

JULY  
2025

# Peak Possibilities

Your Monthly Guide to Informed Real Estate Decisions



Investment Community of the Rockies  
ROCKIES REAL ESTATE INVESTORS ASSOCIATION

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ICOR Business  
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## Opening My Black Book: The Most Powerful ICOR Benefit Ever Created

By Troy Miller

After 18 years of building relationships across Colorado and the nation, I'm about to do something I've never done before: open my entire network to ICOR members through our new **ICOR Expert Office Hours** program.

Let me tell you what prompted this decision.

Last month, I was riding along with a multi-millionaire investor when he hit a critical problem that could have cost him his entire portfolio. Within 15 minutes, I had the right expert on the phone who not only understood the exact issue but solved it immediately. As we drove away, he looked at me and said, "That man owes you a bottle of outstanding wine, because you just handed him \$50,000 of new business annually and saved my butt in the process!"

That's when it hit me. I've spent nearly two decades becoming what people call a "serial connector." When top investors across the country run into problems, they call me asking, "Do you know someone who can help with..." The answer is almost always yes.

### Your Problems Need Solutions, Not Seminars

Here's what I've learned: when you're in the trenches of real estate investing, you don't need another "how-to" session. You need immediate access to people who have already solved the exact problem you're facing.

That contractor who disappeared with your deposit? I know attorneys who specialize in construction disputes and can get results fast.

That syndication structure that's keeping you up at

night? I have direct access to securities attorneys who wrote the playbook on this stuff.

That tax strategy you're unsure about? I know CPAs who have saved investors millions and can review your specific situation.

The IRS notice that just arrived? I can connect you with tax attorneys who eat these problems for breakfast.

### The Network You've Never Had Access To

My "black book" includes:

- The most successful investors from Colorado and over 120 markets across the US
- Real estate attorneys who handle everything from basic contracts to complex partnerships and joint ventures
- Landlord-tenant attorneys who can navigate Colorado's trickiest eviction situations
- Syndication attorneys who structure deals for the biggest players in the country
- Tax attorneys who fight the IRS and win
- CPAs who specialize in real estate tax optimization

These aren't just names in a directory. These are personal relationships built over 18 years of mutual respect and shared success. When I call, they answer. When ICOR members call through this program, they'll get the same treatment.

### How ICOR Expert Office Hours Works:

**Every 2nd and 4th Tuesday at 11 AM** (starting in August), we're bringing these experts directly to you via Zoom in a format designed for real-world problem solving:

**11:00-11:45 AM:** Expert in the hot seat for brief updates

*Continued on page 3*



## JULY @ ICOR

### 5 Profit-Maximizing Secrets Every Rental Property Owner Must Know

Tuesday, July 29th | In Person or Virtual

**Stop Leaving Money on the Table: Master the Management Strategies That Separate Profitable Investors from the Rest**

Most rental property owners are unknowingly hemorrhaging money through poor management practices. While others struggle with problem tenants, surprise repairs, and shrinking cash flow, successful investors use five critical strategies to maximize profits and minimize headaches.

This intensive session reveals the proven management techniques that transform mediocre rental properties into wealth-building machines. You'll discover the same strategies used by Colorado's most successful property investors to maintain high cash flow, protect their assets, and scale their portfolios.

#### THE 5 PROFIT-MAXIMIZING SECRETS YOU'LL DISCOVER

##### Secret #1: The Inspection Strategy Most Landlords Skip

- The one walkthrough technique that prevented a \$15,000 mold disaster
- What to look for that tenants desperately hope you'll miss
- Why 90% of landlords are doing inspections completely wrong

##### Secret #2: The Tenant Selection Method That Eliminates 90% of Problems

- The overlooked screening step that predicts future headaches
- Why most landlords are selecting tenants completely wrong
- The red flag that saves you thousands in damage and lost rent

##### Secret #3: The Vendor Management System That Saves 30%+ on Repairs

- How to build a contractor network that actually shows up
- The negotiation tactic that keeps costs down automatically
- Why your current vendor relationships are costing you a fortune

##### Secret #4: The Liability Protection Gap That Could Bankrupt You

- The insurance blind spot that's caught multiple Colorado landlords
- Legal examples that will shock you
- The lease clause that shifts massive liability away from you

