

**Garco Community Housing Program – homes available for sale**



**8 Homes for Sale**

- \$230,000
- Two-story, single family homes
- 3 bedroom, 2 bath homes
- 2 car garage
- 1427 square feet, fully landscaped
- All kitchen appliances included (no washer/dryer)
- HOA dues are \$158 monthly and include access to the Recreation Center (tennis courts, basketball court, Pool House, and pool).
- Golf course access is not included in HOA.
- Information on Ironbridge Community: <http://www.ironbridgeclub.com/roaringfork/>

These eight homes are part of the Garfield County Community Housing Program. Please see application for details: [www.garfieldhousing.com](http://www.garfieldhousing.com)

**Open House:** Saturday, February 6, 2010 between 2:00 – 4:00 pm at Ironbridge.

**Deadline for Community Housing applications:** Friday, February 12, 2010, 4:00pm.

**Lottery:** Thursday, February 18, 2010, noon at the Garfield County Administrative Building 108 8<sup>th</sup> Street, Glenwood Springs.

## **GARFIELD COUNTY COMMUNITY HOUSING PROGRAM PROGRAM DESCRIPTION**

The Garfield County Housing Authority (GCHA) serves residents between Basalt and Parachute for whom conventional housing is unaffordable. GCHA assists individuals, families, seniors and persons with disabilities and works to locate and rent or purchase adequate housing. GCHA also works with the communities and governments on affordable housing policies and guidelines. Our goal is to build healthy communities by ensuring quality housing for all residents in the Roaring Fork and Colorado River valleys.

The GCHA was established in 1984 by the Garfield County Commissioners as a stand-alone agency. GCHA is an independent, quasi-governmental agency.

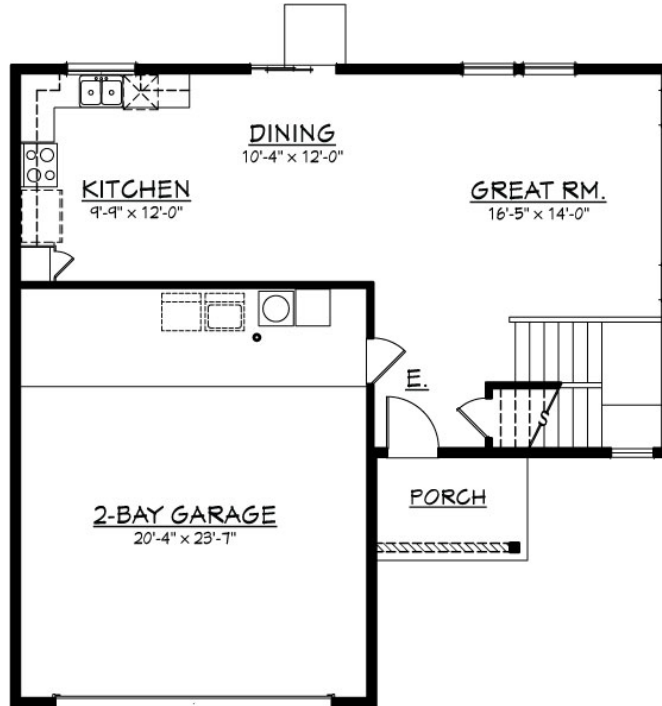
The GCHA administers Garfield County's Community Housing Program. All homes sold under this program are deed restricted with an annual appreciation cap of 3 percent or the Consumer Price Index (CPI), whichever is greater. All homes must be owner-occupied. Purchasers of Community Housing Units must comply with the County's regulations and guidelines for this program. Please review the application.

Questions: please call 945-3072 or 625-3589 or visit [www.garfieldhousing.com](http://www.garfieldhousing.com).

