



responsible, affordable homeownership

colorado housing and finance authority

## homebuyer education

CHFA sponsors in-person and online homebuyer education, giving you the tools to help make informed decisions and take the intimidation out of buying a home.

## down payment assistance

CHFA down payment assistance options help cover some of your costs.

### grant\*

- Up to the lesser of \$25,000 or 3 percent of your first mortgage loan amount\*\*  
(Example: Get up to \$6,000 on a \$200,000 mortgage)
- No repayment required

### second mortgage loan\*

- Up to the lesser of \$25,000 or 4 percent of your first mortgage\*\*  
(Example: Get up to \$8,000 on a \$200,000 mortgage)
- Individuals living with a permanent disability or first-generation homebuyers can access specific programs offering up to \$25,000 regardless of first mortgage amount\*\*
- Repayment of loan balance deferred until certain events, such as payoff of your first mortgage, or the sale or refinance of the home, or the home is no longer your primary residence

\*Restrictions and higher interest rates apply \*\*For a 30-year, fixed-rate loan

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## get started!

Talk to a CHFA Participating Lender to find out if you qualify, and to determine the CHFA loan program that best meets your needs.

[chfainfo.com/homeownership](http://chfainfo.com/homeownership)

Or reach out to the CHFA Home Finance team:

Homeownership Hotline

888.320.3688

800.659.2656 tdd

[homeownership@chfainfo.com](mailto:homeownership@chfainfo.com)



*financing the places where  
people live and work*