



Kavod

SENIOR LIFE

Honor. Community. Jewish Values.

Kavod Senior Life
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**Kavod Senior Life
2019-2023
Strategic Plan Framework**

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EXECUTIVE SUMMARY

As Kavod enters its sixth decade, it faces a landscape of shifting risk and opportunity. Even as the Denver area's population of Jewish older adults continues to grow, a steady trend toward secularization has challenged many Jewish-oriented nonprofits to reframe their mission and services. Meanwhile, lower-income older adults, regardless of religious affiliation, are facing their own struggles with healthcare, housing shortages and social isolation.

As Kavod develops its strategy for the next several years of growth, these trends present a number of key questions:

How should Kavod continue to deepen its engagement with the region's Jewish older adults, both newcomers and longtime residents of the Denver area?

What is the ideal way for Kavod to relate to its Jewish identity in a time of continued shifts in religious attitude and affiliation?

Which populations should Kavod seek to engage outside of its own facilities, and what programs and services are Kavod best positioned to offer them?

What are the best ways for Kavod to build more financial resilience as it faces greater uncertainty around its traditional funding sources?

This report provides a blueprint to Kavod's leadership for the organization's strategic direction, which will continue to be refined and revised throughout early 2019. The document begins with a summary of Kavod's past trajectory and current position, followed by an assessment of the demographics and pressing needs of Kavod's two target populations: Jewish older adults and low-income older adults. Next, information on Kavod's current partners are provided, followed by a summary of themes from these partners.

The second half of the report summarizes conversations and decisions made during Kavod's strategic planning retreat, held on December 2nd, 2018. In particular, the topics of target populations, intended impact and strategic goals are covered. The report concludes with a proposed strategy screen for vetting new program opportunities and a set of action items and next steps for Kavod's leadership to continue.

INTRODUCTION

For 50 years, Kavod Senior Life has played a critical role in Denver's Jewish community of older adults. Founded in 1968 as Allied Jewish Apartments, the organization constructed three HUD-subsidized apartment buildings in the Cherry Creek neighborhood over the course of its first two decades. These buildings continue to house more than 400 individuals in independent and assisted living formats. Over the decades, Kavod has continued to upgrade the quality of life for its residents with an expanding array of programs, activities and healthcare options.

In 2012, Kavod completed its most recent strategic plan, which centered on the theme of promoting aging in place. Since that time, it has made significant progress in advancing that plan's goals, including the following accomplishments:

- Rebranding from Allied Jewish Apartments to Kavod Senior Life
- Launching Kavod On the Road, a successful suite of activities and educational programming to engage older adults in the Denver metro area, starting with Jewish older adults
- Performing significant upgrades to its buildings, including a remodeled kitchen, upgraded mechanical systems, and a new wellness center
- Upgrading programs and services at Kavod's main towers, including health and wellness classes, Kavod Academy of Lifelong Learning classes, and a restaurant-style dining service

Today, Kavod is well-positioned to continue its trajectory of growth and innovation, with solid finances, a strong, stable, and dedicated leadership, and a positive community reputation. Nevertheless, the organization finds itself in the midst of rapid change on multiple fronts. Local and national demographic shifts, threats to federal funding, changing preferences in the delivery of older adult housing and services, emerging technology, and new leadership in Denver's Jewish community agencies are but some of the key trends that Kavod must navigate as it plans for future growth.

JVA was hired in January 2018 to facilitate Kavod's current strategic planning process, performing the following scope of work:

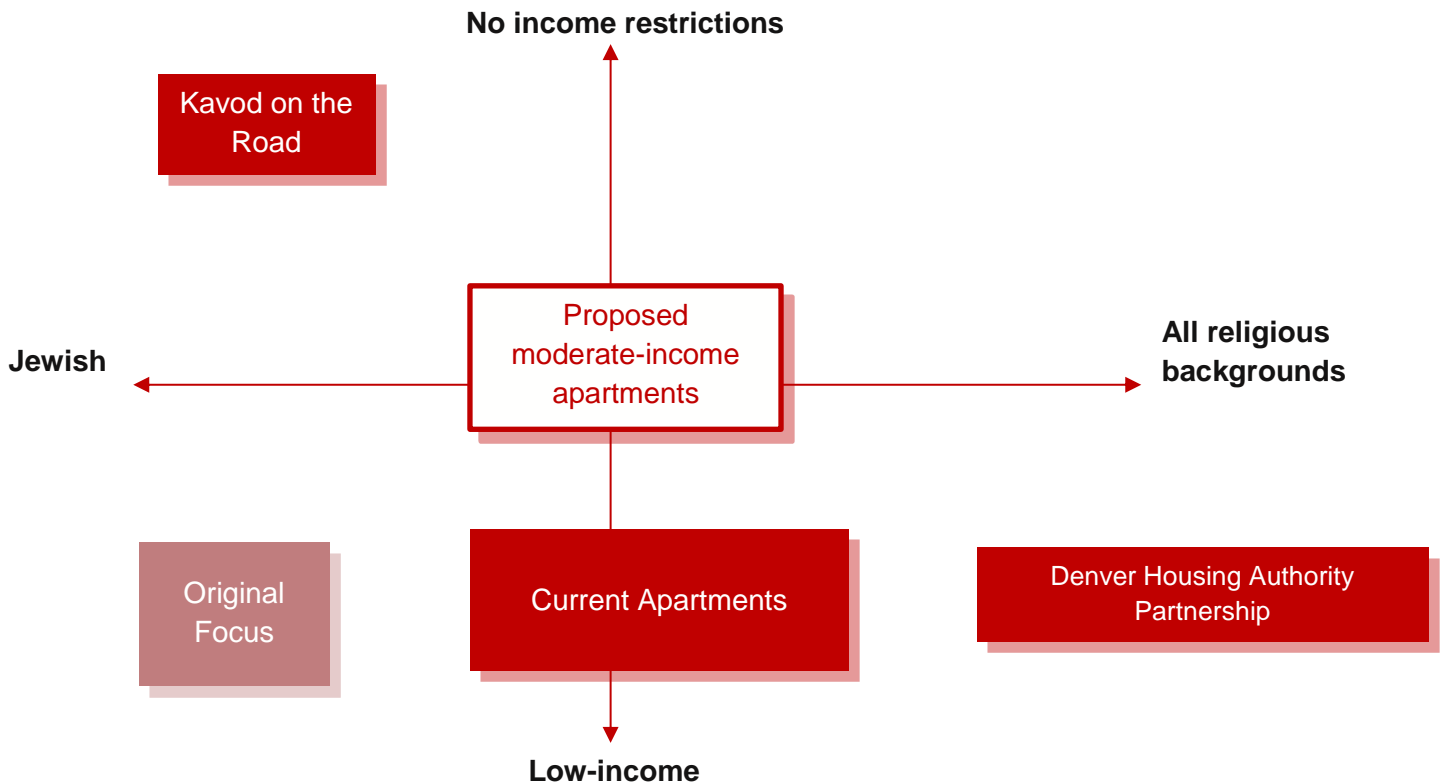
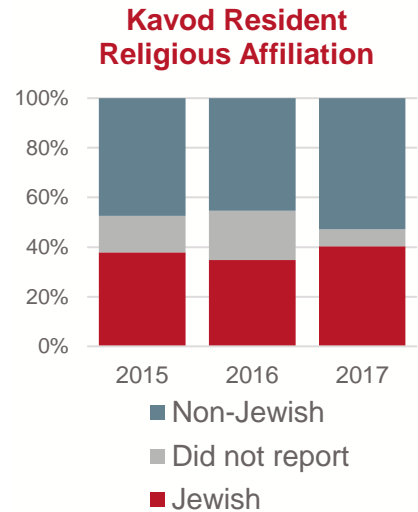
- Two facilitated sessions with Kavod's strategic planning committee
- A facilitated session with key staff members
- A survey of Kavod's board of directors
- Short interviews with key staff members
- Two focus groups with Kavod On the Road participants
- One-on-one interviews with six key partners
- An environmental scan incorporating market research
- A facilitated six-hour planning retreat with board and strategic planning committee members

Themes from these efforts are captured in the sections below; more detailed results of stakeholder input and market research can be found in the attached appendices.

CURRENT LANDSCAPE

For the first several decades of Allied Jewish Apartments' life, it played a critical role in housing low-income older adults from Denver's Jewish community. Over time, however, the percentage of Jewish older adults has continued to decline, while older adults from other communities - particularly Eastern European immigrants - found a welcome home at the apartments. Today, less than half of the residents of Kavod's apartments identify as Jewish, a statistic mirrored in other Jewish-focused organizations in the Denver area and across the country. Even as its proportion of Jewish residents has changed, however, Kavod has continued to find meaningful ways to support Jewish older adults through its Kavod on the Road program.