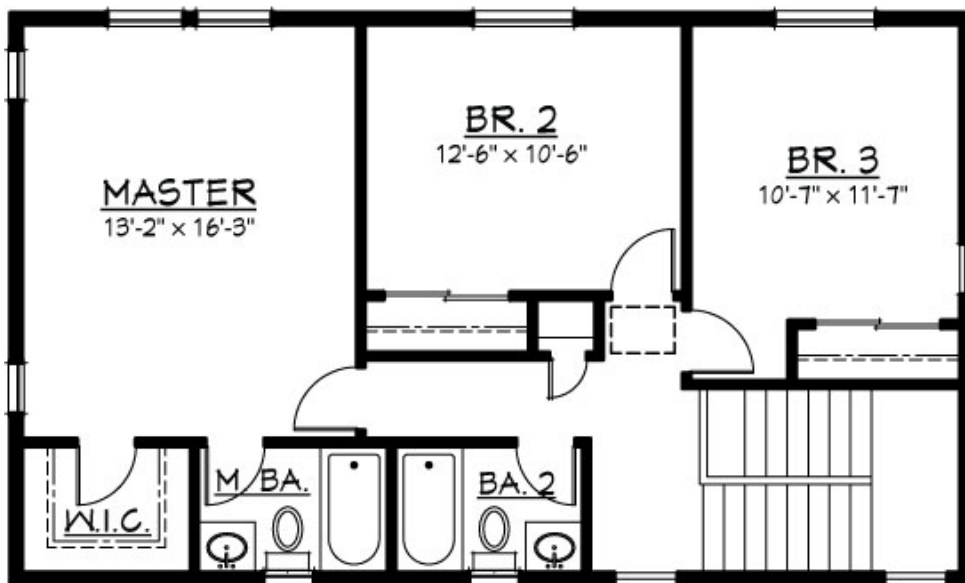
**GARFIELD COUNTY AFFORDABLE HOUSING**

**Ironbridge Application – Floor Plans (spec sheet at end of application)**

**Lower level**

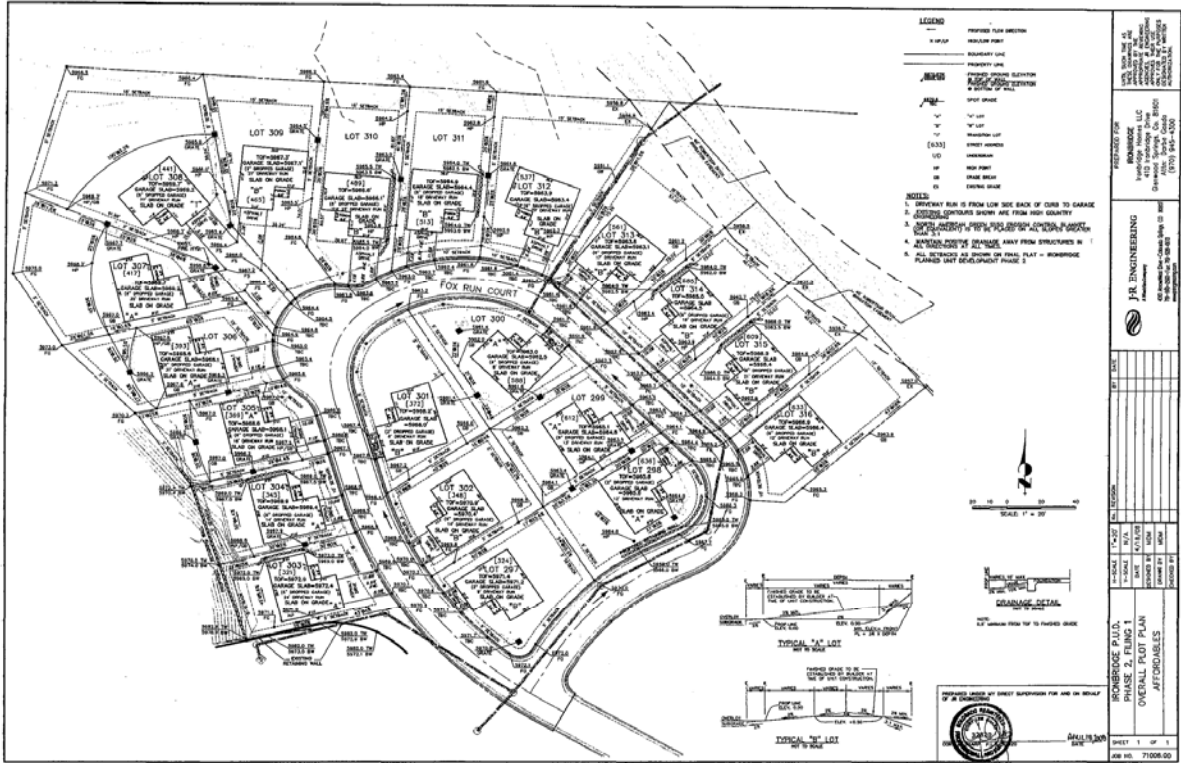


**Upper Level**



# GARFIELD COUNTY AFFORDABLE HOUSING

## Site Plan for Ironbridge 20 Affordable Units



**20 Homes Total are part of this Community Housing Site Plan**

**8 finished homes are part of this offering  
(Lots 298, 299, 300, 309, 311, 312, 314, 315)**

**4 homes are already under contract  
(Lots 308, 310, 313 & 316)**

**8 homes are scheduled to be completed in summer 2010  
(Lots 297, 302, 301, 303, 304, 305, 306 & 307)**

**GARFIELD COUNTY COMMUNITY HOUSING PROGRAM  
ELIGIBILITY REQUIREMENTS**

**Income Requirement**

Maximum Household Gross Incomes:

1 person household - \$60,000	3 person household - \$77,160	5 person household - \$92,520
2 person household - \$68,520	4 person household - \$85,680	

Maximum household assets are limited to \$100,000.

**Employment or Residency Requirement**

At least one adult household member must either work or reside in Garfield County. Household must occupy the unit as a primary residence upon purchase. Household includes all occupants of the unit. All completed applications will be assigned by the Garfield County Housing Authority to one of two Categories. Category one applicants will receive priority over category two applicants.

Category One: At least one adult household member is a full-time employee who is working in Garfield County for a business with their principal office in Garfield County.

Full-time Employee = Employee works a minimum of 32 hrs per week.

Category Two: Applicant household are residents of Garfield County.

Full-time Resident = Lives in Garfield County 10 or more months of the year.

**Co-ownership and Co-signing** – Any co-ownership interest, other than joint tenancy or tenancy-in-common, must be approved by the GCHA.

**Open House**

Please attend an open house on Saturday, February 6, 2010 between 2:00 – 4:00pm.

**Application Due Date**

Interested purchasers must submit the application packet and required documents **no later than 4:00 p.m. on Friday, February 12, 2010** (no faxed applications please). All information is confidential.

