

SCHA

2026 SUMMIT COUNTY AREA MEDIAN INCOME (AMI)

Numbers provided by Colorado Housing and Finance Authority (CHFA) and based on HUD Effective Date of May 1, 2026 (HUD 50% AMI Rate in RED)

Any number that has not been derived from CHFA has been extrapolated (for example, the 1.5 and 4.5 household income rates)

AMIs

Household size	HUD Very Low Income		30%	50%	60%	70%	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	150%	160%	170%	180%	
	30%	50%																					
1 person	\$30,630	\$51,050	\$61,260	\$71,470	\$81,680	\$86,785	\$91,890	\$96,995	\$102,100	\$107,205	\$112,310	\$117,415	\$122,520	\$127,625	\$132,730	\$142,940	\$153,150	\$163,360	\$173,570	\$183,780	\$193,990	\$204,200	\$214,410
1.5 person	\$32,820	\$54,700	\$65,640	\$76,580	\$87,520	\$92,990	\$98,460	\$103,930	\$109,400	\$114,870	\$120,340	\$125,810	\$131,280	\$136,750	\$142,220	\$153,160	\$164,100	\$175,040	\$185,980	\$196,920	\$207,860	\$218,800	\$229,740
2 person	\$35,010	\$58,350	\$70,020	\$81,690	\$93,360	\$99,195	\$105,030	\$110,865	\$116,700	\$122,535	\$128,370	\$134,205	\$140,040	\$145,875	\$151,710	\$163,380	\$175,050	\$186,720	\$198,390	\$210,060	\$221,730	\$233,400	\$245,070
3 person	\$39,390	\$65,650	\$78,780	\$91,910	\$105,040	\$111,605	\$118,170	\$124,735	\$131,300	\$137,865	\$144,430	\$150,995	\$157,560	\$164,125	\$170,690	\$183,820	\$196,950	\$210,080	\$223,210	\$236,340	\$249,470	\$262,600	\$275,730
4 person	\$43,740	\$72,900	\$87,480	\$102,060	\$116,640	\$123,930	\$131,220	\$138,510	\$145,800	\$153,090	\$160,380	\$167,670	\$174,960	\$182,250	\$189,540	\$204,120	\$218,700	\$233,280	\$247,860	\$262,440	\$277,020	\$291,600	\$306,180
4.5 person	\$45,495	\$75,825	\$90,990	\$106,155	\$121,320	\$128,903	\$136,485	\$144,068	\$151,650	\$159,233	\$166,815	\$174,398	\$181,980	\$189,563	\$197,145	\$212,310	\$227,475	\$242,640	\$257,805	\$272,970	\$288,135	\$303,300	\$318,465
5 person	\$47,250	\$78,750	\$94,500	\$110,250	\$126,000	\$133,875	\$141,750	\$149,625	\$157,500	\$165,375	\$173,250	\$181,125	\$189,000	\$196,875	\$204,750	\$220,500	\$236,250	\$252,000	\$267,750	\$283,500	\$299,250	\$315,000	\$330,750
6 person	\$50,760	\$84,600	\$101,520	\$118,440	\$135,360	\$143,820	\$152,280	\$160,740	\$169,200	\$177,660	\$186,120	\$194,580	\$203,040	\$211,500	\$219,960	\$236,880	\$253,800	\$270,720	\$287,640	\$304,560	\$321,480	\$338,400	\$355,320
7 person	\$54,240	\$90,400	\$108,480	\$126,560	\$144,640	\$153,680	\$162,720	\$171,760	\$180,800	\$189,840	\$198,880	\$207,920	\$216,960	\$226,000	\$235,040	\$253,120	\$271,200	\$289,280	\$307,360	\$325,440	\$343,520	\$361,600	\$379,680
8 person	\$57,750	\$96,250	\$115,500	\$134,750	\$154,000	\$163,625	\$173,250	\$182,875	\$192,500	\$202,125	\$211,750	\$221,375	\$231,000	\$240,625	\$250,250	\$269,500	\$288,750	\$308,000	\$327,250	\$346,500	\$365,750	\$385,000	\$404,250

Rentals

Maximum affordable monthly rent

Assumes affordability = 30% of monthly household income

Maximum affordable monthly rent amounts should also include the following utilities: electric, gas, water, sewer, trash, & snow removal

