



AGENDA MEMORANDUM

To: Honorable Mayor and Members of Town Council
From: Matt Gohl, Special Projects Manager
Title: Update: Castle Rock Aging Population Report

Executive Summary

In 2018, the U.S. Census Bureau identified that by 2030, all members of the baby boomer population will be 65 years old, or older. Nationally, that will equate to 1 out of every 5 residents of the United States being retirement age. As the age demographic shifts to an older population, the needs within communities will also shift. As a full service municipality, the Town of Castle Rock serves its residents in many ways. The following discussion summarizes estimated population changes for Castle Rock and the impacts this may create for Town departments including Public Works, Police, Fire, and Parks and Recreation. In addition to the Town, there are numerous external entities in the area that provide support for the senior population that are also referenced within this discussion.

Discussion

Aging Population Forecast

Since 2010, the number of households with an age of 65 or greater in Douglas County has increased by 93 percent. The State Demographer estimates that approximately 19 percent of the County population will be age 65 or older by 2030, compared to 12 percent today. That means that by 2030, roughly one in five Castle Rock residents will be 65 or older. Using the September 2019 Castle Rock population estimate, the projected demographic shift would result in about 4,400 more seniors than there are in the community today for a total of roughly 13,000 people over age 65. A demographic shift of this magnitude is expected to impact Town services and needs within the community.

In addition to the Town impacts in the following discussion, there is likely an overall economic impact related to this demographic shift. National data from 2018, provided by the Bureau of Labor and Statistics (BLS), provides some indication of how spending patterns differ by age. For example, average income drops for individuals between 65 – 74 and then decreases again for those over 75. The amount of average expenditures follows this trend as well, with average expenditures exceeding average net income after taxes. The type of expenditures changes as well. Those 65 and older tend to spend less on food, including eating out, while healthcare costs increase. Additionally, there are decreases in apparel, transportation, and household goods purchases as indicated in the BLS data. For Castle Rock, this may have an impact on sales tax

revenue growth in the future as spending shifts from goods to services. Numerous other factors will contribute to this including overall population growth/changes, actual income (wages, retirement income, social security, etc.) of those living in the area, and future cost of living expenditures. While it is difficult to quantify an estimate of a potential revenue impact, it is important to be aware of this as a factor in future financial planning.

Town Resources and Anticipated Impacts

Town departments expect a variety of impacts on Town operations as the demographics of the community shift to a greater proportion of seniors. Not all Town departments anticipate impacts from an increase to the senior population. However, below is a summary of considerations for departments that anticipate impacts.

Fire & Rescue

An increase in the senior population is arguably expected to impact the Fire & Rescue Department more significantly than other Town departments. Following is a summary of expected impacts and other considerations for this department:

- The senior population generates a number of calls for service, so an increase in this population is expected to result in more calls to the Fire Department. More than one third of Town emergency medical service (EMS) calls for service currently come from those 65 and older. Current information for EMS calls shows that those aged 65 and older, who are living in their own homes, generate 1 call per year for every 4 residents. For comparison, the general population is 1 call per year for every 12 residents. Call demand increases to 1 call per year per 1 resident with senior group homes such as assisted living facilities. Additionally, the location of senior group homes may also impact Fire operations. For example, a facility built in an area with already high call volume may result in the need for additional staffing and equipment in order to maintain adequate response times.
- An increase in the number of senior facilities will result in more annual code compliance inspections.
- The Fire & Rescue Department currently coordinates training sessions with the Senior Center to educate seniors on topics including general safety, slips/trips/falls, fire safety, and other topics such as remembering to pack medications in event of evacuation and dealing with oxygen tanks in power outages. The Department plans to continue these efforts and expand as needed to help educate the senior population.

Police

Castle Rock Police does not anticipate significant demands related to an increase in the senior population. Rather, increased demand is expected as a result of general population growth. However, Castle Rock Police has identified the following considerations:

- Elder crimes may increase with a larger proportion of seniors in Castle Rock. These are often financial scams that target the senior population. Staff may consider expanding educational efforts to help seniors be aware of these types of crimes in an effort to prevent them.

