Thornton Home Repair Programs

Low-income Thornton homeowners may be eligible for one of the City’s two home repair programs:

- **Help for Homes** provides free minor home repairs that do not exceed $4,000.
- **Home Repair Loan** is a 0% interest rate loan of up to $12,000 for repairs.

### Am I Eligible to Apply?
Applicants must meet all the following criteria and provide proof of their eligibility, regardless of which program they are applying for:

- You must own and live in your home.
- Your home must be located in Thornton.
- You must be a legal U.S. resident.
- You must be current on your mortgage payments or have paid off your mortgage.
- You cannot have more than $10,000 in assets; this does **not** include your primary residence, vehicles, or pensions.
- Based on the number of people living in your home, the total annual household income cannot be more than:

<table>
<thead>
<tr>
<th></th>
<th>1 Person</th>
<th>2 Persons</th>
<th>3 Persons</th>
<th>4 Persons</th>
<th>5 Persons</th>
<th>6 Persons</th>
<th>7 Persons</th>
<th>8 Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$44,900</td>
<td>$51,300</td>
<td>$57,700</td>
<td>$64,100</td>
<td>$69,250</td>
<td>$74,400</td>
<td>$79,500</td>
<td>$84,650</td>
</tr>
</tbody>
</table>

In addition to the general criteria above, there are requirements specific to each program:

For **Help for Homes**:
- You must be over the age of 55 or have a person with a disability living in the home.

For the **Home Repair Loan Program**:
- Your home must be insured and must be a single-family home, townhome, or condominium. Manufactured homes are not eligible.
- You cannot have a bankruptcy discharged within the past 12 months, or currently be in a Chapter 13 bankruptcy repayment plan.
- You cannot have a home equity line of credit (HELOC) or reverse mortgage.
- You must be able to make a “down payment” contribution equal to 5% of the loan amount.

Both of Thornton’s home repair programs address only repairs that directly relate to the health, safety or accessibility of the homeowner. Examples of eligible repairs are outlined below.

<table>
<thead>
<tr>
<th>ELIGIBLE</th>
<th>NOT ELIGIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stabilizing steps, wheelchair ramps, door widening</td>
<td>Remodeling, additions, purely aesthetic improvements</td>
</tr>
<tr>
<td>Furnace or water heater repair or replacement</td>
<td>Work in or to the yard, driveways, fencing</td>
</tr>
<tr>
<td>Electrical or plumbing repairs</td>
<td>Air conditioning or swamp cooler units</td>
</tr>
<tr>
<td>Roofing repairs or replacement</td>
<td>Maintenance items such as fixing a leaky faucet</td>
</tr>
</tbody>
</table>
Thornton Home Repair Programs

The full application, approval and repair process can take several months to complete. As you move forward in this process, City staff will keep you updated about your application status, next steps, and what to expect.

APPLICATION CHECKLIST

The following items must be submitted to Neighborhood Services in order to apply for either of Thornton’s home repair programs:

- Completed application, signed and dated by the homeowner(s), including Immigration Affidavit
- Copies of income verification for each member of the household that is 18 years or older:
  - Most current tax returns
  - 1099R or most recent statement for any retirement savings distributions (i.e. IRA, pension), showing total year to date disbursements
  - Two most recent consecutive pay stubs
  - Award letters for any government assistance received (Social Security, Old Age Pension, unemployment) and/or child support or alimony
- Copy of driver’s license or state issued photo identification of homeowner(s).
- Copy of mortgage statement indicating payments are current. If the home is paid off, provide a copy of the property title or release of deed of trust.
- Copies of any asset records for all adults living in the home:
  - Two most recent checking and/or savings bank statements
  - Two most recent investment account statements, if you have an investment account(s)
  - Mortgage statement or title for other property owned other than your primary residence
  - Name and value of businesses owned and operated
- Proof of homeowners insurance, for Home Loan applications.

For Help for Homes only:

- Copy of verification of physical or mental disability, if under age 55. This can be a recent Social Security Disability Insurance/Supplemental Security Income statement or letter from your doctor.

- For those who have received Help for Homes assistance in the past, verification of an individual meeting with a housing counselor, attendance at a home maintenance class, or current homeowners insurance.

Submit application and all supporting documents to

<table>
<thead>
<tr>
<th>MAILING ADDRESS</th>
<th>FAX</th>
<th>IF DELIVERING IN PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Thornton</td>
<td>303-538-7518</td>
<td>City of Thornton, City Development (Planning front counter, one-story building behind City Hall)</td>
</tr>
<tr>
<td>Attn: Home Repair Program</td>
<td></td>
<td>9500 Civic Center Drive</td>
</tr>
<tr>
<td>9500 Civic Center Drive</td>
<td></td>
<td>Thornton, CO 80229</td>
</tr>
<tr>
<td>Thornton, CO 80229</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Questions? Please call the Neighborhood Services Division at 303-538-7600

Updated June 2016
Thornton Home Repair Programs
APPLICATION FOR ASSISTANCE

Applicant Information

Legal name of applicant(s): ________________________________
Property address: _________________________________________
Home phone #: __________________ Alternative phone #: ____________
Email address: ____________________________________________

List all occupants living at this address, including you, co-applicant and any other adults or children:

<table>
<thead>
<tr>
<th>Name</th>
<th>Birth Date</th>
<th>Employed?</th>
<th>Has a Bank Account?*</th>
<th>Files IRS Tax Return?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
</tr>
<tr>
<td>Co-Applicant</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
</tr>
<tr>
<td>Other</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
</tr>
<tr>
<td>Other</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
</tr>
<tr>
<td>Other</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
</tr>
<tr>
<td>Other</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
<td>Yes ☐ No ☐</td>
</tr>
</tbody>
</table>

