

Guaranteed Income for Older Adults

PARTICIPANT ENROLLMENT PACKET



www.almosthomeonline.org



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Message from the Almost Home Team

Congrats on being selected for the Guaranteed Income for Older Adults Program! We're excited to get to know you and to be a part of your journey. We are here to provide you with information about the program and answer any questions you may have.

A few words on this program. A guaranteed income program aims to provide reliable cash assistance to give people the stability, time, and resources needed to pay for basic needs. Our aim is to help people to stay in their place, and we will not stipulate how you spend the funds. Cash assistance empowers recipients to make their own choices about what they need most. We trust that you know what you need best. Of course, you may elect to get help with resource referrals and systems navigation, and we will be there for you for that.

This enrollment package is designed to give you everything you need to participate in this program, including:

- Contact information
- Program details
- How to give us feedback and stay connected

Please do not hesitate to reach out with any thoughts or questions at any time. Welcome to Almost Home!



MEET YOUR TEAM



Nancy Contizano

Lead Housing Case Manager

ncontizano@almosthomeonline.org

Program Coordination and Case Management. Ensuring you are receiving payments, resource referrals and navigation, partnership building and maintenance

Jeanette Martinez

Housing Stability Programs Manager

jmartinez@almosthomeonline.org

Oversight and Support. Overseeing the budget, supporting case management, problem solving issues



Lily Kapitan

Programs Director

lkapitan@almosthomeonline.org

Implementation, Evaluation, and Compliance. Guides program implementation throughout its stages, problem solving, compliance checks, creating evaluation tools and analyzing data

Dr. Jessica Fiedler

Executive Director

jfiedler@almosthomeonline.org



DEFINITION OF TERMS AND PHRASES

1. **Pilot:** A "pilot" refers to a trial or test program implemented on a smaller scale to explore the effectiveness and potential impacts.
2. **Guaranteed Income:** A regular cash payment made to individuals without conditions or strings attached to support their financial well-being and help them meet basic needs.
3. **Benefits Guide:** A guide to help program participants understand how the monthly payments from Almost Home may impact their public benefits.
4. **Evaluation:** A process of collecting and analyzing information from a program and participants to assess a program's strengths, successes, and opportunities for growth. The primary goal of program evaluation is to provide valuable information to improve the project and help to determine if it should continue after the pilot.
5. **Surveys:** Surveys are a method of gathering information using multiple choice, sliding-scale, and open-ended questions. These will be sent by Almost Home through Microsoft Forms. You will be asked to complete a survey during your enrollment, 1 year into the program, during your exit interview, and 6-months after exiting the program. This is completely voluntary and you do not need to take the survey to remain enrolled in the program.
6. **Housing Stabilization Case Management:** Stabilization case management is defined as a collaborative process that assesses, plans, implements, coordinates, monitors, and evaluates the options and services required to meet the household's health and human service needs with the goal of remaining in their housing. Stabilization case management is characterized by advocacy, communication, and resource navigation.
7. **Household:** A household is a group of people, or a single person, who live together in the same dwelling and share living arrangements such as meals, utilities, income and other household responsibilities.
8. **Area Median Income (AMI):** The midpoint of a region's income distribution, meaning half of the households in that area earn more than the AMI, and half earn less. It's calculated annually by the U.S. Department of Housing and Urban Development (HUD) for metropolitan and non-metropolitan areas. 30% AMI reflects the AMI multiplied by 0.3. See tables on the next page.



PROJECT OVERVIEW

The Guaranteed Income for Older Adults program is designed to promote housing stability for fifty (50) older adults living in Adams, Broomfield, and Weld Counties annually over the two-year grant term. The pilot program provides \$200 monthly (\$2,400 annually) to eligible older adults living in Almost Home’s service area to supplement their income and support aging in place. This program is important because adults over 50 are disproportionately affected by inflation, causing many to be unable to pay utility, rent or mortgage payments, and risk homelessness.

