



HOUSING BOULDER WORKING GROUP AGENDA #3

Enable Aging In Place Working Group #3

West Senior Center, Creekside Room, 909 Arapahoe Ave

March 10, 2015

3 – 5 p.m.

(Light refreshments will be served)

Objective: review the updated fact sheets by goal and discuss if what you've heard and learned changes your thoughts on the goal; discuss homework results and develop a short list of tools for the working group to discuss; review the Housing Boulder schedule and offer any suggestions on how to best engage the broad community.

3:00 – 3:05	Agenda overview/logistics	Facilitator
3:05 – 3:30	Data Discussion Continued – what is your key takeaway from the fact sheet that will inform how we measure success?	All
3:30 – 4:30	Discuss homework results and create shortlist of policies or tools for working group discussion	All
4:30 – 4:50	Schedule overview - your ideas for community engagement	All
4:50 – 5:00	Public Comment	



ENABLE AGING IN PLACE: **FACT SHEET** March 4, 2015

GOAL: Enable Aging in Place

Provide housing options for seniors of all abilities and incomes to remain in the community, with access to services and established support systems.

NEW: See the last page for a list of what's new in the revised Fact Sheet.

EXAMPLES OF POTENTIAL OBJECTIVES

The list below provides examples of how the city might advance this goal:

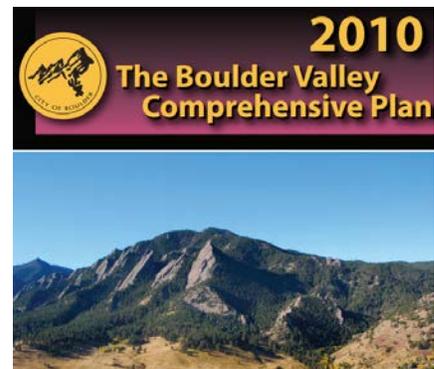
- *Partner to Meet Seniors' Housing Needs* – Work with existing and new partners to meet the housing needs of seniors by providing appropriate housing choices and a range of options.
- *Supportive Services* – Strengthen and expand the community's support services for seniors.
- *Disabilities and Special Needs* – Work with partners to meet the needs of people with disabilities and others with special needs.

KEY CONSIDERATIONS

- *Aging of the Baby Boom Generation* – The age 60+ population in Boulder is expected to increase by 25% between 2013 and 2028.
- *Changing Desires* – Baby boomers have different desires related to housing than the Silent Generation.
- *Senior Housing Needs* – Seniors face a unique set of challenges related to income, access and the need for formal and informal supports in the community.
- *Benefits of Older Residents* – Retirees volunteer at a higher rate and contribute to informal social networks.

EXCERPTS FROM BOULDER VALLEY COMPREHENSIVE PLAN POLICIES RELATED TO AGING IN PLACE

Housing Policy 7.03 Populations with Special Needs: The city and county will encourage development of housing for populations with special needs including residences for people with disabilities, populations requiring group homes or other specialized facilities, and other vulnerable populations where appropriate. The location of such housing should be in proximity to shopping, medical services,



schools, entertainment, and public transportation. Every effort will be made to avoid concentration of these homes in one area.

Housing Policy 7.09 Housing for a Full Range of Households: The city and county will encourage preservation and development of housing attractive to current and future households, persons at all stages of life and to a variety of household configurations. This includes singles, couples, families with children and other dependents, extended families, non-traditional households, and seniors.

Community Well-Being Policy 8.04 Addressing Community Deficiencies: The city will identify barriers to provision of important basic human services and work to find solutions to critical social issues such as lack of housing options for very low income and special needs populations, access to and affordability of basic services, and limited availability of affordable retail products.

CONGREGATE CARE DENSITY BONUS, BRC 1981, § 9-8-6

The city offers a density bonus for congregate care developments. The bonus was amended in 2013 to limit unit size, increase required services and raise the average age requirement (from 60 to 65).

POTENTIAL TOOLS/POLICIES TO ADDRESS GOAL (STARTING POINT FOR DISCUSSION)

The Housing Boulder [Toolkit of Housing Options](#) has a number of tools that could address this goal, including, but not limited to:

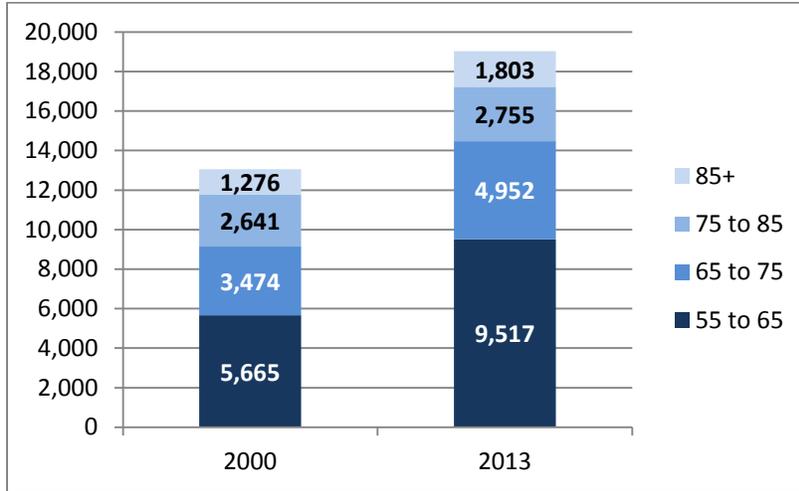
- A1.** Accessible Housing
- A2.** Accessory Dwelling Unit/Owner’s Accessory Unit Requirements
- A4.** Cooperative Housing
- A6.** Senior Housing Options
- A8.** Tiny Homes
- B1.** Home Rehabilitation Loan Program
- C4.** Historic Preservation of Smaller Houses and Accessory Buildings
- D4.** Reverse Mortgages
- E2.** Fee Reductions, Expedited Review Process, and/or Modification of Standards
- E6.** Occupancy Limits
- F1.** Homeowners’ Association (HOA) Fee Affordability