- Within the existing Castle Rock population, the police currently assist with occurrences of lost individuals with dementia and mandatory reporting related to elder abuse. The number of instances of these issues may rise with the aging population, however staff does not feel that this will create the need for additional resources.

Parks & Recreation

Parks and Recreation currently offers a number of programs that are available to seniors. The impacts of a larger senior demographic are not expected to create significant needs for Parks and Recreation. The department currently adapts to market needs and will continue this as the community changes. Staff has identified the following considerations related to an increase in the senior population.

- Needs related to an aging population will be considered as part of the recreation facility feasibility study that is planned for completion in 2020. This study will provide guidance on future recreation facility needs.
- Potential programming includes additional offerings such as badminton, water walking/water fitness, pickle ball, senior fitness, dementia care, etc. Parks and Recreation currently offers a number of these programs but may need to increase the number of classes with an increase in the senior population.
- The Recreation Center currently participates with the Silver Sneakers® program. Silver Sneakers® is a health and fitness program available to individuals 65 and older. This program is included with certain Medicare plans and requires no out-of-pocket expenses from the participant. Participation in this program at the Town's Recreation Center and MAC has grown by more than 20 percent, or about 10,000 visits per year, since 2015. For 2019, the Town received roughly \$170,000 in revenue from this program in 2019. An increase in the senior population may increase participation in Silver Sneakers. This increase may result in increased wear and tear on equipment and could create capacity issues for recreation facilities. However, seniors tend to use recreation facilities during off-peak hours, thus not significantly impacting daily operations.

Additionally, staff may consider a shift in the types of special events/concerts that are offered through the Town to appeal to the change in demographics.

Public Works

The primary need identified by the Town's Public Works Department is related to mobility and transit needs for the aging population. A study is currently underway to consider transit options for Castle Rock. Currently, as part of the Taxi Voucher program, transportation services are provided for Castle Rock residents who cannot drive, have a disability that prevents them from driving, or do not have access to a vehicle. These trips must occur within Town boundaries and are limited to work, medical/dental, grocery, and pharmacy related trips. In 2019, there were 427 individuals registered for this service that utilized the program for 1,568 rides. Seniors made up 41 percent of this amount in 2019. This initiative is budgeted annually in the Transportation fund for \$25,000. Application materials and more information about the taxi voucher program are available on the Town's website.

Staff plans to continue its current efforts to educate and serve the senior population. At this time, Town staff has not identified an immediate need to increase resources

dedicated to serving the aging population. Needs will continue to grow as the general population increases and specific needs of the aging population will be monitored. These needs will be assessed as part of each year's financial planning process and adjustments implemented as needed and as funding is available.

Castle Rock Water

The Town is not anticipating additional demands based on an increasing senior population. However, pursuant to the Town's municipal code, Castle Rock Water offers a discount of \$3 per month to those 65 years old and older in Castle Rock. In 2019, there were 639 accounts in this program with discounts totaling \$22,623. In order to apply, individuals need to submit a completed form (available on CRgov.com) and submit age verification to Castle Rock Water.

Development Services

Related to an increase in the senior population, the Development Services department does not anticipate significant demands or issues related to its role in the Town. However, staff has identified some potential changes to housing trends and needs in the community as the number of seniors increases. In the recent past, the Town has seen more activity related to senior living including age targeted communities (Lanterns), affordable senior housing (Auburn Ridge), and transitional care facilities (proposal at Alexander Place). There are currently 13 assisted living residences that have 16 beds or less in Castle Rock, and three larger facilities. While these may not all be dedicated for seniors, staff anticipates continued growth in care facilities located in residential neighborhoods (either new construction or retrofits) as well as larger facilities in the future. A current listing of these facilities is provided in **Attachment A**.

