the full-time and part-time year-round jobs in our communities that are not as attractive as the seasonal positions. The elderly work or volunteer for many reasons – to supplement fixed income, to be engaged mentally and to contribute to the community. They are loyal, knowledgeable and show up when employers need them. As their population grows, their economic contribution grows.

2018 Economic Contribution of Older Adults in Colorado *(ages 60-90)*



Source: 2018 Community Assessment Survey of Older Adults - State of Colorado. NRC, Inc.

3. COLORADO OLDER ADULT CONTRIBUTION TO STATE & LOCAL ECONOMIES

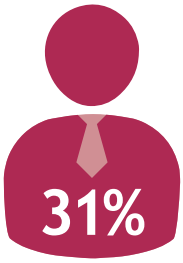
The older population contributes to the Colorado economy in a positive way. 70% of Coloradans ages 50-64 are employed, representing 31% of Colorado's workforce. The economic contribution of Coloradans over 50 accounted for $134.9 billion (42%) of Colorado's GDP including:

- 46% of Colorado jobs (1,654,000)
- 42% of labor income ($86.3 billion)
- 42% of state and local taxes ($11.3 billion)

Jobs supported by our age 50+ population:

- Education & health services (342,000)
- Trade, transportation & utilities (307,000)
- Leisure & hospitality (250,000)

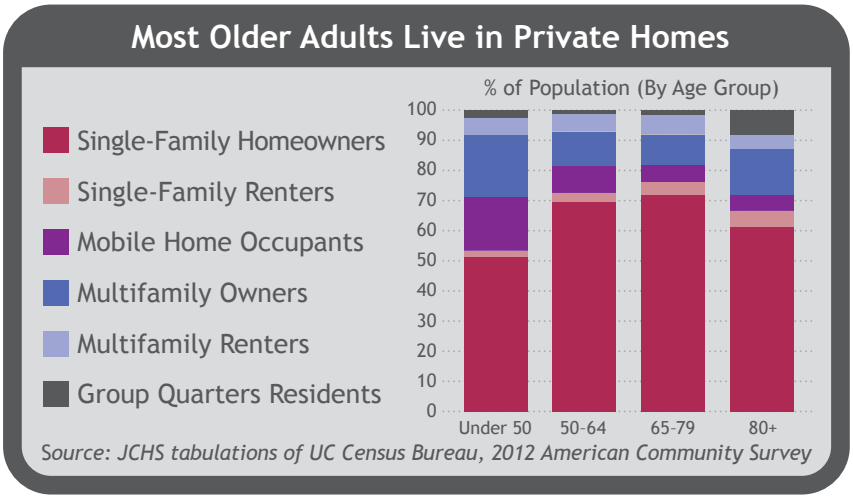
Consumer spending in Colorado by older households (50+) was $99.1 billion with the largest total consumer spending shares in healthcare (61%), entertainment (51%) and trade margins & personal transport services (50%).



OF COLORADO'S WORKFORCE ARE OVER 65+

Source: Colorado Longevity Economy - Oxford Economics & AARP.

4. PRIORITIZING THE HOUSING NEEDS OF OLDER ADULTS BENEFITS THE WHOLE COMMUNITY IN THE FOLLOWING WAYS:



Supports Aging In Place: A majority of the older population live in private homes. Home modifications to incorporate universal design elements such as single-floor living, elimination of stepped entries, wider doors and strategically-placed grab bars come at a much lower cost that institutionalized care and provide increased value to the home, regardless of the age and abilities of the next owner. Home modifications could also open up the opportunities for home (and expense) sharing, caregiver accommodations, rental income (possibly accompanied by companionship and task-sharing), and the ability to return home after a hospitalization. Long-term care (home delivered meals, light house work and handyman services) within a supportive community will prevent premature institutionalization, saving the older resident more that $50K+ per year in assisted living costs. Poor home design, aging home stock and lack of practical resources, perpetuates the need for seniors to relocate and take their families with them.

Retains Community Members: The likelihood of living in assisted living homes and skilled nursing facilities is fairly low (2%) until the age of 80 when it jumps to 1 in 12 persons. The availability of these facilities are a contributing factor in retaining older adults and their extended families as they strive to stay close together in one community.

Prevents Institutional Overcrowding: Affordable housing for the older population may relieve overcrowding in healthcare facilities. Housing is considered “affordable” when the owner spends less than 30% of their income on a mortgage or rent. As recently reported in FORBES, 50 percent of renters age 65 or over now pay more than 30 percent of their income for housing. Another 30 percent are severely burdened, paying more than 50 percent of their income on housing. Not surprising, these cost burdened households spend less on food and healthcare, precipitating chronic disease and the need for premature institutional care.

Makes Room for the Next Generations: Options and opportunities to downsize or right-size within the community could make residents’ larger dwelling spaces available for growing families. There are several life circumstances that may accelerate aging residents’ consideration to move including retirement, children moving out of the home, a physical impairment or disability, children desiring to move back into the home and/or death of a spouse. When faced with these life-changing conditions, the older populations in our mountain communities are faced with few alternatives. Many can't afford to move; others can't afford to stay. In 2018, 26% of women ages 65 to 74 lived alone. This share jumped to 39 percent for women ages 75 to 84, and over half (55 percent) among women ages 85 and older. Barriers in financial considerations, accessibility and available supportive services within the community (transportation, housing, nutrition & healthcare), make the discussion of moving into a more suitable dwelling, overwhelming and paralyzing. Whether their relocation will occur within the communities they have come to know and love will require proper planning, now.

Creating Point of Contact for Options: Lack of centralized information on existing services and funding sources, available housing, and varying level-of-care facilities within the region, creates the impression that there are no options for families and their older generations. Prioritizing and assembling the existing and new, innovative solutions for safe, affordable, healthy and engaged living in our mountain towns will benefit all generations who wish to remain, and thrive, in our communities.

IMPORTANCE OF HOUSING TO AGING POPULATION

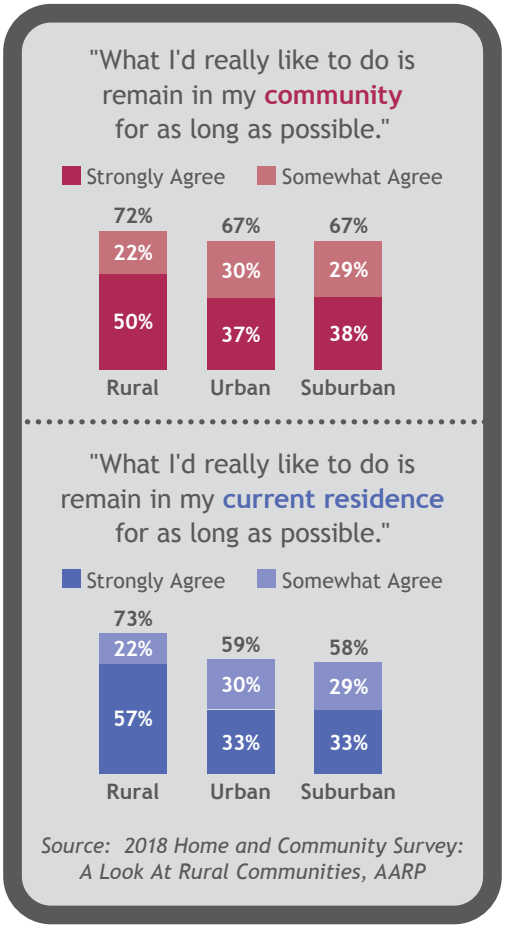
PHYSICAL AND MENTAL WELL-BEING

Housing is at the core of our physical and mental well-being. According to the Colorado Health Institute, the quality, affordability, accessibility, safety and stability of housing directly affect one's ability to lead a healthy life. The desire to age in the community where one has lived for a majority of their adult life is strong. The reasons are many. Older adults want to be near their friends and families – children and grandchildren.

Older adults have physicians, practitioners, clubs and social groups that they don't want to lose. The connection to their community keeps older people engaged, mobile, healthy and vibrant.

Nationwide, 76% of Americans, age 50 and older, expressed their preference to remain in their current home and 77% would like to live in their community as long as possible. Unfortunately, only 59% anticipate they will actually be able to stay in their community, either in their current home (46%) or a different home still within their community (13%). Rural residents' preferences for aging in place are stronger than their urban and suburban counterparts.

A smaller percentage of older adults change residence as compared with younger age groups. From 2017 to 2018, only 4% of older persons moved as opposed to 11% of the under age 65 population. Most older movers (58%) stayed in the same county. The other older movers either remained in the same state (21%) or moved out-of-state or abroad (21%).



Source: 2018 Home and Community Survey: A Look At Rural Communities, AARP

CREATING AND MAINTAINING LIVABLE COMMUNITIES

The cornerstone to a livable community for all ages is affordable and appropriate housing, accompanied with elements of safety and security, transportation options, and supportive community features and services. A livable community offers a variety of housing options and embraces innovative, adaptable alternatives within existing units including cohousing, home-sharing and accessory dwelling units. Preparing for inevitable future needs within existing housing stock allows aging residents to stay in their homes, retain their independence and continue to be engaged with their neighbors and friends.

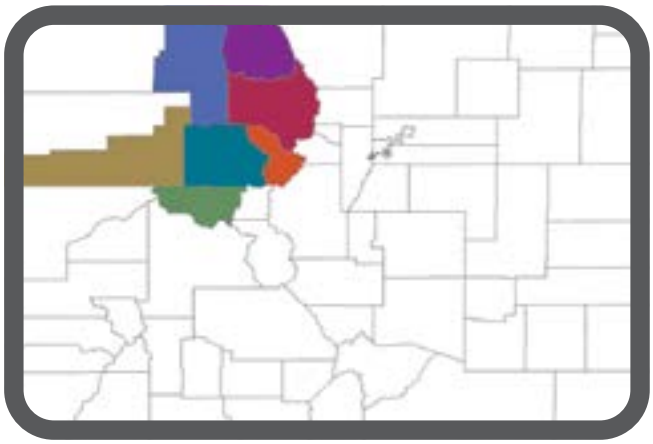
AGING IN PLACE

"Aging in Place" is defined by the CDC as the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income or ability level. Aging in place, with appropriate support from family, friends and community, avoids the costly option of, and often premature, institutional care. Cost and outcomes of providing health, maintenance and resources for in-home versus institutional settings, frequently find favor in policy-makers, the medical community and the older residents themselves.

IGNITING THE CONVERSATION

- What if we thought of addressing aging-in-place and the housing needs of an aging population as creatively and actively as we do workforce housing?
- What if there were qualified aging in place auditors who could advise about modification and financing options?
- What if we recognized that most older adults are in the workforce well after "retirement?"
- What if 20% of all new construction incorporated Universal Design?
- What if housing programs bought future deed restrictions or RFR in exchange for money for retrofitting homes or life estates with the idea the properties would later be retained as "affordable" or redeveloped?

STUDY AREA



SEVEN RURAL COUNTIES IN WESTERN COLORADO:

- Summit
- Grand
- Jackson
- Routt
- Eagle
- Pitkin
- Garfield

Northwest Colorado Council of Governments (NWCCOG): NWCCOG is a voluntary association of county and municipal governments in a 5-county region in northwest Colorado. NWCCOG provides guidance and assistance in problem solving, information sharing and partnership building, advocating members' interests and needs with local, state and federal entities, and providing quality services to their membership that are relevant, effective, and efficient. Routt and Garfield counties are outside the NWCCOG region. Their largest cities, Steamboat Springs and Glenwood Springs are NWCCOG members so it was determined that this study would have been incomplete without including their counties. *www.nwccog.org*

Alpine Area Agency On Aging (AAAA): AAAA's mission is to provide and connect our community with supports and services that promote aging with independence and dignity for individuals sixty and older and their caregivers in their community of choice. AAAA serves the following counties in Northwest Colorado: Eagle, Grand, Jackson, Pitkin, and Summit. *www.AlpineAAA.org*

2018 National Home and Community Preferences Survey

Key findings in the 2018 research surveying residents who are currently living in a small town or rural area found:

- Nearly three-quarters of rural adults say they want to remain in their communities and homes as they age.
- Almost half of rural adults report that they will stay in their current home and never move.
- About three-quarters of rural adults own their own homes, and nearly two in five report that major modifications to their home are needed to accommodate aging needs.
- The presence of accessory dwelling units is low among rural adults, but eight in ten say they would consider building one for a loved one who needs care.
- About half of rural adults already share or would be willing to share a home as they age, with a major consideration being if they needed help with daily activities.

Aging in place appears to be more challenging for rural populations, but for many, that does not change their attitudes towards leaving with 70% "somewhat" or "very likely" to remain in their community throughout their retirement.

Source: 2018 Home and Community Survey: A Look At Rural Communities, AARP

HOUSING CHALLENGES FOR THE OLDER POPULATION

The Colorado Strategic Action Planning Group on Aging (SAPGA) contracted with The Highland Group in 2016 to conduct a statewide evaluation of housing needs and gaps. They concluded that as the population of older Coloradans continues to increase and the cost of living continues to rise, the demand for diverse housing options will continue to grow. According to the Division of Housing of the Department of Local Affairs, common housing barriers to all aging Coloradans, rural and urban, include:

- the vast majority of older Coloradans are on fixed incomes,
- affordable housing units are in short supply, and
- rising housing costs correspond to increased competition for affordable housing.

Age-Qualified Housing and Care Units: Supply and Demand - Colorado Statewide

HOUSING TYPE	# of Units or Beds	Net Demand
Skilled Nursing Beds: All Payer Sources	21,479	(4,459)
Assisted Living Beds: Market-Rate	9,980	793
Assisted Living Beds: Affordable	5,610	2,969
Memory Care Assisted Living Beds	4,261	394
Independent Living Units: Market-Rate	10,967	2,338
Age-Qualified Rental Units: Market-Rate	3,524	2,731
Age-Qualified Rental Units: Affordable	20,797	7,751
Age-Qualified For-Sale Units	17,358	6,576

Source: 2016 SAPGA Housing Report - The Highland Group, Inc.

PARTICULAR HOUSING CHALLENGES FOR RURAL OLDER ADULTS

In the seven counties included in this Older Adult Housing Needs Assessment, there are particular challenges to their more rural nature that are not shared by their urban counterparts. The smaller populations of rural places often cannot attract the investors and developers for housing and support services. Complex financing structures of federal, local, rural and private funding to purchase land, and/or develop multi-county collaborations for projects and services, often take years to complete and suffer the consequences of changing economic conditions and public officials.

Rural housing stock is also generally older as is evidenced by the Age of Housing statistics, contained in this report, with thousands of homes in each county over 40 years of age. Although the mortgage may be paid off or the payments may be lower, challenges exist to keep up with the utilities (especially on those homes lacking any energy efficiency upgrades), insurance, taxes, association dues and/or annual maintenance. Older rural homes also typically have stairs, narrow doorways and larger yards, affecting the safety, health and security of living alone. Supportive services for independent living are also more challenging for rural adults, as caregivers and volunteers face a longer travel time and volatile seasonal weather conditions. This makes it difficult for rural elders to attract reliable and ongoing assistance in their homes. Required minimum hourly commitments are also greater than needed and thus unaffordable for rural residents.

Where advances in technology have addressed several issues in independent living in urban environments with telehealth and innovative smart home advances, connection to the healthcare community through technology is also a challenge for the older populations in rural parts of the seven counties assessed. Broadband and cellular services are not available in many parts of each region making it difficult to communicate, assist and/or monitor elders in their homes.

START THE CONVERSATION » TAKE ACTION

INNOVATIVE PROGRAMS, IDEAS & INITIATIVES

- Local Regulations Creating Accessible Homes
- Funding Sources for Homeowners
- Funding Sources for Developers
- Structural Housing Options for Older Population
- Home Sharing & Intergenerational Communities
- Project Example Supporting Mutual Needs: Senior Living & Caregiver Housing
- Independent Living Facilities
- Community Incentives
- State Level Recommendations

LOCAL REGULATIONS CREATING ACCESSIBLE HOMES

Aging in place requires enacting, and/or updating laws to require Universal Design elements or Visitability features supporting accessibility in the homes in which older adults currently reside.

UNIVERSAL DESIGN

Universal Design is the design and composition of an environment so that it may be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability. In mountain residences, step-free entrances, main floor living spaces (bedroom, bathroom, kitchen and laundry), wide doorways, grab bars, lower counter heights, curbless showers, lever handles and proper lighting are just a few universal design elements that are not found in most of the older homes. Incorporating these elements into existing dwellings can extend the livability of a home for an older adult and prevent the unwanted or premature move to an institutionalized setting. Universal design features enhance functionality, support independence and provide a safer environment within which to live.

VISITABILITY ORDINANCES

Visitability is a growing trend (established in 1987) and refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have difficulty with steps or use wheelchairs or walkers. More limited in its focus than universal design (and more readily accepted by the building industry), a house is visitable when it meets three basic requirements:

- one zero-step entrance
- doors with 32 inches of clear passage space
- one bathroom on the main floor you can get into in a wheelchair

Pima County, Arizona's Inclusive Home Ordinance (Enacted 2002) mandates that all new single-family homes meet the basic visitability criteria. After 21,000 homes were built under the ordinance, the Chief Building Official reported the following:

"While these requirements were at first resisted by builders based on the fact that they would require costly changes to conventional design and construction practices, it became evident that with appropriate planning, the construction could result in no additional cost. Indeed, the jurisdiction no longer receives builder complaints regarding the ordinance and the ordinance has been so well incorporated into the building safety plan review and inspection processes that there is no additional cost to the County to enforce its requirements.

From a real estate perspective, homes built to this standard are deemed more marketable, but even more importantly; the accessible features of these homes remain unnoticed when toured by individuals not seeking accessibility. One of the initial concerns of the ordinance implementation was that it would result in homes appearing institutional in nature. This has not occurred within Pima County."
- Yves Khawam, PhD Pima County Chief Building Official

Currently, based on the continued success in Pima County and other jurisdictions, the Inclusive Home Design Act of 2019 is making its way through the House to require all newly constructed, federally assisted, single-family houses and town houses to meet minimum standards of visitability.

FUNDING SOURCES FOR HOMEOWNERS

There are a number of resources for homeowners that can be complicated and challenging to decipher. Currently, there is no identified agency or point person to assist homeowners in navigating through qualifications and terms of any of these specific programs.

COLORADO TAX INCENTIVE FOR HOME MODIFICATIONS

The Income Tax Credit for Retrofitting Home for Health Bill (HB18-1267), available for upgrades during tax years 2019-2023, created a Colorado state income tax credit of up to $5,000 to help people with an illness, impairment or disability (including difficulty walking or climbing stairs), retrofit their residence for greater accessibility and independence. In August 2019, the Colorado Legislature passed "clarifying" legislation (HB19-1135) to make dependents and spouses eligible, allowing for up to a $5,000 credit per person in the family with a disability.

