



CLIENT PRE-QUALIFICATION

Wondering if you can to buy a Chaffee Housing Trust home? You may qualify if ...

1





































You are a resident who has lived or worked in Chaffee or Lake Counties for at least one year before closing.

2

You are a First-time homebuyer or have not owned a home in the last 3 years.

3

Your combined total household gross income may not exceed 80% of the Area Median Income.

Household Size	Chaffee County Maximum Income (80% of AMI*)	Lake County Maximum Income (80% of AMI*)
1 	\$39,950	\$39,800
2  	\$45,650	\$45,450
3   	\$51,350	\$51,150
4    	\$57,050	\$56,800
5     	\$61,650	\$61,350
6      	\$66,200	\$65,900
7       	\$70,750	\$70,450
8        	\$75,350	\$75,000

* Source: HUD Area Median Income Limits

4

You meet lender's income guidelines for obtaining a minimum 30-year fixed-rate mortgage loan.
If you don't know, call us to ask!

5

Meet citizenship or eligible non citizenship requirements.

Complete a CHT homebuyer application and contact our Homeownership Program Manager to learn more about our program

