



 **glossary**

**First mortgage**

A mortgage that is the primary lien against a property.

*Source: Federal Trade Commission*

 **did you know?**

**\$269,000**

The median sales price of a townhouse-condo in Colorado is \$269,000.

*Source: Colorado Association of Realtors Nov 2017*

 **interactive intersection**

**2018 Paint Color of the Year**

Dreaming of painting your own home? Check out Benjamin Moore's 2018 Paint Color of the Year: [Watch video](#).

## new year's resolution: become a homeowner?

As the year comes to a close, many start thinking about their goals for the New Year. If you're considering buying a home in 2018, but aren't quite sure where to start or if you're even ready, CHFA can help. A good way to start your journey toward homeownership is to attend a CHFA-sponsored homebuyer education class. In person classes are available at no cost through several homebuyer education providers throughout the state. Online classes are also available for a fee.

Homebuyer education classes walk you through many steps of the homebuying process such as:

- **Pre-purchase:** homeownership readiness, credit, pros and cons, spending plans, etc.
- **Purchase:** finding a lender, getting pre-approved for a loan, working with a real estate professional, loan processing, closing, etc.
- **Post-purchase:** payments, ongoing financial management, home maintenance, refinancing, etc.


Classes are available to anyone interested, not just CHFA borrowers. To learn more and sign up for a class, visit [CHFA's homebuyer education webpage](#).

## "like it forward" sets fundraising record with \$4,043 donated


Thank you for "Liking It Forward!" CHFA was pleased to donate \$4,043 to this year's Like It Forward beneficiary, Sweet Dream in a Bag. This nonprofit organization gifts new bedding packages to children in need who are moving from shelters into transitional housing. The amount donated to Sweet Dream in a Bag was the most raised by Like It Forward since it began in 2015.

Like It Forward 2017 ran for three weeks, during which we tallied likes and shares of posts made related to the campaign, and counted each like as a \$1 donation, and each share as a \$5 donation. CHFA also partnered with Sweet Dream in a Bag to host a packing event on December 8. More than a dozen staff members volunteered time to pack 50 bedding packages for children in need. Special guest and mascot for the Denver Broncos, Miles, stopped by to help and join in on the fun! Thanks again to everyone who participated in our campaign this year. More children in need will feel the joy and comfort of their very own brand-new bedding as a result.

Read the [news release](#) to learn more.



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