



# AGENDA

**Thursday, January 23, 2020**

Colorado Mountain College Vail Valley, **Room 249**

150 Miller Ranch Rd., Edwards, CO

9:45a.m. – 2:00 p.m.

## VIDEO & PHONE CONFERENCE INFORMATION

To join by video, click: [Join the meeting](#)

To join by phone instead, dial: +1 408-228-4039, 7592217774#

## NORTHWEST LOAN FUND MEETING

*(The Northwest Loan Fund Board is the NWCCOG Council)*

10:00 a.m.	1.	Call to Order – Karn Stiegelmeier, Chair	
	2.	Determination of Quorum	
	*3.	ACTION NLF: Minutes of March 2019 NLF Board Meeting	Pgs. 3-4
	*4.	ACTION NLF: 2019 Preliminary End of the Year Financials <ul style="list-style-type: none"> <li>- Northwest Loan Fund – Balance Sheet</li> <li>- Northwest Loan Fund – Budget vs Actual</li> <li>- Available on website week of meeting: <a href="http://nwccog.org/about/meetings/">http://nwccog.org/about/meetings/</a></li> </ul>	Posted to website week of meeting
	5.	UPDATE: NLF Reports <ul style="list-style-type: none"> <li>- Documents are for review, not approval</li> <li>- Northwest Loan Fund – Risk Ratings, Final December</li> <li>- Northwest Loan Fund – Portfolio Summary, Final December</li> </ul>	Pgs. 5-9
	*6.	ACTION NLF: Revisions to Loan Policy	Pgs. 10-25
	7.	ANNUAL UPDATE: Review of 2019 Activity and Q&A, Anita Cameron, NLF Director	
10:15 a.m.	*8.	Adjourn NLF Board Meeting	
10:15 a.m.		Convene as NWCCOG Council	

## NWCCOG COUNCIL MEETING

10:15 a.m.	1.	Call to Order & Intro – Karn Stiegelmeier, NWCCOG Council Chair	
	2.	Roll Call and Determination of Quorum	
	*3.	ACTION COG & EDD: Minutes of December 2019 Council, Foundation, & EDD Board Meeting	Pgs. 26-30
	*4.	ACTION COG: 2019 Preliminary End of the Year Financials <ul style="list-style-type: none"> <li>- NWCCOG – Balance Sheet</li> <li>- NWCCOG – Statement of Revenues and Expenditures</li> <li>- Available on website week of meeting: <a href="http://nwccog.org/about/meetings/">http://nwccog.org/about/meetings/</a></li> </ul>	Posted to website week of meeting
	5.	UPDATE COG: Addition of two new members in 2020: Town of Hayden and the Town of Silverthorne	
	*6.	ACTION COG: Election of Executive Committee municipal members for 2020 – Election of Chair, Vice-Chair and Secretary/Treasurer <ul style="list-style-type: none"> <li>- There is hereby created an Executive Committee which shall consist of nine voting representatives of the Council. There shall be one member from each of the five Boards of County Commissioners in Region XII. Each representative of the Boards of County Commissioners shall designate an alternate. There shall be four members from Municipalities within the NWCCOG membership. Each representative of Municipalities shall designate an alternate.</li> <li>- The Executive Committee members and alternates shall be elected at</li> </ul>	

		<p>the annual meeting in January and shall serve until the following January. The Executive Committee shall select the Chairman, Vice Chairman and Secretary-Treasurer from among its members.</p> <ul style="list-style-type: none"> <li>- No representative may be a member of the Executive Committee unless its Member Jurisdiction is current, as required by the Bylaws Article IV.6, in its dues payments.</li> </ul>	
	*7.	<p><b>ACTION COG: Designate County Health Pool (CHP) Rep for 2020</b></p> <ul style="list-style-type: none"> <li>- CHP requires that we renew or elect our CHP Representative annually, which requires a vote of the council.</li> <li>- Carolyn Skowyra was 2019 CHP Representative with the Designated Correspondents as the NWCCOG Executive Director and Office Manager.</li> <li>- NWCCOG extends CHP benefits to member entities, Kremmling, HSS, Red Cliff and Walden.</li> </ul>	Pg. 31
	8.	<p><b>NOTE EDD: Per the EDD Bylaws, EDD Officers are elected to serve 2-year terms. The EDD Board elected officers at the January 2019 Council &amp; EDD Board Meeting. Therefore, the EDD Board does not need to elect new members. Current members are as follows:</b></p> <ul style="list-style-type: none"> <li>- EDD Chair: Diane Butler</li> <li>- EDD Vice-Chair: Patti Clapper</li> <li>- EDD Secretary/Treasurer: Carolyn Skowyra</li> </ul>	
10:30 a.m.	9.	<p><b>PRESENTATION: AAAA/NWCCOG Older Adults Housing Needs Regional Study, Mary Kenyon, President of Impact Marketing</b></p> <ul style="list-style-type: none"> <li>- Discuss best use for materials, print or roadshow, to BOCC and senior advocates only or other strategies</li> <li>- <i>DISCUSSION: meeting impending housing needs for Older Americans, what is being done, what ought to be done, what should we do with this report?</i></li> </ul>	Pgs. 32-97
11:30 a.m.	10.	<p><b>Program Updates:</b></p> <ul style="list-style-type: none"> <li>- Summary document in the packet</li> <li>- If you have any questions for our programs that may benefit the whole group, please ask for further detail at this time.</li> </ul>	Pgs. 98-106
11:45 a.m.	11.	<p><b>Member Updates:</b></p> <ul style="list-style-type: none"> <li>- News: Share something recent or upcoming of regional interest</li> <li>- Does your Jurisdiction have a super-power? What is it?</li> </ul>	
12:00 p.m.		<p><b>LUNCH: New American Foods for those who RSVP to <a href="mailto:office@nwccog.org">office@nwccog.org</a> by Monday, January 20, 2020.</b></p>	
12:30 p.m.	12.	Continue Member Updates	
	13.	New Business, Open Discussion	
2:00 p.m.	*14.	Adjourn NWCCOG Meeting	
<p style="text-align: center;"><b><u>NEXT NWCCOG MEETING:</u></b> Thursday, March 26, 2020 TBD 10:00am – 2:00pm</p>			
<p><b><u>NWCCOG Officers:</u></b> NWCCOG Council Chair – Karn Stiegelmeier NWCCOG Council Vice-Chair – Patti Clapper NWCCOG Council Secretary-Treasurer – Carolyn Skowyra</p>			
<p><b><u>NWCCOG Executive Committee:</u></b> Region XII county members – Karn Stiegelmeier, Patti Clapper, Jeanne McQueeney, and Kristen Manguso. With one remaining vacancy. Municipal members – Alyssa Shenk, Andy Miller, Carolyn Skowyra, and Patty McKenny.</p>			

\* requires a vote



**Northwest Colorado Council of Governments  
Northwest Loan Fund (NLF) Board  
Council Chambers, 50 Lundgren Blvd.  
Gypsum, Colorado  
March 28, 2019**

**Board Members:**

Aaron Blair, Town of Granby (phone)  
Andy Miller, Town of Fraser  
Anne McKibbin, Town of Eagle  
Brian Waldes, Town of Breckenridge (phone)  
Carolyn Skowyra, Town of Dillon  
Heather Sloop, City of Steamboat Springs  
Jake Spears, Town of Red Cliff  
Jeanne McQueeney, Eagle County  
Jo McQueary, Town of Walden  
Karn Stiegelmeier, Summit County  
Patti Clapper, Pitkin County  
Patty McKenny, Town of Vail  
Watkins Fulk-Gray (phone)

**NWCCOG Staff:**

Anita Cameron  
Elaina Wiegand  
Jon Stavney

**Call To Order:**

Karn Stiegelmeier, Chair, called the Northwest Loan Fund (NLF) Board meeting to order at 10:03 a.m. Round table introductions were conducted, and a quorum was present.

**Approval of May 24, 2018 NLF Board Meeting Minutes:**

***M/S/P Patti McKenny/Patti Clapper*** to approve the May 24, 2018 NLF Board meeting minutes as presented.

**NLF 2018 Financials:**

***M/S/P Jeanne McQueeney/Anne McKibbin*** approve the 2018 NLF financials as presented.

**NLF 2019 Financials:**

***M/S/P Jeanne McQueeney/Anne McKibbin*** approve the 2019 NLF financials as presented.

**Presentation: Review of 2018 Activity, Anita Cameron, NLF Director**

Slide deck from Downhome is in meeting packet on NWCCOG website:

<http://nwccog.org/about/meetings/>. NLF covers 20,000 square miles. These loans are not available to Denver and Boulder metro area, with these subtracted, covers 25% of the state

geographically. Minus Front Range population we are serving 9% of state. There are seventy-nine communities potentially served by NLF. Anita was asked, do we have the most brewery loans of other regions? Yes—Basalt, Aspen, Eagle, Kremmling, Eagle-Vail, Frisco. We have more tourist area than other regions and feel we can support more craft breweries.

Cash vs Time Slide: more cash than before because of recent payoffs. Why another account requested – FDIC insurance. Net Income has improved.

Administrative Money Slide: how we pay for admin (with 16% on State funds). Plus loan fee income with 2% this covers some incidental costs. Currently covering cost of Administrator. Interest income has increased. We loan at prime plus 2 usually. All loans from before Anita began are paid off. Priority is new loans to pay for admin. Jobs created has increased 134 jobs in past 4 years. No loss on current 37 loans. Lost in 2012 over \$1M of CDBG loans.

Highlights: 2018 was biggest year of total loans, had payoff of one non-performing loan, and had software conversion, some help from Emily (NWCCOG NLF assistant). Paying vendors directly gives us a purchase money interest with a priority lien. Another non-performing loan has sold property. Moved to a Dropbox system. Have better oversight than before. This year, CLA (NWCCOG auditor) will be focused on NLF for NWCCOG audit. Eagle County as fiscal agent requested 2019 CDGB funds—will be in good shape when approved. Have made some loans.

Note: Anita did not recommend and NLF Council didn't approve the 12/31/2017 year-end-financials which were in that packet. In other words, it was not approved as provided in December, but was just approved as presented this meeting.

#### **Approval for additional NLF Bank Account at Grand Mountain Bank**

Anita requested to add an additional NLF bank account. Stavney noted this is the same purpose as the other accounts opened in 2018 to have account balances under FDIC insurance limit. Note that Anita is inquiry only. Anita requested that the motion from the packet be amended to identify Anita as the Internet Administrator.

***M/S/P Andy Miller/Anne McKibbin*** to approve additional NLF Bank Account at Grand Mountain Bank with Anita as the Internet Administrator.

**New Business:** There is none.

#### **Adjournment:**

***M/S/P Jeanne McQueeney/Patti Clapper*** to adjourn the NLF Board Meeting at 10:53 a.m.

---

Karn Stiegelmeier, NWCCOG Chair

---

Date

\*Assumed approval date will be at next NLF Board Meeting currently scheduled for January 2020.

Risk Ratings Report through 12/31/2019  
By Funding Source, For All Funds  
Grouped by Risk Rating > Fund

LoanID	Borrower	Fund	Subfund	Loan Amount	Principal Balance	ONE	ONE+	TWO+	THREE+	FOUR+	FIVE+	SIX+	Risk Rating	Rating Date	Reserve Percentage	Reserve Amount
Risk Rating: 1, Fund: CDBG																
2014-0313	████████	CDBG	CDBG-13-589	20,000.00	10,622.69	8.61							1	06/05/2014	1.00%	106.23
2014-0508	████████	CDBG	CDBG-13-589	40,000.00	19,488.38								1	05/14/2014	1.00%	194.88
2015-0611	████████	CDBG	CDBG-13-589	80,000.00	10,924.17								1	06/18/2015	1.00%	109.24
2016-0114-1	████████	CDBG	CDBG-16-602	20,000.00	-132.00								1	02/02/2016	1.00%	-1.32
2016-0617	████████	CDBG	CDBG-16-602	95,000.00	78,669.23	1,035.00	1,035.00	1,035.00	207.00				1	04/14/2017	1.00%	786.69
2016-1107	████████	CDBG	CDBG-16-602	99,000.00	49,550.00	2,000.00	1,160.00						1	12/07/2016	1.00%	495.50
2016-1208	████████	CDBG	CDBG-16-602	80,000.00	34,852.18								1	12/14/2016	1.00%	348.52
2017-0914	████████	CDBG	CDBG-16-602	250,000.00	229,210.37								1	08/04/2018	1.00%	2,292.10
2018-0305	████████	CDBG	CDBG-16-602	280,000.00	256,703.21				3,900.00	312.00			1	06/18/2018	1.00%	2,567.03
2018-0913	████████	CDBG	CDBG-16-602	98,000.00	77,677.76								1	09/24/2018	1.00%	776.78
2019-0516-1	████████	CDBG	CDBG-16-602	95,000.00	95,000.00	1,130.00	1,130.00	1,130.00	45.20				1	05/20/2019	1.00%	950.00
2019-0516-2	████████	CDBG	CDBG-16-602	50,000.00	47,026.48								1	05/29/2019	1.00%	470.26
2019-1010	████████	CDBG	CDBG-16-602	100,000.00	60,000.00								1	11/07/2019	1.00%	600.00

Risk Ratings Report through 12/31/2019  
By Funding Source, For All Funds  
Grouped by Risk Rating > Fund

LoanID	Borrower	Fund	Subfund	Loan Amount	Principal Balance	ONE	ONE+	TWO+	THREE+	FOUR+	FIVE+	SIX+	Risk Rating	Rating Date	Reserve Percentage	Reserve Amount
1 - CDBG: 13 loans				1,307,000.00	969,592.47											9,695.92
Risk Rating: 1, Fund: Revolved																
2014-1223	████████	Revolved	Revolved	95,000.00	50,022.95								1	12/30/2014	1.00%	500.23
2019-0516-1R	████████	Revolved	Revolved	295,000.00	295,000.00	3,618.00	3,618.00	3,618.00	144.72				1	05/20/2019	1.00%	2,950.00
2019-0910	████████	Revolved	Revolved	79,500.00	79,500.00	855.00							1	10/09/2019	1.00%	795.00
2019-0925	████████	Revolved	Revolved	13,580.00	13,580.00	333.00							1	10/15/2019	1.00%	135.80
2019-1010-2	████████	Revolved	Revolved	20,000.00	19,627.40								1	10/24/2019	1.00%	196.27
1 - Revolved: 5 loans				503,080.00	457,730.35											4,577.30
Risk Rating: 1, Fund: State OEDIT																
2017-0713	████████	State OEDIT	OEDIT-2017	37,337.00	20,245.84								1	07/24/2017	1.00%	202.46
2018-1011	████████	State OEDIT	OEDIT-2017	25,000.00	21,497.53								1	11/13/2018	1.00%	214.98
1 - State OEDIT: 2 loans				62,337.00	41,743.37											417.43
1: 20 loans				1,872,417.00	1,469,066.19											14,690.66
Risk Rating: 4, Fund: CDBG																
2015-0409-2	████████	CDBG	CDBG-13-589	86,000.00	22,252.05	130.00							4	06/07/2016	60.00%	13,351.23
4 - CDBG: 1 loans				86,000.00	22,252.05											13,351.23
4: 1 loans				86,000.00	22,252.05											13,351.23
Risk Rating: 2, Fund: CDBG																
2017-0209	████████	CDBG	CDBG-16-602	90,000.00	34,333.14	3,100.00	372.00						2	12/01/2018	10.00%	3,433.31
2 - CDBG: 1 loans				90,000.00	34,333.14											3,433.31
2: 1 loans				90,000.00	34,333.14											3,433.31

Risk Ratings Report through 12/31/2019  
By Funding Source, For All Funds  
Grouped by Risk Rating > Fund

LoanID	Borrower	Fund	Subfund	Loan Amount	Principal Balance	ONE	ONE+	TWO+	THREE+	FOUR+	FIVE+	SIX+	Risk Rating	Rating Date	Reserve Percentage	Reserve Amount
Report total: 22 loans				2,048,417.00	1,525,651.38											31,475.21

**Portfolio Summary Report for All Funds -- ACTIVE ACCOUNTS**  
**By Funding Source**  
**(All transactions)**

01/08/2020 11 51 AM

Page 1 of 2

					=== Cumulative Pmts ===		=== Latest Pmts ===		=== Periods Past Due ===							
LoanID	Borrower	Close Date	Loan Amount	Principal Balance	Principal	Interest	Amount	Date	ONE	ONE+	TWO+	THREE+	FOUR+	FIVE+	SIX+	Days Past
Fund: CDBG, Subfund: CDBG-13-589																
2015-0611	██████	06/18/2015	80,000.00	10,924.17	69,075.83	11,590.17	1,522.00	12/16/2019								< 30
2014-0313	██████	05/05/2014	20,000.00	10,622.69	9,377.31	4,611.18	215.34	12/17/2019	8.61							< 30
2014-0508	██████	05/14/2014	40,000.00	19,488.38	20,511.62	9,080.38	500.00	12/05/2019								< 30
2015-0409-2	██████	04/22/2015	86,000.00	22,252.05	64,795.05	4,289.27	190.00	12/16/2019	130.00							< 30
CDBG - CDBG-13-589: 4 loans			226,000.00	63,287.29	163,759.81	29,571.00	2,427.34		138.61							
Fund: CDBG, Subfund: CDBG-16-602																
2016-0617	██████	04/14/2017	95,000.00	78,669.23	16,330.77	12,431.83	1,035.00	12/30/2019	1,035.00	1,035.00	1,035.00	207.00				90 +
2018-0305	██████	06/18/2018	280,000.00	256,703.21	23,296.79	18,691.21		12/20/2019				3,900.00	312.00			120 +
2016-1208	██████	12/14/2016	80,000.00	34,852.18	45,147.82	10,040.18	1,533.00	12/31/2019								< 30
2019-0516-1	██████	05/20/2019	95,000.00	95,000.00		2,214.80	1,130.00	09/24/2019	1,130.00	1,130.00	1,130.00	45.20				90 +
2017-0914	██████	08/04/2018	250,000.00	227,648.32	22,351.46	19,918.54	2,818.00	01/03/2020								< 30
2018-0913	██████	09/24/2018	98,000.00	76,188.47	21,811.53	7,678.47	1,966.00	01/03/2020								< 30
2019-0516-2	██████	05/29/2019	50,000.00	47,026.48	2,973.52	2,026.48	1,000.00	12/16/2019								< 30
2016-1107	██████	12/07/2016	99,000.00	47,853.93	51,146.07	12,883.93	2,200.00	01/02/2020	2,000.00	1,040.00						30 +
2017-0209	██████	02/24/2017	90,000.00	34,333.14	55,666.86	10,561.14	124.00	12/05/2019	3,100.00	372.00						30 +
2019-1010	██████	11/07/2019	100,000.00	60,000.00			2,000.00	11/20/2019								< 30
2016-0114-1	██████	02/02/2016	20,000.00	-132.00	20,132.00	2,311.86	466.00	12/06/2019								< 30
CDBG - CDBG-16-602: 11 loans			1,257,000.00	958,142.96	258,856.82	98,758.44	14,272.00		7,265.00	3,577.00	2,165.00	4,152.20	312.00			
CDBG: 15 loans			1,483,000.00	1,021,430.25	422,616.63	128,329.44	16,699.34		7,403.61	3,577.00	2,165.00	4,152.20	312.00			
Fund: Revolved, Subfund: Revolved																
2019-0910	██████	10/09/2019	79,500.00	79,500.00			1,590.00	10/09/2019	855.00							< 30
2019-0516-1R	██████	05/20/2019	295,000.00	295,000.00		7,091.28		10/15/2019	3,618.00	3,618.00	3,618.00	144.72				90 +
2019-1010-2	██████	10/24/2019	20,000.00	19,305.49	694.51	265.49	480.00	01/03/2020								< 30
2014-1223	██████	12/30/2014	95,000.00	50,022.95	45,977.05	19,936.10	1,022.85	12/30/2019								< 30
2019-0925	██████	10/15/2019	13,580.00	13,580.00			270.00	10/15/2019	333.00							< 30



Portfolio Summary Report for All Funds -- ACTIVE ACCOUNTS  
By Funding Source  
(All transactions)

01/08/2020 11 51 AM

Page 2 of 2

					=== Cumulative Pmts ===		=== Latest Pmts ===		=== Periods Past Due ===							
LoanID	Borrower	Close Date	Loan Amount	Principal Balance	Principal	Interest	Amount	Date	ONE	ONE+	TWO+	THREE+	FOUR+	FIVE+	SIX+	Days Past
Revolved - Revolved: 5 loans			503,080.00	457,408.44	46,671.56	27,292.87	3,362.85		4,806.00	3,618.00	3,618.00	144.72				
Revolved: 5 loans			503,080.00	457,408.44	46,671.56	27,292.87	3,362.85		4,806.00	3,618.00	3,618.00	144.72				
Fund: State OEDIT, Subfund: OEDIT-2017																
2018-1011	██████████ ████	11/13/2018	25,000.00	21,497.53	3,502.47	1,497.53	500.00	12/05/2019								< 30
2017-0713	██████████ ██████	07/24/2017	37,337.00	20,245.84	17,091.16	3,643.84	715.00	12/31/2019								< 30
State OEDIT - OEDIT-2017: 2 loans			62,337.00	41,743.37	20,593.63	5,141.37	1,215.00									
State OEDIT: 2 loans			62,337.00	41,743.37	20,593.63	5,141.37	1,215.00									
Report total: 22 loans			2,048,417.00	1,520,582.06	489,881.82	160,763.68	21,277.19		12,209.61	7,195.00	5,783.00	4,296.92	312.00			



~~Insert new 2019 logo~~

## LOAN POLICY

## Contents

---

**DEFINITIONS**

**OBJECTIVES**

**SOURCES OF FUNDS**

**USE OF FUNDS**

**INELIGIBLE USE OF FUNDS**

**LOAN COMMITTEE**

**CONFLICT OF INTEREST**

**LOAN APPROVAL**

**LOAN UNDERWRITING GUIDELINES**

**LOAN APPLICATION PACKAGE**

**CONFIDENTIALITY**

**LOAN SERVICING**

**DEFAULT PROCEDURES**

**ALLOWANCE FOR LOAN LOSS RESERVE**

## DEFINITIONS

Formatted: Font: 12 pt

Board shall refer to the Region 12 Revolving Loan Fund Corporation (R12 RLFC) dba Northwest Loan Fund (NLF) Board of Directors which is one and the same with the Northwest Colorado Council of Governments (NWCCOG) Council.

Approved shall mean

- (a) approve loans and loan structure for submission for approval of CDBG Manager or Federal Review Committee (FRC) to the Office of Economic Development and International Trade (OEDIT) for final approval under the Open Grant contract and,
- (b) approve loans and loan structure of loans made with State OEDIT Revolved Funds.

Open Contract shall refer to funds directly from the Community Development Block Grant (CDBG) and its Micro-Enterprise Program (MEP).

Revolved Funds shall refer to funds that have been repaid from a CDBG Open Contract.

Director. At this writing, the 501c6 Director serves as the only staff member and has the education and experience to recommend loan approvals. Should a Business Loan Officer be hired, this definition would change. shall refer to the Director of Business Lending and Business Loan Officer

Formatted: Font: 12 pt, Underline

Formatted: Font: 12 pt

Formatted: Font: 12 pt, Underline

Formatted: Font: 12 pt

## OBJECTIVES

- The purpose of the NLF is to support business activities for which credit may not be otherwise available on terms and conditions which would permit completion and/or successful operation or accomplishment of the project in the defined eligible areas to create and/or retain employment opportunities primarily for persons from low and moderate income households.
- To improve the economic base of and/or bring new wealth into the nine Northwest Colorado Counties by providing loans to businesses that will create or retain jobs (CDBG – at least 51% of the jobs have to be persons from low to moderate family income households (LMI)).
- To provide access to capital for business expansion, retention, or start-up to low and moderate income persons.
- To bring a value added product or fill a niche in the local economy not currently being filled.
- To bring revenue from outside the Northwest counties.
- To encourage financial and economic self-sufficiency of business clients toward eventual move to traditional sources.

**SOURCES OF FUNDS** for the NLF include:

- Community Development Block Grant (CDBG)
- Community Development Block Grant (CDBG)-Micro-Enterprise Loan Program – Loans \$100,000 or under (MEP)
- State of Colorado OEDIT Funds
- Revolved Funds (Funds repaid ~~from a CDBG loan~~)
- Other Funds, as appropriate (example: U.S.D.A.)

