



your road home

here's how it works

The CHFA HomeAccesssm 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 SectionEightsm 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. 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



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*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

Guild Mortgage
Cindy Howeth 303.317.6379

Universal Lending
Sandy Levy 303.759.7402