Geneva Powell  
Executive Director  
2128 Railroad Avenue  
Rifle, CO 81652  
970-625-3589

Kathryn Grosscup  
302 W. 8<sup>th</sup> Street, Suite 205  
Glenwood Springs, CO 81601  
970-945-3072

**Lottery**

A lottery will be held at **noon on Thursday, February 18, 2010** at the Garfield County Administrative Building, 108 8<sup>th</sup> Street, Glenwood. Each lottery is a random drawing. All qualified purchasers will be assigned a number and all numbers will be randomly drawn. The GCHA will assign a preference to applicants with incomes at 100% of the Area Median Income (AMI) over applicants with incomes between 101% and 120% AMI. [100% AMI income limits by family size are: \$50,000, \$57,100, \$64,300, \$71,400 and \$77, 100.] The income limits at top of page represent 120% AMI. All 100% AMI applicants will be exhausted before homes are offered to families with incomes up to 120% AMI. The lottery will determine the order of eligible applicants for selection of lots to purchase.

## **GARFIELD COUNTY COMMUNITY HOUSING PROGRAM**

### **APPLICATION REQUIREMENTS**

**Submit the following documents for all adult household members, 18-years or older:**

- a. Completed application packet. The application packet follows this page (pp 8-19). Please keep the initial pages for your information.
- b. 2008 and 2007 state and federal tax returns and associated W-2s. If 2009 taxes are available, they may be submitted in lieu of 2007 information.
- c. Self-employed individuals will need to provide profit and loss statements, and any other additional documentation proving that the employment is in Garfield County and showing income.
- d. Pay stubs for the last 3 months for all jobs held and 3 pay stubs for any seasonal jobs routinely held.
- e. Current statements for all assets (bank accounts, savings accounts, IRAs, etc.) indicating current balance, interest rate, or annual dividend or documentation for other assets (real estate, etc).
- f. Copy of pre-qualification letter from a lender that states you are qualified to purchase the home or financial documentation that verifies you can purchase the unit on your own.

