



HOME OWNERSHIP PROGRAMS

Home ownership programs provide classes and/or individual counseling to prepare low- and moderate-income households for home ownership, including money management, credit, and the home purchase process. Other topics might include pre- and post-purchase counseling, reverse mortgages, and foreclosure prevention. Some programs offer financial assistance for closing cost and/or down payment, and a few are also mortgage lenders. All of these services require HUD-approved home ownership preparation classes. Most programs offer services in English and Spanish.

All programs on this list are HUD-approved housing counseling agencies.

Colorado Housing and Finance Authority (CHFA)

800-877- CHFA (2432)

800.659.2656 Relay (Hearing Impaired) TDD

1981 Blake Street, Denver

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

- Homebuyer education; foreclosure prevention counseling.
- Down payment and/or closing costs assistance.
- Large network of CHFA-approved mortgage lenders.

Colorado Housing Assistance Corporation (CHAC)

303-572-9445

670 Santa Fe Dr, Denver

www.chaconline.org

- Homebuyer and homeownership education.
- Pre-purchase, post-purchase, default, and foreclosure prevention counseling.
- Loans for down payment and closing costs.

Denver Housing Authority – Homeownership Program

720-956-3806

3550 W 13th Ave, Denver

<http://www.denverhousing.org/home-buyer-education/>

- Homebuyer education, money management and credit counseling.

Southwest Improvement Council / Southwest Neighborhood Housing Corporation

303-934-2181

5045 W 1st Ave, Denver

<https://www.swic-denver.org/smart-homeownership-starts-here.html>

- Homebuyer education, financial counseling, pre- and post-purchase counseling.
- Refinance cost-benefit analysis, foreclosure intervention.

NewsedCDC
303-534-8342
901 W 10th Ave, Suite 2A, Denver
www.newsed.org

- Homebuyer workshops and counseling; financial education.
- Lending Circles: no-interest loans up to \$2,400, can be used for any purpose.
- Down payment and closing cost assistance.

Brothers Redevelopment, Inc.
303-202-6340
2250 Eaton St., Suite B, Denver
<https://brothersredevelopment.org/housing-counseling/>

- First time homebuyer counseling and workshops, reverse mortgage counseling.
- Foreclosure Financial Assistance (Denver homeowners only).

Northeast Denver Housing Center
303-399-9337
2416 E Colfax, Denver
www.nedenverhousing.org

- Homebuyer education and counseling.
- Foreclosure, refinancing, credit and reverse mortgage counseling.

Del Norte Neighborhood Development Corp
303-477-4774
3275 W 14th Ave #202 Denver
www.delnortendc.org

- Home buyer education, financial counseling, pre- and post-purchase counseling.
- Foreclosure prevention counseling.

Douglas County Housing Partnership
303-784-7859
9350 Heritage Hills Cir, Lone Tree
<http://douglascountyhousingpartnership.org/>

- Home ownership education, down payment assistance.
- First-time home buyers purchasing a home in Douglas County.
- Foreclosure prevention counseling, reverse mortgage counseling.

Community Resources and Housing Development Corporation (CRHDC)
303-428-1448
7305 Lowell Blvd #200, Westminster
www.crhdc.org

- Homebuyer and financial education, pre-purchase counseling, foreclosure prevention, reverse mortgage counseling.
- First mortgage lending, down payment and closing costs assistance.

Habitat for Humanity of Metro Denver
303-534-2727

7535 E Hampden Ave, Suite 600, Denver

<https://habitatmetrodenver.org/homeownership/>

- Affordable mortgage payments not to exceed 30% of home buyer's monthly income.
- Home buying education
- Eligibility based on applicants' level of need, willingness to become partners in the program, and ability to repay the no-profit, no-interest loan.

Community Land Trusts (CLT's)

- Moderate-income home ownership program, home buyer owns the home.
- Land is owned by the CLT, and is leased to home buyer for 99 years.
 - Colorado Community Land Trust
(CCLT is now a program of Habitat for Humanity, see above for contact info)
<https://habitatmetrodenver.org/home-programs/cclt/current-cclt-homeowners/>
 - Elevation Community Land Trust
720-822-0052
1114 W 7th Ave, Ste 101, Denver
<https://www.elevationclt.org/>

Neighborhood Assistance Corporation of America (NACA)

303-694-5437

14707 E 2nd Ave, Suite 110, Aurora

<https://www.naca.com/purchase/>

- Nationwide home ownership program.
- No down payment, closing costs, or mortgage insurance.
- Pre-purchase counseling, real estate agents, mortgage lending.
- Membership (\$25/yr.) support for the life of the mortgage: financial counseling, foreclosure prevention, mortgage modification, financial assistance for hardship.

My Home by Freddie Mac

<https://myhome.freddiemac.com/>

- Wide variety of resources and information on all aspects of homeownership, credit, foreclosure prevention, renting a home, and assistance for homeowners and renters.

HUD Homeownership: Colorado

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

<https://www.hud.gov/owning/>

- Links to Colorado resources, and general information for becoming a home owner.

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