

# Home Purchase Resources

## Housing Counseling Agencies

Housing Counseling agencies provide group homebuyer education classes and personal finance workshops and individual appointments. 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 -individual appointments**  
720-564-2279, [www.BoulderCountyPFP.org](http://www.BoulderCountyPFP.org)



**Workforce Boulder County -group education workshops**  
720.776.0822, [www.wfbc.org](http://www.wfbc.org)

## 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 ext 2, [www.bouldercolorado.gov/homeownership](http://www.bouldercolorado.gov/homeownership)



**City of Longmont Homeownership Programs**  
Homes available within City of Longmont limits  
303-774-4648, [www.longmontcolorado.gov/departments/departments-e-m/housing-and-community-investment](http://www.longmontcolorado.gov/departments/departments-e-m/housing-and-community-investment)



**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**  
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. 0-3%, repayment either deferred or 10-year term.



**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 purchase 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.



**Impact Development Fund**, 970-494-2021, <https://impactdf.org/>

Available in Larimer, Weld, Boulder, Fremont, Eagle, Montrose, Mesa, San Miguel, Routt and Ouray Counties. \$25,000 maximum loan. 0-1%, 30 yr term.



**Colorado Housing Enterprises, Inc** 303-428-1448, [www.crhdc.org](http://www.crhdc.org)

Available statewide. Loans and forgivable loans of \$3,000-\$10,000, 10 yr term.



**Colorado Housing Assistance Corporation** 303-572-9445, <https://chaconline.org/>. Available statewide.

Loan of 6% of price, up to \$10,000, 5%. \*Lender sends packet after contract.

Available statewide: Disability Prog: Loan of \$10,000, 1.5%-5%, payments deferred 30 yrs.



**NEWSED** 303-534-8342 ext. 133, <https://newsed.org/lending/downpayment/>. Available in several Denver metro counties. Deferred payment loan.



**PATH Grant Program** 833-962-1506, <https://www.efirstbank.com/jensen/pages/path2106/path.htm>  
Grant available to buyers identifying as Black or African American in select counties. Maximum of lesser of 20% of purchase price or \$20,000. Must be paired with a First Bank mortgage.



**The Deerfield Fund for Black Wealth** 720-764-9231, <https://www.deerfieldfund.com/>

Loan for borrowers identifying as Black or African American buying in several Denver Metro counties. Must work with a participating lender.



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

Available statewide when paired with a CHFA mortgage. Must work with participating lender.  
Grant of 3% of first mortgage. No repayment.  
or 2nd mortgage loan for 4% of mortgage amount, no interest, deferred repayment.



**metroDPA** <http://metrodp.org/>, 720.673.3948

Forgivable loan of 5% of purchase price available in many counties and cities. Must work with a participating lender.



**National Homebuyers Fund** [www.nhfloan.org](http://www.nhfloan.org)

Forgivable loan of up to 5% of mortgage amount available statewide in conjunction with primary mortgage. Must work with a participating lender.

Find homeownership programs throughout the state at  
<https://www.hud.gov/states/colorado/homeownership/buyingprgms>