

# chfa home finance program income limits

Effective January 1, 2020

County Name	CHFA Preferred <sup>sm 1</sup>	CHFA Preferred Very Low Income Program (VLIP) <sup>1</sup>	CHFA SmartStep <sup>sm 1</sup>	CHFA FirstStep <sup>sm 2</sup>					
	Income Limits (Qualifying Income <sup>3</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	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	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$111,300	\$129,900	\$484,350	\$484,350
Alamosa	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Arapahoe	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$111,300	\$129,900	\$484,350	\$484,350
Archuleta	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Baca	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Bent	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Boulder	\$90,800	\$56,800	\$120,100	\$113,600	\$130,600	\$136,300	\$159,000	\$484,350	\$484,350
Broomfield	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$92,800	\$106,700	\$484,350	\$484,350
Chaffee	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$366,800	\$366,800
Cheyenne	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Clear Creek	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$92,800	\$106,700	\$484,350	\$484,350
Conejos	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Costilla	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Crowley	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Custer	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Delta	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Denver	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$111,300	\$129,900	\$484,350	\$484,350
Dolores	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Douglas	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$92,800	\$106,700	\$484,350	\$484,350
Eagle	\$75,200	\$47,000	\$120,100	\$94,000	\$108,100	\$94,000	\$108,100	\$484,350	\$484,350
Elbert	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$92,800	\$106,700	\$484,350	\$484,350
El Paso	\$64,600	\$40,700	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$305,300	\$373,100
Fremont	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$283,300	\$346,300
Garfield	\$63,600	\$39,300	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$484,350	\$484,350
Gilpin	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$92,800	\$106,700	\$484,350	\$484,350
Grand	\$62,800	\$39,200	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$362,200	\$362,200
Gunnison	\$56,800	\$35,500	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$321,800	\$393,400
Hinsdale	\$60,200	\$37,600	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$385,000	\$385,000
Huerfano	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Jackson	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Jefferson	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$111,300	\$129,900	\$484,350	\$484,350
Kiowa	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Kit Carson	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Lake	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$283,300	\$346,300
La Plata	\$66,000	\$41,300	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$377,700	\$377,700

County Name	CHFA Preferred <sup>sm 1</sup>	CHFA Preferred Very Low Income Program (VLIP) <sup>1</sup>	CHFA SmartStep <sup>sm 1</sup>	CHFA FirstStep <sup>sm 2</sup>					
	Income Limits (Qualifying Income <sup>3</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	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	\$69,700	\$43,600	\$120,100	\$87,200	\$100,200	\$104,600	\$122,000	\$393,300	\$480,700
Las Animas	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Lincoln	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Logan	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$283,300	\$346,300
Mesa	\$55,700	\$34,800	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Mineral	\$58,900	\$36,800	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Moffat	\$58,800	\$36,700	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Montezuma	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Montrose	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$283,300	\$346,300
Morgan	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$102,900	\$120,100	\$283,300	\$346,300
Otero	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Ouray	\$62,800	\$39,300	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$382,900	\$382,900
Park	\$74,200	\$46,400	\$120,100	\$92,800	\$106,700	\$92,800	\$106,700	\$484,350	\$484,350
Phillips	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Pitkin	\$82,700	\$51,700	\$120,100	\$103,400	\$118,900	\$103,400	\$118,900	\$484,350	\$484,350
Prowers	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Pueblo	\$52,100	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Rio Blanco	\$63,000	\$39,400	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Rio Grande	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
Routt	\$68,800	\$43,000	\$120,100	\$86,100	\$99,000	\$86,100	\$99,000	\$484,350	\$484,350
Saguache	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
San Juan	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300
San Miguel	\$63,000	\$42,600	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$484,350	\$484,350
Sedgwick	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Summit	\$71,200	\$44,500	\$120,100	\$89,100	\$102,400	\$89,100	\$102,400	\$484,350	\$484,350
Teller	\$64,600	\$39,900	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$305,300	\$305,300
Washington	\$54,400	\$34,000	\$120,100	\$85,800	\$98,600	\$85,800	\$98,600	\$283,300	\$283,300
Weld	\$63,300	\$39,600	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$423,700	\$423,700
Yuma	\$54,400	\$34,000	\$120,100	\$102,900	\$120,100	\$102,900	\$120,100	\$346,300	\$346,300

<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 \$510,400 or limit required by loan type.

<sup>2</sup> Purchase price limits apply. However, maximum loan limit may not exceed lower of \$510,400 or limit required by loan type.

<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

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law.

303.297.7376  
888.320.3688

