

**Bulletin # 214**

June 3, 2022

To: CHFA Lenders  
From: CHFA Single Family Underwriting  
Subject: Area Median Income (AMI) Limits Update

The Freddie Mac (FHLMC) Area Median Income (AMI) Limits for 2022 have been revised. The new limits for Freddie Mac ONLY will be **effective for all CHFA loan reservations dated on and after June 6, 2022** for the following mortgage loan program:

- CHFA FHLMC - HFA Advantage® Programs (Insured & Uninsured)

**Fannie Mae (FNMA) has not issued new AMI limits at this time so any loan utilizing the higher AMI limits must be run through Loan Prospector on/after the effective date.**

The HFA Advantage® loan product is restricted to applicants with income that is less than or equal to 80% of the Area Median Income (AMI) – see chart below for new limits.

The CHFA Conventional AMI Loan Programs - CALP are available for applicants with income greater than 80% of the Area Median Income (AMI) who do not qualify for the HFA Preferred™ or HFA Advantage® loan products (*income less than or equal to 80%*). See AMI limits shown below.

CHFA requires Lenders to calculate both the **“Qualifying income”** to determine Product Eligibility, **and** the **“CHFA Income Limits”** to determine CHFA Program Eligibility and Bond Compliance for these programs. *Please refer to the “Loan Program Outlines & Underwriting Guides” at [www.chfa.org](http://www.chfa.org) for complete program details.*

**CONNECTICUT – 2022 AMI LIMITS – FHLMC\***

County Name**	2022 Area Median Income (AMI)	2022 Low-income - 80% (AMI)
Fairfield	\$135,900	\$108,720
Hartford	\$113,200	\$ 90,560
Litchfield	\$112,600	\$ 90,080
Middlesex	\$113,200	\$ 90,560
New Haven	\$ 99,200	\$ 79,360
New London	\$106,000	\$ 84,800
Tolland	\$113,200	\$ 90,560
Windham	\$107,900	\$ 86,320

\* HFA Advantage® and HomePossible®

\*\* For 2022, all towns in each county have the same AMI.

All questions regarding this Bulletin should be directed to Lisa Hensley at [lisa.hensley@chfa.org](mailto:lisa.hensley@chfa.org)  
or Carolyn Christensen at [carolyn.christensen@chfa.org](mailto:carolyn.christensen@chfa.org)