Today, Kavod effectively serves two overlapping target populations in the Denver metro area: Jewish older adults and lower-income older adults. The following sections profile the current demographics, needs and trends of each of these populations.

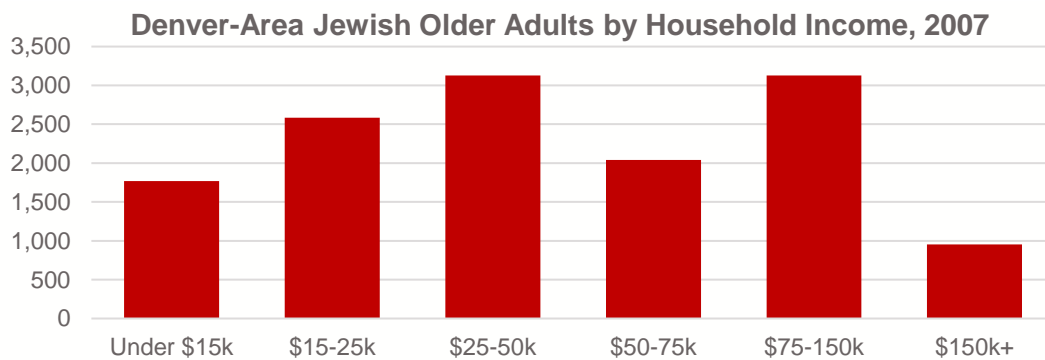


Kavod's current and past programming along axes of income and religious affiliation

Jewish Older Adults

Denver's Jewish community has not had an in-depth study of population and demographics since 2007¹, but a new study commenced in late 2018, with preliminary results available in the first half of 2019. Even before this study is released, however, several key themes can be deduced from combining the previous study with more recent data points, anecdotal evidence, and overall demographic trends.

The 2007 Jewish Community Study estimated the total population of Jews in the Denver/Boulder area at 83,900, including 13,600 Jews over age 65. It was estimated that about 25 percent of Jewish older adults, or 3,500 individuals, lived alone, while 87 percent of older adults (11,800 individuals) had been in the area for longer than ten years. Thirteen percent of Jewish older adults reported a household income of less than \$15,000, with an additional 19 percent reporting income of \$15,000-\$25,000. Precise geographic information was not collected in the 2007 report, but population estimates were split into five sub-regions. Based on these groupings, more than 75 percent of Jewish older adults resided in Denver proper (3,800), the South Metro (3,300) and Aurora (3,300).

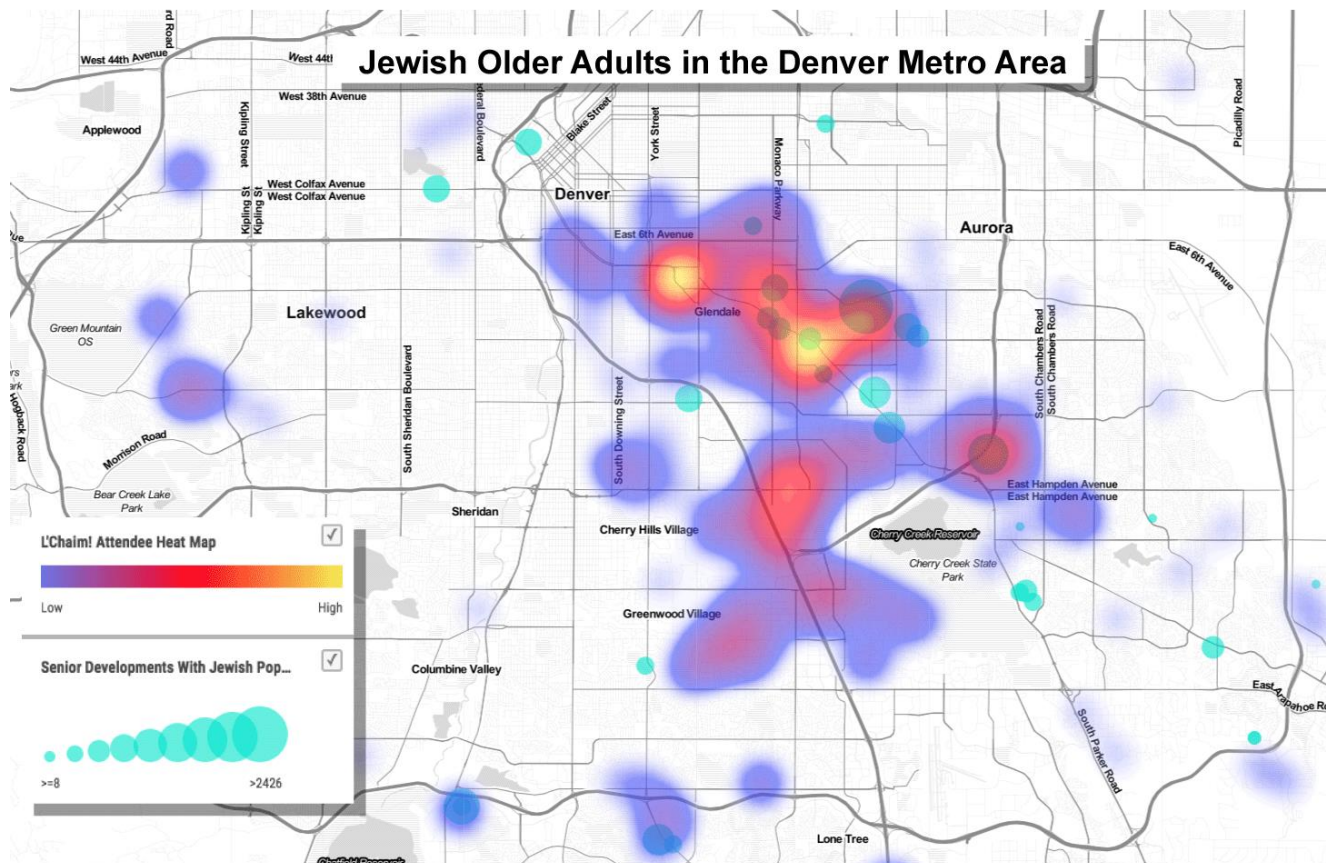


Today, more than a decade after that study was performed, the population of Jews in the Denver metro area continues to swell, with most estimates pegging the rate of growth as faster than that of the area's population as a whole. Berman Jewish DataBank's most recent estimate from 2016 puts the total Jewish population for the Denver metropolitan statistical area (MSA), which excludes Boulder, at 95,000².

¹ The 2007 Metro Denver/Boulder Jewish Community Study, <https://rcfdenver.org/wp-content/uploads/2017/06/2007JewishCommunityStudy-SummaryReport.pdf>

² Sheskin, I. M., & Dashefsky, A. (2016.) United States Jewish Population, 2016. In A. Dashefsky & I. Sheskin (Eds.), *The American Jewish year book 2016*, 116, 153–239. Dordrecht, Netherlands: Springer.

Using 115,000 as a reasonable 2018 total for the combined Denver-Boulder area, and extrapolating from the 2007 Jewish Community Study numbers, there are currently approximately 18,650 Jews over age 65 in the metro area. By combining registrant data from Kavod's most recent L'Chaim! conference, locations and sizes of a number of older-adult living facilities, and anecdotal information from the former chaplain of Jewish Family Service of Colorado (JFS), Rabbi Eliot Baskin, a reasonably accurate picture of the location of these Jews emerges:



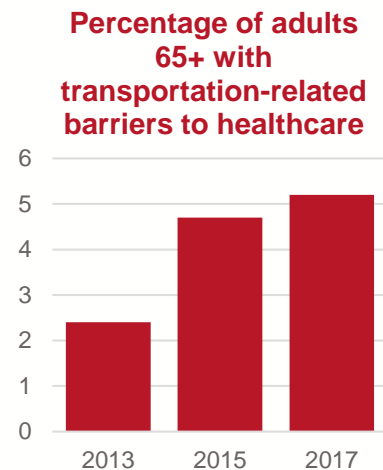
The heart of the Denver area's Jewish older-adult population remains the corridor roughly bounded by Cheesman Park, Lowry, Cherry Creek Reservoir, and Greenwood Village, with a particularly dense concentration in developments such as Heather Gardens, Candlewyck Condominiums, Windsor Gardens, and Kavod itself. Increasingly, however, many Jewish older adults that are new to the area are migrating to market-rate developments outside of this range. In particular, several high-end communities along the E-470 corridor, such as Heritage Eagle Bend, Vi at Highlands Ranch, and Wind Crest Retirement Community, have high populations of Jews, many of whom remain disconnected from the greater Jewish community.