**USE OF LOAN FUNDS**

- Business assets
  - Equipment/machinery/other fixed assets
  - Furniture & Fixtures
  - Inventory
  - Raw materials
  - ~~○ Purchase of existing business~~
  - ~~Renovation/fixtures of business occupied building~~
  - Business occupied building purchase
  - Construction of new facility
- Working Capital
  - Payroll
  - Accounts Receivable financing
- Equity Participation in exchange for business shares or royalty payments

⊖

Formatted: Indent: Left: 1", No bullets or numbering

**INELIGIBLE USE OF FUNDS**

- Pyramid or Networking Sales Enterprises
- Gambling or gaming operations
- Real Estate development

- Land purchase
- Franchises (with CDBG funds)
- Production agriculture
- Marijuana related businesses until Federally legalized

### **LOAN COMMITTEE (LC)**

The LC shall be appointed by the Board and shall be comprised of one member from each county served by the NLF, as available. Service on the LC is voluntary. If an appropriate member cannot be recruited from a County, it is acceptable to recruit from a neighboring County.

### **LC Duties**

The Loan Committee (LC) shall:

- (a) review loan package and recommendations as presented by ~~Business Loan Officer~~ the Director
- (b) recommend loans and loan structure to the ~~CDBG Manager or FRC Colorado Office of Economic Development and International Trade (OEDIT)~~ for approval under the Open Grant Contract and,
- (c) approve loans and loan structure of loans made with State OEDIT Funds or Revolved Funds.

### **LC Composition**

The Loan Committee includes, as available, one representative from each of the nine participating counties plus the NWCCOG Executive Director as an Ex-Officio Member. Of the nine county representatives, it is preferred that at least two will have a background in business, at least one will have business loan making experience, at least one will have an accounting or legal background. The NLF Loan Committee will serve in an advisory capacity in accordance with the operating guidelines, bylaws, and Loan Policy as approved by the NLF Board. Loan Committee members will be approved by the NLF Board.

~~It is the goal to have one member from each county with at least one person having business loan making experience, one having business legal experience and one having commercial real estate experience; the other members will be or have been business owners. The Executive Director of the Northwest Colorado Council of Governments (NWCCOG) will be an ex-officio, non-voting, member of the Loan Committee.~~

Formatted: Indent: Left: 0.75", No bullets or numbering

~~Candidates will be presented to the Board for approval.~~

#### **LC Term**

The term ~~is preferably at least one year of five LC member is two years, and the term of four LC members is one year. After the first term, all terms shall be two years.~~

~~A person appointed to fill a vacancy will serve to the date of expiration of the term being filled.~~

There is no limit to the number of terms a committee person may serve. The LC committee shall appoint a chair and vice-chair from among the members.

#### **LC Meetings**

Meetings may be attended in person or by telephone or video conferencing. Meetings will be scheduled for one time per month and may be called as needed.

Special Meetings may be called with non-simultaneous email votes ~~due by a specified date and time.~~

~~LC Packets~~Recommendations and attachments will be sent via confidential email; it will be the goal to have packets out one week prior to the meeting. Meetings will be run by the Chairperson. It will be the goal to have minutes distributed one week after a meeting. It is the goal that LC members attend at least 50% of regularly scheduled meetings. Email votes will constitute attendance.

#### **LC Quorum**

A quorum shall be a simple majority of total members ~~(5).~~

Votes must be documented in LC meeting minutes denoting vote in person or by email. Email votes will be maintained in an electronic file.

Two objections by committee members will cause the loan to be re-presented on a future agenda.

#### **CONFLICT OF INTEREST**

### Definition

A conflict of interest includes advising, approving, recommending or otherwise participating in the business decisions of the loan recipient, such as agents, advisors, consultants, attorneys, accountants or shareholders.

### Disclosure

Verbal disclosure is required of any conflict of interest with a borrower, guarantor or other party to the transaction. The LC member will not place a motion or a second, and must abstain from voting.

Conflicts of interest will be reported to the Board.

### LOAN APPROVAL

- ~~1.~~ A quorum of LC may approve a loan ~~application~~.
- ~~1-2.~~ Loans under \$30,000. Can be approved by the Member in the County of the business plus two addition members.
- ~~2-3.~~ Loans ~~of \$25,000 or less~~ upon recommendation of the ~~Business Loan Officer~~ Director, can be approved by a quorum (simple majority) via non-simultaneous email votes ~~by a specified date and time~~.
- ~~3-4.~~ Approvals will be documented by Roll Call ~~or emails~~ of LC members. ~~Emails of approval are forwarded to LC Chair~~.
- ~~4. Approve provisions for technical assistance for MEP applicants~~
5. Approved loans will be reported to the Board/NWCCOG Council at regularly scheduled meetings via the Portfolio Report.

### LOAN UNDERWRITING GUIDELINES

1. The minimum loan amount is \$5,000



2. The term may vary based on use of funds and collateral but not to exceed 10 years.
3. Interest rates and Fees will vary based on loan size and risk.
4. Costs related to closing will be paid by the borrower.
5. All loans will be collateralized by all business assets.
6. Personal guarantees, of individuals with 20% or more ownership, will be required.
7. The ~~Business Loan Officer~~Director will make a site visit prior to presenting the loan to LC (any exceptions will be documented and noted by LC). Upon the decision, by the ~~Business Loan Officer~~Director, to present the loan for LC approval, LC members are encouraged to make a group site visit. In particular the member from the county in which the prospect is located, is encouraged to make a site visit. Should the LC Member from the county be unable to do a site visit, it is permissible for a LC Member from another county to do the site visit.
8. Monthly payments of principal and interest are the norm; adjustments will be made for seasonal businesses

**THE ~~THREE-FIVE~~ C's – Character, Capacity, Collateral, Capital & Credit**

It is intended that NLF loan analysis be more reliant on Character, Capacity and Collateral, ~~general feasibility and ability to repay rather~~ than on Credit.

The following CHECKLIST is revised from time to time and posted at [www.NorthwestLoanFund.org](http://www.NorthwestLoanFund.org)

**NORTHWEST LOAN FUND**  
**LOAN APPLICATION PACKAGE CHECKLIST**

<u>1</u>	• <u>NLF Application Summary</u>
<u>2</u>	• <u>Business Plan (include: History, Company Description, Products and Services, Marketing Plan &amp; Competition, Management of key functions &amp; Resumes, Suppliers &amp; Terms) – Please send in a Word document.</u>
<u>3</u>	• <u>Projections: (Resources and helpful links)</u> • <u>Cash Flow projections, with explanation of assumptions, by month for 1<sup>st</sup> year, then by quarter</u> • <u>Profit/Loss projections, with explanation of assumptions, by month for 1<sup>st</sup> year, then by quarter</u> • <u>Breakeven (Sales required to cover costs)</u> • <u>Estimate your payment- Interest Rate is: Prime + 2%</u>
<u>4</u>	• <u>Business Financial Statements* (BFS) Balance Sheets &amp; Profit and Loss Statements including most recent month end</u>
<u>5</u>	• <u>Business Tax Returns * (BTR) April or after, include prior year end</u>
<u>6</u>	• <u>List of Business collateral:</u> • <u>Equipment (Description, Age, Condition, Value)</u> • <u>Equipment to be purchased – contracts or bids</u> • <u>Inventory (Description, Value)</u> • <u>Accounts Receivable (Customer, Invoice Date)</u>
<u>7</u>	• <u>Personal financial statement (PFS) (current within 60 days) for any owner of 20% or more. Include all schedules &amp; K-1's. (Sample)</u>
<u>8</u>	• <u>Personal Tax Returns* (PTR) for ownership of 20% or more</u>
<u>9</u>	• <u>Articles of Formation or Incorporation, by-laws, trade name affidavit or franchise agreement</u>
<u>10</u>	• <u>Copy of Lease</u>
<u>11</u>	• <u>For Real Estate collateral (business or home): Copy of Owners Title Policy or Warranty Deed, Appraisal if available, Environmental review if available</u>
<u>12</u>	• <u>Copy of commitment letters from other financing sources</u>

Formatted

Formatted: Font: 10.5 pt

Formatted: Font: Calibri, 10.5 pt, No underline

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

<u>13</u>	<ul style="list-style-type: none"> <li>For Business Acquisitions – Contract detailing what is being purchased at what price</li> </ul>
<u>14</u>	<ul style="list-style-type: none"> <li>Other information as requested</li> </ul>
<u>15</u>	<ul style="list-style-type: none"> <li>Other</li> </ul>

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

Formatted: Font: 10.5 pt

**Note from Director of Business Lending:**

- Please send all items on the checklist at **one time** and send attachments **in order** of checklist.

\*Three years PTR, BTR, BFS, all signed and dated unless business life is less than 3 years.

**LOAN APPLICATION CHECKLIST**

<u>1</u>	<ul style="list-style-type: none"> <li>Northwest Loan Fund – Loan Application</li> </ul>
<u>2</u>	<ul style="list-style-type: none"> <li>Business Plan: History, Company Description, Products and Services, Marketing Plan &amp; Competition, Management of key functions &amp; Resumes, Suppliers &amp; Terms</li> </ul>
<u>3</u>	<ul style="list-style-type: none"> <li>Projections: <ul style="list-style-type: none"> <li>Cash Flow projections, with explanation of assumptions, by month for 1<sup>st</sup> year, then by quarter</li> <li>Profit/Loss projections, with explanation of assumptions, by month for 1<sup>st</sup> year, then by quarter</li> <li>Breakeven (Sales required to cover costs)</li> </ul> </li> </ul>
<u>4</u>	<ul style="list-style-type: none"> <li>Business Financial Statements* (BFS) Balance Sheets &amp; Profit and Loss Statements including most recent month end</li> </ul>
<u>5</u>	<ul style="list-style-type: none"> <li>Business Tax Returns* (BTR) April or after, include prior year end</li> </ul>
<u>6</u>	<ul style="list-style-type: none"> <li>Business collateral: <ul style="list-style-type: none"> <li>Equipment (Description, Age, Condition, Value)</li> <li>Equipment to be purchased – contracts or bids</li> <li>Inventory (Description, Value)</li> <li>Accounts Receivable (Customer, Invoice Date)</li> </ul> </li> </ul>
<u>7</u>	<ul style="list-style-type: none"> <li>Personal financial statement with schedules &amp; K-1's (PFS) for ownership of 20% or more</li> </ul>
<u>8</u>	<ul style="list-style-type: none"> <li>Personal Tax Returns* (PTR) for ownership of 20% or more</li> </ul>
<u>9</u>	<ul style="list-style-type: none"> <li>Articles of Incorporation, by laws, trade name affidavit or franchise agreement</li> <li>Documentation of who is authorized to borrow</li> </ul>
<u>10</u>	<ul style="list-style-type: none"> <li>Copy of Lease</li> </ul>
<u>11</u>	<ul style="list-style-type: none"> <li>Copy of commitment letters from other financing sources</li> </ul>
<u>12</u>	<ul style="list-style-type: none"> <li>Job Creation Statement including existing staff</li> </ul>

<u>13</u>	◆ For Real Estate collateral: Copy of Owners Title Policy or Warranty Deed, Appraisal if available, Environmental review if available
<u>14</u>	◆ For Business Acquisitions — Contract detailing what is being purchased at what price
<u>15</u>	◆ Other information as requested

***Please send all items on the checklist at one time and in order of checklist.***

*\*Three years PTR, BTR, BFS, all signed and dated unless business life is less than 3 years.*

## **CONFIDENTIALITY**

Confidentiality is of extreme importance. Breach of confidentiality could result in legal action.

Financial information on the businesses and their owners will be kept confidential. Note: LC Packets will be sent via confidential email. LC members, COG Staff and other individuals exposed to Names of businesses, amounts of loans, status of loans etc. will sign a Confidentiality/Conflict of Interest Agreement. Borrowers will be informed of this with the initial loan package. Upon approval of the NLF Director and the client and once a story has been published, only the information in the story is Public. Other than in Recommendations to the 9 voting LC Members, the CDBG Manager or COG staff assisting in loan funding, Names and amounts are never connected, Names and number of jobs are never connected and amounts by county are never published. Due to the confidential nature of NLF information, Publication of any kind (stories, emails, marketing, any and information about the loan fund must have final approval of the NLF Director before going out. In the case that no one holds the position of NLF Director, the CDBG Manager shall have final approval. Confidentiality Agreements have been signed by Loan Committee members, staff and the NWCCOG I.T. contractor who will or may come in contact with confidential information.

Formatted: Font: Bold, Underline

A Telecommuting agreement signed by Anita Cameron provides for security of confidential information during travel/off site work. Secure print will be used to protect confidential documents. Security for laptop and smartphone are set on 'high'. Laptop and smartphone access will be protected by Passcodes and Log Off. Passwords will be changed at least quarterly. For Internet access, a mobile hot spot is used. Public wifi is never used. Social Security numbers will be protected, by black out, when not essential for the recipient.

## **CLOSING DOCUMENTATION**

Closing Documentations checklist (Exhibit B) with 'NEED' items marked, will be ~~presented in LC packets as part of the loan approval~~ used at loan closings. At closing, the ~~Business Loan Officer~~ Director shall initial the 'HAVE' column and ~~prior to funding~~ when available, an additional person shall confirm documentation and initial 'HAVE'.

## **LOAN SERVICING**

It will be the goal of the NLF to maintain contact with each customer. A site visit is preferred. ~~A memo~~Notes of customer contact/visits/updates will be ~~placed in the loan file or be~~ part of LC Minutes.

### **DEFAULT PROCEDURES**

Loans delinquent 30 days or more will be reported to the LC monthly and Board bi-monthly (~~in-~~via Portfolio ~~and/or Program Update Report~~) with comments on collection actions.

The ~~Business Loan Officer~~Director is authorized to offer a Loan Modification/Extension agreement as needed to keep the business operating and to avoid costly legal action. ~~–~~ Modifications/Extensions will be reported to the LC and Board. Where possible, accrued interest will be collected extending any loan payments.

After period of appropriate collection activities, recommendations to place a loan on non-accrual or to write off the balance, may be made by the ~~Business Loan Officer~~Director or LC, and ~~approved~~acknowledged by the Board.

### **ALLOWANCE FOR LOAN LOSS RESERVE**

The NLF will maintain an Allowance for Loan Loss (ALL) as an estimate of potential loan losses as a footnote to NLF Loans Receivable. A Colorado Housing and Finance Authority (chfa) Credit Reserve Account may be used as ALL and reported as a footnote to NLF Loans Receivable.

Formatted: Underline

Each loan will be graded and a percentage allowance set aside for each risk class. Loan grading will be updated semi-annually with loan grades reported to the Board via Risk Rating Report.

Loan Grades and percentage reserve:

- Satisfactory – 1% reserve
- Watch – 10% reserve
- Substandard – 30%
- Doubtful – 60%

**Exhibit A**  
**Northwest Loan Fund - Communities Served**

Formatted: Font: 11 pt

Eagle

Formatted: Font: 11 pt

- Avon
- Basalt
- Beaver Creek
- Bond
- Dotsero
- Eagle
- Eagle-Vail
- Edwards
- El Jebel
- Gypsum
- McCoy
- Minturn
- Red Cliff
- Vail
- Wolcott

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Right: -1.26"

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

		Formatted: Font: 11 pt
		Formatted: Font: 11 pt
Garfield		Formatted: Font: 11 pt
	Battlement Mesa	Formatted: Font: 11 pt
	Carbondale	Formatted: Font: 11 pt
	Glenwood Springs	Formatted: Font: 11 pt
	New Castle	Formatted: Font: 11 pt
	Parachute	Formatted: Font: 11 pt
	Rifle	Formatted: Font: 11 pt
	Silt	Formatted: Font: 11 pt
		Formatted: Font: 11 pt
Grand		Formatted: Font: 11 pt
	Fraser	Formatted: Font: 11 pt
	Granby	Formatted: Font: 11 pt
	Grand Lake	Formatted: Font: 11 pt
	Hot Sulphur Springs	Formatted: Font: 11 pt
	Kremmling	Formatted: Font: 11 pt
	<u>Parshall</u>	
	<u>Tabernash</u>	Formatted: Font: 11 pt
	Winter Park	Formatted: Font: 11 pt
		Formatted: Font: 11 pt
		Formatted: Font: 11 pt
Jackson		Formatted: Font: 11 pt
	Walden	Formatted: Font: 11 pt
		Formatted: Font: 11 pt
		Formatted: Font: 11 pt
Moffat		Formatted: Font: 11 pt
	Craig	Formatted: Font: 11 pt
	Dinosaur	Formatted: Font: 11 pt
	<u>Hamilton</u>	Formatted: Font: 11 pt
	Maybell	Formatted: Font: 11 pt
	<u>Slater</u>	Formatted: Font: 11 pt
	<b>Page 2</b>	
	<b><del>Northwest Loan Fund - Communities Served</del></b>	Formatted: Font: 11 pt
		Formatted: Font: 11 pt
		Formatted: Font: 11 pt
Pitkin		Formatted: Font: 11 pt
	Ashcroft	Formatted: Font: 11 pt
	Aspen	Formatted: Font: 11 pt
	Basalt	Formatted: Font: 11 pt
	Meredith	Formatted: Font: 11 pt
	Redstone	Formatted: Font: 11 pt
	Snowmass	Formatted: Font: 11 pt
	Snowmass Village	Formatted: Font: 11 pt
	Woody Creek	Formatted: Font: 11 pt
		Formatted: Font: 11 pt
		Formatted: Font: 11 pt



Rio Blanco

Meeker

Rangely

~~Rio Blanco~~

Routt

Clark

~~Hahns Peak~~

Hayden

Oak Creek

Steamboat Springs

Yampa

Phippsburg

Toponas

Summit

Blue River

Breckenridge

Dillon

Dyersville

Frisco

Heeney

Keystone

Montezuma

Silverthorne

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt

Formatted: Font: 11 pt



# Northwest Colorado Council of Governments

## NWCCOG Council & EDD Board Meeting

December 5, 2019

NWCCOG Silverthorne Office

Silverthorne, CO

### **Council & EDD Board Members Present:**

Andy Miller, Town of Fraser  
Anne McKibbin, Town of Eagle  
Carolyn Skowrya, Town of Dillon  
Jennie Fancher, Town of Avon (phone)  
Jo McQueary, Town of Walden (phone)  
John Bristol, Steamboat Springs Chamber  
Karn Stiegelmeier, Summit County  
Kristen Manguso, Grand County  
Mark Hoblitzell, CO Dept. of Labor & Employment  
Michael Gardner, City of Glenwood Springs  
Melanie Leaverton, Jackson County Tourism  
Patty McKenny, Town of Vail (phone)  
Watkins Fulk-Gray, Town of Basalt (phone)  
William Infante, Town of Basalt

### **Others Present:**

Betsy Bair, Senator Gardner's Office (phone)

### **NWCCOG Staff:**

Becky Walter  
Doug Jones  
Elaina West  
Jon Stavney  
Rachel Lunney

### **Call to Order:**

Karn Stiegelmeier, NWCCOG Council Chair at 10:02am. Roundtable introductions were completed, and a quorum was present for the groups.

### **Approval of August 2019 Council & EDD Board Meeting Minutes**

***M/S: Andy Miller/Carolyn Skowrya*** to approve the August 2019 Council & EDD Board Meeting Minutes as presented.

***Passed: Yes***

### **Approval of October 2019 Council Meeting Minutes**

***M/S: Andy Miller/Carolyn Skowrya*** to approve the October 2019 Council Meeting Minutes with corrected typos.

***Passed: Yes***

### **NLF Reports**

Documents for review, not approval.

### **Approval of 2019 Budget Revisions & 2020 Budget**

The 2019 revised budget is shown on each program page, so both the revision and the 2020 budget are inclusive. There were no questions.

***M/S: Carolyn Skowrya/Anne McKibbin*** to approve the 2019 Budget Revisions and the 2020 Budget as presented.

***Passed: Yes***

### **Approval of EDA Grant Application Submission**

NWCCOG Economic Development District receives planning partnership funds each year from the U.S. Economic Development Administration (EDA). In the past, each year, we have submitted an annual grant request for these funds. This fall, the EDA notified districts that it was changing to a 3-year grant cycle, and on short notice requested a submittal for that 3-year grant. This was submitted and approved between NWCCOG EDD meetings. The EDA has also moved all Denver Region EDD's to the same grant cycle, which is now going to be 4/1/20 – 3/31/23. On Thursday, Oct. 31, the EDA invited NWCCOG to submit a funding request in the amount of \$227,500 for planning partnership funds covering that 3-year period. This amount represents 3 years of funding at \$70,000/year (\$210,000) plus one quarter (1/1/20 – 3/31/20, in the amount of \$17,500) to bring us into compliance with the new 3-year grant cycle beginning 4/1/20. The grant

application was due November 21st, which was prior to our next regularly scheduled EDD board meeting on Dec. 5. Therefore, staff is requesting retroactive approval for submission (and acceptance of grant).

Betsy Bair let staff and the council know that as we go through the grant submission Senator Gardner's office can send letters of recommendations to the EDA. Senator Gardner is on the commerce committee, which has jurisdiction over this. Betsy asked that staff email her to prepare the letters if we would like to take her up on the proposition.

**M/S: Corry Mihm/Andy Miller** to approve the EDA Grant Application as presented.

**Passed: Yes**

#### **Approve CLA as 2019 auditor (extend contract)**

CliftonLarsonAllen has completed NWCCOG's three previous audits. NWCCOG is looking for one year or three-year approval. Council asked if approval of three-year contract allows NWCCOG to terminate the CLA contract if necessary. Jon said the funding is approved annually, so yes.

**M/S: Patty McKenny/Anne McKibbin** to approve retaining the CLA auditors for the 2019 audit.

Patty amends her original motion to include the 3-year contract.

**M/S: Patty McKenny/Anne McKibbin** to approve retaining the CLA contactors for the next three years.

**Passed: Yes**

#### **Congressional/Legislative Updates**

Senator Gardner's Office, Betsy Bair – yesterday senator McConnell published the 2020 senate schedule. It looks different than ever before because they did not publish January's schedule. With potential impeachment trial and hearings, the government does not know what January schedule looks like. Senator Gardner is introducing legislation on mental health issues. In a bipartisan effort, he created a three-digit suicide call number which would be 988. Similar to 911, anyone in a suicide situation could call 988. The problem with local numbers is that most folks in a crisis do not have access to those phone numbers, so 988 is an attempt to make number easier and more accessible.

Betsy shared our ski area retention letter with Gardner and their staff. There was also some public land bills that would fit the back log of maintenance in national parks and a permanent authorization for land and water conservation funds. All of those came out of committee and have been referred to the senate floor. They are not scheduled at this time, but they were delighted they came out of committee. The national parks legislation does not include fee increases. Each park goes through their own individual fee increase process.

#### **PRESENTATION: NWCCOG Energy Program—Innovations and successes, an in-person update from Doug Jones, Energy Program Director**

First 15 years Weatherization Assistance Program (WAP)

- Program was developed in the 1970 during the oil embargo
- Funded by DOE, State of CO, Utility Rebates, LEAP
- Saving Energy in Low Income family households covering thirteen counties in NW Colorado
- H&S problems, install high efficiency furnaces, insulation, air sealing, energy star refrigerators,
- 9 in house employees, serving 100 households
- Training: Asbestos, Lead Paint, OSHA, Energy Auditor, Gas piping, Insulation, BPI certifications, furnace troubleshooting

4 1/2 years ago Nate and Doug took over the program

- Change in Culture – involving our staff in decisions, giving them input,
- Visited other agencies around the state
  - Diversifying funding by adding Fee for Service Programs
  - (Hiring and layoffs depending on funding levels)
- Started talking to Energy Outreach Colorado in Denver
- Realized we have a unique skillset
- Introduced CARE and CIP Programs

Today

- 3 Programs working together serving 300 households in NW Colorado in NWCCOG LOGO vehicle
- 16 full time employees – moving into larger space

- Diversified funding portfolio
- Increased Training and Advancement opportunities for employees
- Fee for service programs covering 32% of overhead
- % Indirect increasing – helping smaller programs pay less
- Bonuses / Profit sharing program approved by Executive Director
- All This gives back to our CORE – WAP, Employees, and Clients COG

#### Future

- Expand our CIP Program - Develop “Pay it Forward Program” – Partner with other NWCCOG programs – so much more

#### **Program Updates:**

**Economic Development, Rachel Lunney** – The EDA is also moving all Denver regional office districts to the same Comprehensive Economic Development Strategy (CEDS) cycle. We are being moved to an October 1<sup>st</sup> CEDS cycle, which moves our update up by 3 months.

