

Bulletin # 275

June 9, 2025

To: CHFA Participating Lenders
From: CHFA Single Family Underwriting
Subject: **CHFA Bond Income and Sales Price Limits**

Connecticut Housing Finance Authority (CHFA) Bond - Income Limits and Sales Price Limits are being revised to comply with the U.S. Department of Housing and Urban Development (HUD), and the U.S. Department of the Treasury income and sales price limits.

These new Income and Sales Price limits will be effective for reservations made on and after June 23, 2025 (*THERE WILL BE NO EXCEPTIONS*).

There are no changes to the designated Target Area Census Tracts.

Income eligibility will continue to be based on the income of the mortgagors (*applicants only*) and family unit size (2 or less; 3 or more).

Income and Sales Price Limits in Connecticut are now based on Planning Regions and no longer Counties. Attached please find a breakdown of Planning Regions by town. The Planning Region can also be found on the ffiec.gov print out used to verify census tract.

The new CHFA Bond Income and Sales Price Limits are included with this Bulletin announcement and are also located at www.chfa.org under the Lender Forms section.

Stay up to date with CHFA Training! [Click Here For Current CHFA Training Schedule](#)

*All questions regarding this Bulletin should be directed to Lisa Hensley at lisa.hensley@chfa.org
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CHFA BOND - INCOME LIMITS

EFFECTIVE June 23, 2025

CAPITOL	Family Unit Size	
	1 or 2	3 or more
Andover, Avon, Berlin, Bloomfield, Bolton Canton, Columbia, Coventry, East Granby, *East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, *Hartford, Hebron *Manchester, Mansfield, Marlborough, *New Britain, Newington, Plainville, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, *Vernon, West Hartford, Wethersfield, Willington, Windsor, Windsor Locks.	\$126,600	\$145,590
*TARGET AREAS - (Eligible Census Tracts on page 3)		
East Hartford, Hartford, Manchester, New Britain, Vernon.	\$151,920	\$177,240

GREATER BRIDGEPORT	Family Unit Size	
	1 or 2	3 or more
*Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull.	\$153,480	\$179,060
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Bridgeport	\$153,480	\$179,060

LOWER CT RIVER VALLEY	Family Unit Size	
	1 or 2	3 or more
Chester, Cromwell, Durham, East Haddam, East Hampton, Haddam, Middlefield, *Middletown, Portland.	\$126,600	\$145,590
Clinton, Deep River, Essex, Killingworth, Old Saybrook, Westbrook.	\$138,200	\$158,930
Lyme, Old Lyme.	\$124,700	\$143,405
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Middletown	\$151,920	\$177,240

NAUGATUCK VALLEY	Family Unit Size	
	1 or 2	3 or more
*Ansonia, Beacon Falls, Bethlehem *Bristol, Cheshire, Derby, *Middlebury, Naugatuck, Oxford, Plymouth, Prospect, Seymour, Southbury, Thomaston, *Waterbury, Watertown, Wolcott, Woodbury.	\$124,600	\$143,290
Shelton	\$136,440	\$159,180
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Ansonia, Bristol, Waterbury.	\$149,520	\$174,440

NORTHEAST CT	Family Unit Size	
	1 or 2	3 or more
Ashford, Brooklyn, Canterbury, Chaplin, Eastford, Hampton, Killingly, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Voluntown, Woodstock.	\$124,600	\$143,290

NORTHWEST HILLS	Family Unit Size	
	1 or 2	3 or more
Barkhamsted, Burlington, Canaan, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Morris, New Hartford, Norfolk, North Canaan, Roxbury, Salisbury, Sharon, *Torrington, Warren, Washington, Winchester.	\$124,600	\$143,290
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Torrington	\$149,520	\$174,440

SOUTH CENTRAL	Family Unit Size	
	1 or 2	3 or more
Bethany, Branford, East Haven, Guilford, Hamden, Madison, *Meriden, Milford, *New Haven, North Branford, North Haven, Orange, Wallingford, *West Haven, Woodbridge.	\$124,600	\$143,290
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Meriden, New Haven, West Haven	\$149,520	\$174,440