E1. Density Bonus for Certain Housing Types

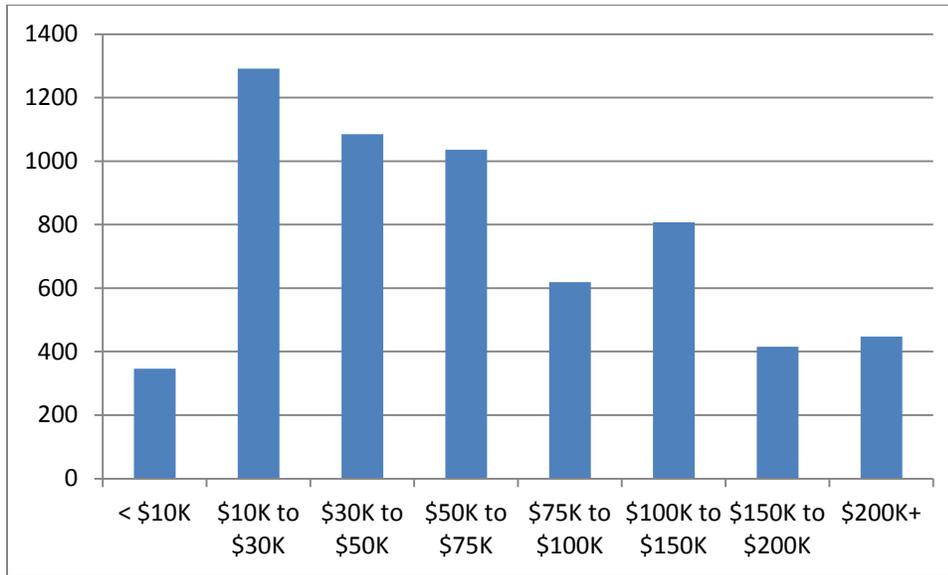
KEY DATA

Figure 1. Age 55+ Distribution, Boulder, 2000 and 2013



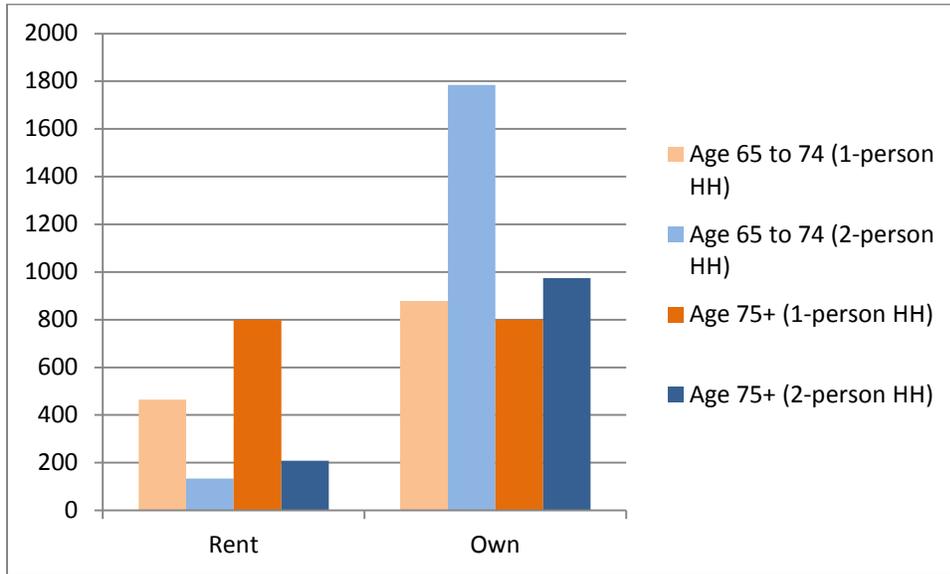
Source: ACS 5-year estimates 2013

Figure 2. Age 65+ Household Income Distribution, Boulder, 2013



Source: ACS 5-year estimates 2013

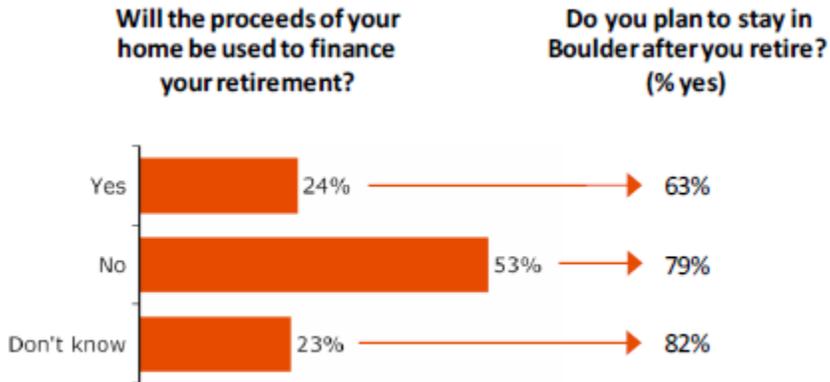
Figure3. Senior Households by Tenure (Rent or Own) and Age Category, Boulder, 2013



HH = per household

Source: ACS 5-year estimates 2013

Figure 4. Retirement Financing, Housing Choice Survey Findings



Note: n=199.

Source: BBC Research & Consulting from the 2014 Boulder Resident Survey.

Figure 5. Senior Population Forecast

	2012		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
All Seniors	13,950	14%	26,640	24%	29,908	25%
Ages 60-64	4,378	4%	7,214	6%	6,698	6%
Ages 65-74	5,295	5%	11,872	10%	12,960	11%
Ages 75-84	2,953	3%	5,742	5%	7,887	7%
Ages 85+	1,324	1%	1,812	2%	2,363	2%

Source: City of Boulder, DOLA and BBC Research & Consulting.

