



Fiscal Note

Legislative Council Staff

Nonpartisan Services for Colorado's Legislature

SB 26-053: CHFA MORTGAGE POST OFFICERS FIRST RESPONDERS

Prime Sponsors:

Sen. Kirkmeyer

Rep. Clifford; Gonzalez R.

Fiscal Analyst:

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Published for: Senate Local Govt. & Housing**Drafting number:** LLS 26-0580**Version:** Initial Fiscal Note**Date:** February 3, 2026**Fiscal note status:** The fiscal note reflects the introduced bill

Summary Information

Overview. The bill expands eligibility for loans through the Colorado Housing and Finance Authority to peace officers and first responders regardless of income.

Types of impacts. The bill is projected to affect the following areas on an ongoing basis:

- Statutory Public Entity

Appropriations. No appropriation is required.

Table 1
State Fiscal Impacts

Type of Impact	Budget Year FY 2026-27	Out Year FY 2027-28
State Revenue	\$0	\$0
State Expenditures	\$0	\$0
Transferred Funds	\$0	\$0
Change in TABOR Refunds	\$0	\$0
Change in State FTE	0.0 FTE	0.0 FTE

Summary of Legislation

The bill expands eligibility for mortgage loans through the Colorado Housing and Finance Authority (CHFA) to law enforcement officers and first responders, regardless of income.

Statutory Public Entity

The bill authorizes the CHFA to originate mortgage loans for law enforcement and first responders. Originating these loans will increase administrative workload for CHFA to design the new loan type, secure any necessary financing, communicate loan guidelines to participating lenders, and to verify eligibility for these loans. It is assumed that CHFA will offer these loans using existing revenue and financing sources, and the bill will not impact state revenue or expenditures.

Effective Date

The bill takes effect 90 days following adjournment of the General Assembly sine die, assuming no referendum petition is filed.

State and Local Government Contacts

CHFA