Home Purchase Resources

Housing Counseling Agencies

Housing Counseling agencies provide group homebuyer education classes and personal finance workshops as well as 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, and establishing connections with affordable housing resources. All appointments are free and confidential.


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

Flatirons Habitat for Humanity
Homes available in Boulder Valley School District
303-447-3787, 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.thistlecommunities.org
Home Purchase Resources

Down Payment Assistance Programs

Down payment assistance programs provide cash assistance to help pay for down payment and/or closing costs. Contact program directly for detailed eligibility and terms, which vary by program.

- **Personal Investment Enterprise (PIE):**
  303-441-3998, [www.bouldercountypie.org](http://www.bouldercountypie.org)
  Available in Boulder and Broomfield Counties
  Matched savings account, 6-30 months savings period. Buyer saves up to $1000 to receive $4000 match

- **Boulder County Down Payment Assistance Program:**
  Available in Boulder County outside of City of Boulder limits
  Loan up to 8.5% of purchase price, max $15,000, 3%, 10 year term. Payments deferred for >50% AMI

- **City of Boulder Homeownership Programs**
  303-441-3157 ext 2, [www.bouldercolorado.gov/homeownership](http://www.bouldercolorado.gov/homeownership)
  Available within City of Boulder limits
  Solution Grant: used for City of Boulder permanently affordable homes or Thistle Communities homes, covers the gap between down payment +closing costs, and buyer’s actual assets. Max grant is 5% of price.
  H2O: shared appreciation loan used for market-rate home, up to 15% of purchase price, with up to 15% appreciation share and original loan due at 15 years of ownership, or at time of sale.

- **Colorado Housing Assistance Corporation (CHAC):**
  303-572-9445, [www.chaconline.org](http://www.chaconline.org)
  Available statewide
  Loan of $2500-$5000, 5%, $50 monthly payment for 12.5 year term. *Lender sends packet after contract.

- **Colorado Housing Enterprises, Inc**
  303-428-1448, [www.crhdc.org](http://www.crhdc.org)
  Available statewide
  Loans and forgivable loans of $500-$10,000

- **Funding Partners for Housing Solutions**
  970-494-2021, [www.fundingpartners.org](http://www.fundingpartners.org)
  Available statewide
  Loans of 5% of purchase price, max $10,000, must use FirstBank mortgage, variable interest, 10 year term. *Lender sends packet.

*Home purchase loans combined with down payment grants. Must work with participating lenders.*

- **CHFA (Colorado Housing Finance Authority)**
  303-297-2432, [www.chfainfo.com](http://www.chfainfo.com)
  Grant of up to 3% of mortgage amount available statewide in conjunction with CHFA mortgage.

- **Metro Mortgage Assistance Plus**
  [www.denvergov.org](http://www.denvergov.org) and search “Metro Mortgage Assistance Plus”
  Grant of 4% of purchase price available in many counties and cities in conjunction with primary mortgage

- **National Homebuyers Fund Platinum**
  [www.nhfloan.org](http://www.nhfloan.org)
  Grant of 3- 5% of loan amount available statewide in conjunction with primary mortgage