chfa multifamily lending



Mission-driven.
Community-focused.
Trusted partner.

Let's build community together.

With over 45 years of experience, CHFA Multifamily Lending is your trusted partner. Together, we can build stronger communities by providing safe, secure, and affordable homes for our fellow Coloradans.

Our comprehensive suite of flexible financing programs allows us to find the right fit for your property and help you reach your goals.

senior debt programs

The following programs can be generally combined with the flexible gap programs below to leverage more financing to a project.

SMART | Sizeable Multifamily Affordable Risk Share Tool

SMART provides $3 to $6 million in permanent insured financing, featuring up to 40-year fixed rates and the lowest FHA mortgage insurance premium in the industry. Whether you have a tax credit or non-tax credit project, CHFA delivers quickly with a flexible solution tailored to your needs.

SIMPLE | Small Multifamily Permanent Loan

SIMPLE provides up to $3 million in uninsured permanent financing for 9% LIHTC projects. With streamlined execution, you can get to loan commitment in as little as 60 days of submitting a complete application.

CAPABLE | Construction and Permanent Affordable Bond Loan

CAPABLE combines construction and permanent financing to provide over $6 million for 4% LIHTC projects, using a streamlined process only available to housing finance agencies. It offers lower interest rates due to index pricing associated with Private Activity Bonds, and the lowest mortgage insurance premium in the industry.

PAIRABLE | Partnership-to-Perm Affordable Bond Loan

PAIRABLE provides loans of over $6 million in permanent insured financing for 4% LIHTC projects, featuring lower interest rates due to index pricing associated with Private Activity Bonds. Pair this with your preferred construction financing partner to get the deal done on time.

In addition to these program descriptions, you can learn more about our programs by reviewing our FAQs page on our website.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority prohibits unlawful discrimination against applicants or employees on the basis of age 40 years and over, race, sex, sexual orientation, gender identity, gender expression, color, creed, religion, national origin, ancestry, disability, military status, genetic information, marital status or any other status protected by applicable federal, state or local law. Nondiscrimination Coordinator contact information: chfainfo.com/nondiscrimination.

CHFA Community Development

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EQUAL HOUSING OPPORTUNITY

chfa®
financing the places where people live and work

flexible gap programs

The following programs can be generally combined with the senior programs above to leverage more financing to a project.

HOF

CHFA HOF | Housing Opportunity Fund

CHFA HOF provides up to $1 million in flexible gap financing, which can be paired with any of CHFA's senior debt programs as secondary financing, used as a first mortgage loan, or as an interest rate subsidy. CHFA's internal resources allow us to offer this flexibility to help you get your deal done efficiently and affordably.

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