



## 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:

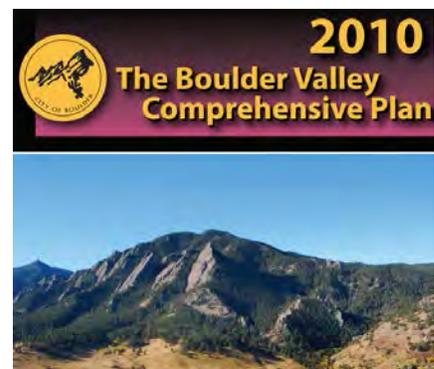
- *Partner to Meet Seniors' Housing Needs* – Work with existing and new partners to meet the housing needs of seniors by providing appropriate housing choices and a range of options.
- *Supportive Services* – Strengthen and expand the community's support services for seniors.
- *Disabilities and Special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

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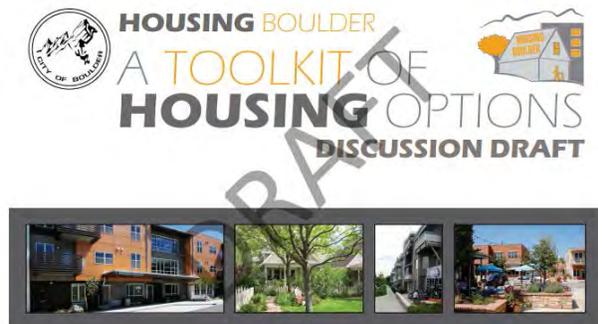
The city offers a density bonus for congregate care developments. The bonus was amended in 2013 to limit unit size, increase required services and raise the average age requirement (from 60 to 65).

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

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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

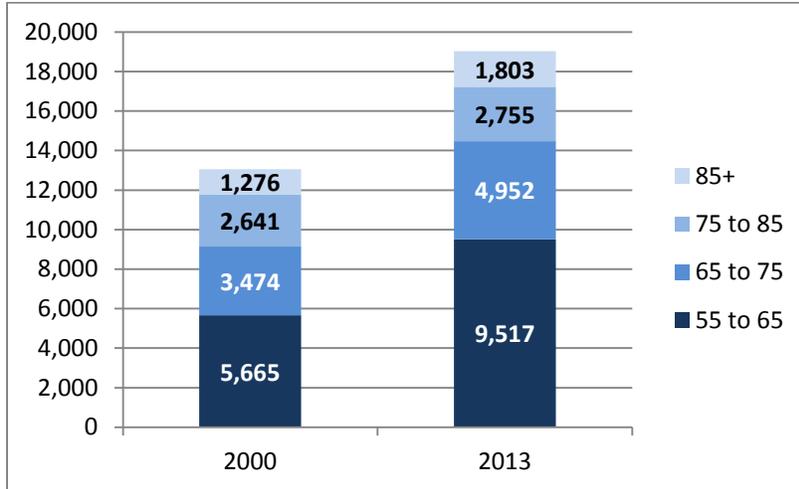


## E1. Density Bonus for Certain Housing Types

### KEY DATA

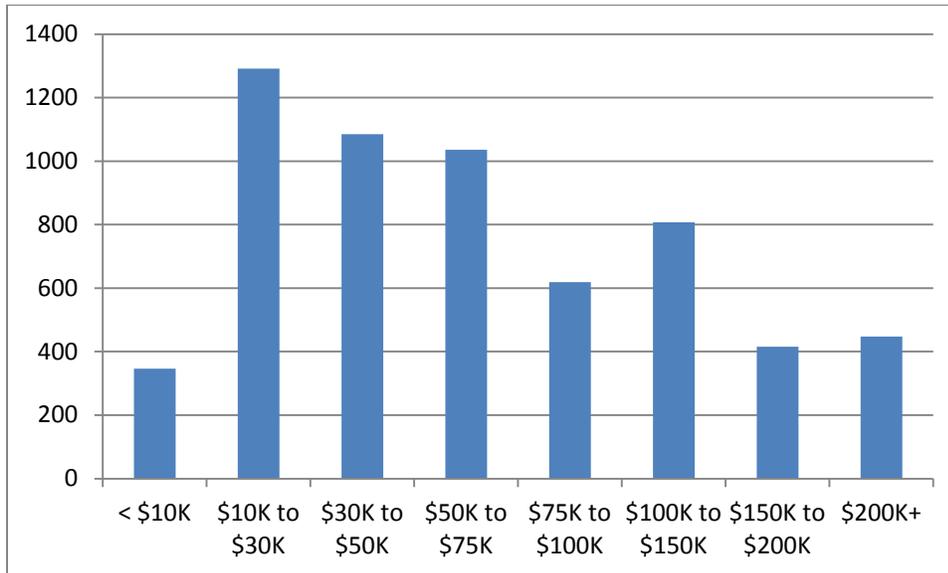
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**Figure 1. Age 55+ Distribution, Boulder, 2000 and 2013**



