



Colorado's Housing Recovery Program State Funds and CDBG-DR

March 23, 2023



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Overview

- Context and Background
- Marshal Fire and Straight Line Winds Event
- State Program and Federal Funding
- Bringing the two together: Housing Recovery Program
- Wind and Wildfire Home Protection Program
- Lessons Learned



Background



2020 Colorado Wildfires August 2020
Creator: NASA via satellite



Grizzly Creek Fire along I-70 in Glenwood Canyon September 2020
Creator: Helen H Richardson via Getty Images



State-Declared Disaster with Residential Property Losses

2018: Spring Creek Fire: Costilla & Huerfano Counties

2018: Chateau Fire: Teller County

2018: Lake Christine Fire: Eagle County

2019: Avalanche Debris and Flooding Risk: Hinsdale County

2020: Cameron Peak Fire: Larimer County

2020: Mullen Fire: Jackson County

2020: East Troublesome Fire: Grand County

2020: Calwood Fire: Boulder County

2021: Muddy Slide Fire: Routt County

2021: Marshall Fire and Straight-Line Winds: Boulder County



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Background



Cameron Peak Fire,
Creator: Bethany Baker Credit: AP

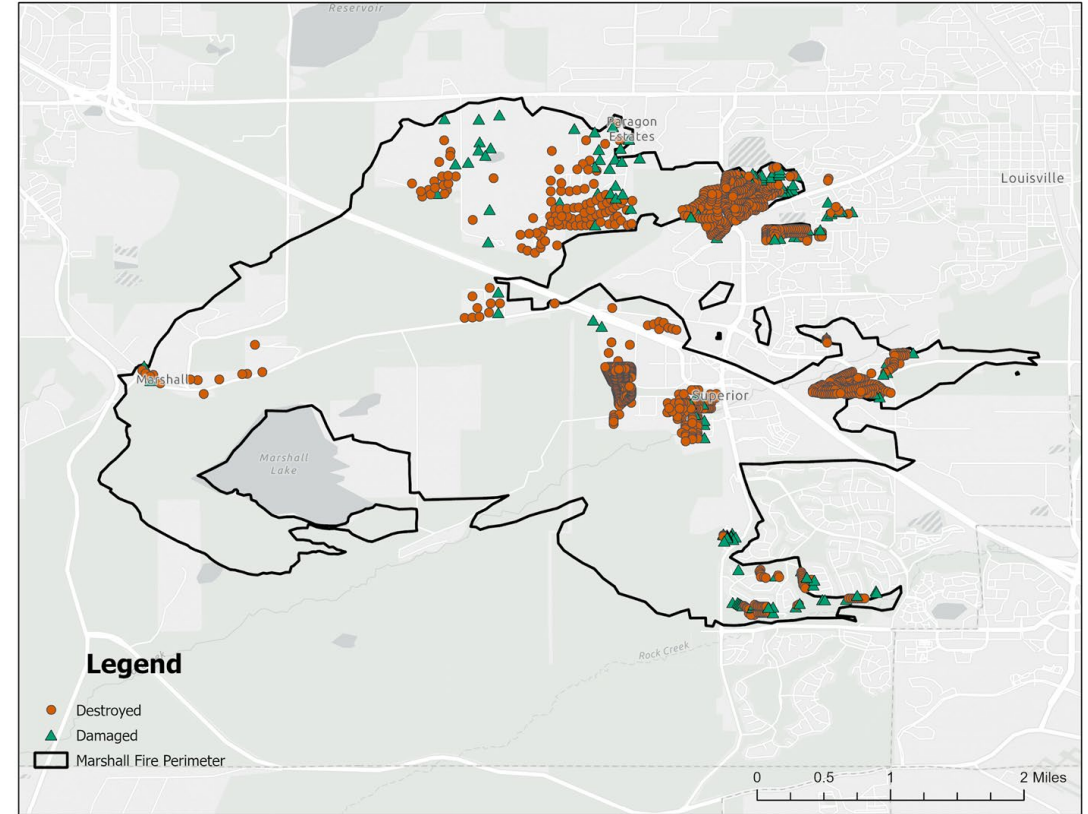


E. Troublesome Fire, approx. one year post-fire (10/7/202
Michael Elizabeth Sakas/CPR News, used with permission



Marshal Fire and Straight Line Winds Event

- 11 AM MST December 30, 2021
- Winds that gusting 80 to 100 MPH in drought conditions
- Major population center with suburban-style development patterns



Marshal Fire and Straight Line Winds Event



2020 Colorado Wildfires August 2020
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Marshall Fire Impacts

- Most Destructive Fire in in Colorado History
- **1,084** residential units were destroyed
- Residential Damage Value* estimated at **\$513,212,59.**
- Commercial Damage Value estimated at **\$65,979,347.**
- **97%** of all structures damaged or destroyed were residential.