Back in the east Denver corridor, meanwhile, at least two new market-rate developments targeting Jewish older adults are currently in the planning stages. Denver Jewish Senior Living is a proposed three-story building on the Denver Jewish Day School campus, with 72 assisted living and 28 memory care units planned. Meanwhile, Focus Property Group and Ascent Living

Communities are collaborating on a market-rate project at South Holly Street and Leetsdale Drive, tentatively called Hilltop Senior Living featuring over 200 units with a combination of independent living, assisted living and memory care.

Partner interviews and focus groups have identified several key needs and preferences of the Jewish older adult community:

- Social interaction.** Many Jewish older adults in relatively good health are seeking opportunities to meet peers and engage in cultural activities such as book clubs, restaurant visits and museum visits. Kavod on The Road has begun filling this need for many Jewish older adults, but others - particularly those newer to the metro area and living in the far eastern and southern suburbs - remain disconnected from social opportunities.
- Transportation.** As individuals develop vision impairments, dementia, or medical issues that limit their ability to drive, their ability to run necessary errands, engage in social opportunities, and make important medical appointments can be dramatically limited. Public transit can often be too time-consuming, distant or unsafe to use, while both traditional cab services and ride-sharing apps can quickly become prohibitively expensive. In Colorado, this appears to be a growing problem: according to the Colorado Health Access Survey, twice as many older adults have transportation-related barriers to accessing healthcare in 2017 as in 2013.
- Financial planning.** Both focus group participants and expert interviewees mentioned the need for greater education and assistance around financial literacy for Jewish older adults. As of 2013, the median retirement savings for adults between 56 and 61 was only \$17,000, and many have nothing saved at all. Retirement planning is not necessary correlated with income, either; even individuals with a high annual income may not be able to support the standard of living they are used to with the savings they have.
- Healthcare.** Older adults face a number of challenges in navigating the healthcare system. Even with adequate health insurance, access to appropriate care providers is frequently limited.
- Assistance with aging in community.** According to the Bipartisan Policy Center, nearly nine in 10 older adults would prefer to remain in their current residence as long as possible, and a full 75 percent of respondents to Perkins Eastman's 2017 *State of Senior Living* survey identified "the ability to age in place" as the most important characteristic baby boomers will be looking for as they seek supportive housing. As with many others



in the general population, Jewish older adults are seeking ways to stay in their own homes as they grow older. This may mean finding assistance with day-to-day tasks such as lawn maintenance or daily chores, performing modifications for greater accessibility, hiring home health aides, or seeking roommates.

A much more detailed picture of the needs of Denver's Jewish older adult community will become available with the 2019 Greater Denver Jewish Community Study. In addition to the public report, study researchers are open to cooperating with individual organizations such as Kavod to perform custom cross-tabulations of survey data.

Relevant survey questions being asked as part of Greater Denver Jewish Community Study

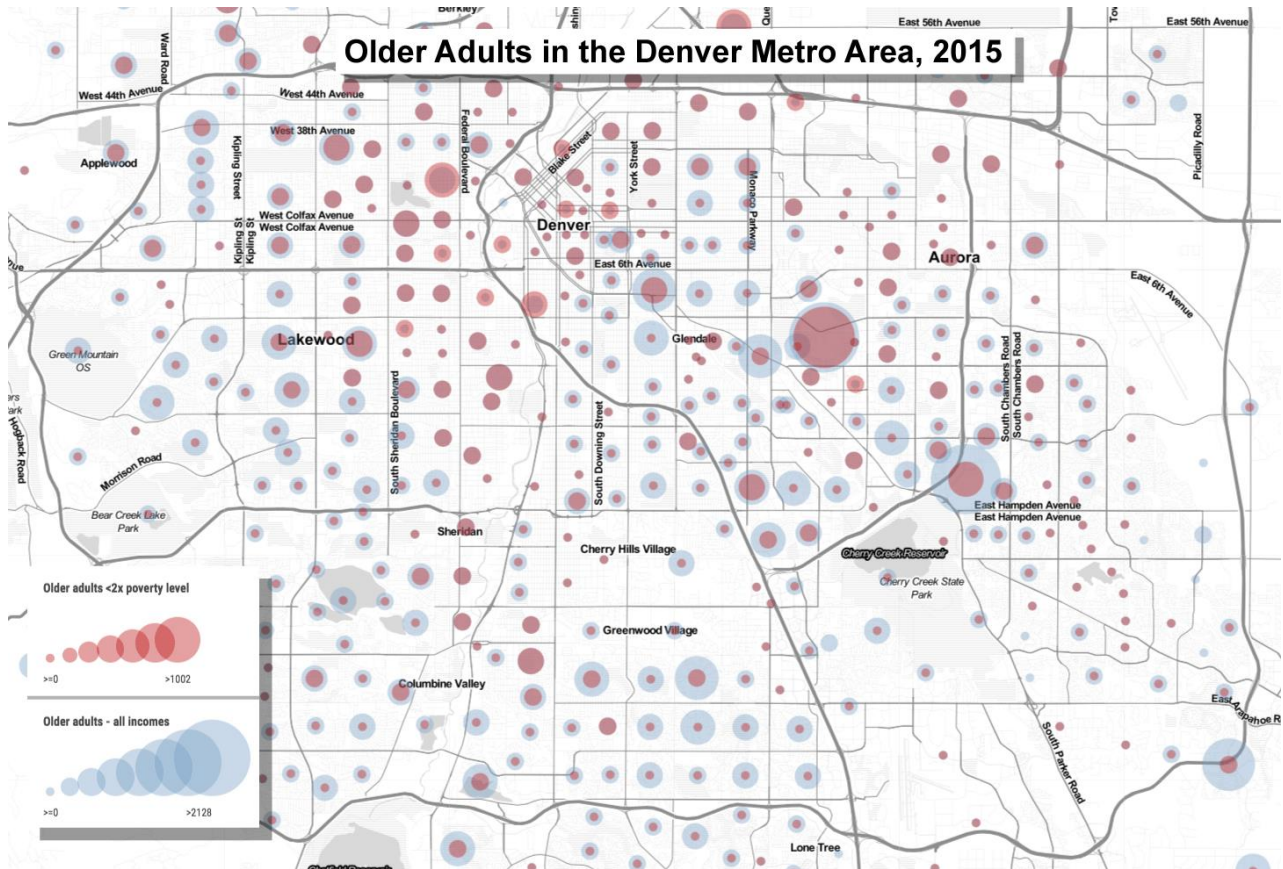
- Self-assessment of health
- Dementia rates
- Difficulty walking, climbing stairs, bathing or dressing
- Ease of running errands
- Caregiver status
- Homeownership status
- Connection to support for illness, mental health, elder abuse, etc.
- Self-assessment of financial situation
- Household income
- Retirement and emergency savings status

Lower-Income Older Adults

Another core target population for Kavod is lower-income older adults that may or may not have a connection to Judaism. This group is already growing as a percentage of residents in Kavod's facilities, and the organization has tentatively explored efforts to engage this population outside its walls with its programming partnership with Denver Housing Authority.

According to the 2015 American Community Survey, there are an estimated 74,600 older adults in the Denver metro area whose household income is less than twice the poverty line (\$23,540 for a single person or \$31,860 for a family of 2). This represents approximately 24.3% of the total population of older adults. Geographically, this population is spread throughout the Denver metro area, with particularly high concentrations in the following areas:

- Southeastern Denver and west Aurora
- A broad swath of the western metro area, including west Denver, Wheat Ridge, Edgewater and northeast Lakewood
- The Northeast Denver neighborhoods of Cole, Elyria-Swansea and Skyland



In addition to Kavod, specific housing communities that have a large population of lower-income older adults include Windsor Gardens (east Denver), Heather Gardens (Aurora), Conter Estates (Commerce City), Dayspring Villa (west Denver), and Denver Housing Authority properties such as the Thomas Bean Towers (Five Points) and Tapiz at Mariposa (Lincoln Park).

