

Aging Well

In Jefferson
County, Colorado

Housing



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Acknowledgements

This report was produced as part of the Jefferson County Strategic Plan for Aging Well Project. The two-year process included input and feedback from experts in the aging field, providers and consumers of aging services, and others. The Plan benefited from the participation of the many concerned people who took time to attend monthly and bi-monthly meetings, who contacted numerous aging services organizations and who wrote the report and strategic plans attached.

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Photo credits: Front cover: Community Gardens at Willow Glen, Lakewood, Colorado, courtesy of Odell Architects. Page 8:4: Living Room at Marycrest Assisted Living, courtesy of Mullins Youngdahl Design Company. Page 8:7: Resident keeping fit at Willow Glen, courtesy of Metro West Housing Solutions. Page 8:9: Partners, Kathy Glass and Carmah Lawler

Introduction

The Housing Workgroup is part of the Jefferson County Department of Human Services multi-year collaborative planning effort to develop specific strategies for improving the lives of county residents as they age. The Housing Workgroup's task is to assess the current and future housing needs for low to moderate income¹ seniors in the county. This report is a compilation of the Housing Workgroup's findings during the first two years of the Jefferson County Aging Well Project. The report

includes a discussion of past trends and projected future trends, strengths and assets, existing housing gaps, and a report wrap-up with recommended priorities for future focus.

Short-term and long-term strategic plans will follow the report and were developed in the second year of the project. ♦

Process

The Aging Well Housing Workgroup has representation from consumers, the Jefferson County Council on Aging, Jefferson County Community Development, Jefferson County Planning and Zoning, Seniors' Resource Center, the Jefferson County Housing Authority, the Lesbian, Gay, Bi-Sexual, Transgender (LGBT) community, as well as several other professionals who work in the field of low-income, older adult housing and care.

Housing Workgroup members were invited to attend several of the initial Leadership Committee meetings of the Jefferson County Strategic Plan for Aging Well in order to orient them to the larger project. The Leadership Committee consists of approximately 35 individuals representing many organizations serving the county.

They were selected to provide overall guidance on the Jefferson County Aging Well Project. At the Leadership Committee meetings, Housing Workgroup members received direction on the overall project as well as specific information on the various workgroup topics. The Leadership Committee meetings also provided general outlines and suggestions to each workgroup regarding the recommended process to accomplish objectives.

The process followed by the Housing Workgroup to develop this report involved workgroup meetings from October of 2008 through May of 2010. Initial workgroup meetings focused on the workgroup's organizational structure, roles of the members, as well as definitional issues. Subsequently specific definitions of low to moderate income senior housing were identified for assessment, with the workgroup meetings then focusing on information needed to assess each area of senior housing. Later workgroup meetings focused on the collection and presentation of assessment information for low to moderate income independent housing, assisted living residences (ALRs) and nursing homes (NHs) including income levels, locations, occupancy rates, etc.

The meeting process concluded with the collected data and information submitted to Jefferson County Planning and Zoning for production of housing maps for low-income senior housing in Jefferson County. These housing maps provide important data in addition to visual illustration of the locations, sizes, occupancies and kinds of low to moderate income housing, within Jefferson County (See Appendix I). Demographic information, including income and age profiles of areas within the county, was also mapped separately.



¹ According to Housing and Urban Development (HUD) low to moderate income is generally defined as 0% to 100% of the area median income (AMI), which is calculated annually. In Jefferson County, for 2009, the AMI for a household of four is \$76,000 per year. The AMI for a one-person household, which would be typical for senior housing, is \$53,200, and considered moderate income. Low-income is \$15,950 (30% of AMI) or less.

During the entire process there was extensive discussion regarding the information and collection of data as well as identification of others who might be important contributors to the workgroup. There were additional areas of possible low-income senior housing needs identified but significant research was not included in the scope of work due to the need to focus on what could reasonably be accomplished. The Jefferson County Aging Well Project staff, Susan Franklin and Sue Bozinovski, also participated in many of the Housing Workgroup meetings as well as providing overall direction and guidance to the workgroup.

Information sources utilized and reviewed by the Housing Workgroup came from multiple areas including prior professional papers or work projects from individual workgroup members, housing information from the National Association of Area Agencies on Aging, Denver Regional Council of Governments (DRCOG), publications posted to the Aging Well website, senior housing data from the Colorado Department of Public Health & Environment, housing authorities in Jefferson County, and Jefferson County Community Development.

Significant information and data came from the professional expertise and backgrounds of the workgroup's Leadership Committee members as well.

Challenges during the process included initial workgroup organizational set up, identification of which topic areas were most appropriate to be within the purview of the Housing Workgroup as opposed to other workgroups within the Aging Well Strategic Initiative, and the collection of accurate current housing data and information in the county. Through the leadership of the workgroup co-chairs and its members, organizational issues, meeting location and frequency and identification of new members were addressed. Additionally, the topic areas which were most appropriate to be addressed within the work and scope of the Housing Workgroup itself were resolved by discussion and decision making within the workgroup, as well as by the assistance and direction provided by the Aging Well Project staff. The challenges encountered in the collection of accurate and current data and information regarding low to moderate income senior housing were addressed in part by utilizing available public records, as well as the interpretive use by the workgroup of existing information.

Terms and definitions used in this report can be found in Appendix A. ♦

Trends

The Housing Workgroup identified trends significantly impacting housing for older persons over the past twenty years.

1. The Long-term Care Continuum expanded to include assisted living residences as an alternative to premature nursing home placement for frail older adults needing some assistance (See Appendix B). Assisted living residences have exploded throughout the country in the past 15 years and professionals in the field say that the Denver Metro area, including Jefferson County, is overbuilt at this point with a fairly high vacancy rate.

2. The Culture Change Movement began and increased the focus on 'resident-centered care.' This grassroots movement has shifted some nursing homes away from the traditional medical model toward a social model giving residents control and decision making capability thereby assuring dignity and quality of life. While the Culture Change Movement began in nursing homes, it is now manifesting itself through all aspects of care for older persons, including in the home.

3. With people living longer and remaining healthier, more people are aging in place and receiving in-home care and services which enable them to remain independent

in their existing homes and communities. Naturally Occurring Retirement Communities (NORCs) have been identified in which several older community residents collaborate, formally or informally, to provide assistance for their neighbors.

4. Sustainability (green design) is no longer just a buzz word and is creeping into the senior housing arena. Photovoltaic panels have been added to roofs, energy star appliances are provided, low-e glass windows are used, all lighting is energy efficient, and many other improvements have been made to make the projects more sustainable. There are examples of this nationally and in Lakewood, e.g., existing Residences at Creekside, and Creekside West, which is currently under development. Creekside West will be LEED-Certified.

5. There is greater use of technology in caring for older persons, e.g., in nursing homes with communication systems, record keeping, etc., as well as in private homes, often called 'smart homes.' For example, The Charles Smart Home (a residential scale Assisted Living Residence) recently opened in Boulder, which incorporates state-of-the-art technologies to enhance the quality of life for residents and caregivers while providing cost and energy savings.

6. Universal Design, which encompasses design elements that provide accessible housing for all ages and abilities, is finally beginning to be recognized as smart design for residential use. Implementation of Universal Design is a slow process and has a long way to go.

7. Experts report, anecdotally, that large, two-story houses are losing their property value and increasing numbers of seniors are looking for patio-style, one level, low maintenance living.

In the coming decades, all of the current trends mentioned above will likely continue and grow. In addition, the following trends are anticipated:

1. Service needs will grow exponentially, for people in all types of senior housing, along with the increase in the aging population. There will be a need for more in-home and community-based services to help people remain independent in their homes.

2. Jefferson County residents will demand more variety and choice in housing at all income levels. This will be the result primarily of the aging of the Baby Boomers in the county. This will impact zoning and building requirements and many aspects of building, development and aging services.

3. While it is not a trend yet, providing information and resource offices within affordable independent living housing has proven to be very helpful to residents who need help finding services to remain independent. Good examples of this are at Willow Glen and the Residences at Creekside, both in Lakewood.

Future trends desired and which need to be expanded include:

1. More Transit-Oriented Development (TOD) geared toward older persons including housing that is affordable.

2. An increase in the variety of housing options available to older persons. This will include, but not be limited to, Accessory Dwelling Units (ADUs), Cooperative Housing, Co-Housing, and use of technology.

3. Creating livable and senior-friendly communities by offering more services within walking distance (e.g., post office, pharmacy, dry cleaners, and restaurants) in the community to enable residents to remain there.

4. More in-filling of older neighborhoods, perhaps blighted, by adaptation of older homes to allow for aging in place.

It is not likely that any of the services mentioned in this report will become obsolete in the near future. Rather, an expansion of many of these services will likely occur. The need for nursing home beds may decrease due to more people remaining in their homes with the assistance of in-home care and the use of technology. There has been a decrease in nursing home occupancy due to some residents who in the past may have been in a nursing home setting now residing in ALRs instead. On the other hand, with the increase in the older population, it is quite possible that there may be a bigger demand for nursing home beds in the county. Further research is required on this topic.

Several members of the Housing Workgroup believe that all nursing homes (whether new or existing) in Jefferson County should embrace Culture Change by focusing on resident-centered care. While new-built nursing homes can develop their buildings to accommodate this by designing with Culture Change in mind, older, existing buildings can make some physical adaptations and changes in their management philosophy.

More community-based in-home services will be needed to provide assistance for people to remain independent in their homes. More contractors and developers will be needed to build homes, both residential and multi-family, that meet the needs of people of all ages by utilizing Universal Design principles and understanding the varied needs of older people as they age. Life-Flex Homes is an organization that is addressing this need on a residential basis (See Appendix C). The use of technology will increase in many aspects of life for older persons, both from an assistance standpoint as well as socially and mentally, e.g., Smart Home concepts for monitoring and residential assistance, use of the Internet for social engagement and communication, and the playing of wii games for exercise and social activity. ♦

The Culture Change Movement began and increased the focus on 'resident-centered care.'

