



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 \$25,000 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 or an Eligible Veteran. You or your child or children must have a permanent disability (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 household income of everyone who lives in the home will be included. SSI or SSDI payments should be part of this amount. Income from employment of children under the age of eighteen (18) years is not included.
- Homebuyer education must be completed (online or in-person class) *prior* to signing a purchase contract.

Please note: Individuals with disabilities receiving 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	income limit 1-2 person household	income limit 3+ person household	purchase price limits new & existing
Boulder	\$35,800	\$53,700	\$324,300
Denver Metro*	\$30,300	\$45,500	\$324,300
Eagle	\$34,000	\$51,000	\$324,300
Garfield	\$28,800	\$43,300	\$324,300
Gunnison, Hinsdale, La Plata, Lake, Mesa, Ouray, San Juan, Weld	\$28,400	\$42,600	\$324,300
Larimer	\$29,900	\$44,900	\$243,900
Pitkin	\$38,100	\$57,200	\$324,300
Routt	\$31,900	\$47,900	\$324,300
San Miguel	\$30,700	\$46,000	\$324,300
Summit	\$34,800	\$52,300	\$324,300
Teller	\$29,000	\$43,500	\$243,900
all other areas of the state	\$28,400	\$42,600	\$243,900

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

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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people live and work

## participating lenders

### Denver & Denver Metro

Unifirst Mortgage 303.572.2850  
Jay Rabideau

### Denver Metro, Northern, & Northeastern Colorado

Vectra Bank 720.947.8403  
April Muniz

### Southern Colorado

Vectra Bank 719.586.1504  
Pam Gonzales

### Southwestern Colorado

Vectra Bank 970.564.5130  
Linda Davies

### Western Slope

Unifirst Mortgage 970.241.4453  
Sara Koetter

### Statewide

Universal Lending 303.759.7402  
Sandy Levy