

## Recovery Support Program

Community Foundation Boulder County's Recovery Support Program provides financial support to individuals and households in Boulder County who were fire-impacted, as well as smoke and ash-affected, and need assistance with immediate needs as a direct result of the Marshall Fire event on December 30, 2021, due to financial constraints.

Impact Development Fund is the Program Administrator for processing applications for, and managing disbursement of, these funds.

There are three basic categories for this program encompassing the following areas of need:

- **Rental and Mortgage Assistance** for those who are still displaced from their original place of residence at the time of the fire;
- **Unmet Needs Support** for various ongoing expenses and replacement assistance of destroyed items
- Property Restoration Assistance for **Smoke and Ash-affected** properties

Each category of assistance may have different eligibility and documentation requirements, as relevant to the processing of a request. This will be communicated to applicants within the application process and listed within this document for reference.

Applications must be made through IDF's Disaster Recovery Website: [IDF Disaster Recovery \(impactddf.org\)](https://impactddf.org). Additional need for documentation may be made through IDF's DropBox account whenever a file size (or multiple) exceeds the online application's capacity.

For questions about the program, application, or status of request, please contact [recovery@impactddf.org](mailto:recovery@impactddf.org) or call 970-744-4835.

### Eligible Recipients:

1. **Disaster-Affected:** The applicant must have been a resident of a destroyed (total loss) or damaged (partial loss or smoke and ash damaged) home at the time of the Marshall Fire.
  - a. This program is open to both renters and property owners whose property and/or domiciles were affected by the fire. "Home" includes any type of residential structure. Business property related losses are ineligible for this program.
  - b. Applicants will be required to provide proof of residency at the time of the fire.

2. **Demonstrated Financial Need:** The applicant must attest to the financial need within the application and consent to share information with local and state agencies for the purposes of determining program eligibility.
  - a. Applicants must have applied for, and exhausted, all other assistance available to them before receiving any assistance from Unmet Needs (ie: FEMA, SBA, available municipal resources, Rental Assistance, Insurance).
  - b. They must demonstrate financial need by submitting the following verification documentation:
    - Personal financial statement within the application: the most recent Federal 1040 tax return (and proof of extension if not provided for the current tax year);
    - Insurance declarations and latest insurance claim settlement that was in effect at the time of disaster (if applicable, within the last 90 days, unless claim is documented as being closed).

## Eligible Expenses:

Every eligible expense will need to be documented and verified through an invoice, pay statement, bill, contract for recurring payment, or other debt.

Third-party documentation must be provided to support eligible expenses towards all programs. Grant proceeds will be funded directly to third-party rebuild vendors, with certain exceptions. Reimbursements will be allowed in certain circumstances. See reimbursement procedures later in this guidelines document).

## Procedures

1. **Application:** All applicants must complete an initial eligibility screening, application and compilation of supporting documentation. Application may be completed online.
2. **Processing:** IDF will conduct the assessment of financial need and decision for each request. Should the funding level exceed IDF approval authority, a summary request will be submitted to the CFBC Wildfire Committee for review. Reconciliation will be documented with available resources to prevent duplication of benefit.
3. **Equal Opportunity:** IDF does not discriminate against anyone through its lending practices or in any other decision-making processes due to race, color, religion, gender, disability, sexual preference, age, family status and/or national origin.

## Grant Amount & Program Funding:

Grant sizes vary based on the request category and by determining the current, verified financial need of the household and eligible expenses incurred.

Applicants can re-apply for funds whenever needs arise or when current circumstances change. For households receiving repeat fundings, CFBC's Wildfire Committee may determine a funding cap to ensure equitable disbursement of available funds for eligible households. This is at the sole discretion of the Community Foundation of Boulder County.

Should the total funding level exceed IDF approval authority, a summary of the request will be submitted to the CFBC Wildfire Committee for review.

### **Exceptions Policy:**

All aspects of the CFBC grant eligibility and underwriting criteria are subject to CFBC exception authority. For any complex funding requests that need guideline interpretation, IDF presents it for review to the CFBC Wildfire Committee for their determination.

