



Homeownership Program Bulletin

March 21, 2003

Program Bulletin #2003-09

To: CalHFA Approved Lenders

UPDATED CHDAP AND SCHOOL FEE INCOME LIMITS (Corrected)

This bulletin supersedes Program Bulletin #2003-08, dated March 18, 2003. The moderate-income limits used for the Agency's California Homebuyer's Downpayment Assistance Program (CHDAP) and the School Facility Fee Down Payment Assistance Program (SFF) have been revised based on corrected numbers received from the Department of Housing and Community Development (HCD). The counties that are affected by these revisions are: Alameda, Contra Costa, Los Angeles, Marin, Monterey, San Diego, San Francisco, San Mateo and Santa Cruz.

Attachment A is the revised moderate-income limits which should be used *effective immediately*. Loan reservations for borrowers that qualified under the limits set forth in #2003-08, but no longer qualify, will be honored through the close of business on the date of this announcement.

There is no change to Attachment B, which is used for the Homeownership In Revitalization Areas Programs (HIRAP).

Questions regarding this bulletin should be directed to CalHFA, Homeownership Programs, at 1121 L Street, 7th Floor, Sacramento, CA 95814; by phone (916) 324-8088; by fax (916) 324-6589 by e-mail at homeownership@calhfa.ca.gov or visit CalHFA's website at: www.calhfa.ca.gov

Attachments

2003 HCD Moderate Income Limits (Revised)

ATTACHMENT A

Ca. Homebuyer's Downpayment Assistance Program (CHDAP) & Program #2 of School Facility Fee-Effective 03/21/03