The allowable modifications specifically address elements that allow residents to age in place. More particularly, the retrofits (or modifications) to the residence must:

- Be necessary to ensure the health, welfare and safety of qualified individual and/or their dependent(s);
- Increase the residence's visitability;
- Enable greater accessibility and independence in the residence for the qualified individual and/or their dependent(s);
- Be required due the qualified individual's and/or their dependent(s) illness, impairment or disability;
- Allow the qualified individual and/or their dependent(s) to age in place;
- Meet the Division of Housing's Home Modification Construction Specifications; and
- Be completed in the tax year for which the qualified individual will receive the tax credit.

The Colorado Department of Local Affairs/ Division of Housing for Home Modification Programs has also created a "Home Modifications Look Book" of common types of home modifications. These examples assist residents and their families and/or caregivers in initiating dialogue about what upgrades are most appropriate and provide a visual understanding of the scope and resulting look of typical retrofits, assisting in realistic and informed decisions.



DEPARTMENT OF LOCAL AFFAIRS (DOLA) GRANTS & LOAN PROGRAMS

Single-Family Owner-Occupied Home Rehabilitation/Modification Program:

The primary goals of the Single-family Owner-occupied (SFOO) housing rehabilitation programs are to:

- Preserve, enhance, and maintain affordable housing stock through repair and renovation within the community
- Protect the health and safety of the occupants through the correction of housing hazards
- Assist homeowners in improving the condition of their homes
- Allow homeowners to stay in their homes
- Create and maintain a regional revolving loan fund to assist with future housing rehabilitation projects
- Develop and sustain a network of local contractors to complete housing repairs and renovations

HOME REHABILITATION GRANTS

Grants under the energy efficiency category include home upgrades and are available through various entities, including federally-funded low income energy assistance program (LEAP) for older adults, EnergySmart Colorado, NWCCOG Energy program, and other non-profit organizations throughout the State of Colorado. These grants are typically one-time, available for a specific home modification purpose, and do not need to be repaid.

USDA RURAL REPAIR & REHABILITATION GRANTS: HOME MODIFICATION HELP FOR THE ELDERLY

The USDA Rural Development program provides loans and grants to low-income, rural homeowners, which can be used to make home modifications for elderly or disabled residents to improve safety and remove health hazards. This includes projects such as remodeling a bathroom to allow wheelchair access and/or walk in bathtubs, construction of wheelchair ramps, and widening of doorways or hallways to permit easier access. Both grants and loans are available. Grants are only given to those who are elderly and considered unable to repay a loan. In the event an applicant is able to repay part of a loan, they may be awarded a partial loan and partial grant.

MEDICAID HCBS WAIVERS AND HOME MODIFICATIONS

Medicaid is a federal and state insurance program that offers assistance to low-income seniors. To provide “nursing home care” in a home environment, Colorado has a Home and Community Based Services (HCBS) program, managed through the Options for Long Term Care agency. HCBS will cover reasonable and necessary home modifications, adaptations and/or improvements, including electronics, to maintain independence. This includes grab bars, ramps, widened doorways, modified kitchens or bathrooms, and more. An individual in Colorado is eligible for up to $10,000 of modifications in their lifetime.



FUNDING SOURCES FOR DEVELOPERS

HOME INVESTMENT PARTNERSHIPS

The Home Investment Partnership Program (HOME) was created by the National Affordable Housing Act of 1990. HOME funds provide competitive funding to local government, non-profit, and private developers. The purpose of the HOME Program is to provide a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or ownership or provide direct rental assistance to low-income people. There are four basic program types:

- Homebuyer assistance
- Rehabilitation for owner-occupants (applications due July 1st)
- Rental housing acquisition, rehabilitation and construction
- Tenant-based rental assistance

LOW-INCOME HOUSING TAX CREDIT (LIHTC)

The LIHTC subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The LIHTC was enacted as part of the 1986 Tax Reform Act and has been modified numerous times. Since the mid-1990s, the LIHTC program has supported the construction or rehabilitation of about 110,000 affordable rental units each year.

The federal government issues tax credits to state and territorial governments. State housing agencies then award the credits to private developers of affordable rental housing projects through a competitive process. Developers generally sell the credits to private investors to obtain funding. Once the housing project is made available to tenants, investors can claim the LIHTC over a 10-year period.

There are several LIHTC rental units (administered by CHFA) in the studied region such as the 48-unit affordable rental housing development, The Reserves in Routt County and 60-unit, Glenwood Green Apartments in Garfield County, as well as projects re-applying in 2020 such as the 48-unit, Cottages at Granby in Grand County.





STRUCTURAL HOUSING OPTIONS FOR OLDER POPULATION

The older population in the studied region consistently identified the lack of housing or variety in available housing options as problems in their counties. Faced with the determination that their current home is difficult to maintain on their own and/or their willingness to move, what are their options?

MISSING MIDDLE HOUSING OPTIONS FOR OLDER ADULTS

Missing middle housing is defined as house-scale buildings, containing multiple units, built in walkable neighborhoods. "Middle" in this context, refers to two aspects of this housing: its scale, in the "middle" between single-family homes and mid-to-high rise apartment buildings, and its affordability to middle-income households. The building types include duplexes, fourplexes and cottage courts (multiple units around a shared courtyard). Missing middle housing meets scale and form considerations of most neighborhoods from the outside while providing more living units within. It is applicable to rural communities to address the needed housing capacities as well as the age-friendly elements of livability. Typical conventional zoning barriers to missing middle units include minimum lot sizes, height allowances, maximum widths, low densities, discouragement of small units, parking requirements and setbacks for taller buildings.

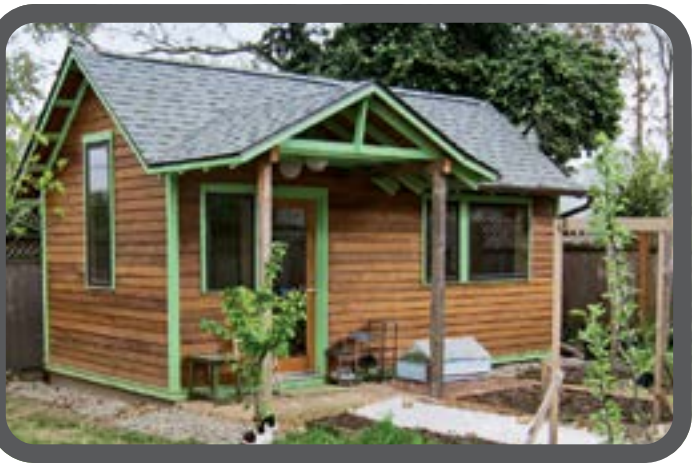
Daniel Parolek, principal architect with California-based Opticos Design, who coined the "missing middle" term, points to zoning codes with density maximums and impact fees that remain the same, regardless of housing size, that incentivize developers to build big. Parolek recommends using form-based zoning to allow for more flexibility and encourage midsize building.

Missing middle developments in Colorado mountain towns include:

- Chamonix Vail, a 32-home affordable neighborhood in West Vail
- Miller Ranch in Edwards, which offers 282 deed-restricted homes
- Breckenridge's 350-home Wellington neighborhood
- Frisco's 69-unit Peak One and Basecamp (25 micro-condos) neighborhoods
- Anthracite Place (30 rental units) and Paradise Park (27 owned units) in Crested Butte
- The mixed-use Holiday Neighborhood (333 units) on a former drive-in movie property in Boulder



ACCESSORY DWELLING UNITS

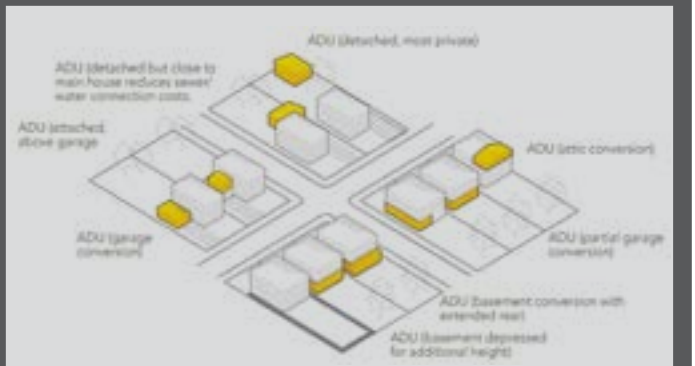


An Accessory Dwelling Unit, or ADU, is a residential unit built on the same lot as an existing single family home, detached or attached to the home, commonly referred to as a "granny flat" or "mother-in-law quarters." ADUs provide complete separate living quarters, including a kitchen and bathroom, that can allow older adults to age in their existing home with live-in care, make it possible for adults to assist their aging parents or be used for rental income.

According to "The ABCs of ADUs" (AARP, 2019) ADUs offer many advantages for an aging population including:

- As an independent living space, an ADU is self-contained, with its own kitchen or kitchenette, bathroom and living/ sleeping area. (Garage apartments and backyard cottages are each a type of ADU.)
- ADUs can enable homeowners to provide needed housing for their parents, adult children, grandchildren or other loved ones.
- An ADU can provide older adults a way to downsize on their own property while a tenant or family member resides in the larger house.

ADU Configurations - Attached & Detached



Source: https://futureofhousing.aarp.org/wp-content/themes/aarp-housing/dist/ADU-Catalog.pdf

- Since homeowners can legally rent out an ADU house or apartment, ADUs are an often-essential income source.
- ADUs help to improve housing affordability and diversify a community's housing stock without changing the physical character of a neighborhood.
- ADUs are a beneficial — and needed — housing option for people of all ages.

Research conducted in 2018 on home and community preferences shows that the most compelling reason adults would consider living in an ADU is to live near others but still have their own space.

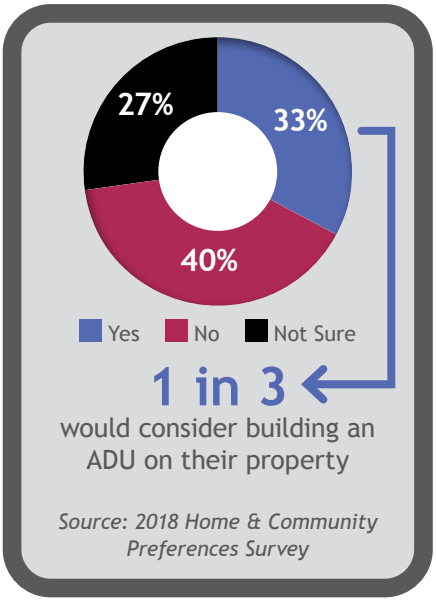
ADUs are typically regulated on the local level. Education and information on ADUs as a housing addition (for several reasons) and/or alternative space for caregivers, suggested design & size specifications, incentives (credits or fee waivers) and Planning & Zoning department support behind this alternative can, and has, increased the consideration and building of this effective housing option.

Suggested Guidelines for Allowing ADUs:

- Height and size caps mandating that ADUs be shorter and smaller than the primary dwelling
- Requirements that detached ADUs be behind the main house or a minimum distance from the street
- Mandates that the design and location of detached ADUs be managed the same way as other detached structures (e.g., garages) on the lot
- Design standards for larger or two-story ADUs so they architecturally match the primary dwelling or reflect and complement neighborhood aesthetics
- Encouragement for the creation of internal ADUs, which are often unnoticed when looking at the house

Restricting and Regulating Use of ADUs to Benefit the Aging Population:

- Owner, family member or adult-caregiver use
- Limiting rental – short term and/or long term
- Parking regulations including tandem, permits, replacement and/or waivers (where close transit options exist)
- Regulating ADUs the same as primary housing
- Caps on square footage per property replacing caps in relation to primary home size
- Length of stay for ADUs for medical support; conditions for retention
- Temporary ADUs for use during home modification projects



TINY HOMES

Tiny homes are an age-friendly option that provides a viable living space for some older adults and offer communities new ways to think about housing. A "Tiny House" home measures, on average, from 100 to 400 square feet, but they can be as small as 80 square feet or as large as 700 square feet. Often resembling studio apartments, tiny homes can be crafted in many styles and customized to personal tastes and include all the needed amenities of a home. Most are configured with a sleeping area, a bathroom, a modern kitchen, storage and spots for eating and relaxing. While most tiny home owners live alone, the structures can be built to accommodate couples and families. Other facts/ideas about tiny homes:

- 40% of tiny homeowners are over 50
- 68% of tiny home owners have no mortgage
- Typical square footage is between 100 and 400 square feet
- Tiny houses are on wheels and may be moved (or removed) as needs change
- A tiny house can be a specially tailored space for a relative or caregiver

Colorado Tiny House Builders:

- Tumbleweed Tiny Houses – *tumbleweedhouses.com*
- Rocky Mountain Tiny Houses – *rockymountaintinyhouses.com*
- Sprout Tiny Homes – *sprouttinyhomes.com*
- MitchCraft Tiny Homes – *mitchcrafttinyhomes.com*
- Tiny Diamond Tiny Homes – *tinydiamondhomes.com*

HOMES WITHIN A HOME

The design of “NextGen Home within a Home” makes it appear to be a single family home from the outside, but it is two complete residential spaces on the inside. This “lock off suite” design features a separate space for grandparents, boomerang kids, nannies, and/or caregivers. "We came up with designs that look, from the outside, like beautiful single-family homes. Inside are actually two complete, wonderfully functioning homes under one roof — each with their own parking and front doors, their own indoor and outdoor living spaces, their own kitchens and washer-dryers. There were obstacles, mainly due to zoning ordinances. When we talked to mayors and local legislators, they loved the idea but said that the zoning in their area would allow only single-family residences. As such, a house couldn't have two main entrances or be metered separately. Since the rules vary from location to location, we've had to deal with each municipality individually.” *Howard Perlman - Architect*

HOME SHARING & INTERGENERATIONAL COMMUNITIES

HOME SHARING

Local ordinances may inhibit home sharing, unintentionally, by limiting the number of unrelated residents in a dwelling. Information and education on this alternative may alleviate these barriers. In addition, creating related incentives for home sharing, such as providing screening services, instructional workshops, and/or rental toolkits, may increase the use of this housing alternative.

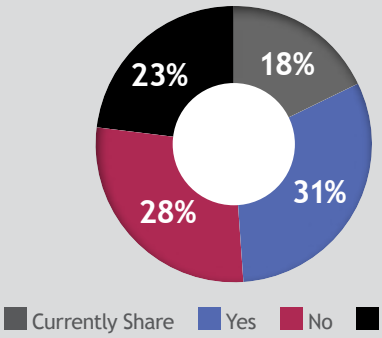
Older adult home share programs connect elder homeowners with individuals, of any age, seeking a place to live. In exchange for providing a private space in their home, older adults receive rent or household assistance from their housemate, or a combination of the two. Home sharing may be accomplished in an owned or rented residence. Home sharing can meet the needs and wants of many older residents, more specifically:

- Companionship
- Independence
- Rental income
- Assistance with household maintenance
- Transportation
- Security
- Family peace of mind

As age increases, more of the older population would consider sharing their home. Needs affect the interest in home sharing. For those still unsure about the idea, 58% would consider sharing their home if they needed help with household chores or transportation. Income and companionship are also attractive for home sharing consideration.

Colorado Home Share Program Examples:

- Silvernest – Statewide (*silvernest.com*)
- Neighbor To Neighbor – Fort Collins (*n2n.org*)
- Open Up - Denver (*letsopenup.org*)
- Sunshine Home Share Colorado – Denver (*sunshinehomeshare.org*)



Reasons You Would Consider Sharing Your Home:

(among respondents who said no or unsure)

- **58%** - You needed help with everyday activities such as household chores or transportation.
- **50%** - You found yourself not wanting to live alone and wanting companionship.
- **49%** - You need extra income.

Source: 2018 Home & Community Preferences Survey.

Nesterly

(www.nesterly.io)

Intergenerational home share pairing local students with seniors. Nesterly is currently and successfully operating in the Boston metropolitan area in partnership with the City of Boston and in Greater Columbus with the Central Ohio Area Agency on Aging.

COHOUSING

Cohousing is a community of privately-owned homes clustered around shared space. As a community designed to foster connection, physical spaces allow neighbors to easily interact with others and common areas typically included a kitchen, dining space and outdoor areas. A residence in a cohousing development may be half the size of a traditional condo, but with the shared amenities, quality of life can be just as high. Residents run and maintain the property themselves. Elements of efficiency and social success are profiled by a Washington D.C. example twenty years in the making:

TAKOMA VILLAGE COHOUSING – WASHINGTON D.C.

AARP Livable Communities Profile by Ellen Ryan *(takomavillage.org)*

- Established in 2000 with 43 households
- Ages of residents range from 1-88 of self-described upper middle class residents
- Owners pay their own property taxes plus a monthly condo fee
- Economies of scale benefit the whole community with common ownership of such amenities as the guest rooms, washers/dryers (some have their own), and exercise and landscape equipment
- Members are expected to put in at least six hours of community-related work each month and there are eight to 10 scheduled workdays, annually, during which residents do everything from repairs to landscaping to heavy-duty cleaning
- Members estimate spending 50% less on energy and 49% less on water
- Members enjoy social connections: "This place celebrates everything," residents say, with parties for birthdays, holidays and the Super Bowl. There are movie nights and Presidential inaugural viewing parties. "Sometimes gatherings just materialize," one owner notes. "Someone will bring their dinner down to sit in the piazza, and the next thing you know there's a whole bunch of people chatting and having a good time."
- Much of Takoma Village Cohousing was built or improved with green technology including geothermal heating and cooling to solar panels and the clustering of homes reduces the overall carbon footprint.

Interest in cohousing is growing in Colorado, especially in rural areas. New & existing Colorado Rural Cohousing examples include:

- Silver Leaf Cohousing – Paonia In development *(silverleafcohousing.com)*
- Alpenglow Cohousing – Ridgway In development *(alpenglowcohousing.org)*
- Cool Creek Neighborhood Cooperative – Mesa In Development *(facebook.com/CoolCreekMesa)*
- Heartwood Cohousing – Durango/Bayfield *(heartwoodcohousing.com)*
- Harmony Village Cohousing Community – Golden *(harmonyvillage.org)*
- Nyland Cohousing – Lafayette *(nylandcohousing.org)*
- Silver Sage & Wild Sage Cohousing Communities – Boulder *(silversagevillage.com)*

Ways to encourage cohousing development include (from Ann Zabaldo/Cohousing Association of America):

- Reduce the conflicts in zoning and condominium laws or draft legislation specifically for cohousing
- Provide development tax credits for developers of older adult cohousing communities
- Provide city-owned development sites or tax credits for individuals purchasing a home in an older adult cohousing community

INTERGENERATIONAL COMMUNITIES

Although there are no known formal Intergenerational Developments in Colorado, leaders could create incentives for their development as they show success in other parts of the country.