##### Secret #5: The Cash Flow Optimization Technique Hidden in Plain Sight

- The accounting practice that reveals instant profit opportunities
- Why your current system is costing you money every month
- The expense tracking method that reduces your tax burden

**For full details or to register visit**  
**[www.icorockies.com/events](http://www.icorockies.com/events)**



## CO-LIVING RENTAL MASTERY ACCELERATOR

From Investment to Cash Flow

SATURDAY, OCTOBER 11TH, 2025 | 9:00 AM - 3:00 PM

### LEARN THE STRATEGIES THAT GENERATED FINANCIAL FREEDOM IN 15 MONTHS

-  High-Cash-Flow Property Identification
-  Zero-Capital Acquisition via OPM and Syndication
-  Tenant Selection, Community Building, and 97%+-Occupancy
-  Live Property Walkthroughs



#### YOUR INSTRUCTORS

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Northern Colorado Co-Living Expert  
Achieved Financial freedom in 15 months  
Author of *The House Hacking Strategy*



##### CRAIG CURELOP

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Saturday, September 20th  
9:00 AM - 3:30 PM  
Venture X Denver LoDo  
1800 Wazee St, 3rd Floor  
Denver, CO 80202  
[events.icorockies.com/recon2025](https://events.icorockies.com/recon2025)



## Opening My Black Book: The Most Powerful ICOR Benefit Ever Created

*Continued from page 1*

on current market conditions, recent legal changes, or new strategies, followed by open Q&A where you bring your actual situations and get real solutions.

**11:45 AM-12:15 PM:** "Haves & Wants" networking session where members connect with each other for deals, resources, and partnerships.

The beauty of Zoom:

- Participate from your desk
- Listen while driving between properties
- Or dial in from a job site. Perfect for busy investors who need flexibility without sacrificing access to critical expertise.

**Hot Seat Guests will be announced:**

1. During each session, the next session's guest and hotseat expert will be announced
2. Look for the next session's guest and hotseat expert in Saturday's e-newsletter

**Register at [www.ICORockies.com/Events](https://www.ICORockies.com/Events), and a Zoom link will be emailed to you. You'll also receive the link again approximately one hour before each session.**

This isn't education for the sake of education. This involves crisis prevention and rapid problem-solving with individuals who have encountered every imaginable scenario.

### Why This Changes Everything

We're living in uncertain times. Interest rates are shifting. Tax laws are changing. Market conditions are evolving daily. The investors who thrive aren't the ones with the most knowledge; they're the ones with the best connections.

You can spend weeks researching a problem online, or you can get on a call with someone who solved the same issue last month for another investor. Instead of wrestling with problems alone, you'll connect with seasoned investors and experts who've already navigated these exact challenges. These aren't just service providers—they're successful real estate entrepreneurs who understand the isolation that comes with building wealth.

### My Social Equity Is Your Strategic Advantage

I've never talked much about my network because it felt like bragging. But watching successful investors struggle with problems I could solve with one phone call made me realize I was doing ICOR members a disservice by keeping these connections to myself.

My social equity is worth millions. Not in dollars, but in access, speed, and solutions. Starting this August, that equity becomes your strategic advantage.

### Don't Sleep on This One

I'll be honest: we create incredible programs that sometimes get overlooked. Members focus on the monthly meetings or the big events, but miss the quiet, powerful resources that could transform their investing. This is different. This isn't just another meeting. This is direct access to the network that I spent 18 years building, delivered in a format designed for busy investors who need solutions, not seminars.

**Mark your calendars: Second and fourth Tuesdays at 11 AM, starting August 13th.**

When problems arise (and they will), you'll know exactly where to go.

*After 18 years of connecting others, it's time to connect with you!*



## DISTRESSED PROPERTY EXPERT

TROY MILLER / TROY@ICOROCKIES.COM / ICOROCKIES.COM

# The End of Easy Foreclosure Money: How Smart Investors Are Adapting to the New Distressed Property Landscape

The golden age of foreclosure investing is over. Where investors once counted on steady streams of bank-owned properties and competitive auction prices, today's reality presents a dramatically different landscape that's forcing a complete strategic overhaul.

### The Numbers Tell the Story

The statistics paint a clear picture of this transformation. Only 67,000 homes entered foreclosure in Q1 2024 compared to peak levels during the Great Recession when millions of properties flooded the market annually. Even more telling, the average time to complete a foreclosure has stretched to 762 days—a 6% increase from 2023—with some states like Louisiana averaging nearly a decade at 3,520 days.