Strengths and Assets

Jefferson County has a variety of types of senior housing already available. Those identified and researched by the Housing Workgroup are described below.

Affordable Independent Rental Senior Housing

Affordable independent rental senior housing is targeted to low-income older adults. It does not necessarily have to involve government funding to be called "affordable." When this report was compiled, Jefferson County was found to have approximately 17 affordable independent rental properties, designated specifically for seniors. These properties are scattered throughout the county, with the addresses of 7 of these properties located in Arvada, 5 in Lakewood, 1 in Edgewater, 1 in Evergreen, 1 in Golden and 2 in Wheat Ridge. The properties have between 6 and 204 units, with the total number of affordable, independent, senior rental housing units in Jefferson County being 1,411 at the time this report was written (See Appendices D and I).

Several of the existing independent living buildings are very nice and competently managed. Some have been built in the past five years, are well programmed, planned and designed, have many amenities and in many ways are equal to market-rate independent senior housing. In addition, residents of the older buildings owned by the Jefferson County Housing Authority report, in particular, that they are very happy and the buildings are well-maintained, pleasant and regularly renovated. There is also ongoing support by county and municipal governments for active development and acquisition of senior housing by local housing authorities.

Metro West Housing Solutions is currently in the development phase to build an additional affordable senior housing project that will consist of 83 units, housing approximately 100 residents, scheduled for completion in late 2010. Jefferson County Housing Authority is reportedly attempting to build a second independent low-income senior housing project in Golden.

Market Rate Independent Senior Housing

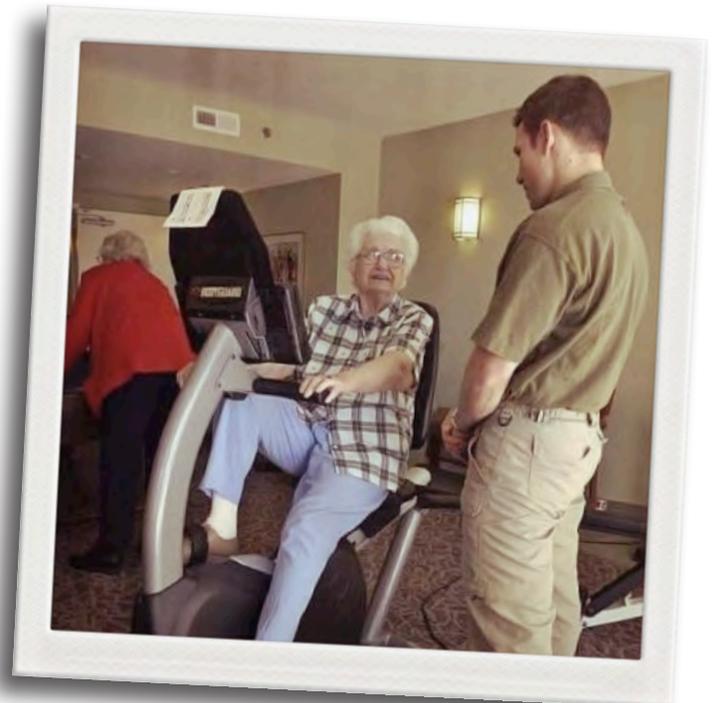
Market rate refers to housing that sets its rates based on the current market. Jefferson County was found to have approximately 23 market rate independent properties, designated specifically for seniors, when this report was compiled. These properties are located throughout the

county, with the addresses of 5 located in Arvada, 1 in Evergreen, 3 in Golden, 7 in Lakewood, 1 in Littleton, 1 in Westminster and 5 in Wheat Ridge. The properties have anywhere from 24 to 240 units, with the total number of units in Jefferson County being 2,420 (See Appendices E and I).

Assisted Living Residences

Assisted Living Residences (ALRs) frequently are utilized when a person can no longer live at home independently, or cannot be cared for at home, and the need is often triggered by an accident or some other emergency causing a person to have to move quickly. Jefferson County had 76 ALRs, when this report was compiled, in all areas of the county, ranging from 7 residents to 274.² There are 16 ALRs in Arvada, 2 in Evergreen, 3 in Golden, 19 in Lakewood, 21 in Littleton, 1 in Morrison, 2 in Westminster and 11 in Wheat Ridge. These total 2,201 beds with 1,476 of them private pay, 725 Medicaid-certified and 223 secured for Alzheimer patients (See Appendices F and I).

Assisted living provides a less restrictive environment than a nursing home and is less expensive, therefore, provides a more preferable choice for many. Because residents of ALRs are those who might otherwise have been placed in a nursing home, nursing home occupancy rates are dropping.



²This information was obtained from the Colorado Department of Public Health and Environment.

Nursing Homes

People who must live in a nursing home typically have complex and intensive care needs. Some consumers pay privately, others access Medicare and/or Medicaid, while others use long-term care insurance.³

There are 25 nursing homes in Jefferson County with a total of 2,403 beds. This includes 2 nursing homes in Arvada, 1 in Evergreen, 14 in Lakewood, 1 in Morrison, 6 in Wheat Ridge and 1 in Westminster. There are no nursing homes in south Jefferson County. Nursing home beds in the county include: 2,197 Medicare/Medicaid beds (of those, 162 are secured for those with dementia, 57 are Medicaid only, and 53 are Medicare only) and 96 beds are Private Pay (See Appendices G and I).

Jefferson County has an adequate number of non-special care (see definition of special care units), Medicaid-certified and Medicare units in both assisted living residences and nursing homes. This conclusion is based on

workgroup members' knowledge, professionals' opinions in the field of aging in the area and on a random phone survey of ALRs in the county conducted by Pat Tunnell. In addition, Dixie Gloystein of the Colorado Department of Health Care Policy and Finance (HCPF) stated that placing Medicaid recipients in assisted living is not currently a problem in Jefferson County. This was also confirmed by three case managers with the Jefferson County Single Entry Point Program.

Homeless Elders

At the time this report was compiled, Jefferson County had a total of 69 shelter beds available, with none designated specifically for seniors. Twenty-two beds were designated for working families/adults, 30 beds for victims of domestic violence, 15 beds for up to five families through the Interfaith Hospitality Network and 2 beds for runaway and homeless youth. ♦

Gaps

The Housing Workgroup identified gaps throughout Jefferson County for various types of senior housing. These gaps, including information on waiting lists, are articulated below.

Affordable Independent Rental Senior Housing

Jefferson County does not have enough independent living units for older persons who are low to moderate income. There was no affordable, independent, senior rental housing found in the southern part of Jefferson County. Of properties elsewhere in the county, no vacancies were reported at the time of the study (April, 2009) while some had very few, depending on location and units available at needed income levels. For

There is a need for affordable independent housing for older persons throughout the county.

those properties that reported zero vacancies when this report was put together, the waiting lists for units were anywhere from 50 to over 300 people. Furthermore, the total vacancy rate for these properties was 2%, while the vacancy rate for multi-family rental properties in Jefferson County was 6.5% (Von Stroh, 2008). The greatest need is reported for individuals with incomes of 30% of area median income (AMI) and lower, which in Jefferson County was \$15,950 per year or less at the time this report was written.

The Jefferson County Housing Authority, Arvada Housing Authority and Metro West Housing Solutions (formerly known as Lakewood Housing Authority) administer the Section 8 Voucher Program throughout the county. When this study was done, the total number of families waiting for Section 8 vouchers on all three waiting lists was 3,742. Wait lists are very long for affordable, independent senior housing, particularly among those living on only 30% of the AMI or less. In one project alone, the Residences at Creekside in Lakewood, the wait list was 300 persons per Brendalee Connor, Asset Manager at Metro West Housing Solutions.

Assisted Living Residences

Since moving to an ALR is often not something people plan in advance, and there appears to be availability in Jefferson County, wait lists are not as common. Wait lists, however, can be found at ALRs that accept residents on Medicaid, particularly for special care units, since placement is more difficult. Because ALR use is primarily on an as-needed basis, wait lists are difficult to obtain and not current.

³ The U.S. Department of Health & Human Services hosts the National Clearing House for Long-Term Care Information at www.longtermcare.gov. The website looks at the cost of long-term care and the sources for payment.

Experts in this arena reported that it is more difficult to find an ALR or nursing home that accepts younger residents with disabilities and also people with Alzheimer's who are on Medicaid. This information was also confirmed by the workgroup's phone survey. The lack of availability is due to low reimbursement rates for the necessary higher level of care and cost of providing this care.

Nursing Homes

It was reported by many professionals in the field that there is currently an adequate number of nursing home beds in Jefferson County. The need for a nursing home in south Jefferson County should be further reviewed, given the growing older population in the next twenty years.

Homeless Elders

The majority of data regarding homelessness in Jefferson County comes from the Denver Metropolitan Area 2009 Homeless Point-In-Time Study. The point-in-time (PIT) count provides a snapshot of homelessness by counting those who are homeless at a particular time. In this instance, the study was conducted on January 27, 2009.

The 2009 PIT study reported 1,242 homeless individuals in Jefferson County. At least 160 of these people stayed outside on the night of the study. The number one reason for reported homelessness in Jefferson County in 2009 was inability to pay rent or mortgage (21.6%) and job loss or couldn't find work (18.4%). Females account for 52.5% percent and males 47.5% of Jefferson County's homeless. The PIT survey found that 3.5% of homeless individuals in Jefferson County were age 55 and over.

The need for more beds for homeless older adults, especially men and veterans, was reported by local experts including David Appel, Resource Specialist at the Residences at Creekside. There is reportedly a growing need for additional beds specifically for homeless single older adults.

