



**\$25,000  
down  
payment**

## building a legacy for the future

colorado housing and finance authority

Homeownership isn't just for now—it can help build generational wealth for the future.

### \$25,000 down payment

CHFA FirstGeneration<sup>sm</sup> offers a first mortgage loan and an optional second mortgage\* for down payment and/or closing cost assistance.

### Who is a “first-generation homebuyer”?

- A borrower who has never owned a home and whose parents or guardians never owned a home during the homebuyer's lifetime.
- Borrowers having lived in the foster care system do not need to be first-generation homebuyers but must have never owned a home.

\*Repayment is required but is deferred until events such as payoff of first mortgage loan, sale or refinance of home, or if the home is no longer your primary residence.

Scan the QR code to learn more about program requirements and next steps.



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.

**get started!**

---

CHFA Home Finance  
[www.chfainfo.com/firstgen](http://www.chfainfo.com/firstgen)

