

Bulletin # 276

July 16, 2025

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

Effective with reservations on or after **July 14, 2025**, CHFA will allow a **debt-to-income ratio of 50%/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.

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