BRIDGE MEADOWS – PORTLAND, OREGON

(bridgemeadows.org)

Bridge Meadows develops and sustains intergenerational neighborhoods for adoptive families of youth formerly in foster care that promote permanency, community and caring relationships while offering safety and meaningful purpose in the daily lives of older adults.

Bridge Meadows was founded in Portland, Oregon in 2004, modeled after a successful rural Illinois program, Hope Meadow. The first families and elders moved in on April 1, 2011, and within six months 100% occupancy was achieved. Bridge Meadows currently serves 56 youth, 21 parents and 63 elders. Elder apartments and family homes were constructed using green and universal design principles and in a circular layout that connects all residents. Seniors are expected to volunteer for six hours per week, if not more. Residents report that the caring, inclusive community and safe, high-quality buildings are real strengths. The National Association of Home Builders named Bridge Meadows a "Best of 50+ Living" community. In 2017, a second Bridge Meadows facility was opened in Beaverton, Oregon with an additional 32 elder apartments and nine family townhomes.

NATURALLY OCCURRING RETIREMENT COMMUNITIES (NORCs)

NORCs are housing complexes or neighborhoods, not intentionally developed for older residents but where longtime residents, many of whom are now older adults, are committed to remaining in their own homes but need varying levels of essential support services to do so. Once identified, non-profit organizations often ensure that people are aware of, and have access to, resources, available in their own neighborhoods, they need as they age.

NORCs are a good way for community leaders, as well as business owners and younger residents, to stay connected to the older populations on housing issues (maintenance & accessibility) and more. Creating local policies and programs to convene multiple local organizations to support the development of NORCs, through education, volunteer connections, social events, lunch & learns, wellness activities and periodic informational and input meetings, will give older residents a voice in the community, while identifying ongoing needs and interests of the neighborhood and increasing residents ability to age in place.



PROJECT EXAMPLE SUPPORTING MUTUAL NEEDS:
SENIOR LIVING & CAREGIVER HOUSING

These two projects are an example of fulfilling a current need while planning for the future.

CASTLE PEAK LIFE AND REHABILITATION / TWO10 AT CASTLE PEAK

- Eagle, Colorado
- Opened 2016 / Opening in Summer 2020
- 64 units / 22 units of employee housing

Castle Peak Senior Life and Rehabilitation currently offers:

- 22 skilled nursing units
- 20 assisted living units
- 12 memory care units
- 10 short-term rehabilitation (average stay is less than 90 days)

In 2013, Eagle County purchased five acres in Eagle Ranch that became the site of the Castle Peak Senior Life and Rehabilitation community. Subsequently, the county selected Augustana Care to develop and initially own the care community. The project secured a $12 million loan through the USDA Rural Development's Community Facility Loan Program. The county and Augustana Care each contributed a combined $6 million to the project in the form of subordinate debt, meaning these loans will only begin to receive repayments when the project has surplus cash.



Project funding was as follows:

- $12,000,000 Long-term conventional debt (USDA loan at 3.5% interest over 40 years)
- $5,000,000 ECHDA loan (subordinated debt)
- $1,645,000 ECHDA land purchase
- $1,000,000 Augustana Loan (subordinated debt)
- $4,400,000 Capital Campaign

Workforce Housing Transitioning to Independent Senior Living:

An example of Eagle County's ongoing support of these public/private partnerships, Two10 at Castle Peak will be built on land owned by the County and financed through the issuance of certificates of participation (COPs), sold to investors as securities, much as bonds. The COPs are tax-exempt lease financing agreements so are attractive to the investment community.

Even more attractive to the community is that the 22-unit facility will operate as workforce housing (including Castle Peak Senior Life and Rehabilitation employees.) Current owner of Castle Peak, Cassia, will have the first right to purchase the property when ECHDA's debt obligation is fulfilled. At that time Cassia may easily convert the building to independent living which would complete their "continuum of care" offering.

INDEPENDENT LIVING FACILITIES

As the older population's housing needs change, it is a benefit to encourage or facilitate new developments for independent living that easily move into some assisted care options.

CASEY'S POND *(caseyspond.com)*

- Steamboat Springs, CO
- Opened October 2013



144 total units offering:

- 34 Independent Living
- 30 Assisted Living
- 60 Skilled Nursing
- 26 Memory Care
- Adult Day Care is also available

Casey's Pond is a unique "Life Plan Community" or continuing care retirement community (CCRC) as it was funded through a committed group private investors and local leaders who were interested in keeping their residents in their community. The Yampa Valley Medical Center, which was already housing 60 skilled nursing residents, provided seed money for the project (and a solid base of inaugural residents). Additional financing for construction was provided with tax-exempt bonds. Due to a downturn in the real estate market, land costs were not prohibitive. "From day one, it really was a community-driven project," said Tom Finley, principal at Pearl Senior Living, developer of Casey's Pond. "The board of directors and advisory committee comprised of local business leaders and other individuals, were driving the process and making Casey's Pond fit in well with the larger mountain community." Cappella Living Solutions assumed management of Casey's Pond in early 2016.

Residential payment plans at Casey's Pond range from month-to-month rental with access to higher need levels, to an Advantage Life Plan Contract which guarantees the availability of higher care units, at a discounted rate, when/if a resident needs it. Casey's Pond promotes its cozy neighborhood living with easy access to several local amenities as "the vibrant, low-maintenance lifestyle you want now, while removing any uncertainties about your future."

SOPRIS LODGE AT CARBONDALE SENIOR LIVING

(soprislodge.com)

- Carbondale, CO
- Opening Fall 2020

78 total units offering:

- 30 Independent Living apartments; pet-friendly
- 24 Assisted Living apartments of one-bedroom or studio designs
- 24 Memory Care residences in a secure residence



Sopris Lodge is a good example of public and private interests collaborating to achieve mutual goals which resulted in the property being rezoned to high-density and assigned a single designation on the future land use maps, necessary improvements being made to the town ditch, licenses being granted for developers to work on the historic Rio Grand Trail that abuts the property, the creation of an easement for the former owners to drive livestock across the property, and some reworking of town and neighborhood rules and regulations. The property will be managed by Well Age Senior Communities who have collected security deposits from several interested residents who have committed to moving in to the development in Fall 2020.

COMMUNITY INCENTIVES

Motivating or encouraging immediate action through innovative programs help create the desired solutions more efficiently.

TAX VACANT RESIDENCES AND PROPERTIES

Due to the high percentage of vacant homes, especially in the destination resort communities, creative ideas may be considered to create incentives for their use. One solution is a tax. This solution would require legislation.

In November 2018, voters in Oakland, California, passed the Vacant Property Tax Act. Homes that are in use fewer than 50 days a year will be subject to the tax, which is a $6,000 flat fee. It included residences ($6,000/yr), townhomes, duplexes and condos under separate ownership ($3,000/yr), as well as ground floor commercial units that were vacant ($3,000/yr). Underdeveloped parcels are also taxed ($6,000/yr). The annual tax was approved for 20 years and will provide funding for affordable housing, services for the homeless and other related programs. Low-income older adults and owners actively involved in the building process were exempted. City officials estimated the tax would bring in $6-10.6 million in annual revenue.

In Vancouver B.C., a one-percent tax was placed on residences that were not principal residences or were not rented out for at least six months per year. The purpose was to incentivize owners to rent their properties. Vancouver's Director of Finance declared the program a success revealing "the number of Vancouver properties declared vacant in 2018 under the Empty Homes Tax program has gone down 15 percent from 2017, with the majority of those previously empty homes having been returned to the rental market." In addition, the initiative generated $38 million, most of which will be used for affordable housing programs.

Other cities in California and New York are considering a similar tax.

SUMMIT COUNTY HOUSING WORKS PROGRAM

Family & Intercultural Resource Center (FIRC) *(summitfirc.org)* – This workforce rental program is designed to create an incentive for short-term renters to convert to long-term leases for the local workforce. Property owner landlords who participate in this program receive the following benefits:

- Property management services including rent collection
- Vetted tenants
- Consistent income from property

The program has grown from 15 leased units to 35 leased units in its four years of existence. Rents are capped at $1,500 for one-bedroom and studios, $2,100 for two bedroom units and $2,600 for three-bedroom units. Their goal is to manage 45 units, annually.

PRIORITIZED HOUSING FOR OLDER POPULATIONS

Local communities could create attractive incentives for building accessible and affordable housing for their growing older populations. In the alternative, requiring new developments to prioritize a certain percentage with visitability elements as "older adult-priority" (and promote them as such) could assist seniors in their search for downsizing or rightsizing options. Currently, Pitkin County has a 30-day notice provision for older adults that often elapses before action may be taken.

STATE LEVEL RECOMMENDATIONS

(colorado.gov/agingstrategy)

The perception among Colorado older adults is that their needs are not a priority for elected state and local officials. Efforts to increase awareness of the challenges and opportunities faced by the growing older population need progress to change that perception. Older adults want local communities to be responsible for sharing critical information about their needs and innovative programs to state government, and for policymakers to take appropriate action.

COLORADO SAPGA STRATEGIES

The Colorado Strategic Action Planning Group on Aging (SAPGA), comprised of experts, scholars, professionals, community representatives, non-profit leaders, advocates and members of the public, addressed housing in its 2016 Action Plan. The Action Plan was updated in December 2018 and 2019 to include rural Coloradans' concerns collected in the 2017 Conversations on Aging sessions where community input was gathered from older adults, families, caregivers, and aging-related stakeholders. This statewide input resulted in the formation of the following applicable housing strategies and accompanying goals for consideration in 2020:

Intentional Design and Land Use:

- Support the implementation of Universal Design (UD) elements and encourage UD certification for builders
- Support zoning that allows for co-housing and ADUs
- Promote and incentivize intergenerational living pilot programs or demonstrations
- Promote, support and fund the development of Naturally Occurring Retirement Communities and/or Villages

Support and Funding:

- Support funding and/or incentives to build more affordable, accessible, and manageable senior rentals and housing stock
- Continue to support expanded funding for in-home modifications
- Explore and encourage tiered rates that correspond to varying levels of care for assisted living residences
- Provide funding support to subsidize the conversion of empty building spaces for affordable senior and/or intergenerational living space

COLORADO SAPGA RECOMMENDATIONS

SAPGA articulated the following Recommendations, pertaining to housing, from their 2018 Action Plan:

- The State of Colorado, in partnership with the private sector and local governments, should ensure a supply of affordable, accessible, and manageable housing to meet the needs of older Coloradans. (Recommendation 2 - 2018 Strategic Action Plan on Aging)
- To improve the understanding of options that exist for senior living, the State of Colorado, along with the private and non-profit sectors, should create/and or enhance access to information on living options for older adults. (Recommendation 3 - 2018 Strategic Action Plan on Aging)
- The State of Colorado, along with other senior housing experts, should further assess and analyze existing affordable, accessible, safe, and manageable housing stock for older adults. (Recommendation 4 - 2018 Strategic Action Plan on Aging)

(cdola.colorado.gov/lifelong-colorado-initiative)

LIFELONG COLORADO

Lifelong Colorado, enacted in 2018 as Colorado became the third state to join the AARP Network of Age-Friendly states, encourages cities and counties across Colorado to address their "livability" considerations and develop age-friendly plans.

The Department of Local Affairs (DOLA) and NWCCOG is working to identify and promote best-practices, empower and facilitate local and regional efforts, to encourage local decision-making through bottom-up, inclusive strategies aimed at supporting livable communities for all Coloradans and their desire to age in place.



2020 OLDER ADULT HOUSING NEEDS STUDY PROJECT IMPLEMENTATION RECOMMENDATIONS

1. Assemble Regional Task Force including at least one local representative from each county. Meet quarterly on older adult housing and aging-in-place issues to advance this list of recommendations and others. Include members of Age-Friendly initiatives and non-profits who serve the aging population.

2. Add housing for older adults to scope and priority of exiting housing programs and strategies.

3. Update local codes to include Universal Design and Visitability elements. Have streamlined permit process on universal design retrofit projects at a reduced cost.

4. Create incentive program for builders who incorporate accessible design features in their plans; have planners and P&Z recommend percentage of universal design features in multi-family projects; encourage single-story single family homes (SFH) and/or the use of smaller lots.

5. Allow and encourage ADU construction; consider relaxed setbacks in certain locations.

6. Introduce, incentivize and reduce vacant housing with a tax on vacant housing such as Oakland or Vancouver B.C. to encourage rental and raise funds for affordable older population housing.

7. Create rural home assessment and modification program. This may be based on the existing HomeFit Program and/or the NWCCOG Energy Program could be expanded to address this scope of work.

8. Create *HomeFit for Older Adults* retrofit assessment & modification toolkit for each county including resources for materials and labor; update and promote annually.

9. Build standardized public presentation and P&Z worksession on older adult housing options such as missing middle housing, ADUs, tiny houses, cohousing, and shared housing and present in each county.

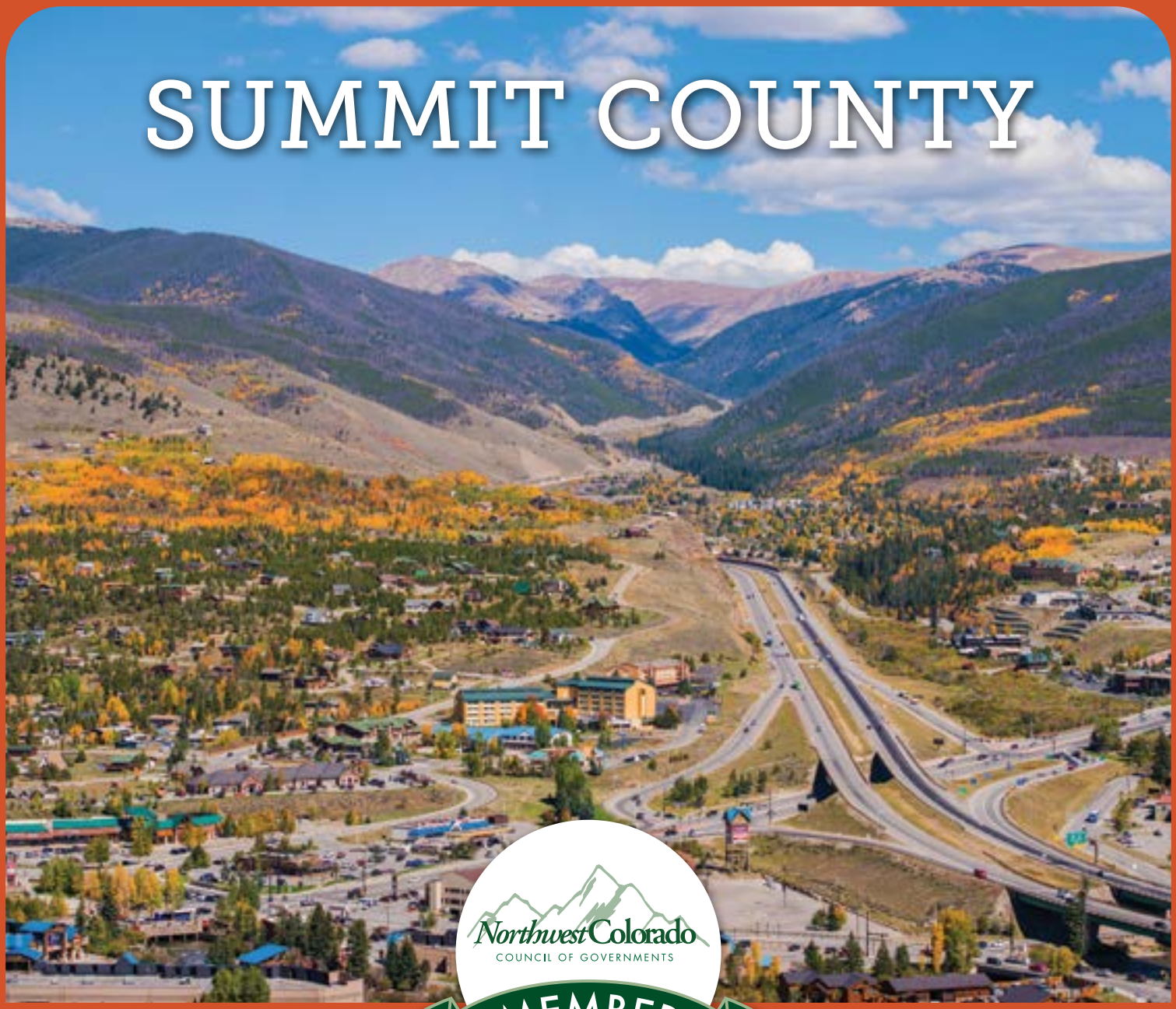
10. Create an *Aging in Place Guide* for older homeowners, specific to each county (printed & mailed), including resources for funding, workforce and guidance (names, phone numbers, emails and websites).

11. Create home repair program for older population with designated, dedicated contractors or agencies such as NWCCOG, and dedicated funding stream.

12. Schedule annual worksession/progress updates with commissioners, town councils and stakeholders on housing for older populations.

13. Create a *Older Adult Housing Needs Guide* based on the population numbers per county to attract investors and developers of assisted living facilities, income-qualified units and free market elder living options.
    - Educate local officials in various departments
    - Identify available funding sources & application process
    - Identify grants and loan and applicable deadlines
    - Identify potential building sites
    - Identify buildings that may be converted

SUMMIT COUNTY



Northwest Colorado Council of Governments

• MEMBER •



Summit County is a good example of how working together with a variety of tools and strategies results in successful outcomes. Age friendly initiatives led to recognition of Summit County as an Age-Friendly Community. Covenants, policies and progressive programs such as land banking, zoning incentives, ADU permits, impact fees and annexation policies have paved the way for partnerships and developments to prepare for community needs. Adding proposed solutions for the aging population to that strategy, including incentives to keep existing housing available for current residents and adapting/reusing existing housing, will go along way to allow elders to remain in the community.

In 2011, a market study of Summit County for senior independent living, assisted living and income-qualified units assisted revealed a demand for such options through 2036. That demand forecast has not changed. In fact, in early 2019, Breckenridge was identified as the fourth fastest 65y+ population growth in the U.S. In addition, caregivers and independent age-in-place support services, such as cleaning and maintenance, have increased with the population growth.