"Buying at foreclosure auctions is getting harder; there are fewer distressed properties, and prices are way up," explains Ron Meyers of Ron Buys Florida Homes, reflecting the frustration many traditional foreclosure investors now face. "It feels like everyone is competing for the same house, and profit margins just aren't what they used to be."

### Why Traditional Foreclosure Strategies Are Failing

Several converging factors have created this supply crunch. High home equity levels—reaching record highs of \$35 trillion nationally—mean most distressed homeowners can sell traditionally rather than face foreclosure. Additionally, extended federal and state loss mitigation programs provide homeowners with multiple alternatives to foreclosure, while lenders prefer loan modifications over the costly foreclosure process.

The result? Foreclosure filings totaled just 322,103 properties in 2024, marking a 10% drop from 2023 and remaining far below historical norms. When properties do reach auction, increased competition drives prices up, eliminating the deep discounts that made foreclosure investing profitable.

### The Data-Driven Pre-Foreclosure Revolution

Smart investors aren't waiting for public foreclosure notices anymore. They're leveraging advanced data analytics to identify distressed properties months before they hit traditional foreclosure pipelines.

"Compared to the Great Financial Crisis, investors now have access to a staggering amount of real-time data," notes Patrick Schultz, co-founder of Uncle Tex Buys Houses. "Everything from missed mortgage payments and utility shutoffs to lien filings and property code violations like tall overgrown lawns—our favorite under-the-radar sign."

This proactive approach uses predictive indicators including:

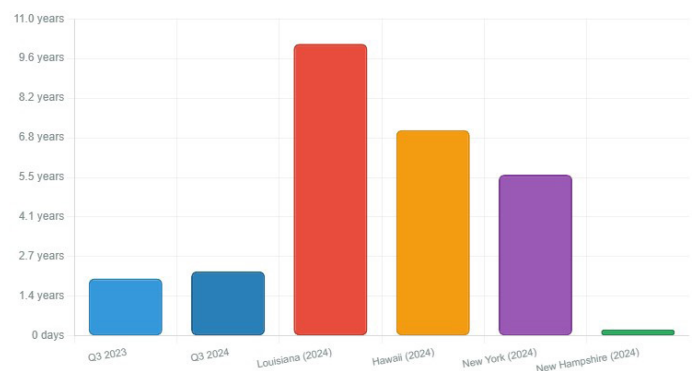
- Missed tax payments and utility disconnections

- Building code violations and maintenance neglect
- Death records and probate filings
- Divorce proceedings and job loss data
- Medical liens and bankruptcy precursors

By identifying homeowners in financial distress 6-12 months before formal foreclosure proceedings, investors can negotiate directly with motivated sellers, often achieving better prices with less competition.

### The Foreclosure Timeline Extension

Average Days to Complete Foreclosure Process  
Longer timelines create pre-foreclosure opportunities but increase uncertainty



#### Strategic Implications:

- Average timeline increased **6% year-over-year** to 762 days
- Extended timelines favor pre-foreclosure intervention strategies
- State variations create geographic arbitrage opportunities
- Longer processes mean more negotiation windows for investors

Source: ATTOM Q3 2024 Report. Extended timelines create larger pre-foreclosure opportunity windows.

### Commercial Distress: Where the Real Opportunities Exist

While residential foreclosures have largely dried up, commercial real estate presents a \$218.1 billion distressed opportunity, with \$82.8 billion in immediate distress. Nearly \$67.1 billion of this distress is concentrated in the multifamily sector, where overleveraged properties face refinancing challenges in today's high-rate environment.

Office properties represent another significant opportunity as remote work permanently altered demand fundamentals. Unlike residential properties with strong homeowner equity positions, many commercial properties purchased or refinanced during peak pricing now face genuine distress as cash flows fail to support debt obligations.





### Federal Reserve Policy Creates New Dynamics

Current Federal Reserve policy creates a unique environment where mortgage rates hovering around 6.75% to prevent the refinancing wave that typically precedes foreclosure spikes. Instead, homeowners with low-rate mortgages from 2020-2022 are choosing to stay put rather than trade up, creating what economists call the "lock-in effect."

This dynamic reduces traditional residential foreclosure opportunities while potentially creating future commercial distress as floating-rate commercial loans reset at higher rates.

