



MARCH 2023

# AFFORDABLE AND ACCESSIBLE HOUSING

As identified in our January 2023 Strategic Planning session one of the largest topics of need/information requested by older adults in Arapahoe County is housing. Whether it be affordable, accessible or housing modifications this quarter's goal is to help provide housing resources and information available for homeowners and renters age 55 and up.

## HOUSING TAX RELIEF RESOURCES

A recent article in the Denver Post spoke of an astronomical increase in 2023 and 2024 property taxes. Many older adult homeowners have been experiencing such increases for years and are wondering how they will be able to continue to pay the higher taxes in retirement while living on fixed incomes.

Fortunately, there are some programs that are available to help those seniors who are having difficulty paying their property taxes remain in their homes. Below is a summary of some programs that benefit those aged 65 and over. Some of these programs also benefit veterans, members of the military and their spouses, but this article will address the programs only as they benefit older adults. Please note, the summaries provided describe the programs available but not all the requirements. *Visit the recommended websites for in depth information and always consult your tax advisor prior to applying for any of the following:*

### SENIOR PROPERTY TAX EXEMPTION

Most people know about the Senior Property Tax Exemption. This exemption benefits those homeowners who are 65 and older and who have owned and occupied their homes for 10 consecutive years. You must be 65 as of January 1 to receive the exemption for a specific tax year. The benefit is that 50% of the first \$200,000 in value of the property is excluded from the property tax

## UPCOMING EVENTS

### ACCOA Meetings:

**April 24, 2023**

1:00-2:30pm

*Garden Plaza of Aurora*

*14221 E. Evans Ave.*

*Aurora, CO 80014*

Topic: 2022 Community Assessment Survey for Older Adults

**May 24<sup>th</sup>, 2023**

1:00-2:30pm

*City of Centennial Public Works*

*7272 S. Eagle St.*

*Centennial, CO 80112*

Topic: Crime Prevention for Older Adults

### **Active Adult Healthy Living Expo**

Tuesday April 4<sup>th</sup>, 2023

9am-11pm

*Buck Recreation Center*

*2004 W. Powers Ave.*

*Littleton, CO 80120*

### **Active Aging Expo**

Thursday April 27<sup>th</sup>, 2023

3-6pm

*Malley Recreation Center*

*3380 S. Lincoln St.*

*Englewood, CO 80113*

### **Audio Information Network's Concert in the Dark**

**May 4th, 2023**

5pm

*Buell Public Media Center*

*[aincolorado.org/concert-in-the-dark](http://aincolorado.org/concert-in-the-dark)*

### **Arapahoe County Veteran Stand Down Event**

Friday June 30<sup>th</sup>, 2023

10am-4pm

*Arapahoe County Fairgrounds*

*25690 E. Quincy Ave.*

*Aurora, CO 80016*

calculation. To claim this benefit, a one-time application must be filed. In Arapahoe County the deadline for 2023 is July 15.

<https://www.arapahoegov.com/Treasurer>

### **SENIOR PROPERTY TAX DEFERRAL**

This program also requires an application to be filed, but in this case the application is filed with the State of Colorado. Applications are accepted every year, January through April. The benefit of this program is that if the application is approved, the state will grant a loan to the senior homeowner, who again must be 65 or older and an occupant of the property. The loan proceeds will go to the county to pay for the property tax. The loan will accrue simple interest at the rate equal to that being charged by the 10 -year Treasury Yield. To receive this deferral, there must be equity of at least 25% of the home's value. Taxpayers must file an application each year to continue qualifying for the deferral.

<https://treasury.colorado.gov/property-tax-deferral-programs>

### **PROPERTY TAX INCREASE DEFERRAL**

On January 1 of 2023 the deferral program was modified to allow for a deferral of increased property taxes in the amount of 4% higher than the average of the previous two-year taxes. This means that if recent increases put the total tax liability out of reach, but one could still afford what they had been paying, they can get assistance with the higher amount.



<https://colorado.propertytaxdeferral.com/home>

### **PROPERTY TAX WORK-OFF**

Property taxes include taxes paid to various taxing authorities. These taxing authorities include school districts, library districts, and recreation districts. Each taxing authority is allowed to establish a program by which senior homeowners within their taxing district may provide volunteer services to work off a portion of their tax liability. For example, if one volunteers at a school, the hours volunteered are tracked and a rebate is given equal to an established hourly rate. Cherry Creek School District, Littleton Public Schools, and Aurora Public schools all have these programs. There may be a limited amount of slots available to participate in these programs so contact the Arapahoe County Treasurer's Office at 303-795-4550 to get contact information for those entities where you live that offer a work-off program.

## **AGENCY RESOURCES**

**Brothers Redevelopment**  
Home Modification and Repair Program - to improve safety and accessibility within your home.

303-685-4225

**Volunteers of America**  
Handyman Program – to enhance the quality of life for limited income older adults.

720-264-3364

**Arapahoe County**  
**Weatherization Program**  
Weatherizing services including sealing leaks, adding insulation, replacing furnaces, etc. For low income households.

303-636-1982

**Arapahoe County Community**  
**Development Housing and**  
**Homeless Services**

One time  
Rent/Mortgage/Utility  
Assistance. Excluding Aurora.

