

Housing Stability Programs

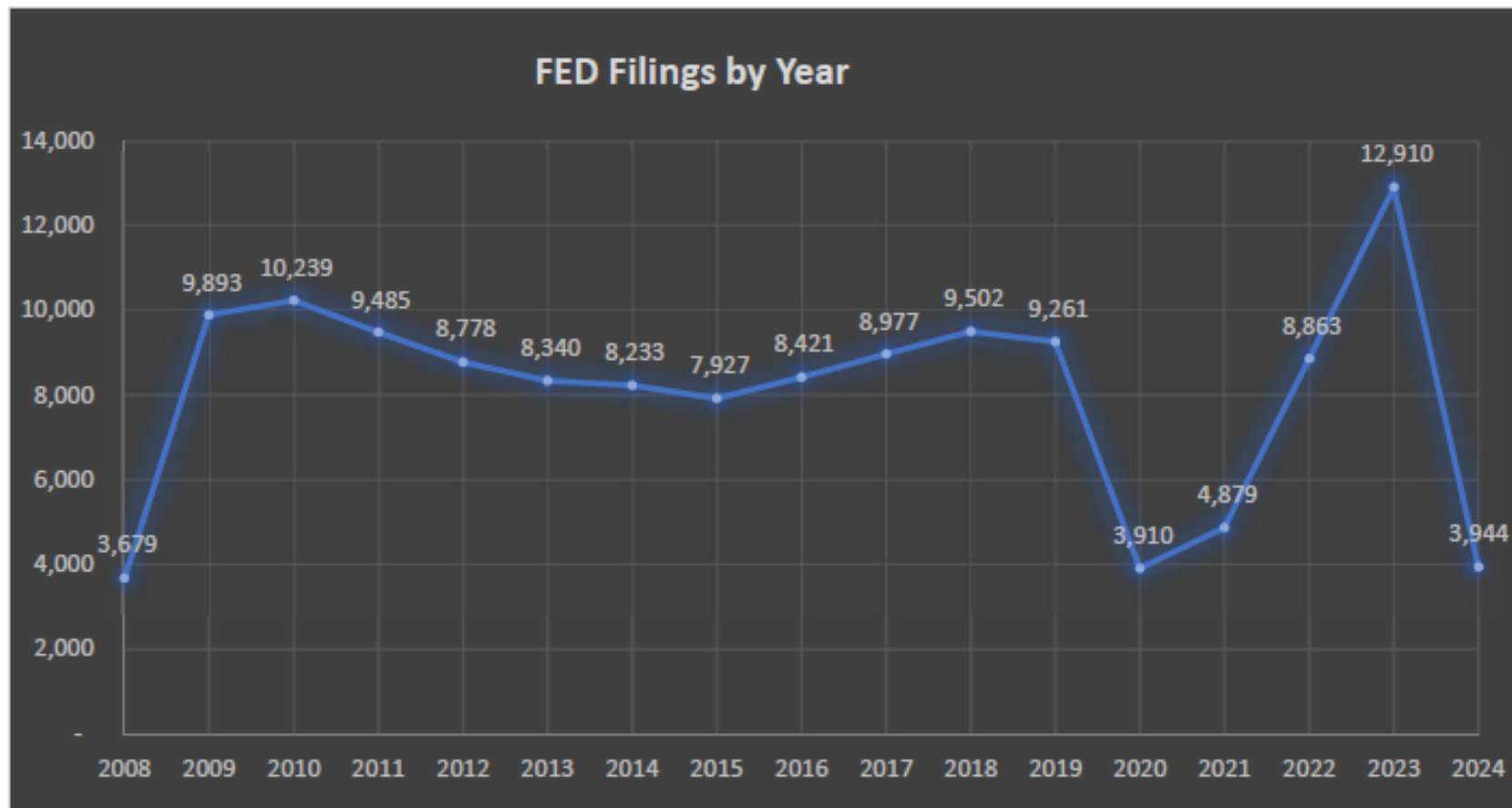
Melissa Thate, Housing Stability Director, HOST