**\*\* Please continue reading further for category specific guidelines and the appendix, which follows\*\***

# Category Specific Considerations and Requirements

## Housing Support

### Eligible Recipients:

1. **Disaster Affected:** The applicant must be a displaced resident of a destroyed (total loss) or damaged (partial loss or smoke and ash damaged) home from the Marshall Fire. Smoke and ash damaged homes will need official third-party verification (i.e. insurance claim, hygienist report, etc.).
2. **Homeowners and renters are eligible.** Households do not need to be in the rebuilding process to be eligible for rental assistance. “Home” refers to a place of residence, not a specific structure or type of dwelling.
3. **Proof of Lease:** All applicants will be required to share their current lease; there must be proof of a contract between parties (landlord/tenant). Any informal living arrangements will need to be documented and counter signed.
4. **Income Qualifying:** The applicant’s household income must be at or below 150% Area Median Income. This will be generated from income tax returns. Applicants are required to submit their 2025 tax returns. The program uses the income limits set by the Colorado Housing and Finance Authority. A chart is attached for ease of reference. For applicants between 121% and 150% AMI, the underwriter will calculate income based off the 100% AMI number.
5. **No Longer Receiving ALE Support:** Applicants can only receive program support if they can confirm that their ALE coverage has expired and a request for an extension has been denied. If the applicant’s coverage expired some time ago, proof of extension may be waived.
6. **Documentation of a Hardship Review or Accredited Housing Counseling:** If the applicant owned a disaster affected property, the applicant will need to prove that they have requested a hardship review from the mortgage servicer of fire-affected property. If the applicant is having trouble securing a documented hardship review from their mortgage servicer or if the mortgage servicer is automatically requiring forbearance or anything that affects credit without talking to the mortgagee, then the applicant can instead provide proof of meeting with a Fannie Mae counselor or other certified HUD counselor. Applicant should email [recovery@impactdf.org](mailto:recovery@impactdf.org) to receive guidance about type of appointment and documentation as substitution to hardship review.

### **Eligible Expenses:**

*Certain Housing Costs*, such as renter's insurance, homeowner's insurance, eviction prevention assistance, utility bills (electric/gas), rent/mortgage assistance, or storage unit costs

Cumulative Support Provided: All previous financial assistance provided under CFBC disaster recovery programs since program start (2022) will be taken into consideration when determining continued eligibility under the Recovery Support Program.

### **Grant Award & Program Funding:**

Applicants who meet all the eligible requirements can receive up to \$2,500 per month. (Amounts under that will be tied to the amount of the lease; no one will be funded greater than their lease).

Applicants can be initially approved for up to 6 months of funding or for the number of months up to their Certificate of Occupancy date, whichever comes first.

The Program Administrator will be monitoring Certificate of Occupancy dates, and applicants will be contacted if they have received a C.O. and funding will be halted. However, there is a delay for when dates are reported to IDF. Applicants are responsible for contacting IDF when their C.O. is received.

IDF will only distribute funds to the landlord/lease holder. Checks or ACH distributions are sent directly and will not be sent to the applicant under any circumstances.

## **Smoke and Ash Affected Properties**

### **Eligible Recipients:**

1. **Property Ownership:** The applicant must be the current subject property owner and the owner of record on the disaster date. (Note: exceptions will be made for individuals who owned a fire-affected property and decided to purchase a different fire-affected property in the area). Ownership will be verified through public record, warranty deeds, and real estate tax records. Applicants must be at least 18 years of age and are not required to verify lawful presence in the country.
2. **Income:** There are no income eligibility requirements to receive a grant towards smoke-and-ash mitigation work; however, there are opportunities to receive additional funds if low-to-moderate income, referenced later in the document.
3. **Financial Need:** Properties that have catastrophic damage must demonstrate a financial gap between property insurance payments and the cost to mitigate/reconstruct destroyed property.

### **Eligible Properties:**

1. Damaged (partial loss) or destroyed (total loss) smoke and ash-affected owner and renter occupied single-family residence, duplex, townhomes, and manufactured homes, located within the declared disaster area.
2. Households with catastrophic smoke-and-ash damage must have submitted a building permit application with the appropriate jurisdiction. Permits will be verified during the review process and are required prior to funding.
3. Smoke-and-ash damage will need to be legitimized by a third-party (i.e. insurance or hygienist report).
4. **Multiple Properties:** Recipients may apply multiple times if they are for different properties. Funding total is per property address, not per applicant or household.

