

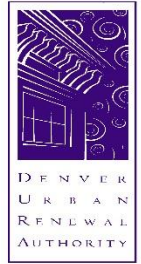
DURA Housing Program's Overview

Housing History



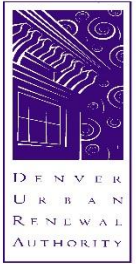
- Since the 1970's, DURA has administered two Housing Rehabilitation Programs under contract with the City and County of Denver Office of Economic Development.
- Single Family Rehabilitation Loan Program provides zero to low interest loans for the purpose of maintaining Denver's homeowner occupied housing stock.
- Emergency Home Repair provides zero interest loans to assist with immediate repairs to major systems that pose an immediate danger to the safety of the homeowner.

Ordinance Request: 2013 SFR Housing Contract



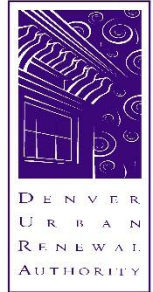
- In 2013, OED and DURA are requesting approval for \$500,000 in HOME funds to implement the Single Family Rehabilitation Program.
- The SFR program will provide loans up to \$35,000 to low and moderate income home owners who occupy their home as their principal residence. Funds in excess of \$24,999 may be utilized to undertake lead based paint abatement activities and other critical repairs.

Single Family Rehabilitation Program (SFR)



- Maximum loan amount - \$35,000 with lead abatement.
- Loan Terms:
 - 0% Interest Deferred Payment Loan – households with income at or below 50% of HUD area median income.
 - Payback Loan – 1% interest amortized over 20 years for households with income between 50% and 80% of HUD area median income.

SFR Eligible Repairs



- Lead-based paint abatement
- Roof
- Unstable foundation
- Furnace
- Electrical system
- Plumbing
- Sewer system
- Windows and doors
- Kitchen and bathroom cabinets
- Hazardous sidewalks and driveway
- Floor coverings
- Interior/Exterior paint
- Diseased tree removal
- Fencing
- Infestation abatement
- Handicap accessibility items
- Unsafe and/or unsanitary conditions



Emergency Home Repair Program (EHR)

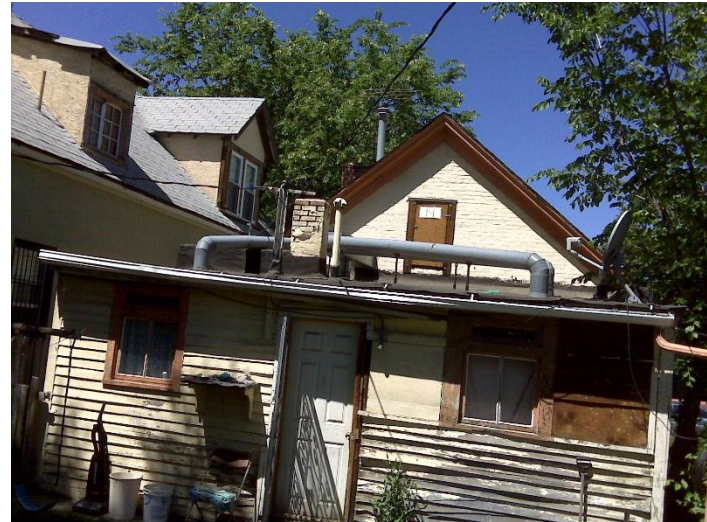


- DURA was awarded \$250,000 to implement the EHR program in 2013.
- Maximum loan amount - \$6,000.
- Loan Terms:
 - 0% Interest Deferred Payment Loan – households with income at or below 50% of HUD area median income.
 - Lien placed on property for amount of assistance received.

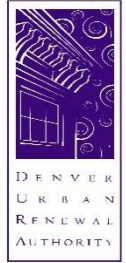
EHR Eligible Repairs



- Roofing
- Electrical
- Plumbing
- Sewers
- Furnaces
- Water Heaters



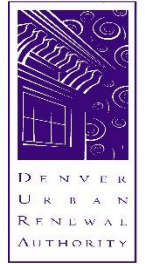
Rental/Homeowner Access Modification Program (RHAMP)



- In 2013, DURA was awarded \$200,000 to administer the RHAMP program which provides grants funds for access modifications to Denver renters and homeowners with disabilities.
- Maximum grant amount - \$6,500
- Program participants must be persons with disabilities, residing in Denver, and who meet the Americans with Disabilities Act definition of disability.

RHAMP

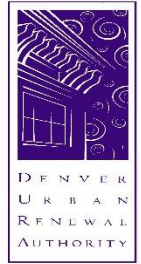
Eligible Modifications



Modifications include but are not limited to:

- Wheelchair ramps
- Wheelchair lifts
- Porch railings
- Roll in showers
- Grab bars
- Raised toilets
- Widened doorways
- Walk-in therapy tubs

Investing in Denver Citizens



In the past 30 years, more than \$66 million has been invested in more than 15,000 Denver Homeowners throughout the City and County of Denver.

From 2008 – 2013, DURA has assisted 678 Denver residents, of which 130 were low income and 472 were extremely low income. DURA has assisted 451 minorities, 82 disabled Denver residents, 308 elderly residents and 378 female head of households.

Investing in Denver



SFR & EHR PROGRAM PERFORMANCE 2008-2013

Council District	# Households Assisted	Assistance Provided
DISTRICT 1	94	\$ 737,069
DISTRICT 2	55	\$ 405,482
DISTRICT 3	143	\$ 1,122,334
DISTRICT 4	6	\$ 73,391
DISTRICT 5	98	\$ 571,206
DISTRICT 6	11	\$ 144,946
DISTRICT 7	51	\$ 530,144
DISTRICT 8	113	\$ 1,475,311
DISTRICT 9	105	\$ 927,500
DISTRICT 10	10	\$ 56,038
DISTRICT 11	86	\$ 1,008,242
Total	678	\$ 7,051,663

FOR
REHABILITATION ASSISTANCE & FUNDING
CALL
DENVER URBAN RENEWAL AUTHORITY
(DURA)

303-534-3872

Funding provided by:
City and County of Denver,
Office of Economic Development