



PROGRAM GUIDELINES

**For Providing Temporary Rental and Utility Assistance (TRUA) Funds
City and County of Denver
Department of Housing Stability (HOST)**



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For the most up-to-date program information and guidance, visit denvergov.org/RentHelp.



Program Overview:

Below is a summary of the Temporary Rental and Utility Assistance (TRUA) program. More detailed information and program requirements are outlined in the following sections.

Assistance Available: (complete guidelines start on [p. 4](#))

1. **Rental Assistance** – Up to 6 months of rental assistance may be provided to an eligible household within a 12-month period (calendar year). This may include rental arrears, the current month's rent, and one future month's rent.
2. **Utility Assistance** – This program provides utility assistance to Denver Water and/or Xcel Energy (electric, gas) for renters and homeowners. Utility assistance may be provided to eligible households one time per utility within a 12-month period (calendar year).
3. **Relocation Assistance** – This may include security deposit, first month's rent, and application fees. Deposit and first month's rent will count as one month each toward the 6-month maximum.

Minimum Eligibility Requirements: (complete guidelines start on [p. 6](#))

1. Household income must be at or below 80% Area Median Income (AMI)
2. Household must be experiencing a financial hardship or other housing crisis
3. The residence for which assistance is being requested must be the primary residence and located in both the City AND County of Denver

Minimum Documentation Requirements: (complete guidelines start on [p. 6](#))

Tenant must provide at least one document for each category below. Agency may request additional documents as needed, including ones not listed here.

1. Proof of Income (for each person 18 years of age and older) can include, but is not limited to:
 - a. Pay stubs
 - b. Tax returns (most recent filing)
 - c. Bank statements
2. Evidence of Tenancy/Ownership can include, but is not limited to:
 - a. Denver property record
 - b. Signed lease agreement
 - c. Official document showing Tenant's name and address, such as rent ledger, utility bill, driver's license, or pay stubs
3. Evidence of Rent Due can include, but is not limited to:
 - a. Signed lease agreement
 - b. Tenant ledger
 - c. Demand or eviction notice
 - d. Past payment receipts
4. Evidence of Financial Hardship (or other housing crisis) can include, but is not limited to:
 - a. Self-attestation within the online application
 - b. Additional documents may be requested on a case-by-case basis
5. Photo Identification
 - a. Valid photo identification issued by any governmental entity (U.S. or foreign)
 - b. All other acceptable forms of identification are listed on [p. 8](#)

Definitions:

For purposes of these guidelines, terms are defined as follows:

1. “Tenant” means the individual or household who is a renter, meaning they have obtained rental housing, or rent land on which to park their mobile home, from a Property Owner.
2. “Landlord” or “Property Manager” means the individual(s), agent(s), operator(s), or entity(ies) contracted by the Property Owner to manage the residential rental property, or mobile home park, and which may be the Property Owner.
3. “Property Owner” or “Homeowner” means the individual(s) or entity(ies) that is the fee simple or leasehold owner of the residential rental property used as the primary residence for Tenant or of a mobile home park where Tenant parks a mobile home which is their primary residence.
4. “Applicant” means the individual or household who is applying for TRUA rental and/or utility assistance, either a Tenant or Property Owner.
5. “Agency” means the organization(s) or entity(ies) contracted by the City and County of Denver to provide program-related services, such as application review and administration of funds, on behalf of the City and County of Denver.

Assistance Available:

All assistance is provided based on eligibility and availability of program funds. In the case of an additional funding request (AFR), Applicant’s eligibility will be redetermined using updated eligibility documents as needed. If Applicant has moved since applying, all required documentation must be provided for the new residence. The TRUA program is not intended to provide perpetual, ongoing assistance beyond the allowable maximums as outlined below. Assistance is intended to benefit Applicants who are not able to meet their monthly housing expenses due to unexpected situations.

Rental Assistance

TRUA may provide up to 6 months of rental assistance to an eligible household within a 12-month period (calendar year). This may include rental arrears, the current month’s rent, and/or one future month’s rent. Security deposit and first month’s rent will count as one month each toward the 6-month maximum. A month is considered current until the 14th day of that month. On the 15th day of that month or after, the month is considered in arrears (a.k.a. past-due) and the subsequent month is considered current. Rental assistance up to the maximum of 6 months within a 12-month period (calendar year) does not need to be continuous, and the months for which assistance is received do not need to be consecutive.

Assistance may also include late fees, attorney’s fees, and posting fees with documentation of reasonableness, applicable lease terms, and verification that the costs were allowable under local and State law at the time the fees were charged. For more information on renter protections and permitted charges, please access the Denver Tenant Rights and Resources Guide online¹ or refer to the copy of this document provided to Tenant by Landlord upon signing and execution of any written lease agreement.