*Note: GCHA suggests that you ask the lender to include your debt-to-income ratio and approximate payment including taxes and insurance (PITI) so that you have an idea of your monthly expense to own this home. A pre-qualification letter is not a loan commitment. GCHA supports completion of a Home Buyer Education course prior to homeownership.*

- g. Copy of your driver's license(s) and social security card(s), OR a copy of your passport(s).

## GARFIELD COUNTY AFFORDABLE HOUSING PROGRAM

### TIMELINE

<b><u>DATE</u></b>	<b><u>EVENT</u></b>
<b>Saturday February 6, 2010</b>	<b>Open House, 2:00-4:00 pm at Ironbridge Community Housing area</b>
<b>Friday February 12, 2010</b>	<b>Deadline for applicants to submit completed applications to Garfield County Housing Authority, 4:00 pm.</b>
Wednesday February 17, 2010	Deadline for applicants who have been contacted by Garfield County Housing Authority to cure any deficiencies in the application.
<b>Thursday February 18, 2010</b>	<b>Lottery held at Garfield County Administrative building, 108<sup>th</sup> Street, Glenwood Springs, noon.</b>
Saturday February 20, 2010	Open House at Ironbridge for lottery winners to consider lot preference, 2:00 - 4:00pm and to meet with the realtor.
Week of February 22, 2010	Lottery winners must select lots and enter into Contracts to Purchase. The first lottery winner will have until Monday, February 22, 2010 to select their preferred lot. Then each subsequent lottery winner will have a maximum of 48 hours to select their preferred lot and then three business days thereafter to enter into a contract to purchase. \$500.00 is required as a deposit from the buyer as earnest money.
April 2010	Target closing dates.

## GARFIELD COUNTY COMMUNITY HOUSING APPLICATION FORM

If applying by yourself, only fill out Applicant column. If two adults are applying, fill out both columns individually. If you have questions, please call the Garfield County Housing Authority at (970) 945-3072 or (970) 625-3589.

	<u>APPLICANT</u>	<u>CO-APPLICANT</u>
<b>NAME(S)</b>	_____	_____
<b>MAILING ADDRESS</b>	_____	_____
	_____	_____
<b>STREET ADDRESS</b>	_____	_____
	_____	_____
	[ ] Own [ ] Rent Years ____	[ ] Own [ ] Rent Years ____
<b>PHONE(S)</b>	_____ (H)	_____ (H)
	_____ (W)	_____ (W)
<b>E-MAIL</b>	_____	_____
<b>BIRTHDATE</b>	_____	_____

**LIST NAMES OF OTHER OCCUPANTS AND RELATIONSHIP.** For a child or children to qualify as an additional person for purposes of household income categories, the child or children must be living with you at least half the year (more than 180 days). We will require documentation in joint custody situations.

	NAME	RELATIONSHIP	AGE
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

If selected to purchase the unit,

1. Do you intend to use the unit for your primary full-time residence?

Applicant:             Yes             No  
Co-applicant:         Yes             No

2. Are you employed full-time by a Garfield County employer?

Applicant:             Yes             No  
Co-applicant:         Yes             No

3. Are you a full-time resident of Garfield County?

Applicant:             Yes             No  
Co-applicant:         Yes             No

4. If you are currently renting your home, please provide the following landlord information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**EMPLOYMENT HISTORY:** Please list the name of business, address, phone number, contact person and actual dates of employment beginning with your most recent employment for the past year. Use additional copies for additional adult household members.