Lesbian, Gay, Bisexual and Transgender (LGBT) Elders

Compared to other segments of the population, little data exists about Lesbian, Gay, Bisexual and Transgender (LGBT) elders (See Appendix H). They are demographically invisible to most providers, and Jefferson County is no exception in that regard based on input from the LGBT community. However, as a general rule, estimates from other sources indicate around 7% to 10% of the total senior population is LGBT (Bennett/Newsweek, 2008).

There is a lack of LGBT-friendly housing in Jefferson County. Many LGBT elders here do not know where to access services, including housing, and are not confident they will be treated with dignity and respect while seeking them. The members of the Jefferson County Housing Workgroup seek to bring this concern to the awareness of others, including professionals in housing.

Housing for Older Persons with Intellectual/Developmental Disabilities

Locating homes for older people with intellectual/developmental disabilities who also have medical needs is extremely difficult, according to Dianne Hitchingham, from the Developmental Disabilities Resource Center. Host homes, where several people live, are desirable, but state funding is limited. As the population of older Jefferson County residents increases, the number of people growing older with intellectual/developmental disabilities will also increase. The unmet need for significantly more housing and services for older persons with intellectual/developmental disabilities, including affordable independent housing, is a gap in Jefferson County. ♦



Report Wrap-Up

The main overall conclusion is that to provide for the future housing needs of older persons in Jefferson County, there will need to be choice and variety that is affordable, accessible, appropriate and available. Future generations of older adults are expected to be more discerning and demanding options and the Jefferson County community will want to be well placed as the ideal location to grow older.

Another priority to further the objective of providing choice in housing is to help more older persons age in their homes and communities, e.g., adapting their existing homes for accessibility, and building new aging-friendly housing in older neighborhoods.

In addition, there is a need for more research on what can be done to fill the identified gaps in housing for older persons. There are many innovative housing models already within the county. There are also models from around the region, statewide, and from other countries, that should be considered for replication here. The challenge will be to identify models and ideas that can actually be implemented in Jefferson County. It will undoubtedly take the collaborative efforts of local governments, policy makers, providers, consumers, and the general public, to bring needed senior housing to fruition in the coming decades.

In summary, the major gaps found in senior housing in Jefferson County are as follows:

1. Affordable independent housing for older persons throughout the county. There is no affordable independent senior housing located in south Jefferson County.
2. Medicaid-certified assisted living residence (ALR) units for those with Alzheimer's and/or disabilities.
3. Beds for homeless older persons, particularly older men and veterans.
4. Homes for persons growing older with intellectual/developmental disabilities, specifically with medical needs.
5. LGBT-friendly senior housing.

More development of independent housing for low to moderate income older persons in Jefferson County, as well as Medicaid-certified homes for those with Alzheimer's will need to be encouraged and supported. Much of this will depend on future federal, state and to some extent, local funding. ♦

Appendices

Appendix A: Terms and Definitions Used in Report

Accessory Dwelling Unit (ADU)

An Accessory Dwelling Unit is an extra living unit on a property, complete with kitchen, bathroom and sleeping facilities. Subject to local regulations, ADUs may be located either inside, attached to, or detached from the primary home on the property. Other common terms for ADU include "Granny Flat," "Carriage House" and "Granny Pod."

Affordable Housing

Affordable housing, generically, is for low to moderate income residents, but is not necessarily financed by government loans, but often involves a variety of funding sources including tax credits.

Area Median Income (AMI)

Each year, the Federal government calculates the median income for communities across the country. Area median incomes are adjusted for family size. In 2009, in Jefferson County, the average family size was 3.03 with a median family income of \$76,000/year.

Assisted Living Residences (ALRs)

Residences that provide a coordinated array of supportive personal and health services, available 24 hours per day, to residents who have been assessed to need assistance with their activities of daily living (ADLs). Typical ADLs are bathing, dressing, eating or medication monitoring. Meals, housekeeping and social activities are also provided with 24-hour supervision. ALRs range in size from three to over a hundred residents. ALRs most often contain many common areas including, but not limited to, a living room, dining room, activity area, often a library, TV area and outdoor space. ALRs can be private pay or Medicaid-reimbursed, and can provide security in addition to assistance with activities of daily living (ADLs), for those with Alzheimer's or related dementias who may have a tendency to wander outside of the building. In general, special care units are in a separate ALR or on a different floor or area from the units for individuals primarily needing assistance with ADLs.

Cooperative Housing

An arrangement in which an association or corporation owns a group of housing units and the common areas for the use of all the residents. The individual participants own a share in the cooperative which entitles them to occupy an apartment (or town house) as if they were owners, and to have equal access to the common areas.

Co-Housing

A type of collaborative housing in which residents actively participate in the design and operation of their own neighborhoods. Co-Housing residents are consciously committed to living as a community.

Culture Change Movement

This grassroots movement is going away from the traditional medical model for nursing homes toward a social model giving residents control and decision making capability thereby assuring dignity and quality of life. While the Culture Change Movement began in nursing homes, it is manifesting itself through all aspects of care for older persons, including in the home.

Developmental /Intellectual Disability

A term used to describe life-long disabilities attributable to mental and/or physical or a combination of mental and physical impairments. The term is used most commonly in the United States to refer to disabilities affecting daily functioning.

Home and Community Based Services

Services provided to help keep individuals independent and in their own homes. Examples of these are Adult Day Services, Home Care/Home Health, Hospice, Program of All-Inclusive Care for the Elderly (PACE), Senior Centers, Meals on Wheels and transportation services.

Housing Authority

An organization which assists in providing low-income people, including seniors, with affordable, safe housing through a variety of funding sources.

Independent Senior Housing

Independent senior housing refers to housing that is restricted to older adults, most typically age 62 and over, although some facilities may include younger adults with disabilities. These facilities represent a tenant-landlord relationship where the owner/operator has no responsibility to supervise or provide personal care. This type of housing generally does not include supportive services to address the special needs of aging residents but some of the facilities contain a resource specialist that assists residents in obtaining the services they require.

LEED-Certified

Leadership in Energy and Environmental Design (LEED) is a third-party green building rating system. It is the nationally accepted benchmark for the design, construction, and operation of high performance green buildings.

Long-Term Care Insurance

Specific type of insurance policy designed to offer financial support to pay for necessary long-term care services such as a nursing home.

Low to Moderate Income

Low-income is considered to be 30% of AMI and moderate income is 100% of AMI, adjusted for household size while very low is below 30% of AMI, according to Housing and Urban Development (HUD) and is calculated annually. In Jefferson County, for 2009, the AMI for a one person household, which would be typical for senior housing, is \$53,200, and considered moderate income. Low-income is \$15,950 (30% of AMI).

Market-Rate Independent Senior Housing

Senior housing whose rent is based on the market, not on subsidies or other sources of funding. This type of housing is typically paid by an individual and/or their family. Market rate can be for residents age 50+, but is typically restricted to age 62 and over. This type of housing is not licensed or monitored by government housing agencies. Rental rates vary a great deal and range from \$500 per month to \$2,800 per month.

Medicaid

Joint federal and state public assistance program for financing health care for the poor. It pays for health care services for those with low-incomes or very high medical bills relative to income and assets. It is the largest public payer of long-term care services.

Medicaid-Certified

A bed/unit in a provider of health care services that accepts an individual as a resident or care recipient who receives Medicaid thereby receiving their payment from the Medicaid program.

Medical Model

This refers to a nursing home that is modeled after a hospital setting, not residential. A few basic characteristics are long hallways, a nursing station, large common dining room and smaller, private or shared rooms with or without a restroom, most often without a shower.

Medicare

Federal program organized under the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965. It provides hospital and medical expense benefits for those individuals age 65 and over, or those meeting specific disability standards. Benefits for nursing home and home health services are limited.

Naturally Occurring Retirement Community (NORC)

A NORC is a community or neighborhood where residents remain for years and age as neighbors. It is a community-based intervention designed to reduce service fragmentation and create healthy, integrated communities in which seniors living in NORCs are able to age-in-place with greater comfort and security in their own homes. A NORC may develop or be developed in a specific apartment building, or amongst a street of old single family homes. Seniors help each other so they may stay in their homes as long as possible.

Nursing Home (NH)

A residential facility for persons with chronic illnesses or disabilities, and particularly for older people. Also called a convalescent home or long-term care facility.

Private Pay

Payment made for long-term care by an individual versus receiving aid and/or subsidies from an alternative source.

Resident Centered Care or Person Centered Care

A philosophical approach to nursing home care that honors and respects the voice of elders and those working closest with them. It involves a continuing process of listening, trying new things, seeing how they work, and changing things in an effort to individualize care and de-institutionalize the nursing home environment.

Section 8 Voucher Program

Section 8 is a federal housing program, monitored by the U.S. Department of Housing and Urban Development (HUD), to provide rental assistance to low-income families.

Smart Home

A smart home is a building, usually a new one, that is constructed with special structured wiring, equipment and devices to enable occupants to remotely control or program an array of automated home electronic devices by entering a single command.

Smart Home Concepts

Useful technology to help older persons remain in their own homes, including monitoring movement, detecting falls, turning an oven and/or microwave off if left on, giving medication reminders, communicating over a computer screen and/or audio device and more.

Special Care Unit

A unit in a nursing home or an assisted living residence that offers 'special care' for people with dementia. An Alzheimer's care program is provided by trained staff who structure the daily life of the care setting to meet the needs of their residents.

Subsidized Housing

All types of housing in which the federal government provides some type of subsidy or rent assistance. Financial support for housing to residents is generally administered based on tenant income and is geared toward low-to-moderate income households. Tenants pay rent based on the gross income of the household rather than paying the market rate. Affordable rent is defined as costing no more than 30% of a household's total gross monthly income, subject to a minimum rent that tenants will be asked to pay based on the number of persons living in the home, which in senior housing is typically a one-person household.