¹ denvergov.org/EvictionHelp



Rental assistance is not available to homeowners seeking assistance with mortgage costs; The City and County of Denver Department of Housing Stability (HOST) offers financial and legal assistance programs specifically for homeowners.²

Utility Assistance

This program provides Utility Assistance for Denver Water and/or Xcel Energy (electric, gas) to renters and homeowners. Agency may provide utility assistance to eligible households for a single occurrence per utility within a 12-month period (calendar year). The assistance is designed to prevent disconnection of utility services by assisting low and moderate-income residents experiencing a housing or financial crisis. To provide utility assistance, the following criteria must be met:

1. Applicant must provide proof of ownership/tenancy for the property located within the City AND County of Denver boundaries in which they currently and primarily reside in the form of an executed lease agreement (signed by both Tenant and Landlord), Denver Property Taxation and Assessment System³ record, deed of trust, or mortgage reflecting the Applicant's name, or alternative evidence of residency in accordance with the Program Guidelines. The residence must be the Applicant's primary residence.
2. Assistance will not exceed one occurrence per utility within a 12-month period (calendar year).
3. Water and energy assistance may be paid separately.
4. Utility assistance may include a one-time utility deposit. Utility deposit payments will count towards Applicant's single occurrence of utility assistance per utility within a 12-month period (calendar year).

Relocation Assistance

Relocation assistance may include application fees, security deposit assistance, and/or rental assistance if Agency is unable to help mitigate involuntary displacement from current residence. To provide relocation assistance, the following criteria must be met:

1. Tenant cannot have been displaced from a previous residence for more than 90 days.
2. Tenant must demonstrate or attest to risk of involuntary displacement, which may include but is not limited to eviction, hazardous conditions, landlord refusal to renew lease, etc.
3. Tenant must provide proof of Landlord approval for a future rental unit or property within the City AND County of Denver.
4. Security deposit and/or first month's rent payments will be made to the individual/vendor to whom the funds are due on behalf of Tenant.
5. Deposit and first month's rent will count as one month each toward the 6-month maximum.

Eligibility:

Applicant must meet the following criteria to be eligible for assistance:

² For more information on financial and legal assistance programs for homeowners, visit denvergov.org/ForeclosureHelp

³ denvergov.org/Property

1. Income Requirements

The total of Applicant’s current annualized household income must be at or below 80% of the Area Median Income (AMI) for Denver County based on the size of the Applicant household. Methods for determining household income are described below. Unemployment insurance benefits are included in income calculations.

2. Evidence of Financial Hardship

Applicant must attest that at least one member of the household experienced a reduction in household income, incurred significant costs, or experienced other financial hardship. Some examples of financial hardship may include but is not limited to:

- a. Loss of employment or other income,
- b. Reduction in income,
- c. Unexpected expenses such as medical or car repair bills.

3. City and County of Denver Resident

Applicant’s primary residence for which they are requesting rental and/or utility assistance must be within both the City AND County of Denver. Agencies will verify Applicant’s primary residence is in the City and County of Denver using Denver Assessor’s Office property records.

Households currently supported with a housing voucher are eligible to apply. The program may only pay for the tenant portion of the rent for households with housing vouchers.

U.S. citizenship is not a requirement for eligibility, nor disclosure of immigration status.

Proof of Income for Qualification:

Each Applicant household must provide documentation that the current annualized household income is at or below 80% of the Area Median Income (AMI). The following income limits, set by the Department of Housing and Urban Development (HUD), should be used to determine 80% of the AMI for Denver County based on the size of the household.⁴

2023-2024 HUD Income Limits						
Area Median Income (AMI)	HOUSEHOLD SIZE					
	1	2	3	4	5	6
80%	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800
50%	\$43,450	\$49,650	\$55,850	\$62,050	\$67,050	\$72,000
30%	\$26,100	\$29,800	\$33,550	\$37,250	\$40,250	\$43,250

In the case of unrelated roommates, when Tenant pays another tenant who is the person named in the lease (a.k.a. named leaseholder), or when Tenant pays the Landlord directly for a portion of the rent, Tenant and Tenant’s dependents/spouse/partner may be considered a separate household for the purpose of household income calculation.