**APPLICANT**

**EMPLOYER NAME**

Address

Phone Number

Contact Person

Dates of Employment

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**EMPLOYER NAME**

Address

Phone Number

Contact Person

Dates of Employment

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**CO-APPLICANT**

**EMPLOYER NAME**

Address

Phone Number

Contact Person

Dates of Employment

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**EMPLOYER NAME**

Address

Phone Number

Contact Person

Dates of Employment

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**ATTACH ADDITIONAL SHEETS IF NECESSARY**

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**EMPLOYMENT/INCOME VERIFICATION**

**Please submit one copy for each employer**

I give my permission to the Garfield County Housing Authority to obtain income and employment information required for this application. GCHA will contact my current employer to verify information below.

\_\_\_\_\_  
(Applicant sign on the line above)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Please list employer and income:

**PLACE OF EMPLOYMENT** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_  
\_\_\_\_\_

**GROSS MONTHLY INCOME** \_\_\_\_\_

**GROSS ANNUAL INCOME** \_\_\_\_\_

**COMMISSIONS, DIVIDENDS,  
EXTRA INCOME** \_\_\_\_\_

\_\_\_\_\_  
I verify that the above information is accurate and true:

\_\_\_\_\_  
Employer signature and title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed name of the above

\_\_\_\_\_  
Telephone number

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**ASSET INFORMATION SHEET**

Please list all bank accounts, savings accounts and other assets for all adult household members, 18-years and older.

	<u><b>APPLICANT</b></u>	<u><b>CO-APPLICANT</b></u>
Institution	_____	_____
Type of Asset	_____	_____
Balance	\$ _____	\$ _____
 Institution	 _____	 _____
Type of Asset	_____	_____
Balance	\$ _____	\$ _____
 Institution	 _____	 _____
Type of Asset	_____	_____
Balance	\$ _____	\$ _____
 Vested Interest in a Retirement Fund	 _____	 _____
	\$ _____	\$ _____
 Net Worth of Business(es) Owned (Attach Financial Statement)	 _____	 _____
	\$ _____	\$ _____
 Other assets	 _____	 _____
	_____	_____
	_____	_____
 <b>TOTAL ASSETS</b>	 _____	 _____

**GARFIELD COUNTY COMMUNITY HOUSING PROGRAM  
APPLICATION**

**DO YOU OWN ANY PROPERTY?**

	<u>APPLICANT</u> [ ] Yes [ ] No	<u>CO-APPLICANT</u> [ ] Yes [ ] No
<b>ADDRESS</b>	_____	_____
	_____	_____
<b>TYPE OF PROPERTY</b> (Land, House, Apt.)	_____	_____
<b>VALUE</b>	_____	_____
<b>AMOUNT OWED</b>	_____	_____
<b>RENTAL INCOME</b>	_____	_____
<b>APPRAISED VALUE</b>	_____	_____
<b>Other partners in the Property ownership?</b>	[ ] Yes [ ] No	
<b>If yes, how many?</b>	_____	_____

If you currently occupy this property, please indicate your plan if you are the lottery winner. Will you sell this property or rent it? Please remember that the Community Housing Units must be owner-occupied.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**VERIFICATION OF TRUE AND ACCURATE  
INFORMATION**

I/we hereby verify that all information provided in this application package is accurate and true. It is understood that I/we will be disqualified from the application and approval process by the Garfield County Housing Authority if it is determined that any or all information is inaccurate or non-verifiable.

I/we shall be notified by the Garfield County Housing Authority as to my/our subsequent disqualification and the reasons thereof.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Adult

\_\_\_\_\_  
Date

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**AUTHORIZATION TO OBTAIN COPY OF  
LOAN APPLICATION and OTHER LOAN INFORMATION**

This document provides authorization to the Garfield County Housing Authority to obtain your actual loan documentation from the lender you choose for your financing. You do not need to fill out the name of a lender at this time. Upon signing of the contract for purchase and choosing a lender for your financing, you will need to provide the name of your lender to the Garfield County Housing Authority so that they may obtain a copy of your original loan documents as necessary.

