

Contact Information

Call **874-7266 ext. 1 or 3** for more information and latest income limits.

deltahousingauthority.org

Email: dharehab@bresnan.net

Purpose:

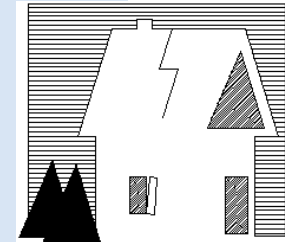
- Conserve and improve the supply of housing affordable to low- and moderate-income households
- Assist in removing architectural barriers or providing age-in-place improvements.
- Remove blighted conditions in Delta, Montrose, Hinsdale, Ouray and San Miguel Counties.

In partnership with the San Miguel Regional Housing Authority, Ouray County, Hinsdale County, Montrose Housing Authority and Delta Housing Authority.

Administered by the Colorado Division of Housing Department of Local Affairs.

Regional

Housing Rehabilitation Program



Needing home repairs?

Help is available for low to moderate income households in Delta, Montrose, **Hinsdale**, Ouray and San Miguel Counties



Housing Rehabilitation Program /
Delta Housing Authority 501 14th Street,
Delta, CO 81416
970-874-7266 ext. 1 or 3



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Home Repairs made available and affordable

The Housing Rehabilitation Program exists for the benefit of low and moderate income homeowners throughout Delta, Montrose, Hinsdale, Ouray and San Miguel Counties.

- Technical and financial assistance is provided for general repairs and improvements.
- Inspection, consulting and construction management services are free of charge.
- Funds are provided through low-interest loans with easy terms. (The payment is based on what the borrower can afford).
- The homeowner chooses approved contractors to complete the work. In some cases the homeowner, if qualified, may choose to finance only the material costs and complete part or all of the work themselves.

Partnerships and Cooperative Efforts

Whenever possible the Housing Rehabilitation Program cooperates and partners with other agencies, groups and non-profits in order to provide the most benefit



Eligibility

This program is designed for homeowners who may be unable to borrow from a bank because of their lower income level. Those who earn less than 80% of the median may qualify.

Income Limits for Hinsdale County Residents (for the year 2013)

Family size maximum income

1	37,700
2	43,050
3	48,450
4	53,800
5	58,100
6	62,450
7	66,750
8	71,050

Typical Repairs and Replacements:

roofs
siding
doors, windows
electrical
plumbing
heating, cooling,
insulation, weatherization
flooring, painting, cabinetry,
accessibility
age-in-place improvements,
curb-appeal, aesthetics

Loan Information

Loans will be secured by a Promissory Note and Deed of Trust. Interest rates are low and the term of the loan can be lengthened if necessary to allow for very small monthly payments. The most needy applicants on fixed incomes may be eligible for a deferred loan with no payments required.

Project Design and Contractor Selection

The goal is to help the homeowner to receive the highest quality work for the lowest cost. The bidding protocol is flexible and informal. Homeowner input and participation is encouraged. Contractor's bids may reflect various options. Once the most appropriate materials and methods are chosen, the contractor is selected by the homeowner and an agreement between homeowner and contractor is signed.

Construction Monitoring and Completion

Regular inspections by the Housing Rehabilitation Specialist are conducted to help insure contract compliance and good workmanship. Payments to contractors and suppliers are released only upon approval of work by homeowner.