Services Offered:

- Payments of \$200 per month for 24 months (\$2,400 annually)
- Optional supportive services

Eligibility Requirements:

- All members of the household must be 50 years or older
- Must be able to prove residency in Adams, Broomfield, or Southern Weld County using Almost Home’s service area map
- Households do not need to be US Citizens
- Income eligibility requirements: 30%–80% AMI

Table 1: Adams and Broomfield County Eligible Income Range

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Adams and Broomfield County	\$140,100	30% AMI	29,450	33,650	37,850	42,050	45,450	48,800
		80% AMI	72,950	83,400	93,800	104,200	112,550	120,900

Table 2: Weld County Eligible Income Range

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Weld County	\$113,600	30% AMI	23,900	27,300	30,700	34,100	37,650	43,150
		80% AMI	63,650	72,750	81,850	90,900	98,200	105,450

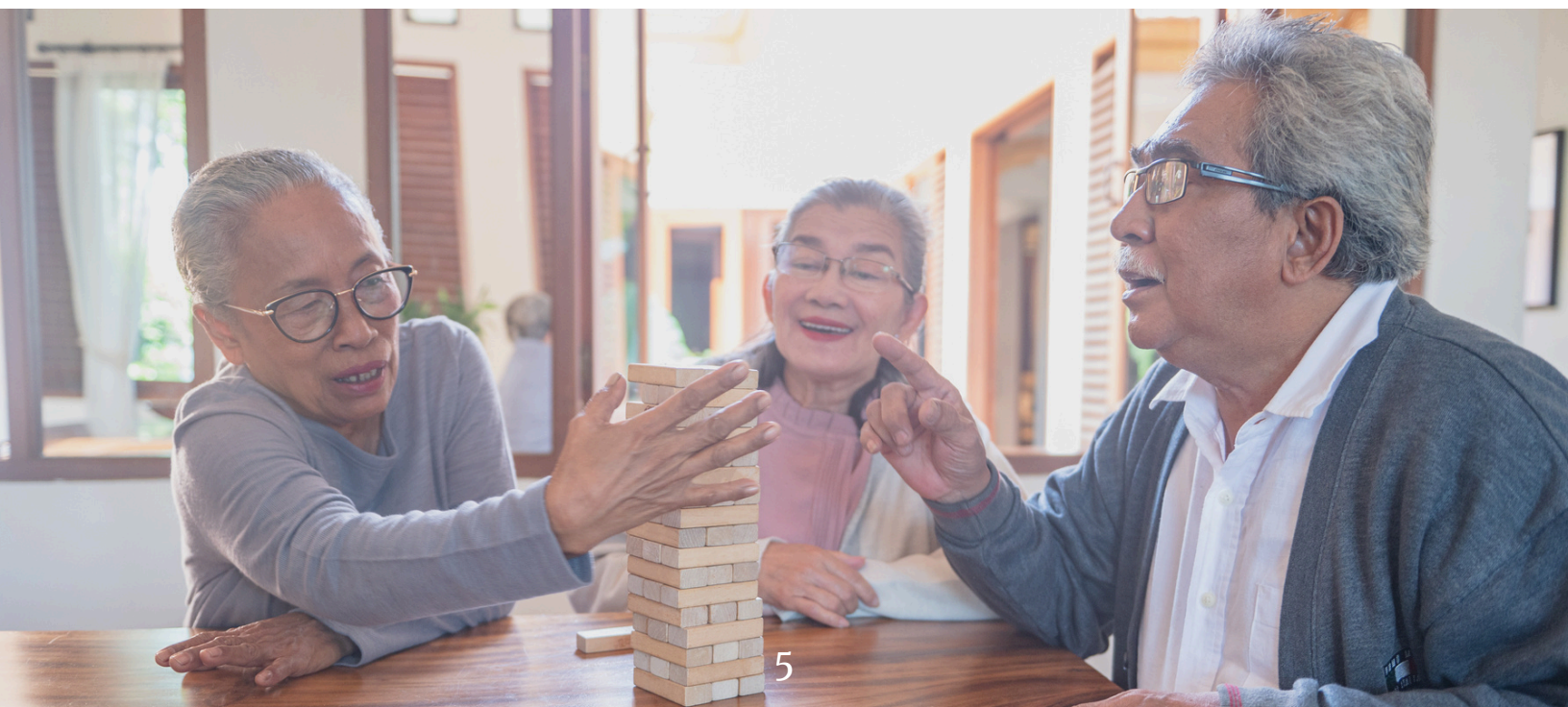
Funding:

