



# Homeownership Program Bulletin

March 14, 2005

Program Bulletin #2005-06

To: CalHFA Approved Lenders

## UPDATED INCOME LIMITS CHDAP, HIRAP, AND SCHOOL FACILITY FEE PROGRAM Effective March 14, 2005

CalHFA has received the new 2005 income limits from the Department of Housing and Community Development (HCD). This bulletin supersedes Program Bulletin #2004-06, dated March 2, 2004 for CalHFA's Proposition 46-funded down payment assistance programs. These include: the California Homebuyer's Downpayment Assistance Program (CHDAP); the School Facility Fee Down Payment Assistance Program (SFF); and the Homeownership In Revitalization Areas Program (HIRAP).

For these subordinate loans, HCD calculates income limits by family size from one to eight persons for each county. This differs from the methodology used to calculate incomes under provisions of the Tax Act for 1- and 2-person households and 3+ person households only. Income limits for CalHFA first mortgages and the CHAP second mortgage loan programs are set forth in Program Bulletin #2005-05. Depending on family size, there may be differences in the income limits shown on the schedules. When qualifying a borrower for a CalHFA first mortgage with one or more subordinate loans, the more restrictive limit must be applied. When CHDAP, HIRAP loans or SFF grants are utilized with non-CalHFA first mortgages, the income limits on the attached schedules must be used.

Attachment A is for the CHDAP and Program #2 of the SFF. It lists the HCD moderate-income limits by household size by county, for use in qualifying borrowers for CHDAP junior loans for an eligible property and SFF grants for newly-constructed homes.

Attachment B is for HIRAP. It lists the HCD lower-income limits by household size by county, for use in qualifying borrowers who have received homeownership counseling from a CalHFA-approved nonprofit organization and are acquiring an eligible property located in a community revitalization area designated by the CalHFA-approved nonprofit organization.

For questions about this bulletin, contact CalHFA Homeownership Programs by phone 916.324.8088; by fax 916.324.6589; by email at [homeownership@calhfa.ca.gov](mailto:homeownership@calhfa.ca.gov) and you can always visit CalHFA's web site at: [www.calhfa.ca.gov](http://www.calhfa.ca.gov)

Please send all loan files and documents to:  
CalHFA Homeownership Programs  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, CA 95814

Attachments

2005 HCD MODERATE INCOME LIMITS

ATTACHMENT A

CA. Homebuyers Downpayment Assistance Program (CHDAP) & Program #2 of School Facility Fee

