

What is a Home Equity Conversion Mortgage or Reverse Mortgage?

The Home Equity Conversion Mortgage, sponsored and insured by the federal government, is an innovative way to help older Americans remain in their homes and supplement their incomes by drawing on their home equity. The money drawn is used at the discretion of the home owners.



**Puzzled about owning your own home?**

**Feeling disadvantaged against the real estate industry?**

**Ask us about our Homeownership Program.**

We also offer Foreclosure Prevention workshops to the

Communities of Adams County.

Free of charge.



Hours of operation are Monday through Friday, 8:00am to 4:30pm  
For further information,

Please call

Tel: 303-227-2075

Fax: 303-227-2098

Colorado relay:

1-800-659-2656

Video relay:

1-866-327-8877

Or visit our Web Site

[www.adamscountyhousing.com](http://www.adamscountyhousing.com)



Adams County Housing Authority does not discriminate on the basis of race, color, sex, national origin, familial status, age, sexual orientation, religion or handicap. ACHA complies with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973 and title II of the Americans with Disabilities Act of 1990.



**HOUSING  
COUNSELING  
AND  
RESIDENT  
SERVICES  
PROGRAMS**

7190 COLORADO BLVD.  
COMMERCE CITY, CO 80022

PH: 303-227-2075

FAX: 303-227-2098



**EMPOWERING PEOPLE-  
STRENGTHENING COMMUNITIES**

The Adams County Housing Authority serves county residents for whom conventional housing is unaffordable. We assist individuals, families, seniors and persons with disabilities throughout all of Adams County, including the rural and unincorporated areas. Our goal is to provide these households with quality, affordable housing options while supporting their efforts to achieve economic self-sufficiency.



**RESIDENT SERVICES**

The primary focus for Resident Services is to provide on-going case management to families and individuals, by defining barriers, identifying personal goals and linking them to community resources for education, employment and training, financial management, and child care assistance, while empowering them on the road to self-sufficiency.

**ENRICHMENT WORKSHOPS  
EMPLOYMENT**

- Job Goals
- Interviewing Preparedness
- Resume Writing

**EDUCATION**

- GED Completion
- Accredited Colleges
- Student Financial Assistance

**BUDGETING**

- Monthly Income/Expense Charting
- Impulse Spending Habits
- Savings

**CREDIT MANAGEMENT**

- Managing Credit
- Credit Reports/Disputes

**HEALTH AND WELLNESS**

- Basic Health
- Nutrition
- Family Support and Education

The workshops are designed to strengthen families and individuals to move towards

their personal goals

All workshops will be free to interested participants

Call for workshop locations and scheduling

**AREAS OF HOUSING  
COUNSELING INCLUDE:**

- MORTGAGE DEFAULT
- FORECLOSURE PREVENTION
- PRE-OCCUPANCY
- POST-OCCUPANCY
- PRE-RENTAL OPEN MARKET
- HOMELESS PREVENTION
- UTILITIES
- HOME IMPROVEMENT
- HOME REHABILITATION
- DISPLACEMENT AND RELOCATION
- PRE-FORECLOSURE SALE
- MONEY/DEBT MANAGEMENT

**OUTLINING**

**MORTGAGE DEFAULT/FORECLOSURE PREVENTION-**

Provides mediation assistance, budgeting, responsibilities of a mortgage, case management to establishing a reasonable plan, negotiating skills, relief options for all types of mortgages; FHA,VA, and Conventional. We also assist homeowners with negotiating short sales or pre-foreclosure sales.

**HOMELESS PREVENTION PROGRAMS-**

Provides financial assistance through grant or loan, mediation assistance, money/debt management, and counseling and on going case management services.

**The Adams County Housing Authority has been a HUD Approved Agency since 1978.**