Resident & Community Services Programs
RCS programming is designed to improve the quality of life for residents of the Denver Housing Authority and neighboring communities by offering empowerment opportunities, economic enhancement services, and vibrant living environments.

The RCS team serves residents across the city of Denver at 18 locations.
RCS staff have offices at every development and every senior/disabled building.

RCS provides Opportunity Centers (OCs) at North Lincoln, Platte, Sun Valley, Westridge, and Westwood.
RCS provides many programs to meet aging in place and upward mobility needs.

Leadership, education, and advocacy programming through the Local Resident Councils (LRC) and the Resident Council Board.
(RCB) offer aging in place and upward mobility opportunities. Service Coordinator programs are offered at all 18 public housing sites.
Senior and disabled service coordinators provide resources and referrals to meet grant goals, including, but not limited to:

– Health, medical, and dental
– Mental health
– Nutrition and meal service
– Tax assistance
– Disability services
Upward Mobility Programming includes:

- Education
- Self sufficiency
- Financial Fitness
- Employment
- Homeownership

Self sufficiency services coordinators – at the developments and dispersed – provide resources and
referrals to meet grant goals. The following goals must be met:

- Employment attained
- Employment retained
- Increase in income
- Bank accounts established
- Increases in savings
- Increase in credit score
• Assists residents in meeting their federally required community service requirements of 8 hours per month.

• Works with local volunteer agencies to match need with capable volunteers.

• DHA residents are required to do community service unless they are
working, in school, or disabled or receiving food stamps.

YEA offers youth, ages 16-21, academic, employment, and leadership classes.
YEA offers academies that provide entry level training and hands on instruction in business services, healthcare, and the culinary arts.

DHA provides the following soft skills training:

- Job readiness training (JRT)
- Resume writing and interview basics
- Barrier assessment
The Program addresses the main issues facing businesses today:

• Proper Selection of Potential Employees
• Training of Employees
• Employee Retention

The Program provides job training and job readiness classes. ASSET staff also assist with job placement with DHA contractors in a variety of positions.
Family Self-Sufficiency FSS Program
Many DHA residents have earned between $30,000 and $40,000 through their FSS Escrow accounts!

Many FSS graduates have bought a home of their own!
Overview of FSS Program

• The FSS Program offers an escrow account which is automatically created when the resident has increases in earned income.

• FSS goals include:
  – Work towards increasing income.
  – Work to repair and build credit.
  – Work toward owning a home.
To enter the FSS Program and start the escrow account, participants must sign an FSS contract.

- Credit Reports — Free!!
  - Includes Credit Score
  - Explanation of items on report
As income from work increases, rent goes up. This results in increases in escrow deposits.
<table>
<thead>
<tr>
<th>Income</th>
<th>Rent</th>
<th>Monthly Escrow Credit</th>
<th>Amount Accrued after 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not working -- $0 income</td>
<td>$25</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>$900 a month ($10,800 annual work income)</td>
<td>$300</td>
<td>$275</td>
<td>$3300</td>
</tr>
<tr>
<td>$1,800 a month ($21,600 annual work income)</td>
<td>$600</td>
<td>$575</td>
<td>$6900</td>
</tr>
</tbody>
</table>

- Head of household can participate in FSS one time only.
How to Cash Out the Escrow

• Anyone terminated from the FSS Program, may not rejoin.

• Participants must complete all goals they set in their FSS contract.

• Participants must be employed full-time (at least 32hrs/week) for at least six consecutive months prior to cashing out their escrow.
• Participants must improve credit to ensure a self-sufficient level.

• Household cannot have received TANF cash assistance for 12 consecutive months prior to cashing out.
As a HUD Approved Counseling Agency, DHA provides pre-purchase assistance and foreclosure prevention.

Over 200 DHA residents have bought a home of their own.

DHA is not legally set up to give loans or to provide financial subsidy for home ownership.
DHA’s Home Ownership Program tries to help participants become what banks consider to be “loan ready.” Although DHA does its best to help, this program will not be able to help everyone.
DHA’s HOMEOWNERSHIP PROGRAM WORKS WITHIN THE GUIDELINES OF THE BANKING INDUSTRY -- WE CANNOT TELL BANKS WHAT THEIR LENDING REQUIREMENTS SHOULD BE AND WE ARE NOT ABLE TO GIVE LOANS OURSELVES!
To be enrolled in the Homeownership Program, all participants must be enrolled in a self sufficiency program.

RESIDENTS DO NOT NEED A JOB

RESIDENTS DO NOT NEED GOOD CREDIT

RESIDENTS DO NOT NEED SAVINGS
These are things that the Home Ownership Program will help residents with.

- Income
- Savings
- Credit
- Debt
- Job Stability
Be assessed to be less than a year away from being able to pre-qualify for a mortgage that meets their family’s needs.

- Have at least $500 in savings.
Home Buyer’s Club

- Have permanent employment/income.
  - Intense real estate and finance training
  - Mandatory classes once a month
  - Peer support
- Presentations by bankers, realtors, inspectors, and more!

- Complete the education requirement.
Homeownership Purchase Requirements

- Have AT LEAST $1,500.00 for down payment (plus additional money, as determined by the mortgage and title companies, for closing costs).

- Must have stable income.
Homeownership Program Financial Assistance

- Reduced interest rates mortgage products
- Down payment assistance
- Closing costs assistance
- Matching Savings Account
- Individual Development Accounts
- Incentive Plus classes and certificates
- Second mortgage assistance
- Mortgage insurance reduction
DHA Employee Home Ownership Program

- *Private* and *confidential* financial consultation.
- Receive same services as residents (except DHA Matching Savings Account and Incentive Plus Class credits).
- FREE credit report from all 3 credit bureaus, including your scores.
- Receive assistance in improving your credit.
Foreclosure Prevention

• One-on-one assistance in negotiating with your lender/servicer to develop an action plan and assist with loan modification requests.

• Assistance in creating a realistic budget.