

FINANCIAL ASSISTANCE PROGRAMS

COMPILED BY GRACE CHURCH



LOCAL ORGANIZATIONS

THE ACTION CENTER

- Website: <https://www.theactioncenter.org/financial-assistance>
- Phone: 303-237-7704
- Address: 8745 W 14th Ave, Lakewood, CO 80215

COMMUNITY TABLE

- Website: <https://cotable.org/get-help/#financial-assistance>
- Phone: 303-424-6685
- Address: 8555 W 57th Ave., Arvada CO, 80002
- Office Hours: Tues - Fri 8:00 - 4:30

We may be able to provide financial assistance to help with your family's basic needs. If you need help with rent, water bills, sewer bills, deposits or other expenses, the first step is to speak with an assistance program team member. Please use the link below to schedule a phone meeting. Due to limited resources, we only provide financial assistance to Arvada, Wheat Ridge and Westminster residents. To qualify for aid, you must be a current client and have shopped in the pantry in the past six months.

We provide utility bill assistance through Energy Outreach Colorado. To qualify, you must meet the following requirements:

- You must be a current client of Community Table.
- You must be a resident of Jefferson County, Colorado.
- You must live at the address where you are requesting assistance.
- The Xcel bill must be in your name.

If you meet all the requirements above, please schedule a phone meeting by going to the website. A team member will contact you by phone between 9:00 and 11:00 a.m. on the date you have scheduled.

MILE HIGH UNITED WAY

- Website: <https://unitedwaydenver.org/community-programs/2-1-1>
- Phone: 866-760-6489
- Address: 711 Park Avenue West, Denver, CO 80205

Learn how to get help with housing for you and your family by contacting the organizations below or by contacting United Way's 2-1-1 program at **866-760-6489**. [Mile High United Way's 2-1-1](https://unitedwaydenver.org/community-programs/2-1-1) is a free and confidential community referral service that connects callers with resources which provide food, shelter, rent assistance, clothing, child care options and other types of community assistance. Trained referral specialists are multi-lingual and available to help individuals with real-time resources in our community.

CATHOLIC CHARITIES OF DENVER

- Website: <http://ccdenvver.org/>
- Phone: 303-742-0828
- Address: 6240 Smith Road, Denver, CO 80216

Catholic Charities provides housing services including rent/mortgage and utility (gas, electric and water) assistance.

JEFFERSON COUNTY HUMAN SERVICES

- Website: <https://www.jeffco.us/2739/Services>
- Phone: 303-271-1388
- Address: 900 Jefferson County Parkway, Golden, CO 80401
- Hours: Monday-Thursday, 7:30am - 5:30pm

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JEFFERSON COUNTY GENERAL FINANCIAL ASSISTANCE PROGRAM

Website: <https://www.jeffco.us/2639/General-Assistance>

STATE & FEDERAL PROGRAMS

Colorado PEAK is the place to apply for and manage your medical, food, cash or other State of Colorado benefits online: <https://co.colorado.gov/colorado-peak>

FOOD ASSISTANCE

SNAP

- Website: <https://cdhs.colorado.gov/snap>

The Supplemental Nutrition Assistance Program (SNAP), otherwise known as food assistance, gives households a monthly amount to buy food with an Electronic Benefits Transaction (EBT) card. SNAP helps low-income households in Colorado purchase food by providing a monthly benefit to help families and individuals buy the food they need. SNAP benefits cannot be used for alcohol cigarettes, pet foods, soaps/paper products, vitamins, household supplies or live animals.

Food Assistance benefits are issued on an electronic Benefit Transfer (EBT) card called the Colorado Quest Card: <https://www.jeffco.us/2636/Colorado-Quest-Card-EBT>

You can also check your eligibility with the [pre-screening tool](#) on the Colorado PEAK website.

Proof of Income

- 30 days of earned income (pay stubs, employer statement that includes pay per hour and hours per week, etc.)
- If self-employed, bookkeeping records.
- Agency letter showing unearned income (Social Security Retirement or Disability income, Supplemental Security Income (SSI), Veterans Affairs (VA) pension or disability benefits, Unemployment, child support, alimony, private retirement, etc.)

Proof of Identity

- Driver license or state-issued identification card
- Birth certificate or Social Security card
- Work or school identification card
- Voter registration card

Proof of Medical Expenses (only if over 60 or disabled)

- Billing statements or repayment agreements
- Medicare card, indicating Part B
- Mileage or transportation costs to/from medical appointments
- Itemized receipts for medical expenses (prescription drugs, medical supplies, etc.)

COLORADO WIC

Offers healthy food, breastfeeding support, and nutrition education for pregnant and breastfeeding parents and children under age five (5).