Housing Stability

*Residents have choice
in when and under
what circumstances
they move or remain
in their homes and
neighborhoods.*

Eviction Prevention Programs

Eviction (FED) Filings by Year



Source: Denver County Court - 2024 totals through 3/31/24

Fewer Judgements and Writs

A recent [Colorado Sun article](#)

- Most evictions filed, 75% from 2001 to 2017, resulted in a “judgment for possession,” an eviction order from a judge. 2023 saw a “judgment for possession” ordered in only 31% of evictions filed.
- In only five years, Denver has seen the rate of evictions ordered effectively cut by more than half.
- Denver’s investments in rental assistance have allowed tenants to negotiate repayment agreements to settle debts with landlords. Relatedly, Denver’s funding for legal assistance has provided resources to help tenants navigate a confusing judicial process.

A recent [Denver Post Article](#)

- “Despite the surge in eviction filings in 2023, county court officials say they found the share of cases in which a writ was issued — allowing landlords to request a sheriff’s deputy to oversee an eviction — was lower than in any of the prior four years. Officials view that as an indication that early intervention and new resources were helping keep people in their homes.”

Temporary Rental & Utility Assistance (TRUA) Program

\$29.1M

(ARPA; Affordable Housing Fund; General Fund)

3 non-profit agencies contracted to administer funds

- Community Economic Defense Project
- Brothers Redevelopment
- Jewish Family Service

More information and to apply visit
[Denvergov.org/RentHelp](https://denvergov.org/RentHelp)

Rental Assistance (renters only)

- Up to 6 months 1 time within a 12-month period (calendar year)
- Rental arrears, current month's rent, and/or 1 future month's rent

Utility Assistance (renters and homeowners)

- 1 time per utility within a 12-month period (calendar year)
- Denver Water and/or Xcel Energy

Relocation Assistance (renters who've been displaced for ≤ 90 days)

- Security deposit, first month's rent, application fees
- Deposit and first month's rent count as one month each

Eligibility Requirements

- Household income must be $\leq 80\%$ AMI
- Household must be experiencing a financial hardship/housing crisis
- Must be primary residence, located in the City and County of Denver

TRUA

as of 4/15/2024

- **7,648** apps received (over 4,700 in Jan)
- **735** paid
- **520** withdrawn
- **178** denied

Primary denial reasons:

- Not located in the City and County of Denver
- Insufficient/missing documentation

Primary withdrawn reasons:

- Duplicate application
- Served by another program
- Nonresponsive applicant

| Assistance Type | Average \$ Spent per HH | Total \$ Spent | HH Served |
|-----------------|-------------------------|----------------|-----------|
| Rent | \$7,818 | \$5,426,038 | 694 |
| Relocation | \$4,645 | \$125,428 | 27 |
| Utility | \$931 | \$182,440 | 196 |
| Overall | \$7,801 | \$5,733,907 | |

Some HHs received more than one type of assistance

TRUA Research Project



In partnership with Harvard's The People Lab

- Survey at time of application and 6 months after application
- Feedback on experience with TRUA (program improvement)
- How residents are learning about TRUA (outreach)
- Changes in housing and financial stability (impact)

FREE EVICTION LEGAL SERVICES/EVICTION CLINIC – [Denvergov.org/EvictionHelp](https://denvergov.org/EvictionHelp)

Under [Denver Code Chapter 27, Article IX](#), the City and County of Denver provides free legal services for low to moderate income individuals experiencing an eviction. Information on free legal services can be obtained from:

1. Colorado Legal Services (CLS)
2. Colorado Affordable Legal Services (CALS)
3. Colorado Poverty Law Project (CPLP)
4. Community Economic Defense Project (CEDP)



MONDAY – FRIDAY | 8 A.M. – 12 P.M.
Wednesdays and Fridays are the busiest days with the longest wait times

Eviction Legal Assistance:

