

private mortgage insurance coverage

Effective May 20, 2024

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 \$104,320	Standard level coverage: Refer to DU/LPA feedback for appropriate coverage % results	At or below \$104,320	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results	At or below \$65,200	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results
Alamosa	Above \$75,360		At or below \$75,360		At or below \$47,100	
Arapahoe	Above \$104,320		At or below \$104,320		At or below \$65,200	
Archuleta	Above \$75,360		At or below \$75,360		At or below \$47,100	
Baca	Above \$75,360		At or below \$75,360		At or below \$47,100	
Bent	Above \$75,360		At or below \$75,360		At or below \$47,100	
Boulder	Above \$118,720		At or below \$118,720		At or below \$74,200	
Broomfield	Above \$104,320		At or below \$104,320		At or below \$65,200	
Chaffee	Above \$75,360		At or below \$75,360		At or below \$47,100	
Cheyenne	Above \$75,360		At or below \$75,360		At or below \$47,100	
Clear Creek	Above \$104,320		At or below \$104,320		At or below \$65,200	
Conejos	Above \$75,360		At or below \$75,360		At or below \$47,100	
Costilla	Above \$75,360		At or below \$75,360		At or below \$47,100	
Crowley	Above \$75,360		At or below \$75,360		At or below \$47,100	
Custer	Above \$75,360		At or below \$75,360		At or below \$47,100	
Delta	Above \$75,360		At or below \$75,360		At or below \$47,100	
Denver	Above \$104,320		At or below \$104,320		At or below \$65,200	
Dolores	Above \$78,160		At or below \$78,160		At or below \$48,850	
Douglas	Above \$104,320		At or below \$104,320		At or below \$65,200	
Eagle	Above \$97,120		At or below \$97,120		At or below \$60,700	
Elbert	Above \$82,960		At or below \$82,960		At or below \$51,850	
El Paso	Above \$104,320		At or below \$104,320		At or below \$65,200	
Fremont	Above \$75,360		At or below \$75,360		At or below \$47,100	
Garfield	Above \$81,920		At or below \$81,920		At or below \$51,200	
Gilpin	Above \$104,320		At or below \$104,320		At or below \$65,200	
Grand	Above \$88,800		At or below \$88,800		At or below \$55,500	
Gunnison	Above \$96,080		At or below \$96,080		At or below \$60,050	
Hinsdale	Above \$75,360		At or below \$75,360		At or below \$47,100	
Huerfano	Above \$75,360		At or below \$75,360		At or below \$47,100	
Jackson	Above \$75,360		At or below \$75,360		At or below \$47,100	
Jefferson	Above \$104,320		At or below \$104,320		At or below \$65,200	
Kiowa	Above \$75,360		At or below \$75,360		At or below \$47,100	
Kit Carson	Above \$75,360		At or below \$75,360		At or below \$47,100	
Lake	Above \$88,400		At or below \$88,400		At or below \$55,250	
La Plata	Above \$80,640		At or below \$80,640		At or below \$50,400	

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	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 \$95,040	Standard level coverage: Refer to DU/LPA feedback for appropriate coverage % results	At or below \$95,040	Charter level coverage; Refer to DU/LPA feedback for appropriate coverage % results	At or below \$59,400	Charter level coverage: Refer to DU/LPA feedback for appropriate coverage % results
Las Animas	Above \$75,360		At or below \$75,360		At or below \$47,100	
Lincoln	Above \$76,000		At or below \$76,000		At or below \$47,500	
Logan	Above \$75,360		At or below \$75,360		At or below \$47,100	
Mesa	Above \$69,120		At or below \$69,120		At or below \$43,200	
Mineral	Above \$75,360		At or below \$75,360		At or below \$47,100	
Moffat	Above \$75,360		At or below \$75,360		At or below \$47,100	
Montezuma	Above \$75,360		At or below \$75,360		At or below \$47,100	
Montrose	Above \$75,360		At or below \$75,360		At or below \$47,100	
Morgan	Above \$75,360		At or below \$75,360		At or below \$47,100	
Otero	Above \$75,360		At or below \$75,360		At or below \$47,100	
Ouray	Above \$75,680		At or below \$75,680		At or below \$47,300	
Park	Above \$104,320		At or below \$104,320		At or below \$65,200	
Phillips	Above \$75,360		At or below \$75,360		At or below \$47,100	
Pitkin	Above \$104,400		At or below \$104,400		At or below \$65,250	
Prowers	Above \$75,360		At or below \$75,360		At or below \$47,100	
Pueblo	Above \$61,520		At or below \$61,520		At or below \$38,450	
Rio Blanco	Above \$75,360		At or below \$75,360		At or below \$47,100	
Rio Grande	Above \$75,360		At or below \$75,360		At or below \$47,100	
Routt	Above \$98,720		At or below \$98,720		At or below \$61,700	
Saguache	Above \$75,360		At or below \$75,360		At or below \$47,100	
San Juan	Above \$75,360		At or below \$75,360		At or below \$47,100	
San Miguel	Above \$82,800		At or below \$82,800		At or below \$51,750	
Sedgwick	Above \$75,360		At or below \$75,360		At or below \$47,100	
Summit	Above \$102,560		At or below \$102,560		At or below \$64,100	
Teller	Above \$82,960		At or below \$82,960		At or below \$51,850	
Washington	Above \$75,360		At or below \$75,360		At or below \$47,100	
Weld	Above \$91,600		At or below \$91,600		At or below \$57,250	
Yuma	Above \$75,360		At or below \$75,360		At or below \$47,100	

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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