

## HUD Approved Housing Counseling Agencies

### **Brothers Redevelopment, Inc.**

303-202-6340

2250 Eaton St., Denver, CO

[www.brothersredevelopment.org](http://www.brothersredevelopment.org)

- A Denver-based nonprofit organization that provides a variety of housing-related services including housing counseling for the region's low-income, elderly and disabled residents.
- First time homebuyer counseling, mortgage counseling and reverse mortgage counseling

### **Catholic Charities Homeownership Program**

303-830-0215

4045 Pecos St, Denver, CO [www.ccdenver.org/Services/Housing.aspx](http://www.ccdenver.org/Services/Housing.aspx)

- Program representative with Archdiocesan Housing introduces you to a preferred lender who will assist you in determining what kind of mortgage loan your household may qualify for, and how much of a loan you could receive.
- Five-hour, first time homebuyer education class through the Colorado Housing Assistance Corporation (could make you eligible for down payment and closing cost assistance.)

### **Colorado Housing Assistance Corporation**

303-572-9445

670 Santa Fe Dr, Denver, CO 80204

[www.chaconline.org](http://www.chaconline.org)

- Helps make housing and successful homeownership affordable to low and moderate income Colorado residents
- Offers homebuyer education classes
- Offers one-on-one pre-purchase, mortgage delinquency and post purchase counseling
- CHAC loans assist with down payment and closing costs for low and moderate income families

### **Community Resources and Housing Development Corporation (CRHDC)**

303-428-1448

7305 Lowell Blvd #200, Westminster, CO 80030

[www.crhdc.org](http://www.crhdc.org)

- CRHDC's Home Ownership Center is an agency that offers an innovative approach to providing the services and training that homebuyers need to shop for, purchase, rehabilitate, and maintain a home. Our counseling and education services are provided at no cost to the client. Services include:
  - Pre-Purchase Housing Counseling
  - Home Buyer Education
  - Foreclosure Prevention Counseling

Services include homebuyer education programs to help you understand what is involved in buying a home. This can include workshops and courses explaining credit, mortgage rates, lending options, and more.

Some agencies will offer down payment assistance and/or closing cost assistance.

Most sites provide Spanish speaking assistance.

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If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.



### Money Management International

1-866-889-9347

[www.moneymanagement.org/Programs/HousingAdvising.asp](http://www.moneymanagement.org/Programs/HousingAdvising.asp)

- Assists with housing issues: pre-purchase, post-purchase, reverse mortgage, and foreclosure prevention counseling and education. Multiple locations:
  - 866-226-0278: 10065 East Harvard Ave, Ste. 210, Denver, CO 80231
  - 800-308-2227: 7120 E. County Line Rd., Highlands Ranch, CO 80126
  - 866-226-02787: 9101 Harlan St., Ste 315, Westminster, CO 80030

### Del Norte Neighborhood Development Corp

303-477-4774

3275 W 14<sup>th</sup> Ave #202 Denver, CO 80204

[www.delnortendc.org](http://www.delnortendc.org)

- Del Norte's Homeownership Program provides single family housing production and is designed for low/moderate-income families and individuals earning no more than 80% of the Denver Area Median Income (AMI). The program also includes homeownership counseling (English and Spanish), monthly homebuyer workshops (English and Spanish) and a second mortgage program for down payment assistance.

### Hope Communities

303-860-7747

2543 California St., Denver, CO 80205

[www.hopcommunities.org](http://www.hopcommunities.org)

- Provides both rental and for-sale units to low-income families.
- All units are rented or sold below market rate to those who qualify.
- Properties are located throughout Northeast Denver, in the neighborhoods of Five Points, Clayton, North Park Hill, and East Colfax Communities.
- Many resources exist to help families deal with foreclosure, home purchases with down payment assistance, financing, rental assistance, and other affordable housing issues.

### Newsed CDC

303-534-8342

901 W. 10th Ave., Suite 2A, Denver, CO 80204

[www.newsed.org](http://www.newsed.org)

- **Home Ownership Program** provides various types of counseling and assistance to first time homebuyers.
  - Homebuyer Education
    - Workshops are held every 3rd Saturday of the month from 9:00am – 3:00pm.
    - If you are interested in attending contact Mercedes Fuentes at 303-534-8342 x124.
  - One on One Counseling
    - NEWSed's Housing Counselor leads each client through the application process, document acquisition, education, credit assessment and more
  - Early Delinquency Counseling
    - Housing Counselor conducts abridged post occupancy housing counseling after a client successfully closes on a new home. The goal is to ensure that the new homeowner is transitioning smoothly into their new responsibilities.
  - Individual Development Accounts (IDA's)
    - These specialized matched savings accounts are used to purchase a first time home.



- Affordable Homes Program
  - NEWSED purchases homes, conducts repairs, and then makes homes available for purchase to income eligible households who are earning at 115 percent or less of the Area Median Income.
  - If you are interested in purchasing a home through NEWSED's Affordable Homes Program contact Robert Vasquez at 303-534-8342 x 104 or email him at [rvasquez@newsed.org](mailto:rvasquez@newsed.org).
- Foreclosure Assistance
  - Free foreclosure prevention counseling to households in the Denver area.
  - Contact:
    - Cecilia Cervantes at 303-534-8342 x 107 [ccervantes@newsed.org](mailto:ccervantes@newsed.org)
    - Mercedes Fuentes at 303-534-8342 x 124 [mercedesfuentes@newsed.org](mailto:mercedesfuentes@newsed.org)
    - Ruth Offerman at 303-534-8342 x 108 [rofferman@newsed.org](mailto:rofferman@newsed.org)

### **Northeast Denver Housing Center**

303-377-3344

1735 Gaylord St., Denver, CO 80206

[www.nedenverhousing.org](http://www.nedenverhousing.org)

- Comprehensive Housing Counseling provides housing counseling to homebuyers and homeowners to prevent foreclosure or obtain refinancing-senior's reverse equity loan, and financial literacy and preparedness
- Housing Development & Management produces affordable, green, and healthy homes for low to moderate income families.