### Adapting Your Investment Strategy

Successful distressed property investors are making three key strategic shifts:

**First**, they're investing heavily in data and technology platforms that provide early warning signals of homeowner distress, allowing them to reach motivated sellers before properties enter formal foreclosure proceedings.

**Second**, they're expanding into commercial distressed opportunities, particularly office-to-residential conversions and distressed multifamily properties where fundamentals support recovery but overleveraging creates immediate opportunities.

**Third**, they're building relationships with private equity firms and debt funds that purchase distressed commercial loans, providing access to larger deal flow that individual investors couldn't access independently.

### The Bottom Line

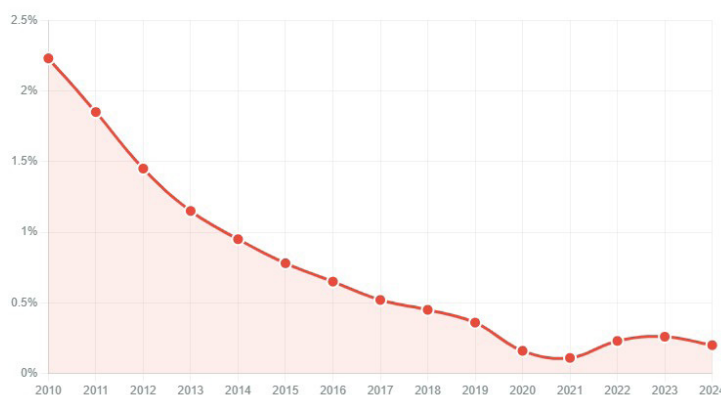
The easy money from residential foreclosure investing has largely disappeared, replaced by a more sophisticated market requiring better data,

faster decision-making, and broader asset class expertise. Investors who adapt to this new reality by embracing predictive analytics for pre-foreclosure opportunities and exploring commercial distressed assets will find plenty of profit potential.

Those still waiting for a return to 2008-style foreclosure volume are missing today's genuine opportunities entirely.

### The Great Foreclosure Rate Collapse

U.S. Foreclosure Rate by Year (2010-2024)  
Showing the dramatic decline from crisis levels to historic lows



#### Key Insights for Investors:

- Current foreclosure rates are **91% below 2010 peak levels**
- 2024 rates remain near historic lows despite economic pressures
- Traditional foreclosure investing strategies face severe supply constraints
- Market has fundamentally shifted from distress-driven to equity-driven



## TROY MILLER

### DISTRESSED PROPERTY & SHORT SALE INVESTOR

With a team of 15 years of experience in distressed properties, contact me directly to stop any foreclosure date. There are multiple ways to do it effectively and safely!

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**TITLE EXPERT**

TAMMY HAYUTIN / TAMMY@ELEVATEDTITLECO.COM/ ELEVATEDTITLECO.COM

## AI & Real Estate Investing: A Double-Edged Sword in an Evolving Market

Real estate has long been considered one of the most dependable paths to building wealth. But as the landscape evolves—shaped by technology, shifting market forces, and an increasingly competitive investor base—new tools are emerging that are changing how deals are sourced, analyzed, and closed.

One of the most talked-about of these tools is artificial intelligence (AI). From predictive analytics to automated underwriting, AI is reshaping real estate investing in real time. But like any powerful tool, it comes with tradeoffs.

At Elevated Title, we work with investors every day—from wholesalers and flippers to long-term buy-and-hold strategists. We've seen first-hand how AI is creating both opportunity and uncertainty. Here's our take on the good, the bad, and the unknown when it comes to AI and the future of real estate investing.

### The Good: Efficiency, Insight, and Scalability

AI is already making an undeniable impact on how investors do business—and much of it is for the better.

#### 1. Speeding Up Deal Analysis

AI platforms can comb through MLS data, tax records, Google Street View, rental comps, and zoning maps in seconds. Tools like Mashvisor and HouseCanary use AI to evaluate potential ROI, cash flow, and neighborhood growth. Investors who once took hours to vet a single property can now analyze dozens before lunch.

According to a report by Deloitte, 56% of real estate companies are already using AI to assist in property analysis and investment decisions. That number is expected to rise sharply in the next two years.

#### 2. Smarter Targeting with Predictive Analytics

AI can recognize patterns in housing demand, demographic shifts, and consumer behavior, helping investors anticipate where the next hot neighborhood might be.