It is important to note that the Town does not direct the types of housing constructed in Castle Rock. Rather, the market dictates needs within the community and staff supports developers through the development process. However, the Town has partnered with the Douglas County Housing Partnership (DCHP) whose mission is "to achieve economically thriving communities by preserving, providing, and developing housing choices in Douglas County, Colorado." The DCHP owns and operates some properties, including affordable housing opportunities. The DCHP serves all populations, but does operate some senior housing including the Oakwood Senior Apartments in Castle Rock, which currently has 64 units and is in the process of expanding. The Town maintains an ongoing partnership with DCHP and is represented by Councilmember Jess Loban and Development Services staff member Julie Kirkpatrick. In addition to properties managed by DCHP, there are other senior housing options including Reyn Rock Plaza, built in 1980, and Auburn Ridge located in Castle Rock, built in 2018.

Other Senior Resources

In addition to Town services, there are numerous resources in the Town to help support the senior population. Below are some of the entities already involved with supporting the senior population in Castle Rock and throughout Douglas County.

DRCOG

The Denver Regional Council of Governments (DRCOG) has a number of resources available to the senior population directly, community based agencies, and government entities. DRCOG is the designated Area Agency on Aging for the eight county region

that it serves. Numerous programs are funded through this initiative ranging from legal and care to handyman services. These resources are available at www.drcog.org.

In addition to connecting seniors directly to the services they need, DRCOG also has an assessment tool that can help municipalities evaluate the services offered. This assessment, known as the Boomer Bond Assessment Tool, is a self-administered evaluation covering four topics including mobility and access, housing, support services, and community living. There are 145 comprehensive questions covering these areas and the assessment requires involvement of Town departments, leadership, and partners for an estimated six-month period. Although DRCOG can assist with this process that can be customized to meet community needs, the assessment effort is led by the entity using it. It is estimated that 12-18 staff would be engaged in the process for roughly six months. The project lead(s) may invest up to a quarter of their time over the six-month period with other team members contributing at various levels during the process. In addition to the investment of staff time, the process also includes engagement of other partners in the community. DRCOG has indicated that they are working on process improvements for administering the assessment but information on any improvements is not available at this time.

The Town has not yet completed the Boomer Bond Assessment but could in the future if Town Council establishes this as a priority. At this time, there are 18 Boomer Bond communities including Littleton, Centennial, Englewood, Lakewood, Wheat Ridge, Arapahoe County, City and County of Denver, City and County of Broomfield, and others. DRCOG anticipates that Castle Pines and Edgewater will utilize the assessment tool in 2020. Completion of the Boomer Bond Assessment has resulted in a variety of changes including website improvements, training staff to better handle the specific needs of older adults, building relationships and defining roles between towns and counties, and more.

Senior Center

The Castle Rock Senior Activity Center is a membership based organization that provides support for seniors in Douglas County. In addition to offering a number of activities, the senior center offers a variety of services including health and financial services, a hot lunch program, coordination of the Douglas County Meals on Wheels program, and transportation services throughout the area. Riders must be registered in order to use transportation services in Castle Rock, Castle Pines, Franktown, Sedalia, Larkspur, Perry Park, and Louviers. This program can be used for transportation from home to the grocery store, medical appointments, and more. Information about services offered by the Senior Center, including links to other area resources, can be found at www.castlerockseniorcenter.org.

The Town supports the Senior Center as part of annual service contract agreements. For 2020, the Senior Center will receive \$70,000 from the Town's Philip S. Miller Trust Fund to support general operations and \$60,000 from the Transportation Fund to assist with senior transportation needs. Additionally, the Town provides approximately \$100,000 of additional in-kind support including utility, maintenance, custodial, and other costs.

State of Colorado – Property Tax Exemption

In addition to these local resources, the State of Colorado offers property tax exemption or deferral programs to seniors. The exemption is equal to 50 percent of the first \$200,000 in actual value of the primary residence. Seniors must have owned and occupied the home for at least 10 consecutive years in order to qualify. Note that revenue is provided to taxing entities from the State in order to offset the portion of exempted property tax. In the event that the State has a TABOR surplus, a portion of the excess revenues can be used to provide this funding to counties for the exempted revenues. This program is subject to annual appropriation and, therefore, could be suspended or eliminated. The program was not funded for years 2009 – 2011 and seniors were required to pay their full property tax assessment during that time.