COUNTY/PERSONS	1	2	3	4	5	6	7	8
ALAMEDA	\$ 64,350	\$ 73,500	\$ 82,700	\$ 91,900	\$ 99,250	\$ 106,600	\$ 113,950	\$ 121,300
ALPINE	\$ 46,450	\$ 53,100	\$ 59,700	\$ 66,350	\$ 71,650	\$ 76,950	\$ 82,250	\$ 87,600
AMADOR	\$ 47,050	\$ 53,750	\$ 60,500	\$ 67,200	\$ 72,600	\$ 77,950	\$ 83,350	\$ 88,700
BUTTE	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
CALAVERAS	\$ 44,350	\$ 50,700	\$ 57,000	\$ 63,350	\$ 68,400	\$ 73,500	\$ 78,550	\$ 83,600
COLUSA	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
CONTRA COSTA	\$ 64,350	\$ 73,500	\$ 82,700	\$ 91,900	\$ 99,250	\$ 106,600	\$ 113,950	\$ 121,300
DEL NORTE	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
EL DORADO	\$ 50,250	\$ 57,400	\$ 64,600	\$ 71,750	\$ 77,500	\$ 83,250	\$ 88,950	\$ 94,700
FRESNO	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
GLENN	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
HUMBOLDT	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
IMPERIAL	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
INYO	\$ 39,900	\$ 45,600	\$ 51,300	\$ 57,000	\$ 61,550	\$ 66,100	\$ 70,700	\$ 75,250
KERN	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
KINGS	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
LAKE	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
LASSEN	\$ 39,900	\$ 45,600	\$ 51,300	\$ 57,000	\$ 61,550	\$ 66,100	\$ 70,700	\$ 75,250
LOS ANGELES	\$ 42,250	\$ 48,300	\$ 54,300	\$ 60,350	\$ 65,200	\$ 70,000	\$ 74,850	\$ 79,650
MADERA	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
MARIN	\$ 76,850	\$ 87,850	\$ 98,800	\$ 109,800	\$ 118,600	\$ 127,350	\$ 136,150	\$ 144,950
MARIPOSA	\$ 38,650	\$ 44,150	\$ 49,700	\$ 55,200	\$ 59,600	\$ 64,050	\$ 68,450	\$ 72,850
MENDOCINO	\$ 38,700	\$ 44,250	\$ 49,750	\$ 55,300	\$ 59,700	\$ 64,150	\$ 68,550	\$ 73,000
MERCED	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
MODOC	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
MONO	\$ 45,800	\$ 52,300	\$ 58,850	\$ 65,400	\$ 70,650	\$ 75,850	\$ 81,100	\$ 86,350
MONTEREY	\$ 46,700	\$ 53,350	\$ 60,050	\$ 66,700	\$ 72,050	\$ 77,350	\$ 82,700	\$ 88,050
NAPA	\$ 56,950	\$ 65,100	\$ 73,200	\$ 81,350	\$ 87,850	\$ 94,350	\$ 100,850	\$ 107,400
NEVADA	\$ 49,550	\$ 56,650	\$ 63,700	\$ 70,800	\$ 76,450	\$ 82,150	\$ 87,800	\$ 93,450
ORANGE	\$ 63,500	\$ 72,550	\$ 81,650	\$ 90,700	\$ 97,950	\$ 105,200	\$ 112,450	\$ 119,700