Tax Credits

The Low-income Housing Tax Credit (LIHTC) Program was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (or equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

Transit-Oriented Development (TOD)

Moderate to higher-density development, located within an easy walk of a major transit stop, generally with a mix of residential, employment and shopping opportunities designed for pedestrians without excluding the auto. TOD can be new construction or redevelopment of one or more buildings whose design and orientation facilitate transit use.

Universal Design

A design philosophy that promotes the use of products, spaces or features by individuals with or without disabilities.

Zoning and Building Requirements

Requirements needing to be met before a structure can be built. Examples could be size of building, construction materials and type of construction based on use, e.g. nursing home, assisted living residence, private home. Many requirements are based on the health, safety and welfare of occupants. Development and building plans are typically submitted to a Planning and Zoning Department for approval before construction is allowed.

Appendix B: Long-term Care Continuum

Adapted from Colorado Association of Homes and Services for the Aging (CAHSA). Website: www.cahsa.org

What is the Long-term Care Continuum?

The Long-term Care Continuum includes all levels of health care and personal care service available. It is normally defined as all levels of housing, supportive, and health care services available to a person in a given locality.

Definitions

The senior housing and services industry uses specific terms to refer to the various levels of service and care. If you're not familiar with those terms, it may be confusing for you to understand what you need. These definitions should help. Please understand that these are general guidelines and there are variations within individual facilities.

Independent Living

Independent living may be something as simple as a housing complex for seniors or one level of housing in a multi-leveled Retirement Community. Independent Living includes residential homes, apartments, condominiums, townhouses, and subsidized senior housing. Generally, residents take care of all their own needs including meal preparation, housekeeping and transportation.

Residents must be independent. Use of a cane, walker, or wheelchair is fine, if the resident can take care of his or her needs without assistance.

Residents may have occasional memory problems or forgetfulness, as long as there is not a consistent pattern of memory loss and the resident is not a safety risk to him/herself or others.

Assisted Living

Assisted Living communities serve people who are no longer able to live in their own homes or apartments because of physical frailty or mental confusion, but do not need as much care as is provided in a Nursing Facility. The buildings are generally very "home-like" in appearance while providing services and staffing to assist residents 24 hours a day.

Assisted Living communities are for the frail older person who is impaired and needs 24-hour monitoring or assistance with activities of daily living, such as dressing, bathing, meal preparation and medication reminders. Accommodations are generally a small apartment or a single bedroom with a bathroom.

Three meals a day are served to the resident in a community dining room. There are planned activities and housekeeping and laundry services are provided.

Residents need to be mobile, but may need assistance due to confusion, poor vision or weakness. Residents may use a walker or wheelchair, but should be able to transfer to and from bed on their own. Some facilities have nursing staff to administer medications; some may just remind the resident at the appropriate time.

Residents may have some problems with incontinence. This is an area where facilities differ widely. Some will not permit any incontinence problems in their facilities; some will assist residents with incontinence management.

Residents often have memory loss and require direction or guidance in getting around the facility and to meals. Some Assisted Living facilities specialize in care for people with Alzheimer's disease.

Retirement Community

A Retirement Community provides independent-living housing plus services for older adults. Often, a Retirement Community has other levels of care on site, including Assisted Living and a Nursing Facility.

The community generally owns the independent-living housing and rents to residents. Independent-living accommodations are usually an apartment, townhouse, cottage, or patio home. The community usually handles all grounds keeping and maintenance of the community.

A Retirement Community usually has a package of services available that includes some (or all) meals in a community dining room, scheduled transportation, security, housekeeping, and planned activities. The community may also offer amenities such as a beauty/barber shop, chaplain and religious services, and gift shop.

Residents living in the independent-living area of a Retirement Community must be able to take care of most of their own needs. Use of a cane, walker, or wheelchair is fine, if the resident can take care of needs without staff assistance. Residents may have occasional memory problems or forgetfulness, as long as there is not a consistent pattern of memory loss and the resident is not a safety risk to him/herself or others.

Skilled Care/Nursing Facility

A Skilled Nursing Facility provides medical, nursing, social and rehabilitative services for older persons that require 24-hour nursing care and supervision. A physician's order is required for admission to a Nursing Facility. The staff is available to assist residents with their activities of daily living (dressing, bathing, meals); however, residents are encouraged to do as much for themselves as they can, to help them maintain their own independence. Many Nursing Facilities offer Alzheimer's, hospice and respite care.

Services provided may include, but are not limited to, meals, activities, laundry, housekeeping, therapies, transportation, and religious activities. Staff assists residents who have incontinence problems.

Residents may be able to walk on their own, or might be totally dependent upon staff. Residents may be disoriented and memory may be severely impaired.

Appendix C: Life-Flex Homes

Adapted from life-flex Active Living Home

Entrances/exits, bathrooms, kitchens, doors and hallways often present the greatest barriers for people to live well in their homes. Whether we/a friend or loved one have lost some mobility, or there is a concern about being able to stay in one's home — as opposed to having to leave for another living environment — we want to make the right choices!

Most of us want our homes to be inviting — so guests can visit, we can enjoy their company and they'll want to return. So we make sure walks, porches and doorways "work" for this purpose. And, of course, it goes without saying that these improvements and modifications will work to the added comfort and benefit of the homeowner/resident as well!

Once inside the home, doors and hallways often present challenges to getting around easily. We can improve these passages so moving from room to room indoors (and on to the outdoors) becomes easier — and more enjoyable for the homeowner/resident, and guests, as well.

Bathrooms are critical to living well and independently in our current homes today and in the future. Certified professionals will assure that these important spaces work, allowing the person who lives in the home and their guests comfortable and easy access for bathing, personal care and dressing.

Kitchens — ease of food storage and preparation in the home —are absolutely key to living well and enjoying our homes. Life-flex has access to flooring, counters, cabinets and other components/systems to improve satisfaction and comfort. Usually our homes are our most valuable financial asset. They can, and should, be improved so their owners, residents and guests can live life to the fullest; and value of the home can increase.

*The Certified Aging-In-Place Specialist (CAPS) program has been jointly designed and approved by the American Association of Retired Persons (AARP) and the National Association of Home Builders (NAHB).

Appendix D: Affordable Independent Rental Senior Housing in Jefferson County

*Name and Address		City	Zip Code	Total Units	Type
Columbine Village at Arvada	7801 West 52nd Avenue	Arvada	80002	60	Tax Credit
Granville Assisted Living	1325 Vance Street	Lakewood	80215	113	Tax Credit
Homestead at Lakewood	2121 Wadsworth Blvd	Lakewood	80215	59	Tax Credit
Willow Glen Senior Living Community	1575 Kipling Street	Lakewood	80215	70	Tax Credit
Arvada House	10175 West 58th	Arvada	80004	88	Tax Credit
Residences at Creekside	1700 Pierce Street	Lakewood	80214	118	Tax Credit
Arvada House	1017 West 58th Place	Arvada	80004	88	Section 8
Canyon Gate	1400 West 8th Avenue	Golden	80401	53	Section 8
Columbine Village at Arvada	7901 West 52nd Avenue	Arvada	80002	60	Section 8
Columbine Village on Allison I	5300 Allison Street	Arvada	80002	67	Section 8
Columbine Village on Allison II	5300 Allison Street	Arvada	80002	44	Section 8
Columbine Village on Allison III	5340 Allison Street	Arvada	80002	61	Section 8
Eaton Terrace	333 South Eaton	Lakewood	80226	162	Section 8
Edgewater Plaza	2250 Eaton	Edgewater	80214	84	Section 8
Green Ridge Meadows	31250 John Wallace Rd	Evergreen	80439	79	Section 8
Highland South	6340 West 38th	Wheat Ridge	80033	116	Section 8
Homestead at Lakewood	2121 Wadsworth	Lakewood	80214	59	Section 8
Jefferson Therapeutic Living	4531 Everett Court	Wheat Ridge	80033	6	Section 8
Marcella Manor	6555 Sheridan Way	Arvada	80004	204	Section 8
Residences at Creekside	1700 Pierce	Lakewood	80214	118	Section 8
Willow Glen Senior Living Community	1575 Kipling	Lakewood	80215	70	Section 8

*Affordable senior housing tends to be for age 55+, but more often age 62+.

Appendix E: Market Rate Independent Senior Housing in Jefferson County

Name and Address		City	Zip Code	Total Units	Type
Arvada Estates	7175 Kipling St.	Arvada	80002	119	Market Rate
Applewood Retirement Community	2445 Youngfield	Golden	80401	150	Market Rate
Arvada Meridian	9555 W. 59th Ave.	Arvada	80004	108	Market Rate
Atria Inn at Lakewood	555 S. Pierce	Lakewood	80026	118	Market Rate
Clear Creek Commons	1027 Washington Ave.	Golden	80401	45	Market Rate
Concordia on the Lake	6155 S. Ammons Way	Littleton	80123	217	Market Rate
Courtyard At Lakewood	7100 W. 13th Ave.	Lakewood	80214	121	Market Rate
Covenant Village Towers	9153 Yarrow Street	Westminster	80021	240	Market Rate
Exempla Colorado Lutheran Home	8001 W. 71st Ave.	Arvada	80004	93	Market Rate
Golden Pond	1270 N. Ford	Golden	80403	39	Market Rate
The Heritage	10400 W 62nd Place	Arvada	80004	122	Market Rate
Highland West Apartments	6340 W 38th Ave., #100	Wheat Ridge	80033	120	Market Rate
Homestead at Lakewood	2121 Wadsworth Blvd.	Lakewood	80214	24	Market Rate
Lakewood Estates	8585 W. Dakota Ave.	Lakewood	80214	90	Market Rate
Lakewood Meridian	1805 S. Balsam	Lakewood	80232	101	Market Rate
Morningside Retirement Community	3630 Vance	Wheat Ridge	80033	182	Market Rate
Mountain Vista Retirement Community	4700 Tabor St.	Wheat Ridge	80033	47	Market Rate
Paramont Gardens Apartments	2684 Paramont Parkway	Lakewood	80228	31	Market Rate
Rocky Mountain Village Estates	1274 Jefferson County 65	Evergreen	80439	130	Market Rate
Springwood	6550 Yank Way	Arvada	80004	193	Market Rate
Vintage Place Apartments	10700 W 38th Ave.	Wheat Ridge	80033	79	Market Rate
Vista Village	4700 Tabor St.	Wheat Ridge	80003	47	Market Rate
Westland Meridian	10695 W. 17th Ave.	Lakewood	80215	134	Market Rate

