

Rural Resort Region Focus for 2009: Seniors in Our Mountain Communities Challenges and Opportunities

Presentations, reports, and additional information from this meeting
available on NWCCOG's website: www.nwc.cog.co.us

Topic: Housing
Date: April 30, 2009
Location: Frisco, Colorado

The Rural Resort Region chose to focus on **Seniors in our Mountain Communities: Challenges and Opportunities** in 2009. The March topic (rescheduled for April due to severe weather) was **Housing**. Presentations were made on the following topics:

Topic:	Colorado Senior Property Homestead Tax Exemption
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Presenter:	Greg Schroeder
Contact Info:	303.866.2371 Greg.schroeder@state.co.us
Organization:	Colorado Division of Property Taxation
Website:	www.dola.colorado.gov/dpt

Greg Schroeder from the Colorado Division of Property Taxation spoke on the Colorado Senior Property Homestead Tax Exemption. This financial tool, passed by voters in 2000, is available to qualifying seniors and help to keep seniors in their own homes. One item of note: On April 27th, 2009, the Colorado General Assembly passed SB 279 which removes all funding of the senior exemption for one year only—tax year 2009.

Information available on NWCCOG's website:

- PowerPoint Presentation – Senior Property Tax Exemption
- Section 3.5, Article X of the Colorado Constitution creating the Homestead Exemption
- Brochure – Property Tax Exemption for Senior Citizens in Colorado –Division of Property Taxation
- Brochure – Rebates, Exemptions, and Deferrals for Senior Citizens
- Link to the Department of Revenue website with information on Property Tax/Rent/Heat Rebate
- Preliminary counts for the 2008 senior exemptions by County
- List of phone numbers for County Assessors' Offices in the Rural Resort Region

Draft Policy Recommendations: (these draft policy recommendations were suggestions made by participants at the meeting. They will be re-examined in November at the wrap-up meeting of this initiative, and subject to clarification and possible changes).

- The property tax exemption assessed value limits shall never be reduced to zero.
- Eliminate the Senior (Homestead) Property Tax Exemption by either revising the 104PTC (Property Tax/Rent/Heat) program to dramatically increase income guidelines, or create a new program that has some kind of income provision and possibly includes other factors (such as cost of living differentials).
- Designate County Assessors to confirm a family's income for these programs.
- Raise the limits on the PTC program (from \$12 K to \$15 K per John Hoffman).

C program.
an individual to their new home if they move for health reasons
(i.e. ammuade, clean air and water, closer to health provider).

Topic: Reverse Mortgages
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Presenter:	Colleen Rideout, Reverse Mortgage Specialist
Contact Info:	303.463.3461 Colleen.rideout@wellsfargo.com
Organization:	Wells Fargo Home Mortgage
Website:	www.wfhm.com/colleen-rideout

Colleen Rideout, Reverse Mortgage Specialist with Wells Fargo Bank spoke on Reverse Mortgages, another financial tool designed to help seniors enjoy a more comfortable retirement in their own home. A reverse mortgage is an FHA insured mortgage which allows you to convert a portion of your home equity into tax-free funds without selling your home, giving up title, or making a monthly payment. Please see the Wells Fargo website listed above for complete details.

Information available on NWCCOG's website:

- PowerPoint Presentation – Reverse Mortgages

Draft Policy Recommendations:

- Reverse mortgage maximum allowable home value shall remain at \$625k or tied to an economic index.
- Clarify definition of "primary residence" in the event the mortgagee has to go into a nursing home.

Topic: Continuing Care Retirement Communities

Presenter:	Shawn Northcutt
Contact Info:	720.940.7620
Organization:	St. Andrews Village - Aurora, Colorado
Website:	www.standrewsvillage.us

Shawn Northcutt from St. Andrews Village in Aurora, Colorado spoke on Continuing Care Retirement Communities (CCRC). CCRC's allow seniors to "age in place" with flexible accommodations that are designed to meet their health and housing needs as these needs change over time. CCRC's offer service and housing packages that allow access to independent living, assisted living, and skilled nursing facilities. For more information on Continuing Care Retirement Communities, please visit St. Andrews Village's website at www.standrewsvillage.us or contact Shawn Northcutt at 720.940.7620.