Colorado's Disaster Recovery Response

- **State Disaster Resilience Rebuilding (DRR) fund -**
\$12,000,000 available statewide for disasters declared since 1/1/2018
- **Community Development Block Grant (CDBG) -**
\$6,000,000 available in Boulder County and also statewide
- **Community Development Block Grant - Disaster Recovery (CDBG-DR) -**
\$6,077,000 available in Boulder County
- **Colorado Energy Office Recovery and Electrification Program**
\$10,000 rebate for building to the 2021 International Energy Conservation Code standards



Housing Recovery Program (HRP)

Purpose

- Work with regional and local stakeholders
- Enable households to rebuild and remain in their communities
- Focus on lower income households who would otherwise not be able to rebuild
- Reduce the financial impact on our most vulnerable households

Goals

- Promote resilient rebuilding by encouraging incorporation of high performance building standards and fire mitigation measures.
- A quality and efficient experience for applicants
- Efficient and effective use of all funding sources to best serve Coloradans



Housing Recovery Program (HRP) Development

Purpose

- Worked with Federal, State agencies, local municipalities, and stakeholders to gain a better understanding of the impacts and unmet needs.
- Nonprofit and Local Partnerships
- Application ease
- Accessibility to all populations



Apply for Colorado Disaster Rebuild Programs

Property owners of Colorado communities impacted by state-declared or federally-declared disasters may be eligible for financial resources to rebuild or rehabilitate a residential property affected by those disasters.

The applications below provide access to grants, rebates, forgivable loans, and traditional loans that are available by State, municipal, and philanthropic funding sources.

Full Form Application

Submit the full form application to determine all eligible funding opportunities from the **State of Colorado Housing Recovery Program**.

Submitting the full application also provides you access to the Community Foundation Boulder Rebuild Grants.

[Apply With Full Form Application](#)

[Full Form Application Checklist](#)

Short Form Application

Submit the short form application if you're looking to apply for:

- **Community Foundation Boulder County Rebuild Grants**

Submitting the short application does not provide access to the Housing Recovery Program funding.

[Apply With Short Form Application](#)

[Short Form Application Checklist](#)

Recovery Electrification Rebate

Marshall Fire and other State or Federal Disasters

The Colorado Energy Office is committed to supporting the recovery and rebuilding efforts across Colorado. This rebate is for households impacted by disasters since 2018 for houses that were destroyed or damaged in areas of a state or federally-declared disaster. Residents qualify for a \$10,000 rebate for the installation of the following:

- Cold Climate Heat Pump -OR- ground source (geothermal) heat pump
- Electric Resistant -OR- Induction Stove
- Heat Pump Water Heater

[Apply for CEO Rebate](#)

East Troublesome Fire/Grand County

The Colorado Energy Office is developing a robust rebate program in Grand County in partnership with Mountain Parks Electric Inc.

For any questions on this rebate in Grand County, please contact Christine Berg at: 303.349.6122 or Christine.berg@state.co.us

<https://cedproject.org/rebuild/>



HRP: Two Forms of Loans

Grants in the form of a Forgivable Loan

- No payments, No interest
- Three year residency requirement
- Sliding scale based on income
- You can receive a traditional loan in addition to the forgivable loan.

Grants are geared towards those with fewer resources; Eligibility limited to those at 120% of the Area Median Income.

Primary source of funding is CDBG and CDBG-DR.

Traditional Loans

- Up to \$50,000 per loan and works like a standard loan including underwriting
- Favorable terms at 1.5% interest for 30 years
- Geared towards those who need additional rebuilding dollars and were unable to access SBA loans.

Traditional Loans available to all income levels.

Primary source of funding is State Disaster Resilience Rebuilding

NO application fees or closing costs



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Wind and Wildfire Home Protection Program

Purpose

- Protect homes against future wind and wildfire events.
- Support a resilient rebuild of the impacted housing stock.
- Help vulnerable populations living in Boulder County

Example of eligible mitigation measures:

- Class A roofing
- In-home sprinkler systems
- Fireproof siding; Window frames (metal clad)
- Non-combustible fencing materials
- Ember and flame-resistant venting
- Tie downs , Skirting



Lessons that we are learning

- Clear Communication, formal and informal, are vital
- Building rapport with HUD contacts and other States
- Ability to shift program priorities
- Get housing funds out ASAP



Thank you!



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