

chfa home finance program income limits

Effective June 22, 2020

County Name	CHFA Preferred ^{sm 1}	CHFA Preferred Very Low Income Program (VLIP) ¹	CHFA SmartStep ^{sm 1}	CHFA FirstStep ^{sm 2}					
	Income Limits (Qualifying Income ³)	Income Limits (Qualifying Income ³)	Income Limits (Qualifying Income ³)	Non Targeted Income Limits (Gross Annual Income ⁴)		Targeted Income Limits (Gross Annual Income ⁴)		Purchase Price Limits	
	Regardless of Household Size or Area	Regardless of Household Size or Area	Regardless of Household Size or Area	1–2 Person Household	3+ Person Household	1–2 Person Household	3+ Person Household	Non Targeted Area	Targeted Area
Adams	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$120,000	\$140,000	\$510,400	\$510,400
Alamosa	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Arapahoe	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$120,000	\$140,000	\$510,400	\$510,400
Archuleta	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Baca	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Bent	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Boulder	\$92,000	\$57,500	\$126,200	\$115,100	\$132,300	\$138,100	\$161,100	\$510,400	\$510,400
Broomfield	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$100,000	\$115,000	\$510,400	\$510,400
Chaffee	\$57,000	\$35,600	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$400,600	\$400,600
Cheyenne	\$58,200	\$36,400	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Clear Creek	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$100,000	\$115,000	\$510,400	\$510,400
Conejos	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Costilla	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Crowley	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Custer	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Delta	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Denver	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$120,000	\$140,000	\$510,400	\$510,400
Dolores	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Douglas	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$100,000	\$115,000	\$510,400	\$510,400
Eagle	\$79,900	\$49,900	\$126,200	\$99,900	\$114,800	\$99,900	\$114,800	\$510,400	\$510,400
Elbert	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$100,000	\$115,000	\$510,400	\$510,400
El Paso	\$65,300	\$40,800	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$316,500	\$386,900
Fremont	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$294,600	\$360,000
Garfield	\$67,600	\$42,200	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$510,400	\$510,400
Gilpin	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$100,000	\$115,000	\$510,400	\$510,400
Grand	\$63,000	\$39,400	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$420,700	\$420,700
Gunnison	\$60,300	\$37,700	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$329,800	\$403,100
Hinsdale	\$61,300	\$38,300	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$379,800	\$379,800
Huerfano	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Jackson	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Jefferson	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$120,000	\$140,000	\$510,400	\$510,400
Kiowa	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Kit Carson	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Lake	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$294,600	\$360,000
La Plata	\$66,800	\$41,800	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$374,700	\$374,700

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	Regardless of Household Size or Area	Regardless of Household Size or Area	Regardless of Household Size or Area	1–2 Person Household	3+ Person Household	1–2 Person Household	3+ Person Household	Non Targeted Area	Targeted Area
Larimer	\$79,500	\$49,700	\$126,200	\$99,400	\$114,300	\$119,200	\$139,100	\$403,300	\$493,000
Las Animas	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Lincoln	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Logan	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$294,600	\$360,000
Mesa	\$54,100	\$33,800	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Mineral	\$60,400	\$37,700	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Moffat	\$58,100	\$36,300	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Montezuma	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Montrose	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$377,800	\$461,800
Morgan	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$108,200	\$126,200	\$294,600	\$360,000
Otero	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Ouray	\$61,000	\$38,100	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$377,800	\$377,800
Park	\$80,000	\$50,000	\$126,200	\$100,000	\$115,000	\$100,000	\$115,000	\$510,400	\$510,400
Phillips	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Pitkin	\$88,400	\$55,200	\$126,200	\$110,500	\$127,000	\$110,500	\$127,000	\$510,400	\$510,400
Prowers	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Pueblo	\$48,900	\$30,600	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Rio Blanco	\$66,700	\$41,700	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Rio Grande	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
Routt	\$69,700	\$43,600	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$510,400	\$510,400
Saguache	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
San Juan	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000
San Miguel	\$65,200	\$40,700	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$510,400	\$510,400
Sedgwick	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Summit	\$76,700	\$47,900	\$126,200	\$95,900	\$110,200	\$95,900	\$110,200	\$510,400	\$510,400
Teller	\$65,300	\$40,800	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$316,500	\$316,500
Washington	\$56,800	\$35,500	\$126,200	\$90,200	\$103,700	\$90,200	\$103,700	\$294,600	\$294,600
Weld	\$67,400	\$42,100	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$439,300	\$439,300
Yuma	\$56,800	\$35,500	\$126,200	\$108,200	\$126,200	\$108,200	\$126,200	\$360,000	\$360,000

¹ No purchase price limits. However, maximum total loan limit (including financed MIP, MI, Funding Fee, or Guarantee Fee, as applicable) may not exceed lower of \$510,400 or limit required by loan type.

² Purchase price limits apply. However, maximum loan limit may not exceed lower of \$510,400 or limit required by loan type.

³ Only the income utilized by the Participating Lender for purposes of credit qualifying the borrower(s) will be required for purposes of determining eligibility under CHFA's Income Limits.

⁴ Equal to the current total gross annual income for all loan applicants [i.e., borrower(s) and coborrower(s)], any spouse or civil union partner of any borrower or co-borrower who will reside in the residence, and any other individual who is expected to both live in the

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