The Third Annual Economic Summit will be on May 3, 2020 in Silverthorne, CO. Instead of having competing conferences, Rachel partnered with the Economic Development Council of Colorado (EDCC). Retention was one of the key economic issues mentioned at our August Council meeting, so the plan is to have a session on that topic at the Economic Summit. They also talked about including a panel of town managers to talk about what economic development looks like in a mountain town. If any board members would like to be a part of the planning committee for the Economic Summit, please email Rachel: [rachel@nwccog.org](mailto:rachel@nwccog.org).

Corry Mihm has been working with the Summit Prosperity Initiative and looking at business succession and planning/long-term planning. There are now some state programs coming out on employee ownership plans. The idea is that if business owners grow older but don't have family to take over the business, employee ownership could be a solution. This could be an interesting topic for the Economic Summit. The Colorado Workforce Center has been working with OEDIT to roll out the business education series on employee ownership across the northwest workforce region. They don't expect that toolkit to be ready until May or early spring. There's also a program state is doing on rural remote worker's. Unfortunately, most of our counties are excluded from it (Pitkin, Eagle, and Summit). There may be some opportunity for Jackson and Grand County to participate.

#### **Member Updates:**

**Town of Vail, Patty McKenny** – Recent candidate election had three incumbents reelected to the Vail Town Council. They are joined by new elected Brian Stockmar. Dave Chapin remains Mayor and Kim Langmaid was elected Mayor Pro-Tem. The proposed tax for vaping and tobacco products was passed. Vail is currently working through the collect of that tax with their finance department. There will be future discussion and consideration of increasing the age to purchase those products to 21. The town continues to try to balance housing and the environment. There's been a controversial housing project towards East Vail that is in direct conflict with some big horn sheep who reside above the area, but often venture down along frontage road and the interstate. The project was approved by Vail's planning and environment commission, but is currently sitting in district court as a number of residents appealed the decision. For 2020, Vail will continue to focus on prioritizing projects and programing (community, economy, experience, and sustainability). They will continue the Vail Indeed Housing Program. With the goal of rethinking and reenergizing a piece of Vail, the town recently finished a civic area planning effort. They engaged the community on the planning process and received their feedback. Feasibility studies will be created following the recent first round of planning. They hope to embark on a West Vail Master Plan and possibly a town-wide Community Visioning Process for 2020. Scott Robson is the newly hired Vail Town Manager.

**Town of Walden, Melanie Leaverton** – Walden finished their first craft studio 101, making them eligible for an implementation grant to use for asset inventory and marketing. They were assigned a coach for Heart and Soul, which is exciting as Walden is the smallest community they have ever worked with. Walden had their Christmas Tree lighting on December 4, 2019. Working on revitalizing the beautification of downtown. The individual who owns a majority of the town updated the interior and exterior of the Village Inn Hotel, adding some additional rooms dedicated to his employees.

***Town of Avon, Jennie Fancher*** – Avon hopes to finish up some miscellaneous plans and design projects. Avon recently passed an ordinance that will prohibit food vendors in town from using Styrofoam. However, it will go in effect only if the state legislator repeals some language they have in their recycling ordinance that forbids individual communities in Colorado from enacting any legislation prohibiting any specific plastic product. Avon's understanding it that the state is currently looking at a repeal of that ordinance. Styrofoam is not recyclable nor compostable. Since the plastic bag ban, Avon has noticed far fewer plastic bags floating around the environment and culverts that lead into Eagle River. They are hoping for the same positive impact with their Styrofoam ordinance. For this coming year Avon is very focused on working at waste reduction and recycling efforts. They are promoting and encouraging their residents to sign up for the 100% renewable electricity program, Pure, by Holy Cross Energy. Avon is setting a baseline inventory for greenhouse gas emissions, evaluating their own vehicles, and installing electric charging stations at key spots in town. They are also working on housing and partnerships. A townhouse project is wrapping up. A condo development is in the groundwork stage. An apartment complex is underway.

***City of Glenwood Springs, Michael Gardner*** – Broadband in Glenwood is starting construction on new fiber to home project to serve every single home and business in the city next year. They are looking to partner with any community or region in their general area to help support bringing broadband to as many people as possible. They will have the infrastructure and resources available.

***Town of Basalt, William Infante*** – Basalt is plowing forward on a number of initiatives to include Project Thor in the Roaring Fork Valley. A group will meet in early January to discuss providing broadband service for their own corporate interests, but then also explore the notion of how that fiber can be connected to others. In the context of regionalism, a group of folks independently gathered to talk about regional affordable housing, policies, regulation, and production (Cathy Click with Dave Myler, Bill Lamott, et al.). Steering Committee Meeting on 16th at 9:30 in Carbondale Town Hall to review MOU. Basalt budgeted \$10,000 in support of this effort. Following the Lake Christine Fire, Basalt encountered a few issues with their gun range. They continue to discuss with CPW how they can enhance and strengthen their gun range in order to prevent future fires, suppress sound, and provide greater public safety. Citizens are also concerned about lead issues from and the potential for lead to leak into ground and surface water. They asked for a lead survey that is anticipated to occur after the snow melts in spring 2020. Refunds went out for the labor issue. A group of interested and concerned citizens constructed Basalt Gives. Its purpose is to gather public contributions to invest in services or goods that the public sector is not providing. Eagle County invested \$10,000. Basalt will meet on December 10, 2019 and hopes to contribute a similar amount. The money will be invested in NGOs and other interests that are advancing things like childcare, affordable housing, etc.

***Town of Fraser, Andy Miller*** – Fraser approved annual budget on December 4, 2019. They discovered they are spending more than they are taking in even during a time of good economic turns. Winter Park has the highest sales tax rate in Colorado at about 10%, and Fraser is right behind them. Fraser is starting to recognize how Project Thor could greatly benefit the area.

***Town of Dillon, Carolyn Skowrya*** – Dillon is down to two candidates for Town Manager. They hope to make the decision or start negotiations in two weeks. Santa and Mrs. Clause will be at the community church with the Hazel Miller band December 5, 2019. The Ice Castles will open in a few weeks. They have been successful in the past. Dillon limited the amount of time they are up this year and will enforce stricter tear-down regulations. It's controversial because the town is planning to add turf to the town park, which is greatly damaged following the Ice Castles. They are also in an ongoing legal issue with an individual who slipped and broken their arm or leg on the property.

***Town of Eagle, Anne McKibbin*** – Home Rule Committee is off and running. The commission has had 3 meetings to date. They have 9 members; 6 were elected and 3 were appointed. Eagle hired a new Events Director. Tuesday, December 10, 2019, they are going to look at a tobacco licensing ordinance. The Town Board previously failed to pass an age 21 ordinance, but there has been a change of heart within the board. There will be licensing fees. Eagle has a new self-sustaining downtown business group that recently received their 501c3 status. They are in discussion with the Eagle River Station property owner to see if they will help fund a subarea plan for that property and the Chambers Avenue Corridor. They are getting started on planning for Grand Avenue. Project Thor work is underway. There is a municipal election April 2020.

**Colorado Department of Labor & Employment, Mark Hoblitzell** – The Workforce Development Center is planning a one-day conference on April 2 at the Silverthorne Pavilion. It will focus on employee attraction and retention and current market struggles. The two main pieces will be panel discussions highlighting area employers from across the region that excel in those aspects. They have been busy presenting Business Education Events. In January they are going to trial a “skillful”, which is a skills-based hiring workshop for businesses and employers looking at improving job-postings and free tools for businesses that creates more relevant job postings. There is some good data behind how that improves applicant pools for positions.

**Steamboat Chamber, John Bristol** – The biggest focus coal-fired electric generation. Steamboat is looking at transitioning from coal-fired power to alternatives. Town Manager from Oak Creek moved to Town of Hayden to be economic development director. Smartwool will be vacating their space from steamboat in April 2020. Honey Stinger will occupy the vacated space. About 1/3 of employees from Smartwool decided to stay and find other employment. Steamboat introduced a plastic bag fee (\$.10) which was spearheaded by a student-led group.

**Summit County Chamber, Corry Mihm** – Their Executive Director, Judi LaPoint, is retiring. There is someone in place to take over. They continue to work on an ad hoc basis with the Summit Prosperity Initiative, which is a group focused on prosperity and vitality issues in Summit County. The county Received a READY grant from the USDA to fund consultants for planning support. Corry wanted the council to be aware that Vail Resorts strategy deemphasizes individual destinations and instead focuses on Vail’s corporate brands. This puts the onus on counties housing Vail Resorts to market, preserve, and protect our local brands.

**Summit County, Karn Stiegelmeier** – Summit passed a tobacco tax spearheaded by student efforts inspired by a similar youth effort in Eagle County. Each jurisdiction retains their own collections. Summit is assessing minimum wage. They are focusing on legislation specifically looking at the “tipped wage” issue. The state permits a \$3.02 differential dip to the state minimum wage that in theory is made up for in tips. Summit will be hosting the Mountain Town’s 2030 Net Zero Summit in September 2020, which is a climate action event focused on zero net emissions. Summit County voters supported better recycling and composting. However, Timberline (Waste Connections/Honey Wagon) poorly manages the recycling processes and has a problem with employee retention. When Honey Wagon was bought out by Waste Connections, Byron left Honey Wagon and opened Vail Valley Waste to serve as a solution to poor waste management services. Counties are currently prohibited from providing waste management services, but Summit is considering legislation to permit counties to collect waste.

Consolidation of Waste Services in Mountains: in light of input from Summit County, the consolidation of waste services in conjunction with the shrinking international market for recyclables was discussed at length. This may be an issue of focus in 2020 for NWCCOG. Jon to make some more calls to define what a scope of inquiry on the matter might look like.

**Adjournment:**

**M/S: Carolyn Skowrya/Anne McKibbin** adjourned the NWCCOG Council meeting at 1:14pm.

**Passed: Yes**

---

Karn Stiegelmeier, NWCCOG Council Chair

---

Date

# DESIGNATION OF REPRESENTATIVE TO COUNTY HEALTH POOL

WHEREAS, the governing body of \_\_\_\_\_ (“Public Entity”) is advised that the business to be conducted at Members’ Meetings of the County Health Pool must be transacted by the Official Representative of each Member; NOW, THEREFORE, BE IT RESOLVED, that the governing body of \_\_\_\_\_ (“Public Entity”), hereby and herewith: designates the following individual as its Official Representative to all County Health Pool Members’ meetings;

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

If applicable, the Designated Alternate Representative is;

NAME: \_\_\_\_\_

**PUBLIC ENTITY DESIGNATED CORRESPONDENT** (individual(s) that will receive monthly billing invoices, provide enrollment terms/add/changes and other general correspondences intended for distribution to employees)

NAME: \_\_\_\_\_ NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_ TITLE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_ PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_ EMAIL: \_\_\_\_\_

COMPLETED BY: \_\_\_\_\_

**(MUST be completed and signed by governing body)**

DATE: \_\_\_\_\_





Do we have an eps of the NWCC logo?



NORTHWEST COLORADO COUNCIL OF GOVERNMENTS

---

# OLDER ADULTS 2020 HOUSING NEEDS ASSESSMENT

---

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

*Ignite the Conversation*





Why a Housing Report specific to Older Adults? In our mountain resort region, where “affordable housing” is neither affordable nor plentiful, older adults face the same housing challenges as others - only more so. Surveys show that most prefer to “age-in-place,” meaning being able to stay in one’s home or community. With aging, new challenges may arise in navigating a home and community in which the adult already resides.

When we ask Older Adults about their greatest challenges, they often cite housing and remaining in their home as their greatest desire, and one of their top challenges as their condition evolves. Many homes are not well designed to support the aging. Some homes can be retrofitted to be more aging-friendly, with a kitchen or bathroom remodel, while others simply cannot be modified to remove stairs or widen a doorway. The Alpine Area Agency on Aging at NWCCOG exists to support aging-in-place services which are usually delivered with a county agency partner. Few resources exist to retrofit homes or neighborhoods to support aging in place which can put an older adult in the unfortunate situation of being unable to stay and unable to leave.

If an older adult chooses to relocate in preparation for aging, they face fewer units built with aging-friendly options including Universal Design with internal and external mobility in mind. This report focuses on the primal need for a livable space in a livable place, and makes some recommendations for how communities can address this need. Currently, we don’t see this issue addressed in any comprehensive manner in any of our communities.

When we first started discussing this project, I thought it would primarily focus on identifying a demand for assisted living and related care-intensive units, the limited stock of which in our rural region means that many have to leave communities as they age, separating them from important, life-long social ties and support systems in their final years. Some will base their decision to age-in-place on whether such support services exist. The issue of housing needs for older adults is not about building enough units or projects specific to them. It actually begins much earlier in the aging process with considerations of whether to stay, remodel or downsize in preparation for aging.

The purpose of this report is to elevate awareness of leaders and investors in mountain communities, identify gaps and make recommendations relevant to aging homeowners, local decision makers and policy advocates. Success will be when leadership in our communities are just as well versed in age-friendly housing and have as many strategies for their aging residents as most already do for “affordable”, “entry level” or “workforce” or “seasonal” housing. Hopefully this report is a step in that direction.

Jon Stavney  
Executive Director  
Northwest Colorado Council of Governments

---

**MEMBER JURISDICTIONS**

City of Glenwood Springs  
City of Steamboat Springs

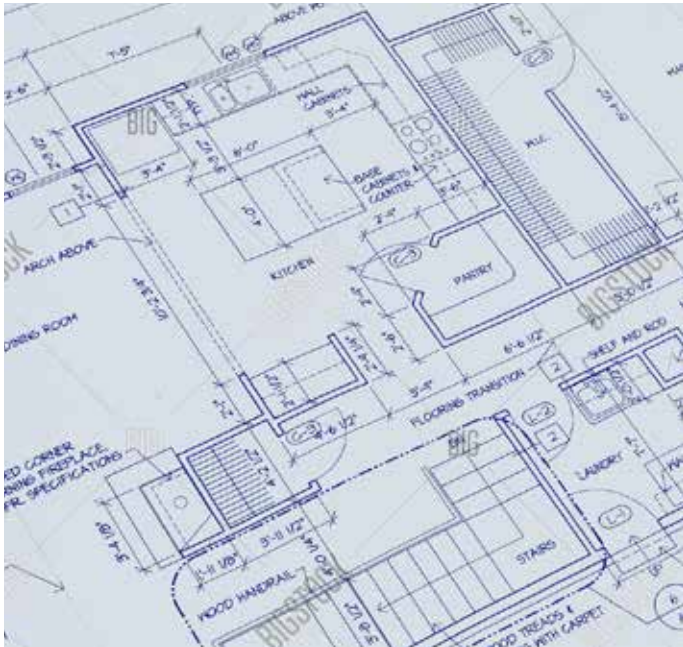
**EAGLE COUNTY:** Avon • Basalt • Eagle • Gypsum • Minturn • Red Cliff • Vail

**GRAND COUNTY:** Fraser • Grandby • Grand Lake • Hot Sulphur Springs • Kremmling • Winter Park

**JACKSON COUNTY:** Walden

**PITKIN COUNTY:** Snowmass Village • Aspen

**SUMMIT COUNTY:** Blue River • Brecknridge • Dillon • Frisco • Montezuma



# T.O.C.

## INTRODUCTION:

Why Now .....	4
Importance of Housing to Aging Population .....	7
Igniting the Conversation .....	8
Study Area .....	8
Housing Challenges for the Older Population .....	9

## INNOVATIVE PROGRAM IDEAS & INITIATIVES:

Local Regulations Creating Accessible Homes .....	13
Funding Sources For Homeowners .....	14
Funding Sources For Developers .....	16
Structural Housing Options For Older Population .....	17
Home Sharing & Intergenerational Communities .....	20
Project Example Supporting Mutual Needs: Senior Living & Caregiver Housing .....	23
Independent Living Facilities .....	24
Community Incentives .....	25
State Level Recommendations .....	26

<b>2020 OLDER ADULT HOUSING NEEDS STUDY PROJECT IMPLEMENTATION RECOMMENDATIONS .....</b>	<b>28</b>
--	-----------

## REGIONAL DATA BY COUNTY:

Summit County .....	30
Grand County .....	34
Jackson County .....	38
Routt County .....	42
Eagle County .....	46
Pitkin County .....	50
Garfield County .....	54

<b>REGIONAL COMPARATIVE DATA .....</b>	<b>58</b>
--	-----------

<b>RESOURCES .....</b>	<b>62</b>
------------------------	-----------

# WHY NOW?

## 1. POPULATION GROWTH OF OLDER ADULTS



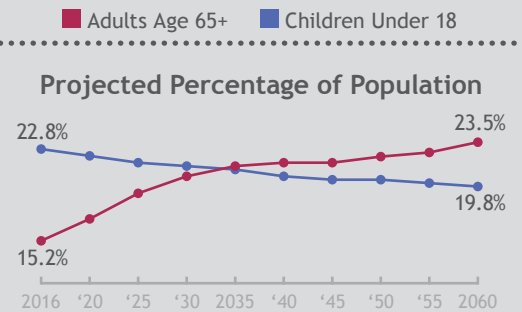
If we are to have complete communities, we need to plan for older adults as well as we plan for children. By 2030, all the members of the Baby Boomer generation will be older than 65. Several Colorado communities are already pacing well ahead of the average.

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?

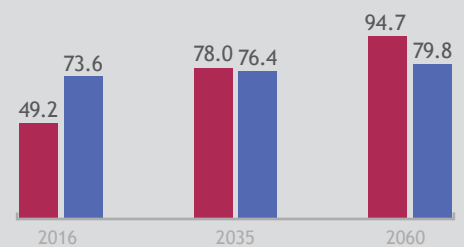
In Colorado, the US Census Bureau estimates the total population of older adults over 65 is 707,396. Drop down five years and the total population of Coloradans over 60 is 1,031,196. Since 2000 Colorado's 65+ population has grown faster than the total state population - the first time this has happened 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



Projected Number (millions)



(Source: U.S. Census Bureau)

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

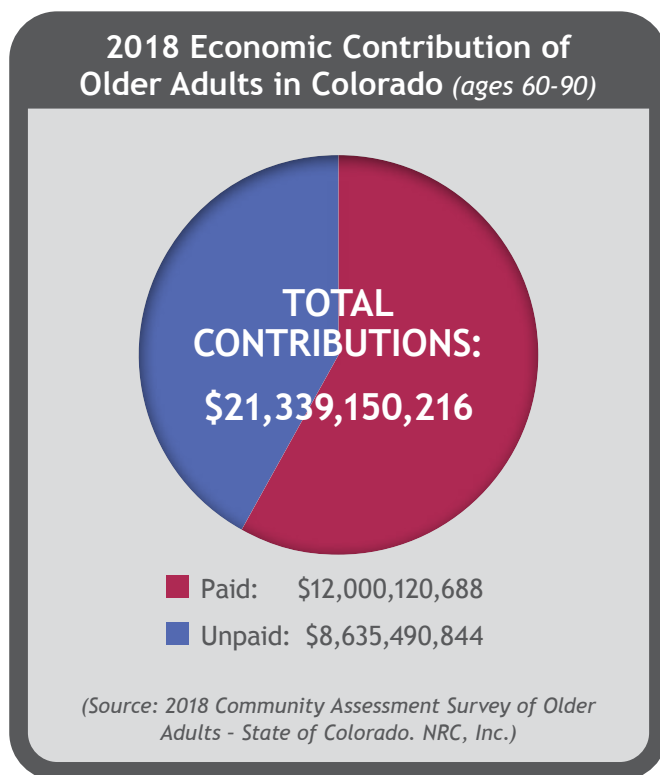
1. **Steamboat Springs, CO**
2. The Villages, FL
3. **Edwards, CO**
4. **Breckenridge, CO**
5. Summit Park, UT
6. Myrtle Beach, SC
7. Herbert, UT
8. Gillette, WY
9. Santa Fe, NM
10. Austin, TX
11. Jackson, WY
12. Hailey, ID
13. **Glenwood Springs, CO**
14. Bend, OR
15. Fairfield, IA

(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.



## 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 50y+ 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%).

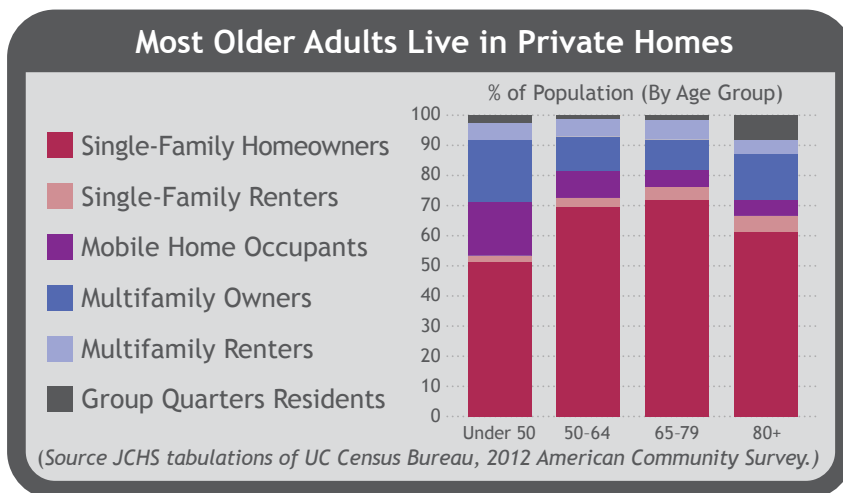


*Source: Colorado Longevity Economy - Oxford Economics & AARP.*



## 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 than 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 than \$50K+ per year in housing 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 (referred to as group homes) 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.

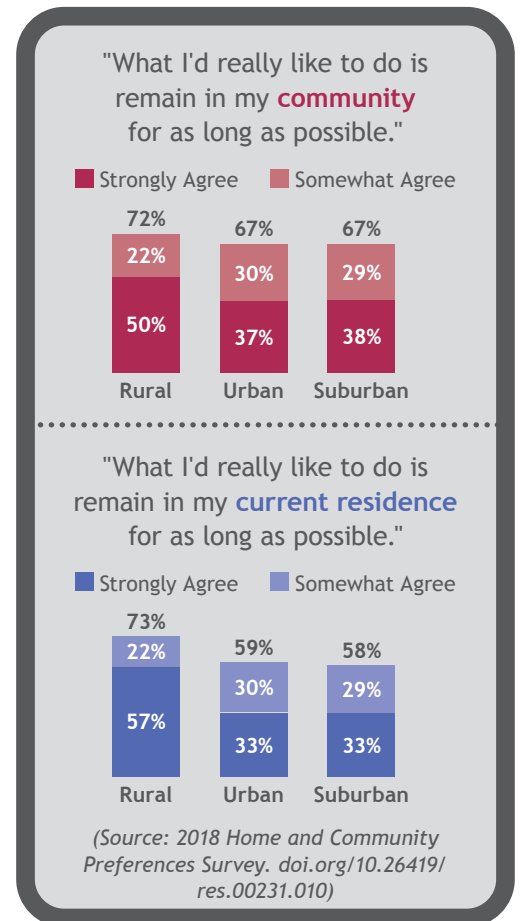
# IMPORTANCE OF HOUSING TO AGING POPULATION

## PHYSICAL AND MENTAL WELL-BEING

The reasons are many. They want to be near their friends and families - children and grandchildren. 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. Indeed, 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%).

They have physicians, practitioners, clubs and social groups that they don't want to lose. Their connection to their community keeps them engaged, mobile, healthy and vibrant.

They are not moving! A smaller percentage of older adults changed 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%).



## CREATING AND MAINTAINING LIVABLE COMMUNITIES

The cornerstone to a livable community for all ages is affordable and appropriate housing, along 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.

