



your road home

## here's how it works

The CHFA HomeAccess<sup>sm</sup> program provides fixed market interest rate financing. CHFA HomeAccess is available statewide to low income, first time homebuyers who are individuals with a permanent disability, or are the parent(s) of a child or children with a permanent disability.

CHFA also provides an optional CHFA HomeAccess second mortgage loan for down payment and closing cost assistance in conjunction with the CHFA HomeAccess program.

## here's how you qualify

To qualify for the CHFA HomeAccess program:

- You must be a first time homebuyer, and you or your child or children must be permanently disabled (as defined by the Social Security Administration).
- The total household annual income is used to determine your eligibility and may not exceed the county limits. The gross annual income of everyone over 18 who lives in the home will be included. SSI or SSDI payments should be part of this amount.
- Homebuyer education must be completed (online or in-person class) *prior* to signing a purchase contract.

Please note: Individuals with disabilities and a HAP or Section 8 payment should inquire about the CHFA SectionEight<sup>sm</sup> Homeownership program.

## participating lenders

Get started on your road home by contacting one of our CHFA HomeAccess-approved participating lenders listed on the back, or for a more current list, visit CHFA's website at [www.chfainfo.com/homebuyer](http://www.chfainfo.com/homebuyer). For additional information, please contact CHFA Home Finance at 888.320.3688. Approved lenders can help you determine the availability of the program and current lending terms.



## income and purchase price limits

Income and purchase price limits for the CHFA HomeAccess program may not exceed these limits in the following counties:

county name	purchase price limits new & existing	household income limits
Boulder	\$324,300	\$35,600
Denver Metro*	\$324,300	\$30,400
Eagle	\$324,300	\$34,600
Garfield , Gunnison, Hinsdale, La Plata, Lake, Mesa, Ouray, San Juan, Weld	\$324,300	\$28,400
Pitkin	\$324,300	\$38,100
Routt	\$324,300	\$32,200
San Miguel	\$324,300	\$30,700
Summit	\$324,300	\$34,000
all other areas of the state	\$236,800	\$28,400

\*Denver Metro includes: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, & Park Counties.

### Effective April 1, 2009

The maximum loan limit for all Mortgage Loans is the lower of \$417,000 or the amount determined by the applicable insurer/guarantor/loan product.

**Disclaimer:** CHFA HomeAccess funds are subject to availability. Loan terms for the first and/or second mortgage loans are subject to change. Please contact a CHFA HomeAccess-approved loan officer regarding current availability and loan terms.

### CHFA Home Finance

1981 Blake Street  
Denver, Colorado 80202

888.320.3688  
303.297.7305 tdd

www.chfainfo.com

348 Main Street  
Grand Junction, Colorado 81501

800.877.8450  
970.241.2341



With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to Pamela McClune, Nondiscrimination Coordinator, 303.297.7366, TDD 303.297.7305, CHFA 1981 Blake Street, Denver CO 80202-1272, available weekdays 8:00am to 5:00pm.

financing the places where  
people live and work

## participating lenders

### Denver & Denver Metro

Unifirst Mortgage  
Jay Rabideau 303.572.2850

### Pueblo

First National Bank  
Rosella Manning 719.543.3691

### Southern Colorado

Vectra Bank  
Pam Gonzales 719.586.1504

### Western Slope

Unifirst Mortgage  
Kim Short 970.241.4453

Unifirst Mortgage  
Sara Koetter 970.241.4453

### Statewide

Universal Lending  
Sandy Levy 303.759.7402