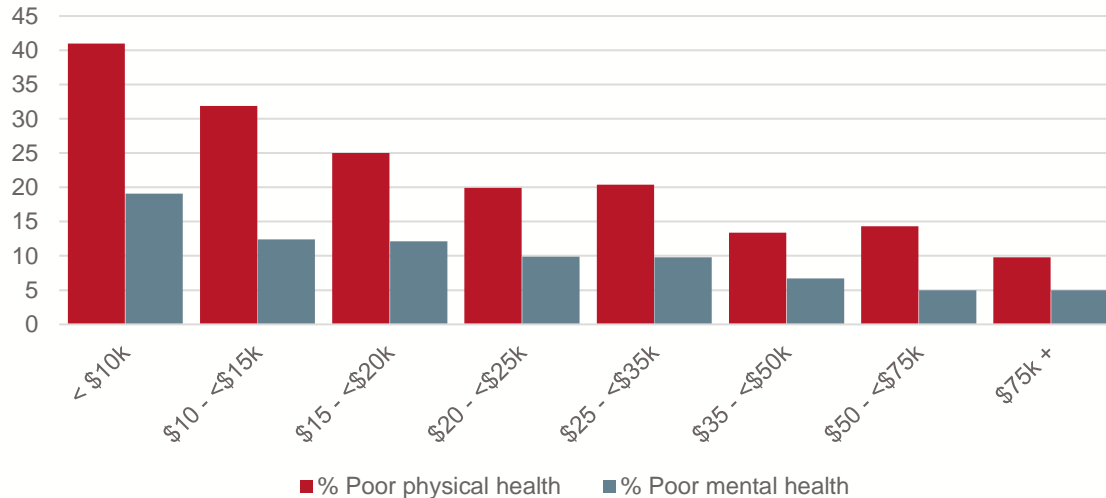
Based on a literature review and conversations with partners, low-income older adults in the Denver area have the following challenges and needs:

- Healthcare.** While healthcare is an important concern for all older adults, it plays an especially large role for those with lower incomes. According to the 2012 United States of Aging survey, more than 70 percent of lower-income seniors had a chronic health condition, as compared with 52 percent of older adults making \$30,000 or more annually³. Furthermore, seniors with lower incomes are less likely to treat their chronic conditions quickly, resulting in more expensive care interventions in the long

³ National Council on Aging, *The United States of aging survey 2012*. Retrieved from <https://www.ncoa.org/wp-content/uploads/8-3-12-US-of-Aging-Survey-Fact-Sheet-Low-Income-FINAL.pdf>

term.⁴ As a result, the cost of healthcare is a major burden for many low-income older adults.

Coloradoans Over 65 in Poor Health by Income Level, 2016



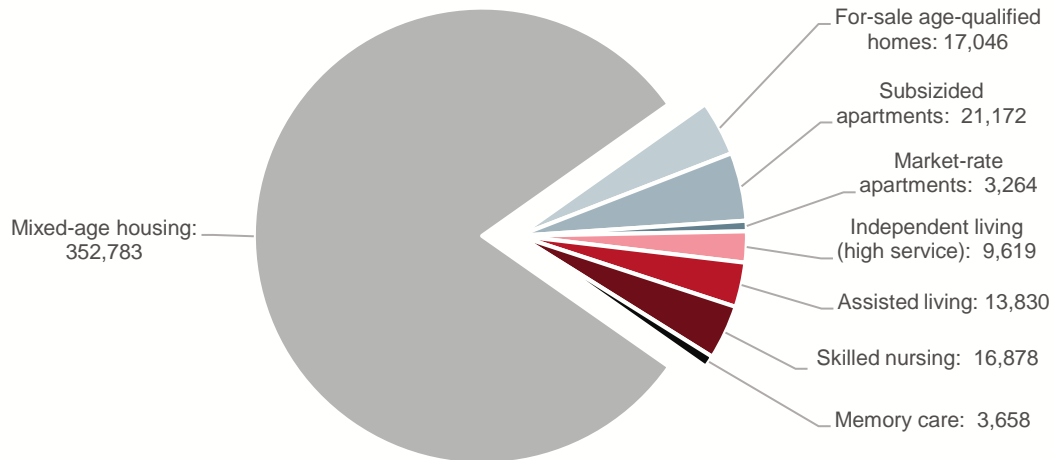
- Affordable housing.** As it has for many populations in Denver, the rapidly-escalating cost of housing has begun to reach a crisis point for lower-income older adults. Existing affordable housing developments for older adults have waitlists of several years, and supply shows little sign of catching up with demand: Of the 1,556 units of older-adult housing projected to open in the Denver area between 2017 and 2019, only 22 percent will be income-restricted. Furthermore, all of the new income-restricted units are independent living, leaving lower-income adults in need of assisted living, skilled nursing or memory care in an even more acute situation. Kavod's own waiting list for independent living is over 200 people long, with current wait times of more than 20 months. Even for older adults that live in their own homes, rising taxes can be a challenge on fixed incomes, as can home maintenance and repair or upgrades to accommodate changes in mobility.
- Social isolation.** One of the most consistent and troubling challenges for older adults is social isolation. Contrary to popular perception, the great majority of older adults live in homes or apartments unaffiliated with a care community or other age-restricted institution. According to the Administration for Community Living, there are approximately 13 million non-institutionalized older adults living alone in the United States.⁵ While for some, the choice to live alone reflects a preference to age in place, many others are not able to relocate because of finances or high demand for limited

⁴ The Robert Wood Johnson Foundation. (2011). *Health care's blind side: Unmet social needs leading to worse health*. Retrieved from <https://www.rwjf.org/en/library/articles-and-news/2011/12/health-cares-blind-side-unmet-social-needs-leading-to-worse-heal.html>

⁵ Administration for Community Living. (2015). *A profile of older Americans: 2015*. Retrieved from <https://www.acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2015-Profile.pdf>

units. Without the social and medical support that institutions provide, many older adults find themselves isolated and at higher risk of allowing mental and physical issues to go unchecked, and studies have connected social isolation with a higher prevalence of conditions ranging from heart disease to depression and suicide.

Housing types for 65+ households in Colorado, 2016



- Elder abuse.** Research has estimated that approximately one in 10 adults over 65 suffer from some form of abuse, with even higher rates among lower-income populations⁶: In low-income Latino communities, rates of abuse as high as 40 percent have been found.⁷ A 2017 AARP study of 1,000 Coloradoans over the age of 50 found that over half had been victims of some form of financial fraud, and nearly 75 percent were targets of attempted fraud.⁸ Forms of elder abuse can include neglect or abandonment by families or caregivers, physical or sexual abuse, or financial exploitation. The most common perpetrators of elder abuse are family members, and the vast majority of cases are unreported. In 2014, the state of Colorado passed a mandatory reporting law that has been successful in increasing the number of elder abuse cases reported to authorities; in June 2017, the Denver Police Department established a new Elder Abuse unit, which received over 200 cases in its first two months alone.⁹

⁶ Burnes, D. et al. (2015). Prevalence of and risk factor for elder abuse and neglect in the community: A population-based study. *Journal of the American Geriatrics Society*, 63(9). Retrieved from <https://onlinelibrary.wiley.com/doi/abs/10.1111/jgs.13601>

⁷ DeLiema, M. et al. (2012). Determining prevalence and correlates of elder abuse using promotores: Low-income immigrant Latinos report high rates of abuse and neglect. *Journal of the American Geriatrics Society*, 60(7). Retrieved from <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1532-5415.2012.04025.x>

⁸ AARP Colorado. (2017). *Defeating deception: Gauging the fraud experience and knowledge of Coloradoans 50+*.

⁹ <https://www.thedenverchannel.com/news/local-news/denvers-new-elder-abuse-unit-already-has-200-cases>

PARTNER PROFILES

A well-informed assessment of Kavod's strategic direction requires an understanding of the current and future programming of other organizations serving similar populations. The following profiles summarize this information for several organizations working with Jewish older adults, all of whom Kavod currently collaborates with through Kavod on the Road and the LinkAGES intergenerational initiative. In addition, Seniors' Resource Center is profiled to give an example of an organization serving low-income older adults that Kavod may wish to partner with in the future.

Jewish Family Service

Jewish Family Service (JFS) is one of the largest organizations serving both Jewish older adults and low-income older adults in the Denver area. The core program for JFS' older adult services is care management, in which staff members perform in-home assessments on a sliding-scale basis. About 40 percent of care management clients are Jewish, a number that has declined over the years. Another key JFS program is Colorado Senior Connections, which provides social programming for older adults in Edgewater and Wheat Ridge. JFS also offers mental health counseling, homemaker assistance and a para-chaplain service to older adults throughout the Denver metro area.

After their long time CEO retired, JFS hired a new CEO and this did not work out. JFS appointed an (internal) interim CEO and recently hired Linda Foster as their new CEO. Previous to Linda being hired JFS did complete a strategic plan for its organization as a whole, but the plan did not provide much specificity about the organization's older-adult programming. The JFS staff interviewed are eager to coordinate with Kavod as the two agencies have a long history of working together

Staenberg-Loup Jewish Community Center

The Staenberg-Loup Jewish Community Center (JCC) has long been a hub of structured and unstructured social activity for Denver's community of Jewish older adults. In recent years, it has developed and piloted delivery of a Jewish Aging Mastery curriculum, focusing on topics such as healthy relationships, financial literacy, and fall prevention, all with a Jewish perspective. The JCC has collaborated with Kavod to co-host and promote its Kavod on the Road programming, as well as with Jewish Family Services to offer a kosher lunch program three days a week and half-time programming referred to as JFS at the JCC.