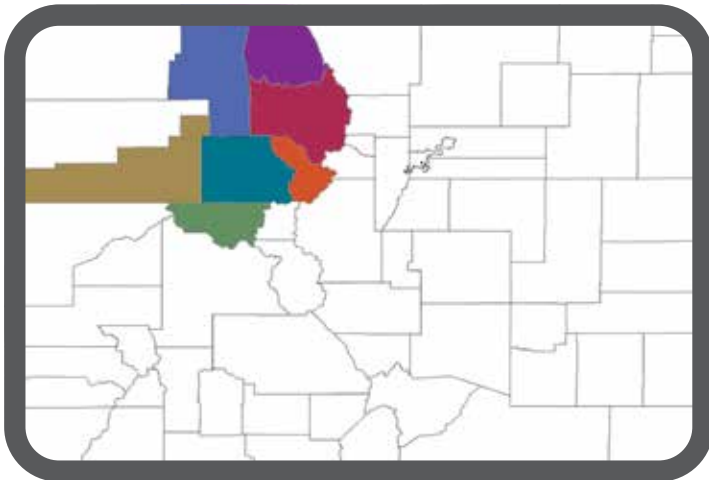
## AGING IN PLACE

"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 resident 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. [www.nwccog.org](http://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](http://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 in these seven counties, 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 & Community Preferences Survey, AARP, <https://doi.org/10.26419/res.00231.010>)

# 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.

**Current senior housing demand was reported to be 25% higher than what is available.**

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)

## 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 home in which seniors 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 Inclusive Home Ordinance (Enacted 2002) mandates that all new single-family homes meet the basic visitability criteria. After 21,00 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.*

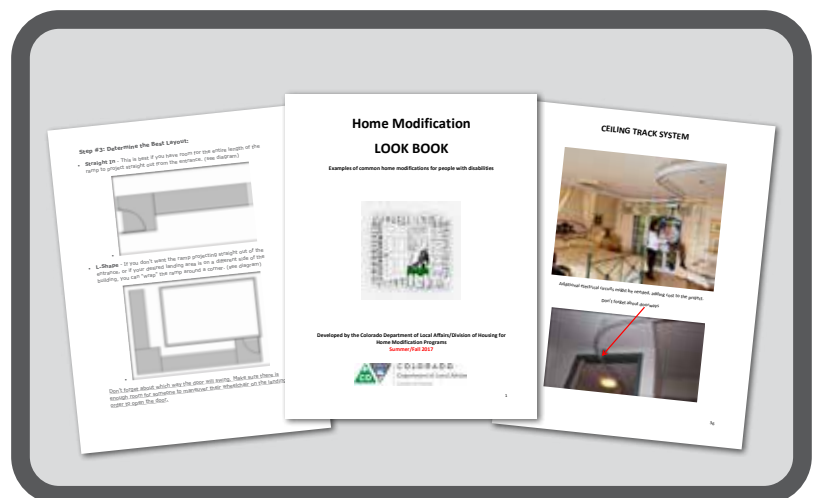
## COLORADO TAX INCENTIVE FOR HOME MODIFICATIONS

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 examples home to assist residents and their families and/or caregivers in initiating dialogue about what upgrades are most appropriate and provide a visual understanding the scope and resulting look of typical retrofits, which will lead to 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 Weatherization 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 re-paid.

## 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. A majority of the older population households are couples or single. 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

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. Typically conventional zoning barriers to missing middle units include minimum lot sizes, height allowance, maximum width, 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.

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 and may be attached or detached 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.
- 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.

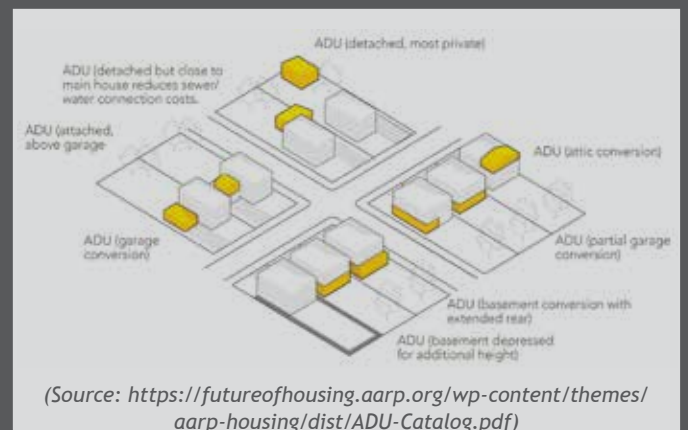
ADUs are typically regulated on the local level. Education and information on ADUs as a housing addition (for several reasons) and/or alternative space for caregivers, suggested design & size specifications, incentives (credits or fee waivers) and Planning & Zoning department support behind this alternative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

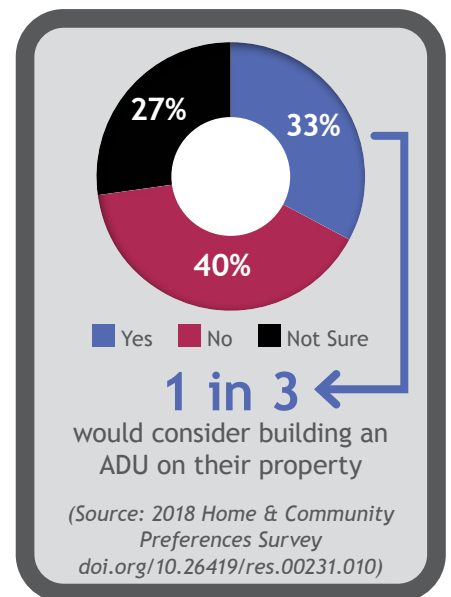


### ADU Configurations - Attached & Detached



### Allowing and Restricting Use of ADUs to benefit and 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 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 provide 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 50y
- 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 House - [tumbleweedhouses.com](http://tumbleweedhouses.com)
- Rocky Mountain Tiny Houses - [rockymountaintinyhouses.com](http://rockymountaintinyhouses.com)
- Sprout Tiny Homes - [sprouttinyhomes.com](http://sprouttinyhomes.com)
- MitchCraft Tiny Homes - [mitchcrafttinyhomes.com](http://mitchcrafttinyhomes.com)
- Tiny Diamond Tiny Homes - [tinydiamondhomes.com](http://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.

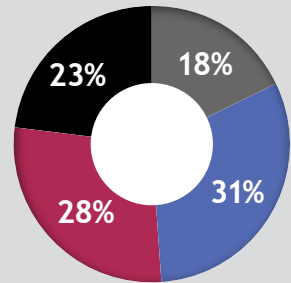
Senior home share programs connect older homeowners with individuals seeking a place to live. In exchange for providing a private space in their home, seniors receive rent or household assistance from their housemate, or a combination of the two. Home sharing may be accomplished in an owned or rented residence. Home sharing can meet the needs and wants of many seniors, 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 Programs Examples:

- Silvernest - Statewide
- Neighbor To Neighbor - Fort Collins
- Open Up - Denver
- Sunshine Home Share Colorado - Denver



■ Currently Share ■ Yes ■ No ■ Not Sure

### 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. [doi.org/10.26419/res.00231.010](https://doi.org/10.26419/res.00231.010))



## Nesterly

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. Residents run and maintain the property themselves. There are several new cohousing developments underway in Colorado. Their elements of efficiency and social success are profiled by an example twenty years in the making:

### Takoma Village Cohousing AARP Livable Communities profile by Ellen Ryan

- 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.

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.

Interest in cohousing is growing in Colorado, especially in rural areas. New & existing samples of Colorado Cohousing Developments include:

- Silver Leaf Cohousing - Paonia In development
- Alpenglow Cohousing - Ridgway In development
- Cool Creek Neighborhood Cooperative - Mesa In Development
- Heartwood Cohousing - Durango/Bayfield
- Harmony Village Cohousing Community - Golden
- Nyland Cohousing - Lafayette
- Silver Sage & Wild Sage Cohousing Communities - Boulder

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 senior cohousing communities
- Provide city-owned development sites or tax credits for individuals purchasing a home in a senior 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 ([www.bridgemeadows.org](http://www.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 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 SENIOR CARE COMMUNITY / TWO10 AT CASTLE PEAK

- Eagle, Colorado
- Opened 2016 / Opening in Fall 2020
- 64 units / 22 units of employees housing transitions to senior independent living

Castle Peak Senior Life 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 Care Community. Subsequently, the county selected Augustana Care to develop and 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 \$5.4 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)
- \$4,400,000 Eagle County loan (subordinated debt)
- \$1,645,000 Eagle County land purchase (land is owned by Eagle County and leased to Augustana for \$1/year)
- \$1,000,000 Augustana Loan (subordinated debt)
- \$4,400,000 Capital Campaign

Castle Peak Senior Life and Rehabilitation has been opened for 3 years and offers older adult living options that include assisted living, skilled nursing, memory care and in-patient rehabilitation.

#### ***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 employees of Castle Peak Senior Living) with future plans to transition to senior independent living. Owner of Castle Peak, Cassia, will have first right to purchase the property at the time of the transition, which would add independent living to 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 ([www.caseyspond.com](http://www.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 ([www.soprislodge.com](http://www.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.

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 (\$3,000/yr) under separate ownership, as well as ground floor commercial units that were vacant (\$3,000/yr). Underdeveloped parcels are also taxed at \$6000/yr) The annual tax was approved 20 years and will provide funding for affordable housing, services for the homeless and other related programs. Low-income seniors 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, where a one-percent tax 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 with "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.** 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 unit. 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 "senior-priority" (and promotion them as such) could assist seniors in their search for downsizing or rightsizing options.

# STATE LEVEL RECOMMENDATIONS

---



## COLORADO SAPGA STRATEGIES & RECOMMENDATIONS

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 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

It was also revealed that the perception of Colorado seniors is that senior needs are not a priority for elected state and local officials and that, in turn, efforts to increase awareness of the challenges and opportunities faced by the growing senior population needs to be accomplished. They also reported that seniors 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.

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)



## 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 a 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 representative from each county. Meet quarterly on senior 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. Update local codes to include Universal Design and Visitability elements. Have streamlined permit process on UD retrofit projects at a reduced cost.
3. Create incentive program for builders who incorporate accessible design feature in their plans; have planners and P&Z recommend % of UD features in multi-family projects, encourage single story single family homes (SFH) and/or the use of smaller lots
4. Allow and encourage ADU construction; consider relaxed setbacks in certain locations
5. Introduce and recommend tax on vacant housing such as Oakland or Vancouver to encourage rental and raise funds for affordable older population housing.
6. Create rural home assessment and modification program
7. Build standardized public presentation and P&Z worksession on alternative housing options such as missing middle housing, ADUs, tiny houses, cohousing, and shared housing and present in each county
8. 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).
9. Create home repair program for older population with designated, dedicated contractors and dedicated funding stream.
10. Create HomeFit for Seniors retrofit assessment & modification toolkit for each county including resources for materials and labor; update and promote annually
11. Schedule Annual worksession/progress updates with commissioners, town councils and stakeholders on housing for older populations
12. Create a Senior 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
13. Recommend/create eligibility guidelines and/or restrictions to assist in housing residents living in the region (vs. attracting more second homeowners)



# SUMMIT COUNTY





Summit County is a good example of how a variety of tools and strategies, working together, lead to successful outcomes. Covenants, policies and progressive initiatives 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, demonstrating their ongoing commitment to address livability challenges for residents of all ages. Summit County has identified four focus areas including Buildings, Outdoor Spaces and Housing for 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** **43.6% of units** ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** **54.4% of units are multi-family** ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** **\$1,482 per month** ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** **20.8% of income spent on** ●  
HOUSING COST BURDEN housing Median US neighborhood: 17.9%

**Housing affordability** **85 units per 10,000 people** ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

## CATEGORY SCORES

**50** HOUSING  
Affordability and access

**37** NEIGHBORHOOD  
Access to life, work, and play

**49** TRANSPORTATION  
Safe and convenient options

**44** ENVIRONMENT  
Clean air and water

**88** HEALTH  
Prevention, access and quality

**51** ENGAGEMENT  
Civic and social involvement

**64** OPPORTUNITY  
Inclusion and possibilities

## POLICIES

**Housing accessibility** No Policy ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** County Policy ●  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** No Policy ○  
STATE MANUFACTURED HOUSING PROTECTIONS

**Housing affordability** State Policy ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** No Policy ○  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES

# 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

## AGE 65+ HOUSING COMPOSITION



## COST OF LIVING



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

## AGE 65+ LABOR FORCE



**40.27%** Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



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	

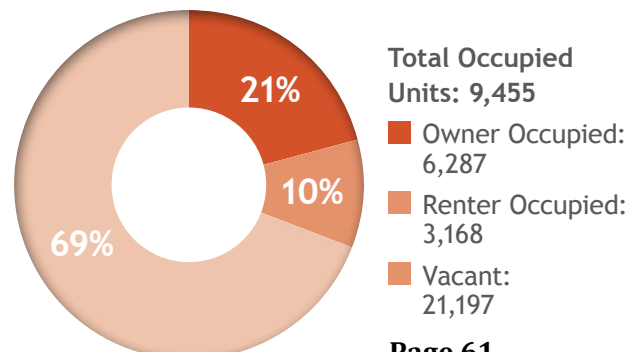
(Source: U.S. Census Bureau, 2013-2017 American Community Survey)

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### HOUSING OWNERSHIP CHALLENGES

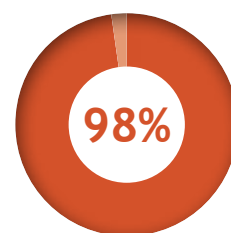
- **5%** feel there is a good variety of housing options
- **8%** having problem having housing that fits their needs
- **11%** don't have enough money to pay property taxes
- **3%** able to find affordable quality housing

### INDEPENDENT LIVING CHALLENGES

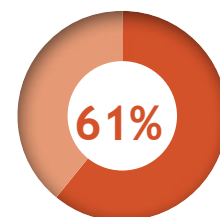
- **14%** experience difficulty maintain their home
- **18%** need help maintaining their yards
- **39%** need help with heavy or intense housework
- **7%** fear falling or injuring self at home

### 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

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

## 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



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

Although Grand County Housing Authority participated in a 2019 Aging Well Plan development, specific conditions of housing were not addressed as a 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.



## METRICS

How does my community compare to neighborhoods across the country?

● TOP THIRD ● MIDDLE THIRD ● BOTTOM THIRD ○ MISSING DATA

**Housing accessibility** 43.6% of units ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** 30.5% of units are multi-family ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** \$1,221 per month ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** 18.8% of income spent on housing ●  
HOUSING COST BURDEN Median US neighborhood: 17.9%

**Housing affordability** 101 units per 10,000 people ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

## CATEGORY SCORES

50 HOUSING  
Affordability and access

33 NEIGHBORHOOD  
Access to life, work, and play

53 TRANSPORTATION  
Safe and convenient options

63 ENVIRONMENT  
Clean air and water

60 HEALTH  
Prevention, access and quality

62 ENGAGEMENT  
Civic and social involvement

57 OPPORTUNITY  
Inclusion and possibilities

## POLICIES

**Housing accessibility** No Policy ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** No Policy ○  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** No Policy ○  
STATE MANUFACTURED HOUSING PROTECTIONS

**Housing affordability** State Policy ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** No Policy ○  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES





# 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

## AGE 65+ HOUSING COMPOSITION



## COST OF LIVING



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

## AGE 65+ LABOR FORCE



**39.28%** Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



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	

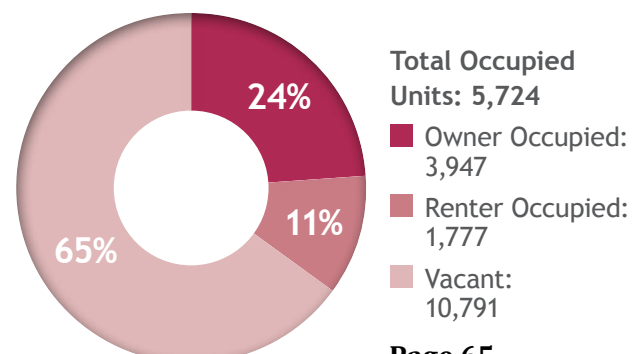
(Source: U.S. Census Bureau, 2013-2017 American Community Survey)

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### 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

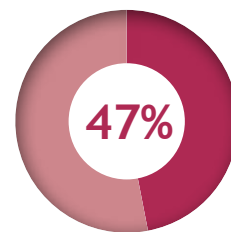
- **44%** experience difficulty maintain their home
- **41%** need help maintaining their yards
- **40%** need help with heavy or intense housework
- **36%** fear falling or injuring self at home

### 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

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

## DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

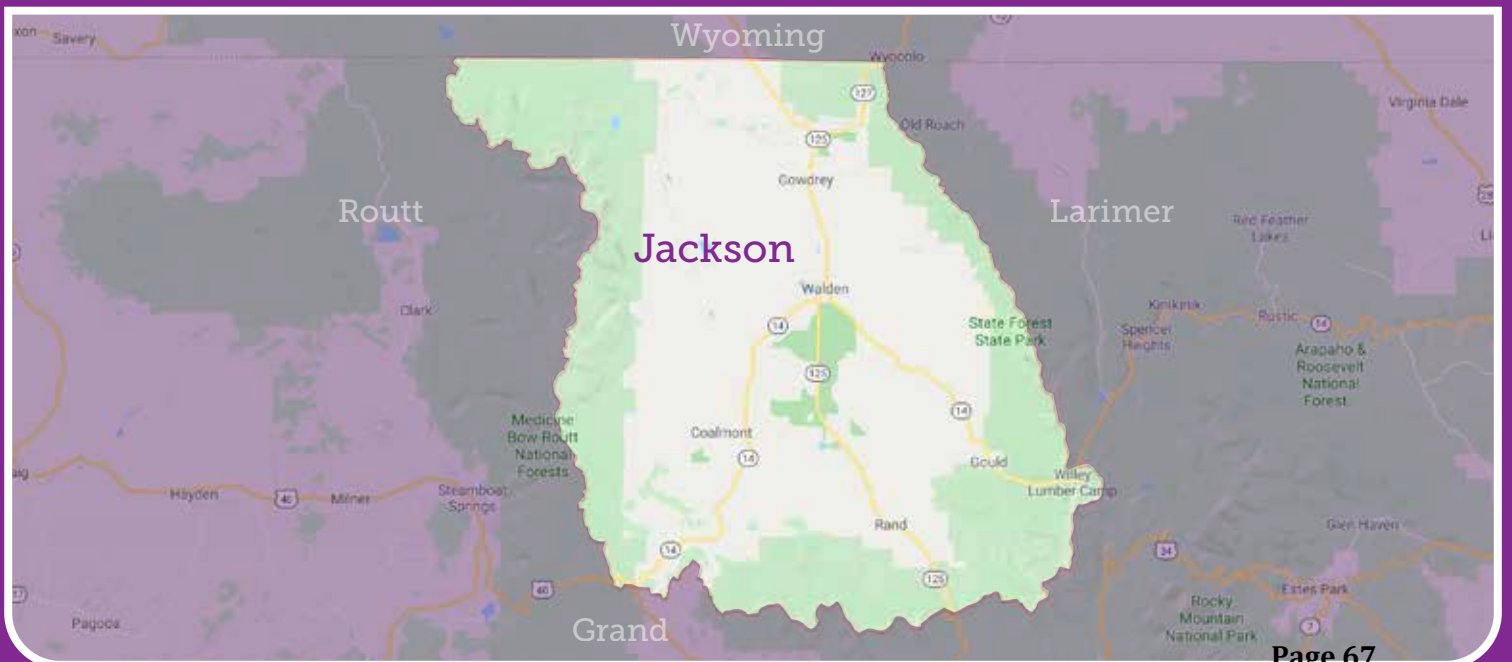
Assisted Living, Skilled Nursing  
& Long Term Care Units: 64

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





# JACKSON COUNTY





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.

The oil & gas industry has significantly affected the availability 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.



## LIVABILITY SCORE

### METRICS

How does my community compare to neighborhoods across the country?

● TOP THIRD ● MIDDLE THIRD ● BOTTOM THIRD ○ MISSING DATA

**Housing accessibility** **43.6% of units** ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** **8.1% of units are multi-family** ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** **\$591 per month** ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** **10.9% of income spent on housing** ●  
HOUSING COST BURDEN Median US neighborhood: 17.9%

**Housing affordability** **0 units per 10,000 people** ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

### CATEGORY SCORES

**58** **HOUSING**  
Affordability and access

**36** **NEIGHBORHOOD**  
Access to life, work, and play

**68** **TRANSPORTATION**  
Safe and convenient options

**80** **ENVIRONMENT**  
Clean air and water

**39** **HEALTH**  
Prevention, access and quality

**13** **ENGAGEMENT**  
Civic and social involvement

**28** **OPPORTUNITY**  
Inclusion and possibilities

### POLICIES

**Housing accessibility** **No Policy** ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** **No Policy** ○  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** **No Policy** ○  
STATE MANUFACTURED HOUSING PROTECTIONS

**Housing affordability** **State Policy** ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** **No Policy** ○  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES





# 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

## AGE 65+ HOUSING COMPOSITION



## COST OF LIVING



Cost of Living: 98.00%

Cost of Housing: 113.30%

## AGE 65+ LABOR FORCE



46.6% Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



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	

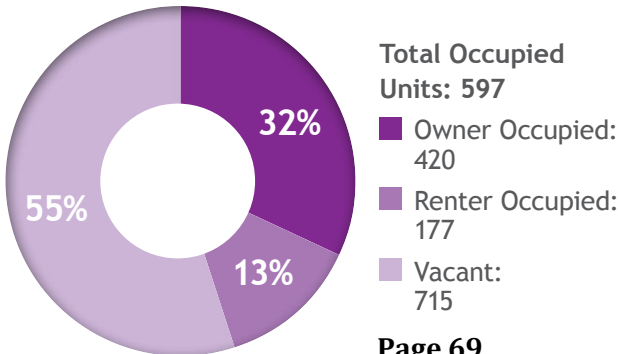
(Source: U.S. Census Bureau, 2013-2017 American Community Survey)

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### HOUSING OWNERSHIP CHALLENGES

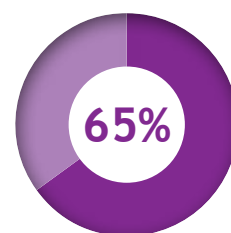
- **0%** feel there is a good variety of housing options
- **30%** have problem having housing that fits their needs
- **56%** don't have enough money to pay property taxes
- **0%** able to find affordable quality housing

### INDEPENDENT LIVING CHALLENGES

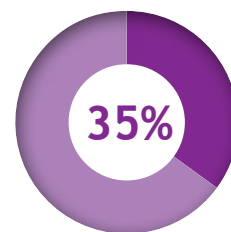
- **43%** experience difficulty maintain their home
- **56%** need help maintaining their yards
- **81%** need help with heavy or intense housework
- **30%** fear falling or injuring self at home

### 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

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

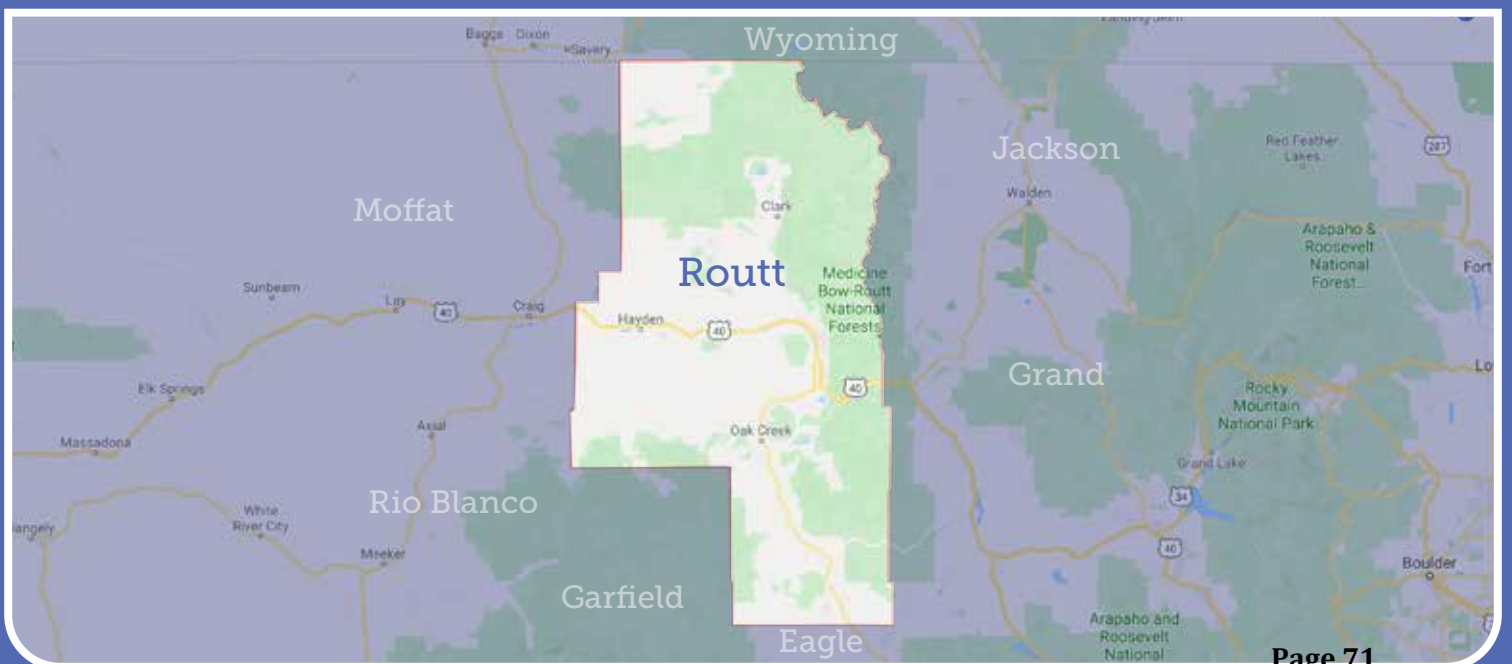
## DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

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

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



# ROUTT COUNTY





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 Council'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 seniors 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, and
- 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. RCOA participates in Age-Friendly community meetings to bring new and innovative ideas to their program.