The undersigned hereby authorizes my/our lender, \_\_\_\_\_ to furnish a copy of my/our completed loan application and other requested loan documents to the Garfield County Housing Authority.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Adult

\_\_\_\_\_  
Date

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**ACCEPTANCE OF GRIEVANCE POLICY**

I, \_\_\_\_\_, wish to apply with the Garfield County Housing Authority (GCHA) to become eligible to purchase community housing. I understand that the affordable unit is made available by the rules set forth in the Garfield County Zoning Regulations and in the Garfield County Affordable Housing Guidelines. I recognize that as part of the regulations and guidelines, the staff of the GCHA is responsible for making a determination about whether I am eligible to purchase an affordable housing unit, and that the determination is made according to financial criteria set forth in the Garfield County Zoning Regulations and the Garfield County Affordable Housing Guidelines.

If I do not agree with the determination of the GCHA staff, I recognize that I have the right to file a grievance in accordance with the regulations, which will be heard by the GCHA Board of Commissioners. I recognize the either the Board or a court may overturn the eligibility decision of the staff of the GCHA.

If I appeal and receive a favorable ruling from either the Board or a court, I hereby acknowledge that my sole remedy will be to have my name put in the next lottery for the next available unit. I waive y right to seek other damages such as specific performance or monetary compensation for any loss or inconvenience I feel I may have sustained as a result of being determined ineligible. I also waive any claim of attorney’s fees if I appeal and prevail.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Adult

\_\_\_\_\_  
Date

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**AFFIDAVIT IN COMPLIANCE WITH  
C.R.S. 24-77.5-101, et.seq**

APPLICANT:

I, \_\_\_\_\_, swear or affirm under penalty of perjury under the laws of the State of Colorado that (check one)

\_\_\_\_\_ I am a United States citizen, or

\_\_\_\_\_ I am a Permanent Resident of the United States, or

\_\_\_\_\_ I am lawfully present in the United States pursuant to Federal law.

I understand that this sworn statement is required by law because I have applied for a public benefit. I understand that state law requires me to provide proof that I am lawfully present in the United States prior to receipt of this public benefit. I further acknowledge that making a false, fictitious, or fraudulent statement or representation in this sworn affidavit is punishable under the criminal laws of Colorado as perjury in the second degree under Colorado Revised Statute 18-8-503 and it shall constitute a separate criminal offense each time a public benefit is fraudulently received.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**AFFIDAVIT IN COMPLIANCE WITH  
C.R.S. 24-77.5-101, et.seq**

CO- APPLICANT:

I, \_\_\_\_\_, swear or affirm under penalty of perjury under the laws of the State of Colorado that (check one)

- \_\_\_\_\_ I am a United States citizen, or
- \_\_\_\_\_ I am a Permanent Resident of the United States, or
- \_\_\_\_\_ I am lawfully present in the United States pursuant to Federal law.

I understand that this sworn statement is required by law because I have applied for a public benefit. I understand that state law requires me to provide proof that I am lawfully present in the United States prior to receipt of this public benefit. I further acknowledge that making a false, fictitious, or fraudulent statement or representation in this sworn affidavit is punishable under the criminal laws of Colorado as perjury in the second degree under Colorado Revised Statute 18-8-503 and it shall constitute a separate criminal offense each time a public benefit is fraudulently received.

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

**GARFIELD COUNTY COMMUNITY HOUSING  
APPLICATION FORM**

**ACCEPTANCE OF COMMUNITY HOUSING GUIDELINES PROCEDURES**

I understand that if I am chosen in the lottery:

1. I have 3 business days to sign an intent to purchase letter if required by GCHA.
2. I must enter into a Contract to Purchase and provide \$500 earnest money within 73 business days of selecting my lot.
3. I must be prepared to close within 45-60 days.
4. I understand that all typical closing costs will apply.
5. I must comply with the deed restriction and all aspects of the Garfield County Affordable Housing Regulations and Guidelines.
6. I acknowledge that the home must be owner-occupied.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Adult

\_\_\_\_\_  
Date

## SPEC LIST – Ironbridge Affordable Units

### ENERGY PERFORMANCE FEATURES

- Fully Engineered Air and Water Infiltration Package by Building Science Corporation
  - Double Paned Low E glass
  - IC Rated Recessed Cans with Air Barriers
  - Air Infiltration Protected Electrical Outlets
  - Fully Wrapped and Sealed Window Openings
  - Weather Stripping on Exterior Doors
  - Air Barrier Weather Stripping at Foundation
  - Insulated Foundation walls
  - Under Slab or Crawlspace Vapor Barriers
- 92% Efficient Furnace
- .62 Energy Rated High Efficiency Hot Water Heater
- Insulated Exterior Doors and Garage Door
- Outside Fresh Air Exchanger

