HOME REPAIR and IMPROVEMENT PROGRAM

The Home Repair and Improvement Program (HRIP) is designed to financially assist Englewood homeowners with:

a. Preserving the housing stock in Englewood.
b. Improving the health and safety of Englewood homes;
c. Improving accessibility to accommodate the elderly and/or disabled;
d. Correcting City of Englewood Building Code and/or Property Maintenance Violations.

I. Program Overview and Funding

Subject to annual budget approval, the HRIP will be funded annually in the amount of $100,000. The HRIP is only for residents of the City and will provide financial assistance for home repairs and improvements to qualified homeowners. Once approved, the homeowner will obtain estimates for the necessary repairs and/or improvements and commence repairs with City of Englewood licensed contractors and obtain all necessary permits. Payment for repairs and improvements will be paid after all required inspections have been completed and approved by City inspectors.

II. Program Definitions

Area Median Income (AMI): The household income for the median household located in Arapahoe County, specifically the Denver/Lakewood/Aurora region, as determined by Housing and Urban Development (HUD).

Deferred Loan: A loan with no monthly payment. Loan is due and payable upon the death of the homeowner; the sale of the property; or when the property is no longer the principal residence of the homeowner.

Elderly: A person at least 62 years of age.

Forgivable Loan: A loan with no monthly payment. The lien securing the loan is released from the property after a specified period of time.

Grant: Funds for a particular purpose that do not have to be repaid.

Homeowner Match: A percentage of the total grant the homeowner must pay for repairs and improvements.

Household: All people who occupy the residence.

Household Income: The previous 12-month’s pre-tax income of all people occupying the residence that are 18 years of age or older to include, but not limited to: wages, Social Security;
child support; alimony; unemployment; rental income; self-employment income; monies in any savings account, certificates of deposit, investment accounts, stocks, bonds, distributions from retirement accounts; and other public benefits.

**Primary/Principal Residence:** A property where the applicant/homeowner lives for the majority of the calendar year, and the legal residence of the applicant for purposes of income tax calculation or for acquiring a mortgage. The applicant shall not have more than one primary/principal residence.

### III. Property Eligibility

- The dwelling must be a residential structure located within the incorporated boundaries of the City of Englewood.
- The property must be owner occupied.
- All property taxes must be paid in full.
- Property insurance is required and must be current.
- If applicable, mortgage payments must be current.
- Any specific requirements as required by the City.

### IV. Property Ineligibility

- Manufactured single-family homes.
- Rental properties and accessory dwelling units.
- Properties with reverse mortgages.
- The property cannot be in the foreclosure process.
- The property cannot be for sale.

### V. Eligible Repair and Improvement Guidelines

- Health and safety improvements, as required by City Code.
- Accessibility improvements to accommodate the elderly and disabled persons.
- Energy efficiency and other conservancy related improvements to address long-term sustainability and affordability. Applicants within the 30 - 80% AMI are required to utilize the Energy Efficiency Englewood (E³) grant for energy efficiency improvements, with the exception emergency repairs listed in V(d) below.
- All income qualified applicants are eligible for emergency repairs/replacement of non-working water heaters, furnaces, and boilers.
- Repairs and general property improvements which aid in flood proofing the property and home.
VI. Applicant Eligibility

General eligibility requirements:

a. The applicant must own and occupy the property as their principal residence. For the purpose of the program, all persons on the Deed are considered the applicant by the City.

b. The applicant’s total household income must meet the income guidelines detailed in Section VII below.

c. The applicant must be a legal resident of the United States.

d. The residence must have been the applicant’s principle residence for a minimum of one year.

e. The applicant may apply for the program every five years. Any previous loan must be paid in full.

VII. Financial Assistance

Based on the income limits below, the maximum loan is $10,000. Income limits are based on the Department of Housing and Urban Development’s (HUD) annual average median income (AMI) for Arapahoe County. *The income limits may increase or decrease each year.*

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Max Income 50% AMI</th>
<th>Max Income 30% AMI</th>
<th>Max Income 50% AMI</th>
<th>Max Income 80% AMI</th>
<th>Max Income 100% AMI</th>
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- **Interest Rate**: 0%
- **Lien Recorded**: No Yes Yes Yes Yes
- **Monthly Payment**: 0 0 0 0 0 $166.75

10/24/2019
VIII. Eligible Repairs, Improvements, and Fees

a. Any and all repairs must be approved by the City’s Project Manager prior to commencement of repairs.

b. Energy efficiency improvements are only available to applicants who meet the income limits for 80 - 100% AMI, with the exception of emergency repairs listed in VIII (c). All other applicants may apply for the Energy Efficiency Grant.

c. Emergency loans for the repair or replacement of non-working water heaters, furnaces, and boilers are open to all income levels.

d. Permit and use tax fees in conjunction with an approved repair or improvement.

e. Installation of egress windows or modification of pre-existing egress windows to meet the City of Englewood’s current Building Code.

f. Electrical: Emergency repair; installation of new electrical panel, installation of new electric wiring to meet the City’s Building Code.

g. Sewer line replacement or repairs

h. Eliminating health and safety hazards, such as removing lead-based paint and asbestos abatement

i. Plumbing repairs

j. Correcting drainage issues

k. Accessibility modifications and/or ADA fixture installations for elderly and disabled applicants, such as installing handrails, ramps, grab bars, etc.

l. Items identified in a property maintenance violation

m. Exterior painting, if city staff determines 50% or more of the exterior is peeling.

n. Roof repairs or replacement not covered by homeowner’s insurance. Insurance deductibles are not an eligible expense.

o. Other repairs or replacements that meet the intent of the program, as determined by City staff.

IX. Ineligible Expenses

Ineligible activities and expenses include the following:

a. Reimbursement for a homeowner’s personal labor

b. Repair, purchase, or installation of household appliances, such as refrigerators, microwaves, dishwashers, washing machines, dryers, stoves, ovens, etc.

c. Secondary structures, including, but not limited to: garages, sheds, gazebos, play structures, accessory dwelling units, workshops, and greenhouses

d. Installation and repair of a fence or retaining wall
e. Recreational items including, but not limited to: barbeques, spas, Jacuzzis, swimming pools, and saunas

f. Luxury items including, but not limited to: kennels, murals, flower boxes, awnings, patios, and decks

g. Any repairs, improvements, or expenses which, in the determination of the City, do not meet the intent of the HRIP program.

h. Any repairs, improvements, or expenses continuing or promoting illegal use of the property.

i. Insurance deductibles.

j. Refinancing existing debt.

X. Approval and Waiting Lists

Approval List:

Upon receipt of a complete application, city staff will review each application in order of submittal. City staff will interview each applicant to review requested repairs and/or improvements and income sources. Subject to available funding, completed applications verified and deemed eligible will be placed on the approval list.

Waiting List:

If funding has been expended for the year, applicants who have submitted a complete application will be placed on the waiting list in the order of submittal. When funds are available, income and application must be re-verified and re-documented.

Applicants who have expressed interest in the HRIP to the Community Development Department, but have not submitted a completed application, will have their name and contact information placed on the Waiting List.

XI. Application (Available after January 2, 2020)

Applications may be obtained in the following manner:


b. Email – commdev@EnglewoodCO.gov

c. Phone – 303.762.2347

Completed applications need to be returned to the Community Development Department either by emailing commdev@EnglewoodCO.gov or mailing to:

City of Englewood
Community Development Department
1000 Englewood Parkway
Englewood, Colorado 80110.

Incomplete applications will be returned to the homeowner.

10/24/2019