

Our Promise:

*To give you friendly
and expert guidance
that is focused on your
best interests and goals.*

~ Keys to our success are ~

- ⇒ Responsive customer service.*
- ⇒ Friendly and accurate work.*
- ⇒ Believing that every client is our voice in
the community.*
- ⇒ Making every client decision an informed
decision.*

**Free Housing Counseling
is Available through all
our Offices:**

www.crhdc.org

Denver Area
3621 W. 73rd Ave, Suite C
Westminster, CO 80030

Phone ~ 303.428.1448
Outside Denver Area
1.800.566.1252
Fax ~ 303.427.4225

El Paso County
7 East Bijou Street
Suite 209
Colorado Springs, CO 80903
Phone ~ 719.633.0535
Fax ~ 719.633.0572

San Luis Valley
1016 West Avenue,
Box #1
Alamosa, CO 81101
Phone ~ 719-589-1680
Fax ~ 719.589.1688



**COLORADO RURAL
HOUSING
DEVELOPMENT
CORPORATION**



**COLORADO
HOUSING
ENTERPRISES,
LLC**



**Providing
Support for
Homeowners
in Crisis**

Help for Homeowners in Crisis

A tidal wave of foreclosures is sweeping through our communities, leaving broken dreams and financial ruin in its wake.

Leading the nation in foreclosure rates for much of 2006/7, Colorado still ranks in the top 10 nationally. CRHDC and CHE have been leaders in foreclosure prevention through the implementation of our hardship loan program in January 2007. These low-interest loans have helped homeowners resolve their mortgage delinquencies and stay in their homes.

As a HUD approved Housing Counseling agency, our counselors are skilled in analyzing a homeowner's situation, making recommendations, and working with homeowners and lenders to develop plans that keep the dream of home ownership alive.

As a NeighborWorks® affiliate, CRHDC does the local follow-up with homeowners that have called the national 1-888-995-HOPE foreclosure prevention hotline. We have successfully worked with lenders to achieve sustainable solutions that preserve home ownership.

Are You Behind on Your Mortgage Payments? Are You in a Loan that You Can't Afford?

Don't wait, act NOW!

Help and HOPE is on the way!

If you are behind on your mortgage, or know that you are in a loan that is or will become unaffordable, the best time to act is now! Homeowners that act early and act in conjunction with a housing counselor are much more likely to avoid foreclosure. Due to the high foreclosure rate, lenders are much more willing today to negotiate with borrowers that have fallen behind. The worst thing you can do is to do nothing. Even if you can't stay in your home you can still avoid having a credit damaging foreclosure on your record.

Who we are...A trusted not for profit since 1971

Colorado Rural Housing Development Corporation and its subsidiary Colorado Housing Enterprises, LLC provide affordable housing throughout the state of Colorado. We are committed to providing the tools that are necessary for strong, healthy and long lasting homeownership. It is our belief that home ownership plays a key role in creating and stabilizing local communities and economies.

The housing issues that face Colorado's families are diverse and ever-changing. New and creative initiatives must be developed to address the gap between the price of housing in the open market and the ability of households to pay for that housing. We close that gap by creating innovative strategies for leveraging funds and avoiding predatory practices. Our programs make it possible for most income levels to own their dream.

303-428-1448
Call a Counselor Today!

What we provide:

- Free Counseling and Advice
- Hardship Loans
- Free Loss Mitigation Services
- Credit and Budget Counseling
- Financial Fitness Classes