Summit County's livability score reflects a very healthy, educated and active population who are challenged with housing, transportation and the proximity of neighborhoods to the amenities needed for daily living. In September 2019, Summit County was designated an Age-Friendly Community, rewarding an ongoing commitment to address livability challenges for residents of all ages. Summit County has identified Buildings, Outdoor Spaces and Housing as a focus area in their Aging Well Plan and has enlisted the guidance of the Planning Department to assist in forming achievable housing and neighborhood goals. In addition, the Planning Department is updating their comprehensive plan and has encouraged committee members of the Age-Friendly Summit County initiative to engage with them as plans evolve.





LIVABILITY SCORE

METRICS

How does my community compare to neighborhoods across the country?

TOP THIRD · MIDDLE THIRD · BOTTOM THIRD · MISSING DATA

Housing accessibility ZERO-STEP ENTRANCES	43.6% of units Median US neighborhood: 43.6%
Housing options AVAILABILITY OF MULTI-FAMILY HOUSING	54.4% of units are multi-family Median US neighborhood: 17.8%
Housing affordability HOUSING COSTS	$1,482 per month Median US neighborhood: $989
Housing affordability HOUSING COST BURDEN	20.8% of income spent on housing Median US neighborhood: 17.8%
Housing affordability AVAILABILITY OF SUBSIDIZED HOUSING	85 units per 10,000 people Median US neighborhood: 0

CATEGORY SCORES

50 HOUSING Affordability and access	44 ENVIRONMENT Clean air and water
37 NEIGHBORHOOD Access to life, work, and play	88 HEALTH Prevention, access and quality
49 TRANSPORTATION Safe and convenient options	51 ENGAGEMENT Civic and social involvement
	64 OPPORTUNITY Inclusion and possibilities

POLICIES

Housing accessibility STATE AND LOCAL INCLUSIVE DESIGN LAWS	No Policy
Housing affordability STATE AND LOCAL HOUSING TRUST FUNDS	County Policy
Housing options STATE MANUFACTURED HOUSING PROTECTIONS	No Policy
Housing affordability STATE FORECLOSURE PREVENTION AND PROTECTION	State Policy
Comprehensive livability commitment STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES	No Policy

OLDER ADULTS IN SUMMIT COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	30,943	33,386	35,972
Age 60 to 64	1,712	1,639	1,707
Age 65 to 69	1,496	1,542	1,449
Age 70 to 84	2,426	2,662	2,716
Age 84+	226	369	556

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **673**

2+ person households: **1,502**

Family Households: **1,426**
Non-family Households: **76**

COST OF LIVING

Cost of Living: **157.20%**
Cost of Housing: **304.80%**

AGE 65+ LABOR FORCE

1,671

40.27% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$68,591

Margin of Error: +/-$12,462

ALL HOUSING UNITS

Total of All Housing Units: **30,652**

Occupied Households w/ Residents Age 65+: **2,175** (23% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

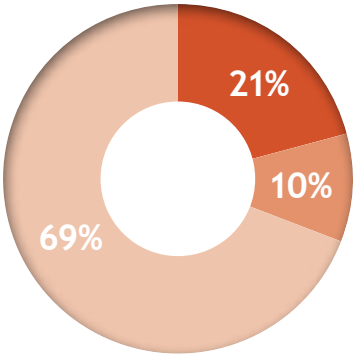
TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	9,455	6,287	66.50%	3,168	33.50%
Single Unit Buildings	6,088	4,905	80.60%	1,183	19.40%
Buildings with 2 to 4 Units	624	476	76.30%	148	23.70%
Buildings with 5 or More Units	2,606	846	32.50%	1,760	67.50%
Mobile Homes	137	60	43.80%	77	56.20%
RVs, Boats, Vans, Etc.	0	0	0.00%	0	0.00%
Median Year of Construction	1984	1986		1982	
Average # of Persons/Household	3.1	2.7		3.9	

Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT			
YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	32	1970 to 1979	8,472
2010 to 2013	232	1960 to 1969	1,353
2000 to 2009	4,770	1950 to 1959	234
1990 to 1999	7,808	1940 to 1949	72
1980 to 1989	7,261	1939 or earlier	418

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 9,455
- Owner Occupied: 6,287
- Renter Occupied: 3,168

Vacant: 21,197

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

- **5%** feel there is a good variety of housing options
- **8%** having problem having housing that fits their needs
- **11%** don't have enough money to pay property taxes
- **3%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

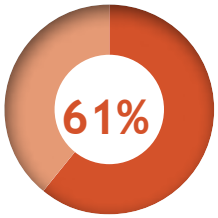
- **14%** experience difficulty maintain their home
- **18%** need help maintaining their yards
- **39%** need help with heavy or intense housework
- **7%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **10%** found accessibility of long term care options as good
- **26%** found accessibility of daytime care options for older adults good



Rate Summit County as an excellent or good place to live



Rate Summit County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Decreased affordability; scarce supply of free market housing
- Tax burdens on increasing home values: Property-rich = cash poor
- Maintenance of aging homes
- Restrictions on Use (Occupancy, Minimum Unit Size, Density, Parking)
- Increase in rents

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$547,700	$1,343
Percentage of Households paying 30% or more of income on housing	35.10%	45.10%
Percentage of Households paying 50% or more of income on housing	18.50%	20.30%

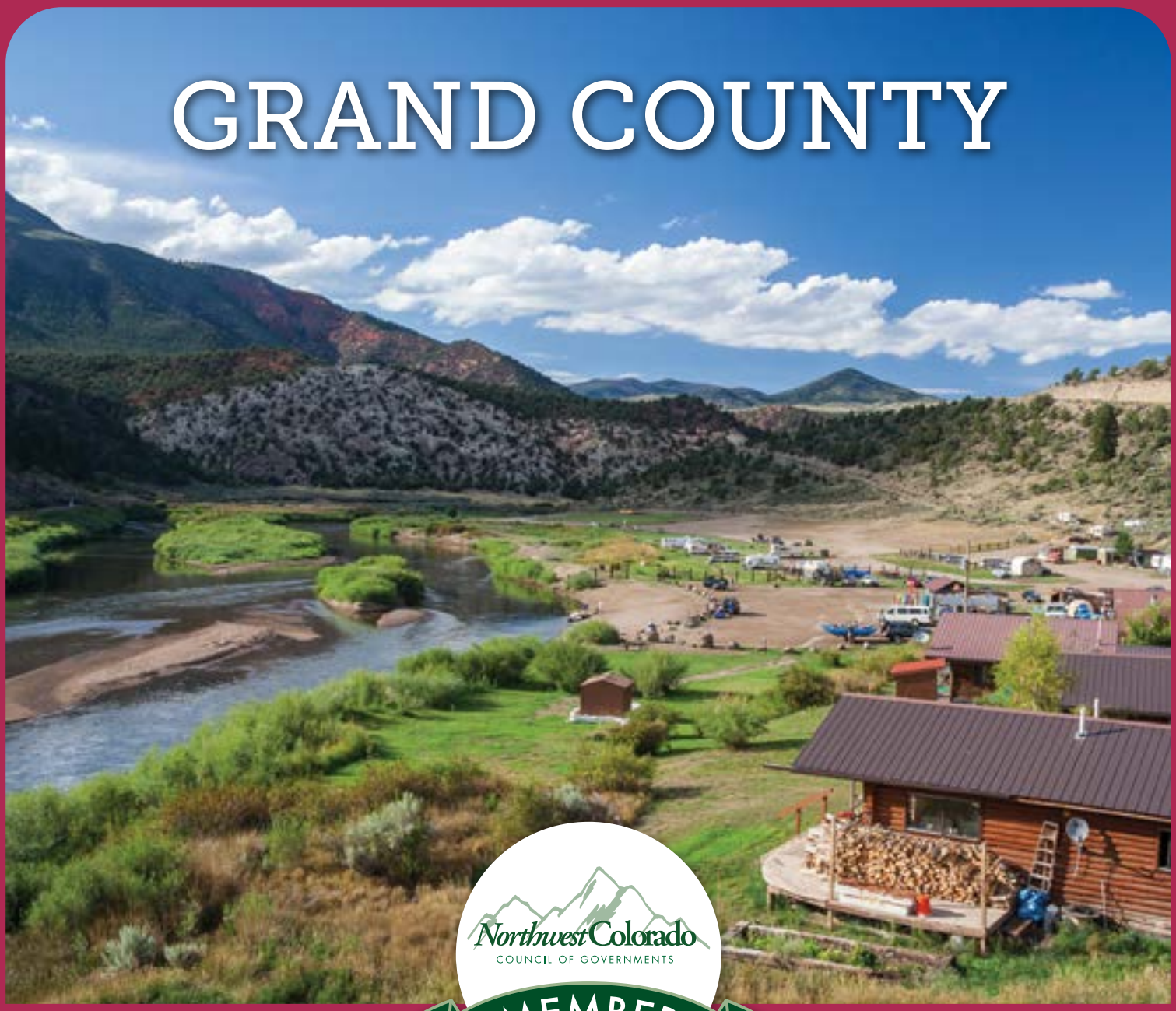
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Assisted Living, Skilled Nursing & Long Term Care Units: 0

Currently there are no dedicated independent and/or assisted living facilities in Summit County.



GRAND COUNTY



Northwest Colorado Council of Governments

• MEMBER •



Grand County's vision is one of a community in which people of all ages and abilities are empowered to enjoy full, safe and healthy independent lives.

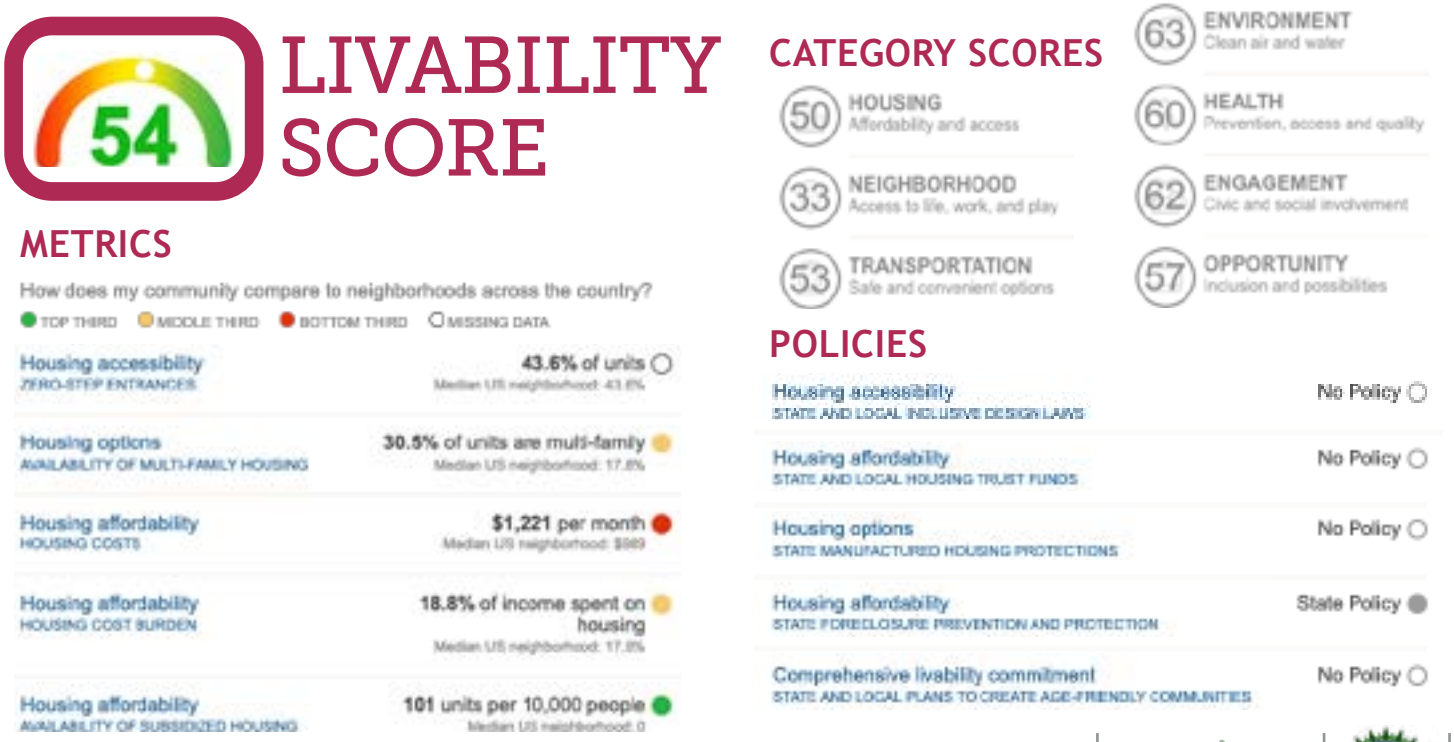
The 2018 housing needs assessment for Grand County recognized the following conditions pertaining to the older population needs:

- 15% of the population of Grand County are over 65 and projected to increase
- Older residents prefer living in Granby and Kremmling due to proximity to services
- Rental housing is scarce
- Housing diversity, especially in smaller units, is non-existent
- Free-market housing is in high demand resulting in higher cost
- Waiting lists for deed-restricted and/or subsidized senior living facilities are in excess of 2 years; turnover is low

Although Grand County Housing Authority participated in a 2019 Aging Well Plan development, specific conditions of housing were not addressed as the housing needs assessment had just been completed in 2018. That being said, the Plan's focus area of Buildings & Open Spaces included the importance of universal design elements in new developments and public spaces. Grand County Housing Authority also plans to reapply for LITHC funding for 48 units at The Cottages at Granby.

To address retrofitting existing housing to allow residents to age in place, Grand County Housing Authority applied for and received grant funding of $250K for 2020 projects. These monies are to be used to make homes safe, sanitary and a decent place to live. The needs-based loans are available to qualified homeowners and repayment is deferred until the home is sold. As the program demonstrates success, Grand County Housing Authority is able to reapply for funding for future years.

Grand County's livability score reflects a relatively healthy, engaged population who are challenged with housing, transportation and the proximity of neighborhoods to the amenities of daily living such as work, parks and retail establishments. Grand County Public Health recently (June 2019) completed an Aging Well Plan demonstrating a commitment to addressing the needs of their older population.



OLDER ADULTS IN GRAND COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	15,595	17,280	18,597
Age 60 to 64	1,375	1,171	1,096
Age 65 to 69	1,141	1,261	1,096
Age 70 to 84	1,471	2,010	2,334
Age 84+	220	274	373

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **391**

2+ person households: **1,098**

Family Households: **908**
Non-family Households: **190**

COST OF LIVING

Cost of Living: **103.60%**
Cost of Housing: **121.20%**

AGE 65+ LABOR FORCE

1,110

39.28% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$56,550

Margin of Error: +/-$13,295

ALL HOUSING UNITS

Total of All Housing Units: **16,515**

Occupied Households w/ Residents Age 65+: **1,489** (26% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	5,724	3,947	69.00%	1,777	31.00%
Single Unit Buildings	4,483	3,522	78.60%	961	21.40%
Buildings with 2 to 4 Units	329	23	7.00%	306	93.00%
Buildings with 5 or More Units	459	153	33.30%	306	66.70%
Mobile Homes	439	235	53.50%	204	46.50%
RVs, Boats, Vans, Etc.	14	14	100.00%	0	0.00%
Median Year of Construction	1983	1987		1979	
Average # of Persons/Household	2.53	2.39		2.84	

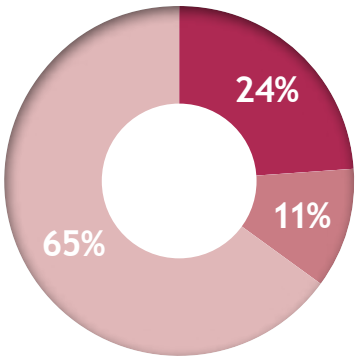
Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT

YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	24	1970 to 1979	3,496
2010 to 2013	178	1960 to 1969	917
2000 to 2009	4,958	1950 to 1959	534
1990 to 1999	2,789	1940 to 1949	75
1980 to 1989	2,345	1939 or earlier	999

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 5,724
- Owner Occupied: 3,947
- Renter Occupied: 1,777

Vacant: 10,791

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

- **5%** feel there is a good variety of housing options
- **6%** have problem having housing that fits their needs
- **5%** don't have enough money to pay property taxes
- **2%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

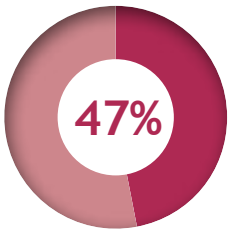
- **44%** experience difficulty maintain their home
- **41%** need help maintaining their yards
- **40%** need help with heavy or intense housework
- **36%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **0%** found accessibility of long term care options as good
- **0%** found accessibility of daytime care options for older adults good



Rate Grand County as an excellent or good place to live



Rate Grand County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Housing distance from services; lack of transportation options
- Tax burdens on increasing home values: Property-rich = cash poor
- Maintenance of aging homes
- Restrictions on Use (ADUs, Occupancy, Minimum Unit Size, Density, Parking)
- Increase in rents

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$285,000	$1,013
Percentage of Households paying 30% or more of income on housing	26.70%	35.80%
Percentage of Households paying 50% or more of income on housing	11.20%	14.00%

