



your road home

## here's how it works

CHFA is here to help make your home purchase a safer, more affordable and understandable process. We offer safe, secure fixed interest rate loans to buy a home, and even offer a CHFA Second Mortgage Loan to use for down payment and closing cost assistance.

### The CHFA HomeOpener<sup>sm</sup> program:

- may be used by first time and non-first time homebuyers\*,
- has no purchase price limits,
- offers market interest rates, and
- is available through participating lenders across Colorado.

### The CHFA HomeOpener<sup>sm</sup> Plus program:

- has the same features as the CHFA HomeOpener program, and
- offers a CHFA Second Mortgage Loan to help with down payment and/or closing cost assistance.

## here's how you qualify

To qualify for either program:

- your income must be within the limits;
- you must attend a Homebuyer Education class if you are a first time homebuyer, or a Money Management class if you are not; and
- you must contribute a minimum of \$1000 toward the purchase of the home.

## participating lenders

Get started on your road home by contacting one of our CHFA Participating Lenders listed on our website at [www.chfainfo.com/homebuyer](http://www.chfainfo.com/homebuyer). For additional information, please contact CHFA Home Finance at 888.320.3688. Approved lenders can help you determine the availability of the program and current lending terms.

\* A first time homebuyer is defined by CHFA as one who has not had an ownership interest in a primary residence for the three years prior to the mortgage loan closing.



# income limits

effective July 1, 2010

The Gross Annual Household Income from all occupants of the property eighteen (18) years of age or older may not exceed:

county name	income limit 1-2 person household	income limit 3+ person household
Boulder	\$103,000	\$116,400
Denver Metro*	\$87,200	\$98,600
Eagle	\$97,700	\$110,500
Garfield	\$83,000	\$93,800
Larimer	\$86,100	\$97,300
Pitkin	\$109,700	\$124,000
Routt	\$91,800	\$103,800
San Miguel	\$88,300	\$99,800
Summit	\$100,200	\$113,300
Teller	\$83,300	\$94,200
all other areas of the state	\$81,600	\$92,300

\* Denver Metro includes: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, & Park Counties.

## Effective April 1, 2009

The maximum loan limit for all Mortgage Loans is the lower of \$417,000 or the amount determined by the applicable insurer/guarantor/loan product.

## CHFA Home Finance

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