Funding for this program comes from the Next 50 Foundation. The Next50 Foundation's mission is to promote independence and dignity for the aging population, to include the needs of low- and moderate-income persons encompassing individuals with physical, cognitive and/or behavioral disabilities, by encouraging and supporting innovative, affordable and coordinated services and initiatives.



The contract provides funding for two years with option to extend.

Website: <https://next50foundation.org/>





Potential Impact on Your Income and Public Benefits

Gift Classification: *The Internal Revenue Code (IRC) defines "income" in a wide way but makes some exceptions, including gifts. For purposes of this program, Almost Home classifies the money you receive through this as a gift, from detached and disinterested generosity, based on the definition provided by the IRS. Because of this, it should not be subject to taxation.*

However, it is important to understand that guaranteed income is a new idea, and government authorities like the IRS have not weighed in on whether they consider payments like this a gift or as income. That means that there is a possibility that the IRS or State of Colorado might decide that some of these payments are taxable and that Almost Home cannot guarantee that the IRS or the State of Colorado will consider the payments to be non-taxable.

No 1099 Forms: *Since Almost Home considers the payments a gift and participants do not have to perform any activities to receive it, we will not provide 1099 forms.*

Additional Support: *If you have specific questions about possible tax impacts based on IRS standards, please consult with a tax professional.*

Public Benefits Impact: *If you are currently receiving public benefits like SNAP, SSI, or others, the payments from Almost Home may have an impact on your benefits. Table 3 provides information about the impact monthly payments from Almost Home may have on your eligibility for public benefits. As you review the table, please keep in mind that this information should be used as a starting point for your own assessment. After understanding the potential impact on your specific situation, we recommend consulting with relevant professionals or benefits administrators from the office where you receive your benefits who can provide accurate and personalized guidance.*

There are five major ways the benefits can be impacted:

- ●●●●● **No Impact:** Receiving the monthly payments will have no impact on your eligibility or amount of benefit received.
- ●●●●● **Possible Reduction of Benefits:** Receiving the monthly payments may result in a reduction of benefit, meaning you will still get the benefit, but may get less each month. However, this is low or medium risk and depends on how much you earn outside of Almost Home's payments.
- ●●●●● **Likely Reduction of Benefits:** Receiving the monthly payments is likely to result in a reduction of benefits, meaning you will still get the benefit, but may get less each month. In this case, if marked as 'likely' it means you are at high-risk of seeing a reduction in your benefit.
- ●●●●● **Possible Loss of Benefits:** Receiving the monthly payments may result in a loss of benefit, however this is low or medium risk and depends on how much you earn outside of Almost Home's payments.
- ●●●●● **Likely Loss of Benefits:** Receiving the monthly payments is likely to result in a loss of benefit, meaning this is high-risk.

Table 3: Public Benefits Impact

Taxes & Public Benefit	What Is It?	Expected Impact
Income Taxes	Taxes you pay on a yearly basis based on income.	●●●●● No Impact This is considered a cash gift under the IRS and does not count as taxable income as the annual gift tax exclusion applies.
Social Security Disability Insurance (SSDI)	Financial supports for individuals who are disabled and have a qualifying work history, either through their own employment or a family member.	●●●●● No Impact Eligibility is based on previous contributions to Social Security and inability to work. The income you receive from Almost Home will not be considered when determining SSDI eligibility or amount.
Federal Supplemental Security Income (SSI)	Minimum basic financial assistance to adults and persons with disabilities.	●●●●● Likely Loss of Benefit Income limits and rules for SSI are complicated. The income you receive from Almost Home will be considered and is likely to make you ineligible for SSI.
Unemployment Insurance (UI)	Temporary assistance for adults who lose their job to help them meet expenses while seeking new employment.	●●●●● No Impact The income you receive from Almost Home will not be counted towards eligibility as it is considered a 'gift' not earned income. Your unemployment payments will not be impacted by this program.