### ROOFING

- 30-Year Asphalt Shingles
- Prefinished Gutters and Downspouts, all Eaves

### WINDOWS & DOORS

- Lifetime Warranty E\_Star Rated Windows
- Guaranteed Never to Chalk or Yellow
- Double-Paned Low-E Glass
- Thermatru Fiberglass Insulated Entry Door

### ELECTRICAL

- Phone/Data/TV Ports in Kitchen, Great Room and Master Bedroom
- Photo Cell Automatic Exterior Sconces
- Decorative Brush Nickel Fixtures in Kitchen, Dining, Bathrooms, Walk-in Closets
- Switched Outlets in Great Room & Bedrooms

### EXTERIOR

- Asphalt Driveway with Concrete Walk and Front Porches
- In-Ground Drainage System

### PLUMBING FIXTURES

- Mirror Over All Vanity Cabinet

### HEATING & VENTILATION

- High Efficiency Furnace:
  - GAMA Efficiency Certified to 92%
  - Direct Sealed Combustion uses 100% Outside Air
  - 5-Year Furnace Warranty
  - 20-Year Heat Exchanges Warranty
  - Digital Programmable Thermostat
- High Efficiency 48 Gal. Hot Water Heater:
  - Department of Energy- Energy Miser Certified Meeting NAECA Testing
  - 6-Year Warranty
- Power Vented Active Radon Mitigation System
- Heated Garage

### GARAGE DOORS

- Insulated Door
- Pre-Wired Garage Door Opener Outlet

### APPLIANCES

- Slide in Gas GE Range
- Range Exhaust hood
- Built-in Dishwasher
- Refrigerator

### INTERIOR FINISHES AND FLOORING

- Hand Textured Painted Walls
- Square Drywall Corners
- 9-ft. Ceilings
- Vinyl Flooring at Kitchens, Bathrooms
- Carpeting at all Bedrooms and Great Room
- Fiberglass Shower and Tub Enclosures

### INTERIOR DOORS, TRIM & CABINETS

- Interior Doors: 6 Panel Hollow Core
- Closets: Stained Rods and Painted Shelves
- Painted Baseboards and Door Casings
- Plastic Laminate Countertops
- Cabinets: Hickory – Pioneer by Aristokraft
  - 30” Uppers at Kitchen
  - Raised Panel Doors
  - 36” High Vanity’s
  - Adjustable Shelves

THE TOTAL NUMBER, DESIGN, LAYOUT AND LOCATION OF LOTS, LANDSCAPING, LAKES, RESIDENCES AND UNIT MIX AND THE LOCATION, DESIGN AND LAYOUT OF RECREATIONAL FACILITIES MAY BE CHANGED DUE TO A NUMBER OF CIRCUMSTANCES, INCLUDING GOVERNMENTAL REQUIREMENTS, MARKET DEMAND AND COST CONSTRAINTS. THERE IS NO ASSURANCE THAT THE FUTURE IMPROVEMENTS AND FACILITIES DESCRIBED WILL BE CONSTRUCTED. DIMENSIONS AND RESIDENCE SIZE ARE APPROXIMATE IN NATURE AND ARE NOT INTENDED FOR FINAL REFERENCE AS PLANS ARE NOT TO SCALE. LB ROSE RANCH LLC, IRONBRIDGE HOMES LLC, IRONBRIDGE MOUNTAIN COTTAGES LLC AND IRONBRIDGE ASPEN COLLECTION LLC RESERVE THE RIGHT TO MAKE MODIFICATIONS IN LOT AND MAKE MODIFICATIONS IN MATERIALS AND SPECIFICATIONS AT ANY TIME WITHOUT PRIOR NOTICE. OWNERSHIP OF A RESIDENCE OR LOT DOES NOT INCLUDE CLUB MEMBERSHIP OR RIGHTS IN THE COUNTRY CLUB FACILITIES.