## METRICS

How does my community compare to neighborhoods across the country?

● TOP THIRD ● MIDDLE THIRD ● BOTTOM THIRD ○ MISSING DATA

**Housing accessibility** **43.6% of units** ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** **33.4% of units are multi-family** ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** **\$1,382 per month** ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** **21.0% of income spent on** ●  
HOUSING COST BURDEN housing Median US neighborhood: 17.9%

**Housing affordability** **81 units per 10,000 people** ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

## CATEGORY SCORES

**47** **HOUSING**  
Affordability and access

**35** **NEIGHBORHOOD**  
Access to life, work, and play

**54** **TRANSPORTATION**  
Safe and convenient options

**60** **ENVIRONMENT**  
Clean air and water

**84** **HEALTH**  
Prevention, access and quality

**69** **ENGAGEMENT**  
Civic and social involvement

**59** **OPPORTUNITY**  
Inclusion and possibilities

## POLICIES

**Housing accessibility** **No Policy** ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** **No Policy** ○  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** **No Policy** ○  
STATE MANUFACTURED HOUSING PROTECTIONS

**Housing affordability** **State Policy** ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** **No Policy** ○  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES



# 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

## AGE 65+ HOUSING COMPOSITION



## COST OF LIVING



Cost of Living: 146.90%

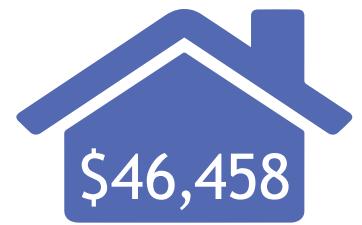
Cost of Housing: 272.90%

## AGE 65+ LABOR FORCE



37.83% Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



Margin of Error: +/- \$14,545



## ALL HOUSING UNITS

Total of All Housing Units: 16,303

Occupied Households w/ Residents Age 65+: 2,179 (22% 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	

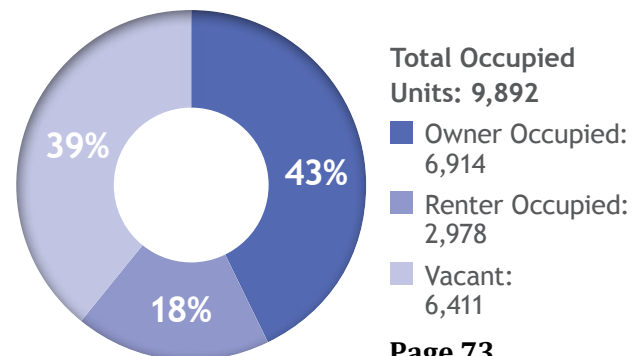
(Source: U.S. Census Bureau, 2013-2017 American Community Survey)

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### HOUSING OWNERSHIP CHALLENGES

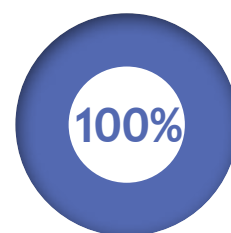
- **13%** feel there is a good variety of housing options
- **18%** having problem having housing that fits their needs
- **14%** don't have enough money to pay property taxes
- **13%** able to find affordable quality housing

### INDEPENDENT LIVING CHALLENGES

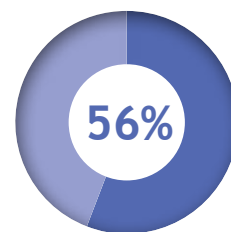
- **46%** experience difficulty maintain their home
- **45%** need help maintaining their yards
- **39%** need help with heavy or intense housework
- **17%** fear falling or injuring self at home

### 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

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

## DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

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

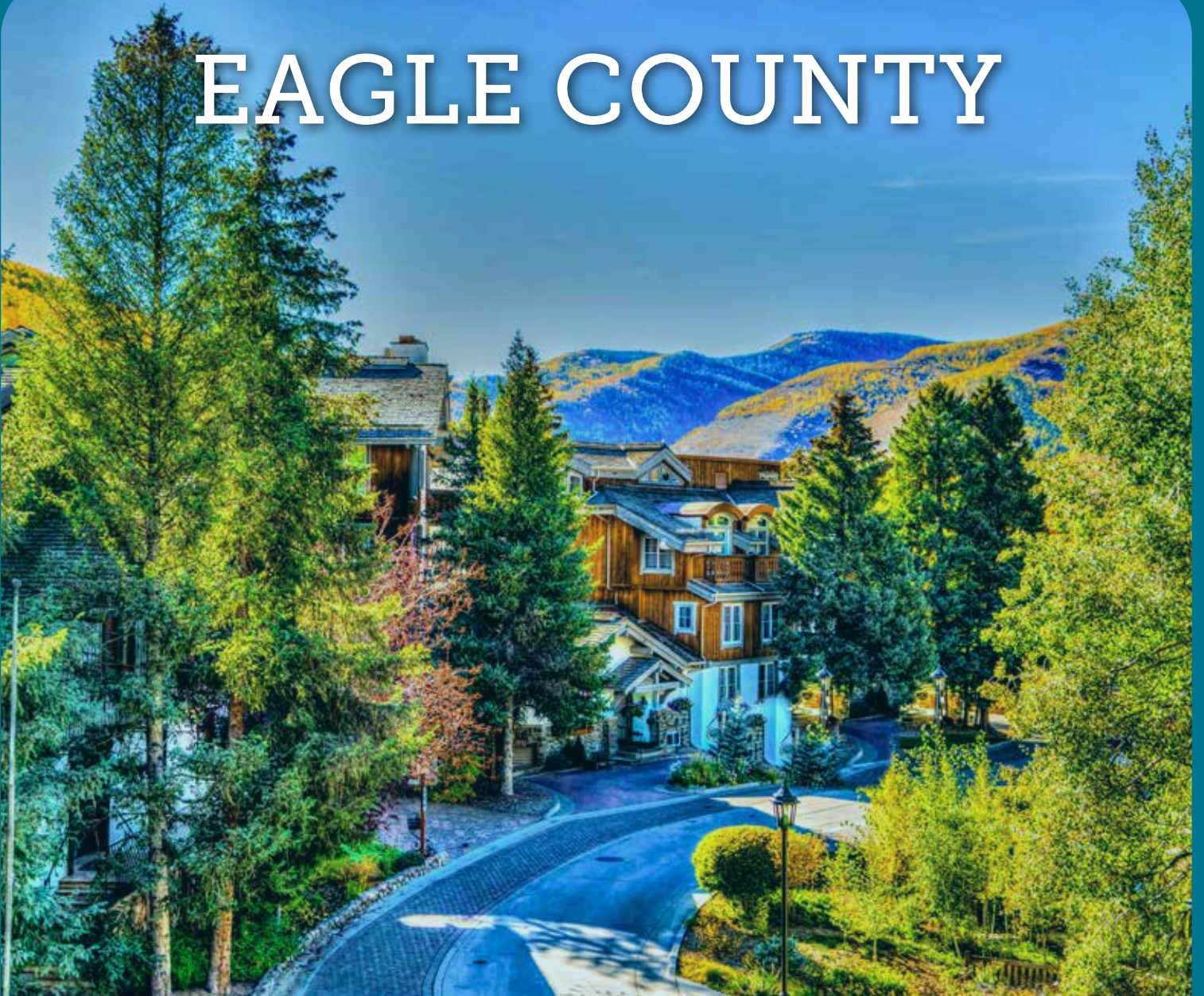
- **Casey's Pond:** Steamboat Springs, CO - 142 units for independent, assisted, skilled nursing, memory care and transitional rehabilitation
- **Routt County Foundation for Senior Citizens:** 60 units of one-bedroom apartment independent living in three locations:
  - Aspen View Manor - Oak Creek, CO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



Source: State Demography Office, 2017



# EAGLE COUNTY





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, partner organizations and community members determined 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.



## LIVABILITY SCORE

### METRICS

How does my community compare to neighborhoods across the country?

● TOP THIRD ● MIDDLE THIRD ● BOTTOM THIRD ○ MISSING DATA

**Housing accessibility** 43.6% of units ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** 47.1% of units are multi-family ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** \$1,501 per month ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** 20.9% of income spent on ●  
HOUSING COST BURDEN housing Median US neighborhood: 17.9%

**Housing affordability** 109 units per 10,000 people ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

### CATEGORY SCORES

49 HOUSING  
Affordability and access

38 NEIGHBORHOOD  
Access to life, work, and play

43 TRANSPORTATION  
Safe and convenient options

50 ENVIRONMENT  
Clean air and water

93 HEALTH  
Prevention, access and quality

50 ENGAGEMENT  
Civic and social involvement

47 OPPORTUNITY  
Inclusion and possibilities

### POLICIES

**Housing accessibility** No Policy ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** No Policy ○  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** No Policy ○  
STATE MANUFACTURED HOUSING PROTECTIONS

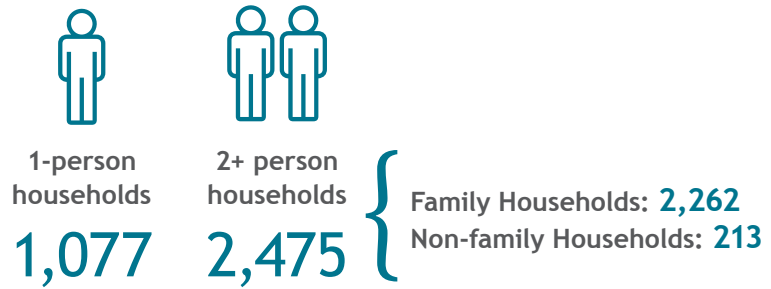
**Housing affordability** State Policy ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** County Policy ●  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES

# 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

## AGE 65+ HOUSING COMPOSITION



## COST OF LIVING



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

## AGE 65+ LABOR FORCE



**38.51%** Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



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	

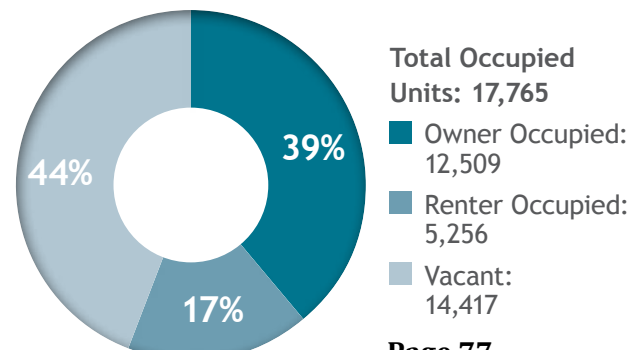
(Source: U.S. Census Bureau, 2013-2017 American Community Survey)

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### HOUSING OWNERSHIP CHALLENGES

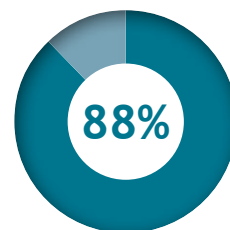
- **11%** feel there is a good variety of housing options
- **26%** having problem having housing that fits their needs
- **24%** don't have enough money to pay property taxes
- **3%** able to find affordable quality housing

### INDEPENDENT LIVING CHALLENGES

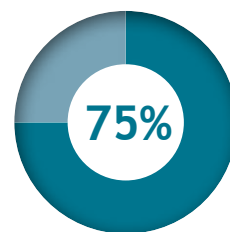
- **27%** experience difficulty maintain their home
- **34%** need help maintaining their yards
- **36%** need help with heavy or intense housework
- **15%** fear falling or injuring self at home

### 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 Eagle County as a good place to retire

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

## 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
- **Senior on Broadway:** Eagle, CO - 14 units of income qualified, independent living
- **Castle Peak Senior Care Community:** 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)

Source: State Demography Office, 2017





# PITKIN COUNTY



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.

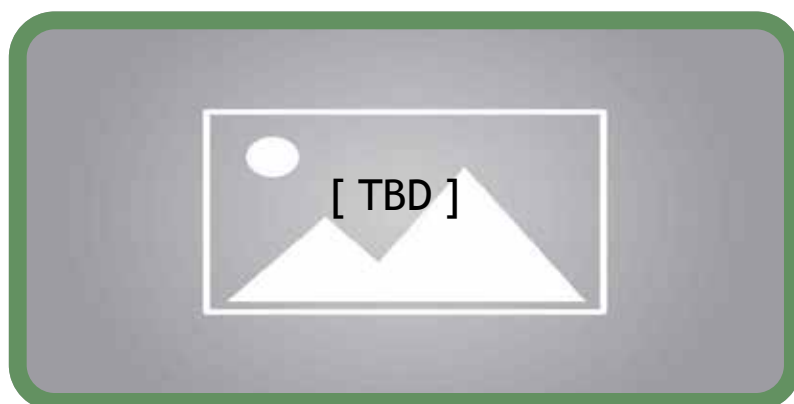


Pitkin County’s Strategic Plan includes a Core Focus of Livable & Supportive Community which includes diverse and livable housing options. Pitkin County shares housing responsibilities in the region (subsidizing 50% of net operating costs) with the City of Aspen and operates through the Aspen Pitkin Community Housing Authority (APCHA). Several members of the older population are housed in APCHA-managed units.

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 and especially the half of the county’s older residents that are more rural, 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.



## METRICS

How does my community compare to neighborhoods across the country?

● TOP THIRD ● MIDDLE THIRD ● BOTTOM THIRD ○ MISSING DATA

**Housing accessibility** 43.6% of units ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** 47.3% of units are multi-family ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** \$1,548 per month ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** 19.6% of income spent on housing ●  
HOUSING COST BURDEN Median US neighborhood: 17.9%

**Housing affordability** 95 units per 10,000 people ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

## CATEGORY SCORES

50 HOUSING  
Affordability and access

38 NEIGHBORHOOD  
Access to life, work, and play

51 TRANSPORTATION  
Safe and convenient options

80 ENVIRONMENT  
Clean air and water

94 HEALTH  
Prevention, access and quality

79 ENGAGEMENT  
Civic and social involvement

57 OPPORTUNITY  
Inclusion and possibilities

## POLICIES

**Housing accessibility** No Policy ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** County Policy ●  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** No Policy ○  
STATE MANUFACTURED HOUSING PROTECTIONS

**Housing affordability** State Policy ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** County Policy ●  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES



# 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

## AGE 65+ HOUSING COMPOSITION



## COST OF LIVING



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

## AGE 65+ LABOR FORCE



**36.72%** Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



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	

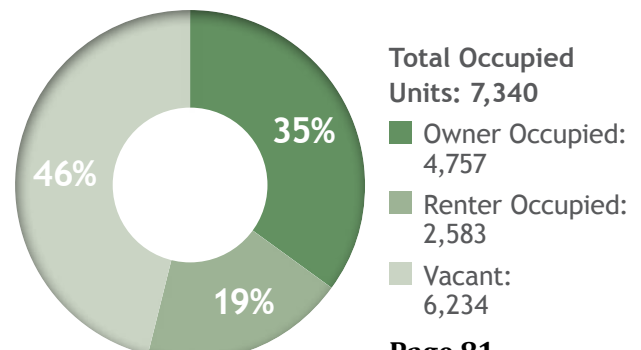
(Source: U.S. Census Bureau, 2013-2017 American Community Survey)

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### HOUSING OWNERSHIP CHALLENGES

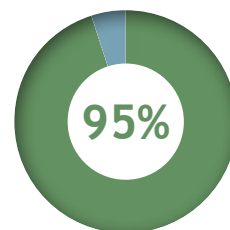
- **8%** feel there is a good variety of housing options
- **20%** having problem having housing that fits their needs
- **27%** don't have enough money to pay property taxes
- **9%** able to find affordable quality housing

### INDEPENDENT LIVING CHALLENGES

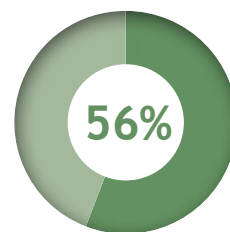
- **33%** experience difficulty maintain their home
- **42%** need help maintaining their yards
- **36%** need help with heavy or intense housework
- **11%** fear falling or injuring self at home

### 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

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

## DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

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

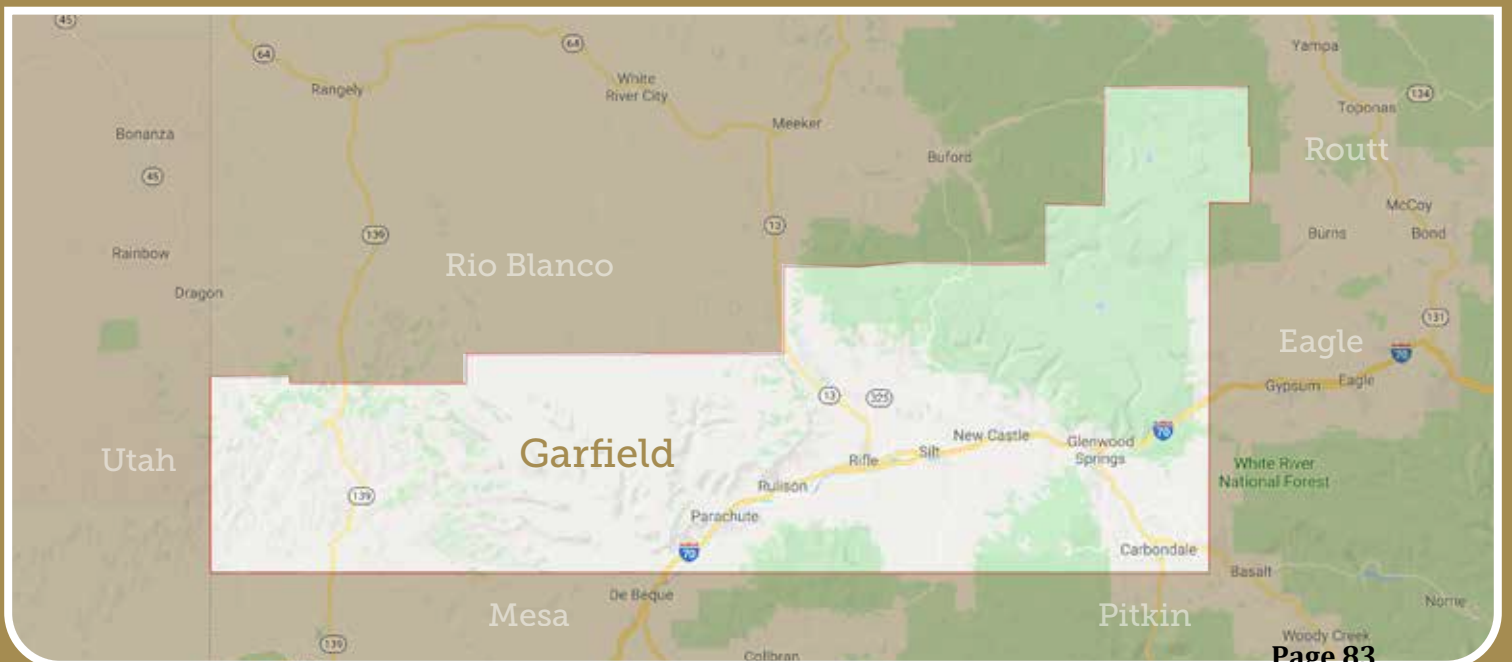
- **Aspen Country Inn:** 40 long-term income-qualified, independent living rental units with rental priority given to qualified (working in Pitkin County at the time of application or has worked in Pitkin County full time for 4 years immediately prior to retirement) seniors 65 or older
- **Whitcomb Terrace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

Source: State Demography Office, 2017





# GARFIELD COUNTY



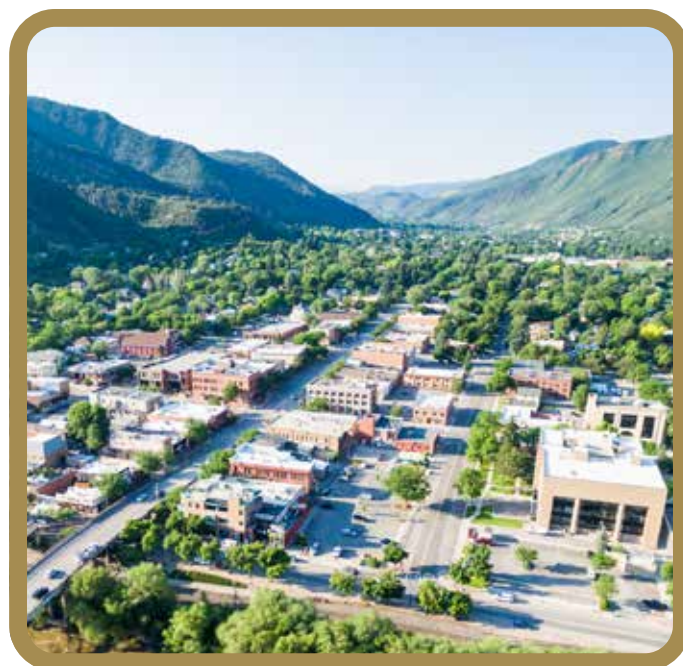


Garfield County is a good example of ongoing partnerships with private developers, tax credits and grants, to provide affordable housing for its older populations. In June 2019 the Garfield County Housing Authority (GCHA), who assists older adults and persons with disabilities in locating and procuring affordable rental and purchase housing opportunities, 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** **43.6% of units** ○  
ZERO-STEP ENTRANCES Median US neighborhood: 43.6%

**Housing options** **27.9% of units are multi-family** ●  
AVAILABILITY OF MULTI-FAMILY HOUSING Median US neighborhood: 17.8%

**Housing affordability** **\$1,396 per month** ●  
HOUSING COSTS Median US neighborhood: \$989

**Housing affordability** **22.9% of income spent on housing** ●  
HOUSING COST BURDEN Median US neighborhood: 17.9%

**Housing affordability** **78 units per 10,000 people** ●  
AVAILABILITY OF SUBSIDIZED HOUSING Median US neighborhood: 0

## CATEGORY SCORES

**45** **HOUSING**  
Affordability and access

**42** **NEIGHBORHOOD**  
Access to life, work, and play

**47** **TRANSPORTATION**  
Safe and convenient options

**56** **ENVIRONMENT**  
Clean air and water

**70** **HEALTH**  
Prevention, access and quality

**51** **ENGAGEMENT**  
Civic and social involvement

**52** **OPPORTUNITY**  
Inclusion and possibilities

## POLICIES

**Housing accessibility** **No Policy** ○  
STATE AND LOCAL INCLUSIVE DESIGN LAWS

**Housing affordability** **No Policy** ○  
STATE AND LOCAL HOUSING TRUST FUNDS

**Housing options** **No Policy** ○  
STATE MANUFACTURED HOUSING PROTECTIONS

**Housing affordability** **State Policy** ●  
STATE FORECLOSURE PREVENTION AND PROTECTION

**Comprehensive livability commitment** **No Policy** ○  
STATE AND LOCAL PLANS TO CREATE AGE-FRIENDLY COMMUNITIES





# 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

## AGE 65+ HOUSING COMPOSITION

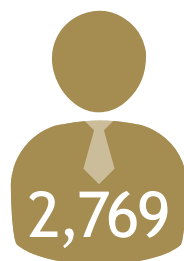


## COST OF LIVING



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

## AGE 65+ LABOR FORCE



**34.07%** Participation Rate

## AGE 65+ MEDIAN HOUSEHOLD INCOME



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	

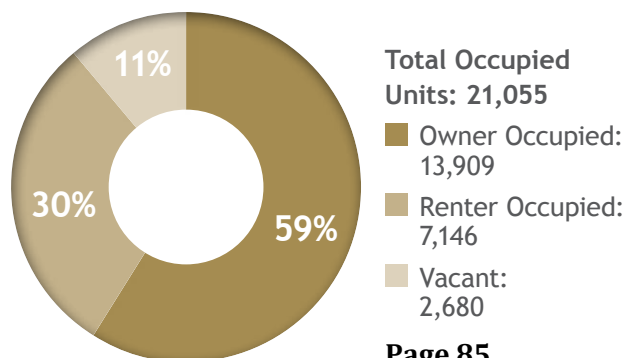
Source: U.S. Census Bureau, 2013-2017 American Community Survey