Table 3: Public Benefits Impact

Taxes & Public Benefit	What Is It?	Expected Impact
Medicaid/Medicare	Free or low cost health insurance for children, adults, and seniors.	●●●●● Possible Reduction / Loss in Benefit The income you receive from Almost Home may be counted towards eligibility for Medicaid or Medicare. Depending on how much you make, this program may make you ineligible for this benefit.
Supplemental Nutrition Assistance Program (SNAP) Foodstamps	Benefit enabling low-income adults and families to purchase eligible food in authorized retail food stores.	●●●●● Likely Reduction or Loss of Benefit The income you receive from Almost Home will count towards SNAP eligibility. Depending on how much income your household already makes, the income you receive from Almost Home could make you ineligible for SNAP due to being over income limits.
Public Housing (Section 8) & Housing Choice Vouchers	Housing assistance for low income families, the elderly, and persons with disabilities either through government-owned housing or vouchers to be used in the private market.	●●●●● Possible Reduction / Loss in Benefit The income you receive from Almost Home will be considered income for housing assistance. If you are already in housing assistance, you typically pay 30% of your monthly adjusted income for rent & utilities. Your rent may therefore increase as your payments through this program will be used to calculate your 30% monthly payment. If you are not already in housing assistance, this program may impact your eligibility.
Pell Grant	Post-secondary education (college, associate's degree) financial aid.	●●●●● No Impact The FAFSA Simplification Act ensures that unconditional direct cash gifts received after 2022 won't affect federal financial aid or Pell grants due to a two-year look-back on income. However, any taxable income would only become relevant beginning in the 2024-25 school year.

Impact Charitable has provided this guidance to help flag potential issues but cannot be relied upon as legal advice.

Neither Impact Charitable or Almost Home are responsible for any loss of benefit that may occur because of participation in the Almost Home Guaranteed Income for Older Adults Program.



INTAKE PROCESS

You will be required to meet with the Almost Home case manager for an in-person intake appointment. You will be asked to provide the following documents before or during the intake appointment to verify your eligibility. You will also have time to get all of your questions answered and to talk with your case manager about any other needs you may have or resources that would be helpful.

Eligibility Documentation Checklist:

- Completed Intake Assessment form
- Copy of Photo ID
- Proof of Income for past 30 days (utilize Income Calculation Form to identify all forms of income)
- Income Calculation Form (completed by Housing Case Manager)
- Copy of signed lease, mortgage, or other verification of residence
- County Address Verification (printed)
- Signed receipt of Participant Enrollment Packet
- Signed Program Participant Agreement and Consent form
- Signed Almost Home Confidentiality, Grievance, and Termination Policy and Procedure

PAYMENT PROCESS

You will receive your monthly gift through one of the two payment delivery methods outlined below:

- ACH (Preferred): A direct deposit will be made to your bank account on the first Friday of each month.
- Check: A paper check will be mailed via USPS to your address on the first Friday of each month.

Payments will adhere to the monthly payment schedule throughout the 24-month project period (See payment schedule on the next page).

First Payment Sent	Monthly Payment Sent
Oct 3, 2025	1st Friday



Payment Schedule

Payment Number	Date
1st Payment	Oct 3, 2025
2nd Payment	Nov 7, 2025
3rd Payment	Dec 5, 2025
4th Payment	Jan 2, 2026
5th Payment	Feb 6, 2026
6th Payment	Mar 6, 2026
7th Payment	Apr 3, 2026
8th Payment	May 1, 2026
9th Payment	Jun 5, 2026
10th Payment	Jul 3, 2026
11th Payment	Aug 7, 2026
12th Payment	Sep 4, 2026
13th Payment	Oct 2, 2026
14th Payment	Nov 6, 2026
15th Payment	Dec 4, 2026
16th Payment	Jan 1, 2027
17th Payment	Feb 5, 2027
18th Payment	Mar 5, 2027
19th Payment	Apr 2, 2027
20th Payment	May 7, 2027
21st Payment	Jun 4, 2027
22nd Payment	Jul 2, 2027
23rd Payment	Aug 6, 2027
24th Payment	Sep 3, 2027

Pause of Payments: The program will attempt to ensure all payments reach you. If contact cannot be established after three attempts, payments may be paused, with funds held until confirmation of receipt.