Appendix F: Assisted Living Residences in Jefferson County

Name	City	Certified	Beds/Secured
A Wildflower Assisted Living	Arvada	Medicaid	8
Addis Residential Care Home	Golden	Private Pay	7
Almost Like Home II	Arvada	Private Pay	12
Almost Like Home III	Arvada	Private Pay	12
Almost Like Home Inc. I	Arvada	Private Pay	10/10
Alternative Care Homes-Depew	Littleton	Medicaid	5
Alternative Care Homes-Marshall	Littleton	Medicaid	6
Ashley Manor At Dudley	Wheat Ridge	Private Pay	12
Ashley Manor At Parfet	Wheat Ridge	Private Pay	10
Aspen Place	Westminster	Private Pay	60
Atria Inn At Lakewood	Lakewood	Private Pay	274/38
Brighton Gardens Of Lakewood	Lakewood	Private Pay	121/25
Care Group At Arvada Center	Arvada	Medicaid	8
Care Group At Indian Tree LLC	Arvada	Private Pay	12
Caring Hearts, INC	Wheat Ridge	Medicaid	8
Catherine's Quality of Life Homes 2	Lakewood	Private Pay	8
Catherine's Quality of Life Homes 3	Lakewood	Private Pay	8/8
Catherine's Quality Of Life Homes 4	Lakewood	Private Pay	8
Catherine's Quality of Life Homes 5	Littleton	Private Pay	5/5
Colorado Assisted Living Homes – Brandt	Littleton	Private Pay	8
Colorado Assisted Living Homes LLC – Ingalls	Littleton	Private Pay	8
Colorado Assisted Living Homes LLC-Kendall	Littleton	Private Pay	7
Colorado Assisted Living Homes LLC House VII	Littleton	Private Pay	7
Colorado Assisted Living Homes LLC-Indore	Littleton	Private Pay	6
Colorado Assisted Living Homes LLC-Lamar	Littleton	Private Pay	6
Colorado Assisted Living Homes LLC-Rowland	Littleton	Medicaid	8
Colorado Assisted Living Homes LLC-Cody	Littleton	Private Pay	8
Colorado Assisted Living Homes-Grandma's LLC	Lakewood	Medicaid	8
Companion Care, INC I	Lakewood	Private Pay	10/10
Companion Care, INC II	Morrison	Private Pay	8
Distinctive Care, LLC	Lakewood	Private Pay	12
Eaton Terrace II	Lakewood	Medicaid	74
Elk Run Assisted Living	Evergreen	Medicaid	68
Exempla Colorado Lutheran Apartments	Arvada	Private Pay	31
Fountainhead Care Homes	Lakewood	Medicaid	14
Golden Elders-Littleton	Littleton	Private Pay	8
Golden Orchard III	Wheat Ridge	Private Pay	16/16
Golden Pond LLC	Golden	Private Pay	85/15
Grandma's Board & Care II	Wheat Ridge	Medicaid	8
Grandma's MT Home III	Evergreen	Medicaid	12
Granville Assisted Living Center	Lakewood	Medicaid	120
Helping Hands Homecare LTD Liability CO	Littleton	Medicaid	8
Heritage Club At Lakewood Assisted Living	Lakewood	Private Pay	142/20
Homestead At Lakewood	Lakewood	Medicaid	36

Appendix F: Assisted Living Residences, *Continued*

Name	City	Certified	Beds/Secured
Just For Senior Living Center II	Lakewood	Medicaid	24
Karen's House	Arvada	Medicaid	8
Learning Services Bear Creek	Lakewood	Private Pay	15
Learning Services-Glen Dee	Lakewood	Private Pay	8
Live Quality Homes of Denver-Normandy Home	Littleton	Private Pay	5/5
Makarios Assisted Living LLC	Littleton	Medicaid	8
Manor On Marston Lake	Littleton	Medicaid	50
Meadowbrook Assisted Living Home LLC	Golden	Private Pay	8
Millbrook Homes-Portland	Littleton	Private Pay	5/5
Miller Place INC	Wheat Ridge	Private Pay	6
Morningstar Assisted Living of Applewood	Lakewood	Private Pay	123
Morningstar Assisted Living of Littleton	Littleton	Private Pay	98/26
Mountain View Alternative Care INC IV	Arvada	Medicaid	8
Nightingale Lane	Arvada	Private Pay	28/28
Nightingale Suites	Arvada	Private Pay	72
Oberon House	Arvada	Medicaid	66
Retreat At Church Ranch	Westminster	Medicaid	55
Rising Sun Senior Home	Lakewood	Private Pay	15
Sage Home LLC	Littleton	Private Pay	7
Silver Rose	Arvada	Private Pay	10
Spring Ridge Park	Wheat Ridge	Private Pay	37
Sterling House of Arvada	Arvada	Private Pay	55
Sterling House of Littleton	Littleton	Private Pay	55
Temenos Assisted Living	Arvada	Medicaid	7
Temenos Elder Care Company	Wheat Ridge	Medicaid	8
TKC Accent On Elder Care	Arvada	Medicaid	6
Verandas Assisted Living I	Wheat Ridge	Medicaid	16
Verandas Assisted Living II	Wheat Ridge	Medicaid	16
Vern's Vigilant Care Home, LLC	Lakewood	Medicaid	8
Vista Village Assisted Living	Wheat Ridge	Medicaid	54
Walden House	Littleton	Medicaid	8

Appendix G: Nursing Homes in Jefferson County

Name	City	Certified	Beds/Secured
Allison Care Center	Lakewood	Medicare/Medicaid	93/22
Arvada Health Care Center	Arvada	Medicare/Medicaid	54
Bear Creek Nursing Center	Morrison	Medicare/Medicaid	180/20
Bethany Healthplex	Lakewood	Medicare/Medicaid	170/32
Brighton Garden	Lakewood	Medicare	45
Cambridge Care Center	Lakewood	Medicare/Medicaid	100
Cedars Health Care	Lakewood	Medicare/Medicaid	130
Christopher House	Wheat Ridge	Medicare/Medicaid	72
Evergreen Terrace Care Center	Lakewood	Medicaid	57
Exempla Colorado Lutheran	Arvada	Medicare/Medicaid	120/20
Exempla Lutheran TCU	Wheat Ridge	Medicare	8
Glen Ayr Health Center	Lakewood	Medicare/Medicaid	75
Harmony Pointe Nursing Center	Lakewood	Medicare/Medicaid	90/20
Hospice of Saint John	Lakewood	Medicare/Medicaid	60
Lakewood Meridian HC Center	Lakewood	Private Pay Only	59
Life Care Center of Evergreen	Evergreen	Medicare/Medicaid	120
Mapleton Care Center	Lakewood	Medicare/Medicaid	90
Mountain Vista Health Center	Wheat Ridge	Medicare/Medicaid	152/48
Sandlewood Manor INC	Wheat Ridge	Medicare/Medicaid	85
Sierra Health Care Center	Lakewood	Medicare/Medicaid	83
Villa Manor Care Center	Lakewood	Medicare/Medicaid	240
Village Care and Rehab Center	Westminster	Medicare/Medicaid	60
Western Hills Health Care Center	Lakewood	Medicare/Medicaid	140
Wheat Ridge Manor Nursing Home	Wheat Ridge	Medicare/Medicaid	81
Wide Horizons INC	Wheat Ridge	Private Pay Only	37

Appendix H: Lesbian, Gay, Bisexual and Transgender (LGBT) Elders

Write up by David Reaser, *Gay and Gray in the West*

Compared to other segments of the population little data exists about Lesbian, Gay, Bisexual and Transgender (LGBT) elders. They are demographically invisible to most providers, and Jefferson County is no exception in that regard. However, as a general rule, estimates from other sources indicate around 7-10% of the total senior population is LGBT.¹

Apart from the numbers, some additional facts we have learned from various other local and national studies include the following:

LGBT elders are not certain what to do if they should need services. They are concerned with the level of sensitivity and awareness training of staff at facilities and agencies.²

LGBT elders do not have the support networks that are enjoyed by their heterosexual peers.³

LGBT elders are five times less likely to access senior services than their heterosexual peers.⁴

LGBT elders do not know where to go if they should need formal care.⁵

More than a quarter (27%) of LGBT boomers reported great concern about discrimination as they age, and less than half expressed strong confidence that healthcare professionals will treat them “with dignity and respect.” Fears of insensitive and discriminatory treatment by healthcare professionals are particularly strong among lesbians, of whom 12% said they have absolutely no confidence that they will be treated respectfully.⁶

With regard to the latter, Colorado prohibits discrimination against individuals on the basis of their sexual orientation or transgender status in housing⁷ and in public accommodations.⁸ There are a number of local resources, including the GLBT Community Center of Colorado and Boulder County Aging Service’s Project Visibility, who can help train staff and develop policies to ensure local providers are more LGBT-friendly and in compliance with the law.

