



# CLIENT PRE-QUALIFICATION

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



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



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



Your combined total household gross income may not exceed 100% of the Area Median Income and you meet the program liquid asset limits.

Household Size	Maximum Income (100% of AMI*)
1	\$80,400
2	\$91,900
3	\$103,400
4	\$114,900
5	\$124,100
6	\$133,300
7	\$142,400
8	\$151,600

*\* Source: CHFA Area Median Income Limits*

*\*Homebuyers must spend down all liquid assets above \$25,000 when purchasing a CHT home.*



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

**Complete a CHT homebuyer application and contact us to learn more about our program.**

