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

Workforce Boulder County -group education workshops
720.776.0822, 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

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

Flatirons Habitat for Humanity
Homes available in Boulder Valley School District
303-447-3787 x222, 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

Thistle Communities
Homes available in Boulder and Longmont
303-443-0007, www.thistle.us

Elevation Community Land Trust
303-454-3786, 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
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.
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
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.dearfieldfund.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
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://metrodpa.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
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