

private mortgage insurance coverage

Effective May 19, 2025

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 \$112,080	Standard level coverage: Refer to DU/LPA feedback for appropriate coverage % results	At or below \$112,080	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results	At or below \$70,050	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results
Alamosa	Above \$81,600		At or below \$81,600		At or below \$51,000	
Arapahoe	Above \$112,080		At or below \$112,080		At or below \$70,050	
Archuleta	Above \$81,600		At or below \$81,600		At or below \$51,000	
Baca	Above \$81,600		At or below \$81,600		At or below \$51,000	
Bent	Above \$81,600		At or below \$81,600		At or below \$51,000	
Boulder	Above \$120,480		At or below \$120,480		At or below \$75,300	
Broomfield	Above \$112,080		At or below \$112,080		At or below \$70,050	
Chaffee	Above \$82,400		At or below \$82,400		At or below \$51,500	
Cheyenne	Above \$81,600		At or below \$81,600		At or below \$51,000	
Clear Creek	Above \$112,080		At or below \$112,080		At or below \$70,050	
Conejos	Above \$81,600		At or below \$81,600		At or below \$51,000	
Costilla	Above \$81,600		At or below \$81,600		At or below \$51,000	
Crowley	Above \$81,600		At or below \$81,600		At or below \$51,000	
Custer	Above \$81,600		At or below \$81,600		At or below \$51,000	
Delta	Above \$81,600		At or below \$81,600		At or below \$51,000	
Denver	Above \$112,080		At or below \$112,080		At or below \$70,050	
Dolores	Above \$82,160		At or below \$82,160		At or below \$51,350	
Douglas	Above \$112,080		At or below \$112,080		At or below \$70,050	
Eagle	Above \$106,560		At or below \$106,560		At or below \$66,600	
Elbert	Above \$112,080		At or below \$112,080		At or below \$70,050	
El Paso	Above \$90,720		At or below \$90,720		At or below \$56,700	
Fremont	Above \$81,600		At or below \$81,600		At or below \$51,000	
Garfield	Above \$84,480		At or below \$84,480		At or below \$52,800	
Gilpin	Above \$112,080		At or below \$112,080		At or below \$70,050	
Grand	Above \$101,360		At or below \$101,360		At or below \$63,350	
Gunnison	Above \$103,600		At or below \$103,600		At or below \$64,750	
Hinsdale	Above \$81,600		At or below \$81,600		At or below \$51,000	
Huerfano	Above \$81,600		At or below \$81,600		At or below \$51,000	
Jackson	Above \$81,600		At or below \$81,600		At or below \$51,000	
Jefferson	Above \$112,080		At or below \$112,080		At or below \$70,050	
Kiowa	Above \$81,600		At or below \$81,600		At or below \$51,000	
Kit Carson	Above \$81,600		At or below \$81,600		At or below \$51,000	
Lake	Above \$102,960		At or below \$102,960		At or below \$64,350	
La Plata	Above \$94,000		At or below \$94,000		At or below \$58,750	

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	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 \$102,080	Standard level coverage: Refer to DU/LPA feedback for appropriate coverage % results	At or below \$102,080	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results	At or below \$63,800	Charter level coverage: Refer to DU/LPA feedback for appropriate coverage % results
Las Animas	Above \$81,600		At or below \$81,600		At or below \$51,000	
Lincoln	Above \$81,600		At or below \$81,600		At or below \$51,000	
Logan	Above \$81,600		At or below \$81,600		At or below \$51,000	
Mesa	Above \$75,280		At or below \$75,280		At or below \$47,050	
Mineral	Above \$81,600		At or below \$81,600		At or below \$51,000	
Moffat	Above \$81,600		At or below \$81,600		At or below \$51,000	
Montezuma	Above \$81,600		At or below \$81,600		At or below \$51,000	
Montrose	Above \$81,600		At or below \$81,600		At or below \$51,000	
Morgan	Above \$81,600		At or below \$81,600		At or below \$51,000	
Otero	Above \$81,600		At or below \$81,600		At or below \$51,000	
Ouray	Above \$83,600		At or below \$83,600		At or below \$52,250	
Park	Above \$112,080		At or below \$112,080		At or below \$70,050	
Phillips	Above \$81,600		At or below \$81,600		At or below \$51,000	
Pitkin	Above \$110,800		At or below \$110,800		At or below \$69,250	
Prowers	Above \$81,600		At or below \$81,600		At or below \$51,000	
Pueblo	Above \$67,200		At or below \$67,200		At or below \$42,000	
Rio Blanco	Above \$81,600		At or below \$81,600		At or below \$51,000	
Rio Grande	Above \$81,600		At or below \$81,600		At or below \$51,000	
Routt	Above \$108,800		At or below \$108,800		At or below \$68,000	
Saguache	Above \$81,600		At or below \$81,600		At or below \$51,000	
San Juan	Above \$81,600		At or below \$81,600		At or below \$51,000	
San Miguel	Above \$95,600		At or below \$95,600		At or below \$59,750	
Sedgwick	Above \$81,600		At or below \$81,600		At or below \$51,000	
Summit	Above \$111,680		At or below \$111,680		At or below \$69,800	
Teller	Above \$90,720		At or below \$90,720		At or below \$56,700	
Washington	Above \$81,600		At or below \$81,600		At or below \$51,000	
Weld	Above \$90,880		At or below \$90,880		At or below \$56,800	
Yuma	Above \$81,600		At or below \$81,600		At or below \$51,000	

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.

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