Information available on NWCCOG's website:

- PowerPoint Presentation – Continuing Care Retirement Communities
- Rural Resort Region - Senior Housing in the RRR handout

Healthy Communities: Removing Regulatory

Presenter: Joe Hanke
Contact Info: 303.480.6839
jhanke@drcog.org
Organization: Denver Regional Council of Governments
Website: www.drcog.org/index.cfm?page=TransitOrientedDevelopment

Joe Hanke from Denver Regional Council of Governments (DRCOG) spoke on Creating Senior Healthy Communities: Removing Regulatory Barriers. This initiative of DRCOG was to research and recommend ways that local jurisdictions can change zoning and other codes to allow development patterns that embrace smart-growth techniques and promote a healthy environment for older adults. For the executive summary of this initiative, visit www.drcog.org/index.cfm?page=TransitOrientedDevelopment or contact Joe Hanke at 303.480.6839 or jhanke@drcog.org.

Information available on NWCCOG's website:

- DRCOG PowerPoint Presentation
- Creating Senior-Healthy Communities: Removing Regulatory Barriers – Executive Summary
- AARP Fact Sheet: Increasing Home Access: Designing for Visitability
- AARP Publication: Your Home and Community: Are They Ready for You?
- AARP Brochure: Making Your House a Home for a Lifetime Through Design
- Information on education for Executive Certificate in Home Modification

Draft Policy Recommendations:

- Insert the three visitability standards into the Uniform Building Code or into local building codes.

List of Attendees:

Geneva	Pohiea	Bayside County Housing Health
Jackie	Kasabach	City of Aspen
Dave	Sturges	City of Glenwood Springs
Ron	Stevens	City of Glenwood Springs
Bud	Elliott	City of Leadville
Debera	Stewart	Colorado Commission on Aging
Greg	Schroeder	Colorado Division of Property Taxation
Audrey	Krebs	DHS - State Unit on Aging
Joe	Hanke	DRCOG
Sara	Fisher	Eagle County
Claudia	Alexander	Eagle County
John	Bade	Eagle County
Pat	Nolan	Eagle County
Lorene	Gallagher	Eagle County - private citizen
Judy	Martin	Garfield County
Mary Jane	Hanges	Garfield County Council on Aging
Debby	Sutherland	Garfield County Senior services



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		County Senior Services
		County Council on Aging
Deb	Dunaway	Independent Life Center
Holly	Dunaway	Independent Life Center
Mike	Bordogna	Lake County
Gary	Severson	NWCCOG
Rachel	Lunney	NWCCOG
Liz	Mullen	NWCCOG
Jean	Hammes	NWCCOG
Cathy	Vanatta	NWCOVNA
Toni	Quick	NWCOVNA
Doris	Dowrey	Pitkin County / RAC
Marty	Ames	Pitkin County Seniors
Randall	Hannaday	Rout County (Wilton West)
Cheryl	Thomas	RSVP - Eagle/Summit County
Shawn	Northcutt	St. Andrews Village
Bob	French	Summit County
Kathryn	Grohusky	Summit County Community & Senior Center
Lorie	Williams	Summit County Community & Senior Center
Laura	Dickinson	Summit County Seniors
Anne	Crane	Summit County Seniors
Peter	Grosshuesch	Town of Breckenridge
John	Hoffman	Town of Carbondale
Don	Parsons	Town of Dillon
Fran	Cook	Town of Fraser
Abbi	Wittman	Town of Grand Lake
Dirk	Ramsey	Town of Walden
Jodi	Ogden	USDA - Rural Development
Colleen	Rideout	Wells Fargo Home Mortgage