SOUTHEASTERN CT	Family Unit Size	
	1 or 2	3 or more
Bozrah, East Lyme, Franklin, *Griswold, *Groton, Ledyard, Lisbon, Montville, *New London, North Stonington, *Norwich, Preston, Salem, Sprague, Stonington, Waterford, *Windham	\$124,600	\$143,290
Colchester, Lebanon	\$141,100	\$162,265
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Griswold, Groton, New London, Norwich, Windham	\$149,520	\$174,440

WESTERN	Family Unit Size	
	1 or 2	3 or more
Bethel, Brookfield, *Danbury, New Fairfield, Newtown, Redding, Ridgefield, Sherman.	\$159,395	\$183,305
Bridgewater, New Milford.	\$124,700	\$143,405
Darien, Greenwich, New Canaan, *Norwalk, *Stamford, Weston, Westport, Wilton.	\$171,500	\$197,225
*TARGET AREAS - (Eligible Census Tracts on page 3)		
Danbury	\$178,680	\$208,460
Norwalk, Stamford	\$205,800	\$240,100

CHFA BOND - SALES PRICE LIMITS

EFFECTIVE June 23, 2025



CAPITOL	Existing & New
Andover, Avon, Berlin, Bloomfield, Bolton, Canton, Columbia, Coventry, East Granby, *East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, *Hartford, Hebron, *Manchester, Mansfield, Marlborough, *New Britain, Newington, Plainville, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, *Vernon, West Hartford, Wethersfield, Willington, Windsor, Windsor Locks.	\$544,230
*TARGET AREAS - (Eligible Census Tracts on page 3)	
East Hartford, Hartford, Manchester, New Britain, Vernon.	\$665,170

GREATER BRIDGEPORT	Existing & New
*Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull.	\$700,000
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Bridgeport	\$700,000

LOWER CT RIVER VALLEY	Existing & New
Chester, Clinton, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Haddam, Killingworth, Lyme, Middlefield, *Middletown, Old Lyme, Old Saybrook, Portland, Westbrook.	\$544,230
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Middletown	\$665,170

NAUGATUCK VALLEY	Existing & New
*Ansonia, Beacon Falls, Bethlehem, *Bristol, Cheshire, Derby, Middlebury, Naugatuck, Oxford, Plymouth, Prospect, Seymour, Southbury, Thomaston, *Waterbury, Watertown, Wolcott, Woodbury.	\$544,230
Shelton	\$700,000
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Ansonia, Bristol, Waterbury.	\$665,170

NORTHEAST CT	Existing & New
Ashford, Brooklyn, Canterbury, Chaplin, Eastford, Hampton, Killingly, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Voluntown, Woodstock.	\$544,230

NORTHWEST HILLS	Existing & New
Barkhamsted, Burlington, Canaan, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Morris, New Hartford, Norfolk, North Canaan, Roxbury, Salisbury, Sharon, *Torrington, Warren, Washington, Winchester.	\$544,230
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Torrington	\$665,170

SOUTH CENTRAL	Existing & New
Bethany, Branford, East Haven, Guilford, Hamden, Madison, *Meriden, Milford, *New Haven, North Branford, North Haven, Orange, Wallingford, *West Haven, Woodbridge.	\$544,230
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Meriden, New Haven, West Haven	\$665,170

SOUTHEASTERN CT	Existing & New
Bozrah, Colchester, East Lyme, Franklin, *Griswold, *Groton, Lebanon, Ledyard, Lisbon, Montville, *New London, North Stonington, *Norwich, Preston, Salem, Sprague, Stonington, Waterford, *Windham.	\$544,230
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Griswold, Groton, New London, Norwich, Windham.	\$665,170

WESTERN	Existing & New
Bridgewater, New Milford,	\$544,230
Bethel, Brookfield, *Danbury, Darien, Greenwich, New Canaan, New Fairfield, Newtown, *Norwalk, Redding, Ridgefield, Sherman, *Stamford, Weston, Westport, Wilton.	\$700,000
*TARGET AREAS - (Eligible Census Tracts on page 3)	
Danbury, Norwalk, Stamford.	\$700,000

TARGET AREA - CENSUS TRACTS

Effective Jan. 8, 2024



Note: Target Area towns may not be all inclusive. Enter the property address in the [FFIEC.gov](https://ffiec.gov) Geocoding/Mapping system to determine if the property is located in one of the Target Area census tracts below.

Applicants purchasing property located in a Target Area census tract are eligible for an interest rate discount of 0.25% not to be combined with any other program rate reduction - higher income limits may apply.