A property tax deferral program is also for seniors in need. This is a loan program available to those 65 and older to help individuals pay their property taxes. Once an individual is approved to participate in the deferral program, the State makes tax payments directly to the County on behalf of the participant, and a lien is applied against the property. The loan does not need to be paid until the property is sold or mortgage transferred.

More information about the exemption and deferral programs, including links to required forms, is available from the Douglas County Assessor's Office (<https://www.douglas.co.us/assessor/exemptions>) and the State.

Other Information

There are a number of other resources in Castle Rock that support the needs of seniors. Public, non-profit, and private entities are available to educate, support, and guide residents as they age. These include Douglas County Government, Tri-County Health, Aging Resources of Douglas County, local churches and faith based organizations, and more.

Staff Recommendations

Demographic data indicates that there will be a shift resulting in a greater proportion of seniors in the population in the next decade. Demands on Town services are also expected to change as the makeup of the community changes. Town departments are preparing for some impacts and will continue to assess needs as time progresses. Accommodating some projected needs, such as increased demand on Fire & Rescue services, may require significant financial resources while others may be accomplished for little to no financial investment. Recommendations for supporting the senior population and planning for increased demands include:

1. Develop a Senior Resource page for the Town's website. This page can include information on available Town senior services, links to programs offered through Town partners (such as the Senior Center), and external links to additional resources. This requires minimal staff investments and would provide a central source for seniors in Castle Rock.

Additionally, the Town could utilize existing means including social media channels and print publications to help boost awareness of existing senior resources available in the community. Increasing the knowledge of what services are already available will help the support the seniors in the community.

2. Expand educational opportunities for seniors and awareness of existing resources. As noted previously, the Town leads classes for seniors on a number of topics. Staff has identified additional topics that could be beneficial to the senior population related to elder crime, emergency preparedness, and others.
3. The Town could choose to partner with DRCOG to begin the Boomer Bond Assessment in 2021. Completion of this assessment would help to further determine needs associated with supporting the senior population in Castle Rock. If Council would like staff to proceed with this assessment, staff recommends waiting to begin until completion of the ADA analysis occurring in 2020 in order to be able to better evaluate this aspect of the Boomer Bond Assessment.

In addition to these options, Town staff should continue to monitor the impacts of the increase in the senior population in the coming years. Actual needs and demands will be identified as the demographics shift and can be considered as they arise. These needs can be considered annually as part of the budget development process.

Attachments

Attachment A: Assisted Living Care Facilities in Castle Rock

Attachment A

**Assisted Living Care Facilities
Castle Rock, CO**

Facility Name	Street Address	# of Beds
ABUNDANT LIFE ASSISTED LIVING LLC	1473 ROSEMARY DR	9
ASSURED ASSISTED LIVING 1	1687 PAONIA COURT	9
ASSURED ASSISTED LIVING 2	797 TARPAN PLACE	9
ASSURED ASSISTED LIVING 3	815 TARPAN PLACE	9
ASSURED ASSISTED LIVING 4	1861 SAPLING COURT	9
ASSURED ASSISTED LIVING 5	1671 THATCH CIRCLE	9
BONAVENTURE OF CASTLE ROCK	1855 LOW MEADOW BLVD	78
CANTRIL HOUSE ASSISTED LIVING	221 CANTRIL ST	16
CASTLE ROCK ASSISTED LIVING 1	1640 WILD RYE COURT	9
CASTLE ROCK ASSISTED LIVING II	1768 ROSE PETAL LANE	13
CASTLE ROCK ASSISTED LIVING III	2473 WOODHOUSE LANE	9
JAI RESIDENTIAL CARE HOME 2 LLC	5858 POINT RIDER CIR	5
PINE TRAILS AT CASTLE ROCK	864 BARRANCA DRIVE	48
SOLANGE AT EVENINGSONG, INC	572 EVENINGSONG DR	8
SOLANGE AT THE WOODLANDS	1605 WHITETAIL DR	9
VALLEY HOUSE ASSISTED LIVING	255 S VALLEY DRIVE	22

The information above is available from the Colorado Department of Public Health and Environment. This listing, with additional information including contact names and phone numbers, is available at <https://www.colorado.gov/pacific/cdphe/assisted-living-residence-consumer-resources>.