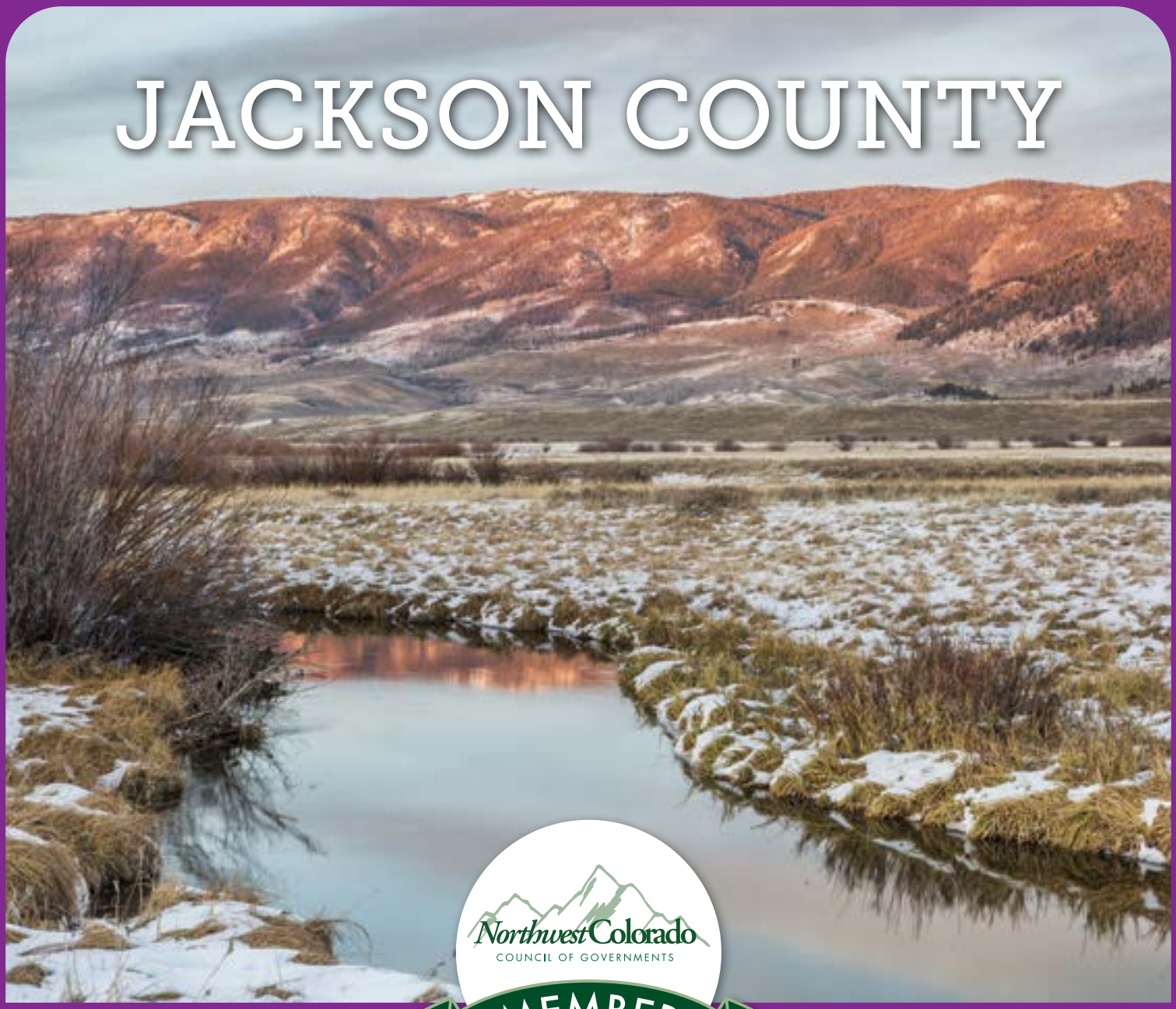
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Assisted Living, Skilled Nursing & Long Term Care Units: 64

- **Grand Living Apartments:** Granby, CO – 24 income-qualified units
- **Silver Spruce Senior Apartments:** Kremmling, CO – 20 HUD subsidized units
- **Cliffview Assisted Living Center:** Kremmling, CO – 24 units



JACKSON COUNTY



Northwest Colorado Council of Governments

• MEMBER •



Jackson County's Council on Aging mission includes keeping the older population "living well" in the county. Programs included potluck meals, van rides in a shuttle bus and smaller van, and fresh produce & milk delivered 2x/month. The Jackson Senior Center offers engaging programs, meeting space, support groups and a popular place to meet friends. Volunteers help keep the Senior Center open daily.

A surging oil & gas industry has created a shortage of affordable rental units in Jackson County. Landlords have raised rents steeply and/or sold rental units to employers in need of workforce housing. Residents of Jackson County, surveyed in 2019, repeatedly expressed the need for senior apartments and assisted living options. In addition, because of the lack of affordable housing options, services such as in-home care and handyman help are non-existent.

One mid 60-year-old resident remarked, "Most older adults have nowhere to go but to move out of the county as there aren't any assisted living places or home care people to come in and help." Another resident in their early 70s said, "An assisted living facility would be grand!"

Jackson County's livability score reflects the secluded, less densely populated nature of the area with a population who are challenged with connectivity, access to healthcare and the proximity of housing to the amenities of daily living such as work, parks and retail establishments.

Jackson county would benefit from additional housing stock which should be designed to be age friendly.





LIVABILITY SCORE

METRICS

How does my community compare to neighborhoods across the country?

TOP THIRD · MIDDLE THIRD · BOTTOM THIRD · MISSING DATA

Housing accessibility ZERO-STEP ENTRANCES	43.6% of units Median US neighborhood: 43.6%
Housing options AVAILABILITY OF MULTI-FAMILY HOUSING	8.1% of units are multi-family Median US neighborhood: 17.8%
Housing affordability HOUSING COSTS	$591 per month Median US neighborhood: $989
Housing affordability HOUSING COST BURDEN	10.9% of income spent on housing Median US neighborhood: 17.8%
Housing affordability AVAILABILITY OF SUBSIDIZED HOUSING	0 units per 10,000 people Median US neighborhood: 0

CATEGORY SCORES

58 HOUSING Affordability and access	80 ENVIRONMENT Clean air and water
36 NEIGHBORHOOD Access to life, work, and play	39 HEALTH Prevention, access and quality
68 TRANSPORTATION Safe and convenient options	13 ENGAGEMENT Civic and social involvement
	28 OPPORTUNITY Inclusion and possibilities

POLICIES

Housing accessibility STATE AND LOCAL INCLUSIVE DESIGN LAWS	No Policy
Housing affordability STATE AND LOCAL HOUSING TRUST FUNDS	No Policy
Housing options STATE MANUFACTURED HOUSING PROTECTIONS	No Policy
Housing affordability STATE FORECLOSURE PREVENTION AND PROTECTION	State Policy
Comprehensive livability commitment STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES	No Policy

OLDER ADULTS IN JACKSON COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	1,359	1,311	1,287
Age 60 to 64	123	99	71
Age 65 to 69	100	100	85
Age 70 to 84	174	189	186
Age 84+	49	49	60

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **212**

2+ person households: **120**

Family Households: **117**
Non-family Households: **3**

COST OF LIVING

Cost of Living: **98.00%**
Cost of Housing: **113.30%**

AGE 65+ LABOR FORCE

151

46.6% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$42,647

Margin of Error: +/-$5,069

ALL HOUSING UNITS

Total of All Housing Units: **1,312**

Occupied Households w/ Residents Age 65+: **212** (36% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	597	420	70.40%	177	29.60%
Single Unit Buildings	435	290	66.70%	145	33.30%
Buildings with 2 to 4 Units	11	6	54.50%	5	45.50%
Buildings with 5 or More Units	0	0	0.00%	0	0.00%
Mobile Homes	151	124	82.10%	27	17.90%
RVs, Boats, Vans, Etc.	0	0	0.00%	0	0.00%
Median Year of Construction	1978	1976		1989	
Average # of Persons/Household	2.28	2.1		2.72	

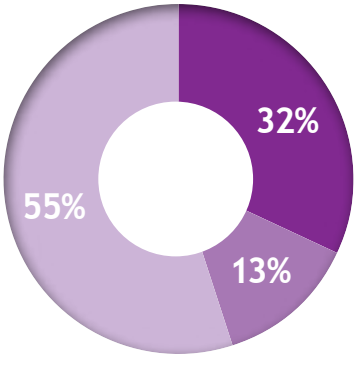
Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT

YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	5	1970 to 1979	228
2010 to 2013	10	1960 to 1969	52
2000 to 2009	211	1950 to 1959	75
1990 to 1999	198	1940 to 1949	40
1980 to 1989	143	1939 or earlier	350

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 597
- Owner Occupied: 420
- Renter Occupied: 177

Vacant: 715

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

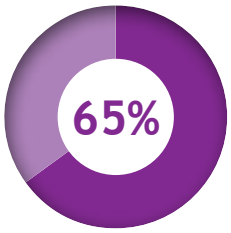
- **0%** feel there is a good variety of housing options
- **30%** have problem having housing that fits their needs
- **56%** don't have enough money to pay property taxes
- **0%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

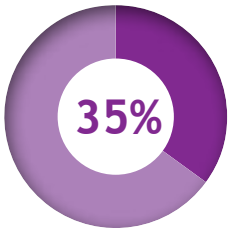
- **43%** experience difficulty maintain their home
- **56%** need help maintaining their yards
- **81%** need help with heavy or intense housework
- **30%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **0%** found accessibility of long term care options as good
- **0%** found accessibility of daytime care options for older adults good



Rate Jackson County as an excellent or good place to live



Rate Jackson County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Housing distance from services; lack of transportation options
- Tax burdens on increasing home values: Property-rich = cash poor
- Maintenance of aging homes
- Restrictions on Use (ADUs, Occupancy, Minimum Unit Size, Density, Parking)
- Increase in rents

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$171,300	$706
Percentage of Households paying 30% or more of income on housing	15.50%	22.60%
Percentage of Households paying 50% or more of income on housing	4.30%	17.50%

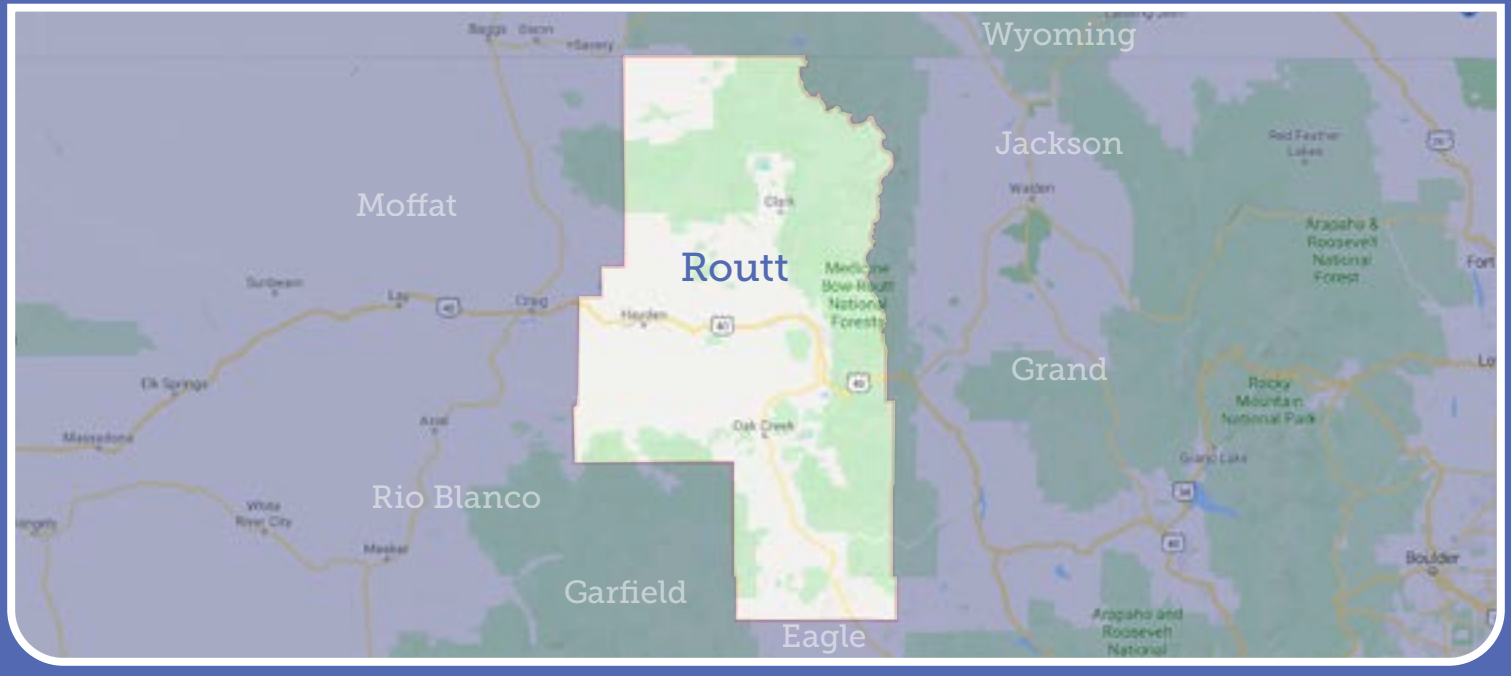
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Assisted Living, Skilled Nursing & Long Term Care Units: 0

Currently, there are no dedicated independent or assisted living facilities in Jackson County.



ROUTT COUNTY



Routt County is outside the NWCCOG region, but because Steamboat Springs is a member, it was determined that the study would be incomplete without including the whole county.

The Routt County & Steamboat Springs Yampa Valley Housing Authority's 2019 report to the community articulated the commitment to create new healthy communities to support local families and the workforce. The reported state of housing includes the lack of housing options – both owned and rented - to meet the demands of locals, second homeowners and the tourism industry. It also identified long waiting lists at the affordable housing properties. The older population, retired from full time employment in Routt County, qualify (among other requirements) for deed-restricted housing.

Routt County's Council on Aging (RCCOA) is focused on meeting the needs of older residents of the county to allow them to remain in the community, preferably in their homes, for as long as possible. RCCOA provides resources and information to older adults that allow them to make decisions on their living situation, health and personal care needs.

The Vision of the RCCOA includes housing issues such as:

- To enable impaired older adults to remain at home as long as possible and facilitate the discharge of older adults from hospitals and care providing facilities
- To reduce the isolation experienced by many older adults through opportunities for social interaction by participation in the nutrition program
- To provide nutrition education and supportive service activities in order to enhance the older adult's ability to remain independent.

Routt County is in the process of updating their Master Plan in unincorporated parts of the county and has asked for community input on priorities via an online survey. The Routt County Health & Human Services Plan for 2018-20 mentions housing concerns and funds for retrofitting existing housing stock, but does not specifically address issues of the older population.

Routt County's livability score reflects a healthy, engaged, active population who are challenged with housing and the proximity of neighborhoods to the amenities needed for daily living. RCCOA participates in Age-Friendly community meetings to bring new and innovative ideas to their program.



LIVABILITY SCORE

METRICS

How does my community compare to neighborhoods across the country?

TOP THIRD · MIDDLE THIRD · BOTTOM THIRD · MISSING DATA

Housing accessibility	ZERO-STEP ENTRANCES	43.6% of units
Housing options	AVAILABILITY OF MULTI-FAMILY HOUSING	33.4% of units are multi-family
Housing affordability	HOUSING COSTS	$1,382 per month
Housing affordability	HOUSING COST BURDEN	21.0% of income spent on housing
Housing affordability	AVAILABILITY OF SUBSIDIZED HOUSING	81 units per 10,000 people

CATEGORY SCORES

47	HOUSING Affordability and access	
60	ENVIRONMENT Clean air and water	
35	NEIGHBORHOOD Access to life, work, and play	
84	HEALTH Prevention, access and quality	
54	TRANSPORTATION Safe and convenient options	
69	ENGAGEMENT Civic and social involvement	
		59 OPPORTUNITY Inclusion and possibilities

POLICIES

Housing accessibility	STATE AND LOCAL INCLUSIVE DESIGN LAWS	No Policy
Housing affordability	STATE AND LOCAL HOUSING TRUST FUNDS	No Policy
Housing options	STATE MANUFACTURED HOUSING PROTECTIONS	No Policy
Housing affordability	STATE FORECLOSURE PREVENTION AND PROTECTION	State Policy
Comprehensive livability commitment	STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES	No Policy

OLDER ADULTS IN ROUTT COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	25,783	28,862	31,963
Age 60 to 64	1,700	1,474	1,552
Age 65 to 69	1,505	1,525	1,322
Age 70 to 84	2,180	2,738	3,001
Age 84+	293	414	595

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **791**

2+ person households: **1,388**

Family Households: **1,292**
Non-family Households: **96**

COST OF LIVING

Cost of Living: **146.90%**
Cost of Housing: **272.90%**

AGE 65+ LABOR FORCE

1,506

37.83% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$46,458

Margin of Error: +/-$14,545

ALL HOUSING UNITS

Total of All Housing Units: **16,598**

Occupied Households w/ Residents Age 65+: **2,179** (23% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	9,478	6,471	68.30%	3,007	31.70%
Single Unit Buildings	6,792	5,250	77.30%	1,542	22.70%
Buildings with 2 to 4 Units	636	212	33.30%	424	66.70%
Buildings with 5 or More Units	1,202	443	36.90%	759	63.10%
Mobile Homes	848	566	66.70%	282	33.30%
RVs, Boats, Vans, Etc.	0	0	0.00%	0	0.00%
Median Year of Construction	1985	1986		1983	
Average # of Persons/Household	2.53	2.46		2.67	

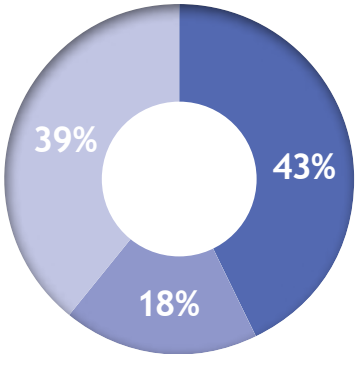
Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT

YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	59	1970 to 1979	3,099
2010 to 2013	129	1960 to 1969	865
2000 to 2009	4,363	1950 to 1959	329
1990 to 1999	3,298	1940 to 1949	255
1980 to 1989	2,983	1939 or earlier	1,218

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 9,478

- Owner Occupied: 6,471
- Renter Occupied: 3,007

Vacant: 7,120

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

- **13%** feel there is a good variety of housing options
- **18%** having problem having housing that fits their needs
- **14%** don't have enough money to pay property taxes
- **13%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

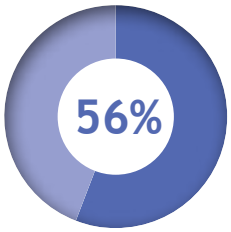
- **46%** experience difficulty maintain their home
- **45%** need help maintaining their yards
- **39%** need help with heavy or intense housework
- **17%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **40%** found accessibility of long term care options as good
- **32%** found accessibility of daytime care options for older adults good



Rate Routt County as an excellent or good place to live



Rate Routt County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Increase in rents
- Maintenance of aging homes
- Restrictions on Use (ADUs, Occupancy, Minimum Unit Size, Density, Parking)

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$460,600	$1,166
Percentage of Households paying 30% or more of income on housing	30.70%	45.80%
Percentage of Households paying 50% or more of income on housing	15.10%	21.40%

