



your road home

here's how it works

The CHFA HomeAccesssm program provides affordable 30-year fixed interest rate financing. CHFA HomeAccess is available statewide to low income, first time homebuyers who are individuals with a permanent disability, or are the parent(s) of a child or children with a permanent disability.

CHFA also provides an optional \$25,000 CHFA HomeAccess second mortgage loan for down payment and closing cost assistance in conjunction with the CHFA HomeAccess program.

here's how you qualify*

To qualify for the CHFA HomeAccess program:

- You must be a first time homebuyer** or an eligible veteran. You or your child or children must have a permanent disability (as defined by the Social Security Administration).
- The total household annual income is used to determine your eligibility and may not exceed the county limits. The gross annual household income of everyone who lives in the home will be included. SSI or SSDI payments should be part of this amount. Income from employment of children under the age of eighteen (18) years is not included.
- You must contribute a minimum of \$750 of your own funds towards the purchase of the home (or \$500 if ACH is selected for future mortgage payments).
- You must have a mid credit score of 620 or higher.
- Homebuyer education must be completed (online or in-person class) prior to signing a purchase contract.

Please note: Individuals with disabilities receiving a HAP or Section 8 payment should inquire about the CHFA SectionEightsm Homeownership program.

participating lenders

Get started on your road home by contacting one of our CHFA HomeAccess-approved participating lenders listed on the back, or for a current list, visit CHFA's website at www.chfainfo.com/homeownership.

* In addition to qualifying for the CHFA program guidelines, you must also qualify according to the first mortgage underwriting guidelines as determined by your CHFA Participating Lender.

** 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.

participating lenders

Cherry Creek Mortgage 303.335.5548
Juan Carraso (se habla Espanol)

Guild Mortgage Company,
Grand Junction 970.361.3584
Minde Harper

Universal Lending, Denver Metro 303.759.7402
Sandy Levy

disclaimer

CHFA HomeAccess funds are subject to availability. Loan terms for the first and/or second mortgage loans are subject to change. Please contact a CHFA HomeAccess-approved loan officer regarding current availability and loan terms.

CHFA Home Finance

1981 Blake Street
Denver, Colorado 80202

888.320.3688
800.659.2656 tdd

www.chfainfo.com

348 Main Street
Grand Junction, Colorado 81501

800.877.8450
970.241.2341



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people live and work*