



Housing Recovery Program Wind and Wildfire Home Protection Mitigation Program

This program is eligible for owners of a primary residence (at the time of the disaster and time of application) impacted by state declared disasters since 2018 including the Marshall Fire and Straight Line Wind event. Two funding options are available for disaster mitigation measures (i.e. home hardening):

- 1) Up to \$30,000 (funded as up to \$5,000 grant, and up to \$25,000 forgivable or traditional loan, dependent on income and rebuilding gap)
- 2) Up to \$5,000 grant only (not dependent on income or a rebuilding gap) - Awards in this fund category are limited to a total of \$2,000,000.

Eligible Mitigation Measures: If a rebuild or renovation includes one of the items listed below, the homeowner is eligible to receive *up to* the total line item amount listed (the actual cost *up to* the listed amount*) dependent on the measures completed. Funds are reimbursed to the applicant upon paid invoice or receipt for costs incurred. Any costs incurred prior to the authorization of the Disaster Resilience Rebuilding (DRR) funds on May 17, 2022 are not eligible for reimbursement.

Wind and Wildfire Mitigation Measures	Eligible Amount (up to \$ listed)
Fire-resistant or ember-resistant siding - e.g. fiber cement siding	\$15,000
Fire-resistant windows -	
• triple-pane windows with metal-clad or fiberglass frames	\$15,000
• dual-pane glass windows with metal-clad or fiberglass frames	\$10,000
In-home sprinkler systems	\$8,000
Non-combustible Class A decking attached to a residential structure - e.g. PVC, composite, concrete, fire retardant treated wood, etc.	\$3,000
Non-combustible fencing materials that are within 5 feet of a residential structure - e.g., metal, fire-retardant treated materials, etc.	\$3,000
Gutter guards	\$1,500
Ember-resistant and flame-resistant venting	\$1,000
Additional Manufactured (Mobile) Housing Mitigation Measures	
Insulation (pipe insulation and cold weather protection)	\$5,000
Tie downs/anchoring	\$5,000
Fire-resistant skirting	\$5,000

**For example: Expense of \$2,500 on fire-resistant decking is eligible for \$2,500 (not \$3,000); Expense of \$30,000 on dual-pane tempered glass windows is eligible for \$10,000.*

Maximum Award Amounts: The maximum award amount is \$30,000 (funded as up to a \$5,000 grant, and up to a \$25,000 forgivable or traditional loan). Applicants may choose to apply for only the \$5,000 mitigation grant. The mitigation awards will be in addition to any Housing Recovery Program award and would be added to any forgivable or traditional awards.

Area Median Income Level	Mitigation Forgivable Loan	Mitigation Traditional Loan	Mitigation Grant Only
≤ 120% AMI	Up to \$30,000 (first \$5,000 as a grant)	N/A	Up to \$5,000
> 120% AMI	N/A	Up to \$30,000 (first \$5,000 as a grant)	Up to \$5,000

Application Process: There are two methods to apply, depending on the desired amount.

- 1) If seeking up to \$30,000 (grant and/or loan): Complete the Housing Recovery Program application and include eligible mitigation measures and costs. No additional application is required for mitigation measures.
- 2) If seeking only the up to \$5,000 grant: Complete a short Wind and Wildfire Protection Mitigation Program application and upload paid invoices and receipts detailing the mitigation items completed. (Grants awards limited to a total of \$2,000,000.)

Application Documentation Requirements	Up to \$30,000 (Grant and/or Loan)	Up to \$5,000 Grant
<ul style="list-style-type: none"> Income documentation Insurance documentation Rebuild or renovation funding gap General Contractor/Builder or Vendor proposal listing mitigation items and costs* 	✓ ✓ ✓ ✓	✗ ✗ ✗ ✓

* If the homeowner does not yet have a bid or proposal, the additional mitigation costs can be included as “add-ins” to the software-derived rebuilding estimate. Mitigation measures will be validated once the bid or invoice becomes available.

Apply Today: impactdf.org/disaster-recovery

The State of Colorado Department of Local Affairs has partnered with Impact Development Fund (IDF) as program administrator of the Housing Recovery Program.

For inquiries, connect with an IDF representative at 970-744-4835, or email mitigationhelp@impactdf.org.