### **Financial Gap:**

1. Applicant must demonstrate a financial gap associated with restoration and smoke/ash mitigation costs (i.e.: underinsured, lack of access to capital, etc.) incurred due to the Marshall Fire. Financial assistance will be limited to the amount of financial gap. All **Restoration Costs – Insurance Payouts = Financial Gap**
2. Smoke/ash mitigation and restoration costs are calculated by taking the general contractor's (or other eligible vendor's) most recent bid, budget, estimate, and/or contract, as well as any subsequent or not included, qualifying invoices outlined in the eligible expenses section below.
3. Insurance is documented by using the most recent estimate or settlement and using all available payouts except for personal property and additional living expenses (ALE). To ensure accurate calculations, IDF underwriting requires an insurance settlement statement issued within the last 90 days.

### **Eligible Expenses:**

- Architectural and Engineering fees
- GC down payment & material costs
- Smoke and Ash Mitigation Costs
- Material or systems to conform to current building code requirements
- Payment to debt for a construction loan

### ***Other notes concerning eligible and ineligible expenses:***

- Standard construction at original square footage or smaller. Premium restoration costs will not be considered.

- Debris removal can be considered toward eligible expenses toward calculating the full restoration costs and financial gap, but these are not eligible vendors to issue payments toward. IDF will need to fund a different vendor for the reimbursement procedures.

### **Grant Amount & Program Funding:**

Smoke and ash damaged properties which incurred catastrophic damage will be reviewed on a case-by-case basis:

1. Smoke and Ash-affected properties that have less than 5 points of damage (as listed below) are eligible for up to \$10,000 in grant award funds.
2. Characteristics qualifying 'substantial structural damage' must total at least five (5) points based on the allocation below for the following fully renovated items, and are eligible for a base grant award amount of \$20,000:
  - a. *One (1) Point Each:* Flooring, Drywall, Cabinets, Windows, Encapsulation
  - b. *Two (2) Points Each:* Insulation, Roof, HVAC, Siding

### **Household Income Review**

There are no income restrictions to access the CFBC grant funds towards restoration for Smoke and Ash affected applicants.

Household income is not required to qualify for the Smoke and Ash grant; however, households interested in qualifying for the additional \$10,000 for low-to-moderate income (LMI) households will need to submit income documentation, specifically their most current tax year's Federal income filing.

LMI households shall be at or below 100% of the Area Median Income (AMI) according to the 2025 Rent and Income Limits published for Boulder County by the Colorado Housing and Finance Authority (CHFA). See chart at the end of the guidelines (Appendix).

Applicants are also required to declare all forms of financial support received or anticipated.

## **Unmet Needs**

### **Eligible Recipients:**

Applicants must complete the CFBC Recovery Support Program (RSP) application, including the attestation of financial need and consent to share information for the purposes of program eligibility. Applicants must have applied for and exhausted all other assistance available to them before receiving any assistance (ie: FEMA, SBA, available municipal resources, Rental Assistance, Insurance).

Applicants must demonstrate financial need by submitting the following documented verifications:

1. *Personal financial statement* (included in application)
2. *Most recent tax year return*
3. *Insurance claim/settlement*

### **Eligible Expenses:**

1. **Household Bills** (i.e electricity, gas, renter's insurance, water & garbage, etc.)
2. **Healthcare Expenses**, such as medical bills and mental or behavior health needs (15 sessions)
2. **Transportation Costs**, such as vehicle payment, car insurance, or non-cosmetic repairs
3. **Childcare Expenses**, such as pre-school or daycare, after-school care, or therapeutic care
4. **Basic Needs**, food and clothing support may be requested in certain circumstances
5. **Communications and Technology**, such as computers, internet, or mobile phone bill
6. **Cremation, burial, and funeral services**
7. **Tools of trade** should be items related to a profession which would not be covered by an employer. It may include items lost in a home business.
8. **Appliances and furniture**, which need to clearly be urgent and a basic furnishing need. A table (page X) has been included (please see appendix) to clarify the maximum amount of funding toward specific type of item. Items deemed luxury will be rejected.