- Free for all households below 80% AMI
- Assistance is not guaranteed and wait times vary depending on urgency of issue and time of arrival

Rent and Utility Assistance:

- Eligible households may receive up to 6 months of rent assistance, help with move-in costs
- Assistance is not guaranteed and is based on eligibility and availability of funds
- Application processing times vary depending on prioritization status and completeness of application

Evictions from Subsidized Housing:

- Visit Colorado Legal Services in room 179 Monday, Wednesday, Thursday or Friday 8am-11am
- Or call 303-837-1313 to schedule an appointment



denvergov.org/evictionhelp

Tenant Legal Assistance Annual Report 2023 Highlights

Denver’s Revised Municipal Code, [Chapter 27, Article IX](#) states the executive director of the Department of Housing Stability (HOST) shall submit an annual report to City Council fifteen (15) months following the execution of contracts funded under section 27-213 that will be used to assess the program and access to legal representation under this article. The annual report shall include information from the prior year regarding:

- (a) Number of covered individuals served or denied services;
- (b) Description of legal representation performed and cost per case;
- (c) Income levels of covered individuals served and covered individuals who were denied service for income qualification;
- (d) Information that was voluntarily disclosed concerning demographics of individuals served; and,
- (e) Case disposition or outcome data

| Description | Number of FED filings | Number of Answers Filed | Number of Stipulations filed | Number Cases with No Answer filed by Return Date |
|--------------|-----------------------|-------------------------|------------------------------|--|
| 2022 total # | 8863 | 1914 | 1320 | 4181 |
| 2022 total % | 100% | 22% | 15% | 47% |
| 2023 total # | 12310 | 3666 | 2490 | 5423 |
| 2023 total % | 100% | 30% | 20% | 44% |
| # Difference | 4031 | 1752 | 1170 | 1242 |
| % Difference | 45% | 8% | 5% | -3% |

| Individuals Served or Denied | |
|------------------------------|------------|
| Full Representation | 612 (22%) |
| Limited Representation | 2223 (78%) |
| Denials | 15 (<1%) |
| Total Served | 2835 |

Cost Per Case²: \$609.42

| Income Levels of Covered Individuals | | |
|--------------------------------------|------|-----|
| < 30% AMI | 2042 | 72% |
| 31% - 50% AMI | 520 | 18% |
| 51% - 80% AMI | 273 | 10% |

| Case Disposition/Outcome | # | % |
|----------------------------------|------|-----|
| Formally Evicted | 79 | 3% |
| Left Home- No Eviction On Record | 228 | 8% |
| Remained In Home | 964 | 34% |
| Other | 1564 | 55% |

| Race | # | % |
|---|------|-----|
| American Indian / Alaska Native | 64 | 2% |
| Asian | 47 | 2% |
| Black or African American | 953 | 34% |
| Other/Multi-Racial | 418 | 15% |
| Native Hawaiian or Other Pacific Islander | 40 | 1% |
| Two or More Races | 46 | 2% |
| White | 1267 | 45% |

| Ethnicity | # | % |
|--|------|-----|
| Hispanic/Latino | 879 | 31% |
| Non-Hispanic/ Non-Latino | 1956 | 69% |
| Additional Demographics | | |
| Female-Headed Household | 1416 | 50% |
| Households with a Person with Disability | 851 | 30% |
| Households in Subsidized Housing | 350 | 12% |
| Households with a Person over age 62 | 622 | 22% |

Eviction Legal Defense Contracts

Total Households Served in through February 2024:

444

2024 Contracted Amount:
\$2,172,000.00

2024 Contracted Households
to be Served:
2310

More information and to apply visit
[Denvergov.org/EvictionHelp](https://denvergov.org/EvictionHelp)