In June 2018, JCC announced a financial restructuring that included a retirement of its past debts, the resignation of its board of directors and appointment of a new board, and its reincorporation as a nonprofit subsidiary of the Rose Community Foundation. The organization as a whole, including its older-adult programming, is currently engaged in strategic planning for the rest of 2018. When JVA spoke with JCC in summer 2018, the organization had recently hired Sonia Dobinsky as its chief program officer. In conversation, Sonia speculated that JCC would likely seek more partnerships to leverage its facility as a venue for third-party older-adult programming, as well as manage its own programming to support wellness, personal growth, intergenerational connections, and social action. Sonia has since left JCC.

Shalom Park

Previously, Shalom Park offered an array of services to older adults on its campus in Aurora, including a nursing home, independent patio apartments, non-bundled assisted living apartments, a hospice, and a home health agency. Over the last several years, the organization chose to focus on Shalom Park's core competencies, its 135-bed nursing home and health and wellness center, selling or closing its ancillary services and housing.

Marc Penner, the organization's recently hired CEO, has led the organization's embrace of the Eden Alternative approach, in which care is focused less on top-down directives and more on individual patient needs. He has also prioritized updates to the facility's physical space and marketing the organization's short-term rehab services to the community at large. As with many other organizations profiled here, Shalom Park is in the early stages of its own strategic planning process, and is open to new partnership opportunities with Kavod.

JEWISHcolorado

For decades, Colorado's chapter of the Allied Jewish Federation served as a local leader in grantmaking and social programs for the Jewish community. In 2013, the Allied Jewish Federation of Colorado and the Jewish Community Foundation merged to form JEWISHcolorado. In recent years, the organization has scaled back its direct support for Jewish organizations, instead acting as convener for initiatives such as Kosher Meals on Wheels and community chaplaincy. After a period of leadership transition, the organization recently named Rabbi Jay Strear as its president and CEO, with a commitment to continue its work of connection and collaboration.

Rose Community Foundation

Since it was established from the sale of Rose Hospital in 1995, the Rose Community Foundation (RCF) has emerged as a key local funder for Jewish and non-Jewish nonprofits alike. The organization currently has over more than \$325 million in assets, making \$11,053,369 in grants in 2017 to five core funding areas: child and family development, education, health, Jewish life, and aging, with the latter two of particular note for Kavod. In 2018, Rose hired Lindy Eichenbaum Lent as its new CEO, and the organization is currently developing a new strategic plan.

RCF's largest giving priority is Jewish life, with \$4,175,667 granted in 2017. Funding priorities in this category include programs that connect individuals to Jewish life, activities that promote Jewish learning for youth and adults, capacity-building for Jewish-focused organizations, and leadership development for individuals in the Jewish community.

RCF dedicated \$1,733,650 of its 2017 grant funds to its aging focus area. RCF's aging initiative has three main funding priorities:

- **Direct in-home and community-based services**, connecting older adults to "safety net services like home-delivered meals, handyman services and transportation." Among RCF's 2017 grantees working to provide these safety net services were Jewish Family Service,

Bondadosa, Project Angel Heart, Brothers Redevelopment and several local meals on wheels programs.

- **Transportation** initiatives aimed to increase mobility for older adults, such as Via Mobility Services.
- Projects and organizations working for **systemic change** in local aging issues, such as the Colorado Gerontological Society, Center for People with Disabilities, and the Colorado Commission on Aging.

In addition to these funding priorities, many of RCF's aging resources help support organizations keeping older adults active in their communities, such as Cultivate (formerly known as Boulder County CareConnect), Changing the Narrative, and Boomers Leading Change. RCF's aging funding guidelines indicate that the foundation does not tend to support capital requests, senior centers, or disease-specific programs.

Seniors' Resource Center

Seniors' Resource Center, founded in 1978 and based in Wheat Ridge, provides services, resources and advocacy to more than 24,500 people a year throughout the Denver metro area. It provides the following services:

- An **adult day program** providing social activities and hot meals to older adults. Daily activities include exercise, creative projects, cognitive exercise, field trips, community service projects, social events and computer technology.
- **Transportation** is available for up to three round trips per week between 8 a.m. and 4 p.m. The service is at no charge but accepts voluntary contributions, and it must be scheduled in advance.
- Non-medical **in-home care** and homemaking services to help people remain in their homes. Services include help with bathing, dressing, medication reminders, meal preparation, light housekeeping, laundry, errands and companionship. The service is charged by the hour, with a two-hour minimum.
- Minor **home repair** services are available to help people remain safe and independent in their homes. Labor is not charged to older adults because volunteers provide it, but the older adult is asked to cover the cost of parts or materials needed.
- A volunteer-based **friendly visitor program** called Neighbors to Neighbors.
- A variety of **financial services programs**, including budgeting, bill paying and income tax preparation.
- **Care management**, including services, advocacy and referrals.
- **Mental health services**, including telephone-based counseling, care management, wellness coaching, depression screening and identification and intervention in prescription drug misuse/abuse.

Summary of Organizations Meeting the needs of Jewish Older Adults

Need for Jewish older adults	Organization(s) serving need
Independent living: market rate	Wind Crest, Heather Gardens, Vi at Highlands Ranch, Springbrooke, Brookdale University Park, Brookdale Parkplace, Brookdale Mountain View, Balfour Riverfront Park, Denver Jewish Senior Living, Hilltop Senior Living
Independent living: affordable	Kavod, Windsor Gardens, Brookdale Tamarac Square, Senior Housing Options
Assisted living: market rate	Harvard Square, Brookdale, HighPointe, Rosemark at Mayfair Park, Cherry Oaks, Carillon at Belleview Station, Wind Crest
Assisted living: Medicaid and affordable	Kavod, The Granville, Caley Ridge, The Oberon House, Canterbury Gardens, Dayspring Villa, Eastern Star Masonic Retirement Campus, the Retreat at Highlands
Skilled nursing	Shalom Park, Brookdale Greenwood Village, Brookdale Roslyn, Wind Crest, Vi at Highlands Ranch, ManorCare
Memory care: market rate	Brookdale, Belleview Heights, Harvard Square, Peregrine Senior Living
Memory care: affordable	None available, other than some small group homes that take Medicaid
Hospice	None specific to Jewish community since Shalom Park closed its hospice. However, a number of Denver-based hospices offer Jewish chaplaincy.
Home sharing	None specific to the Jewish Community; Sunshine Home Share, Silvernest, Senior Homeshares, and Open Up all offer home-sharing services in Denver
Mental health	JFS
Care management	JFS
Transportation	Seniors' Resource Center and Via Mobility offer transportation to the community at large, but both have relatively limited service and can be expensive.
Continuing education	JCC, Kavod On The Road, Osher Lifelong Learning Institute, Academy for Lifelong Learning
Home healthcare	None specific to the Jewish community
Nonmedical home care (housekeeping, shopping, cooking, and errands)	Over 600 agencies for the community at large, including JFS, Seniors' Resource Center, Seniors Helping Seniors and Brightstar Denver.
Accessibility modifications and home repair	None specific to Jewish community. Brothers Redevelopment, Seniors' Resource Center, A Little Help and Rebuilding Together Metro Denver all serve the community at large.

Partner Themes

Assessing the landscape of Kavod's existing and prospective partners, a number of common themes emerge.

- **Jewish nonprofits are evolving in their relationship to Jewish identity.** Even as the number of Jews in the Denver area grows, religious affiliation has been on a slow and steady decline, and Jewish nonprofits in Denver and throughout the country are seeing declining numbers of self-identified Jews in their programs. The JCC's financial restructuring, Shalom Park's decision to scale back its services and elimination of its strictly kosher facility, and an increased proportion of non-Jews served in JFS programming are all indicators that Jewish-focused organizations are choosing to expand their focus to stay relevant and financially sustainable.
- **Jewish nonprofits are in a state of leadership transition.** Nearly all of the Jewish institutions profiled here have changed leadership in the past year, and most are currently engaged in strategic planning processes of their own. While the results of these planning processes are not all final, one common theme is a renewed desire for partnerships between organizations that go beyond simple cross-promotion of programs. Multiple sources have noted that there is more of a collaborative spirit among Denver's Jewish organizations than there has been in decades, with many new opportunities for Kavod to establish closer partnerships than it has been able to have in the past.
- **Significant service gaps remain for older adults.** As a whole, Jewish agencies are effectively and creatively providing for a wide variety of older adults' needs, from mental health to food security. On the other hand, several persistent needs continue to be unmet, largely because the solutions to those needs appear to be too expensive or logistically challenging. In particular, on-demand transportation, affordable memory care, and a Jewish-focused home health agency are key gaps in the landscape of care for Jewish older adults. These are areas that should be discussed with our partners but may be beyond what Kavod or any group of partners have the financial and staff resources to address.

