chfa home finance program income limits

Effective November 2, 2026

County Name	CHFA Preferred℠ Very Low Income Program (VLIP)[1]	CHFA SmartStep℠[1], CHFA SectionEight℠[1], CHFA Preferred℠[1], and Colorado HFA1℠[1], CHFA HomeAccess℠[1], and CHFA Schools To Home℠[1]	CHFA Colorado Champions℠[1]	CHFA FirstStep℠[2] and CHFA FirstGeneration℠[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	$72,000	$178,920	$196,810	$144,000	$165,600	$172,800	$201,600	$832,750	$832,750
Alamosa	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Arapahoe	$72,000	$178,920	$196,810	$144,000	$165,600	$172,800	$201,600	$832,750	$832,750
Archuleta	$49,150	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Baca	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Bent	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Boulder	$75,000	$178,920	$196,810	$150,000	$172,500	$150,000	$172,500	$832,750	$832,750
Broomfield	$72,000	$178,920	$196,810	$144,000	$165,600	$144,000	$165,600	$832,750	$832,750
Chaffee	$55,550	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$832,750	$832,750
Cheyenne	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Clear Creek	$72,000	$178,920	$196,810	$144,000	$165,600	$144,000	$165,600	$832,750	$832,750
Conejos	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Costilla	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Crowley	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Custer	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Delta	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Denver	$72,000	$178,920	$196,810	$144,000	$165,600	$172,800	$201,600	$832,750	$832,750
Dolores	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Douglas	$72,000	$178,920	$196,810	$144,000	$165,600	$144,000	$165,600	$832,750	$832,750
Eagle	$62,800	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$832,750	$832,750
Elbert	$72,000	$178,920	$196,810	$144,000	$165,600	$144,000	$165,600	$832,750	$832,750
El Paso	$57,850	$178,920	$196,810	$127,800	$146,970	$153,360	$178,920	$566,730	$692,670
Fremont	$48,700	$178,920	$196,810	$127,800	$146,970	$153,360	$178,920	$566,350	$692,210
Garfield	$57,050	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$832,750	$832,750
Gilpin	$72,000	$178,920	$196,810	$144,000	$165,600	$144,000	$165,600	$832,750	$832,750
Grand	$61,800	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$832,750	$832,750
Gunnison	$65,400	$178,920	$196,810	$130,800	$150,420	$156,960	$183,120	$782,110	$832,750
Hinsdale	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$589,590	$589,590
Huerfano	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Jackson	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Jefferson	$72,000	$178,920	$196,810	$144,000	$165,600	$172,800	$201,600	$832,750	$832,750
Kiowa	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Kit Carson	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Lake	$62,300	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$832,750	$832,750
La Plata	$57,350	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$782,110	$782,110

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	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
Larimer	$65,200	$178,920	$196,810	$130,400	$149,960	$156,480	$182,560	$664,190	$811,790
Las Animas	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Lincoln	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Logan	$48,700	$178,920	$196,810	$127,800	$146,970	$153,360	$178,920	$566,350	$692,210
Mesa	$50,300	$178,920	$196,810	$127,800	$146,970	$153,360	$178,920	$566,350	$692,210
Mineral	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Moffat	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$832,750	$832,750
Montezuma	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Montrose	$48,700	$178,920	$196,810	$127,800	$146,970	$153,360	$178,920	$566,350	$692,210
Morgan	$48,700	$178,920	$196,810	$127,800	$146,970	$153,360	$178,920	$566,350	$692,210
Otero	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Ouray	$56,200	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$785,720	$785,720
Park	$72,000	$178,920	$196,810	$144,000	$165,600	$144,000	$165,600	$832,750	$832,750
Phillips	$51,550	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Pitkin	$71,050	$178,920	$196,810	$142,100	$163,410	$142,100	$163,410	$832,750	$832,750
Prowers	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Pueblo	$43,850	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Rio Blanco	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Rio Grande	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
Routt	$69,350	$178,920	$196,810	$138,700	$159,500	$166,440	$194,180	$832,750	$832,750
Saguache	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
San Juan	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210
San Miguel	$65,550	$178,920	$196,810	$131,100	$150,760	$131,100	$150,760	$832,750	$832,750
Sedgwick	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Summit	$72,900	$178,920	$196,810	$145,800	$167,670	$174,960	$204,120	$832,750	$832,750
Teller	$57,850	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,730	$566,730
Washington	$48,700	$178,920	$196,810	$127,800	$146,970	$127,800	$146,970	$566,350	$566,350
Weld	$64,000	$178,920	$196,810	$153,600	$179,200	$153,600	$179,200	$735,320	$735,320
Yuma	$48,700	$178,920	$196,810	$153,360	$178,920	$153,360	$178,920	$692,210	$692,210

[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 $832,750 or limit required by loan type.

[2] Purchase price limits apply. However, maximum loan limit may not exceed lower of 1) $832,750 or 2) limit required by loan type, and may never exceed purchase price limits.

[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 residence and to be secondarily liable on the Mortgage Loan. All sources of income for all such individuals must be included.

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