

Foreclosure Town Hall

An introduction to the foreclosure resources your city provides



**OFFICE OF
FINANCIAL
EMPOWERMENT
& PROTECTION**
DENVER HUMAN RIGHTS &
COMMUNITY PARTNERSHIPS

Office of the Public Trustee

Who we are, what we do:

- The Office of the Public Trustee in Denver is a division of the Clerk and Recorder's office.
- We administer the foreclosure process as a neutral 3rd party.
- We also provide explanatory information about the foreclosure processes we administer

Office of the Public Trustee

If you're in foreclosure:

- Open and read any mail you receive from the Public Trustee's office. We send notices that inform you of your rights during the foreclosure
- Contact us to inquire about the Cure Process
- Contact us to inquire about how Bankruptcy affects foreclosures
- Consider obtaining legal aid

Note: The Office of the Public Trustee cannot provide legal advice. Colorado Legal Services provides legal aid to individuals who cannot otherwise afford it. Contact them at (303) 837-1313 to determine if you are eligible for their services

How to Contact Us

- Call us at 720-865-2677
- Email us at foreclosures@denvergov.org
- Visit us at 201 W. Colfax Ave*

*Office visits are discouraged for the duration of the COVID pandemic. However, if you need to come into the office, we have staff available from 8:00 – 5:00 Monday-Friday.

HUD Approved Housing Counseling Agencies

- ✓ Are you concerned about making future mortgage payments due to COVID 19 issues or other financial challenges?
- ✓ Are you worried because you are already behind on your mortgage, HOA and/or property taxes?
- ✓ Are you receiving calls and/or documents in the mail that you aren't sure how to respond to them?

The City and County of Denver has seven HUD Approved Housing Counseling Agencies.

Each agency has years of experience providing information about the foreclosure process, advocating on your behalf with your lender, assisting with modification and other assistance applications. We will provide community referrals as well for other needs. We partner with OFEP.

When looking for foreclosure prevention help, always look to work with a HUD Certified Housing Counselor. They are certified by HUD and are free.

How to prepare for your appointment with a HUD Certified Housing Counselor

- Email or call a Denver HUD approved housing counseling agency for an appointment.
- Prepare to complete intake forms and submit documentation regarding your income, mortgage statement, ID and other items that may be important for your situation.
- Plan one to two hours for your appointment. Our agencies can offer appointments via phone or zoom.

Denver HUD Approved Counseling Agencies

Agency	Telephone Number	Email	Bilingual
DHA	720-956-3806	homeownership@denverhousing.org	
NEDHC	(303) 377-3334	info@nedenverhousing.org	
CHAC	303 572 9445 Ext.17	veronicac@chaconline.org	
Southwest Improvement Council	(303) 934-0923	lanceg@swic-denver.org	
BRI	1-844-926-6632	coloradohousingconnects.org	
Newsed	303-534-8342 Ext. 133	veronicaacosta@newsed.org	Yes
Del Norte	303-377-4774 Ext.10	rosine@delnortendc.org	Yes

Office of Financial Empowerment and Protection

Who we are, what we do:

- Free unlimited One on One Financial Coaching
- Free Consumer Financial Protection assistance
- Free system navigation and advocacy
- Free access to safe and affordable banking products through Bank On Denver

Office of Financial Empowerment and Protection

If you're in foreclosure:

- If you have not already contacted a HUD Approved Housing Counseling Agency, we will immediately make a same day referral
- We will then schedule an appointment for a free one on one financial coaching session to assist you in improving your credit, reducing your debts, increase your savings, establish a budget and a referral for free tax prep
- We will also assess your financial situation and make appropriate referrals for foreclosure avoidance funding, legal assistance, utility assistance, food assistance, childcare assistance and medical assistance etc.
- We will also assess your banking products and educate you on available safe and affordable banking products

How to Contact Us

- Call us at 720-944-2498
- Email us at FEC@denvergov.org
- Visit us

at: <https://www.denvergov.org/Government/Departments/Human-Rights-Community-Partnerships/Divisions-Offices/Office-of-Financial-Empowerment-Protection>



Thanks for joining us!

Visit www.denvergov.org for more information and a recording of this presentation.