

private mortgage insurance coverage

Effective September 5, 2023

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 \$100,400	At or below \$100,400	At or below \$62,750
Alamosa	Above \$72,720	At or below \$72,720	At or below \$45,450
Arapahoe	Above \$100,400	At or below \$100,400	At or below \$62,750
Archuleta	Above \$72,720	At or below \$72,720	At or below \$45,450
Baca	Above \$72,720	At or below \$72,720	At or below \$45,450
Bent	Above \$72,720	At or below \$72,720	At or below \$45,450
Boulder	Above \$115,280	At or below \$115,280	At or below \$72,050
Broomfield	Above \$100,400	At or below \$100,400	At or below \$62,750
Chaffee	Above \$72,720	At or below \$72,720	At or below \$45,450
Cheyenne	Above \$76,800	At or below \$76,800	At or below \$48,000
Clear Creek	Above \$100,400	At or below \$100,400	At or below \$62,750
Conejos	Above \$72,720	At or below \$72,720	At or below \$45,450
Costilla	Above \$72,720	At or below \$72,720	At or below \$45,450
Crowley	Above \$72,720	At or below \$72,720	At or below \$45,450
Custer	Above \$72,720	At or below \$72,720	At or below \$45,450
Delta	Above \$72,720	At or below \$72,720	At or below \$45,450
Denver	Above \$100,400	At or below \$100,400	At or below \$62,750
Dolores	Above \$72,720	At or below \$72,720	At or below \$45,450
Douglas	Above \$100,400	At or below \$100,400	At or below \$62,750
Eagle	Above \$94,240	At or below \$94,240	At or below \$58,900
Elbert	Above \$100,400	At or below \$100,400	At or below \$62,750
El Paso	Above \$84,000	At or below \$84,000	At or below \$52,500
Fremont	Above \$72,720	At or below \$72,720	At or below \$45,450
Garfield	Above \$79,360	At or below \$79,360	At or below \$49,600
Gilpin	Above \$100,400	At or below \$100,400	At or below \$62,750
Grand	Above \$82,960	At or below \$82,960	At or below \$51,850
Gunnison	Above \$80,000	At or below \$80,000	At or below \$50,000
Hinsdale	Above \$72,720	At or below \$72,720	At or below \$45,450
Huerfano	Above \$72,720	At or below \$72,720	At or below \$45,450
Jackson	Above \$72,720	At or below \$72,720	At or below \$45,450
Jefferson	Above \$100,400	At or below \$100,400	At or below \$62,750
Kiowa	Above \$72,720	At or below \$72,720	At or below \$45,450
Kit Carson	Above \$72,720	At or below \$72,720	At or below \$45,450
Lake	Above \$72,720	At or below \$72,720	At or below \$52,350
La Plata	Above \$83,760	At or below \$83,760	At or below \$45,450

Standard level coverage:
Refer to DU/LPA feedback for
appropriate coverage % results

Charter level coverage;
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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 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 \$94,960	At or below \$94,960	At or below \$94,960
Las Animas	Above \$72,720	At or below \$72,720	At or below \$72,720
Lincoln	Above \$72,720	At or below \$72,720	At or below \$72,720
Logan	Above \$72,720	At or below \$72,720	At or below \$72,720
Mesa	Above \$73,280	At or below \$73,280	At or below \$73,280
Mineral	Above \$72,720	At or below \$72,720	At or below \$72,720
Moffat	Above \$72,720	At or below \$72,720	At or below \$72,720
Montezuma	Above \$72,720	At or below \$72,720	At or below \$72,720
Montrose	Above \$72,720	At or below \$72,720	At or below \$72,720
Morgan	Above \$72,720	At or below \$72,720	At or below \$72,720
Otero	Above \$72,720	At or below \$72,720	At or below \$72,720
Ouray	Above \$72,720	At or below \$72,720	At or below \$72,720
Park	Above \$100,400	At or below \$100,400	At or below \$100,400
Phillips	Above \$72,720	At or below \$72,720	At or below \$72,720
Pitkin	Above \$108,800	At or below \$108,800	At or below \$108,800
Prowers	Above \$72,720	At or below \$72,720	At or below \$72,720
Pueblo	Above \$66,160	At or below \$66,160	At or below \$66,160
Rio Blanco	Above \$72,720	At or below \$72,720	At or below \$72,720
Rio Grande	Above \$72,720	At or below \$72,720	At or below \$72,720
Routt	Above \$95,920	At or below \$95,920	At or below \$95,920
Saguache	Above \$72,720	At or below \$72,720	At or below \$72,720
San Juan	Above \$72,720	At or below \$72,720	At or below \$72,720
San Miguel	Above \$78,400	At or below \$78,400	At or below \$78,400
Sedgwick	Above \$72,720	At or below \$72,720	At or below \$72,720
Summit	Above \$102,640	At or below \$102,640	At or below \$102,640
Teller	Above \$84,000	At or below \$84,000	At or below \$84,000
Washington	Above \$72,720	At or below \$72,720	At or below \$72,720
Weld	Above \$87,440	At or below \$87,440	At or below \$87,440
Yuma	Above \$72,720	At or below \$72,720	At or below \$72,720

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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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