¹ Jessica Bennett, “Invisible and Overlooked”, *Newsweek*, <<http://www.newsweek.com/id/159509>> (18 Sept 2008)

² Project Visibility, Boulder County Aging Services, <http://www.bouldercounty.org/cs/ag/programs/Project_Visibility/project_visibility.htm>

³ *Ibid.*

⁴ *Ibid.*

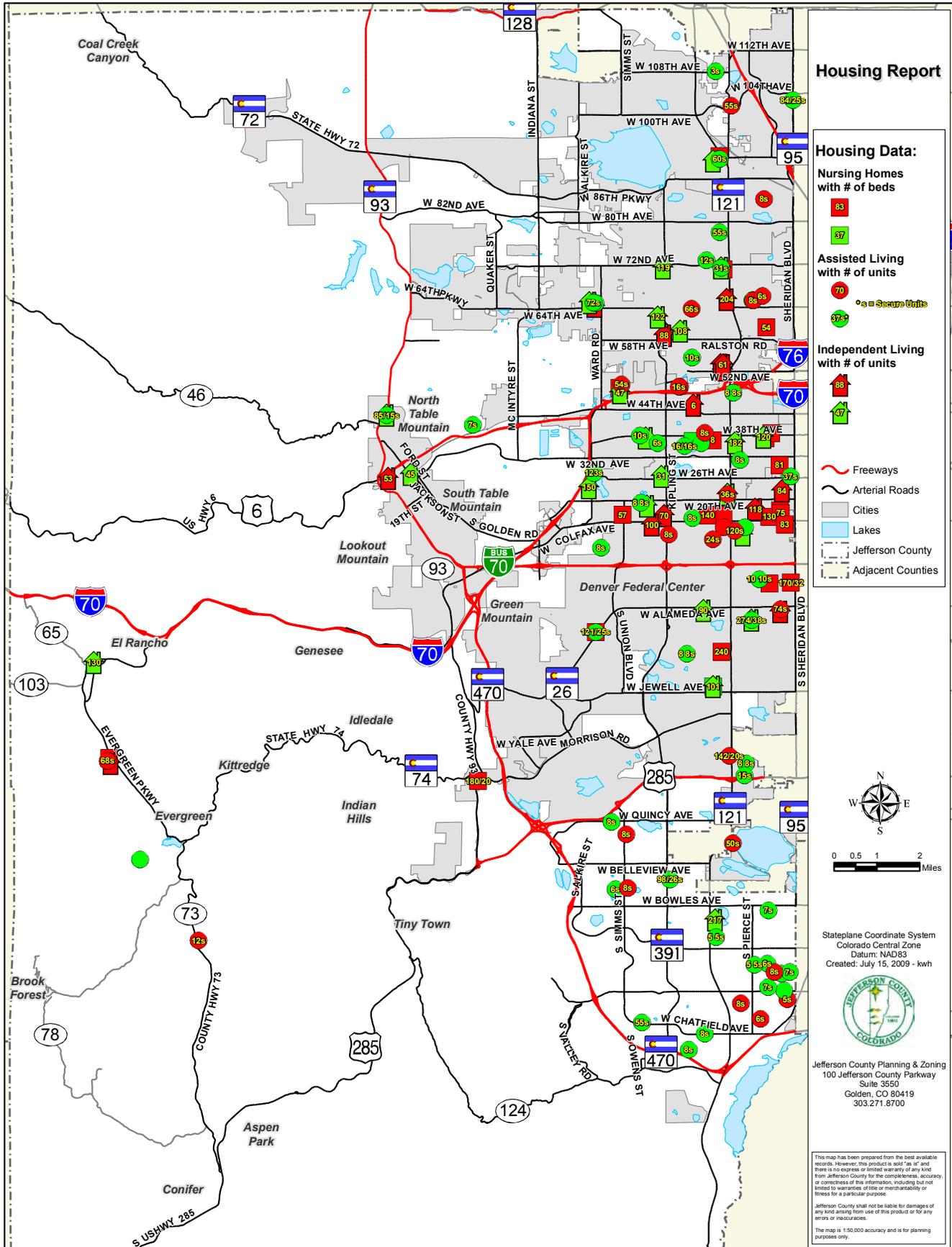
⁵ *Ibid.*

⁶ Kimberly D. Acquaviva, Brian de Vries, Jean K. Quam, *Out and Aging: The MetLife Study of Lesbian and Gay Baby Boomers*, <<http://www.asaging.org/networks/LGAIN/OutandAging.pdf>>, (November 2006) p.5

⁷ *Sexual Orientation in Housing* <http://www.dora.state.co.us/civil-rights/Sexual_Orientation/SexualOrientationHousingFAQBrochure.pdf>

⁸ *Sexual Orientation in Public Accommodations* <http://www.dora.state.co.us/civil-rights/Sexual_Orientation/SexualOrientationPublicAccommodationsFAQBrochure.pdf>

Appendix I: Map of Senior Housing in Jefferson County



Affordable senior housing tends to be for age 55+, but more often age 62+.

Strategic Plan For 2011 Through 2015

GOAL 1 Models of affordable senior housing are implemented in communities throughout Jefferson County

OBJECTIVE 1 Increase utilization of models and strategies for aging in community in individual single-family residences

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Research formal community membership neighborhood care/re-source models nationally and in Denver Metro Area	Jefferson County Aging Well Housing Workgroup	Homeowner Associations (HOAs) and/or interested neighbors age 55 and over	Information on Beacon Hill Village, Capitol Hill Village, Washington Park Cares	Document that determines viability and recommends selected models for specific Jefferson County communities	June 2011
2. Research informal neighborhood models and NORCs (Naturally Occurring Retirement Communities) in Denver Metro Area	Jefferson County Aging Well Housing Workgroup	HOAs and/or interested neighbors age 55 and over, Jewish Family Services	Information on Applewood neighborhood and other NORCs	Document showing how informal models currently function including recommendations on whether informal network of care should/could become formal community membership organizations	December 2011
3. Develop a pilot Aging in Community Project in Jefferson County	Jefferson County Aging Well Housing Workgroup	Neighborhood Resource Center (NRC), community members, Jefferson County Council on Aging (JCCOA)	Information from planned pilot in Wheat Ridge	Understand parameters of initiative and if replicable elsewhere in Jefferson County	December 2015

OBJECTIVE 2 Implement models and strategies to increase independence in affordable, independent, congregate, senior housing

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Communicate information about the resource person model with developers and other stakeholders	Jefferson County Aging Well Housing Workgroup	City of Lakewood, Seniors' Resource Center (SRC), Total Long-term Care	Residents and management at Creekside and Willow Glen, City of Lakewood	Document specifying how and if model could be replicated in other communities in Jefferson County	October 2011
2. Research and share findings about U.S. Department of Housing and Urban Development (HUD) Service Coordinator Program	Jefferson County Aging Well Housing Workgroup	Jefferson County Community Development (CD), owners/operators of affordable senior housing communities	Management at Colorado Housing and Finance Authority (CHFA), HUD, and on-line search	Document comparing HUD model with resource person model and recommending what, if anything, can be replicated in Jefferson County	December 2011

OBJECTIVE 3 Encourage development of elderly co-housing including affordable models					
Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Visit Silver Sage Co-Housing in Boulder	Jefferson County Aging Well Housing Workgroup	Jefferson County CD, interested age 55+ homeowners, housing authorities in Jefferson County, private-public developers, JCCOA	Silver Sage Co-Housing	Document understanding of how this co-housing model operates including recommendations on if and how a co-housing model might be affordable and implemented in Jefferson County	December 2011
2. Visit Harmony Village Co-Housing in Golden	Jefferson County Aging Well Housing Workgroup	Jefferson County CD, interested age 55+ homeowners, housing authorities in Jefferson County, private-public developers, JCCOA	Harmony Village Co-Housing	Document understanding of how this co-housing operates. Determine if and how a co-housing model might be affordable and implemented in Jefferson County	December 2011
3. Research co-housing models nationally	Jefferson County Aging Well Housing Workgroup	Jefferson County CD, interested age 55+ homeowners, housing authorities in Jefferson County, private-public developers, JCCOA	National Housing Association for Aging, American Association of Homes and Services for the Aging (AAHSA), Colorado Association of Homes and Services for the Aging (CAHSA), Co-Housing Partners, LLC	Determine if there are any affordable models and document comparisons of various models being recommended	June 2012
OBJECTIVE 4 Increase number of communities in the county with Accessory Dwelling Unit (ADU) ordinances					
Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Determine current zoning throughout Jefferson County for ADUs	Jefferson County Planning and Zoning	Municipal planning and zoning departments	Planning and zoning guidelines	Document understanding of what is currently in place and allowable throughout Jefferson County	December 2012
2. Identify successful building models for older adults in Metro Denver and nationally	Denver Regional Council of Governments (DRCOG)	Friends of Granny Flats, Sidekick Homes, DRCOG Livable Communities Subcommittee, Home Builder's Association (HBA) 50+ Housing Council, JCCOA	DRCOG Livable Communities (LC) Subcommittee/ADU Implementation	Document specifying which ADU models are appropriate for older vs. younger residents	December 2012
3. Determine strategy to promote ADUs in Jefferson County based on success in other metro counties	DRCOG	Friends of Granny Flats, Sidekick Homes, DRCOG Livable Communities Subcommittee, HBA 50+ Housing Council, JCCOA	DRCOG LC Subcommittee/ADU Implementation	Document outlining strategy and recommending how best to approach adding zoning ordinances and how to promote development of ADUs	December 2013

GOAL 2 – Explore monetary issues/possibilities for affordable senior housing

OBJECTIVE 1 Create incentives for affordable senior housing development

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Review current Jefferson County Master Plan and Community Plans for affordable/senior housing language	Jefferson County Planning and Zoning	Jefferson County Long Range Planners, Jefferson County Aging Well Housing Workgroup	Jefferson County Comprehensive Master Plan, Community Plans	Identify possible incentives to target that are already in place	January 2011
2. Explore other jurisdictional plans to determine possible incentives	Jefferson County Planning and Zoning	City planning and zoning offices, Jefferson County Aging Well Housing Workgroup	List of Plans provided by DRCOG	Find examples of practices that might work in Jefferson County	December 2013
3. Make recommendations for updating Jefferson County Plans	Jefferson County Planning and Zoning	Jefferson County Long Range Planners, Jefferson County Aging Well Housing Workgroup	“Quality Growth” and “Inclusive Housing” concepts, Colorado Department of Local Affairs (DOLA) affordable housing guide	New language in plans to incentivize affordable senior housing	June 2014

