

## MATCHING FUNDS

### Personal Investment Enterprise

3482 N. Broadway  
Boulder, CO 80304  
303.441.3998 Phone

[www.co.boulder.co.us/cs/cp/programs.htm](http://www.co.boulder.co.us/cs/cp/programs.htm)

Traditionally known as an Individual Development Account (IDA) Program, this Boulder Community Action Program assists in building wealth and assets for families in BHP housing. Their matched savings account program and required financial literacy course help families save towards buying a home, seek a post secondary education or start a small business.

## HOMEOWNERSHIP

## COUNSELING

### Boulder County Housing Authority Housing Counseling Program

3482 North Broadway  
Boulder, CO 80304  
303.441.3929 Phone  
800.659.2656 TDD

[www.co.boulder.co.us/cs/ho/counseling/index.htm](http://www.co.boulder.co.us/cs/ho/counseling/index.htm)

The Boulder County Housing Authority is a U.S Dept. of Housing and Urban Development (HUD) approved counseling agency that provides a full range of housing counseling services for residents of Boulder County. All counseling services are free and available by appointment.

## Homeownership Programs

# Achieve

# Homeownership

Brought to you by:

**Boulder Area REALTOR® Association**

Housing Opportunity Committee

The mission of BARA'S Housing Opportunity Committee is to position REALTORS® as leaders in identifying, developing, advocating and promoting business opportunities, programs, products and resources that expand housing availability in both the rental and homeownership sectors of the market and ensure an adequate supply of housing opportunities for our socially and economically diverse community.



Contact a knowledgeable REALTOR®  
to work with you through this process.



## DOWN PAYMENT ASSISTANCE

**City of Boulder's  
Homeownership Programs**  
1101 Arapahoe Ave, 2nd Floor  
Boulder, CO. 80306  
303-447-3157 Phone  
303-441-4368 Fax  
[www.boulderaffordablehomes.com](http://www.boulderaffordablehomes.com)

The City of Boulder offers opportunities for homeownership to those with low and moderate incomes – from down payment assistance on market rate homes to homes that must be sold at affordable prices.

**Colorado Housing  
and Finance Authority**  
1981 Blake Street  
Denver, Colorado 80202-1272  
303.297.CHFA (2432)  
800.877.CHFA (2432)  
303.297.7305 TDD  
[www.colohfa.org](http://www.colohfa.org)

The Colorado Housing and Finance Authority (CHFA), helps you every step of the way, from understanding the basics of affordable housing to finding a CHFA program or product that works for you. CHFA offers down payment and closing costs assistance.

**Esther Foundation**  
1716 North Meadowlark Road  
Orem, Utah 84097  
866.937.8437 Phone  
866-937-8437 Fax  
[www.estherfoundation.org](http://www.estherfoundation.org)

Esther Foundation provides the funding needed to cover down payment costs on the purchase of a home. These grants are available regardless of homebuyer's income, assets, or credit score. Because Esther Foundation is a nonprofit organization funded by a unique framework of community partners, these grants are offered as a gift to homebuyers.

## AFFORDABLE HOUSING

**City of Lafayette's Community  
Housing Program**  
1290 South Public Road  
Lafayette, CO 80026  
303.895.5192 Phone  
303.665.2153 Fax

[www.cityoflafayette.com/page.asp?navid=844](http://www.cityoflafayette.com/page.asp?navid=844)

The City of Lafayette is working with new home developers to provide a variety of housing types and prices as part of the City of Lafayette Community Housing Program. The Community Housing Program requires homebuilders to offer homes that are priced to be affordable to families with incomes that are below and around Boulder County's median income. Participating homebuilders are offering select homes that are part of the Community Housing Programs Permanently Affordable and Market Rate homes.

**City of Longmont's Community  
Housing Program**  
CDBG Office  
350 Kimbark St.  
Longmont, CO 80501  
303.651.8530 Phone  
303.651.8590 Fax

[www.ci.longmont.co.us/cdbg/housing/chdpa.htm](http://www.ci.longmont.co.us/cdbg/housing/chdpa.htm)

The City of Longmont requires housing developers to make at least 10% of the housing units in new developments affordable. The savings is passed on to income eligible buyers. Once purchased, a covenant is placed on the property to keep it affordable for a minimum of 10 years. Some units are permanently affordable. Covenants keep the properties affordable to others who may purchase it within the affordability period.



**Thistle Community Housing**  
1845 Folsom Street  
Boulder, CO 80302-5702  
303.443.0007 Phone  
[www.thistlehousing.org](http://www.thistlehousing.org)

Thistle is committed to ending the growing displacement of Boulder County residents who can no longer afford to live here -- like working families, single parents, seniors and people with disabilities -- by acquiring, renovating and building quality, affordable rental and home ownership housing.

**Flatirons Habitat for Humanity**  
2540 Frontier Ave.  
Boulder, CO 80301  
303.447.3787 Phone  
[www.flatironshabitat.org](http://www.flatironshabitat.org)

Flatirons Habitat for Humanity is a locally run affiliate of Habitat for Humanity International, a nonprofit ecumenical housing organization. Habitat for Humanity works in partnership with people in need to build decent and affordable housing.

**Habitat for Humanity St. Vrain Valley**  
P.O. Box 333  
Longmont, CO 80502  
303.682.2485 Phone  
303.684.6762 Fax  
[www.stvrainhfh.org](http://www.stvrainhfh.org)

In Longmont alone, there are more than 3,000 families living in inadequate or substandard housing. By becoming a Habitat partner family, hard-working families are given the opportunity to own their own home without straining to make their mortgage payments.