Effective 3/14/05 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	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,450	\$ 122,350	\$ 130,200
ALPINE	\$ 52,450	\$ 59,900	\$ 67,400	\$ 74,900	\$ 80,900	\$ 86,900	\$ 92,900	\$ 98,850
AMADOR	\$ 51,400	\$ 58,750	\$ 66,100	\$ 73,450	\$ 79,350	\$ 85,200	\$ 91,100	\$ 96,950
BUTTE	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
CALAVERAS	\$ 48,700	\$ 55,700	\$ 62,650	\$ 69,600	\$ 75,150	\$ 80,750	\$ 86,300	\$ 91,850
COLUSA	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
CONTRA COSTA	\$ 69,050	\$ 78,900	\$ 88,800	\$ 98,650	\$ 106,550	\$ 114,450	\$ 122,350	\$ 130,200
DEL NORTE	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
EL DORADO	\$ 53,850	\$ 61,500	\$ 69,200	\$ 76,900	\$ 83,050	\$ 89,200	\$ 95,350	\$ 101,500
FRESNO	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
GLENN	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
HUMBOLDT	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
IMPERIAL	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
INYO	\$ 44,300	\$ 50,650	\$ 56,950	\$ 63,300	\$ 68,350	\$ 73,450	\$ 78,500	\$ 83,550
KERN	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
KINGS	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
LAKE	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
LASSEN	\$ 42,650	\$ 48,700	\$ 54,800	\$ 60,900	\$ 65,750	\$ 70,650	\$ 75,500	\$ 80,400
LOS ANGELES	\$ 46,250	\$ 52,900	\$ 59,500	\$ 66,100	\$ 71,400	\$ 76,700	\$ 81,950	\$ 87,250
MADERA	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
MARIN	\$ 79,800	\$ 91,200	\$ 102,600	\$ 114,000	\$ 123,100	\$ 132,250	\$ 141,350	\$ 150,500
MARIPOSA	\$ 42,200	\$ 48,200	\$ 54,250	\$ 60,250	\$ 65,050	\$ 69,900	\$ 74,700	\$ 79,550
MENDOCINO	\$ 41,650	\$ 47,600	\$ 53,550	\$ 59,500	\$ 64,250	\$ 69,000	\$ 73,800	\$ 78,550
MERCED	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
MODOC	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
MONO	\$ 50,250	\$ 57,400	\$ 64,600	\$ 71,750	\$ 77,500	\$ 83,250	\$ 88,950	\$ 94,700
MONTEREY	\$ 51,050	\$ 58,350	\$ 65,650	\$ 72,950	\$ 78,800	\$ 84,600	\$ 90,450	\$ 96,300
NAPA	\$ 62,100	\$ 70,950	\$ 79,850	\$ 88,700	\$ 95,800	\$ 102,900	\$ 110,000	\$ 117,100
NEVADA	\$ 53,400	\$ 61,050	\$ 68,650	\$ 76,300	\$ 82,400	\$ 88,500	\$ 94,600	\$ 100,700
ORANGE	\$ 63,600	\$ 72,700	\$ 81,750	\$ 90,850	\$ 98,100	\$ 105,400	\$ 112,650	\$ 119,900