Figure 6. Disability Forecast

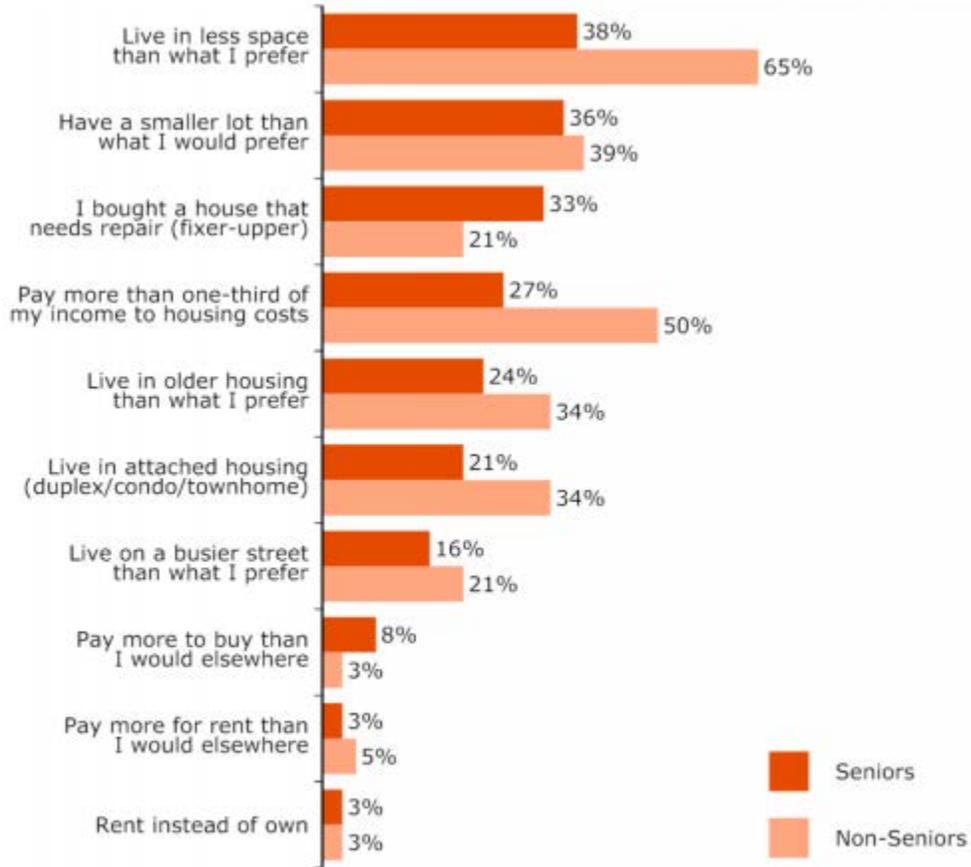
	2012	2023	2028	Number Change 2012-2028
Seniors Aged 60 to 74	1,449	2,858	2,944	1,495
Cognitive difficulty	522	1,030	1,061	539
Ambulatory difficulty	949	1,872	1,928	979
Independent living difficulty	476	939	967	491
Self-care difficulty	261	516	531	270
Vision or hearing difficulty	615	1,214	1,250	635
Seniors Aged 75 to 84	1,187	2,308	3,171	1,984
Cognitive difficulty	468	910	1,250	782
Ambulatory difficulty	804	1,564	2,148	1,344
Independent living difficulty	711	1,383	1,900	1,189
Self-care difficulty	491	955	1,311	820
Vision or hearing difficulty	543	1,056	1,450	907
Seniors Aged 85 or older	945	1,294	1,688	742
Cognitive difficulty	463	634	826	363
Ambulatory difficulty	678	928	1,211	532
Independent living difficulty	690	944	1,231	542
Self-care difficulty	339	465	606	266
Vision or hearing difficulty	589	806	1,052	462

Note: Residents may have more than one type of disability.

Housing Choice Survey and Analysis (2014) show that seniors desire a **wider variety of senior-friendly housing products** (an impression that Boulder lacks this), seniors are **concerned about property taxes**, and seniors **perceive regulatory barriers as making it hard to modify homes/living arrangements** for aging in place.

46% of age 60+ Boulder residents are concerned about housing meeting their future needs.

Figure 7. To live in Boulder, I was willing to...?



Note: n=115 seniors and n=1,038 non-seniors. Numbers add to greater than 100 percent due to multiple response. Students are not included in these results.

Source: BBC Research & Consulting from the 2014 Boulder Resident Survey.

Household by Income by Size by Tenure by Age (HISTA) for Age 55 to 64 Owner Households, 2014

Source: Nielsen Ribbon Demographics, The Highland Group, Inc.

Figure 8.

Owner Households						
Age 55 to 64 Years						
Year 2014 Estimates						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	163	49	7	7	5	232
\$10,000-20,000	176	112	8	2	6	304
\$20,000-30,000	107	99	17	8	2	233
\$30,000-40,000	137	124	21	24	3	309
\$40,000-50,000	152	146	20	4	1	323
\$50,000-60,000	71	73	20	5	1	170
\$60,000-75,000	53	175	23	3	6	261
\$75,000-100,000	235	278	35	25	15	588
\$100,000-125,000	115	218	82	36	18	468
\$125,000-150,000	46	228	55	13	8	350
\$150,000-200,000	75	297	141	16	3	532
\$200,000+	79	504	157	118	4	862
Total	1,409	2,302	587	262	73	4,632

Figure 9.

Renter Households						
Age 55 to 64 Years						
Year 2014 Estimates						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	140	12	15	7	5	178
\$10,000-20,000	174	16	10	23	5	228
\$20,000-30,000	61	48	11	2	2	123
\$30,000-40,000	66	18	8	9	8	108
\$40,000-50,000	38	10	5	6	3	62
\$50,000-60,000	33	6	2	2	2	45
\$60,000-75,000	96	11	28	1	3	139
\$75,000-100,000	38	17	25	4	4	88
\$100,000-125,000	24	41	10	2	2	79
\$125,000-150,000	61	13	7	3	6	89
\$150,000-200,000	36	30	4	2	5	77
\$200,000+	55	62	9	6	7	138
Total	822	281	133	66	51	1,353

Figure 10.

Owner Households						
Age 65 to 74 Years						
Year 2014 Estimates						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	36	23	2	2	0	63
\$10,000-20,000	59	38	6	3	0	106
\$20,000-30,000	131	92	9	2	0	234
\$30,000-40,000	150	101	18	3	1	273
\$40,000-50,000	121	142	14	3	0	280
\$50,000-60,000	127	117	9	3	1	257
\$60,000-75,000	145	190	21	0	20	376
\$75,000-100,000	109	229	46	22	0	406
\$100,000-125,000	82	223	37	3	0	344
\$125,000-150,000	28	161	22	0	1	212
\$150,000-200,000	30	116	20	31	0	198
\$200,000+	<u>35</u>	<u>314</u>	<u>7</u>	<u>0</u>	<u>0</u>	356
Total	1,051	1,746	211	73	23	3,105

Figure 11.

