Program for first responders and law enforcement

colorado housing and finance authority

chfa colorado champions[sm]



CHFA Colorado Champions[sm] helps expand homeownership opportunities for first responders and law enforcement to live in the communities they serve.

Program overview

- Available to peace officers, firefighters, and emergency medical technicians with a borrower income at or below $196,810 annually
- Fixed interest rate CHFA First Mortgage Loan
- CHFA DPA Second Mortgage Loan for up to the lesser of $25,000 or 4% of the first mortgage loan amount*
- CHFA DPA Second Mortgage Loan repayment is required but is deferred until the end of the loan term or an earlier event such as payoff of first mortgage loan, sale or refinance of home, or if the home is no longer your primary residence.

*Restrictions and higher interest rates apply.

Contact a CHFA Participating Lender to get started!

Who is a "Colorado Champion?"

Colorado state law, which established the CHFA Colorado Champions program, defines eligible borrowers as:

- Peace officers, including
  - P.O.S.T.-certified peace officers and non-certified deputy sheriffs;
  - emergency communications specialists;
  - corrections officers;
  - port of entry officers; and
  - wildlife officers.
- Firefighters
- Emergency medical technicians

Eligible borrowers must be employed by a Colorado employer and work in Colorado.

Scan the QR code to begin.

participating lender chfa®

CHFA Home Finance

chfainfo.com/colorado-champions

EQUAL HOUSING OPPORTUNITY

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