PLACER	\$ 53,850	\$ 61,500	\$ 69,200	\$ 76,900	\$ 83,050	\$ 89,200	\$ 95,350	\$ 101,500
PLUMAS	\$ 45,300	\$ 51,750	\$ 58,250	\$ 64,700	\$ 69,900	\$ 75,050	\$ 80,250	\$ 85,400
RIVERSIDE	\$ 46,750	\$ 53,450	\$ 60,100	\$ 66,800	\$ 72,150	\$ 77,500	\$ 82,850	\$ 88,200
SACRAMENTO	\$ 53,850	\$ 61,500	\$ 69,200	\$ 76,900	\$ 83,050	\$ 89,200	\$ 95,350	\$ 101,500
SAN BENITO	\$ 60,400	\$ 69,050	\$ 77,650	\$ 86,300	\$ 93,200	\$ 100,100	\$ 107,000	\$ 113,900
SAN BERNARDINO	\$ 46,750	\$ 53,450	\$ 60,100	\$ 66,800	\$ 72,150	\$ 77,500	\$ 82,850	\$ 88,200
SAN DIEGO	\$ 53,250	\$ 60,900	\$ 68,500	\$ 76,100	\$ 82,200	\$ 88,300	\$ 94,350	\$ 100,450
SAN FRANCISCO	\$ 79,800	\$ 91,200	\$ 102,600	\$ 114,000	\$ 123,100	\$ 132,250	\$ 141,350	\$ 150,500
SAN JOAQUIN	\$ 46,450	\$ 53,100	\$ 59,700	\$ 66,350	\$ 71,650	\$ 76,950	\$ 82,250	\$ 87,600
SAN LUIS OBISPO	\$ 51,850	\$ 59,250	\$ 66,650	\$ 74,050	\$ 79,950	\$ 85,900	\$ 91,800	\$ 97,750
SAN MATEO	\$ 79,800	\$ 91,200	\$ 102,600	\$ 114,000	\$ 123,100	\$ 132,250	\$ 141,350	\$ 150,500
SANTA BARBARA	\$ 54,350	\$ 62,100	\$ 69,900	\$ 77,650	\$ 83,850	\$ 90,050	\$ 96,300	\$ 102,500
SANTA CLARA	\$ 88,600	\$ 101,300	\$ 113,950	\$ 126,600	\$ 136,750	\$ 146,850	\$ 157,000	\$ 167,100
SANTA CRUZ	\$ 63,250	\$ 72,300	\$ 81,300	\$ 90,350	\$ 97,600	\$ 104,800	\$ 112,050	\$ 119,250
SHASTA	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
SIERRA	\$ 41,400	\$ 47,300	\$ 53,250	\$ 59,150	\$ 63,900	\$ 68,600	\$ 73,350	\$ 78,100
SISKIYOU	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
SOLANO	\$ 62,100	\$ 70,950	\$ 79,850	\$ 88,700	\$ 95,800	\$ 102,900	\$ 110,000	\$ 117,100
SONOMA	\$ 62,650	\$ 71,600	\$ 80,550	\$ 89,500	\$ 96,650	\$ 103,800	\$ 111,000	\$ 118,150
STANISLAUS	\$ 44,250	\$ 50,550	\$ 56,900	\$ 63,200	\$ 68,250	\$ 73,300	\$ 78,350	\$ 83,400
SUTTER	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
TEHAMA	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
TRINITY	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
TULARE	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750
TUOLUMNE	\$ 44,050	\$ 50,350	\$ 56,650	\$ 62,950	\$ 68,000	\$ 73,000	\$ 78,050	\$ 83,100
VENTURA	\$ 65,050	\$ 74,300	\$ 83,600	\$ 92,900	\$ 100,350	\$ 107,750	\$ 115,200	\$ 122,650
YOLO	\$ 50,800	\$ 58,050	\$ 65,300	\$ 72,550	\$ 78,350	\$ 84,150	\$ 89,950	\$ 95,750
YUBA	\$ 41,250	\$ 47,100	\$ 53,000	\$ 58,900	\$ 63,600	\$ 68,300	\$ 73,050	\$ 77,750

