

# chfa home finance program income limits

Effective January 6, 2025

| County Name | CHFA Preferred <sup>sm</sup> Very Low Income Program (VLIP) <sup>1</sup> | CHFA SmartStep <sup>sm 1</sup> , CHFA SectionEight <sup>sm1</sup> , CHFA Preferred <sup>sm1</sup> , and Colorado HFA <sup>1sm1</sup> , and CHFA HomeAccess <sup>sm1</sup> | CHFA FirstStep <sup>sm 2</sup> and CHFA FirstGeneration <sup>sm2</sup> |                     |  |                     |                       |               |
|-------------|--|---|--|---------------------|--|---------------------|-----------------------|---------------|
|             | Income Limits (Qualifying Income <sup>3</sup> )                          | Income Limits (Qualifying Income <sup>3</sup> )   | Non Targeted Income Limits (Gross Annual Income <sup>4</sup> )         |                     | Targeted Income Limits (Gross Annual Income <sup>4</sup> ) |                     | Purchase Price Limits |               |
|             | 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       | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$156,480  | \$182,560           | \$766,550             | \$766,550     |
| Alamosa     | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Arapahoe    | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$156,480  | \$182,560           | \$766,550             | \$766,550     |
| Archuleta   | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Baca        | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Bent        | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Boulder     | \$74,200   | \$162,960   | \$148,400  | \$170,660           | \$148,400  | \$170,660           | \$766,550             | \$766,550     |
| Broomfield  | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$130,400  | \$149,960           | \$766,550             | \$766,550     |
| Chaffee     | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$766,550             | \$766,550     |
| Cheyenne    | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Clear Creek | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$130,400  | \$149,960           | \$766,550             | \$766,550     |
| Conejos     | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Costilla    | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Crowley     | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Custer      | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Delta       | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Denver      | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$156,480  | \$182,560           | \$766,550             | \$766,550     |
| Dolores     | \$48,850   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Douglas     | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$130,400  | \$149,960           | \$766,550             | \$766,550     |
| Eagle       | \$60,700   | \$162,960   | \$121,400  | \$139,610           | \$121,400  | \$139,610           | \$766,550             | \$766,550     |
| Elbert      | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$130,400  | \$149,960           | \$766,550             | \$766,550     |
| El Paso     | \$51,850   | \$162,960   | \$116,400  | \$133,860           | \$139,680  | \$162,960           | \$530,670             | \$648,590     |
| Fremont     | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$139,680  | \$162,960           | \$510,930             | \$624,480     |
| Garfield    | \$51,200   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$766,550             | \$766,550     |
| Gilpin      | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$130,400  | \$149,960           | \$766,550             | \$766,550     |
| Grand       | \$55,500   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$766,520             | \$766,520     |
| Gunnison    | \$60,050   | \$162,960   | \$120,100  | \$138,110           | \$144,120  | \$168,140           | \$649,770             | \$766,550     |
| Hinsdale    | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Huerfano    | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Jackson     | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Jefferson   | \$65,200   | \$162,960   | \$130,400  | \$149,960           | \$156,480  | \$182,560           | \$766,550             | \$766,550     |
| Kiowa       | \$47,100   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Kit Carson  | \$47,100   | \$162,960   | \$139,680  | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Lake        | \$55,250   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| La Plata    | \$50,400   | \$162,960   | \$116,400  | \$133,860           | \$116,400  | \$133,860           | \$672,180             | \$672,180     |

| County Name | CHFA Preferred <sup>sm</sup> Very Low Income Program (VLIP) <sup>1</sup> | CHFA SmartStep <sup>sm</sup> <sup>1</sup> , CHFA SectionEight <sup>sm</sup> <sup>1</sup> , CHFA Preferred <sup>sm</sup> <sup>1</sup> , and Colorado HFA <sup>1</sup> <sup>sm</sup> <sup>1</sup> , and CHFA HomeAccess <sup>sm</sup> <sup>1</sup> | CHFA FirstStep <sup>sm</sup> <sup>2</sup> and CHFA FirstGeneration <sup>sm</sup> <sup>2</sup> |                     |  |                     |                       |               |
|-------------|--|--|---|---------------------|--|---------------------|-----------------------|---------------|
|             | Income Limits (Qualifying Income <sup>3</sup> )                          | Income Limits (Qualifying Income <sup>3</sup> )  | Non Targeted Income Limits (Gross Annual Income <sup>4</sup> )                                |                     | Targeted Income Limits (Gross Annual Income <sup>4</sup> ) |                     | Purchase Price Limits |               |
|             | 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     | \$59,400   | \$162,960  | \$118,800   | \$136,620           | \$142,560  | \$166,320           | \$648,590             | \$766,550     |
| Las Animas  | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Lincoln     | \$47,500   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Logan       | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$139,680  | \$162,960           | \$510,930             | \$624,480     |
| Mesa        | \$43,200   | \$162,960  | \$116,400   | \$133,860           | \$139,680  | \$162,960           | \$510,930             | \$624,480     |
| Mineral     | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Moffat      | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Montezuma   | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Montrose    | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$139,680  | \$162,960           | \$575,480             | \$703,360     |
| Morgan      | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$139,680  | \$162,960           | \$510,930             | \$624,480     |
| Otero       | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Ouray       | \$47,300   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$575,480             | \$575,480     |
| Park        | \$65,200   | \$162,960  | \$130,400   | \$149,960           | \$130,400  | \$149,960           | \$766,550             | \$766,550     |
| Phillips    | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Pitkin      | \$65,250   | \$162,960  | \$130,500   | \$150,070           | \$130,500  | \$150,070           | \$766,550             | \$766,550     |
| Prowers     | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Pueblo      | \$38,450   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Rio Blanco  | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Rio Grande  | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| Routt       | \$61,700   | \$162,960  | \$123,400   | \$141,910           | \$148,080  | \$172,760           | \$766,550             | \$766,550     |
| Saguache    | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |
| San Juan    | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$648,590             | \$648,590     |
| San Miguel  | \$51,750   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$766,550             | \$766,550     |
| Sedgwick    | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Summit      | \$64,100   | \$162,960  | \$128,200   | \$147,430           | \$153,840  | \$179,480           | \$766,550             | \$766,550     |
| Teller      | \$51,850   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$530,670             | \$530,670     |
| Washington  | \$47,100   | \$162,960  | \$116,400   | \$133,860           | \$116,400  | \$133,860           | \$510,930             | \$510,930     |
| Weld        | \$57,250   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$701,920             | \$701,920     |
| Yuma        | \$47,100   | \$162,960  | \$139,680   | \$162,960           | \$139,680  | \$162,960           | \$624,480             | \$624,480     |

<sup>1</sup> 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 \$806,500 or limit required by loan type.

<sup>2</sup> Purchase price limits apply. However, maximum loan limit may not exceed lower of 1) \$806,500 or 2) limit required by loan type, and may never exceed purchase price limits.

<sup>3</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>4</sup> 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 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.

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