## 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



## FROM THE OLDER ADULTS PERSPECTIVE

### HOUSING OWNERSHIP CHALLENGES

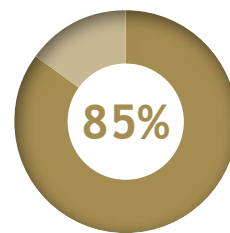
- **6%** feel there is a good variety of housing options
- **21%** having problem having housing that fits their needs
- **25%** don't have enough money to pay property taxes
- **8%** able to find affordable quality housing

### INDEPENDENT LIVING CHALLENGES

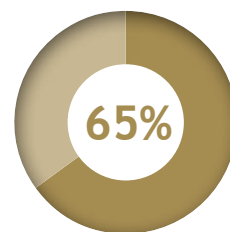
- **39%** experience difficulty maintain their home
- **48%** need help maintaining their yards
- **37%** need help with heavy or intense housework
- **17%** fear falling or injuring self at home

### 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

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

## OLDER ADULT HOUSING CHALLENGES

- 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%

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

## DEDICATED INDEPENDENT & ASSISTED LIVING OPTIONS

Assisted Living, Skilled Nursing & Long Term Care Units: 880 (Source: State Demography Office, 2017)

- **Crystal Meadows Senior Housing:** Carbondale, CO - 79 units
- **Kendall Heights:** Rifle, CO - 60 unit (one bedroom) income-qualified 62y+ independent living
- **Jackson Heights:** Rifle, CO - 46 units (studio & one bedroom) senior independent living complex with 10 dedicated GCHA units
- **New Castle Senior Housing**
- **Rifle Senior Housing**
- **Lakota Ridge Senior Apartments**
- **Valley Senior Housing:** Parachute, CO
- **Sunnyside Senior Housing**
- **The Manors Senior Apartments**
- **Glenwood Green Senior Apartments**
- **Chateau at Rifle:** Assisted Living
- **Colorado Veterans Home:** Rifle, CO - Assisted Living
- **Glenwood Springs Harmony House:** Assisted Living, 6 units
- **Silt Senior Housing**
- **Grace Healthcare:** Glenwood Springs
- **Open Gate Assisted Living**
- **Mesa Vista Assisted Living Residence:** Battlement Mesa, CO - 32 units (studio & one bedroom)
- **Renew Assisted Living:** Glenwood Springs, CO
- **Heritage Park Assisted Living:** Carbondale, CO



A scenic view of a snowy mountain range under a cloudy sky, with a ski resort visible in the foreground. The foreground shows a snow-covered slope with some evergreen trees and ski lift infrastructure. The middle ground features a valley with more snow-covered hills and forests. The background consists of high, rugged mountains with patches of snow and some clouds hanging in the sky.

# REGIONAL COMPARATIVE DATA

## 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

## MEDIAN HOUSEHOLD INCOME (BY AGE OF HOUSEHOLDER)

	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

## 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 YEAR)

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%

## ASSISTED LIVING FACILITIES

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

## 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%

## 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%

## 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%

## 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%



# RESOURCES

## NATIONAL & STATE RESEARCH

1. Colorado Department of Local Affairs - State Demography Office. [demography.dola.colorado.gov/](http://demography.dola.colorado.gov/)
2. U.S. Census Bureau, American Community Survey Five Year Estimates 2013-2017. [data.census.gov/cedsci/](http://data.census.gov/cedsci/)
3. Best Places to Live. [www.bestplaces.net](http://www.bestplaces.net)
4. Colorado Strategic Action Planning Group on Aging (SAPGA) 2018 Report. [alpineaaa.org/wp-content/uploads/2019/06/2018-Action-Plan.pdf](http://alpineaaa.org/wp-content/uploads/2019/06/2018-Action-Plan.pdf)
5. Lifelong Colorado Initiative. [www.colorado.gov/pacific/dola/lifelong-colorado-initiative](http://www.colorado.gov/pacific/dola/lifelong-colorado-initiative)
6. AARP Livability Index. [livabilityindex.aarp.org](http://livabilityindex.aarp.org)
7. AARP Network of Age-Friendly States and Communities. [www.aarp.org/livable-communities/network-age-friendly-communities/](http://www.aarp.org/livable-communities/network-age-friendly-communities/)
8. AARP Livable Communities - Housing: Housing That Works for People of All Ages. [www.aarp.org/livable-communities/housing/](http://www.aarp.org/livable-communities/housing/)
9. How Can We Support the Successful Aging in Place of Older Adults? Joint Center for Housing Studies of Harvard University. April, 2019. [www.jchs.harvard.edu/blog/how-can-we-support-the-successful-aging-in-place-of-older-adults/](http://www.jchs.harvard.edu/blog/how-can-we-support-the-successful-aging-in-place-of-older-adults/)
10. Projections & Implications for Housing a Growing Population: Older Households 2015-2035. Joint Center for Housing Studies of Harvard University. 2016. [http://www.jchs.harvard.edu/sites/default/files/harvard\\_jchs\\_housing\\_growing\\_population\\_2016\\_1\\_0.pdf](http://www.jchs.harvard.edu/sites/default/files/harvard_jchs_housing_growing_population_2016_1_0.pdf)
11. From Resident Needs Assessments to Building Design: Resources to Help Older Adult Residents Age Successfully in Communities. Enterprise Community Partners, Inc. 2016. [www.enterprisecommunity.org/download?fid=883&nid=3872](http://www.enterprisecommunity.org/download?fid=883&nid=3872)
12. Senior Housing and Services: Challenges and Opportunities in Rural America. U.S. Department of Housing and Urban Development.
13. Washington, D.C. October 2015. [www.huduser.gov/portal/sites/default/files/pdf/Senior-Housing-Services.pdf](http://www.huduser.gov/portal/sites/default/files/pdf/Senior-Housing-Services.pdf)
14. Home Equity: A Vision of Housing Security, Health and Opportunity.
15. Colorado Health Institute. August 2019. [www.coloradohealthinstitute.org/research/vision-housing-security-health-and-opportunity](http://www.coloradohealthinstitute.org/research/vision-housing-security-health-and-opportunity)
16. Making Room: Housing for a Changing America. AARP. January 2019. [www.aarp.org/livablecommunities/housing/info-2018/making-room-housing-for-a-changing-america.html](http://www.aarp.org/livablecommunities/housing/info-2018/making-room-housing-for-a-changing-america.html)
17. Senior Housing and Services: Challenges and Opportunities in Rural America. PD&R Expert Convenings Summary report. U.S. Department of Housing and Urban Development - Office of Policy Development and Research. October 2015. [www.huduser.gov](http://www.huduser.gov)
18. Housing Challenges of Rural Seniors. U.S. Department of Housing and Urban Development - Office of Policy Development and Research. 2017. [www.huduser.gov](http://www.huduser.gov)



19. *Communities Support Seniors with Age-friendly Policies*. U.S. Department of Housing and Urban Development - Office of Policy Development and Research. 2017. [www.huduser.gov](http://www.huduser.gov)
20. *Housing for Seniors: Challenges & Solutions*. U.S. Department of Housing and Urban Development - Office of Policy Development and Research. 2017. [www.huduser.gov](http://www.huduser.gov)
21. *Colorado Strategic Action Planning Group on Aging (SAPGA) Housing Report*. The Highland Group. August 2016. [www.colorado.gov/pacific/sites/default/files/SAPGA%20Housing%20Report%20Highland%20Group%20FINAL%20BINDER%20August%2022%202016.pdf](http://www.colorado.gov/pacific/sites/default/files/SAPGA%20Housing%20Report%20Highland%20Group%20FINAL%20BINDER%20August%2022%202016.pdf)
22. *Housing Design for an Increasingly Older Population*. Regnier, Victor FAIA (Professor of Architecture and Gerontology at USC) Textbook publisher John Wiley & Sons. 2018. [www.amazon.com/Housing-Design-Increasingly-Older-Population/dp/1119180031](http://www.amazon.com/Housing-Design-Increasingly-Older-Population/dp/1119180031)
23. *2019 Affordable Housing Guide for Local Officials*. Colorado Department of Local Affairs. July 2019. [www.colorado.gov/pacific/dola/publications-reporting](http://www.colorado.gov/pacific/dola/publications-reporting)
24. *Home Modification Look Book*. Colorado Department of Local Affairs -Division of Housing for Home Modifications Program. Summer/Fall 2017. [www.colorado.gov/pacific/sites/default/files/Home%20Modification%20Look%20Book-Updated%20July%202017.pdf](http://www.colorado.gov/pacific/sites/default/files/Home%20Modification%20Look%20Book-Updated%20July%202017.pdf)
25. *Centers for Healthy Living: Providing Whole-Person Wellness to Seniors*. Chmielewski, Emily EDAC & Dickey, Claire AIA. Perkins Eastman. October 2016. [www.perkinseastman.com/white\\_papers](http://www.perkinseastman.com/white_papers)
26. *A Familiar Place- Home and Aging in Colorado*. Colorado Health Institute July 2019; Updated August 2019. [www.coloradohealthinstitute.org/research/familiar-place-home-and-aging-colorado](http://www.coloradohealthinstitute.org/research/familiar-place-home-and-aging-colorado)
27. *Americans 55+ Assess Current and Future Housing Options: Homeowners Data*. GFK Public Affairs and Corporate Communications for Freddie Mac. 2016. [www.freddiemac.com/fmac-resources/research/pdf/20160608\\_55ers\\_significant\\_impact\\_housing\\_market.pdf](http://www.freddiemac.com/fmac-resources/research/pdf/20160608_55ers_significant_impact_housing_market.pdf)
28. *Over Five Million Baby Boomers Expect to Rent Next Home by 2020*. GFK Public Affairs and Corporate Communications for Freddie Mac. June 2016. [www.freddiemac.com/research/consumer-research/20160628\\_five\\_million\\_boomers\\_expect\\_to\\_rent\\_next\\_home\\_by\\_2020.page](http://www.freddiemac.com/research/consumer-research/20160628_five_million_boomers_expect_to_rent_next_home_by_2020.page)
29. *Baby Boomers and the Future of Homeownership in the United States*. Berkley Economic Review. April 2019. [econreview.berkeley.edu/baby-boomers-and-the-future-of-homeownership-in-the-united-states/](http://econreview.berkeley.edu/baby-boomers-and-the-future-of-homeownership-in-the-united-states/)
30. *Housing Insights: The Coming Exodus of Older Homeowners*. Myers, Dowell, USC & Simmons, Patrick, Director of Fannie Mae Strategic Planning & Research. July 2018. [www.fanniemae.com/resources/file/research/pdf/housing-insights-homeowner-exodus-071118.pdf](http://www.fanniemae.com/resources/file/research/pdf/housing-insights-homeowner-exodus-071118.pdf)
31. *2018 Profile of Older Americans*. Administration for Community Living, U.S. Department of Health and Human Services. [acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2018OlderAmericansProfile.pdf](http://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2018OlderAmericansProfile.pdf)
32. *2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus*. Binette, Joanne and Kerri Vasold. Washington, DC: AARP Research, August 2018. Revised July 2019. [doi.org/10.26419/res.00231.001](https://doi.org/10.26419/res.00231.001)
33. *2018 Home and Community Preferences Survey: A National Survey of Adults Age 18-Plus CHARTBOOK* [doi.org/10.26419/res.00231.002](https://doi.org/10.26419/res.00231.002)
34. *Aging in the United States*. Population Bulletin Updates. Population Reference Bureau. July 15, 2019 [www.prb.org/aging-unitedstates-fact-sheet/](http://www.prb.org/aging-unitedstates-fact-sheet/)

35. *Home Sweet Home: Aging in Place in Rural America*. Anarde, Suzanne. *Generations*. Volume 43, Number 2. Publisher: American Society on Aging. Summer 2019. [www.asaging.org/blog/inside-aging-rural-america-summer-issue-generations](http://www.asaging.org/blog/inside-aging-rural-america-summer-issue-generations)
36. *Decentralizing Housing Options*. Chmielewski, Emily & Winters, Mark *Environments for Aging*. November 2018. [efamagazine.com/trends/decentralizing-housing-options/](http://efamagazine.com/trends/decentralizing-housing-options/)
37. *State of Senior Living 2019: An Industry Grappling with Autonomy*. Perkins Eastman. January 2019. [www.perkinseastman.com/white\\_papers](http://www.perkinseastman.com/white_papers)
38. *Clean Slate Project*. (Innovation scenarios that could lead to a re-imagination of senior living). June 2019. Perkins Eastman [www.perkinseastman.com/white\\_papers](http://www.perkinseastman.com/white_papers)
39. *The Longevity Economy Generating Economic Growth and New*
40. *Opportunities for Business*. Oxford Economics. September 2016. [www.oxfordeconomics.com/recent-releases/the-longevity-economy](http://www.oxfordeconomics.com/recent-releases/the-longevity-economy)
41. *Colorado Longevity Economy*. AARP & Oxford Economics. 2017. [www.aarp.org/content/dam/aarp/research/surveys\\_statistics/econ/2017/Longevity%20Economy/Colorado.doi.10.26419%252fres.00172.009.pdf](http://www.aarp.org/content/dam/aarp/research/surveys_statistics/econ/2017/Longevity%20Economy/Colorado.doi.10.26419%252fres.00172.009.pdf)
42. *Americans 50 and Older Would Be World's Third-Largest Economy, AARP Study Finds*. [www.aarp.org/politics-society/advocacy/info-2019/older-americans-economic-impact-growth.html](http://www.aarp.org/politics-society/advocacy/info-2019/older-americans-economic-impact-growth.html)
43. *People Over 50 Are Fueling America's Economic Engine*. Jenkins, Jo Ann CEO AARP. December 2019. [www.aarp.org/politics-society/advocacy/info-2019/jenkins-economic-impact.html](http://www.aarp.org/politics-society/advocacy/info-2019/jenkins-economic-impact.html)
44. *Resources to Support Aging at Home*. (List of resources). Harvard University Joint Center for Housing Studies. [www.jchs.harvard.edu/research-areas/aging](http://www.jchs.harvard.edu/research-areas/aging)

## REGIONAL SURVEYS, RESEARCH & REPORTS

45. *Regional Workforce Housing Report*. NWCCOG & Colorado Association of Ski Towns. January 2019. [nwccog.org/edd/wp-content/uploads/2019/05/NWCCOG-Reg-Workforce-Housing-Report-FINAL-feb2019.pdf](http://nwccog.org/edd/wp-content/uploads/2019/05/NWCCOG-Reg-Workforce-Housing-Report-FINAL-feb2019.pdf)
46. *Community Assessment Survey for Older Adults. State of Colorado*. National Research Center. 2018. [www.c4a-colorado.org/wp-content/uploads/2018/10/State-of-Colorado-2018-CASOA-Report-FINAL.pdf](http://www.c4a-colorado.org/wp-content/uploads/2018/10/State-of-Colorado-2018-CASOA-Report-FINAL.pdf)
47. *Community Assessment Survey for Older Adults Region 11 (serving Garfield, Mesa, Moffat, Rio Blanco & Routt Counties)*. National Research Center. 2018. [www.c4a-colorado.org/casoa-reports/](http://www.c4a-colorado.org/casoa-reports/)
48. *Community Assessment for Survey Older Adults Region 12 (serving Eagle, Grand, Jackson, Pitkin & Summit counties)*. National Research Center. 2018
49. [www.c4a-colorado.org/casoa-reports/](http://www.c4a-colorado.org/casoa-reports/)
50. *Building Housing Community Preservation, Economic Health & Sustainability in Summit County*. Colorado Summit Combined Housing Authority. October 2018. [www.summitcountyco.gov/DocumentCenter/View/24306/SummitCounty-Housing-Booklet-FINAL-compressed?bidId=](http://www.summitcountyco.gov/DocumentCenter/View/24306/SummitCounty-Housing-Booklet-FINAL-compressed?bidId=)
51. *Summit Senior Living - Market Demand Report*. The Highland Group.

52. May 2011. [www.thehighlandgroupinc.com](http://www.thehighlandgroupinc.com)
53. *Eagle County 2016 Housing Needs Assessment Update.*
54. Venturoni Surveys & Research. 2016 [www.eaglecounty.us/Housing/Documents/2016\\_Housing\\_Needs\\_Assessment/](http://www.eaglecounty.us/Housing/Documents/2016_Housing_Needs_Assessment/)
55. *Eagle River Valley Housing Needs and Solutions 2018.*
56. Williford, LLC. & Rees Consulting, Inc. 2018. [willifordhousing.com/wp-content/uploads/2018/11/2018-Eagle-Valley-Housing-Needs-and-Solutions-FINAL-08-July-2018.pdf](http://willifordhousing.com/wp-content/uploads/2018/11/2018-Eagle-Valley-Housing-Needs-and-Solutions-FINAL-08-July-2018.pdf)
57. *Greater Roaring Fork Valley Housing Needs Study.* Economic & Planning Systems, Inc. and RRC Associates. April 2019. [www.apcha.org/358/2019-Greater-Roaring-Fork-Regional-Housi](http://www.apcha.org/358/2019-Greater-Roaring-Fork-Regional-Housi)
58. Market Study of Maxfield Heights, Rifle, Garfield County, Colorado. Novogradac & Company LLP. June 2019.
59. West Mountain Regional Health Alliance Housing Instability Study 2019. Economic & Planning Systems (EPS) and RRC Associates. July 15, 2019.
60. *Routt County Health & Human Service Plan 2018-2020.* Human Resource Coalition of Routt County. <https://routtcountyunitedway.org/wp-content/uploads/HRC-Health-and-Human-Service-Plan-2018-to-2020-FINAL.pdf>
61. Grand County Study Area Housing Needs Assessment. Rees, Williford, WSW & Continuum Consulting Groups. June 2018. [nwccog.org/edd/wp-content/uploads/2019/03/GrandCty\\_HousingNeedsAssmnt\\_2018.pdf](http://nwccog.org/edd/wp-content/uploads/2019/03/GrandCty_HousingNeedsAssmnt_2018.pdf)
62. *2018 Housing Plan for the Study Areas of Granby, Grand Lake, Kremmling, and Hot Sulphur Springs.* Williford, LLC & Housing Working Group. September, 2018 [willifordhousing.com/wp-content/uploads/2018/11/Grand\\_2018\\_HousingPlan.pdf](http://willifordhousing.com/wp-content/uploads/2018/11/Grand_2018_HousingPlan.pdf)

## TYPES OF HOUSING & LIVING OPTIONS

63. *Bring Back Missing Middle Housing.* [www.aarp.org/livable-communities/housing/info-2019/bring-back-missing-middle-housing.html](http://www.aarp.org/livable-communities/housing/info-2019/bring-back-missing-middle-housing.html)
64. *5 Questions About Missing Middle Housing.* Parolek, Daniel. 2016. [www.aarp.org/livable-communities/housing/info-2016/missing-middle-housing-daniel-parolek.html](http://www.aarp.org/livable-communities/housing/info-2016/missing-middle-housing-daniel-parolek.html)
65. Missing Middle Housing - Webinar Presentation by Daniel Parolek. 2019. [www.aarp.org/livable-communities/housing/info-2019/missing-middle-housing-webinar.html](http://www.aarp.org/livable-communities/housing/info-2019/missing-middle-housing-webinar.html)
66. *All About Accessory Dwelling Units.* [www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus.html](http://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus.html)
67. *Accessory Dwelling Units - A Step by Step Guide to Design and Development.* Grant, June, Principal, blink!LAB architecture, Guzman, Shannon AARP Senior Policy Advisor, Harrell, Rodney Interim Vice President, AARP Livable Communities. 2019. [futureofhousing.aarp.org/](http://futureofhousing.aarp.org/)
68. *Tiny Houses are Becoming a Big Deal.* Kaufmann, Carol. [www.aarp.org/livable-communities/housing/info-2015/tiny-houses-are-becoming-a-big-deal.html](http://www.aarp.org/livable-communities/housing/info-2015/tiny-houses-are-becoming-a-big-deal.html)
69. *Twenty Questions and Answers About Cohousing* Ryan, Ellen. 2016. [www.aarp.org/livable-communities/housing/info-2016/questions-answers-about-cohousing.html](http://www.aarp.org/livable-communities/housing/info-2016/questions-answers-about-cohousing.html)

70. *Rethinking What Makes A Great Roommate.* (Nesterly example of homesharing) [www.aarp.org/livable-communities/housing/info-2019/student-retirees-roommates.html](http://www.aarp.org/livable-communities/housing/info-2019/student-retirees-roommates.html)

## RELEVANT LOCAL & NATIONAL NEWS ARTICLES

71. *Colorado cities want to embrace “gentle density” of granny flats, but they’re hitting speed bumps.* Journo, Kevin The Colorado Sun. November 2019. [coloradosun.com/2019/11/12/adu-urban-housing-crisis-colorado/](http://coloradosun.com/2019/11/12/adu-urban-housing-crisis-colorado/)
72. *Downsizing the American Dream: The new trend toward ‘missing middle housing.’* Willis, Haisten. The Washington Post. February 14, 2019. [washingtonpost.com/realestate/downsizing-the-american-dream-the-new-trend-toward-missing-middle-housing/2019/02/13/0f6d0568-232b-11e9-81fd-b7b05d5bed90\\_story.html](https://www.washingtonpost.com/realestate/downsizing-the-american-dream-the-new-trend-toward-missing-middle-housing/2019/02/13/0f6d0568-232b-11e9-81fd-b7b05d5bed90_story.html)
73. *Housing Glut in These Markets Could Delay Boomer Influx to Senior Living.* Senior Housing News. December 2019. <https://seniorhousingnews.com/2019/12/03/housing-glut-in-these-markets-could-delay-boomer-influx-to-senior-living/>
74. *Zillow says housing market will open up after “Silver Tsunami.”* November 26, 2019. Falcon, Julia. [www.housingwire.com/articles/zillow-says-housing-market-will-open-up-after-silver-tsunami/](http://www.housingwire.com/articles/zillow-says-housing-market-will-open-up-after-silver-tsunami/)
75. *This is the ‘fastest growing trend’ in the housing industry, and investors are rushing in.* (Single family rental homes). CNBC Real Estate. July 2019. [www.cnbc.com/2019/07/26/this-is-the-fastest-growing-trend-in-the-housing-industry.html](http://www.cnbc.com/2019/07/26/this-is-the-fastest-growing-trend-in-the-housing-industry.html)
76. *The Silver Tsunami and the Coming Boom of Available Homes.* PR Newswire. Nov. 25, 2019 [www.prnewswire.com/news-releases/the-silver-tsunami-and-the-coming-boom-of-available-homes-300964339.html](http://www.prnewswire.com/news-releases/the-silver-tsunami-and-the-coming-boom-of-available-homes-300964339.html)
77. *The Missing Middle/ Eagle County’s housing market freezes out mid-income residents.* Boyd, Pam. December 2019. [www.vaildaily.com/news/the-missing-middle-eagle-countys-housing-market-freezes-out-mid-income-residents/](http://www.vaildaily.com/news/the-missing-middle-eagle-countys-housing-market-freezes-out-mid-income-residents/)
78. *Gap in Steamboat Senior Housing Revealed.* Weinstein, Jack. June 2010. [www.steamboatpilot.com/news/gap-in-steamboat-senior-housing-revealed/](http://www.steamboatpilot.com/news/gap-in-steamboat-senior-housing-revealed/)
79. *What Could Help ‘The Forgotten Middle’ Afford Retirement Housing?* Eastabrook, Diane. Next Avenue. September 19, 2019. [www.forbes.com/sites/nextavenue/2019/09/19/what-could-help-the-forgotten-middle-afford-retirement-housing/#2a5f47e37b67](http://www.forbes.com/sites/nextavenue/2019/09/19/what-could-help-the-forgotten-middle-afford-retirement-housing/#2a5f47e37b67)
80. *Housing study survey shows 37% of Aspen-area workforce over 50 plans to retire within next decade.* Condon, Scott. Aspen Times. March 30, 2019. [www.aspentimes.com/news/housing-study-survey-shows-37-of-aspen-area-workforce-plans-to-retire-within-next-decade/](http://www.aspentimes.com/news/housing-study-survey-shows-37-of-aspen-area-workforce-plans-to-retire-within-next-decade/)
81. *Aspen’s workers are hitting retirement age. And that’s made the resort town’s employee housing program a ticking time bomb.* Blevins, Jason. Colorado Sun. October 23, 2019. [coloradosun.com/2018/10/23/aspen-housing-shortage-affordable-problem/](http://coloradosun.com/2018/10/23/aspen-housing-shortage-affordable-problem/)
82. *Housemate Wanted. Must Lift Heavy Objects.* (To care for one another, many retirees reliving together). Kayser, Rhonda. March 2019. <https://www.aarp.org/money/budgeting-saving/info-2019/retiree-roommates.html>
83. *Have a Spare Room? Try Renting It to a Grad Student.* (Nonprofit home sharing groups match older adults with younger tenants; Intergenerational home sharing appeals to older adults). Marcus, John. October 2019. <https://www.aarp.org/home-family/friends-family/info-2019/home-sharing.html>









# PROGRAM UPDATES

**To:** NWCCOG Council  
**From:** NWCCOG Staff  
**Date:** January 15, 2020  
**Re:** Program Updates

2019 NWCCOG Council meeting.  
 Save the date for these upcoming events:

The following are events of note occurring since the December

## **Administration/Regional Business** – Jon Stavney, Executive Director

Most of my work since the December 5<sup>th</sup> meeting has been year-end internal business, completing all personnel evaluations, closing out grants and making decisions related to the Energy Program move to the office across the hall. Their move has opened up some office space which we are repurposing. One option we are exploring is expanding the meeting room to accommodate full NWCCOG council meetings (among other purposes).