Renter Households						
Age 65 to 74 Years						
Year 2014 Estimates						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	54	5	0	3	1	63
\$10,000-20,000	73	7	15	1	1	96
\$20,000-30,000	56	12	0	3	2	72
\$30,000-40,000	36	8	1	3	1	48
\$40,000-50,000	26	22	1	2	5	55
\$50,000-60,000	58	15	1	2	3	78
\$60,000-75,000	38	6	2	3	3	52
\$75,000-100,000	40	18	2	3	3	66
\$100,000-125,000	40	18	2	3	4	66
\$125,000-150,000	18	3	1	3	1	25
\$150,000-200,000	13	3	2	2	3	23
\$200,000+	<u>11</u>	<u>25</u>	<u>2</u>	<u>3</u>	<u>3</u>	43
Total	463	141	27	28	29	688

Figure 12.

Owner Households						
Aged 75 to 84 Years						
Year 2014 Estimates						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	21	16	2	1	0	41
\$10,000-20,000	110	34	3	0	1	149
\$20,000-30,000	87	45	6	0	0	137
\$30,000-40,000	78	56	33	1	0	168
\$40,000-50,000	69	69	19	17	0	173
\$50,000-60,000	78	53	1	0	1	133
\$60,000-75,000	60	68	11	0	0	139
\$75,000-100,000	33	104	7	1	0	144
\$100,000-125,000	34	54	11	0	0	99
\$125,000-150,000	18	26	14	2	0	60
\$150,000-200,000	19	26	6	1	0	52
\$200,000+	<u>28</u>	<u>55</u>	<u>1</u>	<u>1</u>	<u>0</u>	86
Total	634	605	114	25	2	1,380

Figure 13.

Renter Households						
Aged 75 to 84 Years						
Year 2014 Estimates						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	50	5	1	0	3	59
\$10,000-20,000	39	30	1	0	1	71
\$20,000-30,000	102	12	1	3	2	119
\$30,000-40,000	40	4	7	2	5	57
\$40,000-50,000	26	14	2	3	2	47
\$50,000-60,000	9	1	0	2	2	15
\$60,000-75,000	20	21	0	2	2	46
\$75,000-100,000	26	3	2	1	3	35
\$100,000-125,000	9	2	2	1	5	18
\$125,000-150,000	7	3	1	1	3	15
\$150,000-200,000	5	15	3	1	3	26
\$200,000+	<u>22</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	29
Total	352	112	21	18	33	535

Figure 14.

Owner Households						
Aged 85+ Years						
<i>Year 2014 Estimates</i>						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	26	10	3	0	0	40
\$10,000-20,000	46	24	9	1	0	81
\$20,000-30,000	50	18	5	0	1	74
\$30,000-40,000	28	33	6	0	0	68
\$40,000-50,000	23	14	6	0	1	44
\$50,000-60,000	13	10	2	0	1	26
\$60,000-75,000	18	12	5	0	1	36
\$75,000-100,000	13	14	4	0	0	30
\$100,000-125,000	17	12	4	1	1	35
\$125,000-150,000	10	12	1	0	3	26
\$150,000-200,000	3	4	1	0	1	9
\$200,000+	5	2	0	0	1	8
Total	252	164	48	2	10	477

Figure 15.

Renter Households						
Aged 85+ Years						
<i>Year 2014 Estimates</i>						
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	Total
\$0-10,000	68	3	3	0	2	76
\$10,000-20,000	132	12	4	0	3	151
\$20,000-30,000	111	11	1	1	5	128
\$30,000-40,000	81	1	0	2	4	87
\$40,000-50,000	58	11	4	0	2	75
\$50,000-60,000	31	4	2	0	2	39
\$60,000-75,000	32	9	9	0	3	52
\$75,000-100,000	15	17	0	0	3	35
\$100,000-125,000	14	10	1	0	3	27
\$125,000-150,000	6	6	0	0	2	14
\$150,000-200,000	7	1	2	0	4	14
\$200,000+	11	3	1	0	3	17
Total	564	86	26	3	35	715

DEFINITIONS

Accessible housing units are those designed or modified for people with limited mobility, including people in wheelchairs and with hearing or vision impairments. Some examples of housing accessibility considerations include: accessible entrances, common and public use areas, usable doors (by persons in wheelchairs), accessible switches and outlets, walls that could later accept grab bars, and usable kitchens and bathrooms.

Accessory Dwelling Units/Owner Accessory Units (ADUs/OAUs): Several common terms for ADUs and OAUs include “mother-in-law apartment”, “granny flat”, and “garage apartment”. Per the Boulder Revised Code (BRC) 1981, an accessory dwelling unit is a “separate and complete single housekeeping unit within a detached dwelling unit”. ADUs are allowed in Boulder by permit. Either the ADU/OAU or detached dwelling unit must be owner occupied. ADUs differ from Owner Accessory Units (OAUs) in that an ADU is located within an owner's primary dwelling unit, while an OAU may be located either within or separate from the owner's primary dwelling unit.

Affordable Housing: Housing is considered “affordable” when monthly housing costs (rent/mortgage, HOA fees, taxes, insurance, etc.) are no more than 30 to 40 percent of a household's gross monthly income.

Aging in Place: In the Housing Boulder conversation, aging in place is thought of as providing “housing options for seniors of all abilities and incomes to remain in the community, with access to services and established support systems.” The Center for Disease Control defines aging in place as “the ability to live in one's own home and community safely, independently and comfortably, regardless of age, income or ability level.”

Baby Boomers were born in the post-WWII period between 1946 and 1964. Because of the size of this age cohort, historically it has played a major role in redefining America's institutions, such as schools when they were children, work places as grown adults, and now—with the oldest boomer turning 69 in 2015 and approximately 10,000 boomers reaching retirement age daily in the United States —services and housing for older adults.

Co-housing is a type of collaborative housing in which residents actively participate in the design and operation of their own neighborhoods. Co-housing is defined by the following characteristics; participatory design process, neighborhood design, common facilities (common house), resident management and non-hierarchical structure and decision-making (typically consensus-based decision-making).

Cooperative housing is a form of rental or ownership housing where unrelated individuals live in one or more residential buildings owned by a membership-based corporation. Cooperative housing is characterized by shared management and consensus (i.e., arriving at a common decision rather than voting) or other egalitarian governance. Cooperative rental housing typically features shared common areas (e.g., kitchen, community room, bathrooms) and private bedrooms, though there are many variations on this model.

Cost-Burdened: A metric defined by the U.S. Department of Housing and Urban Development (HUD). A cost-burdened household pays more than 30 percent of gross income for housing costs, which include mortgage or rent, insurance, utilities and HOA fees. Housing costs over 30 percent do not leave adequate household income to cover other essentials like food, clothing or health care.