Income documents must be submitted for all household members 18 years of age and older (except full-time students). Acceptable documents for income verification include but are not limited to:

⁴ For more information on Area Median Income (AMI) and income limits, visit huduser.gov/portal/datasets/il.html



1. All pay stubs or pay summary received for the 30 days directly prior to the date of application or the date on which Applicant submits all required documentation for application processing; or
2. The current year submitted tax filing; or
3. Unredacted statements from a bank or other financial institution

Annual household income is calculated using the Adjusted Gross Income Method as defined by the U.S. Internal Revenue Service.⁵

Households may also be income-qualified through a Fact-Specific Proxy determined by HOST and utilized by Agency.

In any case Applicant requests additional funding (AFR) through TRUA, the reviewing Agency must obtain up-to-date documentation in order to verify Applicant's current annualized household income.

Evidence of Tenancy/Ownership and Primary Residency:

Applicant must provide proof of current (or former) tenancy/ownership – during the month(s) for which rental/utility assistance is being requested – for the property in which they reside(d), and for which said assistance is being requested. The residence must be the Applicant's primary residence and must be located within the City AND County of Denver boundaries.

Applicant must provide at least one of the following:

1. Executed lease agreement (signed by both Tenant and Landlord) or rent ledger that names Tenant as tenant of property; or
2. Denver Property Taxation and Assessment System⁶ record, deed of trust, or mortgage reflecting the Applicant's name; or
3. Driver's license or other government-issued ID showing address of property; or
4. Income information (e.g., check stubs, bank statements) showing Applicant's name and property address; or
5. Current utility bill or other official business mail addressed to Applicant at property address; or
6. Evidence of prior rent payments made by Tenant to Landlord.

If Tenant is not named in the lease, evidence of prior rent payments made by Tenant to named leaseholder will not suffice to establish tenancy. Agency will request additional documents to verify tenancy as needed.

Evidence of Rent Due:

⁵ irs.gov/e-file-providers/definition-of-adjusted-gross-income

⁶ denvergov.org/Property



Tenant must provide information of their recurring rent payment amount. This may include:

1. If available, a copy of an executed lease agreement or other written agreement that names Tenant as tenant of property, rent amount, and due date.
2. If Tenant is not named in the lease, proof of at least one payment made by Tenant to Landlord or named leaseholder for the month immediately prior to the first month for which assistance is requested. Proof may include:
 - a. Copy of a check; or
 - b. Bank statement or ledger from Venmo, Cash App, PayPal, or other financial institution (may include hotel/motel occupancy ledger report); or
 - c. Money order/cashier's check receipt; or
 - d. If paid in cash, a receipt or affidavit from Landlord; or
 - e. In roommate situations, a receipt or affidavit from the person who is named in the lease plus proof of deposit of that payment.
3. Should the Tenant have one or more months of rent in arrears, documentation may include past-due notices, emails from Landlord, rent ledger from Landlord, or other applicable documents as available.

To protect against fraud, additional attention will be paid to the case if Landlord and Tenant are related in order to establish a tenant/landlord relationship and to prove that previous payment has been made prior to the request for rental/utility assistance. This may include copies of checks, bank statement/ledger from Venmo, Cash App, PayPal, or another financial institution, money order/cashier's check receipt, and/or signed Landlord tax documents showing rental income.

Evidence of Financial Hardship:

Examples of a financial hardship include but are not limited to:

1. Loss of employment or reduction in income,
2. Unexpected expenses, such as medical bills or car repair payments,
3. Rent increase, which makes current housing and/or utility payments unaffordable.

Applicant will be required to state their financial hardship in the online application. Additional information and/or documentation of the Hardship may be requested by Agency as needed on a case-by-case basis.

Identification:

Agency must confirm Applicant's identity by requiring Applicant to produce at least one of the following:

1. Valid driver's license or identification card issued from any U.S. State or Territory; or
2. U.S. military or military dependent identification card; or



3. U.S. Coast Guard Merchant Mariner card; or
4. Native American Tribal Document; or
5. Document issued by any instrumentality of government (U.S. or foreign), or
6. Document issued by an educational institution (U.S. or foreign), or
7. Other photo ID that includes photo and name.

Where Tenant differs from the leaseholder, the identity of the household member named on the lease must also be documented.

All household members 18 years of age and older who are claiming cash income or zero income must also upload identification documentation.

Landlord Requirements:

For Landlord to receive Temporary Rental and Utility Assistance (TRUA) program funds, the minimum required documents include:

1. Completed IRS Form W-9⁷

Landlord may also be required to provide documents including but not limited to:

1. Executed lease agreement or other proof of Tenant residency at your property;
2. Tenant rent statement or ledger showing all amounts paid and owed; and/or
3. Documentation showing proof of ownership, property management agreement, and/or rights to lease, manage, operate, and/or collect rent for the property at which Tenant is receiving assistance

Landlords may submit a TRUA application on behalf of Tenant. Tenants will be required to confirm all information submitted by Landlord, and a physically signed Certification by Tenant form must be included with the application.

