

NORTHWEST COLORADO HOUSING RESOURCE GUIDE FOR OLDER ADULTS (GRAND, JACKSON, MOFFAT, RIO BLANCO, AND ROUTT COUNTIES)

Program Name	Type of Service	Brief Description	Client Qualification	Phone/ County Available	Website
Colorado Affordable Residential Energy "CARE" program	Energy Efficiency	CARE installs FREE energy efficiency upgrades to reduce the home energy bills of income-qualifying households in participating counties. This program is funded by utility rebates and private donations; administered by NWCCOG for Energy Outreach Colorado.	80% AMI (see application) and client is serviced by a participating energy provider	Grand, Moffat & Routt: 800-332-3669	https://www.nwccog.org/programs/energy-program/colorado-affordable-energy-program/
LEAP - Crisis Intervention Program	Energy Efficiency	Provides emergency service for repairing or replacing primary of heat (furnace or boiler); snow removal for delivery of fuel; will respond within 24-48. The program is funded by CO Energy Office and the US Department of Energy; administered by Energy Outreach CO.	LEAP participants whose primary source of heat fails to work. Requires annual re-enrollment (November enrollment period)	Grand, Moffat, Routt, Jackson, & Rio Blanco: 855-469-4238 or 855 4 MY HEAT 866-432-8435 for LEAP enrollment	https://www.energyoutreach.org/programs-for-individuals/heating-system-repair-replacement/
Weatherization Assistance Program "WAP"	Energy Efficiency	Assistance with insulation, air sealing, storm windows, windows, water heater, furnace, refrigerator replacement, etc. No cost to recipient. The program is funded by CO Energy Office and the US Department of Energy; administered by NWCCOG.	Income less than 200% of Federal Poverty Level. Auto-qualify if applicant receives assistance from LEAP, SNAP, SSI, TANF, or AND	Grand, Moffat, Routt, Jackson, & Rio Blanco: 800-332-3669	https://www.nwccog.org/programs/energy-program/weatherization-assistance-program/
Colorado Housing Connects	General	Toll-free help line for homeowners, renters, landlords and homebuyers. Sponsored by DOAL and administered by Brothers Redevelopment Inc.	N/A	Grand, Moffat, Routt, Jackson, & Rio Blanco: 844-962-6632	https://coloradohousingconnects.org/homeowners/
HCBS (Home and Community Based Services) Program	Home Modifications and Repairs	This benefit is part of the HCBS Elderly, Disabled & Blind waiver and provides a \$14k lifetime benefit can be used to install grab bars and ramps, widen doorways, modify bathrooms, etc. Funded by Medicaid and administered by Northwest Colorado Options for Long Term Care.	Clients must meet Long-Term Care (LTC) Medicaid requirements which include both functional and financial qualifications. An LTC Medicaid application is required.	Moffat & Rio Blanco: rgrinolds@garfield-county.com 888-212-7916 Summit & Grand: ckeen@garfield-county.com 800-494-6474 Routt & Jackson: kwells@garfield-county.com 970-379-7944	https://hcpf.colorado.gov/elderly-blind-disabled-waiver-ebd https://www.garfield-county.com/human-services/options-long-term-care/



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Single Family Owner-Occupied (SFOO) loan rehab program aka Housing Rehabilitation Loan Program for Homeowners	Home Modifications and Repairs	Loan of up to \$25,000. The loan coordinator secures bids for the projects, help clients choose qualified contractors, coordinates with all inspections, and provides assistance with the necessary paperwork. The loan is secured by a promissory note and deed of trust. All loans must be paid in full when the property is sold, given away, or inherited. Funded by DOLA and administered by Grand County Housing Authority and Housing Resources of Western Colorado.	80% of AMI Income & expenses are evaluated to determine loan; loan committee reviews for approval	Grand County: 970-725-3070 Rio Blanco County: 970-773-9748	https://www.energyoutreach.org/programs-for-individuals/heating-system-repair-replacement/
USDA Rural Home Repair loan programs aka Section 504 Home Repair Program	Home Modifications and Repairs	Also known as the Section 504 Home Repair program, this program provides loans to very-low-income homeowners to repair, improve, or modernize their homes or provides grants to elderly very-low-income homeowners to remove health and safety hazards. <ul style="list-style-type: none"> Max loan up to \$20,000 (1%) Max grant up to \$7,500 Loan and grant may be combined for \$27,500 in assistance Funded by the USDA and administered by the USDA office in Delta, CO. 	Be unable to obtain affordable credit elsewhere Have a family income below 50 percent of the area median income For grants, be age 62 or older and not be able to repay a repair loan	Grand, Moffat, Routt, Jackson, & Rio Blanco: Tammy Encinias, tammy.encinias@usda.gov 719-456-0120, ext, 122	https://www.rd.usda.gov/sites/default/files/fact-sheet/508_RD_FS_RHS_SF504_HomeRepair.pdf https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/co
Emergency Rental and Mortgage Assistance (ERAP)	Rental assistance	Assistance for property owners or tenants unable to pay rent due to financial hardships caused by Covid-19 as far back as April, 2020. Funded by DOLA and administered through DOLA's website and Brothers Redevelopment, Inc.	80-100% Area Median Income	Grand, Moffat, Routt, Jackson, & Rio Blanco: 1-888-480-0066	https://cdola.colorado.gov/rental-mortgage-assistance
Housing Choice Voucher program aka Section 8	Rental assistance	Rental assistance program that matches landlords accepting the vouchers with qualified renters. Pays a standard payment or gross rent minus 30% of family's adjusted gross income. Funded through HUD and generally administered by the housing authority.	In general, family's income may not exceed 50% of the area's median gross income	Grand, Jackson & Routt Counties: 970-725-3070 Moffat & Rio Blanco Counties: no landlords accepting vouchers	https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/fact_sheet https://co.grand.co.us/425/4752/Section-8-Rental-Assistance