I had a total knee replacement on Dec 17<sup>th</sup> and took two full weeks away from the office, and most of a third. I am still transitioning back to full capacity. Key internal signature responsibilities were covered by Erin and Rachel. I was able to whack-a-mole a lot of work while recovering.

During this period there has been no slow down on Project THOR implementation, so that also has absorbed considerable time for both Nate and I. We can see the light at the end of the strand.

Following the December meeting, Bill Infante from Basalt Town Council requested that NWCCOG facilitate a roundtable of community leading entities in the Roaring Fork valley that are involved in Broadband for the benefit of those entities like Basalt which have not been involved to date. That is scheduled for January 29<sup>th</sup> from 1 to 4 pm.

I have been actively involved with the Eagle Charter commission each week since the Second week of November. That role is done on January 28<sup>th</sup> when the Commission presents to the Town Board who will vote to put it on the April ballot. It has been fascinating to participate, and good local service.

## **Energy Program** - Nate Speerstra, Weatherization Program Specialist

The Energy Program has grown out of its office space. We are adding an administrative assistant to provide support primarily for the CARE program but they will also be cross-trained on other administrative aspects of the Energy Program. There were no good solutions for adding a desk in our existing office spaces so we consolidated into a larger space across the hall from the main COG offices. The new space will allow for more collaboration amongst all staff and gives the crew a dedicated space for trainings and doing their paperwork.

We have identified a multi-family project for the Weatherization Assistance Program (WAP) in Chaffee County and are in the process of getting the state waiver approved. This project will be a multi-year undertaking that will provide a guaranteed 6-8 clients per year in a county that has the second highest allocation in our territory. Additionally, all 4 of the buildings are ideal for adding solar panels. The Colorado



Energy Office is issuing an amendment to the 19/20 WAP contract that will provide additional training money and also will fund 2 new vehicles. The Energy Program has a fleet of vehicles purchased during the ARRA stimulus package and some of the vehicles are over 14 years old with significant miles on them. This upgrade will allow us to retire 2 of the older vehicles and help keep the staff safe with improved, reliable transportation across the 27,000 square miles of our territory.

The CARE program wrapped up the 2019 calendar year. The Energy Program completed 152 homes in 2019 which was 2 more homes than contracted. For 2020, we have contracted again to provide CARE services and will be expanding the territory into Mesa County doing an

additional 20 jobs in Mesa along with 150 throughout our 10 county CARE territory (Chaffee, Clear Creek, Eagle, Garfield, Grand, Eagle, Lake, Moffat, Park, and Summit).

The Crisis Intervention Program saw a spike in calls with the recent bitter temps. There have already been 18 calls in 2 months which would translate to a 25% increase in calls over past years.

### **Economic Development District (EDD) – Rachel Lunney, Director**

**Planning:** Annual CEDS Progress Report required each year was completed and sent to EDA on 1/10/2020. We are in the 4<sup>th</sup> year of our 5-year CEDS (2017 – 2021). The EDA has moved all Colorado districts to the same CEDS cycle. The new deadline for ALL Colorado EDD's is September 30, 2021. This works out nice for us as our current CEDS runs through 12/31/21, so it just moves up our deadline by only one quarter. Therefore, our 5-year updated CEDS will cover the period 10/1/21 – 9/30/26. Planning will begin one year before the deadline, in early October 2020. Staff will keep abreast of all planning processes happening in our region throughout 2020, and participate where appropriate, in order to incorporate all local planning efforts/input into our regional CEDS.

**Business Assistance:** EDD Resources bulletin was sent on January 13. Staff had a planning call with Erin McCuskey from the SBDC and Kate Guibert from the DOLA Resiliency Office about offering Disaster Planning/Business Continuity workshops throughout our region in 2020. We are looking at holding the first one in the Spring of 2020 in the Roaring Fork Valley (in partnership with Basalt Chamber).

**Data:** The last Quarterly Economic Update of 2019 was sent on 12/20/19 (open rate 26%). This report, along with all quarterly economic updates (back to March 2014) are posted on the EDD website here: <http://nwccog.org/edd/data-center/economic-data/>. This database of economic information in the region, over time, provides a way to see the changes in our region over time in terms of changes in jobs, wages, labor force, as well as demographic changes. New Census ACS data are now available for our region so staff will be updating regional Census data on the website over the coming months.

**Capacity Building:** We will continue Census 2020 Outreach through Census Day (4/1/2022). We will sent out monthly "Census 2020: Preparing the NWCCOG Region" bulletins (first one of 2020 sent 1/10/2020). Staff has been participating on the Summit County and Eagle County Complete Count Committees. Planning is underway for the 2020 Regional Economic Summit, to be held on Thursday, May 7 at the Silverthorne Pavilion. We are partnering with the Economic Development Council of Colorado (EDCC) on the summit this year. Elizabeth Garner, State Demographer, is lined up to kick off the event with a presentation on demographic and economic trends for the region.

**Regional Promotion:** The first Success Stories bulletin sent on 1/14/2020.

**Partnership Building/Regional Collaboration:** We continue to participate in the Summit Prosperity Initiative, Summit County's effort to build a more resilient economy through supporting the workforce, diversification, and maintaining its unique quality of life. EDD Director participated in a planning call on 1/6/20 and will participate in a meeting on 1/8/20 to further discuss governance for this initiative. NWCCOG will continue in a support role, one way we can support is by researching grant funding opportunities for this initiative, and promoting activities through our channels.

**EDD District Management:** Grant request for 3 yrs + 1 quarter of funding (covering period 1/1/2020 – 3/31/23) in the amount of \$227,500 (\$70,000/yr + 1 quarter) was sent to EDA on 11/20/19. The first EDD Board meeting of the year will be held on January 23 at CMC Edwards Campus.

**Alpine Area Agency on Aging (AAAA)** – *Erin Fisher, Director*

No significant program update since December other than the Older Americans Housing work which will be presented to Council. Jon and Erin have edited 4 drafts of the document over past 5 weeks..

**Alpine Area Retired and Senior Volunteer Program (RSVP)** – *Tina Strang, AAAA Program Specialist*  
Year end for grant cycle 04/01/18-03/31/19:

**State Health Insurance Assistance Program (SHIP)/Senior Medicare Patrol (SMP)** – *T.J. Dufresne, Health Insurance Assistance Coordinator*

**Wrapping Up the Annual Enrollment Period:** We have been able to keep up with reporting requirements because of the temporary Medicare Assistance Program assistant. We are still entering data for December and also finishing complicated assistance cases.

**The New Appointment Line:** We are pleased with how the new scheduling process went. We plan to continue using our scheduling approach throughout the new year. We will encourage people to schedule an appointment for assistance.

**Part D Financial Assistance Outreach Efforts – Extra Help for Part D:** 2020 will bring more targeted efforts to reach Medicare beneficiaries who may be eligible but not enrolled in the Part D financial assistance program.

The Federal program called Extra Help provides Medicare beneficiaries who have a Part D prescription drug plan with financial assistance for drug co-pays and plan premiums. Many people are unaware of the program and others are resistant to apply for varying reasons.

Our outreach efforts will include partners to raise awareness of all beneficiaries. We want there to be awareness of all Medicare beneficiaries in order for word of mouth awareness.

Many people do not openly share information about their financial situation with others and are not enrolled in a program that can help. We look to foster personal referrals for Extra Help to those who may be eligible for Part D costs as well as screen for other benefits they may be eligible for.

**Elevator Inspection Program (EIP)** – *David Harris – Director*

The EIP program has no new news since December 2019 to report.

**Northwest All Hazards Emergency Management Region (NWAHEMR)** – *Kimberly Cancelosi,*

The 2020 SHGP application process for regional projects is open. Homeland Security is inherently a multi-agency and multi-jurisdictional effort that focuses on all threats and hazards, whether technical, human-caused, or natural, that could significantly impact the Northwest Region and Colorado. The purpose of the NWAHEMR homeland security grant program is to support regional and local efforts to prevent, protect against, respond to, and recover from terrorist attacks and other disasters based on regional priorities and capabilities that need to be built or sustained. All applications for projects are due by the end of the business day, February 10, 2020. The applicant or a representative must present their project proposal to the region at the NWAHEMR meeting on February 19, 2020, scheduled 9:00-3:30 at the Garfield Sheriff Office, 107 8<sup>th</sup> Street, Glenwood Springs, CO 81601. Following the presentations and discussions of the project proposals, the Board will score and rank the projects using a standardized form. The anticipated budget for the 2020 SHGP is \$236,107.00. To obtain the project proposal application packet, please email [kcancelosi.nwc@gmail.com](mailto:kcancelosi.nwc@gmail.com).



Two additional updates for the region: 1) DHSEM is in the process of hiring a regional field manager following the retirement of Chuck Vale; 2) the NW region is updating/finalizing the NWAHEMR Strategic Plan for 2020-2023.

**Northwest Loan Fund (NLF)** – Anita Cameron, Director

November was filled with closing two new loans, processing new loans from October and November, releasing on paid loans, and learning the new COG phone system for Loan Committee Conference calls. 2020 is the year for our CDBG Grant to expire and for a new Grant Application. December was filled with preparing this 34-page document. It is currently with Eagle County Legal Staff for review and has gone to the other 8 counties requesting that they approve signing on to the Application and the Inter-governmental agreement. At this writing, Garfield and Summit Counties have requested my presence at their BOCC meeting. Upon Legal review, we will set a Public Hearing date and advertise it in each of the jurisdictions. After 9 counties have signed, the Application goes to the Federal Review Committee (FRC) for approval.

**Northwest Region Healthcare Coalition (NWRHCC)** – Darcie Bentz, Coalition Coordinators

No update since December.

**Regional Transportation Coordinating Council (RTCC)** – Mobility Manager

The Mountain Ride Transportation Resource Call Center (One-Call/One-Click) is continuing to be in demand. Following are the number of one-way trips and associated services by county booked through the Call Center from the first full year of operation, January 2015 through December 31, 2019:

	2015	2016	2017	2018	2019
	Jan- Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-December
<b><u>Trip Count by County</u></b>	<b><u>Trips</u></b>	<b><u>Trips</u></b>	<b><u>Trips</u></b>	<b><u>Trips</u></b>	<b><u>Trips</u></b>
Eagle	692	772	1,344	1,969	2614
Garfield		4	12	8	9
Grand*	1,148	3,697	5,511	4,990	3276
Jackson	23	68	39	202	9
Park	178	2,299	3,478	3,964	3517
Pitkin	441	224	827	850	480
Routt	1,895	1,047	1,149	7	6
Summit	723	430	910	1,100	13456
Other		5		2	8
Trip by County Total:	<b>5,100</b>	<b>8,546</b>	<b>13,148</b>	<b>13,090</b>	<b>11,264</b>

\*all trips including self-drive, taxi, GCCOA NEMT, and OAA.

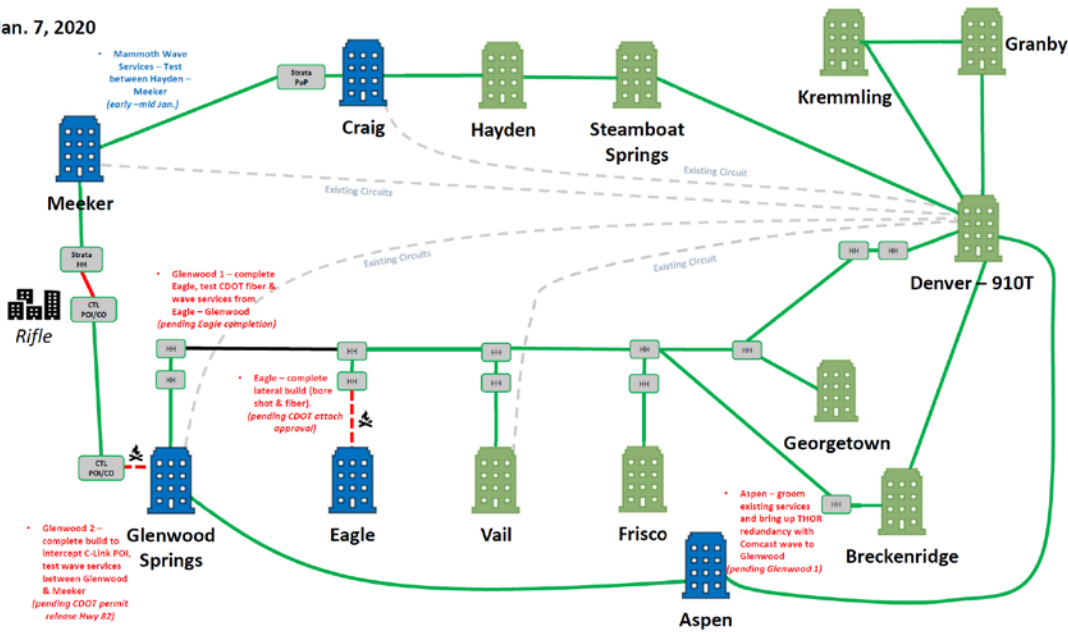
We have been working on building a relationship with Lake County to increase the transit options to and from the area and attended meetings on 12/2/19 and 1/6/20 to assist in developing a strategy for operating new Transportation in and around Leadville.

We have a new Mobility Manager, Charles McCarthy, who started 12/16/19. He is eager to be a part of the team and has hit the ground running. There is much to learn and he will be attending meetings and conferences to meet everyone and get up to speed with the various entities and programs.

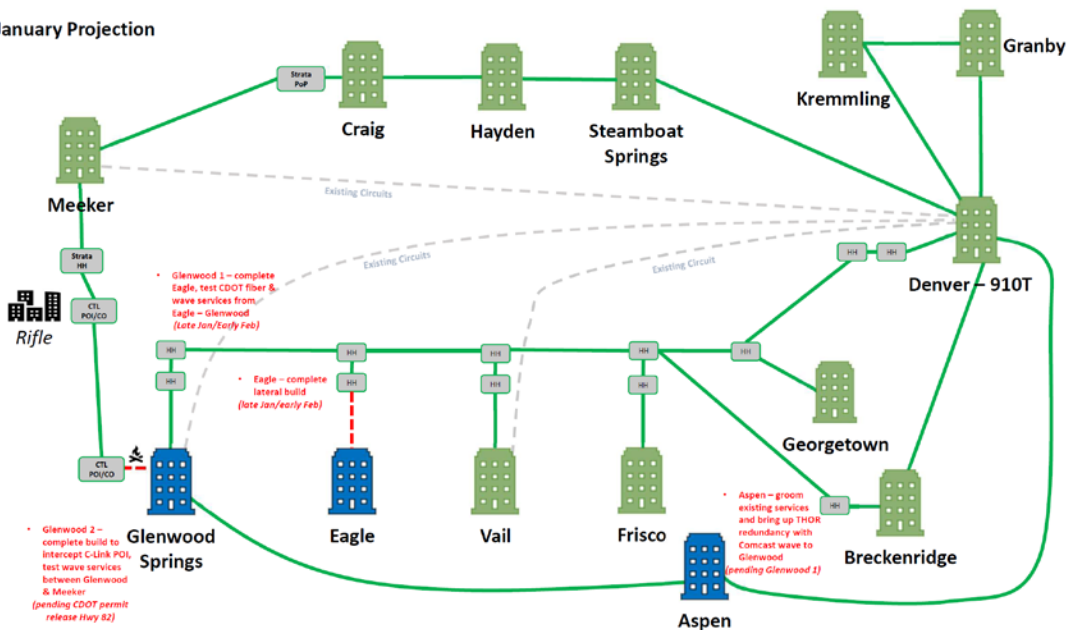
From our latest client satisfaction survey, a client wrote- "I think that if I did not have MountainRide I could not have made my appointments and would not have the recovery that I have made. After my amputation I had a hard time healing and needed my Doctors to revise my stump to heal."

**Broadband Program** – Nate Walowitz, Regional Broadband Coordinator  
**Project THOR**

Jan. 7, 2020



January Projection



### Project THOR Steering Committee

- Project THOR Steering Committee meets biweekly
- Online meetings address status, governance, marketing/pricing, connectivity, and project financials

### Project THOR Marketing Sub-committee

- Subcommittee conducts online meetings and conference calls to discuss pricing, possible product offerings facilitated and supported by the Project THOR network

### Project THOR Network Architecture and Regional Cyber Security Sub-committee

- This group is more informal at this time and they are advisory to Nate Walowitz as he works with Mammoth Networks and Ciena to create the technical requirements of the network

### Next steps and outcomes

- NWCCOG and Mammoth Networks continue to build out needed network infrastructure

- Projected date for full network capability and redundancy is now February 29 due to construction delays in Town of Eagle and Glenwood Springs
- Existing constructed Meet Me Centers will be enabled for commercial availability with limited geographic and bandwidth
- Wrapping up DOLA grant financials and final report in March 2020
- Support and coordinate communications and information exchange with Holy Cross Energy, Holy Cross Energy and Yampa Valley Electric and local governments as they look to pursue a broadband and fiber strategy throughout their service territory

## **Local Broadband Initiative – Updates**

### **Eagle County**

#### **Town of Eagle**

- They are supporting and constructing a Project THOR Meet Me Center to free themselves from their exclusive dependency on existing providers who are not meeting community needs
- With DOLA broadband grant assistance the Town of Eagle has contracted with Uptown Services to create a specific broadband strategic and tactical plan
- They are engaged with developers and their Metro Water District to support provision of last mile broadband to new housing and community developments
- Working to create a joint trenching initiative that will be rolled out to assist existing and new providers, including Comcast, deploy fiber to premises

#### **Next steps and outcomes**

- NWCCOG and Mammoth working to CDOT and ToE to complete local fiber build to overcome conduit availability and crushed conduit challenges
- NWCCOG support ToE as needed and work to determine how best to support service providers, create relationships and improve broadband availability
- Support and coordinate communications and information exchange with Holy Cross Energy as they look to pursue a broadband strategy throughout their service territory

#### **Town of Vail**

- Vail connection to Project THOR in operational
- Additional affordable bandwidth will allow expanded broadband services by last mile service providers and allow Vail to support new service providers coming to the market

#### **Next steps and outcomes**

- NWCCOG to continue to support Vail through Project THOR and knowledge exchange between NWCCOG members through the NWCCOG Broadband program

#### **Town of Gypsum**

- Comcast has already completed installation of the hubsite for the system they're building in Gypsum, along with 13 power units that will control different nodes across town. Comcast Construction on the remainder will begin in earnest soon

#### **Next steps and outcomes**

- NWCCOG to continue to support Gypsum through Project THOR and knowledge exchange between NWCCOG members
- Support and coordinate communications and information exchange with Holy Cross Energy as they look to pursue a broadband strategy throughout their service territory

### **Grand County**

- Grand County does not have a Strategic Broadband Plan, the county is supportive of local commercial broadband providers to solve broadband issues in the county
- Grand County has asked for technical assistance from NWCCOG and Nate Walowitz is working to assist with plans for a county-wide presentation in the December timeframe

### **Grand County Project THOR Meet Me Centers – Middle Park Health**

- Middle Park Health is the Meet Me Center host in Grand County with MMCs in both Granby and Kremmling. They are investing in broadband and Project THOR to not only support their needs, but to support the needs of the communities they service

#### **Granby**

- MPH has bandwidth available for interested last mile service providers to purchase

### **Kremmling**

- Visionary Broadband is leveraging the MMC in Kremmling to deliver wireless broadband services to unserved Kremmling with plans starting at \$60 for 50 Mbps service.
- Town of Kremmling has obtained improved broadband service through Visionary Broadband
- Additional bandwidth is available for purchase by last mile service providers

### **Fraser and Winter Park Meet Me Center**

- The Towns of Fraser and Winter Park have a DOLA funded strategic broadband plan.
- The towns, Grand County, Mountain Parks Electric and Middle Park Health are holding meetings to develop a plan to build and support a Project THOR Meet Me Center in their area. The county is interested in exploring expanding Project THOR to other areas of the county as well.

