

# chfa home finance program income limits

Effective January 5, 2026

County Name	CHFA Preferred <sup>sm</sup> Very Low Income Program (VLIP) <sup>1</sup>	CHFA SmartStep <sup>sm1</sup> , CHFA SectionEight <sup>sm1</sup> , CHFA Preferred <sup>sm1</sup> , and Colorado HFA1 <sup>sm1</sup> , and CHFA HomeAccess <sup>sm1</sup>	CHFA FirstStep <sup>sm2</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	\$70,050	\$174,440	\$140,100	\$161,110	\$168,120	\$196,140	\$806,500	\$806,500
Alamosa	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Arapahoe	\$70,050	\$174,440	\$140,100	\$161,110	\$168,120	\$196,140	\$806,500	\$806,500
Archuleta	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Baca	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Bent	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Boulder	\$75,300	\$174,440	\$150,600	\$173,190	\$150,600	\$173,190	\$806,500	\$806,500
Broomfield	\$70,050	\$174,440	\$140,100	\$161,110	\$140,100	\$161,110	\$806,500	\$806,500
Chaffee	\$51,500	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$806,500	\$806,500
Cheyenne	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Clear Creek	\$70,050	\$174,440	\$140,100	\$161,110	\$140,100	\$161,110	\$806,500	\$806,500
Conejos	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Costilla	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Crowley	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Custer	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Delta	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Denver	\$70,050	\$174,440	\$140,100	\$161,110	\$168,120	\$196,140	\$806,500	\$806,500
Dolores	\$51,350	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Douglas	\$70,050	\$174,440	\$140,100	\$161,110	\$140,100	\$161,110	\$806,500	\$806,500
Eagle	\$66,600	\$174,440	\$133,200	\$153,180	\$133,200	\$153,180	\$806,500	\$806,500
Elbert	\$70,050	\$174,440	\$140,100	\$161,110	\$140,100	\$161,110	\$806,500	\$806,500
El Paso	\$56,700	\$174,440	\$124,600	\$143,290	\$149,520	\$174,440	\$553,960	\$677,060
Fremont	\$51,000	\$174,440	\$124,600	\$143,290	\$149,520	\$174,440	\$544,230	\$665,170
Garfield	\$52,800	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$806,500	\$806,500
Gilpin	\$70,050	\$174,440	\$140,100	\$161,110	\$140,100	\$161,110	\$806,500	\$806,500
Grand	\$63,350	\$174,440	\$126,700	\$145,700	\$126,700	\$145,700	\$806,500	\$806,500
Gunnison	\$64,750	\$174,440	\$129,500	\$148,920	\$155,400	\$181,300	\$776,020	\$806,500
Hinsdale	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Huerfano	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Jackson	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Jefferson	\$70,050	\$174,440	\$140,100	\$161,110	\$168,120	\$196,140	\$806,500	\$806,500
Kiowa	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Kit Carson	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Lake	\$64,350	\$174,440	\$128,700	\$148,000	\$128,700	\$148,000	\$544,230	\$544,230
La Plata	\$58,750	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$716,330	\$716,330

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	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	\$63,800	\$174,440	\$127,600	\$146,740	\$153,120	\$178,640	\$656,640	\$802,560
Las Animas	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Lincoln	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Logan	\$51,000	\$174,440	\$124,600	\$143,290	\$149,520	\$174,440	\$544,230	\$665,170
Mesa	\$47,050	\$174,440	\$124,600	\$143,290	\$149,520	\$174,440	\$544,230	\$665,170
Mineral	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Moffat	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Montezuma	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Montrose	\$51,000	\$174,440	\$124,600	\$143,290	\$149,520	\$174,440	\$779,610	\$806,500
Morgan	\$51,000	\$174,440	\$124,600	\$143,290	\$149,520	\$174,440	\$544,230	\$665,170
Otero	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Ouray	\$52,250	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$779,610	\$779,610
Park	\$70,050	\$174,440	\$140,100	\$161,110	\$140,100	\$161,110	\$806,500	\$806,500
Phillips	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Pitkin	\$69,250	\$174,440	\$138,500	\$159,270	\$138,500	\$159,270	\$806,500	\$806,500
Prowers	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Pueblo	\$42,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Rio Blanco	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Rio Grande	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
Routt	\$68,000	\$174,440	\$136,000	\$156,400	\$163,200	\$190,400	\$806,500	\$806,500
Saguache	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
San Juan	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170
San Miguel	\$59,750	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$806,500	\$806,500
Sedgwick	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Summit	\$69,800	\$174,440	\$139,600	\$160,540	\$167,520	\$195,440	\$806,500	\$806,500
Teller	\$56,700	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$553,960	\$553,960
Washington	\$51,000	\$174,440	\$124,600	\$143,290	\$124,600	\$143,290	\$544,230	\$544,230
Weld	\$56,800	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$715,000	\$715,000
Yuma	\$51,000	\$174,440	\$149,520	\$174,440	\$149,520	\$174,440	\$665,170	\$665,170

<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 \$832,750 or limit required by loan type.

<sup>2</sup> Purchase price limits apply. However, maximum loan limit may not exceed lower of 1) \$832,750 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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