OBJECTIVE 2 Target funding opportunities for potential affordable senior housing projects

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Examine current and future federal funding streams	Jefferson County Community Development (CD)	U.S. Department of Housing and Urban Development (HUD), DOLA, Colorado Housing and Finance Authority (CHFA), Jefferson County Aging Well Housing Workgroup, JCCOA	Jefferson County CD	Identify all potential funding streams	December 2012
2. Explore the use of Community Reinvestment Act dollars	Jefferson County Housing Authority	Local banking institutions, Jefferson County Aging Well Housing Workgroup, JCCOA	Jefferson County Housing Authority	Identify all potential funding streams	December 2012

OBJECTIVE 3 Identify exemplary models of affordable senior housing development

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Provide best practice models for public and private partnerships	Jefferson County CD	Local private developers	Jefferson County CD, Internet	Target model for use by developers	March 2014
2. Provide best practice models of multijurisdictional partnerships	Jefferson County CD	Statewide community development departments	Jefferson County CD, Internet	Target model for use by local agencies	May 2014
3. Provide best practice models of highly subsidized projects (housing for seniors with very low incomes)	Jefferson County CD	Jefferson County, Metro West Housing Solutions, and Arvada Housing Authorities	Jefferson County CD, Internet	Target model for use by communities for housing the very low income senior population	July 2014

GOAL 3 –Promote senior-friendly residential housing development

OBJECTIVE 1 Increase number of areas within Jefferson County that are redeveloped into senior housing

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Evaluate the Jefferson County senior housing market and determine if there is a need and market for senior-friendly infill and/or redevelopment	Jefferson County Planning and Zoning	Jefferson County CD, DRCOG, Jefferson County Economic Council, local, state and national public and private organizations specializing in senior housing, Jefferson County Aging Well Housing Workgroup, JCCOA	County Assessor records, U.S. Census, Colorado Department of Local Affairs, DRCOG	Determine if there is a need or demand for senior-friendly housing	December 2011
2. Construct a senior housing matrix with a weighting system that would help to identify the highest priority and best locations for senior housing. Determine the contributing variables that would need to be in the matrix	Jefferson County Planning and Zoning	Jefferson County CD, Jefferson County Economic Council, DRCOG, Jefferson County's cities and towns, Jefferson County Aging Well Housing Workgroup, JCCOA	County Assessor records, current zoning, community plans, real estate values	Identify potential locations for senior-friendly living by the highest weight score	December 2011
3. Identify areas within the county that may be good locations for senior housing	Jefferson County CD	DRCOG, Jefferson County Economic Council, Jefferson County Planning and Zoning, Jefferson County Aging Well Housing Workgroup, JCCOA	DRCOG, local realtors, Jefferson County's cities and towns	Identify prime locations for potential senior housing	December 2011
4. Revise and update the Aging Well in Jefferson County's housing base maps using the most recently released 2010 U.S. Census data	Jefferson County Planning and Zoning	U.S. Census Bureau, Colorado Demography Office, DRCOG, Jefferson County Aging Well Housing Workgroup	2010 U.S. Census data, U.S. Census American Community Survey, State Demography Office Population and Housing data	Identify areas in the county where seniors currently reside. This baseline data will be utilized when constructing the senior housing matrix	December 2012 and ongoing every 5 years (next update would be 2017)

OBJECTIVE 2 Develop partnerships among agencies					
Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Research and report on the status of the area/region community plans, and local zoning and building codes to determine senior-friendly housing opportunities and constraints	Jefferson County Planning and Zoning	Local housing authorities, local, state and national agencies affiliated with senior housing, Jefferson County CD, DRCOG, State Department of Local Affairs, local cities and towns, realtors and housing agencies, Jefferson County Aging Well Housing Workgroup, JCCOA	Local cities and towns, Jefferson County, HUD	Determine if applicable zoning, land use, and building codes would accommodate a senior-friendly housing development project	December 2012
2. Develop public and private partnerships to determine the most advantageous strategies and locations for senior-friendly housing	Jefferson County CD	Local housing authorities, local, state and national agencies affiliated with senior housing, DRCOG, State Department of Local Affairs, local cities and towns, realtors and housing agencies, Jefferson County Aging Well Housing Workgroup, JCCOA	County Assessor records, current zoning, community plans, real estate values	Establish a network of stakeholders about senior housing strategies	December 2012
3. Promote the organization of a Jefferson County senior housing group consisting of local governments, realtors, architects, and other housing agencies to brainstorm and develop outcomes for the future Jefferson County senior housing market	Jefferson County Planning and Zoning	Jefferson County CD, local housing authorities, local, state and national agencies affiliated with senior housing, DRCOG, State Department of Local Affairs, local cities and towns, realtors and housing agencies, Jefferson County Aging Well Housing Workgroup, JCCOA	Local realtors, architects, planners, developers, and governments	Form an alliance with outside agencies to develop a senior-friendly housing network (potential precursor to Housing Consortium proposed for the long-term – See Housing Long-Term Plan for additional information)	December 2012
OBJECTIVE 3 Promote awareness among the public, stakeholders, etc., about senior housing strategies					
Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Support issues vital to the development of senior-friendly housing through grassroots efforts and advocacy at local, state and national levels	Jefferson County CD	Local clubs and other organizations specializing in senior issues, local housing authorities, local, state and national agencies affiliated with senior housing, Jefferson County Planning and Zoning, Jefferson County Aging Well Housing Workgroup, JCCOA	U.S. Census data, the senior housing matrix and weighting system	Networking and outreach to promote public awareness about senior housing strategies	December 2013

GOAL 4 – More LGBT-friendly housing options for lesbian, gay, bisexual and transgender (LGBT) elders

OBJECTIVE 1 Identify both real and perceived barriers to LGBT-friendly housing among providers and LGBT elder consumers

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Conduct a LGBT elder housing survey of service providers	Jefferson County Aging Well Housing Workgroup	DRCOG, Seniors Advocating for LGBT Elders (SAGE) of the Rockies, Project Visibility, JCCOA	Sage of the Rockies, Project Visibility, DRCOG	Identify barriers to access among service providers	June 2011
2. Conduct LGBT elder housing focus groups	SAGE of the Rockies	Jefferson County Aging Well Housing Workgroup, DRCOG, Project Visibility, JCCOA	Sage of the Rockies, Project Visibility, DRCOG	Identify barriers to access among LGBT elders	December 2011

OBJECTIVE 2 Promote LGBT-friendly policies and practices among providers of housing and services for older adults

Strategies	Potential Lead Agency	Potential Partners	Resources Needed	Key Outcomes	Target Completion Date
1. Provide training and education on LGBT elder issues in housing	SAGE of the Rockies	Project Visibility, Jefferson County Aging Well Housing Workgroup	SAGE of the Rockies, Project Visibility	Promote LGBT-friendly policies	June 2011 and Ongoing
2. Develop policy guidelines for LGBT-friendly housing	SAGE of the Rockies	Project Visibility, The Centers Legal Initiative (CLIP), Department of Regulatory Agencies (DORA), Jefferson County Aging Well Housing Workgroup	SAGE of the Rockies, Project Visibility, Equal Rights, CLIP, DORA	Clear standards that ensure compliance with the law	December 2011
3. Write consumer guide for LGBT-friendly elder housing	SAGE of the Rockies Resource Guide Committee	Project Visibility, CLIP, DORA, Jefferson County Aging Well Housing Workgroup	SAGE of the Rockies	Create rating system, publish resource guide	December 2012

Strategic Plan For 2016 Through 2030

GOAL 1 Implement and utilize housing options identified in Aging Well Short Term Housing Plan to alleviate current and future unmet housing needs for low to moderate income older adults throughout Jefferson County

OBJECTIVE 1 Bring housing stakeholders in county together to provide cohesive effort for implementing a variety of housing options for low to moderate income older adults

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Hold an interactive Housing Forum for all interested parties in housing for older residents in Jefferson County	Jefferson County Aging Well Workgroup	Housing Authorities throughout Jefferson County	2016	2017	Completion of this objective could lead to the formation of a Jefferson County Housing Consortium (see Objective 2 below)
2. Hold quarterly meetings with stakeholders in senior housing	Jefferson County Aging Well Workgroup	Interested stakeholders identified at Housing Forum, Jefferson County Housing Authority (JCHA) and other housing authorities throughout Jefferson County	2018	Ongoing	Quarterly meetings could focus on educating each other on housing options for seniors and creating partnerships in senior housing
3. Share best practices throughout county	Jefferson County Aging Well Workgroup	Stakeholders from Housing Forum and housing agencies and authorities	2018	Ongoing	Same as above

OBJECTIVE 2 Create a Jefferson County Housing Consortium to monitor and support the implementation of a cohesive effort to provide county-wide housing options for seniors