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MEDICAL

HEALTH FIRST COLORADO

Offers health coverage to people in Colorado who qualify.

CHILD HEALTH PLAN (CHP+)

Provides health insurance for low-income children 18 years of age and under. The CHP+ prenatal program provides health insurance for low-income pregnant women over the age of 19. To apply, select 'Health First Colorado (Colorado's Medicaid program)' on your application.

THE OLD AGE PENSION (OAP) PROGRAM

Provides monthly cash and medical assistance to people in Colorado aged 60 years and older.

BHA COMMUNITY SERVICES

Gives people in Colorado access to mental health and alcohol and drug use services. These are available to uninsured and underinsured people in Colorado. Note: This is not insurance or health coverage like Health First Colorado.

TRANSIT

RTD LIVE

Provides discounts for qualified households who use RTD bus, rail, or Access-a-Ride services. RTD also offers other discounts for youth 19 and younger, adults 65 and older, people with disabilities.

<https://www.rtd-denver.com/fares-passes/fares/discounted-fares>

CASH ASSISTANCE

There are four primary cash assistance programs in Colorado. Some of them, such as Old Age Pension, are very focused on certain groups while others, such as the TANF benefit, help low income families or those living in poverty. **All of them have applications available online and over the phone.** Contact your [county human or social services office](#) if you need help applying for Colorado Works.

Website: <https://cdhs.colorado.gov/colorado-works>

Note: Colorado families that apply for cash assistance (whether TANF, old age pensions, or disability) can also apply for other welfare benefits such as Medicaid, SNAP food stamps, section 8 rent housing, and more.

COLORADO WORKS (TANF)

Offers cash assistance to families with a child or a pregnant person. This program also offers other support like child care and job coaching. Available to families with children in the home. In some cases, children not living with their parents can participate in Colorado Works. You can also apply for the program if:

- You are pregnant or taking care of a child under 18 years old.
- You live in Colorado.
- You are a citizen of the United States, a legal alien, a refugee, or a permanent resident.
- Your family income is less than \$75,000 a year.

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THE AID TO THE NEEDY DISABLED-STATE ONLY (AND-SO) PROGRAM

Offers cash assistance to eligible people in Colorado while they apply for Supplemental Security Income benefits (SSI). This is only for people who have a disability that stops them from working. To apply, select 'Adult financial' on your application.

THE LOW INCOME ENERGY ASSISTANCE PROGRAM (LEAP)

Helps low-income households pay for winter home heating costs with cash assistance. The program runs from November through April each year.

THE OLD AGE PENSION (OAP) PROGRAM

Provides monthly cash and medical assistance to people in Colorado aged 60 years and older. To apply, select 'Adult financial' on your application

Eligibility:

- Age 60 years and older.
- Colorado resident.
- Must pursue and accept all other potential income and resources that may be available.
- All available income and resources are considered.
- Income such as wages, Social Security Benefits (SSA), Supplemental Security Income (SSI), Veterans Assistance, etc. may reduce the amount of the OAP payment.
- The maximum amount of resources a client may have is:
 - \$2,000 for an unmarried client.
 - \$3,000 for a married client.
 - Examples: bank accounts, certificates of deposit, boats, motor homes, stocks and bonds, burial contracts or policies, secondary property, etc.

Colorado Works clients receive cash assistance through the Electronic Benefits Transfer (EBT) program. You can receive your benefits on an EBT card or through direct deposit into your bank account.

WOMEN, INFANT, CHILDREN PROGRAMS

THE COLORADO CHILD CARE ASSISTANCE PROGRAM (CCCAP)

****Applications for most Colorado counties are paused as of January 2025****

Offers discounted child care assistance to families experiencing homelessness, working or searching for work. Application Required. Your County Department of Human/Social Services can facilitate an in-person application if you are unable to apply online.

- Website: <https://cdec.colorado.gov/colorado-child-care-assistance-program-for-families>
- Phone: 303-271-4484

NURSE-FAMILY PARTNERSHIP

Offers first-time parents support, advice and information for pregnancy, birth and caring for a newborn.

COLORADO WIC

Offers healthy food, breastfeeding support and nutrition education for pregnant and breastfeeding parents and children under age five (5).

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ECPAC (EARLY CHILDHOOD PARTNERSHIP OF ADAMS COUNTY)

- Address: 8859 Fox Drive, Suite 205, Thornton, CO 80260
 - Phone: 303-428-2929
 - Website: www.ecpac.org/parents-families/child-care
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RENT AND MORTGAGE

COLORADO HOUSING CONNECTS

- Website: <https://coloradohousingconnects.org/>

Specializes in helping people navigate non-emergency housing services and resources. Colorado Housing Connects offers a free, bilingual 'helpline' providing education about general housing topics. Call the helpline at 844-926-6632.

