

**Strategic Action Planning Group on Aging Meeting  
August 9, 2021**

**Agenda**

- 12:00 pm: Welcome & Roll Call
- Approve Agenda and July Meeting Minutes
- 12:05 pm: Member & Staff Announcements; Public Comment
- 12:10 pm: SAPGA Sunset Review Process, Brian Tobias, Office of Policy, Research and Regulatory Reform, Colorado Department of Regulatory Agencies
- Status Update
  - SAPGA Member Survey re Sunset Review
- 12:20 pm: Updates from Jarett Hughes, Governor’s Senior Advisor on Aging
- 12:30 pm: Steve Graber, Aspire Homes
- 12:50 pm: Shane Wright & Erin McCarty, Village Cooperative
- 1:10 pm: Break
- 1:20 pm: Andrew Paredes, Department of Local Affairs; Discussion of DOLA Activity Relating to Housing Accessibility and Affordability; Activity of the Affordable Housing Task Force
- 1:40 pm: Breakout Group Discussion: Housing Strategies & Innovation; SAPGA Preliminary Recommendations
- 2:40 pm: Report Out of Breakout Groups
- 2:55 pm: Public Comment, Chair offers closing comments
- 3:00 pm: Adjourn Meeting

**Next SAPGA Meeting – September 13th – Virtual Meeting via Zoom**

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**Planning Group Participants:** Ed Leary, Chair; Christian Itin, Vice Chair; John Emerson, Kara Harvey, Tony Tapia, Claire Cruse, Sarah Elliott, Steve Child, Jean Nofles, Dave Norman, John Zabawa, Jane Barnes, Aisha Young, Tara Trujillo, Andrea Kewick

**Public Participants:** Leigh Hull, Jodi Waterhouse, Bob Murphy, Andrew Paredes, Eric Heydorn, Gail Meehan, Kari Degerness, Megan Marama, Patrick Sheetz, Jan Harris, Doug Krug, Shane Wright, Rich Mauro, Pat Cook, Phil Cernanec, Erin McCarthy, Lorye McCleod, Elizabeth Kelly, Steve Graber, Andrea Suhaka, Karen Ramey-Torres, Leslie Kalechman, Melanie Ward, Lindsay Parsons, Erica Reinhard, Sara Brendel, Peggy Stoltenberg, Diana McFail, Kris Geerken, Sharon Courtney, Jarett Hughes, Laura Ringo, Vicki Maestas, Brian Tobias, Teresa Falagradý, Rachel Cohen, Madisen Frederick, Karen Brown, Andrea Wilkins, Amber Minogue

## Meeting Notes

*Welcome, Roll Call, and Approval of Minutes and Agenda*

- Meeting was called to order at 12:02 pm by Ed Leary
- Ed welcomed planning group members; Andrea Wilkins verified that there was a quorum.
- June minutes approved (motion to approve made by Christian Itin, seconded by John Emerson).
- July agenda approved (motion to approve made by Christian Itin, seconded by Kara Harvey).

## **SAPGA Sunset Review Process, Brian Tobias, Office of Policy, Research and Regulatory Reform, Colorado Department of Regulatory Agencies:**

There are two types of sunset reviews – SAPGA review is focused on determining why the entity under review was created, whether it accomplished what it set out to do, and if there is anything left to be done. SAPGA will sunset on Sept 1, 2022, and sunset is written into enabling legislation. All are welcome to reach out to Brian – [brian.tobias@state.co.us](mailto:brian.tobias@state.co.us).

SAPGA will be designing a member survey asking current and past members to comment on our work, key accomplishments, what should be improved, what they would like to see us address in future. Comments and input are encouraged.

## **Update from Jarett Hughes, Governor’s Senior Advisor on Aging:**

See presentation [slides here](#).

