## 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/<br>County Available                                                                                                                                                        | Website                                                                                                                                           |
|-------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Colorado Affordable<br>Residential Energy<br>"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)<br>and client is serviced by a<br>participating energy provider                                                                                        | Grand, Moffat<br>& Routt:<br>800-332-3669                                                                                                                                         | https://www.nwccog.org/<br>programs/energy-program/<br>colorado-affordable-<br>energy-program/                                                    |
| LEAP - Crisis<br>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,<br>Jackson, & Rio<br>Blanco:<br>855-469-4238 or<br>855 4 MY HEAT<br>866-432-8435 for<br>LEAP enrollment                                                     | https://www.energyoutreach.org/<br>programs-for-individuals/<br>heating-system-repair-<br>replacement/                                            |
| Weatherization<br>Assistance Program<br>"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<br>Federal Poverty Level.<br>Auto-qualify if applicant receives<br>assistance from LEAP, SNAP,<br>SSI, TANF, or AND                                     | Grand, Moffat,<br>Routt, Jackson,<br>& Rio Blanco:<br>800-332-3669                                                                                                                | https://www.nwccog.org/<br>programs/energy-<br>program/weatherization-<br>assistance-program/                                                     |
| Colorado<br>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,<br>Routt, Jackson,<br>& Rio Blanco:<br>844-962-6632                                                                                                                | https://coloradohousingconnects.org/<br>homeowners/                                                                                               |
| HCBS<br>(Home and Community<br>Based Services) Program      | Home Modifications<br>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<br>Care (LTC) Medicaid<br>requirements which include both<br>functional and financial<br>qualifications. An LTC Medicaid<br>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/<br>elderly-blind-disabled-waiver-ebd<br>https://www.garfield-county.com/<br>human-services/<br>options-long-term-care/ |

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| Program Name                                                                                                               | Type of Service                   | Brief Description                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Client Qualification                                                                                                                                                                    | Phone/<br>County Available                                                                                                 | Website                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Single Family Owner-<br>Occupied (SFOO) loan<br>rehab program aka Housing<br>Rehabilitation Loan<br>Program for Homeowners | Home Modifications<br>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<br>Income & expenses are<br>evaluated to determine<br>Ioan; Ioan committee<br>reviews for approval                                                                           | Grand County: 970-725-3070 Rio Blanco County: 970-773-9748                                                                 | https://www.energyoutreach.org/<br>programs-for-individuals/<br>heating-system-repair-replacement/                                                                                    |
| USDA Rural Home Repair<br>Ioan programs<br>aka Section 504 Home<br>Repair Program                                          | Home Modifications<br>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.  • 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,<br>Jackson,<br>& Rio Blanco:<br>Tammy Encinias,<br>tammy.encinias@usda.gov<br>719-456-0120, ext, 122 | https://www.rd.usda.gov/sites/default/files/fact-sheet/508_RD_FS_RHS_SFH504<br>HomeRepair.pdf  https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/co |
| Emergency Rental and<br>Mortgage Assistance<br>(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,<br>Jackson, &<br>Rio Blanco:<br>1-888-480-0066                                                       | https://cdola.colorado.gov/<br>rental-mortgage-assistance                                                                                                                             |
| Housing Choice<br>Voucher program<br>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 administred by the housing authority.                                                                                                                                                                                                                   | In general, family's income may<br>not exceed 50% of the area's<br>median gross income                                                                                                  | Grand, Jackson & Routt Counties: 970-725-3070  Moffat & Rio Blanco Counties: no landlords accepting vouchers               | https://www.hud.gov/program_offices/<br>public_indian_housing/<br>programs/hcv/about/fact_sheet<br>https://co.grand.co.us/425/4752/<br>Section-8-Rental-Assistance                    |