Unit Size	30%	50%	60%	70%	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	150%	160%	170%	180%
Studio (1 person)	\$765	\$1,276	\$1,531	\$1,786	\$2,042	\$2,169	\$2,297	\$2,424	\$2,552	\$2,680	\$2,807	\$2,935	\$3,063	\$3,190	\$3,318	\$3,573	\$3,828	\$4,084	\$4,339	\$4,594
1 bed (1.5 person)	\$820	\$1,367	\$1,641	\$1,914	\$2,188	\$2,324	\$2,461	\$2,598	\$2,735	\$2,871	\$3,008	\$3,145	\$3,282	\$3,418	\$3,555	\$3,829	\$4,102	\$4,376	\$4,649	\$4,923
2 bed (3 person)	\$984	\$1,641	\$1,969	\$2,297	\$2,626	\$2,790	\$2,954	\$3,118	\$3,282	\$3,446	\$3,610	\$3,774	\$3,939	\$4,103	\$4,267	\$4,595	\$4,923	\$5,252	\$5,580	\$5,908
3 bed (4.5 person)	\$1,137	\$1,895	\$2,274	\$2,653	\$3,033	\$3,222	\$3,412	\$3,601	\$3,791	\$3,980	\$4,170	\$4,359	\$4,549	\$4,739	\$4,928	\$5,307	\$5,686	\$6,066	\$6,445	\$6,824
4 bed (6 person)	\$1,269	\$2,115	\$2,538	\$2,961	\$3,384	\$3,595	\$3,807	\$4,018	\$4,230	\$4,441	\$4,653	\$4,864	\$5,076	\$5,287	\$5,499	\$5,922	\$6,345	\$6,768	\$7,191	\$7,614

For Sale*

Maximum Monthly Principal & Interest Payment

Based on the affordable monthly rent amounts above, less a \$500 allowance to cover taxes, insurance, and HOA dues

Unit Size	30%	50%	60%	70%	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	150%	160%	170%	180%
Studio (1 person)	\$265	\$776	\$1,031	\$1,286	\$1,542	\$1,669	\$1,797	\$1,924	\$2,052	\$2,180	\$2,307	\$2,435	\$2,563	\$2,690	\$2,818	\$3,073	\$3,328	\$3,584	\$3,839	\$4,094
1 bed (1.5 person)	\$320	\$867	\$1,141	\$1,414	\$1,688	\$1,824	\$1,961	\$2,098	\$2,235	\$2,371	\$2,508	\$2,645	\$2,782	\$2,919	\$3,055	\$3,329	\$3,602	\$3,876	\$4,149	\$4,423
2 bed (3 person)	\$484	\$1,141	\$1,469	\$1,797	\$2,126	\$2,290	\$2,454	\$2,618	\$2,782	\$2,946	\$3,110	\$3,274	\$3,439	\$3,603	\$3,767	\$4,095	\$4,423	\$4,752	\$5,080	\$5,408
3 bed (4.5 person)	\$637	\$1,395	\$1,774	\$2,153	\$2,533	\$2,722	\$2,912	\$3,101	\$3,291	\$3,480	\$3,670	\$3,859	\$4,049	\$4,239	\$4,428	\$4,807	\$5,186	\$5,566	\$5,945	\$6,324
4 bed (6 person)	\$769	\$1,615	\$2,038	\$2,461	\$2,884	\$3,095	\$3,307	\$3,518	\$3,730	\$3,941	\$4,153	\$4,364	\$4,576	\$4,787	\$4,999	\$5,422	\$5,845	\$6,268	\$6,691	\$7,114

Maximum Sales Prices

Assumes interest rate of 6.27%, 30 year loan term, and 90% loan-to-value

Unit Size	30%	50%	60%	70%	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	150%	160%	170%	180%
Studio (1 person)	\$47,721	\$139,740	\$185,660	\$231,580	\$277,679	\$300,549	\$323,599	\$346,649	\$369,519	\$392,569	\$415,439	\$438,489	\$461,538	\$484,408	\$507,458	\$553,378	\$599,298	\$645,397	\$691,317	\$737,237
1 bed (1.5 person)	\$57,625	\$156,127	\$205,468	\$254,629	\$303,971	\$328,461	\$353,132	\$377,802	\$402,473	\$426,964	\$451,634	\$476,305	\$500,975	\$525,466	\$550,137	\$599,478	\$648,639	\$697,980	\$747,141	\$796,482
2 bed (3 person)	\$87,157	\$205,468	\$264,534	\$323,599	\$382,845	\$412,377	\$441,910	\$471,443	\$500,975	\$530,508	\$560,041	\$589,573	\$619,286	\$648,819	\$678,352	\$737,417	\$796,482	\$855,728	\$914,793	\$973,859
3 bed (4.5 person)	\$114,709	\$251,208	\$319,457	\$387,707	\$456,136	\$490,171	\$524,385	\$558,420	\$592,635	\$626,669	\$660,884	\$694,919	\$729,133	\$763,348	\$797,383	\$865,632	\$933,882	\$1,002,311	\$1,070,560	\$1,138,810
4 bed (6 person)	\$138,480	\$290,825	\$366,998	\$443,171	\$519,343	\$557,340	\$595,516	\$633,512	\$671,689	\$709,685	\$747,862	\$785,858	\$824,034	\$862,031	\$900,207	\$976,380	\$1,052,553	\$1,128,725	\$1,204,898	\$1,281,071

Effective May 7, 2026

THESE FIGURES ARE SUBJECT TO CHANGE WITHOUT NOTICE

*Interest rate is the 10-year rolling average+1.5% OR the Freddie Mac rate published on January 31st of the current year, whichever is higher. HOA, property tax and insurance allowance updated in 2024 from \$350 / month to \$500 / month