- Jarett will contribute to survey questions, more specifically around Older Coloradans Act. He believes there is a need to modernize it and bring it in line with older Americans Act. Set things up in statute to facilitate cross-agency coordination.
- He is interested in including the key components of past SAPGA recommendations
- Overview of Older Americans Act (OAA) provides that state agency on aging shall be the leader relative to all aging issues on behalf of older adults. Administration of Community Living serves as the federal lead.
- Jarett will put together more information for SAPGA membership and stakeholders. Encourages everyone to read Older Coloradans Act and think about how we can coordinate and ensure integration of work and accountability; how can we better align them?
- Four trends have emerged from Jarett’s analysis of other states’ structures –

1. Responsive and proactive State office on aging
  2. Engaged citizen advisory council
  3. Strong nonprofit and stakeholder engagement
  4. Active philanthropic foundation to push innovation
- No one agency can do all the work that is needed. Coordination is essential to proactive policy development. Would like feedback on where people think Lifelong CO fits into all this.
  - Jarett will engage in similar process with CCOA to better articulate duties, accountability, evaluation, etc.
  - Reforms around state structure envisioned as a 2-year process. Will coordinate with agencies and stakeholders in meantime. Pursue statutory changes in 2022 session. Identify long term needs as well as funding and staffing needs ahead of the 2023 session.
  - Jarett believes this opportunity affords our best chance to institutionalize the recommendations made by SAPGA over the years; feedback from stakeholders on how the state structure should evolve would be very helpful.

**Steve Graber, Aspire Homes:**

Graduated Hope, investor-based affordable housing

- Graduated Hope community works with more than just the aging community – felons, sober living, youth aging out of foster care, DV, homeless, veterans, widows, seniors, human trafficking victims, seniors, hero housing (police, firefighters, 1st responders)
- Goal is to lower cost of living, provide path to success (connect people with appropriate long-term housing, promote home ownership).
- Co-living homes that rely on residents to all contribute to the upkeep and maintenance of the house.
- A portion of the rent is held back in a reserve for house maintenance and improvements. Rent charged to individuals living in home is affordable but because several people live in the house the amount collected exceeds the average area rent which makes the reserve possible. Everyone has a job, but they are not tenants. Individual bedrooms, shared congregate living spaces within home. Provides housing as well as sense of community.
- Can bring in services specific to the residents and allow for cost sharing for the services.
- Positions in home: president, secretary, treasurer, coordinator, house representative. Positions voted on, held for 6 months. Equal expense share provided in place of “rent.”
- 8-10 people living in homes. Goal is to locate them near jobs and transportation.
- Traditional models for home sharing is that they are typically owned by nonprofits. This model promotes investor-owned homes with equity gains.
- Exploring affordable ways of building including steel containers, manufactured homes. Allows quick turn-around time on build and lower costs
- Partnership model – both investors, nonprofits, and government help fund properties. Also helps keep people in their communities while dealing with housing affordability and accessibility.

- Income generated could also go back to nonprofits to help them provide services to communities.

### **Shane Wright & Erin McCarty, Village Cooperative**

- Twin City based company. Established in 1972. 41 village cooperatives open or under construction in 10 different states. Several in CO.
- Senior Cooperatives have been around since 1970s. Community is run as a not-for-profit; small communities, about 50-60 homes in each community. Each member owns a share in the cooperative. Cooperative pays operating expenses, which are included in ownership costs paid by residents living there. Governed by a board of directors.
- Average age is lower 70s. Most people intend to remain in homes for the rest of their lives.
- Residents want senior living option that isn't structured as a health care model. Want age-restricted community, want enhanced social opportunities within community.
- Community funds reserves from the beginning so they have never needed an assessment.
- Creates new housing without a burden to city services.
- Approximately 3-acre sites. Typically 3 story buildings with underground garage.
- Model frees up equity in residents' previous homes as they move to cooperative that can help support their current living expenses. Most people can live long term for a better value in a cooperative than in their current house.
- Building of cooperatives cannot keep up with demand.