**2005 HCD LOWER INCOME LIMITS**

**ATTACHMENT B**

**Homeownership in Revitalization Areas Program (HIRAP)**

**Effective 3/14/05  
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	\$ 46,350	\$ 53,000	\$ 59,600	\$ 66,250	\$ 71,550	\$ 76,850	\$ 82,150	\$ 87,450
ALPINE	\$ 34,950	\$ 39,950	\$ 44,950	\$ 49,900	\$ 53,900	\$ 57,900	\$ 61,900	\$ 65,900
AMADOR	\$ 34,250	\$ 39,150	\$ 44,050	\$ 48,950	\$ 52,900	\$ 56,800	\$ 60,700	\$ 64,650
BUTTE	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
CALAVERAS	\$ 32,500	\$ 37,100	\$ 41,750	\$ 46,400	\$ 50,100	\$ 53,800	\$ 57,550	\$ 61,250
COLUSA	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
CONTRA COSTA	\$ 46,350	\$ 53,000	\$ 59,600	\$ 66,250	\$ 71,550	\$ 76,850	\$ 82,150	\$ 87,450
DEL NORTE	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
EL DORADO	\$ 35,900	\$ 41,000	\$ 46,150	\$ 51,300	\$ 55,400	\$ 59,500	\$ 63,600	\$ 67,700
FRESNO	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
GLENN	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
HUMBOLDT	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
IMPERIAL	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
INYO	\$ 29,550	\$ 33,800	\$ 38,000	\$ 42,250	\$ 45,600	\$ 49,000	\$ 52,400	\$ 55,750
KERN	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
KINGS	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
LAKE	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
LASSEN	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
LOS ANGELES	\$ 36,700	\$ 41,900	\$ 47,150	\$ 52,400	\$ 56,600	\$ 60,800	\$ 65,000	\$ 69,150
MADERA	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
MARIN	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
MARIPOSA	\$ 28,100	\$ 32,150	\$ 36,150	\$ 40,150	\$ 43,350	\$ 46,600	\$ 49,800	\$ 53,000
MENDOCINO	\$ 27,800	\$ 31,750	\$ 35,700	\$ 39,700	\$ 42,850	\$ 46,050	\$ 49,200	\$ 52,400
MERCED	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
MODOC	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
MONO	\$ 33,500	\$ 38,250	\$ 43,050	\$ 47,850	\$ 51,650	\$ 55,500	\$ 59,300	\$ 63,150
MONTEREY	\$ 34,050	\$ 38,900	\$ 43,800	\$ 48,650	\$ 52,550	\$ 56,400	\$ 60,300	\$ 64,200
NAPA	\$ 40,600	\$ 46,400	\$ 52,200	\$ 58,000	\$ 62,650	\$ 67,300	\$ 71,900	\$ 76,550
NEVADA	\$ 35,600	\$ 40,700	\$ 45,800	\$ 50,900	\$ 54,950	\$ 59,000	\$ 63,100	\$ 67,150
ORANGE	\$ 43,000	\$ 49,150	\$ 55,300	\$ 61,450	\$ 66,350	\$ 71,250	\$ 76,200	\$ 81,100
PLACER	\$ 35,900	\$ 41,000	\$ 46,150	\$ 51,300	\$ 55,400	\$ 59,500	\$ 63,600	\$ 67,700
PLUMAS	\$ 30,200	\$ 34,500	\$ 38,800	\$ 43,100	\$ 46,550	\$ 50,000	\$ 53,450	\$ 56,900
RIVERSIDE	\$ 31,200	\$ 35,650	\$ 40,100	\$ 44,550	\$ 48,100	\$ 51,700	\$ 55,250	\$ 58,800
SACRAMENTO	\$ 35,900	\$ 41,000	\$ 46,150	\$ 51,300	\$ 55,400	\$ 59,500	\$ 63,600	\$ 67,700
SAN BENITO	\$ 40,250	\$ 46,000	\$ 51,750	\$ 57,500	\$ 62,100	\$ 66,700	\$ 71,300	\$ 75,900
SAN BERNARDINO	\$ 31,200	\$ 35,650	\$ 40,100	\$ 44,550	\$ 48,100	\$ 51,700	\$ 55,250	\$ 58,800
SAN DIEGO	\$ 38,650	\$ 44,150	\$ 49,700	\$ 55,200	\$ 59,600	\$ 64,050	\$ 68,450	\$ 72,850
SAN FRANCISCO	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
SAN JOAQUIN	\$ 30,950	\$ 35,400	\$ 39,800	\$ 44,250	\$ 47,800	\$ 51,300	\$ 54,850	\$ 58,400
SAN LUIS OBISPO	\$ 34,550	\$ 39,500	\$ 44,400	\$ 49,350	\$ 53,300	\$ 57,250	\$ 61,200	\$ 65,150
SAN MATEO	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
SANTA BARBARA	\$ 36,250	\$ 41,400	\$ 46,600	\$ 51,750	\$ 55,900	\$ 60,050	\$ 64,200	\$ 68,300
SANTA CLARA	\$ 59,400	\$ 67,900	\$ 76,400	\$ 84,900	\$ 91,650	\$ 98,450	\$ 105,250	\$ 112,050
SANTA CRUZ	\$ 43,950	\$ 50,250	\$ 56,500	\$ 62,800	\$ 67,800	\$ 72,850	\$ 77,850	\$ 82,900
SHASTA	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
SIERRA	\$ 27,600	\$ 31,550	\$ 35,500	\$ 39,450	\$ 42,600	\$ 45,750	\$ 48,900	\$ 52,050
SISKIYOU	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
SOLANO	\$ 40,600	\$ 46,400	\$ 52,200	\$ 58,000	\$ 62,650	\$ 67,300	\$ 71,900	\$ 76,550
SONOMA	\$ 40,600	\$ 46,400	\$ 52,200	\$ 58,000	\$ 62,650	\$ 67,300	\$ 71,900	\$ 76,550
STANISLAUS	\$ 29,500	\$ 33,750	\$ 37,950	\$ 42,150	\$ 45,550	\$ 48,900	\$ 52,300	\$ 55,650
SUTTER	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
TEHAMA	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
TRINITY	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
TULARE	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850
TUOLUMNE	\$ 29,400	\$ 33,600	\$ 37,800	\$ 42,000	\$ 45,350	\$ 48,700	\$ 52,100	\$ 55,450
VENTURA	\$ 45,150	\$ 51,600	\$ 58,050	\$ 64,500	\$ 69,650	\$ 74,800	\$ 79,950	\$ 85,100
YOLO	\$ 33,900	\$ 38,700	\$ 43,550	\$ 48,400	\$ 52,250	\$ 56,150	\$ 60,000	\$ 63,900
YUBA	\$ 27,500	\$ 31,400	\$ 35,350	\$ 39,300	\$ 42,400	\$ 45,550	\$ 48,700	\$ 51,850