EMERGENCY MORTGAGE ASSISTANCE PROGRAM (EMAP)

- Website: <https://doh.colorado.gov/emergency-mortgage-assistance>

To qualify for assistance from EMAP, homeowners must complete an application and demonstrate that they:

- Have experienced a COVID-related impact to their finances on or after January 21, 2020.
 - The hardship could include: job loss; reduction in income; reduction in hours worked; increased costs due to healthcare; increased costs due to the need to care for family members; or other issues which have impacted the household's income.
- Are owner-occupants of a single-family home, condominium, or a 2- 3- or 4- unit family home (duplex, triplex, quadplex) located in Colorado.
 - Owner occupied properties containing 5 or more units, investor-owned properties or vacation homes are not eligible.
- Have an income equal to or less than 150% of Area Median Income for the county in which they reside currently or at the time of COVID-related financial hardship.
- Have a loan under the conforming loan limits (non-jumbo loan) at time of origination or most recent refinance (loan limits vary by region).

NATIONAL MORTGAGE ASSISTANCE CENTER

Note: This is NOT through PEAK Colorado, but is a national mortgage assistance program.

- Website: https://www.nmacenter.us/mortgage_assistance_program.asp?apcid=3976&gad_source=1&gclid=EAlaQobChMIslmAj9SbiwMVFG5ECB381yBjEAAAYASAAEgled_D_BwE

Get mortgage assistance now with the National Mortgage Assistance Center. Get professional help to keep your home and have peace of mind.

THE EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

- Website: <https://doh.colorado.gov/emergency-rental-assistance>

Provides temporary rental assistance to tenants in Colorado who have been unable to pay rent due to financial hardship caused by COVID-19. It can help cover rent as far back as April 2020. Funded by the American Rescue Plan Act, ERAP aims to stabilize households by assisting with rent, utilities, and other housing costs for a limited amount of time.

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THE COLORADO EMERGENCY RENTAL ASSISTANCE (CERA) PROGRAM

Provides short term rental assistance and housing stability services for Coloradans who have fallen behind on their rent, meet income limits and other qualifying factors, and are at risk of eviction or displacement.

Effective January 21, 2025 the Division of Housing will be implementing the following changes to the emergency rental assistance program:

- Only households that have not received rental assistance in the last 24 months will be eligible for funding.
- Eligible households must fall at or below 60% AMI. Check your [household's AMI level](#) on HUD's Office of Policy Development and Research (PD&R) website.
- The maximum allowable number of months will no longer be capped at 18 months of total assistance. Households that received 18 months in rental assistance under Treasury funding (ERAP) are eligible to apply for CERA funds, provided they qualify under all guidelines and have not received assistance from another local, state, or federal source in the last 24 month

COLORADO DEBT RELIEF

- Website: <https://www.coloradodebtrelief.org/>
- Phone: 1-877-659-7567 (talk to a real person!)

Colorado residents are struggling to keep up with payments as interest rates and costs of living rise. The growing bills have become so overwhelming, many feel stuck and don't know what to do next. By answering a few simple questions, residents can receive a [free evaluation](#) and find out if they can consolidate multiple payments into one and find out

ADDITIONAL HELP

BURIAL ASSISTANCE

- Website: <https://www.jeffco.us/2635/Burial-Assistance>

The Burial Assistance Program provides financial assistance to eligible, low-income Jefferson County residents to help with the cost of a funeral, burial or cremation.

THE LOW INCOME ENERGY ASSISTANCE PROGRAM (LEAP)

Website: <https://cdhs.colorado.gov/leap>

Phone: 1-866-HEAT-HELP (1-866-432-8435)

Helps low-income households pay for winter home heating costs with cash assistance. The program runs from November through April each year. LEAP Heat Help: Only accepts applications between November and April

HOME CARE ALLOWANCE ASSISTANCE FOR ELDERLY

- Website: <https://www.jeffco.us/2640/Home-Care-Allowance>

Home Care Allowance provides cash assistance to elderly and disabled individuals for services paid directly to a home care provider of the client's choice. The home care provider assists the client with their activities of daily living such as bathing, dressing, transfers, and supportive services such as money management and appointment management.



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GET CASH BACK WHEN YOU FILE YOUR TAXES.

Find free options for filing your taxes online, on your smartphone, or get help at an in-person Colorado site. JCPH wants to help Jeffco families and individuals get every tax credit they qualify for. Check out [GetAhead Colorado](#) to make sure you're bringing home the whole bacon this tax season!

ASK A LAWYER

- Website: <https://www.askalawyeroncall.com/>

On-call lawyers available for free legal advice