The City of Boulder **Home Repair Programs** help income-qualified homeowners who lack the money or home equity to make needed home repairs or implement energy conservation upgrades. The program offers low-interest loans of up to \$25,000 to qualified homeowners. For owners of manufactured or mobile homes, the city provides a grant of up to \$7,500. The city supports recipients of loans and grants with technical assistance and contractor supervision by Longs Peak Energy Conservation.

The City of Boulder Division of Housing's **Homeownership Programs** help qualified homebuyers purchase an affordable home in the city. Programs include Homeworks (permanently affordable new development and resale homes available to households with low- to middle-incomes), House to Homeownership (H2O) Loans (a deferred loan program, NOT resale restricted) and the Solution Grant (one-time grants to assist low-/moderate-income households with down payment and closing costs on permanently affordable homes; grants remain invested in the homes).

Inclusionary Housing (IH): Adopted in 2000 to help the city's housing market to produce housing that is permanently affordable to low- to moderate-income households, Boulder's Inclusionary Housing (IH) Ordinance (formerly "Inclusionary Zoning") requires that new residential development contribute at least 20 percent of the total units as permanently affordable housing. Inclusionary Housing options for meeting this requirement include constructing on-site permanently affordable units, dedicating off-site existing or newly built units as permanently affordable, dedicating vacant land for affordable unit development or paying cash in lieu. Affordable units produced through IH are priced to be affordable to low- and moderate-income households and have deed restrictions which limit appreciation and require they be sold or rented to income-qualified households in perpetuity.

Seniors: What is a senior? It depends who you ask. If you ask human services providers, they often define seniors as those ages 60 and older or even 55 and older. In the housing industry, there are two age restrictions—55+ and 62+—with different compliance requirements. Age 65+ is seen as significant because it is retirement age. A variety of other governmental programs define the term "senior" at different ages. In addition to age, seniors' housing options may be constrained by income, ability, and care needs.

Tiny House: The City of Boulder does not have a definition of a tiny house; however, tiny houses or tiny homes are generally 400 square feet or less, but can range up to 800 square feet and down to as little as 80 square feet. Many tiny houses are built on trailers. The tiny house movement is driven by a number of concerns, including environmental, affordability and "simplicity" (reduced responsibility because of lowered housing costs and living space). Tiny houses are often intentionally designed to avoid local building code/regulation. In some areas of the country, tiny houses have been used as a creative solution to address homelessness.

EDITS TO AGING IN PLACE FACT SHEET (NOTED ABOVE IN ITALICS)

Edits Made Prior to March 10, 2015 Meeting or Meeting #3:

- Key Considerations, p.1:
 - Eliminated the term “silver tsunami” per feedback from the group.
 - Added a key consideration related to
- Added HISTA (Household Income Size Tenure Age) data requested at Meeting #2 and provided on pages 7 to 10.
- Toolkit-type resources suggested by group members (see Potential Tools/Policies to Address Tools) recommended by group members in preparation for March 10, 2015 meeting.
 - [Aging in Place: A Toolkit for Local Governments](#)
 - [A Blueprint for Action: Developing a Livable Community for All Ages](#)
 - [Age Friendly Cities and Communities \(World Health Organization\)](#)
 - [Age Wave Community Planning Resources \(The Viable Futures Center\)](#)

Enable Aging in Place

Working Group #3 Homework

Results Summary

Summary

Draft Screening Considerations for Possible “Enable Aging in Place” Tools

These were highlighted by the “Enable Aging in Place” Working Group at the Feb. 10 meeting:

- Preserves or provides housing choices appealing to older households
- Able to be done in a context sensitive way
- Likely to have broad community support / likely to be controversial (City Council likely to support?)
- Consistent with other Housing Boulder goals and other city goals
- Creates diverse housing options in appropriate parts of city (consistent with mixture of housing policy)
- Proven effective in Boulder or elsewhere
- Improves access to housing for people of different incomes
- Improves access to housing for people of different abilities
- Requires city to find new funding source or to shift funding from other priorities
- Can be tested in discrete areas of the city

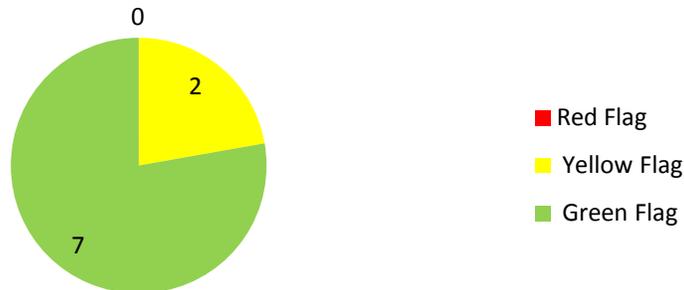
Additional Considerations Proposed in Survey

Possible additional screening considerations: (1) potential for synergy with tools to attain goals other than "aging in place" (i.e., whole > sum of parts); (2) supports households with pressing need; (3) likely to benefit a significant number of households.

(1) Suggested revision to bullet point #3: Any proposed projects have broad neighborhood support; (2) Projects have the strong potential for building a broad constituency within the larger community; (3) Guidelines related to completed projects should be enforceable; (4) Enables older residents to age with personal dignity and confidence; (5) Proposed revision to bullet point #10: Pilot projects can be employed as a mechanism for testing the effectiveness of projects

Possible Tools for Enable Aging In Place Goal

A1. Accessible Housing



Red Flag – tools and policies that do not merit further consideration	0	0%
Yellow Flag – tools and policies that may have merit but additional understanding is required	2	22%
Green Flag – tools and policies that have merit and deserve addition discussion and analysis	7	78%

more understanding needed on disconnect between supply and demand and how that this currently communicated through housing assistance programs.