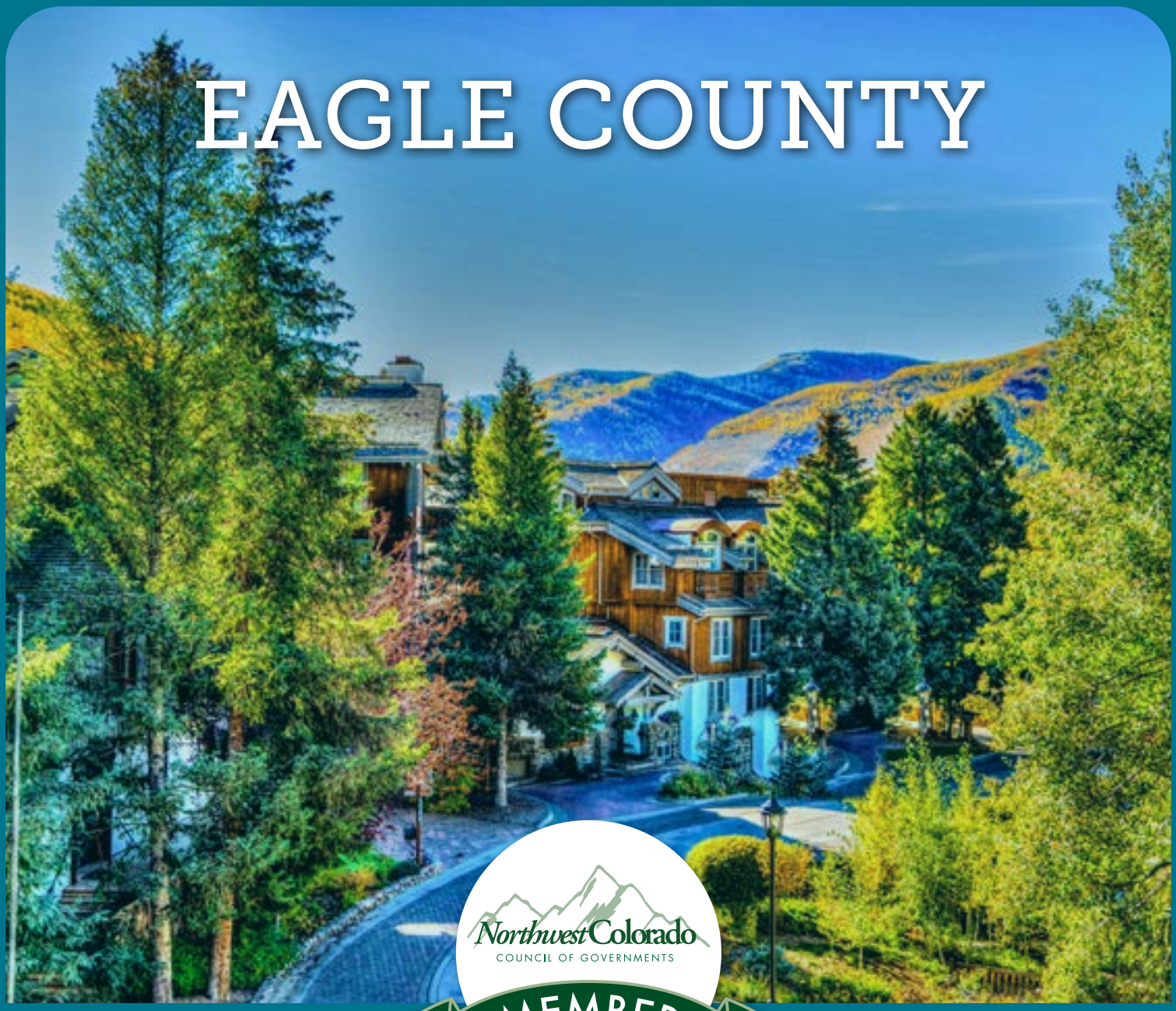
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Assisted Living, Skilled Nursing & Long Term Care Units: 321

- **Casey's Pond:** Steamboat Springs, CO – 142 units for independent, assisted, skilled nursing, memory care and transitional rehabilitation
- **Routt County Foundation for Senior Citizens:** 60 units of one-bedroom apartment independent living in three locations:
  - Aspen View Manor – Oak Creek, CO
  - Selby Apartments – Steamboat Springs, CO
  - Mountain View Apartments - Steamboat Springs, CO
- **The Haven:** Hayden, CO – 20 units for independent or assisted living



EAGLE COUNTY



Northwest Colorado Council of Governments

MEMBER



To address some of the housing and neighborhood design challenges, Eagle County Public Health partnered with the Healthy Communities Coalition of Eagle County on their community Plan4Health project. Reviewing the Master Plans of Eagle River Valley municipalities and Eagle County, the team highlighted components that support healthy aging including policy language supporting diverse housing options for older adults, pedestrian age-friendly design considerations, ramps, and upgraded traffic signals.

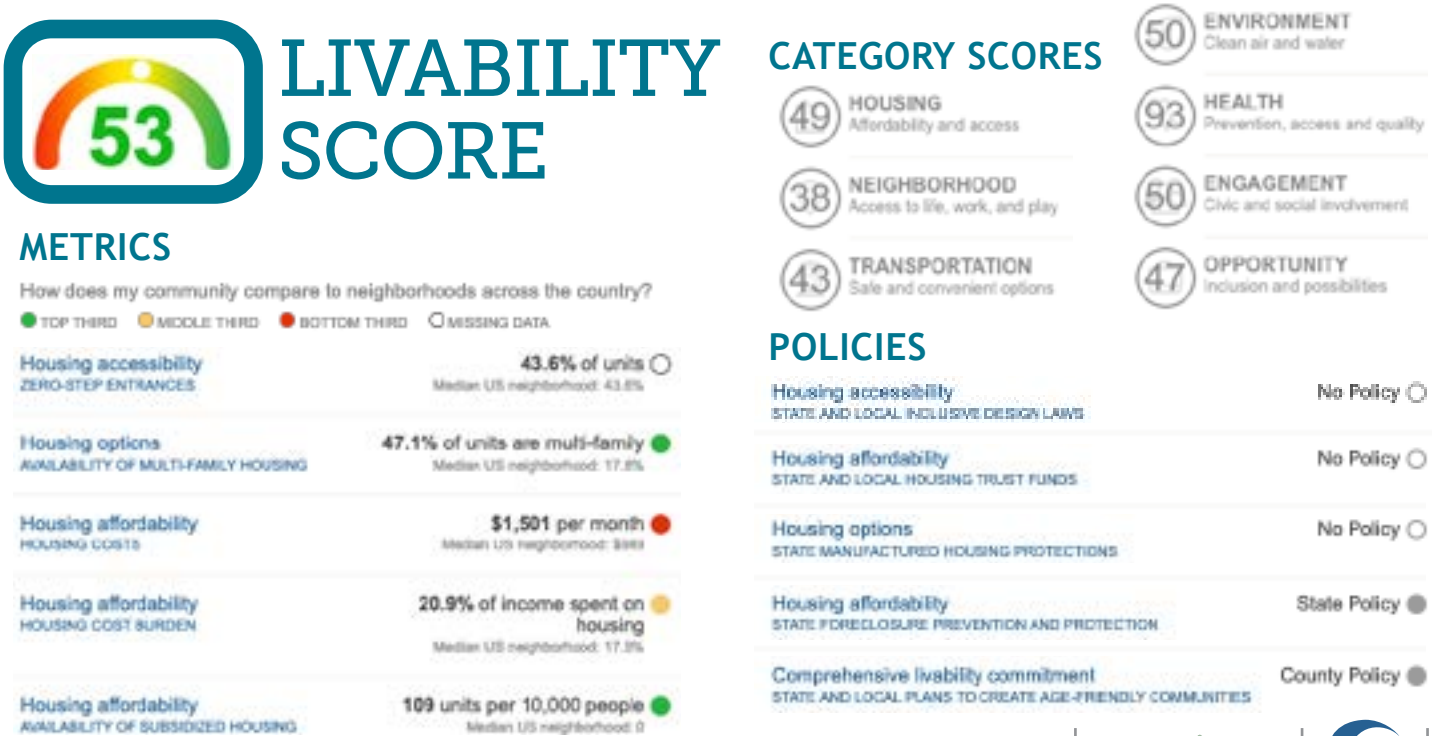
Eagle County Public Health, which includes Healthy Aging programs and the Aging Well Plan, identified "Independently Aging in Place" as a top community health priority. In 2014, the Eagle County Aging Well Initiative identified Housing as one of four priority areas for immediate focus. The 2017 Eagle County Aging Well Community Report revealed that partner organizations and community members concluded that older adults in Eagle County should have ample options for safe, high-quality, and accessible independent housing.

The following action items were completed as part of the Aging Well Plan:

- Gathered information on current status and housing plans through presentations from Eagle County and Town representatives
- Attended community meetings as advocates for senior-friendly housing
- Compiled a checklist for independent senior housing
- Created a comprehensive inventory and interactive online Senior Housing Map of senior friendly housing options throughout Eagle County
- Developed 3 infographic resources on in home assistive devices for common challenges faced by aging adults

HomeFit for Seniors program presented in-home modifications to the older population in both the Eagle River and Basalt locations of the County. Partnering with AARP, EnergySmart Colorado, the local utility, NWCCOG and Eagle River & Basalt Fire Departments, HomeFit for Seniors identified ways to make existing homes more safe and accessible, allowing resident to live in them longer.

Eagle County's livability score reflects a healthy, active population (with one of the highest life expectancy levels in the nation) who are challenged with housing, transportation and the proximity of neighborhoods to the amenities needed for daily living. Eagle County was designated an Age-Friendly Community in 2017 which demonstrates their commitment to address livability challenges for residents of all ages.



OLDER ADULTS IN EAGLE COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	56,010	61,575	67,160
Age 60 to 64	3,224	3,419	3,948
Age 65 to 69	2,543	3,048	3,211
Age 70 to 84	3,597	4,639	5,394
Age 84+	326	488	803

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **1,077**

2+ person households: **2,475**

Family Households: **2,262**
Non-family Households: **213**

COST OF LIVING

Cost of Living: **155.40%**
Cost of Housing: **288.80%**

AGE 65+ LABOR FORCE

2,491

38.51% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$68,732

Margin of Error: +/-$10,499

ALL HOUSING UNITS

Total of All Housing Units: **31,912**

Occupied Households w/ Residents Age 65+: **3,552** (20% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	17,765	12,509	70.4%	5,256	29.6%
Single Unit Buildings	11,137	9,553	85.8%	1,584	14.2%
Buildings with 2 to 4 Units	1,201	626	52.1%	575	47.9%
Buildings with 5 or More Units	3,776	1,306	34.6%	2,470	65.4%
Mobile Homes	1,566	952	60.8%	614	39.2%
RVs, Boats, Vans, Etc.	85	72	84.7%	13	15.3%
Median Year of Construction	1992	1994		1987	
Average # of Persons/Household	3.02	2.87		3.37	

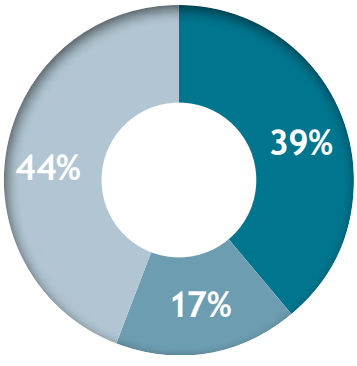
Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT

YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	48	1970 to 1979	5,702
2010 to 2013	126	1960 to 1969	1,097
2000 to 2009	7,526	1950 to 1959	309
1990 to 1999	9,115	1940 to 1949	239
1980 to 1989	6,943	1939 or earlier	807

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 17,765
- Owner Occupied: 12,509
- Renter Occupied: 5,256

Vacant: 14,147

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

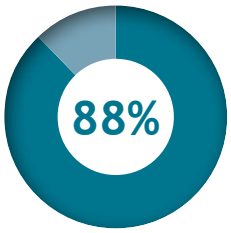
- **11%** feel there is a good variety of housing options
- **26%** having problem having housing that fits their needs
- **24%** don't have enough money to pay property taxes
- **3%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

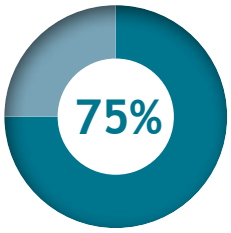
- **27%** experience difficulty maintain their home
- **34%** need help maintaining their yards
- **36%** need help with heavy or intense housework
- **15%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **12%** found accessibility of long term care options as good
- **4%** found accessibility of daytime care options for older adults good



Rate Eagle County as an excellent or good place to live



Rate Ealge County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Tax burdens on increasing home values: Property-rich = cash poor
- Maintenance of aging homes
- Restrictions on Use (ADUs, Occupancy, Minimum Unit Size, Density, Parking)
- Increase in rents
- Homelessness

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$471,100	$1,370
Percentage of Households paying 30% or more of income on housing	29.2%	47.7%
Percentage of Households paying 50% or more of income on housing	13.1%	18.4%

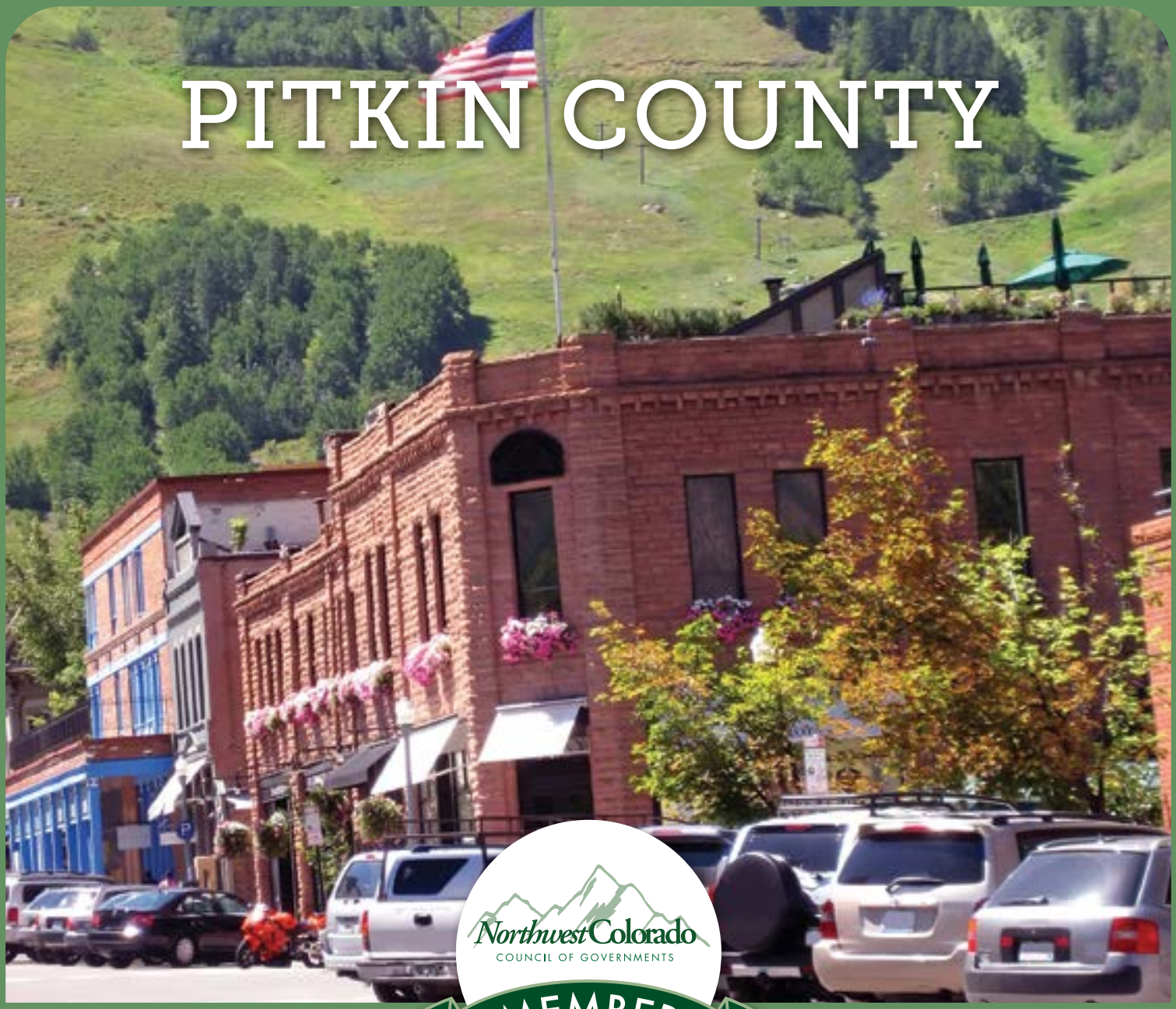
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Assisted Living, Skilled Nursing & Long Term Care Units: 70

- **Golden Eagle:** Eagle, CO – 36 one-bedroom, income-qualified independent living
- **Seniors on Broadway:** Eagle, CO – 14 units of income qualified, independent living
- **Castle Peak Senior Life and Rehabilitation:** Eagle, CO – 64 rental units (22 skilled nursing-private units, 20 assisted-living rental apartments, 12 memory-care private suites, & 10 transitional-care private suites)



PITKIN COUNTY



Northwest Colorado Council of Governments

• MEMBER •



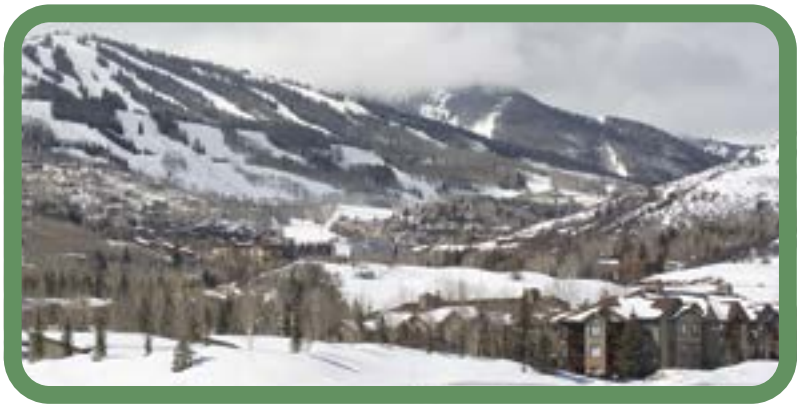
The 2020 Budget Presentation by Pitkin County Health & Human Services, including Senior Services, described current conditions as a "Housing Crisis" including resident survey findings of poor living conditions, homelessness, overcrowding, and financial stress. Almost half (45%) of Pitkin County's renters and 36% of homeowners are cost burdened.

Pitkin County's Strategic Plan includes a Core Focus of Livable & Supportive Community which includes diverse and livable housing options. Pitkin County shares housing responsibilities in the region (subsidizing 50% of net operating costs) with the City of Aspen and operates through the Aspen Pitkin Community Housing Authority (APCHA).

