

**Bulletin # 276A**

July 16, 2025

To: CHFA Participating Lenders  
From: CHFA Single Family Underwriting  
Subject: **Govt. Insured DTI – Revised**

Effective with reservations on or after **July 14, 2025**, CHFA will allow a **debt-to-income ratio of up to 50%** on FHA and USDA loans with a minimum **660 credit score**. Total Scorecard and GUS approval are required. There are no changes to the current guidelines for VA loans.

Exceptions to reservations prior to the effective date of July 14, 2025 will be considered on a case-by-case basis. Please email exception requests to [sfaminquiry@chfa.org](mailto:sfaminquiry@chfa.org) with an explanation of the circumstances surrounding the exception.

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