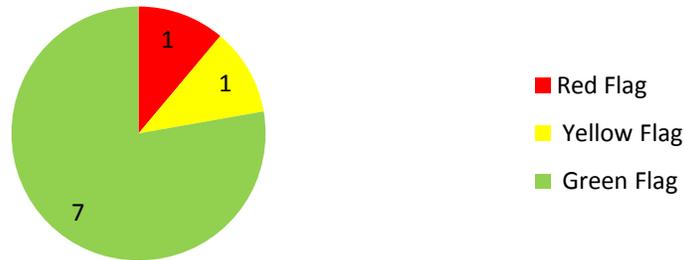
If physical home environment prevents residents from carrying out basic activities of daily living, their circumstances effectively dis-able them and they need to move. Visitability requirements can help create home environments more congruent with (changing) needs. They entail minimal additional cost in new construction. Limitation: not many will benefit bc not much new construction. Challenge: resistance from builders/realtors. Strategic to show a market for visitable units so supply side will respond. Retrofitting also worthwhile option. Ensures accessibility for people of different abilities and especially among the elderly population. Likely to receive broad community support. It is not practical to think that ALL units of housing are accessible to all populations but there needs to be consideration for the right percentage of accessible units.

visitability standards

1-Important that such units are located close to services and transportation 2-Adjacent neighborhoods/businesses are engaged and supportive 3-Housing is not isolated, but located in a variety of vibrant areas throughout the city 4-Interior and exterior of units be attractive and appropriately well appointed

Not just "wheelchairs" definition of accessible. Multifamily and condo buildings with elevators are generally very accessible and reasonably affordable (The Bradburn, Horizon West - good examples of older, accessible properties with high concentrations of older people.) Tie into home rehab tool B1

A2. Accessory Dwelling Unit/Owner's Accessory Unit Requirements



Red Flag – tools and policies that do not merit further consideration	1	11%
Yellow Flag – tools and policies that may have merit but additional understanding is required	1	11%
Green Flag – tools and policies that have merit and deserve addition discussion and analysis	7	78%

Appealing to older people and families who might be in a position to create a granny flat. Adds to the diversity of housing choices. Promotes "affordable" housing and access for elderly of lower incomes.

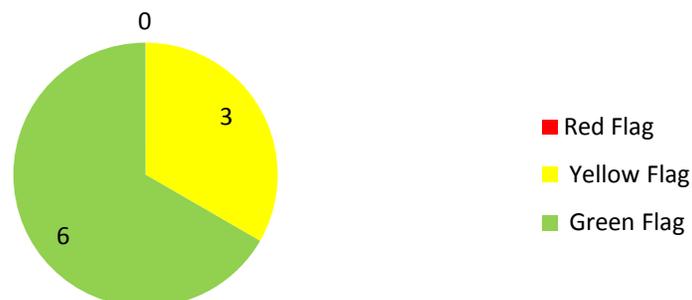
1-Extremely important that these units be seen as secondary to the primary/existing residence (cottage house vs 2,000 sf "alley house). 2-Not appropriate for every neighborhood 3- Neighborhood engagement and support (beyond notification) is vital 3- Design, scale, and

materials be complimentary to existing structures 4-One of the residences should be owner occupied 5-Limits need to be established regarding percentage of units allowable per block I'm curious how we add all the vrbo regulation discussion into our efforts - perhaps we should be expecting to weigh in as Council addresses that.

Since it is already allowed, perhaps it should be left alone and not open it up to more restrictions by trying to get less? Focus on other options we don't have now.

Remove regulatory barriers. Actively provide residents with relevant information. In resource scarce environment, an advantage is the low cost of implementation.

A4. Cooperative Housing



Red Flag – tools and policies that do not merit further consideration	0	0%
Yellow Flag – tools and policies that may have merit but additional understanding is required	3	33%
Green Flag – tools and policies that have merit and deserve addition discussion and analysis	6	67%

Cooperative homes are regularly mentioned across the City as having citizen support. Fixing the co-op ordinance is the top priority. The Toolkit outlines places where the ordinance is broken; the corrections are straight forward and would require relatively little staff time to update and put before Council and the community for feedback. Cooperative homes would naturally fit within a cohousing neighborhood, following the same philosophy of active resident participation except having several owners of the same home. Both cooperative homes and cohousing neighborhoods provide solutions to enable aging in place by providing the safety benefits of being part of a community where community members watch out for each other. An additional key benefit of cooperative homes specifically for the senior population is the freeing up of middle income homes that can enter the housing stock and meet our City's need for middle income homes. Excellent idea to consider a special designation for cohousing that would reduce the parking requirement. Elders who wanted more parking could pay for it as in Boulder Junction.

Likely to be controversial. Likely to reach smaller numbers of elderly but still a viable option to expand the diversity of housing choices.

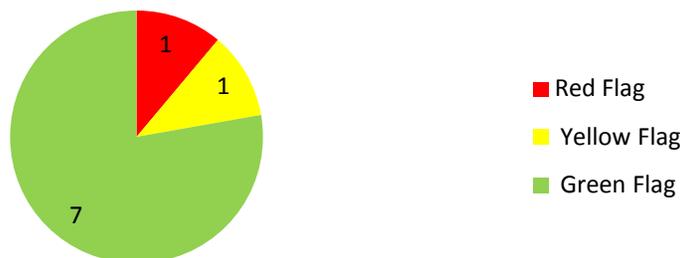
Remove regulatory barriers. Actively provide residents with relevant information. In resource scarce environment, an advantage is the low cost of implementation, but it's unlikely to benefit many seniors.

Great potential for affordable, sustainable, mutually supportive housing. Should include a variety of models, from large houses with shared kitchens to renovations of duplexes/four-plexes, apartment communities to different types of models/units/common spaces. Find more places where these can occur.

Reality check: again with the definition of senior on my mind - is this a likely choice for housing for elderly folks?

1-Enforcement of guidelines set by each cooperative, especially numbers of allowable residents, needs to be realistic and achievable. 2- Ideally, an owner(s) should be one of the full-time residents on site

A6. Senior Housing Options



Red Flag	– tools and policies that do not merit further consideration	1	11%
Yellow Flag	– tools and policies that may have merit but additional understanding is required	1	11%
Green Flag	– tools and policies that have merit and deserve addition discussion and analysis	7	78%

Not clear what this tool entails. Physical? Financial? Political? Age-restricted housing, depending on scale, works against age integrated situations in which younger and older generations may provide mutual assistance (e.g., child care and grocery shopping). Housing designated and designed specifically for seniors tends to stigmatize and segregate and reduce flexibility of units' use by other household types.

Need to focus on affordable housing for seniors due to the impending baby boomers population. many options, no silver bullet

1-Creating affordable housing options and maximizing flexibility is extremely important to seniors 2-The phenomenon "naturally occurring/evolving aging neighborhoods" deserves exploration

3-Establishment of an on-going Senior Housing Advisory Group 4-Housing options that are conveniently located and connected to the life of the city is important

This broad theme - is it possible to clarify the types of housing seniors are willing to accept? i.e. the cooperative housing category - is this realistic? Are we talking single family homes for the most part, or are there a lot of apartment dwellers? I am wondering about the distinction between housing options and real-world housing preferences.