KAVOD'S FUTURE STRATEGY

With an understanding of the needs of Kavod's target populations, as well as the current and future programming of the organization's partners, Kavod's board of directors and strategic planning committee convened on Sunday, December 2nd 2018 for a six-hour strategic planning retreat. Retreat participants included:

- **Michael Belieu**, Chief Financial Officer
- **Sharon Caulfield**, board member
- **Rachel Cohen**, board member, strategic planning committee co-chair
- **Glenn Cooper**, board member
- **Rob Friedman**, Board chair
- **Carl Glatstein**, board member
- **Marsha Helfant**, non-board committee member
- **Dr. Kerry Hildreth**, board member
- **Tracy Kapaun**, Chief Operating Officer
- **Michael Klein**, President/CEO
- **Ondalee Kline**, resident and board member
- **Michele Lueck**, board member
- **Gerri Persin**, non-board committee member
- **Debbie Reinberg**, board secretary, strategic planning committee co-chair
- **Melanie Siegel**, board member

Prior to the retreat, Kavod determined that its existing mission, vision and values - developed during the previous strategic planning process and listed here below - remained relevant and did not need to be revised.

Mission

To provide life-enriching experiences to older adults through a broad range of housing and support services that reflect the spiritual, social, and cultural values of Jewish tradition.

Vision

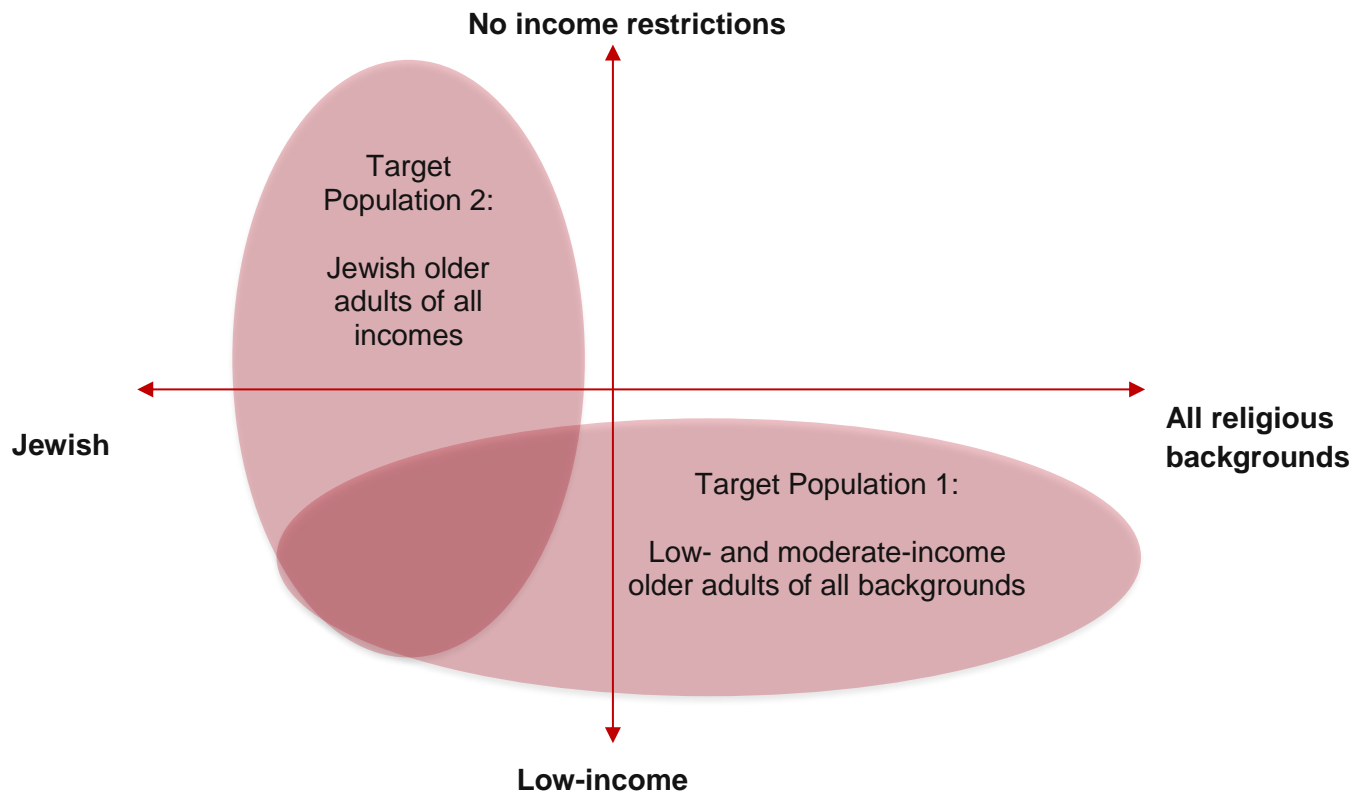
To support our main campus and seek related locations that support Jewish and other seniors in their quest to age gracefully and stay connected in their communities.

Values

- **Partnership.** We seek collaborative relationships to improve the lives of older adults.
- **Respect.** We respect our Jewish traditions and honor the diversity that each resident and employee brings to our community.
- **Integrity.** We approach every interaction with transparency and the highest level of integrity.
- **Dedication.** We are dedicated to helping those who most need our services.
- **Excellence.** We are committed to providing high quality, fairly priced services.

Target populations

During the retreat, participants reviewed the analyses of Kavod's current target populations found earlier in this report, and discussed which populations Kavod should be serving as it moves forward. Applying the matrix on page five, participants reaffirmed that Kavod should focus on serving the following the same two populations: low- and moderate-income older adults of all backgrounds, and Jewish older adults of all incomes.



With these core populations affirmed, Kavod's board and planning committee next began discussing the impact that the organization would like to have on each population within the next five years. After a variety of exercises and group discussions, retreat participants arrived at the following themes for the impacts it would like to have for each population:

Ensuring low- and moderate-income older adults are housed with respect and a high quality of life.

Kavod's core strength is in providing affordable housing from a place of Jewish values. Moving forward, Kavod will continue to seek housing solutions for members of this population through the following techniques:

- Continuing to upgrade quality of housing at current buildings
- Helping additional low- and moderate-income older adults secure affordable housing via developing its own housing, homesharing, or other programming and partnerships
- Providing programming and assistance to help older adults age in their homes

Becoming an essential part of the cultural and social fabric of Denver's Jewish older adult community.

This is an opportune time for Kavod to take a more visible role among Jewish older adults in the Denver area and the organizations that serve them. As it aims to increase its visibility as a respected partner and sponsor, Kavod will seek new opportunities for planning, coordinating and programming among the Jewish community.

Strategic Goals

Building on the two previous discussions, retreat participants identified the following as Kavod's core strategic goals for the next three to five years:

1. **Continue to improve quality of life for Kavod's current residents.** Over the past five years, Kavod has made a number of substantial physical and programmatic upgrades to its housing. For the next strategic planning period, these upgrades will continue, as facility renovations proceed as planned, creative solutions to the buildings' parking shortage are sought, programming in the Health and Wellness Center is expanded, and opportunities for on-site physicians or nurse practitioners are explored.
2. **Continue to explore opportunities for developing moderate-income housing.** In Kavod's previous strategic plan, a substantial market gap was identified for housing older adults that do not qualify for HUD subsidies but cannot afford market-rate housing. In the six years since then, demand has only grown, and promising development sites are currently being explored by the organization's leadership.
3. **Serve as a local leader in supporting older adults aging in community as well as the convener of local older adult agencies, especially those serving Jewish older adults.** The successful launch and expansion of Kavod On the Road has proven the organization's ability to meet the social and educational needs of older adults aging in community. Offering a variety of educational and social activities with over 700 attendees annually, Kavod On the Road has leveraged a network of partners ranging from local synagogues to the Denver Housing Authority to promote mental stimulation and socialization among older adults throughout Denver. As it looks forward, Kavod has the opportunity to extend this track record of success to additional programs and services to support older adults aging in community in the Denver area.

As noted previously, nearly every major organization serving Jewish older adults has had some combination of restructuring and leadership change in the last 24 months, leaving Kavod as the sole organization with a stable long-term strategy and institutional knowledge. Even beyond the Jewish older-adult community, stakeholders have noted a lack of coordination among housing and service providers. These conditions present an opportunity for Kavod to apply its collaborative, compassionate approach to bringing nonprofits, foundations and government agencies together for collective impact.

4. **Build financial resilience through cost efficiencies and diversifying revenue streams.** Kavod has long been a careful steward of its financial resources, ensuring that staff and residents alike are well provided for. In recent years, several factors have converged that make fiscal responsibility and innovation more important than ever. The majority of Kavod’s budget is supported by the Department of Housing and Urban Development (HUD), and the Federal government’s increasing political gridlock and instability has made the availability of existing levels of HUD funding appear less certain than in the past. Long-term demographic and financial trends, meanwhile, may eventually necessitate cuts in Medicaid, Medicare and Social Security benefits, indirectly impacting Kavod’s business model, as well. In response to these trends, Kavod will be more aggressive in its pursuit of additional sustainable revenue streams, including but not limited to philanthropy from individual donors and earned income.

