

chfa home finance program income limits

Effective June 3, 2024

County Name	CHFA Preferred sm Very Low Income Program (VLIP) ¹	CHFA SmartStep ^{sm 1} , CHFA SectionEight ^{sm 1} , CHFA Preferred ^{sm 1} , and Colorado HFA1 ^{sm 1} , and CHFA HomeAccess ^{sm 1}	CHFA FirstStep ^{sm 2} and CHFA FirstGeneration ^{sm 2}					
	Income Limits (Qualifying Income ³)	Income Limits (Qualifying Income ³)	Non Targeted Income Limits (Gross Annual Income ⁴)		Targeted Income Limits (Gross Annual Income ⁴)		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

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	Income Limits (Qualifying Income ³)	Income Limits (Qualifying Income ³)	Non Targeted Income Limits (Gross Annual Income ⁴)		Targeted Income Limits (Gross Annual Income ⁴)		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

¹ 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 \$766,550 or limit required by loan type.

² Purchase price limits apply. However, maximum loan limit may not exceed lower of \$766,550 or limit required by loan type.

³ 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.

⁴ 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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