

chfa home finance program income limits

Effective April 4, 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	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$125,760	\$146,720	\$522,510	\$548,250
Alamosa	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Arapahoe	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$125,760	\$146,720	\$522,510	\$548,250
Archuleta	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Baca	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Bent	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Boulder	\$93,520	\$58,450	\$130,200	\$116,900	\$134,430	\$140,280	\$163,660	\$548,250	\$548,250
Broomfield	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$104,800	\$120,520	\$522,510	\$522,510
Chaffee	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$418,370	\$418,370
Cheyenne	\$61,280	\$38,300	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Clear Creek	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$104,800	\$120,520	\$522,510	\$522,510
Conejos	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Costilla	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Crowley	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Custer	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Delta	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Denver	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$125,760	\$146,720	\$522,510	\$548,250
Dolores	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Douglas	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$104,800	\$120,520	\$522,510	\$522,510
Eagle	\$78,640	\$49,150	\$130,200	\$98,300	\$113,040	\$98,300	\$113,040	\$548,250	\$548,250
Elbert	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$104,800	\$120,520	\$522,510	\$522,510
El Paso	\$65,520	\$40,950	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$344,310	\$420,830
Fremont	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$311,970	\$381,300
Garfield	\$70,640	\$44,150	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$548,250	\$548,250
Gilpin	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$104,800	\$120,520	\$522,510	\$522,510
Grand	\$63,040	\$39,400	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$463,110	\$463,110
Gunnison	\$64,480	\$40,300	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$357,400	\$436,820
Hinsdale	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$374,510	\$374,510
Huerfano	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Jackson	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Jefferson	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$125,760	\$146,720	\$522,510	\$548,250
Kiowa	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Kit Carson	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Lake	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$311,970	\$381,300
La Plata	\$71,440	\$44,650	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$392,640	\$392,640

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	\$76,720	\$47,950	\$130,200	\$95,900	\$110,280	\$115,080	\$134,260	\$406,730	\$497,120
Las Animas	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Lincoln	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Logan	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$311,970	\$381,300
Mesa	\$56,080	\$35,050	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Mineral	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Moffat	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Montezuma	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Montrose	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$372,500	\$455,280
Morgan	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$111,600	\$130,200	\$311,970	\$381,300
Otero	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Ouray	\$62,160	\$38,850	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$372,500	\$372,500
Park	\$83,840	\$52,400	\$130,200	\$104,800	\$120,520	\$104,800	\$120,520	\$522,510	\$522,510
Phillips	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Pitkin	\$85,120	\$53,200	\$130,200	\$106,400	\$122,360	\$106,400	\$122,360	\$548,250	\$548,250
Prowers	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Pueblo	\$49,120	\$30,700	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Rio Blanco	\$62,640	\$39,150	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Rio Grande	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
Routt	\$74,400	\$46,500	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$548,250	\$548,250
Saguache	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
San Juan	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300
San Miguel	\$70,240	\$43,900	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$548,250	\$548,250
Sedgwick	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Summit	\$76,880	\$48,050	\$130,200	\$96,100	\$110,510	\$96,100	\$110,510	\$548,250	\$548,250
Teller	\$65,520	\$40,950	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$344,310	\$344,310
Washington	\$58,800	\$36,750	\$130,200	\$93,000	\$106,950	\$93,000	\$106,950	\$311,970	\$311,970
Weld	\$71,760	\$44,850	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$458,970	\$458,970
Yuma	\$58,800	\$36,750	\$130,200	\$111,600	\$130,200	\$111,600	\$130,200	\$381,300	\$381,300

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