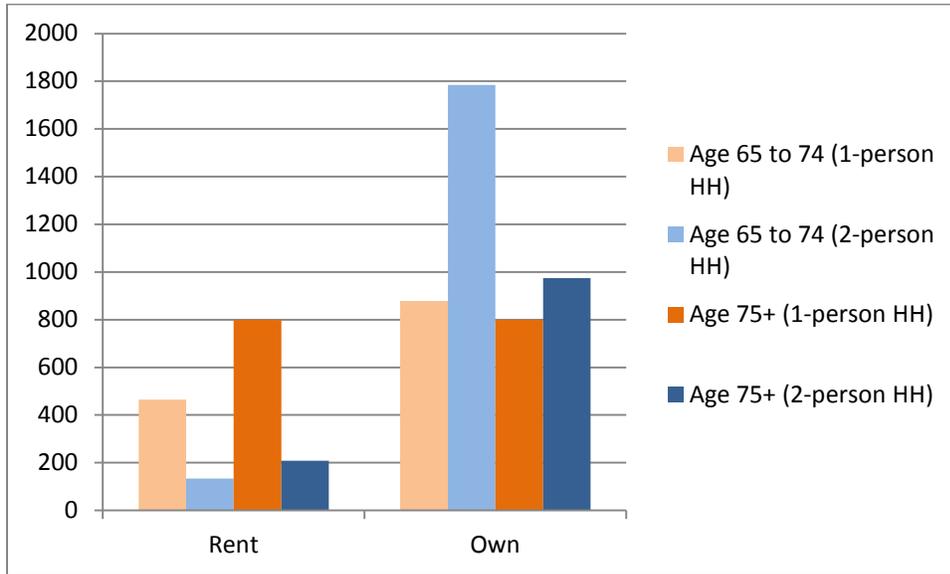
Source: ACS 5-year estimates 2013

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



Source: ACS 5-year estimates 2013

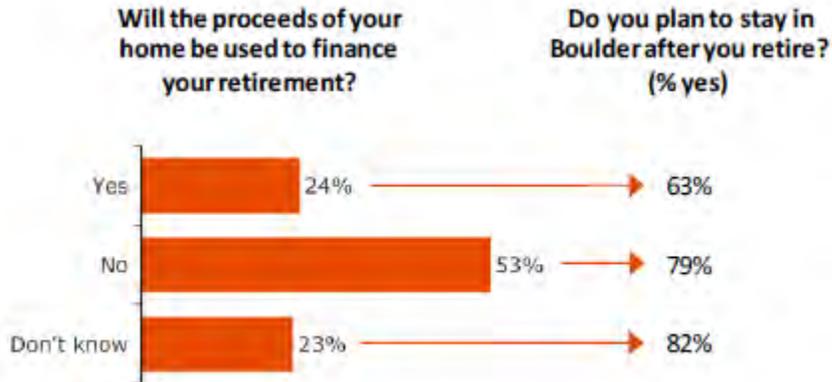
**Figure3. Senior Households by Tenure (Rent or Own) and Age Category, Boulder, 2013**



