

Down Payment Assistance Programs



City of Aurora	Down Payment Terms	Partnering Lenders	Contact
Property must be located within City of Aurora.	The term of the second mortgage is thirty years, with simple interest of zero percent (0%). No monthly payments are required.	Summit Mortgage; Bank of England	<p>Click here for City of Aurora Down Payment Assistance.</p> <p>1515 E. Alameda Parkway, Aurora, CO 80012 303-739-7900</p>

Boulder County DPA	Down Payment Terms	Partnering Lenders	Contact
Boulder County (outside City of Boulder limits)	Loan up to 10% of the purchase price of a home, or a maximum loan amount of \$40,000. The loan is at a 3% interest rate, paid back over ten years. Deferred loans are available to qualifying households. Loan can be used for down payment and closing costs.	Elevations Credit Union	<p>Click here for Boulder County Down Payment Assistance Program.</p>

Colorado Housing Assistance Corp.	Down Payment Terms	Partnering Lenders	Contact
Low-income and first-time homebuyers in Colorado.	Loan is recorded as a second mortgage (lien) on the property being purchased. All loans require repayment, although the start date of those payments may vary. Borrowers are required to have a minimum contribution to the transaction of \$1,000	Any lending organization; lender must apply directly with CHAC	<p>Click here for CHAC Down Payment Assistance Program.</p> <p>670 Santa Fe Drive, Denver, CO 80204 303-572-9445</p>

Down Payment Assistance Programs



PATH Grant Program

Down Payment Terms

Partnering Lenders

Contact

First-time homebuyers in the counties of: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Eagle, El Paso, Elbert, Garfield, Grand, Lake, Larimer, Park, Pitkin, Teller, and Weld.

Available to first-time homebuyers who identify as Black or African American. Grant cannot exceed 20% of the purchase price of the property or \$15,000, whatever is less. No interest or repayment.

FirstBank

[Click here for PATH information.](#)

[\(303\) 742-3094](#)

The Dearfield Fund Equity Share

Down Payment Terms

Partnering Lenders

Contact

First-time homebuyers in the counties of: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Eagle, El Paso, Elbert, Garfield, Grand, Lake, Larimer, Park, Pitkin, Teller, and Weld.

Loan value must be equal to a minimum of 80% of the home value. Equity Share - Principal + 5% or pro-rate equity share of recognized appreciation due on sale, transfer, refinance, when the home is no longer a primary residence, or the death of the buyer.

FirstBank

[Click here for The Dearfield Fund information.](#)

[\(303\) 742-3094](#)

IDF FirstBank DPA

Down Payment Terms

Partnering Lenders

Contact

Counties: Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson

Available homebuyers with income at or below 80% AMI. Assistance up to 20% of the contract purchase price or \$30,000, whichever is less. Must have a primary mortgage through FirstBank.

FirstBank

[Click here for IDF FirstBank Payment Assistance Program.](#)

[7400 W. 14th Ave.,
Lakewood, CO 80214
303-860-188](#)

Down Payment Assistance Programs



Colorado Housing & Finance Authority

Down Payment Terms

Partnering Lenders

Contact

Homebuyers in the state of Colorado.

Down Payment Assistance Grant of up to 3% of your first mortgage, no repayment required.
OR
Second Mortgage Loan of up to 4% of your first mortgage. Repayment of loan balance deferred until certain events, such as payoff of your first mortgage, or the sale or refinance of the home.

Bank of England; Summit Mortgage; Cornerstone Lending

[Click here for CHFA Down Payment Assistance.](#)

[1981 Blake Street
Denver, CO 80202
303-297-2432](#)

Community Resources & Housing Dev. Corp.

Down Payment Terms

Partnering Lenders

Contact

Homebuyers in the state of Colorado.

Loan amounts range between \$3,000 - \$10,000, interest rate to match the first mortgage, with a 10-year term. The loan is recorded as a second mortgage. Funds can be used for down payment and/or closing costs only.

**e-mail or call CRHDC to discuss program details

[Click here for CRHDC Down Payment Assistance.](#)

metroDPA Social Equity Program

Down Payment Terms

Partnering Lenders

Contact

Homebuyers in the state of Colorado.

Are you a resident or descendent of someone who lived in a Denver neighborhood that was redlined between 1938 and 2000? If so, you may be eligible for \$25,000 toward a down payment on a home! Home can be purchased anywhere along the Front Range.

Bank of England; Summit Mortgage; Cornerstone Lending

[Click here for metroDPA Down Payment Assistance.](#)