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Develop and present proposal to Board of County Commissioners for new Jefferson County Housing Consortium	Jefferson County Aging Well Housing Workgroup	Jefferson County Housing Stakeholders, JCHA	2016	2017	New County Housing Consortium will likely require small seed funds from County Commissioners and other funders
2. Monitor activities locally and nationally and encourage implementation of a variety of housing options for older residents in Jefferson County	Newly formed Jefferson County Housing Consortium	Jefferson County Housing Stakeholders, JCHA and other housing authorities throughout Jefferson County	2018	Ongoing	Completion of this objective is dependent upon creation of a new Jefferson County Housing Consortium
3. Become a resource and clearing house for stakeholders, providers and developers throughout county	Jefferson County Housing Consortium	Colorado Housing NOW, JCHA	2018	Ongoing	Same as above
4. Convene quarterly meetings of the Jefferson County Housing Consortium (JCHC)	Jefferson County Housing Consortium	Jefferson County Housing Stakeholders, JCHA	2018	Ongoing	Same as above. JCHC would begin holding regular meetings in 2018
5. Procure grants for research of housing options	Jefferson County Housing Consortium	Jefferson County Housing Stakeholders, JCHA and other housing authorities throughout Jefferson County	Ongoing	Ongoing	Same as above

OBJECTIVE 3 Identify best location and appropriateness for each specific housing option based on demographics and encourage implementation

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Revise and update the Aging Well in Jefferson County's housing base maps using the most recent data (i.e., U.S. Census, American Community Survey, etc.)	Jefferson County Planning and Zoning	US Census Bureau, Colorado Demography Office, DRCOG, Jefferson County Aging Well Housing Workgroup, Jefferson County Council on Aging (JCCOA), Jefferson County Human Services, Jefferson County Housing Consortium	2016	2017	Ongoing every 5 years
2. Analyze need based on number of older residents, income level and gaps in availability of existing housing options	Jefferson County Planning and Zoning	US Census Bureau, Colorado Demography Office, DRCOG, Jefferson County Aging Well Housing Workgroup, Jefferson County Council on Aging (JCCOA), Jefferson County Human Services, Jefferson County Housing Consortium	2017	2018	Could be done sooner
3. Document need for use by potential developers and/or lead agencies to provide housing option	Jefferson County Housing Consortium	Jefferson County Community Development	2019	2020	Completion of this objective is dependent upon creation of new Housing Consortium
4. Encourage implementation of specific housing option identified in Short Term Goals in identified location	Jefferson County Housing Consortium	Housing stakeholders in Jefferson County, JCHA	Ongoing	Ongoing	Same as above

GOAL 2 Create more units of affordable senior housing in Jefferson County

OBJECTIVE 1 Utilize exemplary models for affordable senior housing development and/or rehabilitation

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Review identified models and determine best fit for use in Jefferson County	Jefferson County Planning and Zoning	Jefferson County Community Development, JCHA, Jefferson County Housing Consortium	2016	Ongoing	
2. Create a plan for utilizing selected models	Jefferson County Planning and Zoning	Jefferson County Community Development, JCHA, Jefferson County Housing Consortium	2016	Ongoing	
3. Share plan with builders, non-profit housing agencies and private developers, housing authorities, etc. Advocate for these models and the plan.	Jefferson County Planning and Zoning	Jefferson County Community Development, JCHA, Jefferson County Housing Consortium	2017	Ongoing	

OBJECTIVE 2 Identify most appropriate funding streams to utilize for affordable senior housing

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Review identified funding streams and determine best fit for use in Jefferson County	Jefferson County Housing Authority	Jefferson County Community Development, Jefferson County Housing Consortium	2016	Ongoing	
2. Create an action plan for utilizing selected funding	Jefferson County Housing Authority	Jefferson County Community Development, Jefferson County Housing Consortium	2016	Ongoing	

OBJECTIVE 3 Develop or rehabilitate 200 units for affordable senior housing					
Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Identify partners for development and rehabilitation of units	Jefferson County Housing Authority	Non-profit housing agencies and private developers	2016	2016	
2. Create plan based on selected models, funding and partners	Jefferson County Community Development	Non-profit housing agencies and private developers	2016	2017	
3. Complete building and/or rehabilitation of units	Jefferson County Housing Authority	Non-profit housing agencies and private developers, Jefferson County Housing Consortium	2018	2020	
GOAL 3 Jefferson County will have senior housing options such as aging in place, housing for an active senior life style and accessory dwelling units (ADUs) through continued planning and evaluation					
OBJECTIVE 1 Continue to target areas within the county for both affordable and market rate senior housing development projects					
Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Continue to analyze housing trends and needs for the county's senior housing market. Provide housing options for the projected population growth and income levels of seniors	Jefferson County Planning and Zoning	Jefferson County Community Development, DRCOG, RTD, State Demography Office, other governments within the county, Jefferson County Housing Consortium	2016	2018 and ongoing	Evaluate the housing market for senior housing gaps
2. Utilize the senior housing matrix system to determine the types of housing products and best locations for senior housing development	Jefferson County Planning and Zoning	Community Development, Jefferson County Economic Council (JEC), local realtors, Jefferson County Housing Consortium	2016	2025	The Housing Matrix should be maintained and updated periodically
3. Implement the goals and strategies defined in the Strategic Plan for Aging Well in Jefferson County and the county's Comprehensive Master Plan	Jefferson County Planning and Zoning	Jefferson County Human Services, Jefferson County Community Development, Jefferson County Housing Consortium	2016	2020	The Comprehensive Master Plan should be revised by 2020
4. Encourage the redevelopment of obsolete residential neighborhoods for senior housing development. As Community Plans and/or Comprehensive Master Plans are updated, identify specific locations that may be appropriate for new senior neighborhoods	Jefferson County Planning and Zoning	Municipalities within the county, DRCOG, RTD, State Demography Office, JEC, Jefferson County Housing Consortium	2016	2025	Utilize the senior housing matrix

OBJECTIVE 2 Continue to develop partnerships with realtors, home builders, developers, and other government agencies					
Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Determine if existing Zoning and Building Codes would accommodate the potential redevelopment of conventional residential housing developments to a senior-friendly housing product	Jefferson County Planning and Zoning	Jefferson County Community Development, Building Departments, Zoning Departments, local fire districts, Sheriff's Office, Jefferson County Housing Consortium	2016	2020	Identify the zoning and building codes that do not allow senior-friendly development
2. Develop partnerships with realtors, contractors and home builders to create a lasting relationship with home owners as their lifestyle changes (Aging in Place/Community). Look at expanding the senior housing market outside of the traditional housing retirement areas. i.e., ADUs, senior living redevelopment projects	Jefferson County Economic Council (JEC)	Chambers of Commerce, Jefferson County Planning and Zoning, Jefferson County Community Development, realtors, contractors and builders, DRCOG, Jefferson County Housing Consortium	2016	2025	10-year implementation plan
3. Develop a senior housing redevelopment plan by forming partnerships with the county, municipalities, Jefferson County Economic Council, DRCOG, local architects, interior designers, developers, contractors, realtors and banks	Jefferson County Community Development	Jefferson County Planning and Zoning, municipalities within the county, JEC, DRCOG, and local architects, interior designers, developers, contractors, realtors and banks, Jefferson County Housing Consortium	2016	Ongoing	
4. Explore funding options to provide opportunities for senior housing	Jefferson County Community Development	Jefferson County Planning and Zoning, municipalities within the county, JEC, DRCOG, HUD, developers, contractors, realtors and banks, Jefferson County Housing Consortium	2016	Ongoing	

OBJECTIVE 3 Continue to provide an environment that encourages seniors to live in Jefferson County

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Provide diverse housing options, services, programs and opportunities that will attract senior residents to come to or remain in Jefferson County	Jefferson County Community Development	Jefferson County Planning and Zoning, municipalities within the county, JEC, DRCOG, HUD, Jefferson County Housing Consortium	2016	Ongoing	Seniors are essential to the growth of household basic industry
2. Develop programs that would provide seniors with information and references on: selling their home when it is time to downsize, home maintenance and weatherization, mortgage options for seniors, alternative senior housing options, practical technology solutions for aging in place, and other senior housing specific topics	Jefferson County Human Services	Jefferson County Planning and Zoning, Jefferson County Community Development, JEC, Jefferson County Housing Consortium	2016	Ongoing	This educational program will continue to evolve into the future
3. Seek grants to rehabilitate owner-occupied units to be ADA compliant and provide adaptable equipment in the senior's existing homes	Jefferson County Community Development	Jefferson County Planning and Zoning, HUD, AARP, DRCOG, Jefferson County Housing Consortium	2016	Ongoing	Investigate potential funding sources
4. Promote development patterns and designs that meet the needs of residents as they age. Encourage building and site design that provides safety, security and mobility	Jefferson County Planning and Zoning	Jefferson County Community Development, Muni Building and Zoning Depts., local fire districts, Sheriff's Office, municipalities within the county, DRCOG, AARP, HUD, Jefferson County Housing Consortium	2016	Ongoing	Research "best practices" for the design and development of senior living

GOAL 4 Develop some housing options specializing in lesbian, gay, bisexual and transgender (LGBT) elders

OBJECTIVE 1 Encourage formation of LGBT NORCs (Naturally Occurring Retirement Communities)

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Educate the LGBT elder community on the advantages of NORCs	Seniors Advocating for LGBT Elders (SAGE) of the Rockies	Jefferson County Aging Well Housing Workgroup, Jewish Family Services, DRCOG, Jefferson County Housing Consortium	2016	Ongoing	Process will also help identify potential LGBT NORCs
2. Assist in formation of LGBT NORCs	SAGE of the Rockies	Jefferson County Aging Well Housing Workgroup, DRCOG, Jefferson County Housing Consortium	2016	Ongoing	

OBJECTIVE 2 Encourage formation of LGBT cooperative style housing models

Strategies	Potential Lead Agency	Potential Partners	Start Year	End Year	Comments
1. Educate LGBT elder community on the advantages of cooperative style housing models	SAGE of the Rockies	Jefferson County Aging Well Housing Workgroup, DRCOG, Jefferson County Housing Consortium	2016	Ongoing	Process will also help identify potential market and feasibility of this project
2. Educate appropriate senior housing providers on the potential of this niche market within the LGBT community	SAGE of the Rockies	Jefferson County Aging Well Housing Workgroup, DRCOG, Jefferson County Housing Consortium	2016	Ongoing	

