



your road home

## here's how it works

CHFA is here to help make your home purchase a safer, more affordable and understandable process. We offer safe, secure fixed interest rate loans to buy a home, and even offer a CHFA Second Mortgage Loan to use for down payment and closing cost assistance.

The CHFA HomeOpener<sup>sm</sup> program:

- may be used by first time and non-first time homebuyers\*,
- has no purchase price limits,
- offers market interest rates, and
- is available through participating lenders across Colorado.

The CHFA HomeOpener<sup>sm</sup> Plus program:

- has the same features as the CHFA HomeOpener program, and
- offers a CHFA Second Mortgage Loan to help with down payment and/or closing cost assistance.

## here's how you qualify

To qualify for either program:

- your income must be within the limits;
- you must attend a Homebuyer Education class if you are a first time homebuyer, or a Money Management class if you are not; and
- you must contribute a minimum of \$1000 toward the purchase of the home.

## participating lenders

Get started on your road home by contacting one of our CHFA Participating Lenders listed on our 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.

\* A first time homebuyer is defined by CHFA as one who has not had an ownership interest in a primary residence for the three years prior to the mortgage loan closing.



# income limits

The Gross Annual Household Income from all occupants of the property eighteen (18) years of age or older may not exceed:

county name	household income limits		
	1 person	2 persons	3+ persons
Boulder	\$89,100	\$102,400	\$115,800
Denver Metro*	\$76,000	\$87,400	\$98,800
Eagle	\$86,600	\$99,500	\$112,500
Pitkin	\$95,400	\$109,700	\$124,000
Routt	\$80,600	\$92,600	\$104,700
San Miguel	\$76,800	\$88,300	\$99,800
Summit	\$85,100	\$97,800	\$110,600
all other areas of the state	\$71,000	\$81,600	\$92,300

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

There are no purchase price limits associated with CHFA HomeOpener programs.

## 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.

### CHFA Home Finance

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*financing the places where  
people live and work*