This category seems so big that it isn't clear if it is really a tool or just a catch-all for aging in place. Better to identify specific approaches/tools. Some of the examples are covered by other tools.

It's important to create a geographic picture of where our elders live, e.g. a map that lets us see per block how many seniors are living alone. This would give us a tool to contact seniors and determine how their needs are being met, if they have a need for more City services, if they would like a housemate(s) in their home or to live with other seniors. We could gather this data from census and voting data to produce an interactive map.

A8. Tiny Homes



Red Flag – tools and policies that do not merit further consideration

2 **22%**

Yellow Flag – tools and policies that may have merit but additional understanding is required

6 **67%**

Green Flag – tools and policies that have merit and deserve addition discussion and analysis

1 **11%**

interesting but not top priority

Remove regulatory barriers. Actively provide residents with relevant information. In resource scarce environment, an advantage is the low cost of implementation. Unlikely to benefit

many seniors.

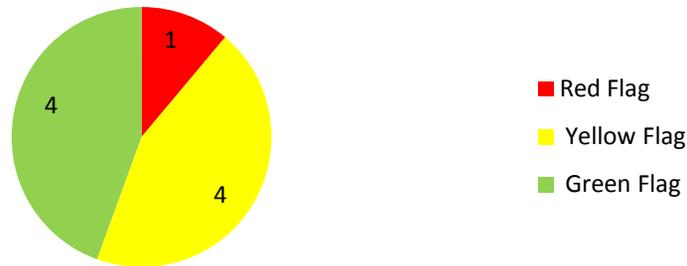
Do they fall into the ADU realm of regulation?

Tiny homes make sense from an environmental and social sustainability standpoint. Boulder needs an ordinance to allow them to be legal.

Tiny homes not a good fit for older people - accessibility - connection to others/help? A7 is a good fit though - Small homes - retain smaller homes, ways to encourage development of small homes.

Promotes housing diversity and affordability but not likely to have broad appeal for older seniors who need more socialization and support.

B1. Home Rehabilitation Loan Program



Red Flag – tools and policies that do not merit further consideration	1	11%
Yellow Flag – tools and policies that may have merit but additional understanding is required	4	44%
Green Flag – tools and policies that have merit and deserve additional discussion and analysis	4	44%

Keep people in their own homes, maintenance, modify for caregiver living space, accessibility, etc.

Preserves housing which might get a lot of community support.

Most seniors will have limited personal ability to rehab their homes and will have limited resources to contract for rehab (esp. when in low fixed incomes). To benefit aging-in-place specifically, a rehab program for seniors should probably focus chiefly on housing aspects related to accessibility and removal of impediments to daily functioning (see A1), rather than general rehab of the home.

Worth investigating application of a fee that could go toward retrofitting a home to become wheelchair accessible in a neighborhood for permanently affordable renters.

I am not certain this is the City's role.

1-Grants,vouchers, loans to defray cost of repairs and maintenance could help seniors remain in their homes 2-A city-developed list of approved contractors could facilitate seniors taking advantage of a rehabilitation loan program.

C4. Historic Preservation of Smaller Houses and Accessory Buildings



- Red Flag** – tools and policies that do not merit further consideration **3** **33%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **2** **22%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **4** **44%**

not priority

Promotes preservation of existing housing.

Not clear how this tool is still relevant if tool A2 is implemented. If A2 constraints are removed, owners of historic houses would be free(er) to create ADUs and OAOs. Unless historic designation is forced on an owner, how would it preserve or increase housing units that support aging-in-place? What advantage(s) does historic designation bring to owners to incentivize them not to demolish their home and replace it by more modern, larger homes?

Landmarking smaller homes and ADUs/ODUs to allow older owners to live in them and rent out the main home makes sense and has a smaller environmental footprint than building new construction.

Not sure this has a lot of benefit for aging in place, especially balanced with controversy.

1-ADUs should always be subservient to primary landmarked property. 2-Parking relief, set-back modifications, and all other variances should be reviewed by the DRC and the Landmarks Board on a case-by-case basis prior to a building permit being issued 3-Neighborhood engagement is important

D4. Reverse Mortgages



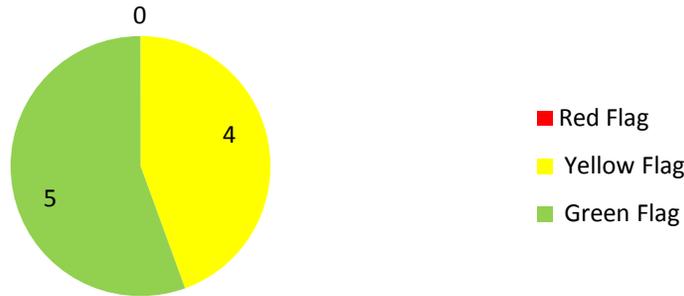
- Red Flag** – tools and policies that do not merit further consideration **3** **33%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **2** **22%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **4** **44%**

Can be a good option to give people spending money. Needs extreme vetting and counseling to protect people.

Only a small percentage of people would benefit.

Could have merit, but there are potential financial pit falls. doesn't require attention of this group

E1. Density Bonus for Certain Housing Types



Red Flag – tools and policies that do not merit further consideration	0	0%
Yellow Flag – tools and policies that may have merit but additional understanding is required	4	44%
Green Flag – tools and policies that have merit and deserve addition discussion and analysis	5	56%

I think the concept of "density bonus" is red hot right now. If it is just for affordability, it should be pursued.

When properly designed, this tool can guide supportive market forces to produce more units that facilitate aging-in-place. Although visitibility requirements should be mandated (tool A1), if politically infeasible, bonuses may be combinable with them.

Given the Council meeting of Feb 26 this has a new set of regulations around its potential
Such bonuses should not be the rule and should demonstrate a clear benefit to the community good.