HOUSEHOLD CHANGES

Please notify the Housing Stability Lead of any household changes by completing a Program Check-In Form or contacting the Housing Stability lead via phone or email. Household changes may include:

- Voluntary withdrawal from the program
- Change of contact information (phone, email, address)
- Request to update payment method (bank account or mailing address)

If your household moves, you will not lose your program eligibility status.

If you are incarcerated, we will pause payments until you are released and re-start payments for the remainder of the grant period at that time. Your final payment date will not change.



TERMINATION

Voluntary Withdrawal

You may choose to withdraw from this program at any time by notifying Almost Home in writing through the Program Notification Form. You can inform us by email at ncontizano@almosthomeonline.org or by mailing the form to our address: Almost Home, 22 S 4th Ave Suite 102, Brighton, CO 80601. Once you withdraw from the project, you cannot be reinstated into the project. Before we end your payments, we will attempt to reach you by phone or in writing to confirm your withdrawal.

Involuntary Termination

Almost Home specifies terms that could result in program termination in the Almost Home Confidentiality, Grievance, and Termination Policy and Procedure. Almost Home, Inc. may terminate assistance to a program participant who violates program requirements or conditions of occupancy. Termination does not bar the individual from receiving further assistance from Almost Home, Inc. at a later date.

Reasons for Termination from an Almost Home Program include:

- Threatening or committing violence against Almost Home Inc. staff, partners, or Board of Directors.
- Providing incorrect or fraudulent information or neglecting to provide required information.
- Violating the Program Agreement.

The payments through this program are non-transferrable in case of a death of a program participant.





EVALUATION

Each participant will receive a program survey at the time of enrollment (before receiving your first payment), halfway through your enrollment period, at the time of program exit, and 6-months after you exit. The survey will be created, administered, and analyzed by the Program Director. These surveys are intended to measure the effectiveness of the program on measures including housing stability, quality of life, health, and other factors relating to aging with dignity. Participation in evaluation is optional. You are not required to participate in surveys, or any other form of evaluation, consultation, or feedback to be eligible to receive the monthly gift.

Look out for information in the future about participant advisory opportunities.

SUPPORTIVE SERVICES

Engaging in supportive services is not a requirement of the Next50 program but will be offered to each participant. Our supportive services provides a blend of assessment and coordination services to meet the needs of the entire household. Stabilization case management is defined as a collaborative process that assesses, plans, implements, coordinates, monitors, and evaluates the options and services required to meet the household's health and human service needs. Stabilization case management is characterized by advocacy, communication, and resource navigation.

The Housing Stability Lead will work collaboratively with clients who are interested in case management to create a Housing Stability Plan. The Housing Stability Plan outlines actionable goals, strengths, and resource connections in different areas such as career, financial, health, and social. The Housing Stability Lead will support your household to make steps to reach the identified goals and make referrals to meet systemic needs of the entire household.

You will also receive brief check-in forms monthly for the purpose of giving the case manager better information to provide tailored resources and relevant services. If you're interested in supportive services or stabilization case management, you can reach out to Housing Stability Lead, Nancy Contizano directly. She can be reached by completing the check-in form, by email at ncontizano@almosthomeonline.org or by phone at 720-523-5890.

RESOURCES

Almost Home
Guaranteed Income for Older Adults
Participant Enrollment Packet
Acknowledgement of Receipt

I, _____, acknowledge I have read, understood, and agree to the terms outlined the Participant Enrollment Packet. I acknowledge that I have received the opportunity to ask questions and receive the information I need to decide to enroll in the program.

Participant Name: _____

Participant Signature: _____

Date: _____

