



Garco Community Housing Program

No lottery! First come, first served.



There are 20 homes in the Ironbridge community housing development. Twelve homes have sold and the remaining homes are available first come, first served.

- *\$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 \$130 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/>*

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.

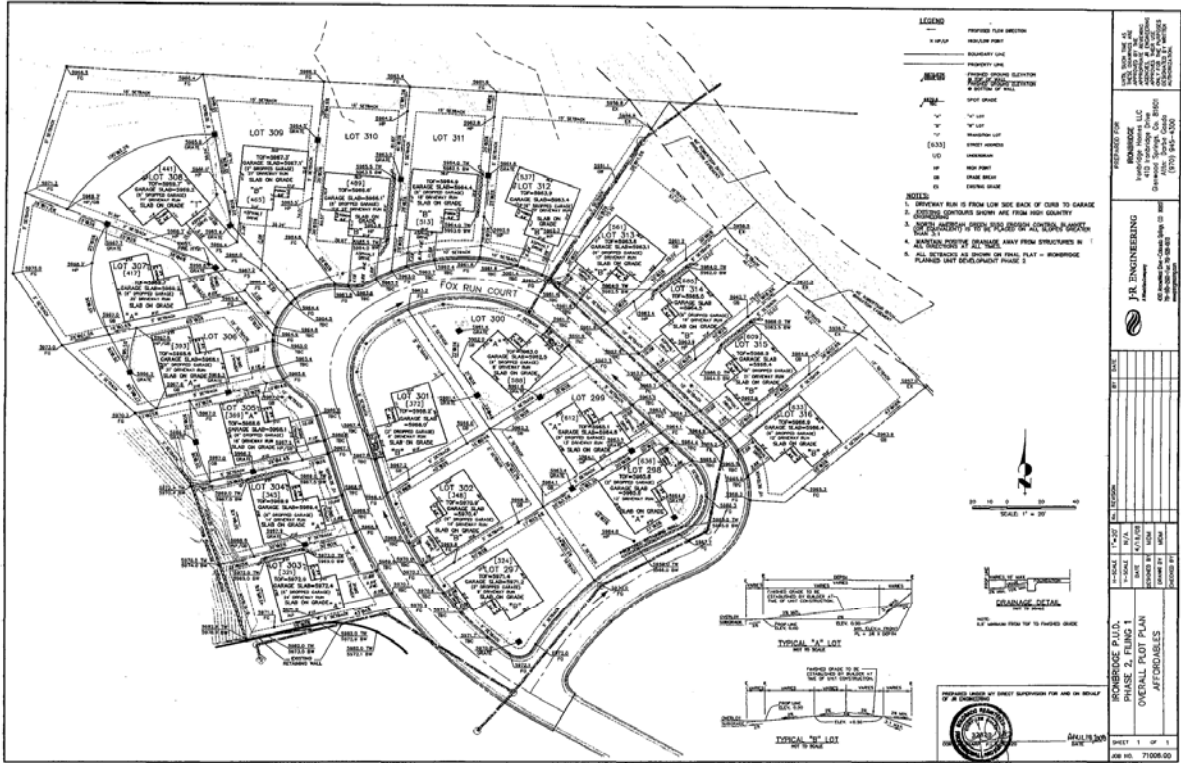
The GCHA was established in 1984 by the Garfield County Commissioners as a stand-alone agency. GCHA is an independent, quasi-governmental agency.

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.

GARFIELD COUNTY COMMUNITY HOUSING

Site Plan for Ironbridge 20 Affordable Units



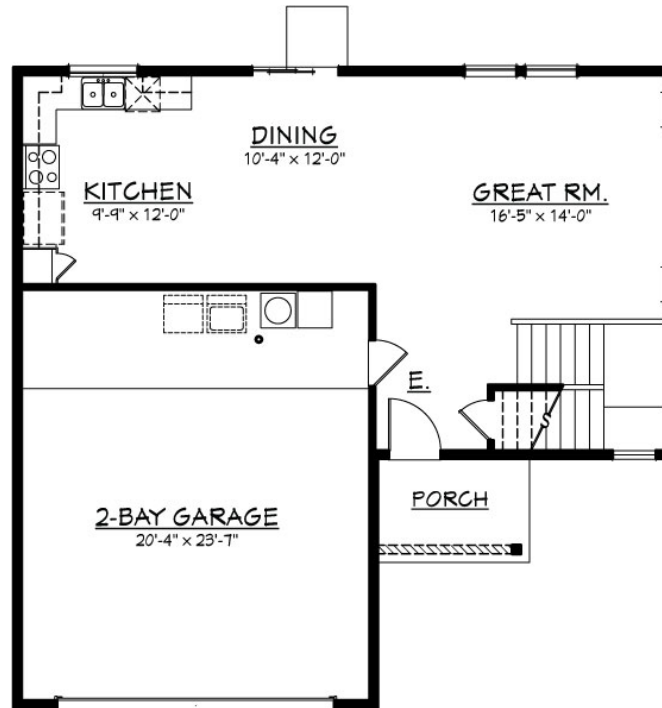
**20 Homes Total are part of this
Community Housing Site Plan**