### **Ineligible Expenses:**

- Vacation homes
- Store front properties
- Savings loss
- Tuition
- Legal Fees or HOA fees
- Personal property covered through insurance (Coverage B)
- Wind damage
- Luxury items

### **Duplication of Benefit:**



Grantee must provide documentation for all related assistance and benefits received. Sources include but are not limited to: FEMA, Hazard Insurance Payout, Community Foundation of Boulder County, SBA, Colorado Department of Local Affairs Division of Housing.

**Grant Amount:**


Awarded amounts are based on verified financial need of the household and eligible expenses incurred.

# Appendix

## Calculating Area Median Income (AMI):

The following chart, provided by the Colorado Housing and Finance Authority (CHFA), is used to determine the area-median-income designations for applicants who are eligible for assistance and/or additional Low-to-Median (LMI) awards under the Smoke-and-Ash Property category for this program.

**\*This chart is updated annually**, typically during Spring, and can be found by going to: [CHFA: Rent and Income Limits](#).



2025 Income Limit and Maximum Rent Tables
for All Colorado Counties

20% to 120% of Area Median Income (AMI) [20% to 160% AMI for rural resort counties]

HUD Effective Date: April 1, 2025

- The IRS allows Housing Tax Credit projects that placed in service as of 12.31.2008 to use higher HERA Special limits.
- All Housing Tax Credit and CHFA Loan projects are "held harmless" from limit decreases. To be "held harmless," a project must be in service before 05.16.2025.
- Housing Tax Credit and CHFA Multifamily Loan projects whose counties experienced a decrease in 2025 limits and that place in service before 05.16.2025 may continue to apply the same limits used in 2024.

County	HERA	AMI	2025 Maximum Rents					2025 Income Limits							
			0 Bdrm	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Boulder	Y	60%	1,618	1,734	2,080	2,404	2,682	64,740	73,980	83,220	92,460	99,900	107,280	114,660	122,100
Boulder	Y	55%	1,483	1,589	1,907	2,204	2,458	59,345	67,815	76,285	84,755	91,575	98,340	105,105	111,925
Boulder	Y	50%	1,348	1,445	1,733	2,003	2,235	53,950	61,650	69,350	77,050	83,250	89,400	95,550	101,750
Boulder	Y	45%	1,213	1,300	1,560	1,803	2,011	48,555	55,485	62,415	69,345	74,925	80,460	85,995	91,575
Boulder	Y	40%	1,079	1,156	1,387	1,603	1,788	43,160	49,320	55,480	61,640	66,600	71,520	76,440	81,400
Boulder	Y	30%	809	867	1,040	1,202	1,341	32,370	36,990	41,610	46,230	49,950	53,640	57,330	61,050
Boulder		120%	3,165	3,390	4,068	4,699	5,241	126,600	144,600	162,720	180,720	195,240	209,640	224,160	238,560
Boulder		110%	2,901	3,107	3,729	4,307	4,804	116,050	132,550	149,160	165,660	178,970	192,170	205,480	218,680
Boulder		100%	2,637	2,825	3,390	3,916	4,367	105,500	120,500	135,600	150,600	162,700	174,700	186,800	198,800
Boulder		90%	2,373	2,542	3,051	3,524	3,930	94,950	108,450	122,040	135,540	146,430	157,230	168,120	178,920
Boulder		80%	2,110	2,260	2,712	3,133	3,494	84,400	96,400	108,480	120,480	130,160	139,760	149,440	159,040
Boulder		70%	1,846	1,977	2,373	2,741	3,057	73,850	84,350	94,920	105,420	113,890	122,290	130,760	139,160
Boulder		60%	1,582	1,695	2,034	2,349	2,620	63,300	72,300	81,360	90,360	97,620	104,820	112,080	119,280
Boulder		55%	1,450	1,553	1,864	2,153	2,402	58,025	66,275	74,580	82,830	89,485	96,085	102,740	109,340
Boulder		50%	1,318	1,412	1,695	1,958	2,183	52,750	60,250	67,800	75,300	81,350	87,350	93,400	99,400
Boulder		45%	1,186	1,271	1,525	1,762	1,965	47,475	54,225	61,020	67,770	73,215	78,615	84,060	89,460
Boulder		40%	1,055	1,130	1,356	1,566	1,747	42,200	48,200	54,240	60,240	65,080	69,880	74,720	79,520
Boulder		30%	791	847	1,017	1,174	1,310	31,650	36,150	40,680	45,180	48,810	52,410	56,040	59,640
Boulder		20%	527	565	678	783	873	21,100	24,100	27,120	30,120	32,540	34,940	37,360	39,760