### **Andrew Paredes, Department of Local Affairs**

- Set aside nearly \$1 million to fund housing out of ARP. Interim task force on affordable housing to determine allocation of \$450 million for housing needs. Gathering stakeholder input. This is a good time to talk about priorities and get this feedback to the [Interim Committee](#)/General Assembly.
- State stimulus initiatives: [SB 242](#) – Housing Development Grants Hotels Tenancy Support Program, [HB 1271](#) – DOLA Innovative Affordable Housing Strategies. Program will incentivize local governments to adopt land use policies which promote the creation of affordable housing.

Non-stimulus funding sources available through state to support affordable housing: increased sales tax revenue to promote affordable housing options (housing development grant fund, includes Prop EE and HB 19-1245), Community Development Block Grant, Housing Trust Fund/HUD.

With huge influx of state money, the state has engaged in a statewide listening tour and put together strategic housing working group (which was done in 2021) to examine priority areas emerging out of listening sessions. Focus areas include:

- Accessibility and universal design
- Capacity and capital
- Rental assistance programs

- Preserving and incentivizing naturally occurring affordable housing
- Zoning and land use
- Supportive service provision
- Rehabilitation and homeownership

### **Breakout Groups:**

Group 1 Participants: Tony Tapia, Phil Cernanec, Peggy Stoltenberg, Patrick Sheetz, Tara Trujillo, Pat Cook, Sarah Elliot

- Local regulations regarding number of adults living in home, ADUs are not approved in all areas. So much local control in Colorado, this is more of a local gov issue as opposed to a state issue. Housing codes/zoning changes would need to be addressed at local level primarily.
- NIMBY comes into play anytime you talk about affordable housing. Public education is needed around this. Many of our communities have been built to be single family/single occupancy so there is a lot of change that is needed in many communities, in approach and in mindset.
- Some areas are very receptive to affordable housing development. Pueblo is one such community and are addressing this problem aggressively.
- State land board is one of the largest property owners in the state. No one has really taken an inventory of where their properties are. This might be an area for SAPGA to explore – possible untapped opportunity here. Something might be able to be done here on affordable housing in regard to state-owned land.

Input around home sharing options:

- Safety is one concern. How can we make home sharing more comfortable for more people?
- Need is astounding. We have an opportunity to address a lot of different problems with this model.
- Concern that many of these models are out of reach for rural communities. Many of the options are cost prohibitive. Village Cooperative at \$2,000 a month exceeds monthly income of many rural residents, many seniors.
- Support services within a home sharing model is an interesting approach. Individual home sharing models (Silvernest, etc) may be more feasible in rural areas. Are there ways of connecting urban residents with rural residents who want to leave city/are interested in home sharing? Many older rural residents may be interested but we need to consider how realistic it is that we can actually pair them up with a home sharing partner. Cities/states can help promote these programs.
- Being able to link people across communities for home sharing opportunities is a need. Can current matching systems work across communities? Ability to remote work helps make more matches possible.
- Empty office buildings as people shift to more permanent remote work – can this be converted to housing/mix-use developments?
- Telenursing/telemedicine should be integrated into rural and hard to serve communities. This should be considered in tandem with our housing recommendations.
- Opportunities to facilitate a return of residents that moved away for career opportunities in urban areas? In era of remote work, how can we facilitate return of family/support network that

might be interested in returning to smaller communities now that they might be less reliant on residing in an urban area for work? Multigenerational settings for families would facilitate aging in place and home-based health care might be appealing for many communities.

- ADUs – multigenerational housing opportunity- might help facilitate housing for younger members of community that may be a first time home buyer.
- ADUs are great if you can afford them and have the land to accommodate them and live in an area that allows. Construction costs are so high right now that building them is really out of reach for many that might want them. Manufactured housing or container homes might alleviate some of the building costs but land and local gov regulations are still a barrier in many areas.
- Advanced Planning – cross generation discussions are needed in families to figure out a plan for the future. How will care be provided? How will living arrangements be handled? Decisions shouldn't be handled in a crisis. Need to think about this in advance. SAPGA recommendations should address the need for these multigenerational conversations. Allows for exploration of options that are good for older adults and the family as a whole.
- Need workforce housing to get people back to work, ensure services exist in communities. We have a lot of urgent, immediate-range housing issues that need to be addressed now before we can successfully develop long term solutions.
- Many of the models have not been sufficiently market tested – we need to implement more of them so we can begin to assess what works.
- Tie homestead exemption to home sharing?
- SAPGA has not heard from CHFA – this conversation may be useful.