### **Next steps and outcomes**

- NWCCOG to continue to support Grand County through Project THOR and knowledge exchange between NWCCOG members
- Support and coordinate communications and information exchange with Mountain Parks Electric as they look to pursue a middle mile fiber strategy throughout their service territory
- NWCCOG has been requested to act as a broadband consultant for the county due to a lack of available financial resources
- NWCCOG is preparing a county-wide broadband overview and next step recommendations for county and local governments to pursue
- NWCCOG will assist Middle Park Health, Mountain Parks Electric, and Grand County Promote, attract and support service providers to the county

### **Pitkin County Aspen**

- Pitkin County continues to work with Garfield County to build out their wireless broadband middle mile and public safety communications network project. The network will be connected to Project THOR in both Glenwood Springs and Aspen

### **City of Aspen**

- Aspen has been a leader in leveraging Project THOR to support their community. Their successful efforts have resulted in them already approaching the current capacity of their Meet Me Center. In January, they will increase the capabilities of their Meet Me Center and move from a Class 4 to Class 3 Meet Me Center
- Aspen continues to directly engage with Community Anchor Institutions and local broadband providers leveraging their existing fiber network
- Aspen continues to evaluate attract wireless providers and support for 5G in their community
- The city is working to integrate and leverage Project THOR connections

### **Town of Basalt**

- NWCCOG is supporting the towns' interest in improving broadband. NWCCOG participated in a introductory briefing to town staff by Pitkin County and surrounding municipalities

### **Next steps and outcomes**

- NWCCOG to continue to support Pitkin County and local municipalities through Project THOR and knowledge exchange between NWCCOG members
- Support and coordinate communications and information exchange with Holy Cross Energy as they look to pursue a middle mile fiber strategy throughout their service territory
- NWCCOG along with Town of Basalt is sponsoring and facilitating a broadband conversation for Town of Basalt elected officials, staff and community leaders
- NWCCOG continues to coordinate and work with Holy Cross Energy as they pursue a broadband strategy across their service territory
- NWCCOG has written a letter of support to the Holy Cross Energy board as their board considers their options for supporting fiber optic and broadband deployment in their service territory

### **Summit County**

#### **Project THOR**

- The county is deploying Project THOR in multiple communities including Breckenridge, Frisco and a remote Meet Me Center in Silverthorne
- They are actively engaging their local municipal governments to drive creation of county-wide network connectivity for public safety, county services, and education institutions



- Organizations and public safety in Copper Mountain are discussing creating a Meet Me Center at Copper Mountain – This will be a future conversation that will be led by Summit County and supported by NWCCOG

### **Breckenridge**

- Breckenridge is constructing their Fiber9600 (fiber to the premise) network fiber backbone which will be connected to Project THOR to support their selected ISP, Allo.
- Initial deployment (November – December 2019) will cover most of Main Street business area and also pass approximately 380 homes
- Project THOR will be providing Allo with middle mile transport through the Summit County/Breckenridge Meet Me Center

### **Next steps and outcomes**

- NWCCOG to continue to support Summit County and local municipalities through Project THOR and knowledge exchange between NWCCOG members
- NWCCOG continues to engage CDOT in conversations related to supporting a fiber build to support Town of Dillon, Keystone, and fiber/wireless deployment in the Lower Blue River valley

### **Rio Blanco County**

- Secondary tower construction and deployment has been completed and service is being delivered to additional remote locations throughout the county
- Project THOR is currently supporting RBC and will migrate to our new infrastructure and capabilities this fall

### **Next steps and outcomes**

- NWCCOG to continue to support Rio Blanco County through Project THOR and knowledge exchange between NWCCOG members

### **Routt County**

#### **Steamboat Springs, Hayden, Northwest Colorado Broadband**

- Project THOR has established the 100 Gbps connection between Steamboat Springs and Denver and will be working with Mammoth Networks over the next 10 days to establish 100 Gbps service between Steamboat Springs, Hayden Craig, and Meeker.
- The full 100 Gbps backup connection through Glenwood Springs is awaiting construction in Glenwood Springs. An existing 10 Gbps connection from Meeker to Denver is operational until Glenwood Springs construction is complete
- YVEA has applied to the Broadband Deployment Board for grant funding to serve unserved areas of North and South Routt County with fiber and wireless broadband solutions
- YVEA is preparing their last mile fiber network to deliver broadband service to the Town of Hayden and Yampa Valley Regional Airport. The connection to the airport will support increased airline services and enhance aviation safety at the airport

### **Next steps and outcomes**

- NWCCOG to continue to support Routt County through Project THOR and knowledge exchange between NWCCOG members

### **Moffat County**

- Moffat County and the City of Craig will be served by Yampa Valley Electric Association
- YVEA is the Project THOR partner with Meet Me Centers in Craig
- YVEA has purchased all Visionary Communications customers in both Moffat and Routt Counties and now serve these commercial customers

### **Next steps and outcomes**

- NWCCOG to continue to support YVEA through Project THOR and knowledge exchange between NWCCOG members
- NWCCOG has and will continue to write letters of support for YVEA related to their Broadband Deployment Board applications for funding

### **DOLA Statewide Activities**

#### **Town of Hudson**

- Advised Town of Hudson on approach for engaging with a broadband consultant
- Consultant Kick-off meeting
- Providing information on CDOT fiber and other provider fiber presence

### Next steps and outcomes

- New extension of Project THOR to the Eastern Plains
- Broadband plan from HR Green will result in a built out engineering plan and cost estimates
- Result will be RFP for engineering/build and DOLA grant application for middle mile construction

### Economic Development Region 9 and Region 10

- Evaluating and comment on submitted DOLA application for broadband middle mile projects

### Next steps and outcomes

- Evaluation and questions/comments to determine engineering and financial viability of projects
- Resulting in higher quality project and application for funding

### Water Quality & Quantity Committee (QQ) – Torie Jarvis, Director and Watershed Services & Summit Water Quality Committee (SWQC) – Lane Wyatt, Director

- **Water Quality Control Commission hearing.** NWCCOG, through Watershed Services and QQ, recently participated in the Water Quality Control Commission (WQCC) rulemaking considering whether to extend, modify, or allow expiration of a temporary modification for molybdenum levels on Ten Mile Creek (in Summit Co). AThe hearing on this matter occurred Dec. 9, 2019.  
NWCCOG participated with a group of other stakeholders, including some individual NWCCOG members, and requested the WQCC require additional followup research and study by Climax, the primary discharger of molybdenum into Ten Mile Creek, if the temporary modification remained. While the WQCC did not make such commitments, the statement of basis and purpose includes language that directs WQCD staff to evaluate loading in Tenmile Creek and may include permit limits or conditions based on loading to assure the status quo is maintained and existing uses are protected. The statement of basis and purpose also directs Climax to continue studying molybdenum source management and treatment options. The findings may be used to develop permit limitations or other conditions. Climax was also directed to provide information and data to interested parties on a regular basis throughout the term of the temporary modification.
- **Recent and upcoming QQ Meetings.** QQ held its last meeting of 2019 in October, with great discussion and presentations. The meeting summary is available [at this link](#). Our next QQ meeting is scheduled Friday, March 13th, 2020.
- **Water Savings Resource Guide and Model Standards for the Colorado Headwaters.** QQ will unveil its resource guide for integrating water and land use planning in the QQ region in January. The guide will be hosted on the NWCCOG website: <http://nwccog.org/water-savings-guidance>. We are excited to share this resource through a road show in the QQ region and through a **workshop on the resource guide tailored for planners, scheduled for Thurs. March 12th** (in conjunction with the Friday QQ meeting).
- **Legislative session.** The Colorado General Assembly convened on Wednesday, Jan. 8th, 2020. QQ will provide legislative monitoring and regular updates to members throughout the session, as well as advocating consistent with positions taken by QQ. Water-related bill topics this year may include removing current preemption for local governments to regulate pesticide application, legislative side-boards on Water Plan and Prop DD funding, adding water conservation to the permissive list of elements in a comprehensive plan, and some instream flow bills that we also saw last year.

**MEMBER  
JURISDICTIONS**

City of Glenwood  
Springs

City of Steamboat  
Springs

**EAGLE COUNTY**

Avon  
Basalt  
Eagle  
Gypsum  
Minturn  
Red Cliff  
Vail

**GRAND COUNTY**

Fraser  
Granby  
Grand Lake  
Hot Sulphur Springs  
Kremmling  
Winter Park

**JACKSON COUNTY**

Walden

**PITKIN COUNTY**

Aspen  
Snowmass Village

**SUMMIT COUNTY**

Breckenridge  
Blue River  
Dillon  
Frisco  
Montezuma

January 2, 2020

Board of Directors

Holy Cross Energy

3799 Highway 82

Glenwood Springs, CO 81602

Holy Cross Board of Directors,

On behalf of NWCCOG, I wish to express our strong support for the Holy Cross Energy initiatives in bringing broadband to your service territory.

The Holy Cross Energy (HCE) staff has shared with us that you are considering how to best support your 21<sup>st</sup> Century electric distribution network and the potential of utilizing this network to support broadband deployment throughout the region.

NWCCOG has been engaged with Pitkin County, Eagle County, more than 3 of our partner communities in your service territory, and other Rural Electric Coops (RECs) within NWCCOG's area on their broadband initiatives. One of the critical missing broadband pieces across your service territory is the lack of fiber optic resources to reach homes, businesses, and community institutions. Fiber deployment in your service territory will help provide much needed broadband connectivity to an area within the NWCCOG Region that has been perpetually underserved.

The lack of broadband in rural communities affects businesses, students, residents, government agencies, essential public safety services. A 2018 case study on the social impact of broadband by University of Colorado Interdisciplinarity Telecom Program students found that rural areas in Colorado are significantly adversely impacted by the lack of broadband access.

NWCCOG has been in conversation with HCE about synergies between any projected HCE fiber deployment and Project THOR, our over 400 mile regional middle mile broadband network. HCE could utilize Project THOR to interconnect with other RECs. Project THOR could leverage HCE fiber to help deliver resilient, affordable broadband to community Meet Me Centers throughout your service area. This also would provide an alternative path and connection to communities that are currently dependent on existing service providers with a single fiber backbone paths throughout the area.

Best Regards,



Nate Walowitz

Regional Broadband Program Director

January 14, 2020

**MEMBER  
JURISDICTIONS**

City of Glenwood  
Springs

City of Steamboat  
Springs

**EAGLE COUNTY**

Avon  
Basalt  
Eagle  
Gypsum  
Minturn  
Red Cliff  
Vail

**GRAND COUNTY**

Fraser  
Granby  
Grand Lake  
Hot Sulphur Springs  
Kremmling  
Winter Park

**JACKSON COUNTY**

Walden

**PITKIN COUNTY**

Aspen  
Snowmass Village

**SUMMIT COUNTY**

Breckenridge  
Blue River  
Dillon  
Frisco  
Montezuma

Colorado Broadband Deployment Board  
Department of Regulatory Agencies  
1560 Broadway, Suite 1550  
Denver, CO 80202

Broadband Deployment Board Members,

On behalf of NWCCOG, I wish to express our strong support for the Yampa Valley Electric Association (YVEA), and its subsidiary Luminate Broadband application for funding to deploy broadband service in rural Southern Routt County.

YVEA/Luminate has shared with us that with Broadband Deployment Board support, it will be able to provide much needed broadband connectivity to an area within the NWCCOG Broadband Program area that has been perpetually underserved. The NWCCOG Strategic Broadband Plan and the Broadband Program Office broadband maps show that the proposed service area is significantly unserved. This adversely affects rural communities' businesses, students, and essential services. Because of this lack of connectivity, these communities are likely to continue to underperform economically, educationally, as well as in population retention and expansion.

YVEA/Luminate have embraced a core value of serving the whole community with this deployment; serving 126 residences in the targeted area and also delivering services to a key community anchor, a state park, and public safety/first responder institutions along the fiber path. This will significantly improve public safety response, tourism, and economic development in addition to the other benefits broadband provides.

YVEA/Luminate is engaged in the NWCCOG regional broadband program and is a active partner in both Northwest Colorado Broadband and Project THOR.

We strongly support YVEA/Luminate's application for funding, so they can deploy true broadband services to the citizens and businesses of South Routt County.

Best Regards,



Nate Walowitz  
Regional Broadband Program Director





Jon Stavney &lt;jstavney@nwccog.org&gt;

## Save the Date 2020 Colorado Forest Collaborative Summit

1 message

Brad Piehl &lt;bpiehl@jw-associates.org&gt;

Tue, Jan 7, 2020 at 10:57 AM

To: Adam Bianchi <abianchi@fs.fed.us>, Bruce Ward <bruceward1@gmail.com>, Thomas Timberlake <Thomas.Timberlake@usda.gov>, Christina Burri <christina.burri@denverwater.org>, Bill Jackson <william.jackson@usda.gov>, Marin Chambers <mchamber@rams.colostate.edu>, Monique DiGiorgio <chamapeak@gmail.com>, Marcus Selig <mselect@nationalforests.org>, Anthony Culpepper <anthony@mountainstudies.org>, Katie Mattor <kmattor@rams.colostate.edu>, Michelle Connolly <michelle@uppersouthplatte.org>, Jon Stavney <jstavney@nwccog.org>, Rebecca Samulski <fireadaptedco@gmail.com>, Eric Lovgren <eric.lovgren@eaglecounty.us>, Zeke Ward <zeke@rweact.org>, Pam Wilson <swcoloradofirewise@gmail.com>, Jimbo Buickerood <jimbo@sanjuancitizens.org>, Ch'aska Huayhuaca <chaska@gmail.com>, Carol Ekarius <carol@uppersouthplatte.org>, Tony Cheng <tony.cheng@colostate.edu>, Emily Olsen <eolsen@nationalforests.org>, Alison Witheridge <Alison.Witheridge@denverwater.org>, Mike Connolly <michael@fdrd.org>, Heather Bergman <heather@peakfacilitation.com>, Jennifer Kovacs <jenk@poudrewatershed.org>, Patrick Gayner <pat@markitforestry.com>, Jonathan Bruno <jonathan@uppersouthplatte.org>, Mary Siekman Whatley <whatley.colorado@gmail.com>, Scott Golden <sgolden@bouldercounty.org>, Weston Toll <weston.toll@colostate.edu>, Thurman Wilson <Wilson.Thurman@gmail.com>, Ron Cousineau <ron.cousineau@colostate.edu>, Birch Barron <birch.barron@eaglecounty.us>, Doug Muschett <dmsusdev@yahoo.com>, Ralph Files <files@skybeam.com>, Carolyn Aspelin <carolyn.aspelin@colostate.edu>, Rich Edwards <rich.edwards@colostate.edu>, Heather Knight <heather.knight@colostate.edu>, Molly Pitts <coloradopitts@gmail.com>, Rick Cables <rickcablesconsulting@gmail.com>, Heather Schinkel <heather@peakstopeople.org>, Betsy Bair <betsy\_bair@gardner.senate.gov>, Dan Schroder <dan.schroder@colostate.edu>, Marcie Bidwell <marcie@mountainstudies.org>, Lyle Laverty <lyle@thelavertygroup.com>, Jessica Wald <jwald@jw-associates.org>, Bentley Henderson <bentley.henderson@summitcountyco.gov>, Adam McCurdy <amccurdy@aspennature.org>, Mike Lester <mike.lester@colostate.edu>, Howard Hallman <future1946@yahoo.com>, Bill Trimarco <archuletafirewise@gmail.com>, Frank Alfone <falfone@mwwater.com>, Kathy Chandler-Henry <kathy.chandlerhenry@eaglecounty.us>, Sandy Henning <shenning@fs.fed.us>, Gloria Edwards <Gloria.Edwards@colostate.edu>, Lesli Allison <lallison@westernlandownersalliance.org>, Madelene McDonald <madelene.mcdonald@denverwater.org>, Wes Rutt <stumpmaker@gmail.com>, Lilia Falk <wrrwc.lilia@gmail.com>, Chris Lane <clane@aspennature.org>, "c.a.schloegel@tnc.org" <c.a.schloegel@tnc.org>, Tim Cullen <Tim\_Cullen@gardner.senate.gov>, Paul Cada <pcada@vailgov.com>, Jon Waschbusch <jwaschbusch@montrosecounty.net>, Brad Piehl <bpiehl@jw-associates.org>, Ken Brenner <kpbrenner@yahoo.com>, Aaron Kimple <akimple@mountainstudies.org>, Jim Curnutte <jimc@co.summit.co.us>, Hallie Mahowald <hallie@westernlandownersalliance.org>, Jim Free <jcfree2@msn.com>, Peggy Stevens <tcpgreen@hotmail.com>, Robbie LeValley <rlevalley@deltacounty.com>

Cc: Brad Piehl &lt;bpiehl@jw-associates.org&gt;

Please save the date for the 2020 Colorado Forest Collaboratives Summit. We missed 2019 and have been hearing some increased interest in holding another summit. The details are in the draft agenda (Attached).

**Date** - Wednesday April 1st, 2020 from 8:30 am to 4:00 pm**Location** - Summit Senior Center

83 Nancy's Place  
Frisco, Colorado

We are planning the usual networking and connecting with other collaborative groups, as well as, some topics that should be of interest. There is so much happening right now in Colorado. Please forward this to anyone that might be interested and ask them to reply to me so that I can get them on the mailing list. If you don't want to be on the list please let me know and I will remove you.

I will be sending out instructions for the collaborative roundtable. There will be some space for handouts if you want to bring some to share. We are working on finding some help for people that need travel assistance, please let me know if you would like that help.

There will be more information going in the next month. We would love to see you at the Summit.

Thanks - Brad

**Brad Piehl** - Watershed Planner

**JW Associates Inc.**

Breckenridge, Colorado  
970.406.0085

@bradpiehl

[www.jw-associates.org](http://www.jw-associates.org)



**Forest Summit 2019 Agenda V1.pdf**

146K



August 2, 2019

The Honorable Michael F. Bennet  
United States Senator  
Washington, DC 20510-0609

Dear Senator Bennet:

This is in response to your June 26 letter to Postmaster General Megan J. Brennan, cosigned by Senator Cory Gardner and Congressman Scott R. Tipton, regarding the level of service provided to constituents in Colorado's Third Congressional District.

I appreciate your interest in ensuring that your constituents receive reliable mail delivery service. The U.S. Postal Service is committed to ensuring delivery service is provided to all customers in keeping with our mandate to provide prompt, reliable, and affordable universal mail service.

Colorado/Wyoming District postal officials have taken action to address concerns in Snowmass, Westcliffe, Estes Park, and Eagle, and they have several efforts underway to improve service. Each of these resort communities presents unique challenges with regard to staffing and delivery operations. In many rural Colorado communities, such as Snowmass and Eagle, the Postal Service provides mail delivery via free Post Office Box service.

**Snowmass:**

- Hired two additional clerks in the past four months in an effort to provide adequate staffing to meet our customers' needs.
- Reorganized postal workroom by removing unnecessary equipment and obstacles to improve efficiency of delivery operations.
- Will order 60 additional parcel lockers to be placed in the lobby to ease customer access and reduce lines. The lobby is also open 24 hours for customer convenience.
- Hired a dedicated, replacement custodian to clean and maintain the lobby.
- Negotiating with the leaseholder for an increased footprint, which would create space for additional Post Office Boxes and larger workroom.

**Estes Park:**

- Addressed previously reported delivery issues through the hiring of new employees and enhanced training.
- Improved documentation for reported delivery issues with trucking contractors and implemented corrective actions and warnings for non-performance.

- Significantly improved critical entry times (the established timeframe for when mail must be brought to various facilities for processing) by adjusting the transportation schedule of pick-up and drop-off times.
- Responding to growth through the addition of well-placed centralized delivery boxes in locations that balance customer convenience with postal operational efficiency and cost savings.
- Regularly monitoring and following up on individual concerns and providing appropriate feedback to employees.
- Improved response times for Enterprise Customer Care complaint inquiries.
- Providing routine training, such as stand-up talks, with employees to make certain expedited mail is handled appropriately.
- Monitoring of individual shipments in order to identify any inconsistencies in mailing addresses to troubleshoot reported issues.

**Westcliffe:**

- Implemented a process to improve notification and delivery for seasonal customers by providing education on the appropriate change-of-address and forwarding process.
- Installed 44 additional parcel lockers to manage increased parcel volume.
- Addressed personnel issues and will continue to monitor the situation.

**Eagle:**

- Because this is a Post Office Box delivery only community, the District is installing additional Post Office Boxes. There are currently 53 Post Office Boxes eligible for rental.
- Reviewing more convenient centralized delivery placements for future growth.

With regard to the problem of medication delivery, mail-order pharmacies are increasingly concerned with proper delivery of their medications and reducing the potential for overdose, abuse, and fraud. At their request, we do not reroute insufficiently addressed mail. However, we have embarked on extensive customer education efforts in these communities to help ensure customers use their proper mailing addresses, which is critical for timely and accurate delivery of mail.

District officials also held a customer appreciation day to discuss operational changes with the community and allow customers the opportunity to share their concerns.

Please be assured that the Postal Service is committed to providing excellent service to all of our customers and we are working diligently to improve and correct any identified service deficiencies in Colorado's Third Congressional District.

Thank you for writing. If I can be of assistance in other postal matters, please let me know.

Sincerely,



Mary Ann Simpson  
Manager, Government Liaison





Jon Stavney &lt;jstavney@nwccog.org&gt;

---

## Post Office Concerns in CO Mountain Communities - Follow Up From Postmaster General

1 message

---

**Kireker, Matthew (Bennet)** <Matthew\_Kireker@bennet.senate.gov>

Thu, Dec 12, 2019 at 10:45 AM

To: "jstavney@nwccog.org" <jstavney@nwccog.org>, "ashenk@tosv.com" <ashenk@tosv.com>, "anne.mckibbin@townofeagle.org" <anne.mckibbin@townofeagle.org>, "jeanne.mcqueeney@eaglecounty.us" <jeanne.mcqueeney@eaglecounty.us>, "mbutler@tosv.com" <mbutler@tosv.com>  
Cc: "Logan, Alyssa (Bennet)" <Alyssa\_Logan@bennet.senate.gov>

Greetings, all: Closing a loop that I just learned today we had the ability to share with you as far back as August—we apologize for this delay!

The August letter from the Postmaster General (attached) responds to concerns we raised, and which the COG (among other organizations and constituents) elevated to our attention earlier this year. Our June letter we sent (led by Tipton's office and joined by Gardner's) I've also attached, for reference.

More recently, I've received concerns about the Dillon post office and timeliness (or lack thereof) of packages making their way into post office boxes upon arrival, as well as general cleanliness. If you've received or have any additional concerns or follow up questions regarding the Eagle and Snowmass post offices, or any others in your area, please don't hesitate to follow up. We hope that there's been marked improvement in recent months at USPS in Eagle and Snowmass.

Happy trails this December leading in to the holidays!

Best regards, Matt

Matthew Kireker | Central Mountains Regional Representative

U.S. Senator Michael F. Bennet | 303-883-3119

---

### 2 attachments

 **Postmaster General Letter - FINAL (06-26-2019).pdf**  
70K

 **USPS Response Letter 08.02.2019.pdf**  
227K

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-0603**

June 26, 2019

The Honorable Megan Brennan  
Postmaster General  
United States Postal Service (USPS)  
475 L'Enfant Plaza, SW  
Washington D.C. 20260

Dear Postmaster General:

We are writing to update you on concerns our offices have regarding the United States Postal Service (USPS) service standards in Snowmass, Westcliffe, Estes Park, and Eagle, Colorado, and to request your immediate assistance in remedying these concerns.

In April, Colorado/Wyoming USPS District Manager Kevin Romero and his staff indicated they would address issues that had been raised about rural delivery access and poor customer service in the Third Congressional District. We were happy to see District Manager Romero and his team address some of the concerns raised, including the processing of postal casework, updates to the USPS website to fix an inaccurate fax number, and an investigation into the behavior of the Westcliffe Postmaster.

Town officials in Snowmass, Colorado, have since reported that the level of USPS service has somewhat improved. For this, we are grateful. Local leaders, however, are concerned that the limited improvements they have seen are the result of decreased mail volume from tourist "off-season" instead of true operational improvement. Additionally, and despite these slight improvements, a recent article in The Colorado Sun published on June 18, 2019, titled "In Colorado mountain towns, the U.S. Post Office no longer delivers like it used to," has reported that home-delivery in Snowmass has become non-existent, the USPS office is understaffed, and innumerable packages have been lost or returned as undeliverable. Similar concerns have arisen in Eagle, Colorado, where long lines and a lack of home delivery persists.

Colorado-based USPS staff has acknowledged that service delivery standards and customer service need to improve, but it appears there has been little follow-through on these issues. While we understand solutions take time to implement, we do expect the USPS to articulate what actions it plans to take to better serve our constituents. Our offices ask that you outline what actions the USPS is taking in the Snowmass, Westcliffe, Estes Park and Eagle communities to:

- Ensure critical mail-order medications are not returned as undeliverable;
- Ensure overnight delivery of packages and mail is not delayed;
- Ensure the USPS can handle the increasing population in these communities;
- Ensure fewer packages and mail parcels are lost; and
- Increase home delivery.

**Congress of the United States**  
**House of Representatives**  
Washington, DC 20515-0603

When congressional offices and constituents have inquired with the USPS as to how their problems can be addressed, the response from the USPS has been that all USPS operations must support the efficient distribution of mail, and furthermore, local postal managers are responsible for ensuring service in their area is consistent with USPS national delivery policies. Additionally, the USPS claims it makes every effort to provide customers with convenient and affordable delivery services. It is clear the stated goals of the USPS are not being achieved in Snowmass, Westcliffe, Estes Park, and Eagle, Colorado. We look forward to your answers to our questions by July 22, 2019. We will continue to track access and service issues closely. If you have any questions or need more information please contact our offices.

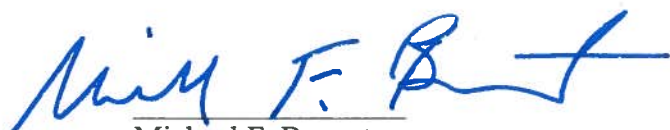
Sincerely,



Rep. Scott Tipton  
Member of Congress



Cory Gardner  
United States Senator



Michael F. Bennet  
United States Senator

CC:

Clint Kinney, Snowmass Town Manager  
Bill Madsen, Snowmass Town Councilor  
Tom Goode, Snowmass Town Councilor  
Anne McKibbin, Mayor of Eagle  
Buck Wenzel, Westcliffe Sheriff  
Kevin Romero, CO/WY USPS District Manager