

Colorado Housing and Finance Authority

<http://www.chfainfo.com>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • CHFA Advantage • CHFA Preferred • CHFA Smartstep 	<ul style="list-style-type: none"> • CHFA Homeopener • CHFA Homeaccess
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance	
Down Payment/ Closing Cost Assistance:	<ul style="list-style-type: none"> • Down Payment Assistance Grant (grant, must be combined with Colorado Housing and Finance Authority first mortgage product) • Borrower Premium Program (loan, must be combined with Colorado Housing and Finance Authority first mortgage product) 	
Targeted Populations/ Special Programs:	Persons with a permanent disability, Section 8 recipients	
Mortgage Tax Credit Certificate:	Available	
Homeownership Education/Counseling:	Required; Colorado Housing and Finance Authority sponsors in-person and online classes across the state.	
Individual Development Accounts:	Not offered	

HELPFUL WEB LINKS

CO Down Payment Assistance Grant

<http://www.chfainfo.com/homeownership/down-payment-assistance>

CO Borrower Premium Program (closing cost assistance)

<http://www.chfainfo.com/homeownership/closing-cost-assistance>

CO First Mortgage Programs

<http://www.chfainfo.com/homeownership/loan-programs>

CO Mortgage Tax Credit Certificate Program

<http://www.chfainfo.com/homeownership/chfa-mcc>

CO First Mortgage Program Income Limits

http://www.chfainfo.com/participating-lenders/single-family/forms/CHFA_Income_Limits.pdf

CO MCC Program Income and Sales Price Limits

<http://www.chfainfo.com/homeownership/pages/mcc-ippl.aspx>

CO Participating Lender List

<http://www.chfainfo.com/homeownership/Pages/find-lender.aspx>

CO Lender Resources

<http://www.chfainfo.com/participating-lenders/single-family/Pages/default.aspx>

CO Approved Homebuyer Education

<http://www.chfainfo.com/homeownership/Homebuyer-Education>