Strategy screen

With Kavod’s overall strategic goals in place, organizational leadership and staff will soon begin the process of identifying, researching and evaluating potential program opportunities to achieve that goals. And as Kavod strengthens existing partnerships and builds new ones, Kavod will need to evaluate opportunities for strategic collaboration on an ongoing basis. To assist with these needs, retreat participants developed a strategy screen – a set of standardized questions that the organization’s leadership can use to evaluate new and existing programs in an objective way. During the planning retreat, participants came to agreement on which questions the strategy screen should contain, which are listed below. Moving forward, Kavod’s leadership may wish to make the tool more robust by assigning point values and/or weighting criteria for each question.

Environmental

- Does this program build and expand upon Kavod’s existing strengths and resources?*
- Will this program expand the population of older adults served by Kavod, or provide more comprehensive services for existing residents/program participants?*
- Are there other organizations doing similar work? If so, what is Kavod’s strategy for partnering with them?*

Social

- Is this program consistent with Kavod’s mission, vision and values?*
- Is this program aiming to reach at least one of Kavod’s two target populations?*
- Will this program advance one or more of Kavod’s five strategic goals for 2019-2023?*
- Is there a clear and realistic plan for measuring the program’s impact?*

Financial

- What resources will this program take to launch? Do Kavod's staff have the capacity to take on this opportunity?*
- Will this program generate a financial return on investment? If not, does the program have a plan for long-term financial sustainability?*
- Does the program engage or excite potential donors and philanthropists?*

NEXT STEPS

This document is intended to provide the framework for Kavod's next strategic plan, but more work will be required from the organization's leadership to confirm this framework and fill in the details. To that end, retreat participants agreed to the following next steps for completing the strategic planning process:

1. In early 2019, the Strategic Planning Committee reconvened to review and revise the strategic plan framework and identify appropriate metrics for evaluating Kavod's progress towards attaining its goals.
2. Following adoption of the strategic plan framework, staff and board will work to prepare a public version of the framework to share with stakeholders.
3. Senior staff will begin research on potential program opportunities to achieve the organization's new strategic goals. By April 30, 2019, they will have identified potential programs that fit through the strategy screen, developed a budget for new funding needs, and a 12-month action plan for beginning implementation.

APPENDIX: PROGRAM OPPORTUNITIES FOR SUPPORTING OLDER ADULTS AGING IN COMMUNITY

In preparation for the strategic planning retreat, JVA researched several subject areas related to aging in community, examining peer-reviewed literature, national best practices and local initiatives. Based on that research and conversations with chairs of Kavod's Strategic Planning Committee, the following four subject areas were determined to be most promising for Kavod to pursue further:

1. **Solutions to Isolation**, including intergenerational programming and peer support networks
2. **Home Sharing** programs that seek to match homeowners that have empty space with older adults in need of housing
3. **Supporting Older Adults with Early Cognitive Loss** through social clubs, memory cafés, assistive technologies, or other means
4. **Home Repair/Handyperson Services** such as accessibility retrofits or small plumbing and electrical repairs

More detailed analyses of each subject area are shared below:

Solutions to Isolation

Among the greatest concerns for both low-income older adults and Jewish older adults are social isolation. According to the Denver Regional Council of Government's Area Agency on Aging, nearly a third of Denver's older adults are at risk of being isolated, and estimates of the national rate are as high as 42 percent.¹⁰ As Kavod expands its efforts to help older adults age in community, it will be well positioned to help prevent older adults from becoming isolated in the first place. As for adults already at risk of isolation, there is an extensive peer-reviewed literature evaluating strategies to reduce isolation. The following intervention approaches, drawn from the conclusions of three separate metastudies, have been found to be most effective at reducing loneliness:

- Group activities that involve an educational component
- Bereavement support for recently widowed people
- Therapy groups for people with mental health issues
- Intergenerational programming¹¹

¹⁰ Nicholson, N. R. (2012). A review of social isolation: an important but underassessed condition in older adults. *The journal of primary prevention*, 33(2-3), 137-152.

¹¹ Thompson Jr, E. H., & Weaver, A. J. (2015). Making connections: The legacy of an intergenerational program. *The Gerontologist*, 56(5), 909-918.

- “Friendly visitor” programs, in which senior volunteers visit other community-dwelling older adults^{12 13}
- Peer or professionally-led counseling groups¹⁴
- Structured physical activity

Interventions based on social interaction are more likely to be effective when they are targeted to specific groups, such as women, the widowed, the physically inactive or people with mental health problems. One-on-one programs, meanwhile, are more likely to be successful when the parties involved belong to the same generation, have common interests, and share a common culture and social background.¹⁵ It also appears that programs that enable older people to be involved in planning, developing and delivering activities are most likely to be effective.¹⁶

In addition to the approaches discussed above, new online and digital options are beginning to demonstrate potential for addressing loneliness and social isolation among older individuals.¹⁷ For example, the Virtual Senior Center launched by Selfhelp Community Services in 2010 uses video chat to connect homebound older adults for structured programming and informal socializing. Program evaluation found that the Virtual Senior Center reduced loneliness among participants by 80 percent and increased connectedness by 60 percent.¹⁸

These results were not unique to Selfhelp Community Services: A meta-analysis of six studies found that computer and internet training consistently reduced loneliness in older adults under the right conditions.¹⁹ Even so, the lasting benefits of online and digital solutions remain unclear. As with telephone-based interventions, online or digital approaches may need to integrate several components in a multidimensional approach to target individuals who are difficult to reach and desire some type of personal connection.

¹² MacLeod, S., Musich, S., Parikh, R., Hawkins, K., Keown, K., et al. (2018). Examining Approaches to Address Loneliness and Social Isolation among Older Adults. *J Aging Geriatr Med* 2:1.

¹³ Dickens, A., et al. (2011). Interventions targeting social isolation in older people: a systematic review. *BMC Public Health* 11: 647.

¹⁴ Cattan, M., et al. (2005). Preventing social isolation and loneliness among older people: A systematic review of health promotion interventions. *Ageing & Society*, 25, 41-67.

¹⁵ Cattan, M., et al. (2003). Alleviating social isolation and loneliness among older people. *International Journal of Mental Health Promotion*, 5(3), pages 20–30.

¹⁶ Cattan, M., et al. (2005). Preventing social isolation and loneliness among older people: A systematic review of health promotion interventions. *Ageing & Society*, 25: 41-67.

¹⁷ Price, B. (2015). Approaches to Counter Loneliness and Social Isolation. *Nurs Older People* 27: 31-39.

¹⁸ Dring, D. “Reducing Social Isolation and Improving Health Status through Group Video Chat Activities”, *LeadingAge*

¹⁹ Choi, M., Kong, S. & Jung, D. (2012). Computer and internet interventions for loneliness and depression in older adults: A meta-analysis. *Healthcare Informatics Research*, 18(3): 191-198.

Opportunities for Kavod: Solutions to Isolation

- Use results of the upcoming Greater Denver Jewish Community Study to identify specific subpopulations of Jewish older adults most at risk of isolation and/or elder abuse
- Continue to engage with LinkAGES to develop intergenerational programming and other opportunities to prevent and reduce isolation
- Engage Kavod On the Road participants or other groups of older adults to co-create a social support service to address isolation in identified subpopulations
- Coordinate a friendly visitor program to connect older adults with other older adults experiencing isolation

Home Sharing

Another potential program opportunity for Kavod is home sharing, which seeks to find suitable matches between homeowners and individuals seeking affordable housing. In recent years, several new companies and nonprofits have started with the aim of providing home-sharing services for older adults, each with a slightly different model. Senior Homeshares and Silvernest are both online home-sharing platforms, and are both headquartered in Colorado. Senior Homeshares is a free service that pairs older-adult homeowners with other older adults on fixed incomes, while Silvernest aims to match “empty nesters” with roommates of any age and income level for a \$50 signup fee and monthly charge of \$10-\$15. Nesterly, meanwhile, is a similar Boston-based service that charges \$100-\$200 per successful match plus 2.5 percent of monthly rent.

The above models are designed to quickly generate matches between owners and renters using an online platform. Sunshine Home Share Colorado, meanwhile, takes a more hands-on approach. Every home-sharing program entails some amount of housemate vetting, but Sunshine’s model is the most extensive, involving a multistep screening process facilitated by Sunshine staff. To date, Sunshine has completed eight matches out of 32 match meetings. Alison Joucovsky, Sunshine’s founder, has long been involved in Denver’s Jewish community and is enthusiastic about the potential to partner with Kavod.