Duplication of Benefits:

Applicant and/or Landlord must disclose any other local, State, and/or federal rental/utility assistance received for the property/unit at which said assistance is being requested. These benefits will be taken into consideration when determining the amount of assistance that may be approved.

In all instances, duplication of benefits will not be permitted. Potential duplicative benefits include cash payment or financial assistance from a local government agency, housing authority, nonprofit organization, religious organizations, and/or friends or family. Entity(ies) who received payment(s) through TRUA as a duplicate benefit will be required to repay these funds to the issuing Agency or the City and County of Denver Department of Housing Stability (HOST).

Ineligible Expenses:

⁷ irs.gov/pub/irs-pdf/fw9.pdf



Ineligible expenses include but are not limited to:

1. Damage fees;
2. Late fees, attorney's fees, and posting fees without verification that the costs were allowable under local and State law at the time the fees were charged;
3. Assistance to individuals or households with income exceeding 80% AMI; and/or
4. Mortgage costs including payment, fees, taxes, and refinancing expenses.

Making Payment:

Rental assistance will be paid directly to Landlord, and utility assistance will be paid directly to Denver Water/Xcel Energy.

1. Tenant must provide contact information for Landlord on their application with additional payment information to be provided by Landlord.
2. In roommate situations when Tenant pays another tenant who is the person named in the lease (a.k.a. named leaseholder), Landlord information must be provided for direct payment to Landlord.
3. Agency will verify who shall receive the funds using evidence of rent payments and information provided by Landlord.
4. Agency will verify property ownership by reviewing property records before payment is made.

Direct to Tenant Payments:

In cases where Landlord refuses payment or is unresponsive, Agency may authorize rental/utility assistance payments made directly to Tenant.

Prior to assistance being provided, Tenant must agree to use any funds received for their intended purpose through digital signature of Tenant's TRUA application or by submitting a declaration of agreement in writing or by email. In order to authorize payment of additional rental/utility assistance, Landlord participation will be necessary and/or documentation must be received that payment has been made to Landlord. Payment may be made to multiple Landlords in situations where:

1. Evidence of Tenancy conditions described above are met; and
2. To achieve housing stability, Tenant is moving to alternate housing. In these situations, an executed lease or alternate residency agreement must be provided for the second housing situation, signed by both parties.

Application Prioritization:

On an ongoing basis (at minimum once a week), Agency will identify the next tranche of applications to review based on age of application (from oldest to newest submit date).

Rental Assistance Applications:

Within each tranche, Agency will prioritize the review of applications in the following order:

1. Any applications from households who have received a court summons for a pending eviction case and/or households who are public benefits recipients and required to participate in tenant/landlord mediation per HB23-1120,⁸
2. First-time applications from households who have received an eviction notice or demand for rent from Landlord,
3. Additional funding requests (AFRs) from households who have received an eviction notice or demand for rent from Landlord,
4. All other first-time applications,
5. All other requests for additional funding (AFRs).

Within each of the above categories, applications will be prioritized for review based on the following, when this information is available:

1. Households whose income is at or below 30% Area Median Income (AMI) and adequate documentation has been provided.
2. Households whose income is at or below 50% Area Median Income (AMI) and adequate documentation has been provided.

Agencies focused on processing rental assistance for tenants at imminent risk of eviction may identify the next tranche of applications to review based on receipt of a court date and/or an issued judgement and may prioritize among those applications based on need, regardless of application submission date.

Utility Assistance Applications:

Within each tranche, Agency will prioritize the review of applications from households who have received a utility shut off notice from Xcel Energy and/or Denver Water. All applications within the tranche identified by Agency will be prioritized based on the following:

1. Applications from households whose income is at or below 30% AMI,
2. Applications from households whose income is at or below 50% AMI,
3. All other applications.

Fair Housing:

Program assistance must be provided according to Fair Housing⁹ requirements that protect people from discrimination on the basis race, color, religion or creed, national origin, ancestry, age, sex, gender, sexual orientation, gender expression, marital or familial status, military status, or physical or mental disability.

Fraud Protection and Quality Assurance:

Partner Agencies may collect additional information/documentation as needed, at their discretion, for program compliance, quality assurance, and/or to protect the City and County of Denver and partner Agencies from fraudulent activity.

⁸ leg.colorado.gov/bills/hb23-1120

⁹ hud.gov/program_offices/fair_housing_equal_opp