0215.01	0739	1715	3517	5005	5245.01
0215.02	0740	2101.02	3518	5009	5246
0221.01	0743	2102.01	3519	5012	5302
0434	0744	2102.02	3520	5013	5411
0437	1252	2107.01	3521	5015	5415
0438	1253	2107.02	3522	5017	5416
0440	1254	3101	3523	5018	5417
0441	1403	3102	3524	5023	6903
0442	1405	3103	3525	5024	6904
0444	1406	3108.01	3526	5025	6905
0445	1407	3108.03	3527.01	5027	6907
0703	1408	3108.04	3527.02	5028	6908
0705	1413.01	3501.01	3528	5030	6909
0709	1415	3502	4061	5031.01	6964.01
0712	1416	3503	4153	5033	6968
0713	1421	3504	4155	5035	6970
0714	1423	3505	4156	5037	7025
0716	1424	3508	4159	5041	7092
0719	1425	3509	4160	5042	8003
0720	1426.01	3510	4161	5043	8004
0722	1426.05	3511	4162	5045	8005.01
0724	1427	3512	4163	5049	8006
0732	1545	3513	4171	5104	8702
0734	1701	3514	5001	5106	8703
0736	1709	3515	5002	5113	
0737	1710	3516.01	5003	5147	
0738	1714	3516.02	5004	5244	

CT Planning Regions by Town

TOWN	PLANNING REGION
Andover	Capitol
Ansonia	Naugatuck Valley
Ashford	Northeast CT
Avon	Capitol
Barkhamsted	Northwest Hills
Beacon Falls	Naugatuck Valley
Berlin	Capitol
Bethany	South Central
Bethel	Western
Bethlehem	Naugatuck Valley
Bloomfield	Capitol
Bolton	Capitol
Bozrah	Southeastern CT
Branford	South Central
Bridgeport	Greater Bridgeport
Bridgewater	Western
Bristol	Naugatuck Valley
Brookfield	Western
Brooklyn	Northeast CT
Burlington	Northwest Hills
Canaan	Northwest Hills
Canterbury	Northeast CT
Canton	Capitol
Chaplin	Northeast CT
Cheshire	Naugatuck Valley
Chester	Lower CT River Valley
Clinton	Lower CT River Valley
Colchester	Southeastern CT
Colebrook	Northwest Hills
Columbia	Capitol
Cornwall	Northwest Hills
Coventry	Capitol
Cromwell	Lower CT River Valley
Danbury	Western
Darien	Western
Deep River	Lower CT River Valley
Derby	Naugatuck Valley
Durham	Lower CT River Valley

CT Planning Regions by Town

TOWN	PLANNING REGION
Eastford	Northeast CT
East Granby	Capitol
East Haddam	Lower CT River Valley
East Hampton	Lower CT River Valley
East Hartford	Capitol
East Haven	South Central
East Lyme	Southeastern CT
Easton	Greater Bridgeport
East Windsor	Capitol
Ellington	Capitol
Enfield	Capitol
Essex	Lower CT River Valley
Fairfield	Greater Bridgeport
Farmington	Capitol
Franklin	Southeastern CT
Glastonbury	Capitol
Goshen	Northwest Hills
Granby	Capitol
Greenwich	Western
Griswold	Southeastern CT
Groton	Southeastern CT
Guilford	South Central
Haddam	Lower CT River Valley
Hamden	South Central
Hampton	Northeast CT
Hartford	Capitol
Hartland	Northwest Hills
Harwinton	Northwest Hills
Hebron	Capitol
Kent	Northwest Hills
Killingly	Northeast CT
Killingworth	Lower CT River Valley
Lebanon	Southeastern CT
Ledyard	Southeastern CT
Lisbon	Southeastern CT
Litchfield	Northwest Hills
Lyme	Lower CT River Valley
Madison	South Central