In 2014, the Pitkin County Aging Well Plan established a goal of Pitkin County's older adults being able to live comfortably and safely at home. In addition, the Plan recommended forming an advocacy group to work with APCHA to allow its older population to age in place. The 2019 Pitkin County Age-Friendly Initiative (an update to the original Plan) outlines a goal to continue to advocate for older adult housing and gather and disseminate information regarding the adaptability of space for older adults.

Pitkin County Senior Services presented the AARP HomeFit program in 2017, providing valuable information to assist older adults in making their current residences safe, comfortable, efficient and accessible. Future programs on similar topics are planned.

Pitkin County's livability score reflects a healthy, active population who are challenged with housing, especially the half of the county's older residents that are more rural, and the proximity of neighborhoods to the amenities needed for daily living. Pitkin County was designated an Age-Friendly Community in 2017, demonstrating their commitment to address these livability challenges for residents of all ages throughout the county.





LIVABILITY SCORE

METRICS

How does my community compare to neighborhoods across the country?

TOP THIRD · MIDDLE THIRD · BOTTOM THIRD · MISSING DATA

Housing accessibility ZERO-STEP ENTRANCES	43.6% of units Median US neighborhood: 43.6%
Housing options AVAILABILITY OF MULTI-FAMILY HOUSING	47.3% of units are multi-family Median US neighborhood: 17.8%
Housing affordability HOUSING COSTS	$1,548 per month Median US neighborhood: $989
Housing affordability HOUSING COST BURDEN	19.6% of income spent on housing Median US neighborhood: 17.8%
Housing affordability AVAILABILITY OF SUBSIDIZED HOUSING	95 units per 10,000 people Median US neighborhood: 0

CATEGORY SCORES

50 HOUSING Affordability and access	80 ENVIRONMENT Clean air and water
38 NEIGHBORHOOD Access to life, work, and play	94 HEALTH Prevention, access and quality
51 TRANSPORTATION Safe and convenient options	79 ENGAGEMENT Civic and social involvement
	57 OPPORTUNITY Inclusion and possibilities

POLICIES

Housing accessibility STATE AND LOCAL INCLUSIVE DESIGN LAWS	No Policy
Housing affordability STATE AND LOCAL HOUSING TRUST FUNDS	County Policy
Housing options STATE MANUFACTURED HOUSING PROTECTIONS	No Policy
Housing affordability STATE FORECLOSURE PREVENTION AND PROTECTION	State Policy
Comprehensive livability commitment STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES	County Policy

OLDER ADULTS IN PITKIN COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	17,945	18,614	19,144
Age 60 to 64	1,468	1,239	1,272
Age 65 to 69	1,301	1,294	1,095
Age 70 to 84	1,905	2,207	2,284
Age 84+	263	324	445

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **757**

2+ person households: **1,307**

Family Households: **1,144**
Non-family Households: **163**

COST OF LIVING

Cost of Living: **296.10%**
Cost of Housing: **751.20%**

AGE 65+ LABOR FORCE

1,274

36.72% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$64,103

Margin of Error: +/-$11,351

ALL HOUSING UNITS

Total of All Housing Units: **13,574**

Occupied Households w/ Residents Age 65+: **2,064** (28% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	7,340	4,757	64.80%	2,583	35.20%
Single Unit Buildings	3,557	2,902	81.60%	655	18.40%
Buildings with 2 to 4 Units	648	352	54.30%	296	45.70%
Buildings with 5 or More Units	2,644	1,032	39.00%	1,612	61.00%
Mobile Homes	491	471	95.90%	20	4.10%
RVs, Boats, Vans, Etc.	0	0	0.00%	0	0.00%
Median Year of Construction	1987	1988		1984	
Average # of Persons/Household	2.4	2.52		2.19	

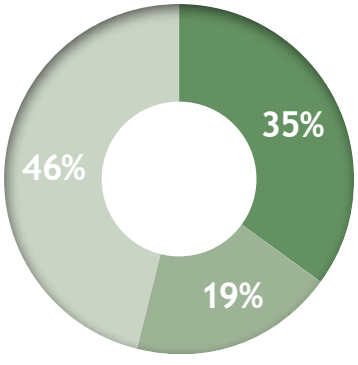
Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT

YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	95	1970 to 1979	3,429
2010 to 2013	256	1960 to 1969	1,212
2000 to 2009	3,010	1950 to 1959	219
1990 to 1999	2,424	1940 to 1949	81
1980 to 1989	2,178	1939 or earlier	670

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 7,340
- Owner Occupied: 4,757
- Renter Occupied: 2,583

Vacant: 6,234

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

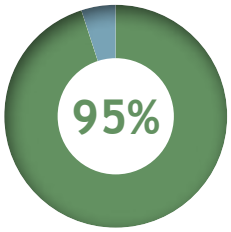
- **8%** feel there is a good variety of housing options
- **20%** having problem having housing that fits their needs
- **27%** don't have enough money to pay property taxes
- **9%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

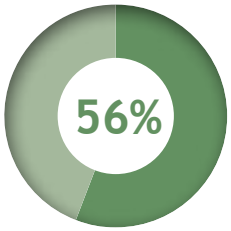
- **33%** experience difficulty maintain their home
- **42%** need help maintaining their yards
- **36%** need help with heavy or intense housework
- **11%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **8%** found accessibility of long term care options as good
- **30%** found accessibility of daytime care options for older adults good



Rate Pitkin County as an excellent or good place to live



Rate Pitkin County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Maintenance of aging homes
- Housing burdened over years left no retirement savings
- Restrictions on Use (ADUs, Occupancy, Minimum Unit Size, Density, Parking)
- Increase in rents
- Homelessness

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$593,600	$1,241
Percentage of Households paying 30% or more of income on housing	31.00%	45.10%
Percentage of Households paying 50% or more of income on housing	14.90%	16.30%

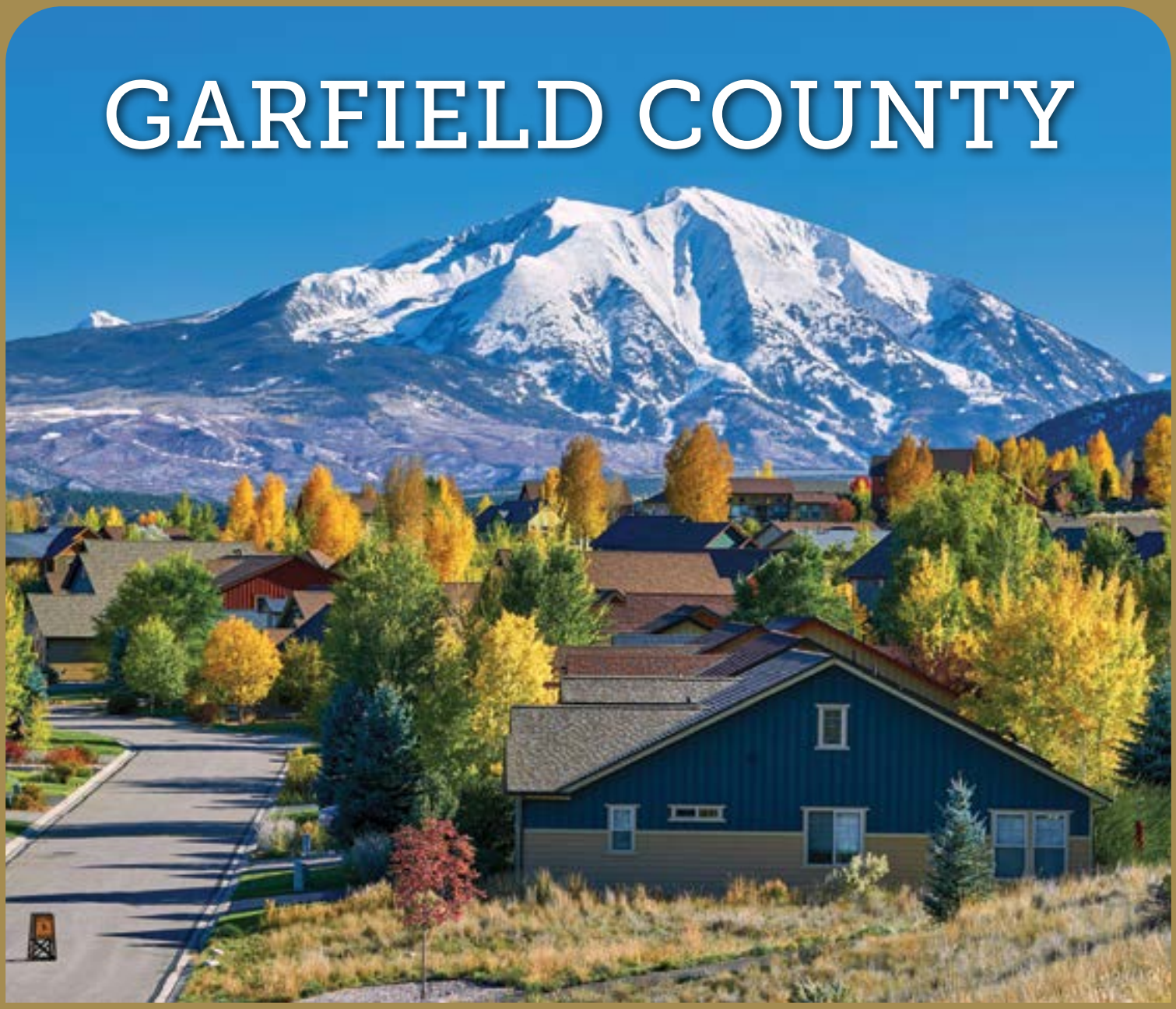
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

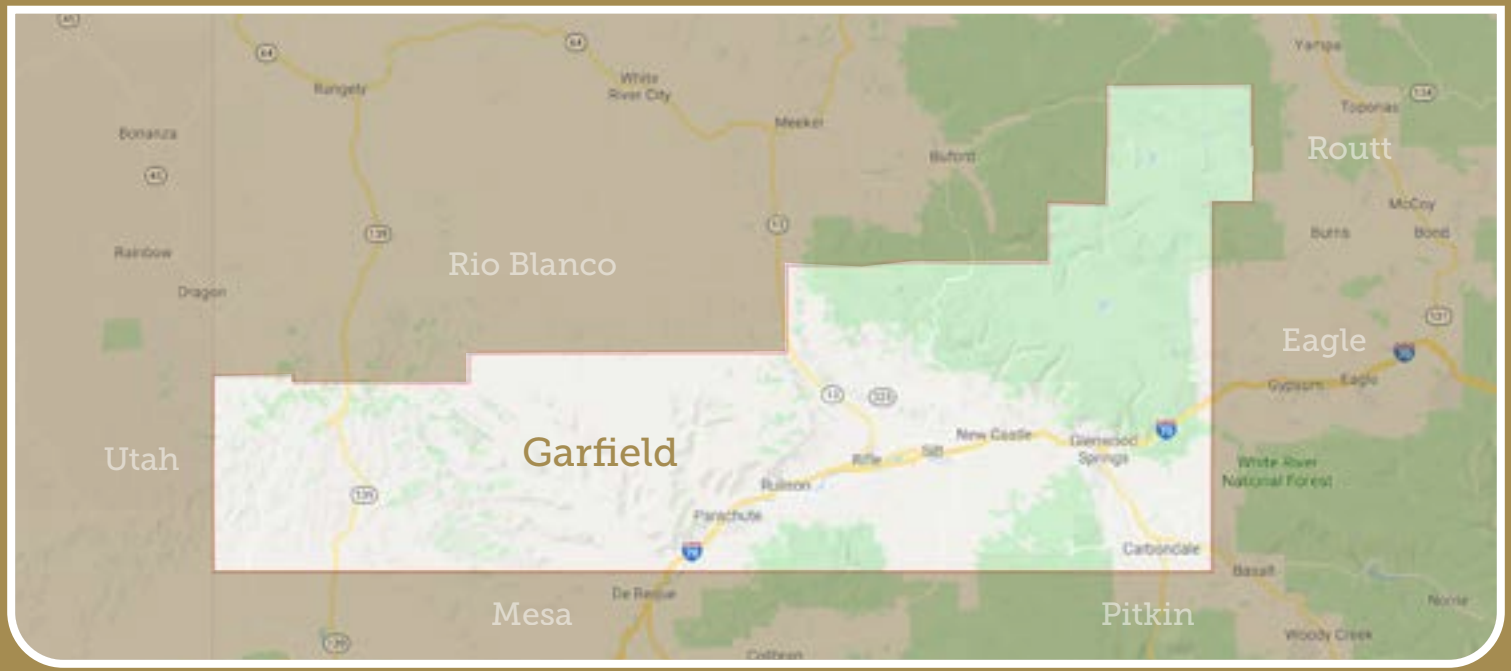
Assisted Living, Skilled Nursing & Long Term Care Units: 72

- **Aspen Country Inn:** 40 long-term income-qualified, independent living rental units with rental priority given to qualified (working in Pitkin County at the time of application or has worked in Pitkin County full time for 4 years immediately prior to retirement) seniors 65 or older
- **Whitcomb Terrace Assisted Living:** Aspen, CO – 15 assisted living units



GARFIELD COUNTY





Garfield County is outside the NWCCOG region, but because Glenwood Springs is a member, it was determined that the study would be incomplete without including the whole county.

Garfield County is a good example of ongoing partnerships with private developers, tax credits and grants, to provide affordable housing for its older populations. The Garfield County Housing Authority (GCHA) assists older adults and persons with disabilities in locating and procuring affordable rental and purchase housing opportunities. In June 2019 GCHA partnered with an older adult LITHC project in New Castle to open the 50 unit Lakota Ridge Senior Housing, "designed with the senior population in mind." In 2020, Maxfield Heights, including 50 one-bedroom apartments for the older population (age 55+), will open in Rifle. In addition, GCHA requested and was awarded $400K to renovate and preserve older adult housing and the Senior Center in Parachute and has built a solar garden to serve those properties. In 2019, GCHA also awarded $50K in loans for owner-occupied rehabilitation projects in Glenwood Springs.

Garfield County offers a variety of existing dedicated independent senior housing for its income-qualified residents in addition to the projects under construction. Garfield County's Senior Programs' mission is to enable independence, dignity, health and nutritional well being of seniors and people with disabilities living in Garfield County. Senior programs supporting older adult independence include nutrition (seven meal sites), transportation (10 dedicated vans throughout the County) and exercise and education programs.



Garfield County's livability score reflects a healthy, active population who are challenged with housing, transportation and the proximity of neighborhoods to the amenities needed for daily living. The Town of Carbondale, within Garfield County, was designated an Age-Friendly Community in 2019 and will begin formally addressing some of the livability challenges for residents of all ages.



LIVABILITY SCORE

METRICS

How does my community compare to neighborhoods across the country?

TOP THIRD · MIDDLE THIRD · BOTTOM THIRD · MISSING DATA

Housing accessibility ZERO-STEP ENTRANCES	43.6% of units
Housing options AVAILABILITY OF MULTI-FAMILY HOUSING	27.9% of units are multi-family
Housing affordability HOUSING COSTS	$1,396 per month
Housing affordability HOUSING COST BURDEN	22.9% of income spent on housing
Housing affordability AVAILABILITY OF SUBSIDIZED HOUSING	78 units per 10,000 people

CATEGORY SCORES

45 HOUSING Affordability and access	56 ENVIRONMENT Clean air and water
42 NEIGHBORHOOD Access to life, work, and play	70 HEALTH Prevention, access and quality
47 TRANSPORTATION Safe and convenient options	51 ENGAGEMENT Civic and social involvement
	52 OPPORTUNITY Inclusion and possibilities

POLICIES

Housing accessibility STATE AND LOCAL INCLUSIVE DESIGN LAWS	No Policy
Housing affordability STATE AND LOCAL HOUSING TRUST FUNDS	No Policy
Housing options STATE MANUFACTURED HOUSING PROTECTIONS	No Policy
Housing affordability STATE FORECLOSURE PREVENTION AND PROTECTION	State Policy
Comprehensive livability commitment STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES	No Policy

OLDER ADULTS IN GARFIELD COUNTY

OLDER ADULT GROWTH	2019	2025	2030
Total Population	61,079	67,906	75,001
Age 60 to 64	3,698	3,774	3,853
Age 65 to 69	3,208	3,656	3,691
Age 70 to 84	4,278	6,457	8,144
Age 84+	772	969	1,302

Source: Colorado State Demography Office, 2017

AGE 65+ HOUSING COMPOSITION

1-person households: **1,506**

2+ person households: **3,249**

Family Households: **3,081**
Non-family Households: **168**

COST OF LIVING

Cost of Living: **142.60%**
Cost of Housing: **247.80%**

AGE 65+ LABOR FORCE

2,769

34.07% Participation Rate

AGE 65+ MEDIAN HOUSEHOLD INCOME

$54,857

Margin of Error: +/-$8,539

ALL HOUSING UNITS

Total of All Housing Units: **23,735**

Occupied Households w/ Residents Age 65+: **4,755** (23% of occupied units)

Source: U.S. Census Bureau, 2013-2017 American Community Survey

TYPES OF OCCUPIED UNITS	TOTAL UNITS	OWNER-OCCUPIED		RENTALS	
		Units	Percent	Units	Percent
All Housing Units	21,055	13,909	66.10%	7,146	33.90%
Single Unit Buildings	15,155	11,880	78.40%	3,275	21.60%
Buildings with 2 to 4 Units	1,729	266	15.40%	1,463	84.60%
Buildings with 5 or More Units	1,972	225	11.40%	1,747	88.60%
Mobile Homes	2,159	1,498	69.40%	661	30.60%
RVs, Boats, Vans, Etc.	40	40	100.00%	0	0.00%
Median Year of Construction	1991	1993		1988	
Average # of Persons/Household	2.71	2.62		2.87	

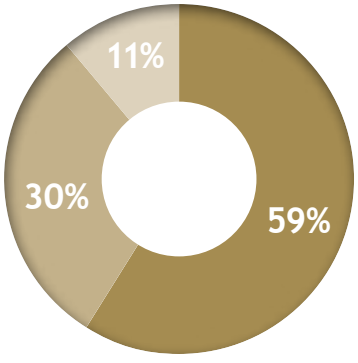
Source: U.S. Census Bureau, 2013-2017 American Community Survey

YEAR STRUCTURE BUILT

YEAR BUILT	TOTAL UNITS	YEAR BUILT	TOTAL UNITS
2014 or later	225	1970 to 1979	3,129
2010 to 2013	470	1960 to 1969	836
2000 to 2009	6,884	1950 to 1959	1,137
1990 to 1999	4,860	1940 to 1949	485
1980 to 1989	4,016	1939 or earlier	1,693

