

Bulletin #274

May 29, 2025

To: CHFA Participating Lenders
From: CHFA Single Family Underwriting
Subject: **Area Median Income 2025 (AMI) Limit Updates**

The Fannie Mae (FNMA) and Freddie Mac (FHLMC) Area Median Income (AMI) Limits for 2025 have been revised, with an agency effective date of May 18, 2025. The new limits for both GSEs will be **based on your AUS Findings** for the following mortgage loan programs:

- CHFA FNMA - HFA Preferred™
- CHFA FHLMC - HFA Advantage®
- CHFA - Time To Own – Forgivable Down Payment Assistance Program.

The CHFA Time To Own Program (TTO) Area Median Income (AMI) overlay applies: 80% or less AMI: up to \$25,000.00. Greater than 80% up to 100% AMI: up to \$18,750.00.

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. Refer to the CHFA website at chfa.org for complete program details.

AMI in Connecticut is 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. Please note, this change has affected the AMI limits in several census tracts, as Planning Regions are not Counties.

CONNECTICUT – 2025 AMI – FANNIE MAE, FREDDIE MAC and TTO*

Planning Region	2025 Area Median Income (AMI)	2025 Low-income - 80% (AMI)
Capitol	\$126,600	\$101,280
Greater Bridgeport	\$148,900	\$119,120
Lower Connecticut River Valley	\$126,600	\$101,280
Naugatuck Valley	\$110,000	\$ 88,000
Northeastern Connecticut	\$113,700	\$ 90,960
Northwest Hills	\$116,400	\$ 93,120
South Central Connecticut	\$113,200	\$ 90,560
Southeastern Connecticut	\$110,300	\$ 88,240
Western Connecticut	\$148,900	\$119,120

Please see page two of this bulletin for information on the CHFA Loan Origination System for loans utilizing the 2025 AMI calculations.

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

Effective immediately, Lenders now have the ability to use the 2025 AMI limits for Conventional Loans within the CHFA Loan Origination System (LOS) *when AUS is utilizing 2025 AMI limits.*

Loans can now be identified on the loan reservation screen by clicking on a new checkbox called: “Meets 2025 AMI per AUS”. This checkbox is located under “Annual Qualifying Income” as shown in the print screen below.

This LOS update is only applicable for loans where the AUS findings of either DU or LPA reference the 2025 AMI limits in effect prior to the reservation date of May 18, 2025.

Loan Reservation Screen

LOAN INFORMATION	
* Lender Loan Num:	<input type="text"/>
*Annual Income: (For Income limits Only)	<input type="text"/>
*Annual Qualifying Income: (For Underwriting Purposes)	<input type="text"/>
Meets 2025 AMI per AUS <input type="checkbox"/>	
	Income Limit / Sale Price Limits: <input type="text" value="\$122,300"/> <input type="text" value="\$537,360"/>
	Total UFMIP / Funding - Guarantee Fee: <input type="text"/>
	* Est. 1st Mortgage (including Total UFMIP / Funding - Guarantee Fee): <input type="text"/>

When “Meets 2025 AMI per AUS” is clicked, the system will use the AMI limits effective May 18, 2025. It will also use AMI limits for this effective date to calculate the allowable Time To Own Program amount.

Please note: This only applies to Conventional Loans with 2025 AMI Limits referenced in AUS.

Government insured loans with Time to Own will reference the AMI chart effective at the time of the original reservation.

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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

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