#### 3. Streamlining Operations

From automated marketing to AI-powered chatbots for tenant communication, property managers and investors alike are using technology to reduce overhead.

At Elevated Title, we're exploring AI to assist in pre-close risk analysis—flagging discrepancies and potential red flags before they cause costly delays.

### The Bad: Bias, Blind Spots, and Overreliance

For all its benefits, AI isn't infallible—and investors need to stay alert to the risks.

#### 1. Biased or Incomplete Data Sets

AI is only as good as the data it learns from. If the input is flawed, the output will be too. In 2023, a National Bureau of Economic Research study found that AI-based home valuation models were 10–13% less accurate in minority neighborhoods.

#### 2. False Confidence

When an AI tool spits out a “deal score” or projected appreciation, it can feel definitive. But market dynamics are unpredictable.

#### 3. Depersonalization of a Relationship-Based Industry

Over-automation risks eroding the human relationships that lead to referrals, repeat business, and strategic partnerships.

### The Unknown: Regulation, Market Behavior & Industry Standards

While AI adoption grows, there's still much we don't know about its long-term implications.

#### 1. Legal and Ethical Gray Areas

Federal and state regulators are still catching up. How AI is used in lending, tenant screening, and property valuation is under increased scrutiny.

#### 2. Leveling the Playing Field—or Tilting It?

Will AI democratize access to data—or create an arms race where only those with the best algorithms win?

#### 3. Integration with Legacy Systems

Title, escrow, and underwriting systems must balance innovation with compliance.

### Our Perspective: Combine Innovation with Intuition

AI is transforming the real estate investment landscape—but it's not replacing the need for critical thinking, human relationships, or on-the-ground knowledge.

At Elevated Title, we're committed to staying ahead of the curve while remaining firmly rooted in what makes deals close smoothly: communication, transparency, and investor-savvy service.

AI may help you identify a deal. But relationships, negotiation, and execution still win the day. Curious about how AI is influencing the closing process or what's on the horizon for investor-driven transactions? Let's start a conversation. We're always here to support you—technology and all.



# The Hidden Cost of Running Your Own Real Estate Project

In real estate investing, everyone loves a good deal. You find a property in a great location, buy it at the right price, and envision it generating strong returns either through resale or rental income. But what many investors—especially first-timers—don't anticipate is the true cost of managing a project on their own.

I'm an experienced real estate agent who works closely with homeowners and investors to help them build wealth through real estate investing. One part of my job is helping owners prepare their homes before they hit the market. This prep work is critical—not just for aesthetics, but for maximizing value. Yet, I see a recurring theme: homeowners and investors try to cut corners thinking they'll save money. In reality, the opposite often happens.

## The Cost of “Doing It Yourself”

I recently worked with clients who bought a gorgeous home in a great neighborhood. The property had strong rental potential, and we got it for a fantastic price. It should've been a slam-dunk investment. However, they decided to manage the renovation themselves instead of working with my trusted vendors. They chose the lowest bids, thinking it would help the numbers “pencil out” better.

But things quickly started to go sideways.

The low-cost contractor kept running over budget and over schedule. Work was rushed, mistakes were hidden, and instead of saving money, they were pouring more into fixing what had already been done. Eventually, they had to fire the contractor.

When we brought in an experienced professional, he had to undo everything. Walls were opened back up, plumbing redone, and fixtures replaced. We were now doing the work three times—once incorrectly, once to tear it out, and finally the right way.

Meanwhile, the property sat vacant, generating no income. The stress level was through the roof, and our timeline stretched far beyond what anyone expected. Yes, the home will still turn out to be a good long-term investment, but the short-term cost—financial, emotional, and time-based—was significant.

## Why Preparation Matters in Selling

The same applies when selling a home. Some sellers assume they can leave repair work undone and simply discount the sale price to reflect it. That rarely works. Buyers are not flippers. Most can't visualize the finished product, and even if they can, they don't want to take on the burden. Instead of discounting only the cost of repairs, they'll take \$50,000 to \$100,000 off their offer—or worse, they won't make one at all.

And if a flipper does make an offer, they need to build in enough margin to cover not just repairs, but their profit too—so again, you're leaving serious money on the table.

