

# Home Purchase Resources

## Housing Counseling Agencies

Housing Counseling agencies provide individual appointments and group homebuyer education and personal finance workshops. In an individual appointment, you and the counselor will create a plan for your unique path to homeownership. This may include determining an affordable mortgage amount, reviewing a spending plan, evaluating credit so you can qualify for the best loan terms, reducing debts, and establishing connections with affordable housing resources. All appointments are free and confidential.

### Boulder County Personal Finance Program

720-564-2279, [www.BoulderCountyPFP.org](http://www.BoulderCountyPFP.org)



Homebuyer education classes can be found at <https://www.chfainfo.com/homeownership/homebuyer-education>

## Affordable Home Purchase Programs

Affordable Home Purchase Programs offer homes priced appropriate for people with low to moderate incomes. Eligibility requirements and terms vary by program.



### City of Boulder Homeownership Programs

Homes available within City of Boulder limits

303-441-3157, [www.bouldercolorado.gov/homeownership](http://www.bouldercolorado.gov/homeownership)



### City of Longmont Homeownership Programs

Homes available within City of Longmont limits

303-774-4648, <https://www.longmontcolorado.gov/departments/departments-e-m/housing-and-community-investment/housing-programs>



### Flatirons Habitat for Humanity

Homes available in Boulder Valley School District

303-447-3787 x222, [www.flatironshabitat.org](http://www.flatironshabitat.org)



### Habitat for Humanity of the St. Vrain Valley

Homes available in St. Vrain Valley School District

303-682-2485, [www.stvrainhabitat.org](http://www.stvrainhabitat.org)



### Thistle Communities

Homes available in Boulder and Longmont

303-443-0007, [www.thistle.us](http://www.thistle.us)



### Elevation Community Land Trust

Homes available in Boulder County and beyond

303-454-3786, [www.elevationclt.org](http://www.elevationclt.org)

## Down Payment Assistance Programs

Down payment assistance programs provide cash assistance to help pay for down payment and/or closing costs in the form of grants or loans. Eligibility and terms vary by program. Please contact the program directly.



**Personal Investment Enterprise (PIE)** 303-441-3998, [www.bouldercountypie.org](http://www.bouldercountypie.org)

Matched savings account available for homes purchased in one of several Denver metro counties. 6-30 months savings period.



**Boulder County Down Payment Assistance Program** 303-774-4648,

<http://www.longmontcolorado.gov/departments/departments-e-m/housing-and-community-investment/housing-programs/down-payment-assistance-program>

Loan available for homes purchased in Boulder County outside of City of Boulder limits. Loan up to 10% of purchase price up to a maximum of \$40,000.



**City of Boulder Homeownership Programs** 303-441-3157, [www.bouldercolorado.gov/homeownership](http://www.bouldercolorado.gov/homeownership).

Available within City of Boulder limits.

**Solution Grant:** used for City of Boulder permanently affordable or Thistle Communities homes, covers the gap between buyer's money and minimum needed to close. Max grant is 5% of price.

**H2O:** shared appreciation loan used for market-rate home, up to 15% of purchase price, due at 15 years of ownership or at time of sale.



**Colorado Housing Assistance Corporation** 303-572-9445, [www.chaconline.org](http://www.chaconline.org). Available statewide.

Loan of 6% of price up to \$10,000, 5%.

Available statewide: Disability Prog: Loan up to \$10,000, 1.5%-5%, payments deferred.

\*Lender applies on behalf of buyer after home is under contract and loan is selected.



**NEWSED** 303-534-8342, <https://newsed.org/lending/downpayment/>. Available in several Denver metro counties. Loan with 0% interest and deferred payment.



**PATH** 833-962-1506, [https://www.efirstbank.com/\\_jensen/pages/path2106/path.htm](https://www.efirstbank.com/_jensen/pages/path2106/path.htm) Available to buys identifying as Black or African American. Must be used in conjunction with a mortgage from First Bank. Grant up to 15% of purchase price.

*Below are home purchase loans combined with down payment grants. Must use participating lenders.*



**CHFA (Colorado Housing Finance Authority)** 303-297-2432, [www.chfainfo.com](http://www.chfainfo.com)

Available statewide in conjunction with CHFA mortgage.

**Grant** of 3% of first mortgage. No repayment.

or 2nd mortgage **loan** for 4% of mortgage amount, no interest, deferred payment.



**metroDPA** <http://www.metrodpa.org/> Forgivable loan of 5% of purchase price available in many counties and cities.

Find homeownership programs through the state at

<https://www.hud.gov/states/colorado/homeownership/buyingprgms>