

chfa home finance program income limits

Effective January 8, 2024

County Name	CHFA Preferred sm Very Low Income Program (VLIP) ¹	CHFA SmartStep ^{sm1} , CHFA SectionEight ^{sm1} , CHFA Preferred ^{sm1} , and Colorado HFA1 ^{sm1}	CHFA FirstStep ^{sm2} and CHFA HomeAccess ^{sm2}					
	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	\$62,750	\$160,300	\$125,500	\$144,320	\$150,600	\$175,700	\$726,200	\$726,200
Alamosa	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Arapahoe	\$62,750	\$160,300	\$125,500	\$144,320	\$150,600	\$175,700	\$726,200	\$726,200
Archuleta	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Baca	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Bent	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Boulder	\$72,050	\$160,300	\$144,100	\$165,710	\$144,100	\$165,710	\$726,200	\$726,200
Broomfield	\$62,750	\$160,300	\$125,500	\$144,320	\$125,500	\$144,320	\$726,200	\$726,200
Chaffee	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$726,200	\$726,200
Cheyenne	\$48,000	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Clear Creek	\$62,750	\$160,300	\$125,500	\$144,320	\$125,500	\$144,320	\$726,200	\$726,200
Conejos	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Costilla	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Crowley	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Custer	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Delta	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Denver	\$62,750	\$160,300	\$125,500	\$144,320	\$150,600	\$175,700	\$726,200	\$726,200
Dolores	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Douglas	\$62,750	\$160,300	\$125,500	\$144,320	\$125,500	\$144,320	\$726,200	\$726,200
Eagle	\$58,900	\$160,300	\$117,800	\$135,470	\$117,800	\$135,470	\$726,200	\$726,200
Elbert	\$62,750	\$160,300	\$125,500	\$144,320	\$125,500	\$144,320	\$726,200	\$726,200
El Paso	\$52,500	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$527,520	\$644,750
Fremont	\$45,450	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$481,170	\$588,100
Garfield	\$49,600	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$726,200	\$726,200
Gilpin	\$62,750	\$160,300	\$125,500	\$144,320	\$125,500	\$144,320	\$726,200	\$726,200
Grand	\$51,850	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$682,260	\$682,260
Gunnison	\$50,000	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$529,870	\$647,620
Hinsdale	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Huerfano	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Jackson	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Jefferson	\$62,750	\$160,300	\$125,500	\$144,320	\$150,600	\$175,700	\$726,200	\$726,200
Kiowa	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Kit Carson	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Lake	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
La Plata	\$52,350	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$608,410	\$608,410

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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	\$59,350	\$160,300	\$118,700	\$136,500	\$142,440	\$166,180	\$625,990	\$726,200
Las Animas	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Lincoln	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Logan	\$45,450	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$481,170	\$588,100
Mesa	\$45,800	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$481,170	\$588,100
Mineral	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Moffat	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Montezuma	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Montrose	\$45,450	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$481,170	\$588,100
Morgan	\$45,450	\$160,300	\$114,500	\$131,670	\$137,400	\$160,300	\$481,170	\$588,100
Otero	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Ouray	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Park	\$62,750	\$160,300	\$125,500	\$144,320	\$125,500	\$144,320	\$726,200	\$726,200
Phillips	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Pitkin	\$68,000	\$160,300	\$136,000	\$156,400	\$136,000	\$156,400	\$726,200	\$726,200
Prowers	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Pueblo	\$41,350	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Rio Blanco	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Rio Grande	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
Routt	\$59,950	\$160,300	\$119,900	\$137,880	\$143,880	\$167,860	\$726,200	\$726,200
Saguache	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100
San Juan	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$630,420	\$630,420
San Miguel	\$49,000	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$726,200	\$726,200
Sedgwick	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Summit	\$64,150	\$160,300	\$128,300	\$147,540	\$153,960	\$179,620	\$726,200	\$726,200
Teller	\$52,500	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$527,520	\$527,520
Washington	\$45,450	\$160,300	\$114,500	\$131,670	\$114,500	\$131,670	\$481,170	\$481,170
Weld	\$54,650	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$692,030	\$692,030
Yuma	\$45,450	\$160,300	\$137,400	\$160,300	\$137,400	\$160,300	\$588,100	\$588,100

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 \$726,200 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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