

chfa home finance program income limits

Effective June 27, 2022

County Name	CHFA Preferred ^{sm 1}	CHFA Preferred Very Low Income Program (VLIP) ¹	CHFA SmartStep ^{sm 1} and CHFA SectionEight ^{sm 1}	CHFA FirstStep ^{sm 2} and CHFA HomeAccess ^{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	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$141,360	\$164,920	\$568,510	\$647,200
Alamosa	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Arapahoe	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$141,360	\$164,920	\$568,510	\$647,200
Archuleta	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Baca	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Bent	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Boulder	\$100,320	\$62,700	\$148,120	\$125,400	\$144,210	\$150,480	\$175,560	\$621,060	\$647,200
Broomfield	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$117,800	\$135,470	\$568,510	\$568,510
Chaffee	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$468,290	\$468,290
Cheyenne	\$72,160	\$45,100	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Clear Creek	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$117,800	\$135,470	\$568,510	\$568,510
Conejos	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Costilla	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Crowley	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Custer	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Delta	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Denver	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$141,360	\$164,920	\$568,510	\$647,200
Dolores	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Douglas	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$117,800	\$135,470	\$568,510	\$568,510
Eagle	\$83,760	\$52,350	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$647,200	\$647,200
Elbert	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$117,800	\$135,470	\$568,510	\$568,510
El Paso	\$76,960	\$48,100	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$382,190	\$467,120
Fremont	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$349,520	\$427,190
Garfield	\$75,360	\$47,100	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$647,200	\$647,200
Gilpin	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$117,800	\$135,470	\$568,510	\$568,510
Grand	\$76,000	\$47,500	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$444,300	\$444,300
Gunnison	\$78,480	\$49,050	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$358,300	\$437,930
Hinsdale	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$355,440	\$355,440
Huerfano	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Jackson	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Jefferson	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$141,360	\$164,920	\$568,510	\$647,200
Kiowa	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Kit Carson	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Lake	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$349,520	\$427,190
La Plata	\$81,040	\$50,650	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$410,850	\$410,850

County Name	CHFA Preferred ^{sm 1}	CHFA Preferred Very Low Income Program (VLIP) ¹	CHFA SmartStep ^{sm 1} and CHFA SectionEight ^{sm 1}	CHFA FirstStep ^{sm 2} and CHFA HomeAccess ^{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
Larimer	\$89,040	\$55,650	\$148,120	\$111,300	\$127,990	\$133,560	\$155,820	\$433,790	\$530,190
Las Animas	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Lincoln	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Logan	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$349,520	\$427,190
Mesa	\$66,800	\$41,750	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Mineral	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Moffat	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Montezuma	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Montrose	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$353,530	\$432,090
Morgan	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$126,960	\$148,120	\$349,520	\$427,190
Otero	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Ouray	\$70,320	\$43,950	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$353,530	\$353,530
Park	\$94,240	\$58,900	\$148,120	\$117,800	\$135,470	\$117,800	\$135,470	\$568,510	\$568,510
Phillips	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Pitkin	\$86,400	\$54,000	\$148,120	\$108,000	\$124,200	\$108,000	\$124,200	\$647,200	\$647,200
Prowers	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Pueblo	\$54,880	\$34,300	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Rio Blanco	\$67,440	\$42,150	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Rio Grande	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
Routt	\$84,480	\$52,800	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$563,730	\$563,730
Saguache	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
San Juan	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190
San Miguel	\$83,840	\$52,400	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$647,200	\$647,200
Sedgwick	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Summit	\$79,840	\$49,900	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$647,200	\$647,200
Teller	\$76,960	\$48,100	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$382,190	\$382,190
Washington	\$66,000	\$41,250	\$148,120	\$105,800	\$121,670	\$105,800	\$121,670	\$349,520	\$349,520
Weld	\$82,000	\$51,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$490,480	\$490,480
Yuma	\$66,000	\$41,250	\$148,120	\$126,960	\$148,120	\$126,960	\$148,120	\$427,190	\$427,190

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 \$647,200 or limit required by loan type.

² Purchase price limits apply. However, maximum loan limit may not exceed lower of \$647,200 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 residence and to be secondarily liable on the Mortgage Loan. All sources of income for all such individuals must be included.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law.



chfa[®]

financing the places where people live and work



303.297.7376
888.320.3688