PLACER	\$ 50,250	\$ 57,400	\$ 64,600	\$ 71,750	\$ 77,500	\$ 83,250	\$ 88,950	\$ 94,700
PLUMAS	\$ 41,150	\$ 47,050	\$ 52,900	\$ 58,800	\$ 63,500	\$ 68,200	\$ 72,900	\$ 77,600
RIVERSIDE	\$ 42,850	\$ 48,950	\$ 55,100	\$ 61,200	\$ 66,100	\$ 71,000	\$ 75,900	\$ 80,800
SACRAMENTO	\$ 50,250	\$ 57,400	\$ 64,600	\$ 71,750	\$ 77,500	\$ 83,250	\$ 88,950	\$ 94,700
SAN BENITO	\$ 56,350	\$ 64,400	\$ 72,450	\$ 80,500	\$ 86,950	\$ 93,400	\$ 99,800	\$ 106,250
SAN BERNARDINO	\$ 42,850	\$ 48,950	\$ 55,100	\$ 61,200	\$ 66,100	\$ 71,000	\$ 75,900	\$ 80,800
SAN DIEGO	\$ 50,350	\$ 57,500	\$ 64,700	\$ 71,900	\$ 77,650	\$ 83,400	\$ 89,150	\$ 94,900
SAN FRANCISCO	\$ 76,850	\$ 87,850	\$ 98,800	\$ 109,800	\$ 118,600	\$ 127,350	\$ 136,150	\$ 144,950
SAN JOAQUIN	\$ 42,500	\$ 48,550	\$ 54,650	\$ 60,700	\$ 65,550	\$ 70,400	\$ 75,250	\$ 80,100
SAN LUIS OBISPO	\$ 48,500	\$ 55,400	\$ 62,350	\$ 69,250	\$ 74,800	\$ 80,350	\$ 85,850	\$ 91,400
SAN MATEO	\$ 76,850	\$ 87,850	\$ 98,800	\$ 109,800	\$ 118,600	\$ 127,350	\$ 136,150	\$ 144,950
SANTA BARBARA	\$ 50,900	\$ 58,150	\$ 65,450	\$ 72,700	\$ 78,500	\$ 84,350	\$ 90,150	\$ 95,950
SANTA CLARA	\$ 88,600	\$ 101,300	\$ 113,950	\$ 126,600	\$ 136,750	\$ 146,850	\$ 157,000	\$ 167,100
SANTA CRUZ	\$ 62,650	\$ 71,600	\$ 80,550	\$ 89,500	\$ 96,650	\$ 103,800	\$ 111,000	\$ 118,150
SHASTA	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
SIERRA	\$ 39,900	\$ 45,600	\$ 51,300	\$ 57,000	\$ 61,550	\$ 66,100	\$ 70,700	\$ 75,250
SISKIYOU	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
SOLANO	\$ 56,950	\$ 65,100	\$ 73,200	\$ 81,350	\$ 87,850	\$ 94,350	\$ 100,850	\$ 107,400
SONOMA	\$ 60,050	\$ 68,650	\$ 77,200	\$ 85,800	\$ 92,650	\$ 99,550	\$ 106,400	\$ 113,250
STANISLAUS	\$ 40,300	\$ 46,100	\$ 51,850	\$ 57,600	\$ 62,200	\$ 66,800	\$ 71,400	\$ 76,050
SUTTER	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
TEHAMA	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
TRINITY	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
TULARE	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950
TUOLUMNE	\$ 40,150	\$ 45,900	\$ 51,600	\$ 57,350	\$ 61,950	\$ 66,550	\$ 71,100	\$ 75,700
VENTURA	\$ 62,750	\$ 71,700	\$ 80,700	\$ 89,650	\$ 96,800	\$ 104,000	\$ 111,150	\$ 118,350
YOLO	\$ 47,900	\$ 54,700	\$ 61,550	\$ 68,400	\$ 73,850	\$ 79,350	\$ 84,800	\$ 90,300
YUBA	\$ 38,150	\$ 43,600	\$ 49,050	\$ 54,500	\$ 58,850	\$ 63,200	\$ 67,600	\$ 71,950