Colorado Poverty Law Project

- Contracted \$1,000,000 to serve at least 1050 households in 2024

Community Economic Defense Project

- Contracted \$752,000 to serve at least 800 households in 2024

Colorado Legal Services

- Contracted \$250,000 to serve 260 households in 2024

Colorado Affordable Legal Services

- Contracted \$170,000 to serve 200 households in 2024

Tenant Rights and Resource Guides

Per Denver's Revised Municipal Code, [Chapter 27 Article XI](#), when providing a copy of the executed written lease and at any time the landlord makes a rent demand, the landlord must provide the most current version of a [tenant rights and resources notice](#). The notice shall contain information concerning:

- Minimum housing standards required under article II of chapter 27;
- Resources and information on how to make a complaint related to minimum housing standards;
- A statement regarding tenants' legal rights when receiving a notice to vacate their premises, in any court proceeding related to their rental housing, and the right to utilize or seek legal representation; and
- How to locate rental assistance and legal service providers

[Renter's Housing Handbook](#) (landlords are NOT required to provide this one)

This longer guide summarizes the rights and obligations of residential landlords and tenants in Denver, Colorado, as of January 1, 2024.

More information at [Denvergov.org/EvictionHelp](https://denvergov.org/EvictionHelp)

Comprehensive Tenant Rights Policy Research

Legislative Session Bills Impacting Programs and HOST 2024 Policy Research Agenda

HB24-1098 Cause Required for Eviction of Residential Tenant (passed)

HB24-1099 Defendant Filing Fees in Evictions (under consideration)

SB24-094 Safe Housing for Residential Tenants (Warranty of Habitability) under consideration

Eviction and tenant protection policy are mostly governed at the state level. HOST conducts research on possible local policy proposals.

Chronic Evictions Research and Analysis

- Focus on households facing 3+ eviction filings within 2 years
- Still in review - approximately <2% of households facing eviction between 2022-2023 accounted for 25% of eviction filings in that time
- **Objective:** identify why households are facing eviction chronically, determine whether they utilized legal assistance and/or rent assistance, approximate funds used by both programs, and strategize cost effective alternatives that prevent multiple eviction filings for unstable households

Additional Stability Programs

Tenant-Landlord Counseling - Brothers Redevelopment

- CDBG - \$87,350
- CO Housing Connects Hotline provides dispute resolution, referrals to legal assistance, tenant rights information, and referrals to emergency housing resources
- Has served 1,352 unduplicated households Jan- March 2024

Tenant-Landlord Counseling – Colorado Affordable Legal Services (CALS)

- Affordable Housing Fund - \$40,000
- HELP-Line offers dispute resolution information, referrals to legal assistance, tenant rights information, and referrals to emergency housing resources
- Has served 306 households Jan- March 2024

Additional Stability Programs

Housing Navigation – East Colfax Community Collective (ECCC)

- 1:1 match with CPD Investment Impact Special Revenue Funds (Affordable Housing Fund - \$150,000; Investment Impact Special Revenue Fund - \$150,000)
- Serves East Colfax neighborhoods with housing navigation, technical assistance and language support to access/apply for emergency housing resources
- Has served 145 unduplicated households with housing navigation (Jan-March 2024)
 - 94 of those households provided with language support (Jan-March 2024)
 - ECCC serves 20-25 different languages annually in just 2 zip codes

Fair Housing Advocacy, Education, Outreach, and Enforcement – Denver Metro Fair Housing Center (DMFHC)

- Affordable Housing Fund - \$80,500
- Receives/investigates claims of fair housing discrimination and refers meritorious claims to enforcement agencies (CCRD)
- Provides fair housing educational trainings to low & moderate income residents and service providers
- Has served 62 unduplicated households with interviews and investigations of fair housing discrimination and 59 unduplicated households with fair housing education/training (Jan-March 2024).