## The Value of Experience

You don't need to go through this the hard way. As an agent, I'm not just here to unlock doors and write offers. I'm your advisor, strategist, and connection to the right people who can get your project done properly and efficiently.

When my clients succeed, they invest again. Our goals are aligned, which is why I always recommend working with professionals from the start. The cheapest bid is often the most expensive lesson. You pay once for quality or three times for mistakes.

If you're ready to take your real estate ambitions seriously, let's talk. Whether you're preparing a property for sale, buying your first investment, or scaling your portfolio, I can help you navigate the process with clarity, confidence, and a plan that pencils out.

## Schedule a Consultation

Visit [www.realestateambitions.com](http://www.realestateambitions.com) to schedule a consultation. Let's make your next move the right one—from the beginning.



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## INSURANCE EXPERT

EVE HOELZEL / EVE.DSTANSFIELD@FARMERSAGENCY.COM / EVEINSURANCECOLORADO.COM

# When Is It Worth It to File a Property Insurance Claim?

As your local insurance professional and property owner, I know how stressful property damage can be whether it's a burst pipe, hail damage, or a broken window. One of the most common questions I hear from clients is:

"Should I file an insurance claim, or just pay for the repairs myself?"

The answer isn't always simple, but making the right choice can protect you not only financially in the short term, but also in the long run. Here's what you should know.

### Insurance Is Meant for Major Losses

Property insurance is there to protect you from significant financial hardship. Large, unexpected events like a house fire, hailstorm damage, major water damage, or large theft are exactly the types of situations insurance is designed to cover. These kinds of losses can be expensive, and filing a claim can help you recover without draining your savings. If you experience a catastrophic event that would be difficult or impossible to pay for out of pocket, filing a claim makes sense. That's why you have insurance.

### Why You Should Be Cautious with Small Claims

While it might be tempting to file a claim for every issue, such as minor roof repairs or small water leaks, it's important to consider the long-term impact. Insurance companies track how many claims you file, and a history of frequent claims can affect your future insurability.

Here's how it could affect you:

- Higher Premiums: Multiple claims can raise your rates—sometimes significantly.
- Non-Renewals: In some cases, your policy may not be renewed.
- Limited Options: Other carriers may view you as high-risk, limiting your choices or leading to higher quotes.

It's also important to factor in your deductible. If your deductible is \$2,500 and the repair costs \$3,000, you'll only receive \$500 from your insurer and risk future premium increases. In many cases, it may be more cost effective to handle smaller repairs out-of-pocket.

### Things to Consider Before Filing

Before deciding to file a claim, ask yourself:

- What is the total estimated cost of the damage?
- What is my deductible?
- Have I filed other claims in the past few years?
- Will this affect my future rates or eligibility?

If you're unsure how a claim might impact your policy or premiums, I'm here to help. I can guide you through the process, help you understand

your coverage, and give you honest advice on whether it's worth filing a claim.

### Let's Talk First

Insurance is a powerful tool for protecting your home and financial well-being, but it should be used wisely.

When you're unsure whether to file a claim, please reach out. I'm here to help you weigh the pros and cons so you can make a confident, informed decision.

While insurance is designed to support you during major losses, filing too many claims, especially for minor issues, can work against you. Many insurance carriers are tightening their guidelines and becoming more selective about the risks they're willing to take. A pattern of multiple claims, even for small incidents, can make it harder to maintain or secure coverage at a competitive rate.

My goal is to help you stay protected today and remain in the best possible position for future coverage options.



**Sure, you have a roof over your head, but do your investments have the right coverage?**

How can I help? Let's set up a time to review your policies!

Your Investment Insurance Specialist, Eve Hoelzel,  
Licensed Agent Producer

970.217.8019

eve.dstansfield@farmersagency.com  
www.eveinsurancecolorado.com





# The Truth About Long-Term Care in Colorado: How Real Estate Entrepreneurs Can Protect Their Legacy

If you're building a real estate portfolio to create long-term wealth, protect your family, or eventually retire on your own terms, one threat could quietly unravel everything you've built: the cost of long-term care. In Colorado, the average cost of nursing home care exceeds \$110,000 per year, and in-home care is often even more expensive. Without proper planning, your investment properties, retirement accounts, and even your primary residence could be vulnerable.

Let's bust the Top 10 Myths About Long-Term Care—and explore the real strategies Colorado investors can use to protect their assets, minimize taxes, and preserve generational wealth.