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

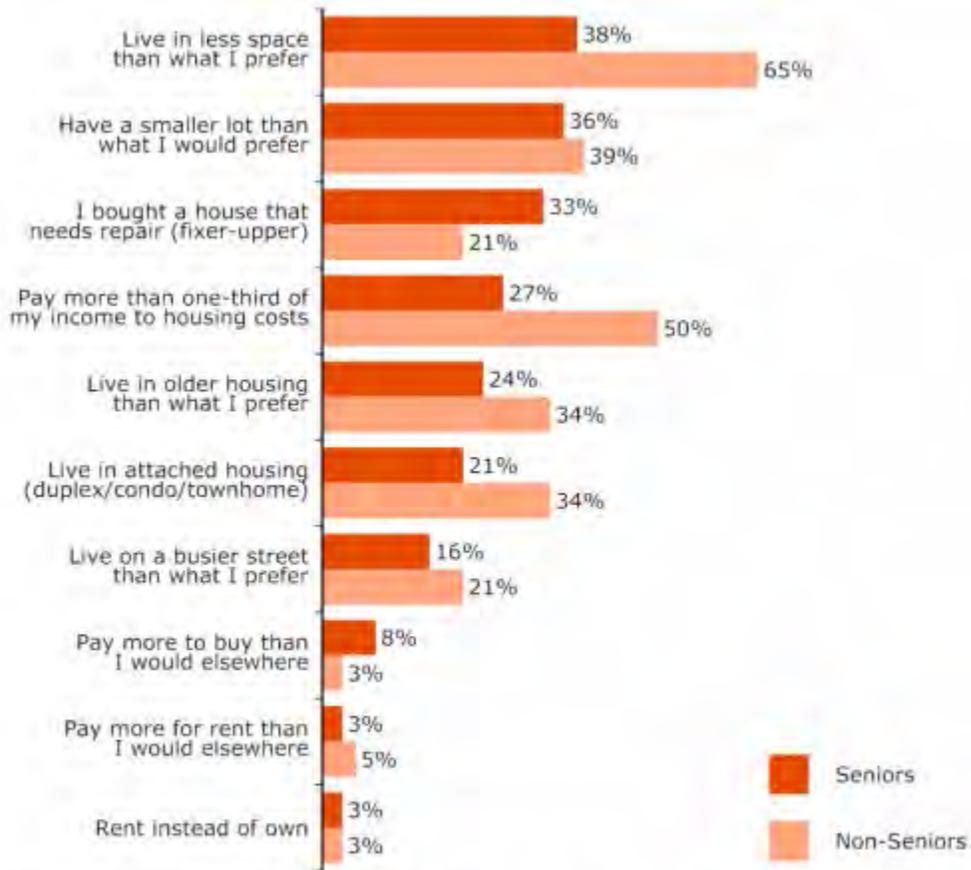
	2012	2023	2028	Number Change 2012-2028
Seniors Aged 60 to 74	1,449	2,858	2,944	1,495
Cognitive difficulty	522	1,030	1,061	539
Ambulatory difficulty	949	1,872	1,928	979
Independent living difficulty	476	939	967	491
Self-care difficulty	261	516	531	270
Vision or hearing difficulty	615	1,214	1,250	635
Seniors 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.**

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

**Figure 9.**

<b>Renter Households</b>						
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	<b>178</b>
\$10,000-20,000	174	16	10	23	5	<b>228</b>
\$20,000-30,000	61	48	11	2	2	<b>123</b>
\$30,000-40,000	66	18	8	9	8	<b>108</b>
\$40,000-50,000	38	10	5	6	3	<b>62</b>
\$50,000-60,000	33	6	2	2	2	<b>45</b>
\$60,000-75,000	96	11	28	1	3	<b>139</b>
\$75,000-100,000	38	17	25	4	4	<b>88</b>
\$100,000-125,000	24	41	10	2	2	<b>79</b>
\$125,000-150,000	61	13	7	3	6	<b>89</b>
\$150,000-200,000	36	30	4	2	5	<b>77</b>
\$200,000+	55	62	9	6	7	<b>138</b>
<b>Total</b>	<b>822</b>	<b>281</b>	<b>133</b>	<b>66</b>	<b>51</b>	<b>1,353</b>

Figure 10.

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

Figure 11.

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

Figure 12.

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

Figure 13.

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

Figure 14.

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

Figure 15.

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

## DEFINITIONS

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**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)

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### 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 \(The Viable Futures Center\)](#)