



Help for Homebuyers

Homebuyer Counseling – OED works with community partners to provide free assistance for residents who are becoming homebuyers. Any household, not only income-qualified households, can participate in a HUD-approved first-time homebuyer class for free with one of OED’s community partners. denvergov.org/housing.

Income Qualification Program – OED administers the application and income verification process for homebuyers who seek to purchase an affordable unit created by Denver’s Inclusionary Housing Ordinance (IHO). denvergov.org/housing.

Down Payment Assistance – OED works with a partner organization, the Colorado Housing Assistance Corporation, to provide low-interest, flexible loans to homebuyers earning up to 80% AMI. chaonline.org.

Metro Mortgage Assistance Plus – This is also a Down Payment Assistance Program where OED and the Department of Finance work with participating lenders throughout the Denver metro area to offer qualifying homebuyers a down payment assistance grant of up to 4% of the purchase price of the home. **Talk to your bank or mortgage lender.**

Mortgage Credit Certificate – Denver also offers Mortgage Credit Certificates for homebuyers, another bond-backed mortgage assistance program. Through this program, qualifying homebuyers can receive an annual federal income tax credit for 25% of the interest they pay on their mortgage, up to a maximum of \$2,000 per year. **Talk to your bank or mortgage lender.**



HELP ON HOUSING



Community and government resources available to Denver renters, homebuyers, and homeowners

Denver Office of Economic Development (OED)
Wellington Webb Municipal Building
201 W. Colfax, 7th Floor
Denver, CO 80202
303.913.1999 www.denvergov.org/housing

COMMUNITY RESOURCES

These are programs and services if you need help to find an apartment to rent, help understanding your tenant rights, or are facing eviction.

3-1-1, press 6 - For Denver residents experiencing a housing crisis and/or facing eviction, the city can help with temporary rent and utility assistance (TRUA). Through nonprofit partners, payments are made directly to the property owner or utility provider. Income limits apply, and proof of your housing crisis or emergency (job loss, sudden rent increase, etc.) is required.

2-1-1 A collaboration of eight organizations that host six call centers across Colorado to provide food, shelter and rent assistance to those who qualify. Simply dial 2-1-1.

Brothers Redevelopment - Housing Connects 1-844-926-6632
www.coloradohousingconnects.org.

Colorado Affordable Legal Services 303-996-0010
www.coloradoaffordablelegal.com/Tenant_Rights_Helpline.html.

Colorado Housing Search www.coloradohousingsearch.com
A free housing locator service jointly sponsored by Colorado Housing and Finance Authority and the Colorado Division of Housing as a public service to the residents of Colorado.

Colorado Homeless Families 303-420-6634 Focuses on transitional housing and provides a road to self-sufficiency.

Colorado Homeless Prevention Activities 303-866-4921 Provides emergency rental assistance to low-income and/or struggling households who are at risk of facing eviction of who are at risk of losing their homes without community or government assistance.

Colorado Housing Assistance Corporation 303-572-9445 Making housing and successful home ownership affordable to low-income people.

Denver Department of Human Services 720-944-3666 Administers programs to assist with monthly rent and/or security deposits. www.denvergov.org/humanservices.

Denver Housing Authority 720-932-3030 Provides decent and safe rental housing, including subsidized Section 8 housing and affordable units. www.denverhousing.org.

Elderly Housing CHOICES 303-831-4046 Helps lower-income elderly who have special housing needs. This hotline lists apartments, houses, duplexes, mobile homes, wheelchair accessible units and personal care housing.

Mercy Housing 303-830-3300 Seeks to create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing.

Salvation Army 303-295-3366 Provides short-term rental assistance and financial assistance for security deposits, and connects people to emergency lodging and shelter.

Senior Housing Options 303-595-4464 Provides and promotes quality affordable housing and services in a caring environment for older adults.

Supportive Housing Program (SHP) 303-864-7852 Provides an effective and efficient approach to offering funds for paying rent, providing low-income housing and supportive services.

Urban Peak 303-974-2900 Serves youth experiencing homelessness.

What is “AMI?”

Federal income guidelines are used to determine what services and programs you and your family may qualify for. Income levels are expressed as a percentage of “Area Median Income,” or AMI. Here are the AMI levels for Denver for 2017.

% AMI	HOUSEHOLD SIZE					
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
30%	\$17,650	\$20,150	\$22,650	\$25,150	\$28,780	\$32,960
50%	\$29,400	\$33,600	\$37,800	\$41,950	\$45,350	\$48,700
60%	\$35,280	\$40,320	\$45,360	\$50,340	\$54,420	\$58,440
65%	\$36,465	\$41,665	\$46,865	\$52,065	\$56,290	\$60,450
80%	\$47,000	\$53,700	\$60,400	\$67,100	\$72,500	\$77,850
95%	\$55,860	\$63,840	\$71,820	\$79,705	\$86,165	\$92,530
100%	\$58,800	\$67,200	\$75,600	\$83,900	\$90,700	\$97,400

Help for Renters

Temporary Rent and Utility Assistance (TRUA) - If you are a Denver resident in a housing crisis, can't pay your rent, need help with utility bills, are facing eviction, or are forced to live in housing that is uninhabitable, call 3-1-1 and press 6. You can get up to 80% of your rent paid for up to 6 months, up to \$1,000 for utility bills, and time to explore your housing options. Income limits apply and proof of your housing crisis or emergency (job loss, sudden rent increase, etc.) is required.

Tenant-Based Rental Assistance – Most tenant-based rental assistance vouchers in Denver are administered by the Denver Housing Authority, including Sec. 8 vouchers. Tenants who receive a tenant-based voucher can use it to rent any unit, not only an income-qualified unit. The tenant pays the rent they can afford (generally 30% of their household income) and the voucher covers the rest of the rent up to a defined market level. www.denverhousing.org.

Tenant-Landlord Counseling – OED funds services to renters who need help finding an apartment, need help understanding their rights, or who are facing eviction. A new landlord-tenant guide is available as a PDF at denvergov.org/housing, too. More at www.coloradoaffordablelegal.com.

Help for Homeowners

OED partners with the Denver Urban Renewal Authority (DURA) to provide federal funds to homeowners to repair their homes, including:

Emergency Home Repair - provides low-interest loans to homeowners to correct emergency situations that immediately threaten the safety of residents.

Single Family Rehabilitation - provides low-interest loans that allow homeowners, especially senior citizens, to make repairs (to bring homes up to building code).

Rental/Homeowner Access Modification - provides grants to assist disabled homeowners in making access modifications.

Details on all three programs at www.renewdenver.org.