

private mortgage insurance coverage

Effective May 20, 2024

County Name	CHFA Preferred sm , CHFA Preferred Plus sm , and Colorado HFA1 sm Programs				CHFA Preferred Very Low Income Program (VLIP)	
	Standard Coverage ¹ (Income above 80% Area Median Income ²)		Charter Level Coverage ¹ (Income at or below 80% Area Median Income ²)		All VLIP Loans will have Charter Level Coverage ¹ (Income at or below 80% Area Median Income ²)	
Adams	Above \$104,320	Standard level coverage: Refer to DU/LPA feedback for appropriate coverage % results	At or below \$104,320	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results	At or below \$65,200	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results
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	

County Name	CHFA Preferred sm , CHFA Preferred Plus sm , and Colorado HFA1 sm Programs				CHFA Preferred Very Low Income Program (VLIP)	
	Standard Coverage ¹ (Income above 80% Area Median Income ²)		Charter Level Coverage ¹ (Income above 80% Area Median Income ²)		All VLIP Loans will have Charter Level Coverage ¹ (Income at or below 50% Area Median Income ²)	
Larimer	Above \$95,040	Standard level coverage: Refer to DU/LPA feedback for appropriate coverage % results	At or below \$95,040	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results	At or below \$59,400	Charter level coverage: Refer to DU/LPA feedback for appropriate coverage % results
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	

¹ 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.

² 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.

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, religion, national origin, disability, military status, genetic information, marital status or any other status protected by applicable federal, state or local law.

303.297.7376
888.320.3688