E2. Fee Reductions, Expedited Review Process, and/or Modification of Standards



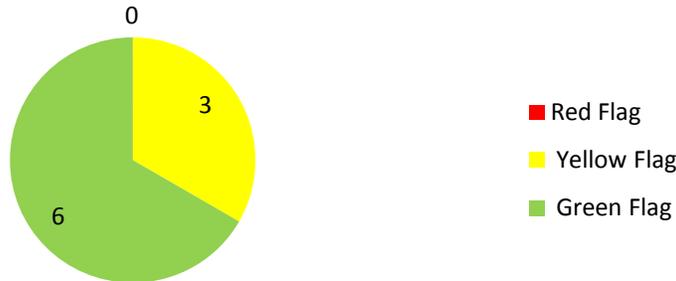
Red Flag – tools and policies that do not merit further consideration	1	11%
Yellow Flag – tools and policies that may have merit but additional understanding is required	4	44%
Green Flag – tools and policies that have merit and deserve addition discussion and analysis	4	44%

No public stomach for this in near future.

Similar to E1. It's a very general tool. Potential to be tailored to more specifically support aging- in-place.

1-Such reductions, expedited reviews, and modifications should not be the rule and should only be given when they clearly benefit the broader community. 2-Transparency is vital.

E6. Occupancy Limits



Red Flag – tools and policies that do not merit further consideration

0 **0%**

Yellow Flag – tools and policies that may have merit but additional understanding is required

3 **33%**

Green Flag – tools and policies that have merit and deserve addition discussion and analysis

6 **67%**

1-Enforcement is essential. Many residents of University Hill, for example, have expressed concern over the implementation of this tool. 2-Parking issues related to applications should be considered on a case- by-case basis 3- A pilot program (including evaluation of appropriate monitoring and enforcement) should be initiated.

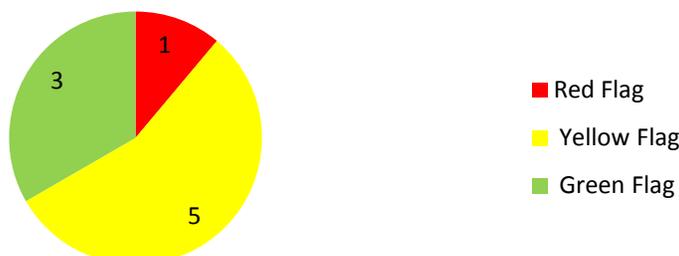
Low cost. Relatively easy to pilot. Demand among seniors?

Need to let older people share housing. Get enough conditions on it to protect neighborhoods (cars, parking, ratio of bathrooms/bedrooms to occupants, etc.)

Increasing the density would be beneficial for cooperative homes where the house size sq. footage and number of bedrooms ought to drive the occupancy number rather than an established number. For example, an 10-bedroom home can naturally accommodate more people than a five-bedroom home while establishing one person or couple per bedroom. Perhaps we could also use an agreed upon square footage, such as 300 ft., per person or couple (300 ft. is the standard size of a private room in a nursing home).

A controversial issue.

F1. Homeowners' Association (HOA) Fee Affordability



Red Flag – tools and policies that do not merit further consideration	1	11%
Yellow Flag – tools and policies that may have merit but additional understanding is required	5	56%
Green Flag – tools and policies that have merit and deserve addition discussion and analysis	3	33%

1-Grants that would cover all or part of a senior's HOA fee could potential enable a senior to age-in-place 2-Increases to HOA fees in existing and future senior affordable housing units

should not be allowed or severely limited as a means of keeping the affordable units - affordable. 3-A sliding scale program for increased assistance

Worth investigating application of a fee that could go toward retrofitting a home to become wheelchair accessible in a neighborhood for permanently affordable renters.

Sliding scales could help low-income households but city has no control. Subsidies can make HOA fees more affordable, but don't limit them, creating opportunity costs for efforts in support of creating permanently affordable units.

Big issue - my fees are now equal to 25% of my mortgage in my 35-year old duplex! Not sure how much can be done about it. The entire concept of HOAs is quite flawed.

Additional Tools

(1)- Development of an ongoing Senior Housing Advisory Group with its primary goal of building a political constituency around the issue of affordable senior housing choice. Secondly, the Group would provide a forum for the city's senior residents to share their thoughts and concerns regarding housing issues;; (2)-City and county property tax relief program for qualifying seniors; (3)-Utility (gas, electric, water, trash, etc) relief program for qualifying seniors; (4)-Tax credit program for home repairs and maintenance for qualifying seniors; (5)-

A7

Low cost housing -Section 8 equivalent financed by city

Mobile home parks

"one-stop shopping" to support aging-in-place

Mobile homes provide another affordable housing tool that some seniors are currently using. Worth looking into how homeownership of the land under the trailer is possible with a City incentive that would provide more stability to seniors. Currently rents are raised randomly and seniors who are on a fixed income feel afraid and insecure in their current arrangement.

(1) Mobile Home Parks (A5) is an important housing strand that should not be overlooked. (2) Preservation of Rental Affordability (C3); rent control should be investigated - especially for middle-income households. (3) Housing Advisory Board (F2) would be an important vehicle for building support within the community and giving voice to the city's senior residents. (4) The city should explore ways to partner with CU to pilot projects focused on faculty and staff housing.

Small homes, as listed in the toolkit.

"One-stop shopping" will create a single point of contact to provide information and help coordinate all aspects most relevant to aging-in-place. Aging-in-place is not just a housing question. It also involves aspects of home help, health care, transportation, social services, and more. The fragmentation of support for these various aspects is especially challenging for seniors with one or more vulnerabilities. Providing a single place for answers to questions and assistance with pursuing appropriate options is much more than a nice convenience. It was a recommendation of the National Association of Area Agencies on Aging and has been identified as a policy goal in other countries. Aside from benefitting seniors, this tool will also streamline city programs, support interdepartmental collaboration, and encourage coordination with non-profit and community-based organizations, reducing overlap and promoting efficiency.

Additional Tools

More ways to efficiently use the housing we already have.

F2: Housing Advisory Board

Preserving and providing senior housing that supports aging-in-place is not a one-time shot to deliver a product that meets existing and anticipated need, but it's an ongoing process that needs to respond to dynamic circumstances. This process needs the engagement of seniors themselves. Their participation in a Housing Advisory Board would give them a voice at the table. Better use of existing house versus more new development. Is more affordable. So much square footage now wasted. This will only increase as population shifts to fewer and smaller families with kids and increased proportion of older and single households. Could include redevelopment of some older multifamily or commercial spaces as co-housing, co-ops, small affordable buildings/units with mutual support, better use of large homes, etc.

Additional Tools

No responses yet for this question.

No responses yet for this question.