

# your road home



## chfa home finance

Colorado Housing and Finance Authority (CHFA) will help you get a great start on your road home. For over 35 years, we have offered safe, secure mortgage loans for Coloradans with the following:

### fixed rate 30-year terms

Our fixed rate loans keep your principal and interest payments the same over the life of the loan, which helps you budget and save for the future.

We offer:

- First time and non-first time homebuyer loans
- Second mortgage loans for down payment and/or closing cost assistance
- Loans for people with permanent disabilities or parents of a child with permanent disabilities

please note:

Occasionally, CHFA offers specialty programs. To see what is currently available, please visit our website.

### statewide network of participating lenders

To find a CHFA Participating Lender in your community, please visit our website, [www.chfainfo.com/homebuyer](http://www.chfainfo.com/homebuyer).

### free homebuyer education with chfa u

We require all borrowers to complete a free homebuyer education course, offered online and in-person across the state, before purchasing a home. Visit our website to learn more about or take our First Time Homebuyer course and our online Money Management course.

### local customer service

Our customer service is located in-state so when you have a question, a fellow Coloradan is there to help. We pride ourselves on responding promptly and want to make your CHFA experience the best it can possibly be.



## getting started

To get started on your road home, please contact your local CHFA Participating Lender.

To learn more about specific CHFA programs, please visit [www.chfainfo.com/homebuyer](http://www.chfainfo.com/homebuyer). If you have additional questions, please call us.

## what is chfa?

CHFA was established by the Colorado General Assembly in 1973. We are an independent nonprofit organization with a mission to finance the places where people live and work in Colorado. We issue bonds that are not obligations of the state and receive no tax dollars. We use the funds to strengthen communities by making loans to low and moderate income homebuyers, affordable multifamily rental housing developers, and small and medium sized businesses.

### CHFA Home Finance

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*financing the places where  
people live and work*

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. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to Pamela McClune, Nondiscrimination Coordinator, 303.297.7366, TDD 303.297.7305, CHFA 1981 Blake Street, Denver CO 80202-1272, available weekdays 8:00am to 5:00pm.