Some home-share programs are focused on serving a specific target population: The Center on Halstead in Chicago matches homeowners with LGBT older adults, while Denver-based Open Up (formerly known as Providence HomeShare) matches homeowners with low-income adults of any age trying to become economically self-sufficient. Other programs provide wraparound services in addition to matching owners and renters. For example, HIP [Human Investment Project] Housing in San Mateo County, California, assesses the needs of both home seekers and providers, and offers referrals to a variety of community services and programs.

Regardless of the specific approach, there are number of best practices for successful home sharing:

- Thorough screening mechanisms
- Follow-up support and conflict mediation to ensure match success²⁰
- A sustainable revenue source
- A thorough but flexible boilerplate lease document
- Partnerships with community-based institutions serving older adults
- Buy-in and active support from local government

Home sharing offers an appealing way to solve housing and care challenges for older adults, but managing a home-sharing program is not without risks. The cost of housing an older adult

²⁰ U.S. Department of Housing and Urban Development. (2018). Home Sharing. Retrieved from <https://www.huduser.gov/portal/casestudies/study-09282016-1.html>

through home sharing is vastly lower than developing new housing, but it nevertheless requires many hours of staff time to make a successful placement, and it remains unclear whether any of the new business models being tested in the market will become financially sustainable. Furthermore, even the most stringent standards for vetting applicants is unlikely to eliminate all cases of fraud, abuse or neglect, and a single match gone wrong may damage an organization's institutional reputation or even put it at legal risk.

Opportunities for Kavod: Home Sharing

- Conduct interviews, surveys or focus groups with Kavod on the Road participants to identify interest and concerns around home sharing
- Partner with Sunshine Home Share or another provider to identify potential home-sharing clients
- Examine the feasibility of home sharing as an interim solution for older adults on Kavod's wait list
- Explore opportunities to educate and connect older adults with local home-sharing resources

Supporting Older Adults with Early Cognitive Loss

Dementia and other forms of cognitive loss are a growing and underserved challenge for Denver's older adult community. While Kavod may not be in a position to provide memory care or other programming to assist with advanced cognitive loss, its internal and community-based programming could each be expanded to support older adults with early-stage dementia (as well as their caregivers). Across the globe, communities have developed a number of innovative programs designed to maintain a reasonable quality of life for individuals with early cognitive loss, many of which involve education and partnership with civil institutions and the general public. Promising practices to examine include the following:

- **Social clubs** are designed to be attended by couples where one partner has early stage dementia. The clubs address the social isolation experienced by both the person with dementia and their caregiver. A formal evaluation of the social club model has found benefits both for attendees with dementia, who can socialize worry-free, as well as their caregivers, who can learn and share skills and experiences with one another²¹. Remembering Together is an European Union-funded social club in which participants are taught the benefits of using Reminiscence Therapy in their day-to-day interactions with their partners.
- **Alzheimer's or memory cafes** serve as a safe and relaxed place where people with dementia and their caregivers can meet in the presence of health and social care professionals for regular meetings in a cafe-style environment. They offer a unique blend of

²¹ Keogh, C. and McGettrick, G. (2008) *Social Space: Equal Place, The Social Club Model of Dementia Care: A Research Report*, The Alzheimer Society of Ireland, Dublin.

education, therapeutic support and information. The Alzheimer's café is independent from and designed to complement other existing services and supports, including day care centers, respite, home care and social clubs.

- **Psycho-educational programs**, such as a recent initiative of the Alzheimer's Society of Ireland, train family caregivers in best practices for caring for loved ones with dementia. The Ireland program combines lecture, role playing and experiential learning, and covering themes such as changes to the home environment, creating reassuring routines, using simple language and visual cues, and creating memory-triggering playlists.
- **Assistive technology** is being deployed by many Alzheimer's and dementia-focused organizations to help people with dementia live longer in their homes. This technology is usually designed specifically for older adults with dementia issues, and may include calendars, medication timers, and object locators.

One program in particular that has been noted for its innovative approach to dementia is UCLA's Alzheimer's and Dementia Care Program, which acts as a "one-stop-shop" by partnering with eight medical care and community-based service providers to meet the needs of high-risk older adults and their caregivers. Nurse practitioners act as dementia care managers to develop a personalized care plan with the referring physician; make follow-up visits and phone calls to make sure the plan is implemented or modified as needed; and offer 24/7, year-round advice and assistance for caregivers to avoid emergency department visits and unnecessary hospitalizations. The program's outcomes include successfully reducing nursing home admissions, problem behaviors and patient and caregiver depression.

Dementia Friendly America is attempting to take this collaborative approach to municipalities across the country. Composed of a consortium of more than 50 organizations including AARP, the Alzheimer's Association, CVS/Caremark, the International Association of Chiefs of Police, the National League of Cities, and UsAgainstAlzheimer's, Dementia Friendly America partners with local municipalities to create dementia-friendly communities throughout the United States. Each participating community selects locally-relevant cross-sector projects, with the broad aims of raising awareness, transforming attitudes, supporting caregivers and promoting patient participation in their community. Dementia Friendly Denver's work has included community education events, training for government employees, advance planning for caregivers, a dementia-friendly worship program, dementia information wallet cards, and dementia resource guides.

Opportunities for Kavod: Supporting Older Adults with Early Cognitive Loss

- Host a regular social club through Kavod on the Road for individuals with dementia and their caregivers to connect with one another
- Host a series of memory cafes with qualified health professionals
- Convene a series of interactive trainings for caregivers of low-income and/or Jewish individuals with dementia
- Identify assistive technology that could benefit individuals with dementia and seek funding to distribute it to the appropriate low-income and/or Jewish older adults
- Partner with Dementia Friendly Denver and/or JCC to host a dementia resource fair, dementia-friendly Jewish worship service, or other programming

Home Repair/Handyperson Services

As growing numbers of older adults opt to stay in their own homes as they age, the market for services to assist them has grown quickly. Many organizations offer help with daily chores, while others provide minor plumbing and electrical repairs and energy-efficiency upgrades. Finally, a growing suite of for-profit and nonprofit organizations install retrofits such as wheelchair ramps and shower grip bars designed to ease accessibility for aging homeowners. Jewish Family Service already provides daily chores and light housekeeping services for Jewish older adults, but small repairs and accessibility upgrades could be promising opportunities for Kavod to pursue.

The concept of a housing provider offering home repair and upgrade services to older adults is not without precedent. St. Paul's, a senior living facility in western Pennsylvania, offers repair services to nearby older-adult homeowners as part of its "St. Paul's Without Walls" programming. Clients are charged a base rate of \$22.50/hour for yard work and minor home repairs, with more extensive needs subcontracted to local partners. Here in the Denver area, meanwhile, one of the most active home repair and upgrade services is run by Brothers Redevelopment, a nonprofit that manages 13 independent living properties for low-income older adults. Brothers has leveraged its internal facility maintenance and repair expertise into a successful home maintenance and repair program for low-income older-adult homeowners. The organization partners with multiple metro-area counties and municipalities to subsidize the service, allowing them to offer a variety of mobility and accessibility upgrades to clients for free or at a significantly reduced cost.

In addition to Brothers Redevelopment, a number of other local organizations offer some combination of minor repairs, yard work, and accessibility modifications for older adults. A Little Help is a nonprofit that charges homeowners on a sliding-scale basis, while groups like Hudson Integrative and Number 1 Son target middle- and upper-income older adults, offering high-skill services on a fee-for-service basis. Kavod would therefore be entering a crowded field, but its

existing maintenance expertise and established institutional and grassroots connections to the Jewish older-adult community may offer it enough of a niche for success.

Opportunities for Kavod: Home Repair/Handyperson Services

- Investigate Brothers Redevelopment's model in more depth and explore opportunities for partnership with Kavod
- Conduct surveys or focus groups with Kavod on The Road participants to gauge interest in home repair and modification services
- Explore partnership opportunities with JFS to become a preferred provider of home repair and modification services to its existing clients

**Existing organizations offering home modification or repair work for older adults
in the Denver area**

Program	Income restriction	Price	Minor repairs	Yard work	Accessibility modifications
A Little Help	None	Sliding scale	✓	✓	
Brothers Redevelopment	Low-income	Free	✓		✓
Extreme Community Makeover	None	Free		✓	
Hudson Integrative	None	Charge			✓
Number 1 Son	None	Charge	✓	✓	✓
Rebuilding Together Metro Denver	Low-income	Free	✓		✓
Seniors Helping Seniors	None	Charge	✓	✓	
Seniors' Resource Center Chore Services Program	None	Labor is free, client pays for materials	✓	✓	✓
The Senior Hub	None	Varies	✓		