### **Rocky Mountain Communities**

303-863-8651

225 East 16th Ave, Denver, CO 80203

[www.rockymountaincommunities.org](http://www.rockymountaincommunities.org)

- Does not provide homebuyer assistance specifically, but does offer a variety of resources on financial education and assistance as well as education around credit, foreclosure, and fraud issues

### **Southwest Improvement Council**

303-934-0923

1000 S. Lowell Blvd., Denver, CO 80219

[swic-denver.org](http://swic-denver.org)

- Services include foreclosure prevention, homeownership classes (twice monthly-one in Spanish, one in English), financial literacy classes, household expense/income analysis and budget development, credit analysis/credit repair analysis, and one-on-one counseling for any housing concern or situation

### **City of Aurora Community Development Division**

303-739-7900

9898 E. Colfax Ave., Aurora 80010

- Homeowner Assistance Program (HOAP)
  - Offers free pre-purchase, foreclosure, pre-foreclosure sale, and reverse equity mortgage counseling, as well as financial assistance to homebuyers.
  - HOAP staff conducts educational seminars to first-time homebuyers (in English and Spanish), which cover the process of buying and owning a home. It is mandatory to attend a HUD-approved homebuyer seminar prior to applying for financial down payment assistance. To attend a seminar call: 303-739-7966.



- HOAP staff also act as a referral service for residents to other service providers within the community.
- Neighborhood Stabilization Program (NSP)
  - Acquisition, rehabilitation and resale of foreclosed or abandoned homes to income qualified homebuyers as their primary residence
  - Financial assistance to income qualified homebuyers who are purchasing a foreclosed or abandoned home
  - Acquisition and rehabilitation of foreclosed multi-family rental properties to be retained in the community as affordable workforce housing
  - Acquisition of properties and demolition of existing structures that meet the definition of blight in the community. These properties will be redeveloped in the future for use as permanent affordable housing for homebuyers
  - A minimum of 25 percent of all NSP funding must be used to benefit households at or below 50 percent of the area median income, which for Adams and Arapahoe Counties currently is \$39,650 for a family of four. The minimum income requirements are subject to change annually.
    - The remainder of the NSP funds can be used to benefit those households at or below 120 percent of the area median income, which is \$95,200 for a family of four. The income requirements are subject to change annually.
    - Properties that are acquired under the NSP program must also be sold to income-eligible homebuyers at affordable prices. The total housing costs may not exceed 30 percent of the household's monthly income

#### **Boulder County Housing Authority**

720-564-2279

2525 13th St, Suite 204, Boulder, CO or 385 Kimbark St, Longmont, CO [www.co.boulder.co.us/cs/ho](http://www.co.boulder.co.us/cs/ho)

- HUD-approved housing counseling agency providing counseling for:
  - Budget
  - Credit
  - Foreclosure Prevention
  - Reverse Mortgage Counseling
  - Preparing for Home Purchase
  - Healthy Homeownership
  - Financial Foundations Building Homeowners
  - Housing Rehabilitation Program
- Assistance is provided in the form of a low-interest loan, and is prioritized to eliminate health and safety issues, correct code violations and make the home more energy efficient.
- Mobile homes are not eligible for the General Repair Program unless they are set on a permanent foundation and homeowner owns the land underneath the mobile home.

#### **Adams County Housing Authority**

303-227-2075

7190 Colorado Blvd, Commerce City, CO

[www.adamscountyhousing.com](http://www.adamscountyhousing.com)

- Housing Counseling Services
  - Foreclosure Intervention
    - Mediation assistance, money management and budgeting, negotiating skills, refinancing assistance, and loss mitigation options for all types of mortgages including: FHA, VA, Conventional, and sub-prime.



- Loss mitigation efforts including: Repayment plans, forbearance plans, loan modifications, short-sale options and deed in lieu of foreclosure.
- Foreclosure Mitigation Workshops
  - Workshops are free of charge and open to the community throughout the month.
  - Clients learn about Colorado's foreclosure timeline, ways to cure a default, disposition strategies, how to talk to the lender, financial strategies and implications of short-sales and foreclosure.
- Money Management
  - Counseling and review of the client's income and expenses, determination of how the client spends money, creation of a household budget, debt management, cost of credit, shopping for loans/credit, types and cost of insurance, saving for down payments, review of credit profile and referrals to legal services.
- Down Payment and Closing Cost Assistance
  - ACHA will pay your down payment and closing costs
  - Money will be "loaned" as a second mortgage
  - A percentage of the loan is forgiven each year that the homebuyer occupies the home with no accrued interest and, after a specified term, the loan is completely forgiven.
  - Must annually certify that you still occupy the home for which the money was lent.
  - Eligibility based on income- guidelines are adjusted annually

### **Homebuilding Program**

#### **Habitat for Humanity**

1-800-422-4828

[www.habitat.org](http://www.habitat.org)

- Contact your local Habitat affiliate to apply. The help line above can provide you with information on the program, application process, and connect you with your local office.
- Habitat selects "partner families" to become Habitat homeowners based on their level of need, willingness to become partners in the program, and ability to repay the no-profit, no-interest loan.

