

# private mortgage insurance coverage

Effective May 20, 2024

County Name	CHFA Preferred <sup>sm</sup> , CHFA Preferred Plus <sup>sm</sup> , and Colorado HFA1 <sup>sm</sup> Programs		CHFA Preferred Very Low Income Program (VLIP)
	Standard Coverage <sup>1</sup> (Income above 80% Area Median Income <sup>2</sup> )	Charter Level Coverage <sup>1</sup> (Income at or below 80% Area Median Income <sup>2</sup> )	All VLIP Loans will have Charter Level Coverage <sup>1</sup> (Income at or below 80% Area Median Income <sup>2</sup> )
Adams	Above \$104,320	At or below \$104,320	At or below \$65,200
Alamosa	Above \$75,360	At or below \$75,360	At or below \$47,100
Arapahoe	Above \$104,320	At or below \$104,320	At or below \$65,200
Archuleta	Above \$75,360	At or below \$75,360	At or below \$47,100
Baca	Above \$75,360	At or below \$75,360	At or below \$47,100
Bent	Above \$75,360	At or below \$75,360	At or below \$47,100
Boulder	Above \$118,720	At or below \$118,720	At or below \$74,200
Broomfield	Above \$104,320	At or below \$104,320	At or below \$65,200
Chaffee	Above \$75,360	At or below \$75,360	At or below \$47,100
Cheyenne	Above \$75,360	At or below \$75,360	At or below \$47,100
Clear Creek	Above \$104,320	At or below \$104,320	At or below \$65,200
Conejos	Above \$75,360	At or below \$75,360	At or below \$47,100
Costilla	Above \$75,360	At or below \$75,360	At or below \$47,100
Crowley	Above \$75,360	At or below \$75,360	At or below \$47,100
Custer	Above \$75,360	At or below \$75,360	At or below \$47,100
Delta	Above \$75,360	At or below \$75,360	At or below \$47,100
Denver	Above \$104,320	At or below \$104,320	At or below \$65,200
Dolores	Above \$78,160	At or below \$78,160	At or below \$48,850
Douglas	Above \$104,320	At or below \$104,320	At or below \$65,200
Eagle	Above \$97,120	At or below \$97,120	At or below \$60,700
Elbert	Above \$104,320	At or below \$104,320	At or below \$65,200
El Paso	Above \$82,960	At or below \$82,960	At or below \$51,850
Fremont	Above \$75,360	At or below \$75,360	At or below \$47,100
Garfield	Above \$81,920	At or below \$81,920	At or below \$51,200
Gilpin	Above \$104,320	At or below \$104,320	At or below \$65,200
Grand	Above \$88,800	At or below \$88,800	At or below \$55,500
Gunnison	Above \$96,080	At or below \$96,080	At or below \$60,050
Hinsdale	Above \$75,360	At or below \$75,360	At or below \$47,100
Huerfano	Above \$75,360	At or below \$75,360	At or below \$47,100
Jackson	Above \$75,360	At or below \$75,360	At or below \$47,100
Jefferson	Above \$104,320	At or below \$104,320	At or below \$65,200
Kiowa	Above \$75,360	At or below \$75,360	At or below \$47,100
Kit Carson	Above \$75,360	At or below \$75,360	At or below \$47,100
Lake	Above \$88,400	At or below \$88,400	At or below \$55,250
La Plata	Above \$80,640	At or below \$80,640	At or below \$50,400

Standard level coverage:  
Refer to DU/LPA feedback for  
appropriate coverage % results

Charter level coverage;  
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Larimer	Above \$95,040	At or below \$95,040	At or below \$59,400
Las Animas	Above \$75,360	At or below \$75,360	At or below \$47,100
Lincoln	Above \$76,000	At or below \$76,000	At or below \$47,500
Logan	Above \$75,360	At or below \$75,360	At or below \$47,100
Mesa	Above \$69,120	At or below \$69,120	At or below \$43,200
Mineral	Above \$75,360	At or below \$75,360	At or below \$47,100
Moffat	Above \$75,360	At or below \$75,360	At or below \$47,100
Montezuma	Above \$75,360	At or below \$75,360	At or below \$47,100
Montrose	Above \$75,360	At or below \$75,360	At or below \$47,100
Morgan	Above \$75,360	At or below \$75,360	At or below \$47,100
Otero	Above \$75,360	At or below \$75,360	At or below \$47,100
Ouray	Above \$75,680	At or below \$75,680	At or below \$47,300
Park	Above \$104,320	At or below \$104,320	At or below \$65,200
Phillips	Above \$75,360	At or below \$75,360	At or below \$47,100
Pitkin	Above \$104,400	At or below \$104,400	At or below \$65,250
Prowers	Above \$75,360	At or below \$75,360	At or below \$47,100
Pueblo	Above \$61,520	At or below \$61,520	At or below \$38,450
Rio Blanco	Above \$75,360	At or below \$75,360	At or below \$47,100
Rio Grande	Above \$75,360	At or below \$75,360	At or below \$47,100
Routt	Above \$98,720	At or below \$98,720	At or below \$61,700
Saguache	Above \$75,360	At or below \$75,360	At or below \$47,100
San Juan	Above \$75,360	At or below \$75,360	At or below \$47,100
San Miguel	Above \$82,800	At or below \$82,800	At or below \$51,750
Sedgwick	Above \$75,360	At or below \$75,360	At or below \$47,100
Summit	Above \$102,560	At or below \$102,560	At or below \$64,100
Teller	Above \$82,960	At or below \$82,960	At or below \$51,850
Washington	Above \$75,360	At or below \$75,360	At or below \$47,100
Weld	Above \$91,600	At or below \$91,600	At or below \$57,250
Yuma	Above \$75,360	At or below \$75,360	At or below \$47,100

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<sup>1</sup> 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.

<sup>2</sup> Please ensure the appropriate DU Special Feature Code or LPA Offering Identifier, as applicable, is selected for the HFA program to receive the proper coverage level.

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