Source: U.S. Census Bureau, 2013-2017 American Community Survey

OCCUPANCY OF HOUSING UNITS



Total Occupied Units: 21,055
- Owner Occupied: 13,909
- Renter Occupied: 7,146

Vacant: 2,680

FROM THE OLDER ADULTS PERSPECTIVE

Source: Community Assessment Survey for Older Adults (CASOA) 2018

HOUSING OWNERSHIP CHALLENGES

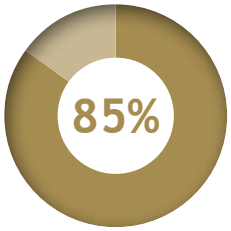
- **6%** feel there is a good variety of housing options
- **21%** having problem having housing that fits their needs
- **25%** don't have enough money to pay property taxes
- **8%** able to find affordable quality housing

INDEPENDENT LIVING CHALLENGES

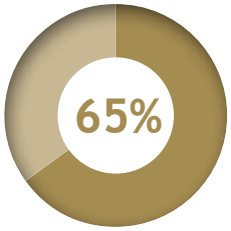
- **39%** experience difficulty maintain their home
- **48%** need help maintaining their yards
- **37%** need help with heavy or intense housework
- **17%** fear falling or injuring self at home

LONG TERM CARE OPTIONS

- **23%** found accessibility of long term care options as good
- **33%** found accessibility of daytime care options for older adults good



Rate Garfield County as an excellent or good place to live



Rate Garfield County as a good place to retire

OLDER ADULT HOUSING CHALLENGES

Source: U.S. Census Bureau, 2013-2017 American Community Survey

- Downsizing and/or right-sizing options
- Tax burdens on increasing home values: Property-rich = cash poor
- Maintenance of aging homes
- Restrictions on Use (ADUs, Occupancy, Minimum Unit Size, Density, Parking)
- Increase in rents
- Homelessness

HOUSING BURDENED (Comparative Housing Values)	OWNER-OCCUPIED	RENTAL
Median Value/Gross Rent of Households (Current Dollars)	$323,800	$1,169
Percentage of Households paying 30% or more of income on housing	29.30%	39.30%
Percentage of Households paying 50% or more of income on housing	12.60%	17.70%

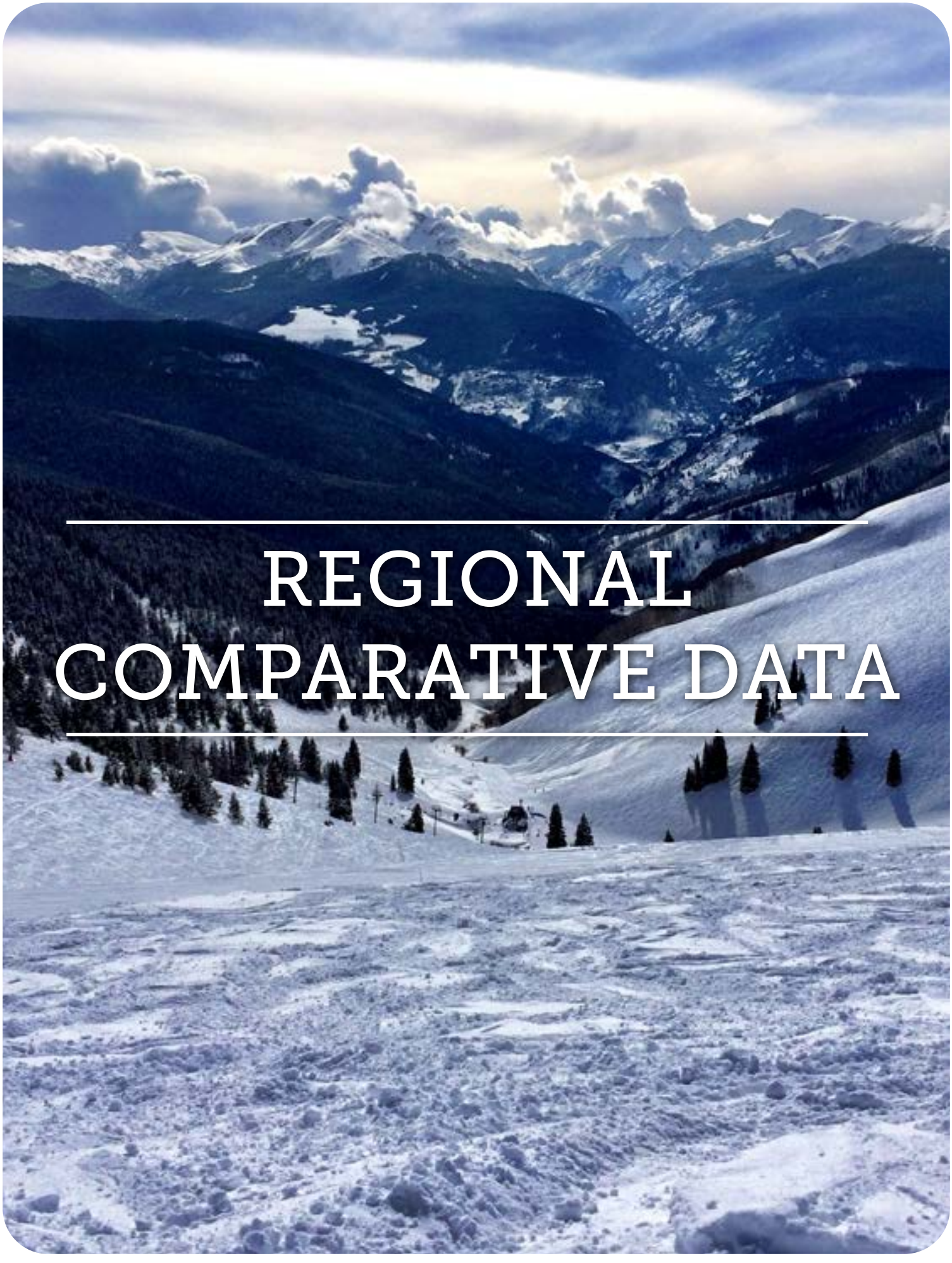
DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Independent Living: 533 units

- **Crystal Meadows Senior Housing:** Carbondale, CO - 79 units
- **Kendall Heights:** Rifle, CO - 60 unit (one bedroom) income-qualified 62+ independent living
- **Jackson Heights:** Rifle, CO - 46 units (studio & one bedroom) senior independent living complex with 10 dedicated GCHA units
- **New Castle Senior Housing:** 24 units
- **Rifle Senior Housing:** 106 units
- **Lakota Ridge Senior Apartments:** 50 units
- **Silt Senior Housing:** 20 units
- **Valley Senior Housing:** Parachute, CO - 12 units
- **Sunnyside Senior Housing:** 47 units
- **The Manors Senior Apartments (I & II):** 76 units
- **Glenwood Green Senior Apartments:** 13 voucher units

Assisted Living: 396 Units (including 111 skilled nursing & LTC)

- **Chateau at Rifle:** Assisted Living - 32 units
- **Creekside Assisted Living:** Glenwood Springs - 14 units
- **Colorado Veterans Home:** Rifle, CO - Assisted Living - 89 Units (12 memory care)
- **E. Dene Moore Care Center:** Rifle, CO (Grand River Health) Skilled Nursing & Rehab - 57 units
- **Glenwood Springs Harmony House:** Assisted Living, 6 units
- **Glenwood Springs Healthcare:** Glenwood Springs - 54 skilled & LTC units
- **Open Gate Assisted Living:** 16 units
- **Mesa Vista Assisted Living Residence:** Battlement Mesa, CO - 32 units (studio & one bedroom)
- **Renew Assisted Living:** Glenwood Springs, CO - 60 units
- **Heritage Park Assisted Living:** Carbondale, CO - 28 units



REGIONAL COMPARATIVE DATA

OCCUPIED HOUSEHOLD DATA

		EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Total Population		53,726	57,945	14,793	1,372	17,747	24,359	29,722
Total Occupied Housing Units		17,765	21,055	5,724	597	7,340	9,892	9,455
Total Occupied Households w/ Residents 65+	Units	3,552	4,755	1,489	212	2,064	2,179	2,175
	%	20%	23%	26%	36%	28%	22%	23%

65+ HOUSEHOLD COMPOSITION

	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
1 Person Households	1,077	1,506	391	92	757	791	673
2+ Person Households:	2,475	3,249	1,098	120	1,307	1,388	1,502
Family Households	2,262	3,081	908	117	1,144	1,292	1,426
Non-Family Households	213	168	190	3	163	96	76

OCCUPIED HOUSING UNITS

	EAGLE		GARFIELD		GRAND		JACKSON		PITKIN		ROUTT		SUMMIT	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Owner Occupied	12,509	39%	13,909	59%	3,947	24%	420	32%	4,757	35%	6,914	43%	6,287	21%
Renter Occupied	5,256	17%	7,146	30%	1,777	11%	177	13%	2,583	19%	2,978	18%	3,168	10%
Vacant	14,417	44%	2,680	11%	10,791	65%	715	55%	6,234	46%	6,411	39%	21,197	69%

ASSISTED LIVING FACILITIES

	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Total # of units	64	285	24	0	15	75	0

YEAR STRUCTURE BUILT

	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Built 2014 or later	48	225	24	5	95	59	32
Built 2010 to 2013	126	470	178	10	256	129	232
Built 2000 to 2009	7,526	6,884	4,958	211	3,010	4,363	4,770
Built 1990 to 1999	9,115	4,860	2,789	198	2,424	3,298	7,808
Built 1980 to 1989	6,943	4,016	2,345	143	2,178	2,983	7,261
Built 1970 to 1979	5,702	3,129	3,496	228	3,429	3,099	8,472
Built 1960 to 1969	1,097	836	917	52	1,212	865	1,353
Built 1950 to 1959	309	1,137	534	75	219	329	234
Built 1940 to 1949	239	485	275	40	81	255	72
Built 1939 or earlier	807	1,693	999	350	670	1,218	418
Total Housing Units	31,912	23,735	16,515	1,312	13,574	16,598	30,652

POPULATION ESTIMATES (BY AGE)

2019	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Total Population	56,010	61,079	15,595	1,359	17,945	25,783	30,943
60 to 61	1,331	1,554	539	47	590	718	703
62 to 64	1,893	2,144	836	76	878	982	1,009
65 to 66	1,106	1,436	503	49	543	654	634
67 to 69	1,437	1,772	638	51	758	851	862
70 to 74	2,088	2,229	797	75	1,033	1,218	1,304
75 to 79	1,084	1,264	458	64	603	624	789
80 to 84	425	785	216	35	269	338	333
85+	326	772	220	49	263	293	226
Total Population 60+	9,690	11,956	4,207	446	4,937	5,678	5,860
% of Population 60+	17.30%	19.57%	26.98%	32.82%	27.51%	22.02%	18.94%
% of Population 65+	11.54%	13.52%	18.16%	23.77%	19.33%	15.43%	13.41%

2025	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Total Population	61,575	67,906	17,280	1,311	18,614	28,862	33,386
60 to 61	1,419	1,472	454	33	509	625	690
62 to 64	2,000	2,302	717	66	730	849	949
65 to 66	1,261	1,548	488	37	536	662	655
67 to 69	1,787	2,108	773	63	758	863	887
70 to 74	2,207	3,142	1,005	81	1,030	1,250	1,198
75 to 79	1,619	2,180	665	56	749	955	915
80 to 84	813	1,135	340	52	428	533	549
85+	488	969	274	49	324	414	369
Total Population 60+	11,594	14,856	4,716	437	5,064	6,151	6,212
% of Population 60+	18.83%	21.88%	27.29%	33.33%	27.21%	21.31%	18.61%
% of Population 65+	13.28%	16.32%	20.52%	25.78%	20.55%	16.20%	13.70%

2030	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Total Population	67,160	75,001	18,597	1,287	19,144	31,963	35,972
60 to 61	1,702	1,675	484	24	525	735	734
62 to 64	2,246	2,178	612	47	747	817	973
65 to 66	1,372	1,448	438	29	469	564	636
67 to 69	1,839	2,243	658	56	626	758	813
70 to 74	2,600	3,466	1,085	82	1,041	1,278	1,241
75 to 79	1,660	2,845	772	62	739	974	859
80 to 84	1,134	1,833	477	42	504	749	616
85+	803	1,302	373	60	445	595	556
Total Population 60+	13,356	16,990	4,899	402	5,096	6,470	6,428
% of Population 60+	19.89%	22.65%	26.34%	31.24%	26.62%	20.24%	17.87%
% of Population 65+	14.01%	17.52%	20.45%	25.72%	19.97%	15.39%	13.12%

COST OF LIVING & HOUSING

	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Cost of Living	155.40%	142.60%	103.60%	98.00%	296.10%	146.90%	157.20%
Cost of Housing	288.80%	247.80%	121.20%	113.30%	751.20%	272.90%	304.80%

65+ LABOR FORCE

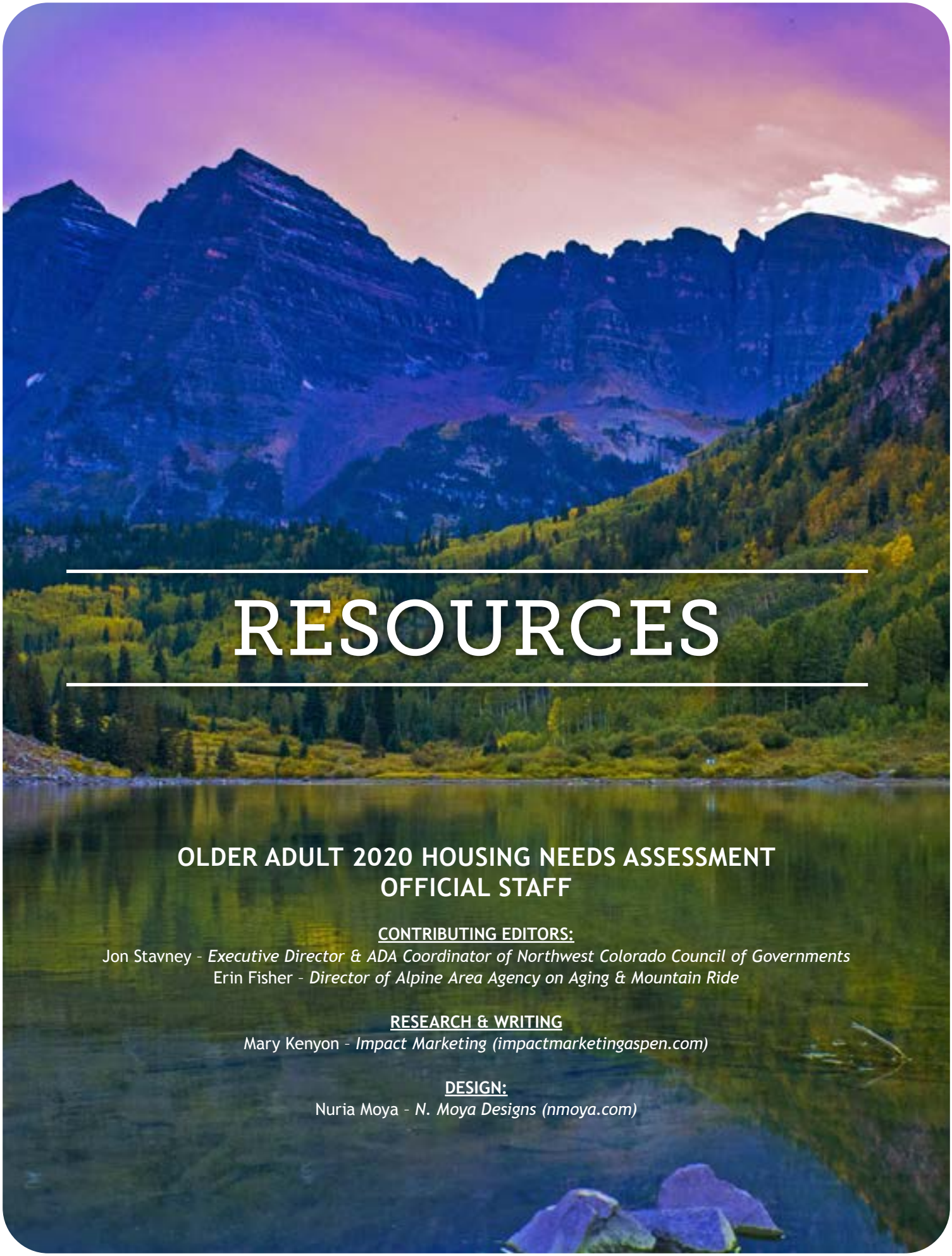
	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Labor Force Age 65+	2,491	2,769	1,110	151	1,274	1,506	1,671
Participation Rate	38.51%	34.07%	39.26%	46.60%	36.71%	37.84%	40.27%

65+ MEDIAN HOUSEHOLD INCOME

	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
65 Years and Over	$68,732	$54,857	$56,550	$42,647	$64,103	$46,458	$68,591
Margin Of Error (+/-)	$10,499	$8,539	$13,295	$5,069	$11,351	$14,545	$12,462

HOUSING BURDENED

	EAGLE	GARFIELD	GRAND	JACKSON	PITKIN	ROUTT	SUMMIT
Owner-Occupied Households							
Median Value (Current Dollars)	$471,100	$323,800	$285,000	$171,300	$593,600	$460,600	$547,700
Percentage paying 30% or more of income on housing	29.20%	29.30%	26.70%	15.50%	31.00%	30.70%	35.10%
Percentage paying 50% or more of income on housing	13.10%	12.60%	11.20%	4.30%	14.90%	15.10%	18.50%
Rental Households							
Median Gross Rent (Current Dollars)	$1,370	$1,169	$1,013	$706	$1,241	$1,166	$1,343
Percentage paying 30% or more of income on housing	47.70%	39.30%	35.80%	22.60%	45.10%	45.80%	45.10%
Percentage paying 50% or more of income on housing	18.40%	17.70%	14.00%	17.50%	16.30%	21.40%	20.30%



RESOURCES

OLDER ADULT 2020 HOUSING NEEDS ASSESSMENT
OFFICIAL STAFF

CONTRIBUTING EDITORS:

Jon Stavney – *Executive Director & ADA Coordinator of Northwest Colorado Council of Governments*
Erin Fisher – *Director of Alpine Area Agency on Aging & Mountain Ride*

RESEARCH & WRITING

Mary Kenyon – *Impact Marketing (impactmarketingaspen.com)*

DESIGN:

Nuria Moya – *N. Moya Designs (nmoya.com)*

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