## Unmet Needs

### Furniture & Appliances Table (Unmet Needs):

Each item will only receive the maximum amount listed in the chart, below; this helps ensure that funds are not going toward luxury products. The maximum total allowable furniture expenses for a household may be determined with household size and totaling various requests to assess.

<b>Living Room</b>			
Sofa, or	\$550	Armchair	\$270
Sleeper Sofa (not both)	\$870	Small Side Table	\$100
Coffee Table	\$200		
<b>Bedroom</b>			
Single Bed	\$230	King Size Bed	\$380
Single Mattress	\$230	King Size Mattress	\$430
Full Size Bed	\$240	Bunk Bed	\$370
Full Size Mattress	\$280	Nightstand	\$150
Queen Size Bed	\$240	Dresser	\$320
Queen Size Mattress	\$360		
<b>Kitchen</b>			
Kitchen Table & Chairs	\$430		
<b>Appliances (1 per home)</b>			
Fridge	\$1,100	Microwave	\$220
Dishwasher	\$570	Washer/Dryer	\$1,470
Stove/Oven	\$840	Computer	\$2,000

## **Housing Support Program**

If an applicant is having trouble securing a documented hardship review from their mortgage servicer, or the mortgage servicer is automatically requiring forbearance or anything that affects credit without talking to the mortgagee, then the applicant can schedule a meeting with a Fannie Mae counselor or other certified HUD counselor.

The applicant should email [recovery@impactdf.org](mailto:recovery@impactdf.org) to receive guidance about type of appointment and documentation as substitution to hardship review.

## **Smoke-and-Ash Affected Properties**

### **Low-to-Moderate Income (LMI) Award Enhancements for Owner Occupied Properties:**

Demographic Category	Base Amount	Additional Funds
All	\$20,000	
Low-to-Moderate Income Households (LMI)		+\$10,000
Per individual ≥ 65 years (living in the home)		+\$1,500
Per individual dependent or minor (living in the home)		+\$1,500
Disability: Requiring structural adaptations or modifications to the residence		+\$3,000
Single Head of Household (HOH)		+\$3,000

- If the financial gap for restoration costs are below the \$20,000 base amount, the grant will be limited to the financial gap amount.
- IDF will deliver closing instructions in the final grant award document package. If restoration work is still in process or has yet to begin, grant proceeds will go directly to an applicable vendor with an outstanding invoice.
- Upon signing the award letter, the grantee will also provide the vendor contact information and submit an invoice. IDF will work directly with the vendor to set up the disbursement. ACH/wires are drafted 48-72 business hours prior to the scheduled disbursement date.

## Reimbursement Procedures:

### For Unmet Needs and Housing Support Requests:

Paying a direct vendor is the preferential and expedited method of disbursement. However, when unavailable, reimbursement to the grantee may be possible.

### For Smoke and Ash Affected Requests:

IDF will need to verify that all rebuild-related estimates/invoices submitted with the application have been paid. IDF can also hold the committed grant funds to use toward a future invoice when it is available.

- If the restoration work is fully complete, as there are no remaining open invoices, and a Certificate of Occupancy has been issued, IDF will request the final payout summary for insurance as well as proof of payment by awardee's payment method and matching vendor receipts. In the case that all invoices are paid, IDF will request information about a construction loan account or other rebuild related debt to apply a credit to. If there is no vendor specific invoice/account to fund, IDF will require proof of payment for all invoices to be uploaded.
- After confirmation, IDF will work with the grant recipient to issue an ACH transfer of funds or will issue a check, depending on the individual's method of payment type needing to be funded.