State Rental Assistance Programs

Colorado Temporary Rental Assistance Grant

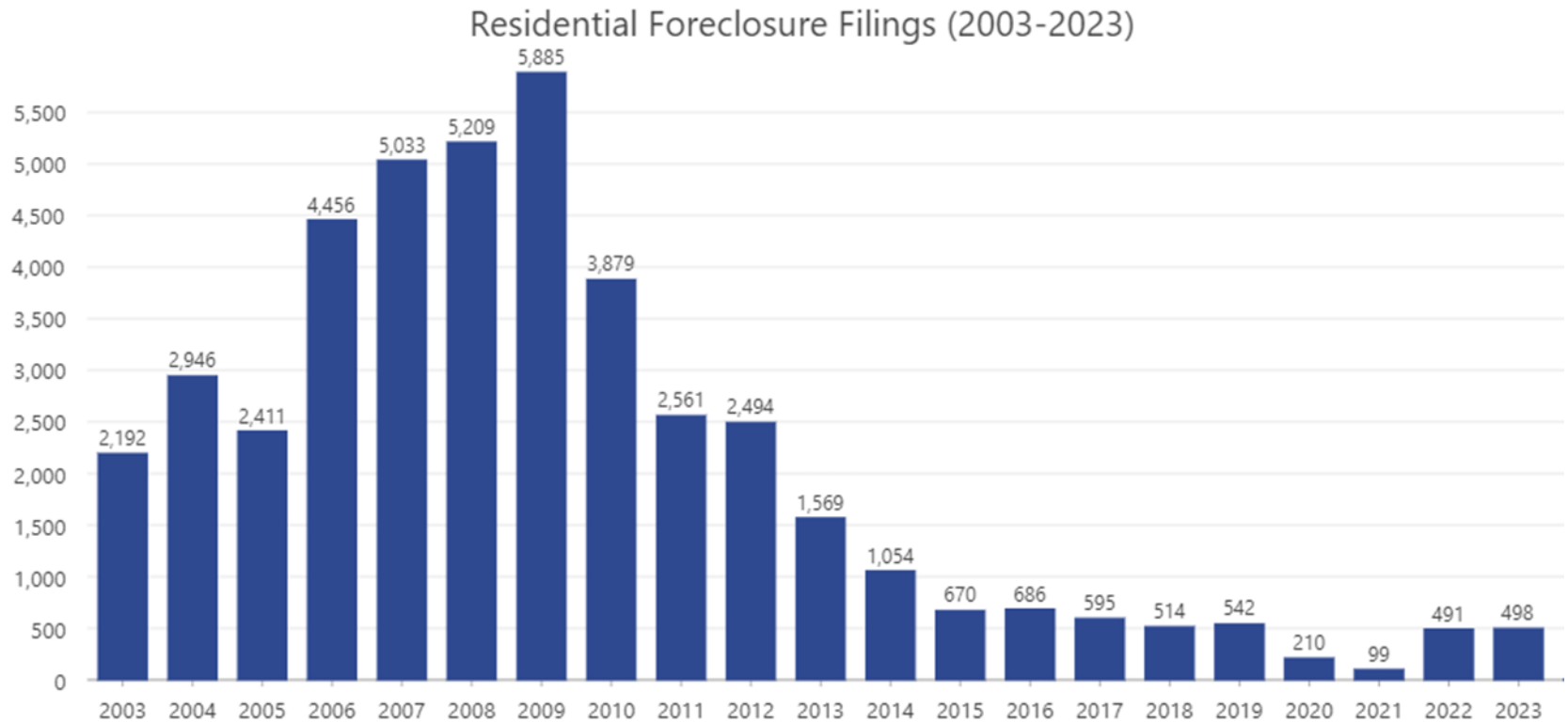
- Pre-application form available 15th – 20th each month (until funds are fully exhausted) – cdola.Colorado.gov/temporary-rental-assistance
- Applicants must not have received a rental assistance benefit from any emergency rental assistance program within the preceding 12 months.
- Awards cannot exceed seven months of rent, or \$10,000, whichever is a lesser amount.

Colorado Emergency Rental Assistance Program

- To qualify, you must have a current court summons, called a Forcible Entry and Detainer.
- To apply, contact the CARE center by call or text at 1-720-356-0174 or 1-888-480-0066, Monday through Friday 8:30 a.m. - 5:30 p.m.