2003 HCD Lower Income Limits

ATTACHMENT B

Homeownership In Revitalization Areas Program (HIRAP) - Effective 03/18/03

COUNTY/PERSONS	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
ALAMEDA	\$ 44,850	\$ 51,250	\$ 57,650	\$ 64,100	\$ 69,200	\$ 74,350	\$ 79,450	\$ 84,600
ALPINE	\$ 30,950	\$ 35,400	\$ 39,800	\$ 44,250	\$ 47,800	\$ 51,300	\$ 54,850	\$ 58,400
AMADOR	\$ 31,350	\$ 35,850	\$ 40,300	\$ 44,800	\$ 48,400	\$ 51,950	\$ 55,550	\$ 59,150
BUTTE	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
CALAVERAS	\$ 29,550	\$ 33,800	\$ 38,000	\$ 42,250	\$ 45,600	\$ 49,000	\$ 52,400	\$ 55,750
COLUSA	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
CONTRA COSTA	\$ 44,850	\$ 51,250	\$ 57,650	\$ 64,100	\$ 69,200	\$ 74,350	\$ 79,450	\$ 84,600
DEL NORTE	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
EL DORADO	\$ 33,500	\$ 38,250	\$ 43,050	\$ 47,850	\$ 51,650	\$ 55,500	\$ 59,300	\$ 63,150
FRESNO	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
GLENN	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
HUMBOLDT	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
IMPERIAL	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
INYO	\$ 26,600	\$ 30,400	\$ 34,200	\$ 38,000	\$ 41,050	\$ 44,100	\$ 47,100	\$ 50,150
KERN	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
KINGS	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
LAKE	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
LASSEN	\$ 26,600	\$ 30,400	\$ 34,200	\$ 38,000	\$ 41,050	\$ 44,100	\$ 47,100	\$ 50,150
LOS ANGELES	\$ 31,600	\$ 36,100	\$ 40,600	\$ 45,100	\$ 48,750	\$ 52,350	\$ 55,950	\$ 59,550
MADERA	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
MARIN	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
MARIPOSA	\$ 25,750	\$ 29,450	\$ 33,100	\$ 36,800	\$ 39,750	\$ 42,700	\$ 45,650	\$ 48,600
MENDOCINO	\$ 25,800	\$ 29,500	\$ 33,200	\$ 36,900	\$ 39,850	\$ 42,800	\$ 45,750	\$ 48,700
MERCED	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
MODOC	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
MONO	\$ 30,500	\$ 34,900	\$ 39,250	\$ 43,600	\$ 47,100	\$ 50,600	\$ 54,050	\$ 57,550
MONTEREY	\$ 32,000	\$ 36,550	\$ 41,100	\$ 45,700	\$ 49,350	\$ 53,000	\$ 56,650	\$ 60,300
NAPA	\$ 37,950	\$ 43,400	\$ 48,800	\$ 54,250	\$ 58,600	\$ 62,900	\$ 67,250	\$ 71,600
NEVADA	\$ 33,050	\$ 37,750	\$ 42,500	\$ 47,200	\$ 51,000	\$ 54,750	\$ 58,550	\$ 62,300
ORANGE	\$ 39,550	\$ 45,200	\$ 50,850	\$ 56,500	\$ 61,000	\$ 65,550	\$ 70,050	\$ 74,600
PLACER	\$ 33,500	\$ 38,250	\$ 43,050	\$ 47,850	\$ 51,650	\$ 55,500	\$ 59,300	\$ 63,150
PLUMAS	\$ 27,450	\$ 31,350	\$ 35,300	\$ 39,200	\$ 42,350	\$ 45,450	\$ 48,600	\$ 51,750
RIVERSIDE	\$ 28,550	\$ 32,650	\$ 36,700	\$ 40,800	\$ 44,050	\$ 47,350	\$ 50,600	\$ 53,850
SACRAMENTO	\$ 33,500	\$ 38,250	\$ 43,050	\$ 47,850	\$ 51,650	\$ 55,500	\$ 59,300	\$ 63,150
SAN BENITO	\$ 37,600	\$ 42,950	\$ 48,300	\$ 53,700	\$ 57,950	\$ 62,250	\$ 66,550	\$ 70,850
SAN BERNARDINO	\$ 28,550	\$ 32,650	\$ 36,700	\$ 40,800	\$ 44,050	\$ 47,350	\$ 50,600	\$ 53,850
SAN DIEGO	\$ 35,750	\$ 40,850	\$ 45,950	\$ 51,050	\$ 55,100	\$ 59,200	\$ 63,300	\$ 67,350
SAN FRANCISCO	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
SAN JOAQUIN	\$ 28,350	\$ 32,400	\$ 36,450	\$ 40,500	\$ 43,700	\$ 46,950	\$ 50,200	\$ 53,450
SAN LUIS OBISPO	\$ 32,300	\$ 36,950	\$ 41,550	\$ 46,150	\$ 49,850	\$ 53,550	\$ 57,250	\$ 60,950
SAN MATEO	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
SANTA BARBARA	\$ 33,950	\$ 38,800	\$ 43,650	\$ 48,500	\$ 52,350	\$ 56,250	\$ 60,100	\$ 64,000
SANTA CLARA	\$ 57,450	\$ 65,650	\$ 73,850	\$ 82,100	\$ 88,650	\$ 95,200	\$ 101,800	\$ 108,350
SANTA CRUZ	\$ 42,400	\$ 48,450	\$ 54,500	\$ 60,550	\$ 65,400	\$ 70,250	\$ 75,100	\$ 79,950
SHASTA	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
SIERRA	\$ 26,600	\$ 30,400	\$ 34,200	\$ 38,000	\$ 41,050	\$ 44,100	\$ 47,100	\$ 50,150
SISKIYOU	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
SOLANO	\$ 37,950	\$ 43,400	\$ 48,800	\$ 54,250	\$ 58,600	\$ 62,900	\$ 67,250	\$ 71,600
SONOMA	\$ 39,550	\$ 45,200	\$ 50,850	\$ 56,500	\$ 61,000	\$ 65,550	\$ 70,050	\$ 74,600
STANISLAUS	\$ 26,900	\$ 30,700	\$ 34,550	\$ 38,400	\$ 41,450	\$ 44,550	\$ 47,600	\$ 50,700
SUTTER	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
TEHAMA	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
TRINITY	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
TULARE	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950
TUOLUMNE	\$ 26,750	\$ 30,600	\$ 34,400	\$ 38,250	\$ 41,300	\$ 44,350	\$ 47,400	\$ 50,500
VENTURA	\$ 39,550	\$ 45,200	\$ 50,850	\$ 56,500	\$ 61,000	\$ 65,550	\$ 70,050	\$ 74,600
YOLO	\$ 31,900	\$ 36,500	\$ 41,050	\$ 45,600	\$ 49,250	\$ 52,900	\$ 56,550	\$ 60,200
YUBA	\$ 25,400	\$ 29,050	\$ 32,700	\$ 36,300	\$ 39,250	\$ 42,150	\$ 45,050	\$ 47,950