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Group 2 Participants: Ed Leary, Aisha Young, Madisen Frederick, Erin McCarthy, Kara Harvey, Elizabeth Kelly, Eric Heydorn, SteverGraber, Andrea Kewick.

Reactions to presentations:

- zoning and permitting process should be more streamlined; expedite the process
- need to include everyone at the table including stakeholders representing the development side
- provide affordability and dignity — “dignity by design”
- incentives for investors, for developers the cost to build with dignity in mind is too great
- intergenerational households, we need congregate care to serve more types. Seniors raising grandchildren, need to ensure multi-generational housing is more prevalent
- Cannot let market dictate all of housing options, it is not inclusive for those with lower incomes
- Rehab old buildings to provide more affordable options

Recommendations:

- We need to catalogue all the options that are currently available, and then assess what solutions we can create that reach everyone
- Address red tape around zoning and permitting
- Address market to include older adults, lower income and middle income households
- Conduct adequate outreach about rental and mortgage support programs
- Create policies that don't unintentionally put people over a ‘financial cliff’
- There is not one solution, but rather we need to create a “buffet” of solutions

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Group 3 Participants: Christian Itin, Jean Nofles, Steve Childs, Bob Epstein, John Zabawa, Dave Norman, Karen Brown, Andrea Suhaka, and Brian Tobias

- A perception was shared that many of the options were less or not available to the BIPOC community – some of the models were pricing out BIPOC due to high costs.
- Naturally occurring retirement communities (NORC) and tiny homes are also options that were not covered today.
- Should hear from CHAFA that does develop more affordable subsidized models. What do they have in the pipeline for future development with stimulus or state funding?
- Many local zoning regulations don't allow for unrelated adults living together; group living concept is nice but not allowed in many places. Are there concerns of neighbors (depending on who is living there)?
- One developer said it would help them if statutes separated senior housing from apartments to increase development.
- 750,000 homes owned by one or two people and about 200,000 of those homes qualify for the Homestead Exemption; is there a way to incentivize more home sharing as the homes are already built and ready for occupancy (assuming the owner is willing to try homesharing). Additional advantage to homesharing is the potential to get support services from renter (could be as simple as mowing the yard in exchange for reduced rent). Oregon passed legislation to increase homesharing; Washington DC is proposing legislation for homesharing for older adults.
- Liked the model from the July meeting where an existing building was remodeled; also liked the fact that presenters were public-private partnerships as state can't address the situation.
- Provide rental assistance for long term care staff or let them live in the community.
- Also need local zoning that allows for accessory dwelling units – ADUs.
- State land board is making a list of vacant land or property; could some of these land/properties be designated for developing senior living? In mountain areas, most land is federally owned or extremely expensive and would attract high end developers who develop more costly housing – not low-income housing.
- Could section 16 and 36, which are currently designated for schools, also be designated for senior housing development? State owns land and can lease or sale to anyone – income goes to schools if a school is not developed. Housing needs to be considered for older adults just now as well as school development for the younger generation – especially given the demographic shifts.
- Summary of recommendations:
  - Change zoning laws for group living homes (mutli-family or unrelated) and ADUs
  - Expand designation for section 16 and 36 to include senior living
  - Designate and incentivize funding for vacant state properties (e.g., old schools) to be used for senior housing
  - More information on tiny homes, CHAFA projects, NORCs
  - Change statute so senior living is separate from apartment buildings
  - Incentivize homesharing
  - Incentivize rent support or living accommodations for direct care workforce