* Includes checking and/or savings accounts

Is there anyone on the title to the property who does not live there? ☐ YES ☐ NO
If YES, provide the name of person(s) on title and an explanation of why that person does not live in the home: __________________________________________________________

Home Information

What type of home do you have?
☐ Single-family/duplex ☐ Townhome ☐ Condominium ☐ Manufactured Home
Do you live in a Home Owners Association (HOA) community? ☐ YES ☐ NO
Do you currently have homeowners insurance? ☐ YES ☐ NO
Have you contacted your insurance company to see if any of the repairs could be covered through your insurance? ☐ YES ☐ NO
If YES, what was the result? __________________________________________________________
Do you have a reverse mortgage on the home? ☐ YES ☐ NO
Do you have a home equity line of credit (HELOC)? ☐ YES ☐ NO
Do you intend to move, sell your home, or transfer the title of your home within the next ten years? ☐ YES ☐ NO
What health, safety, or accessibility repairs does your home need (in order of priority)? __________________________________________________________

City of Thornton
Thornton Home Repair Programs

Financial and Asset Information

List the total monthly income of all household members over the age of 18. Documentation must be provided for all sources of household income listed below.

<table>
<thead>
<tr>
<th>Type of Income (monthly)</th>
<th>Total for All Household Members</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Applicant</td>
</tr>
<tr>
<td>Employment 1</td>
<td>$</td>
</tr>
<tr>
<td>Employment 2</td>
<td>$</td>
</tr>
<tr>
<td>Unemployment</td>
<td>$</td>
</tr>
<tr>
<td>Social Security Retirement Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Social Security Disability Insurance (SSDI)</td>
<td>$</td>
</tr>
<tr>
<td>Retirement/Pension</td>
<td>$</td>
</tr>
<tr>
<td>Child Support/Alimony Received</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
</tr>
</tbody>
</table>

List any 401(k), 403(b), or 457(b) payments withdrawn in the last year: $________________________

Do you have a bankruptcy discharged within the past 12 months, or are you currently in a Chapter 13 bankruptcy repayment plan?  □ YES □ NO

Answer the following questions regarding assets. If you answer “Yes” to any of the questions, include corresponding documentation with your application.

Do you have other cash savings (not including cash in a bank account)? □ YES □ NO
   If YES, what is the amount: $____________

Do you own property or land (other than the home on this application)? □ YES □ NO
Do you own stocks, bonds, or other investments (not including retirement accounts)? □ YES □ NO
Do you have any other investments or assets? □ YES □ NO
   Please explain: __________________________________________

Household Information (optional)

This information is used by the City of Thornton to track the demographics of program participants. What is your race?
   □ White/Caucasian □ Asian □ African American
   □ American Indian/Alaskan □ Native Hawaiian □ Other
What is your ethnicity? □ Hispanic □ Non-Hispanic
Is anyone in the home disabled (as defined by Social Security)? □ YES □ NO
Are you a female head of household? □ YES □ NO
Are you, or is anyone living in your home a veteran? □ YES □ NO

FOR INTERNAL USE ONLY

Date application received: __________ Date application completed: __________ Date application sent to BRI: __________
Household size: _____ Annual household income: __________ Previous Help for Homes applicant? _____
Applicant’s Certifications
I/we, the applicant(s), hereby certify that I am/we are the owner-occupant(s) of the property to be repaired and that the property is my/our principal residence. Also, I/we certify that all information provided in this application, including the income information, is true and correct to the best of my/our knowledge and belief. I/we understand that any discrepancy or omission in the information provided may disqualify me/us from participation in the home repair program.

Indemnification
I/we hereby agree to indemnify and hold harmless the City of Thornton, its officers, agents, employees and sub-grantees for the home repair program against all liabilities, judgments, costs, and expenses arising out of, or in consequence of, housing rehabilitation or repairs provided as part of this home repair program.

_________________________________________  __________________________
Applicant Signature          Date

_________________________________________  __________________________
Co-Applicant Signature           Date

AFFIDAVIT
I, _________________________________, swear or affirm under penalty of perjury under the laws of the State of Colorado that (check one):

_____ I am a United States citizen, or

_____ I am a Permanent Resident of the United States, or

_____ I am lawfully present in the United States pursuant to Federal Law.

I understand that this sworn statement is required by law because I have applied for a public benefit. I understand that state law requires me to provide proof that I am lawfully present in the United States prior to receipt of this public benefit. I further acknowledge that making a false, fictitious, or fraudulent statement or representation in this sworn affidavit is punishable under the criminal laws of Colorado as perjury in the second degree under Colorado Revised Statute 18-8-503 and it shall constitute a separate criminal offense each time a public benefit is fraudulently received.

_________________________________________  __________________________
Signature          Date
HOUSING EDUCATION AGREEMENT (HELP FOR HOMES ONLY)

The Help for Homes program has a maximum grant amount for each house and homeowner so it is important that homeowners are prepared to handle expensive repairs in the future. The applicant and co-applicant agree that he/she/they will contact a housing counselor within the next 12 months or attend a class to learn about home maintenance and repair costs, lifespans of home components and systems and options to be prepared to handle future home maintenance expenses, unless he/she/they have home insurance. A list of free, qualified counseling agencies will be provided by the City. The applicant and co-applicant understand that if additional home repair program assistance from the City is requested in the future, he/she/they may be asked to provide verification of his/her housing counseling or of home insurance.

______________________________________________  _______________________
Applicant Signature          Date

______________________________________________  _______________________
Co-Applicant Signature           Date