CT Planning Regions by Town

TOWN	PLANNING REGION
Manchester	Capitol
Mansfield	Capitol
Marlborough	Capitol
Meriden	South Central
Middlebury	Naugatuck Valley
Middlefield	Lower CT River Valley
Middletown	Lower CT River Valley
Milford	South Central
Monroe	Greater Bridgeport
Montville	Southeastern CT
Morris	Northwest Hills
Naugatuck	Naugatuck Valley
New Britain	Capitol
New Canaan	Western
New Fairfield	Western
New Hartford	Northwest Hills
New Haven	South Central CT
Newington	Capitol
New London	Southeastern CT
New Milford	Western
Newtown	Western
Norfolk	Northwest Hills
North Branford	South Central
North Canaan	Northwest Hills
North Haven	South Central
North Stonington	Southeastern CT
Norwalk	Western
Norwich	Southeastern CT
Old Lyme	Lower CT River Valley
Old Saybrook	Lower CT River Valley
Orange	South Central
Oxford	Naugatuck Valley
Plainfield	Northeast CT
Plainville	Capitol
Plymouth	Naugatuck Valley
Pomfret	Northeast CT
Portland	Lower CT River Valley
Preston	Southeastern CT

CT Planning Regions by Town

TOWN	PLANNING REGION
Prospect	Naugatuck Valley
Putnam	Northeast CT
Redding	Western
Ridgefield	Western
Rocky Hill	Capitol
Roxbury	Northwest Hills
Salem	Southeastern CT
Salisbury	Northwest Hills
Scotland	Northeast CT
Seymour	Naugatuck Valley
Sharon	Northwest Hills
Shelton	Naugatuck Valley
Sherman	Western
Simsbury	Capitol
Somers	Capitol
Southbury	Naugatuck Valley
Southington	Capitol
South Windsor	Capitol
Sprague	Southeastern CT
Stafford	Capitol
Stamford	Western
Sterling	Northeast CT
Stonington	Southeastern CT
Stratford	Greater Bridgeport
Suffield	Capitol
Thomaston	Naugatuck Valley
Thompson	Northeast CT
Tolland	Capitol
Torrington	Northwest Hills
Trumbull	Greater Bridgeport
Union	Northeast CT
Vernon	Capitol
Voluntown	Northeast CT
Wallingford	South Central
Warren	Northwest Hills
Washington	Northwest Hills
Waterbury	Naugatuck Valley
Waterford	Southeastern CT

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Watertown	Naugatuck Valley
Westbrook	Lower CT River Valley
West Hartford	Capitol
West Haven	South Central
Weston	Western
Westport	Western
Wethersfield	Capitol
Willington	Capitol
Wilton	Western
Winchester	Northwest Hills
Windham	Southeastern CT
Windsor	Capitol
Windsor Locks	Capitol
Wolcott	Naugatuck Valley
Woodbridge	South Central
Woodbury	Naugatuck Valley
Woodstock	Northeast CT

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New Canaan	Western
New Fairfield	Western
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Newington	Capitol
New London	Southeastern CT
New Milford	Western
Newtown	Western
Norfolk	Northwest Hills
North Branford	South Central
North Canaan	Northwest Hills
North Haven	South Central
North Stonington	Southeastern CT
Norwalk	Western
Norwich	Southeastern CT
Old Lyme	Lower CT River Valley
Old Saybrook	Lower CT River Valley
Orange	South Central
Oxford	Naugatuck Valley
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Plainville	Capitol
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Roxbury	Northwest Hills
Salem	Southeastern CT
Salisbury	Northwest Hills
Scotland	Northeast CT
Seymour	Naugatuck Valley
Sharon	Northwest Hills
Shelton	Naugatuck Valley
Sherman	Western
Simsbury	Capitol
Somers	Capitol
Southbury	Naugatuck Valley
Southington	Capitol
South Windsor	Capitol
Sprague	Southeastern CT
Stafford	Capitol
Stamford	Western
Sterling	Northeast CT
Stonington	Southeastern CT
Stratford	Greater Bridgeport
Suffield	Capitol
Thomaston	Naugatuck Valley
Thompson	Northeast CT
Tolland	Capitol
Torrington	Northwest Hills
Trumbull	Greater Bridgeport
Union	Northeast CT
Vernon	Capitol
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Warren	Northwest Hills
Washington	Northwest Hills
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Waterford	Southeastern CT

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West Haven	South Central
Weston	Western
Westport	Western
Wethersfield	Capitol
Willington	Capitol
Wilton	Western
Winchester	Northwest Hills
Windham	Southeastern CT
Windsor	Capitol
Windsor Locks	Capitol
Wolcott	Naugatuck Valley
Woodbridge	South Central
Woodbury	Naugatuck Valley
Woodstock	Northeast CT