Foreclosure Prevention Programs

Foreclosure Filings



Data source: Denver Clerk and Recorder's Office

HOA Initiated Foreclosures

- 2021 – Identified increases in HOA initiated foreclosures (judicial foreclosures)
- 2022 – [HB22-1137](#) passed and Denver's ordinance requiring notice of owners' rights and resources both went into effect Aug 2022 adding homeowner protections and reducing HOA initiated foreclosure filings.
- 2023 – HOST launched two new foreclosure prevention programs
- 2024 – Proposed [HB24-1337](#); Passed and signed [HB24-1267](#)
 - Cap the attorneys' fees an HOA can charge a homeowner facing eviction at half of the homeowner's unpaid assessments and any other money owed to the association, or \$5,000, whichever is less.
 - Takes effect in 2025. Prevents metro districts from foreclosing on any property lien, or auctioning off that property, because of unpaid fees or charges related to covenant Eviction Help violations

Foreclosure Prevention Programs

[Denvergov.org/ForeclosureHelp](https://denvergov.org/ForeclosureHelp)

Foreclosure Financial Assistance Program – Brothers Redevelopment

- General Fund - \$300,000
- Provides up to \$20,000 per household to cure past due mortgage payments and/or HOA fees/fines/liens (layered with State's Emergency Mortgage Assistance Program (EMAP))
- Applications submitted and managed through Submittable; Technical assistance managed by BRI Colorado Housing Connects hotline
- 22 households served Jan-April 15th

Foreclosure Legal Assistance– Community Economic Defense Project

- General Fund - \$200,000
- Free legal services including legal advice for residents facing a foreclosure, limited to full in-court representation, resource navigation
- Increasing outreach in 2024 to engage more residents
- 5 households served to date

Home Modification & Repair

Denver Urban Renewal Authority (DURA)- CDBG

| Rental/Homeowner Access Modification Program (RHAMP) | Single Family Rehabilitation (SFR) | Emergency Home Repair (EHR) |
|---|--|---|
| <ul style="list-style-type: none">Provides persons with disabilities a \$10k grant to fund home access modifications such as roll-in bathtubs/showers, grab bars, stair lifts, handrails, ramps, etc.Must have qualifying disability under Americans with Disabilities Act | <ul style="list-style-type: none">Provides 0-1% interest loans up to \$50k to address code compliance & home repairsLead-based paint, foundation & roof repairs, furnace/water heater repair, electrical and plumbing issues, sewer system failure, window/door replacement, and insulationEnding in 2024: Cost of projects, limited contractor pool | <ul style="list-style-type: none">Provides no interest, deferred loans up to \$10k to address emergency repairsSewer system failure, plumbing and electrical failure/hazards, unsafe furnaces, leaking roofs, asbestos removal, or exceptionally unsafe/unsanitary living conditions |

HOA Notice Requirements

Chapter 27, Article XI, Section 27-240 of the Denver Revised Municipal Code now requires any HOA, or assignee of the association's debt, that is seeking to foreclose a lien on or after August 30, 2022 to:

- Provide written notice of owners' rights and resources at least thirty (30) days prior to bringing any action.
- The [notice](#) must be a form provided by or approved by the City of Denver
- The notice must provide a listing of legal and housing resources for owners facing foreclosure.
- The association must maintain a record of the notice, including the date and time that the notice was provided.

Colorado Emergency Mortgage Assistance Program

How Can Colorado Homeowners Utilize this Program?

The Emergency Mortgage Assistance Program is designed to help eligible Colorado homeowners keep their homes by assisting with:

- Homeowners insurance payment
- Loss of utilities or home energy services
- Paying off or paying down Chattel Loans
- Lot rent for owner occupied mobile homes
- Mortgage defaults, delinquencies, and/or foreclosures
- HOA payments, delinquencies, and/or liens
- Past due taxes

[Apply for Emergency Mortgage Assistance](#)

[Leer en español.](#)

QUESTIONS