



Homebuyers Programs Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or navigation@jcmh.org

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

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.

HUD Approved Housing Counseling Agencies

Brothers Redevelopment, Inc.

303-202-6340

2250 Eaton St., Denver, CO

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

Colorado Housing Assistance Corporation

303-572-9445

670 Santa Fe Dr, Denver, CO 80204

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

Colorado Housing and Finance Authority

1-800-877-2432

1981 Blake St., Denver 80202

<https://www.chfainfo.com/>

- Works throughout Colorado to increase the availability of affordable, decent and accessible housing for lower income Coloradans.
- Offer homebuyer education classes
- Contact for information regarding chfa loan programs

Community Resources and Housing Development Corporation (CRHDC)

303-428-1448

7305 Lowell Blvd #200, Westminster, CO 80030

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:

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- Pre-Purchase Housing Counseling
- Home Buyer Education
- Foreclosure Prevention Counseling

Money Management International

1-866-889-9347

1-866-550-8004 (toll free phone counseling 24/7)

www.moneymanagement.org

- Assists with housing issues: pre-purchase, post-purchase, reverse mortgage, and foreclosure prevention counseling and education. Also offers online homebuyer education courses.
 - 800-308-2227; 7120 E. County Line Rd. #202, Highlands Ranch, CO 80126

Del Norte Neighborhood Development Corp

303-477-4774

3275 W 14th Ave #202 Denver, CO 80204

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

- 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.
- Offers home ownership workshops

Newsed CDC

303-534-8342

2120 W. 7th Ave, Denver, CO 80204

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.

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- 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.
- Foreclosure Assistance
 - Free foreclosure prevention counseling to households in the Denver area.
 - Contact:
 - Cecilia Cervantes at 303-534-8342 x 107 ccervantes@newsed.org
 - Mercedes Fuentes at 303-534-8342 x 124 mercedesfuentes@newsed.org
 - Ruth Offerman at 303-534-8342 x 108 rofferman@newsed.org

Northeast Denver Housing Center

303-377-3344

1735 Gaylord St., Denver, CO 80206

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

- 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

- 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.

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- 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

- 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.

Unison Housing Partners (formerly Adams County Housing Authority)

303-227-2075

3033 W. 71st Ave. , Suite 1000

Westminster, CO 80030

<http://unisonhp.org/>

- 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

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- 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

Habitat for Humanity of Metro Denver

3245 Eliot St, Denver, CO 80211

303-534-2929

<https://www.habitatmetrodenver.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 pro