## Myth #1: "I won't need long-term care."

**Truth:** Over 70% of Coloradans age 65+ will need some form of long-term care. Thanks to modern medicine, people are living longer—but not always healthier. Without a plan, you're gambling with your estate.

## Myth #2: "My family will care for me at home."

**Truth:**

- Caregiving takes a heavy emotional, physical, and financial toll.
- According to AARP, a caregiver over 50 who leaves work to help a parent may lose over \$300,000 in income and retirement benefits.
- Most in-home care is temporary. Many still end up needing full-time nursing facilities or memory care.

## Myth #3: "I can afford it."

**Truth:**

- The average nursing home in Colorado now costs \$9,500/month and rising.
- If you need care for 5–8 years (common with Alzheimer's or Parkinson's), you could spend \$750,000–\$1M+, especially if your spouse also needs care later.
- Even if you can afford it, that money may be better used for your spouse's lifestyle, future generations, or reinvestment—not private-pay nursing care.

## Myth #4: "Medicare will cover it."

**Truth:**

Medicare and Medigap only pay for up to 100 days of skilled nursing after a qualifying hospital stay. They don't cover custodial care—what most people need long-term.

In Colorado, Health First Colorado (our state Medicaid program) is the only public option that covers long-term care beyond the short term—but you must qualify both medically and financially.

## Myth #5: "I won't qualify for Medicaid in Colorado."

**Truth:**

- To qualify for Health First Colorado – Long-Term Services and Supports (LTSS), your income and assets must fall below strict thresholds (as of 2025: ~\$2,000 in countable assets and ~\$2,800/month in income).
- However, with the right legal strategies, real estate investors can qualify while legally protecting key assets.
- Owning a primary residence (up to ~\$713,000 equity in 2025) does not automatically disqualify you—but it may be subject to estate recovery later if not planned correctly.

## Myth #6: "My home is exempt, so my family will inherit it."

**Truth:**

- The State of Colorado may place a Medicaid Estate Recovery claim on your home after your death (or your spouse's), effectively clawing back long-term care costs.
- Rental properties and investment income count against eligibility unless repositioned in advance through planning tools like irrevocable trusts.

## Myth #7: "I'll just gift my assets to my kids."

**Truth:**

- Gifting directly to your children exposes your wealth to their risks: divorce, creditors, lawsuits, or premature sale with heavy capital gains taxes.
- A smarter approach: the Colorado Medicaid Asset Protection Trust (MAPT) or Family Protection Trust—which shields assets while keeping them in the family and potentially providing a step-up in basis.

## Myth #8: "Irrevocable trusts are too rigid."

**Truth:**

In Colorado, properly structured trusts:

- Allow you to retain lifetime use of your home or rental income (without direct access to principal).
- Can be modified or revoked with consent of beneficiaries.
- Keep assets off the books for Medicaid and protect them from estate recovery—without triggering immediate gift taxes or loss of control.

## Myth #9: "If I'm already in poor health, it's too late."

**Truth:**

- Even if you're already in a facility or facing declining health, strategic gifting or asset repositioning can still protect some of your estate—but only if your planning documents are set up properly.
- Colorado's Medicaid rules penalize last-minute transfers—so timing is critical.

## Myth #10: "I can wait and plan later."

**Truth:**

- Colorado applies a 5-year "lookback period" on gifts and transfers



before qualifying for Medicaid.

- The sooner you act, the more options you preserve.
- Setting up protective trusts or repositioning assets now starts the clock and avoids crisis-mode decisions later.

### What Colorado Real Estate Investors Should Do Now

#### You have 4 options:

1. Do nothing and risk spending down your estate.
2. Rely on traditional LTC insurance—if you qualify and can afford it.
3. Attempt last-minute gifting, hoping for Medicaid-friendly results.
4. Plan proactively with trusts, tax strategies, and estate documents that protect your real estate holdings.

If you own rental properties, a primary residence, or any appreciable assets—now is the time to build long-term care into your wealth strategy.

### Get Expert Help:

Speak with an estate planning attorney who understands both Colorado Medicaid rules and real estate asset structures. Ask about:

- Colorado-specific Family Protection Trusts
- Medicaid-compliant gifting strategies
- Long-term care insurance options
- Preserving 1031 exchange eligibility
- Tax advantages of asset repositioning

### Want help connecting with the right planner or getting started?

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