<https://www.arapahoegov.com/rentassistance>

**Aurora Resident Rent**  
**Assistance**

<https://www.auroragov.org/rentassist>



### **PROPERTY TAX/RENT/HEAT CREDIT (HTC)**

This program, administered by the State of Colorado, provides up to a \$1,000 refundable tax credit to individuals meeting the following criteria:

- You lived in Colorado from January 1 - December 31 of the year for which you are applying
- Your total income from all sources was less than \$16,925 for single filers and \$22,858 for married filing jointly. This amount may increase, so check the website below if interested
- As of December 31, you meet one of the criteria below:
  - Age 65 or older
  - A surviving spouse, age 58 or older. If you were divorced before your spouse died, you are not considered a surviving spouse
  - A disabled person of any age who was unable to engage in any substantial gainful activity for medical reasons. You also must have qualified for full benefits from January 1 - December 31 from a, bona fide public or private plan or source, based solely on your disability
- You paid property tax, rent or heating bills during this Property Tax Credit period
- You were not claimed as a dependent on someone else's federal income tax return.

<https://tax.colorado.gov/ptc-rebate-forms>

## **Additional Housing Resources**

**Colorado Low-Income Energy Assistance Program (LEAP)**  
Pro-rated heating costs for qualifying households.

<https://cdhs.colorado.gov/>

**Colorado Emergency Mortgage Assistance Program**

Delinquencies, loss mitigation after forbearance, defaults, foreclosures, loss of utilities or home energy and displacements of homeowners after 2020.

<https://cdola.colorado.gov>

**Affordable Connectivity Program**

Monthly discount for internet service for low income households.

<https://broadband.colorado.gov/consumers>

**DRCOG Area Agency on Aging**

- Information and Assistance Programs for older adults aged 60+

- Long Term Care Ombudsman Program

303-480-6700

**Senior Support Services**

- Safe daytime  
- Individualized case management  
- Attaining government benefits  
- Low-income housing  
- Rent and utility payment assistance  
- Tenant-landlord disputes  
- Financial management counseling to prevent homelessness

303-832-1622

**Orion Mortgage**

Reverse Mortgage resources and information.

303-469-1254

## **OLDER ADULT AFFORDABLE HOUSING OPTIONS**

### **Housing Authorities**

The following are Housing Authorities that operate subsidized housing options for older adults thru voucher programs. Waiting lists can be 3-5 years for subsidized housing vouchers and the process can look different based on the voucher someone qualifies. Reach out to your local Housing Authority to learn more.

#### **1) Aurora Housing Authority** – 720-251-2100 Aurora Residents

Current housing lotteries for voucher programs are open until May 1, 2023. Apply online <https://www.aurorahousing.org/>

Liberty View Apartments – Community for Veterans aged 62+ is currently leasing. <https://www.aurorahousing.org/libertyview>

- 2) South Metro Housing Options – 303-794-9608 Littleton and Centennial Residents
- 3) Innovative Housing Concepts – 303-761-6200 Sheridan and Englewood Residents



**Other Affordable Housing Options**

Senior Housing Options – 303-595-4464

[www.seniorhousingoptions.org](http://www.seniorhousingoptions.org)

- Serves older adults (62+) and adults living with a disability, varies with each property
- Provides: Affordable/subsidized apartments, assisted living facilities and supportive services for older adults.

Colorado Housing Connects – 1-844-926-6632

<http://coloradohousingconnects.org/>

- Housing in the Denver Metro area, find access to home repair resources, assistance in maintaining home ownership, discussing reverse mortgages, and consultation regarding any discrimination due to age or disability.

Sunshine Homeshare Colorado 303-859-8311

- Nonprofit organization helping home owners above the age of 55 age in place.
- Thoughtfully and safely match a home provider with a home seeker of any age looking for affordable housing.



*Thank you to this quarter's newsletter volunteer contributors; Zig Berzins, Steve Blackstock, Johanna Glaviano, Paula Hillman, Molly Steffen, Courtney Stryker, Andrea Suhaka and Lauren Thomas.*

***Interested in contributing to next quarter's newsletter? Our topic will be Transportation, please email [cstryker@arapahoegov.com](mailto:cstryker@arapahoegov.com).***

**Events Continued**

**Cherry Creek Retirement Village**

Coffee Party Open House

Sunday April 16th, 2023

12pm

14555 E. Hampden Ave.

Aurora, CO 80014

RSVP to 303-693-0200

**Garden Plaza of Aurora**

Blueberry Pie Day Open House

Saturday April 28th, 2023

2:00pm

14221 East Evans Avenue

Aurora, CO 80014

RSVP to 303-873-2038

**Reverse Mortgage Myths – Real**

**Stories Behind the Loans**

Monday April 10<sup>th</sup>, 2023

10am

The Malley Center

3380 S. Lincoln St.

Englewood, CO 80113

RSVP Required

[www.orionmortgage.com/events](http://www.orionmortgage.com/events)

**Passport to Aging Well Seminar Series**

Tuesday April 11<sup>th</sup>, 2023

1pm

Apex Community Center

6842 Wadsworth, Blvd.,

Arvada, CO 80003

RSVP Required

[www.orionmortgage.com/events/apex-series](http://www.orionmortgage.com/events/apex-series)