
Bulletin #281

January 2, 2026

To: CHFA Participating Lenders
From: CHFA Homeownership Department
Subject: **CHFA Sales Price Limits Update**

The Connecticut Housing Finance Authority (CHFA) Bond - Sales Price Limits for the Homebuyer Mortgage Programs are being revised to comply with the Treasury (IRS) regulations regarding the use of tax-exempt bond proceeds.

- **The new Sales Price Limits will apply to all reservations for CHFA mortgage loans effective on and after January 15, 2026.**

There are no changes to the CHFA Bond - Income Limits at this time.

A copy of the new CHFA Bond - Sales Price Limits are included with this notification and are also available at chfa.org under the Lender Forms section.

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All questions regarding this Bulletin should be directed to Lisa Hensley at lisa.hensley@chfa.org or Carolyn Christensen at carolyn.christensen@chfa.org

CHFA BOND - SALES PRICE LIMITS

EFFECTIVE January 15, 2026



| 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. | \$561,885 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| East Hartford, Hartford, Manchester, New Britain, Vernon. | \$686,750 |

| GREATER BRIDGEPORT | Existing & New |
|--------------------------------------------------------------|----------------|
| *Bridgeport, Easton, Fairfield, Monroe, Stratford, Trumbull. | \$750,000 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Bridgeport | \$750,000 |

| 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. | \$561,885 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Middletown | \$686,750 |

| NAUGATUCK VALLEY | Existing & New |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| *Ansonia, Beacon Falls, Bethlehem, *Bristol, Cheshire, Derby, Middlebury, Naugatuck, Oxford, Plymouth, Prospect, Seymour, Shelton, Southbury, Thomaston, *Waterbury, Watertown, Wolcott, Woodbury. | \$561,885 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Ansonia, Bristol, Waterbury. | \$686,750 |

| NORTHEAST CT | Existing & New |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Ashford, Brooklyn, Canterbury, Chaplin, Eastford, Hampton, Killingly, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Voluntown, Woodstock. | \$561,885 |

| 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. | \$561,885 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Torrington | \$686,750 |

| SOUTH CENTRAL | Existing & New |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Bethany, Branford, East Haven, Guilford, Hamden, Madison, *Meriden, Milford, *New Haven, North Branford, North Haven, Orange, Wallingford, *West Haven, Woodbridge. | \$561,885 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Meriden, New Haven, West Haven | \$686,750 |

| 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. | \$561,885 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Griswold, Groton, New London, Norwich, Windham. | \$686,750 |

| WESTERN | Existing & New |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Bethel, Bridgewater, Brookfield, *Danbury, Darien, Greenwich, New Canaan, New Fairfield, New Milford, Newtown, *Norwalk, Redding, Ridgefield, Sherman, *Stamford, Weston, Westport, Wilton. | \$750,000 |
| *TARGET AREAS - (Eligible Census Tracts on page 3) | |
| Danbury, Norwalk, Stamford. | \$750,000 |

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 |

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 |

CT Planning Regions by Town

| TOWN | PLANNING REGION |
|---------------|-----------------------|
| 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 |