**Homes available for sale as of 6/1/2011
Lots 297, 298, 300, 302, 303, 301, & 304**

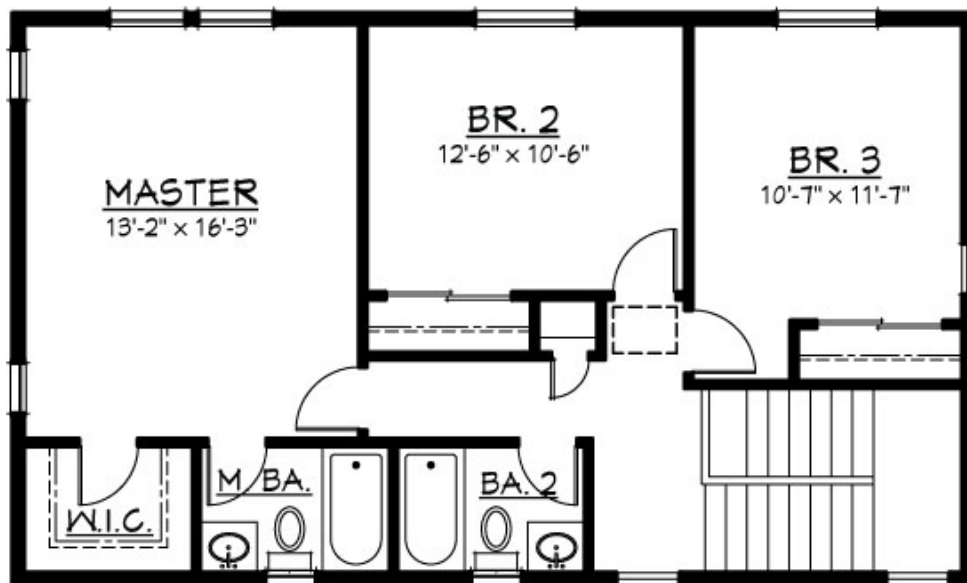
GARFIELD COUNTY COMMUNITY HOUSING

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

Lower level



Upper Level



**GARFIELD COUNTY COMMUNITY HOUSING PROGRAM
ELIGIBILITY REQUIREMENTS**

Income Requirement

Maximum Household Gross Incomes:

1 person household - \$63,720 3 person household - \$81,960 5 person household - \$98,280
2 person household - \$72,840 4 person household - \$90,960

Maximum household assets are limited to \$150,000.

Employment or Residency Requirement

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 three Categories. Category one applicants will receive priority over other category applicants.

Category One: At least one adult household member is a full-time (32 hours per week) employee who is working in Garfield County for a business with their principal office in Garfield County.

Category Two: Applicant household are residents (10 or more months of the year) of Garfield County.

Category Three: Applicant household will reside in the Community Housing Unit but is not currently a resident.

To see a home

Please call realtor Cindy Sadlowski, 970-963-3000, to schedule a showing. Open Houses held generally every Saturday, 3:00 – 5:00pm. Turn at Fox Run Court by swimming pool.

No Application Due Date

Homes are available first come, first served. To receive a letter of eligibility, please complete an application packet and submit to an address below (no faxed applications). All information is confidential.

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

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

No Lottery

These homes are now available first come, first served.

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 7-19). Please keep the initial pages for your information.
- b. 2010 and 2009 state and federal tax returns and associated W-2s.
- 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.

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

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

**GARFIELD COUNTY COMMUNITY HOUSING
APPLICATION FORM**

Home: Ironbridge Community Housing

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>
NAME(S)	_____	_____
MAILING ADDRESS	_____	_____
	_____	_____
STREET ADDRESS	_____	_____
	_____	_____
	[] Own [] Rent Years ____	[] Own [] Rent Years ____
PHONE(S)	_____ (H)	_____ (H)
	_____ (W)	_____ (W)
E-MAIL	_____	_____
BIRTHDATE	_____	_____

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

EMPLOYER NAME

Address

Phone Number

Contact Person

Dates of Employment

CO-APPLICANT

EMPLOYER NAME

Address

Phone Number

Contact Person

Dates of Employment

EMPLOYER NAME

Address

Phone Number

Contact Person

Dates of Employment

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>APPLICANT</u>	<u>CO-APPLICANT</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	 _____	 _____
	_____	_____
	_____	_____
 TOTAL NET ASSETS	 _____	 _____

**GARFIELD COUNTY COMMUNITY HOUSING PROGRAM
APPLICATION**

DO YOU OWN ANY PROPERTY?

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

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**

**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 receive a letter of eligibility from GCHA that:

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 7 business days of selecting my home.
3. I must be prepared to close within 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.