



Homeownership Program Bulletin

April 10, 2008

Program Bulletin #2008-14

To: CalHFA Approved Lenders

UPDATED INCOME LIMITS CHDAP AND SCHOOL FACILITY FEE PROGRAM Effective April 15, 2008

This bulletin supersedes Program Bulletin #2007-08, dated April 25, 2007 for CalHFA's Proposition 46-funded down payment assistance programs. These include: the California Homebuyer's Downpayment Assistance Program (CHDAP) and the School Facility Fee Down Payment Assistance Program (SFF).

For these subordinate loans, HCD calculates income limits for each county by family size from one to eight persons. This differs from the methodology used to calculate incomes under provisions of the Tax Act for one and two person households and three or more person households only. Income limits for CalHFA first mortgages and the CHAP second mortgage loan programs are set forth in Program Bulletin #2008-11. 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 or SFF programs are utilized with non-CalHFA first mortgages, the income limits on the attached schedules must be used.

Attachment A is for 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 and SFF grants for newly constructed homes.

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 and you can always visit CalHFA's web site at: www.calhfa.ca.gov

Unless otherwise directed, please send all loan files and documents to:
CalHFA Homeownership Programs
1121 L Street, 7th Floor
Sacramento, CA 95814

Attachment

2008 HCD MODERATE INCOME LIMITS

ATTACHMENT A

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

Effective 04/15/08

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	\$72,300	\$82,600	\$93,000	\$103,300	\$111,600	\$119,800	\$128,100	\$136,400
ALPINE	\$58,300	\$66,600	\$75,000	\$83,300	\$90,000	\$96,600	\$103,300	\$110,000
AMADOR	\$56,000	\$64,000	\$72,000	\$80,000	\$86,400	\$92,800	\$99,200	\$105,600
BUTTE	\$45,800	\$52,300	\$58,900	\$65,400	\$70,600	\$75,900	\$81,100	\$86,300
CALAVERAS	\$51,600	\$59,000	\$66,300	\$73,700	\$79,600	\$85,500	\$91,400	\$97,300
COLUSA	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
CONTRA COSTA	\$72,300	\$82,600	\$93,000	\$103,300	\$111,600	\$119,800	\$128,100	\$136,400
DEL NORTE	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
EL DORADO	\$59,600	\$68,200	\$76,700	\$85,200	\$92,000	\$98,800	\$105,600	\$112,500
FRESNO	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
GLENN	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
HUMBOLDT	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
IMPERIAL	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
INYO	\$48,300	\$55,200	\$62,100	\$69,000	\$74,500	\$80,000	\$85,600	\$91,100
KERN	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
KINGS	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
LAKE	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
LASSEN	\$46,700	\$53,400	\$60,000	\$66,700	\$72,000	\$77,400	\$82,700	\$88,000
LOS ANGELES	\$50,300	\$57,400	\$64,600	\$71,800	\$77,500	\$83,300	\$89,000	\$94,800
MADERA	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
MARIN	\$79,800	\$91,200	\$102,600	\$114,000	\$123,100	\$132,200	\$141,400	\$150,500
MARIPOSA	\$45,400	\$51,800	\$58,300	\$64,800	\$70,000	\$75,200	\$80,400	\$85,500
MENDOCINO	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
MERCED	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
MODOC	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
MONO	\$55,400	\$63,300	\$71,200	\$79,100	\$85,400	\$91,800	\$98,100	\$104,400
MONTEREY	\$54,500	\$62,200	\$70,000	\$77,800	\$84,000	\$90,200	\$96,500	\$102,700
NAPA	\$66,900	\$76,400	\$86,000	\$95,500	\$103,100	\$110,800	\$118,400	\$126,100
NEVADA	\$54,700	\$62,500	\$70,300	\$77,600	\$84,300	\$90,600	\$96,800	\$103,100
ORANGE	\$70,600	\$80,700	\$90,800	\$100,900	\$109,000	\$117,000	\$125,100	\$133,200
PLACER	\$59,600	\$68,200	\$76,700	\$85,200	\$92,000	\$98,800	\$105,600	\$112,500
PLUMAS	\$49,600	\$56,700	\$63,800	\$70,900	\$76,600	\$82,200	\$87,900	\$93,600
RIVERSIDE	\$52,100	\$59,500	\$67,000	\$74,400	\$80,400	\$86,300	\$92,300	\$98,200
SACRAMENTO	\$59,600	\$68,200	\$76,700	\$85,200	\$92,000	\$98,800	\$105,600	\$112,500
SAN BENITO	\$65,500	\$74,900	\$84,200	\$93,600	\$101,100	\$108,600	\$116,100	\$123,600
SAN BERNARDINO	\$52,100	\$59,500	\$67,000	\$74,400	\$80,400	\$86,300	\$92,300	\$98,200
SAN DIEGO	\$60,500	\$69,200	\$77,900	\$86,500	\$93,400	\$100,300	\$107,300	\$114,200
SAN FRANCISCO	\$79,800	\$91,200	\$102,600	\$114,000	\$123,100	\$132,200	\$141,400	\$150,500
SAN JOAQUIN	\$51,500	\$58,900	\$66,200	\$73,600	\$79,500	\$85,400	\$91,300	\$97,200
SAN LUIS OBISPO	\$56,300	\$64,300	\$72,400	\$80,400	\$86,800	\$93,300	\$99,700	\$106,100
SAN MATEO	\$79,800	\$91,200	\$102,600	\$114,000	\$123,100	\$132,200	\$141,400	\$150,500
SANTA BARBARA	\$56,400	\$64,400	\$72,500	\$80,500	\$86,900	\$93,400	\$99,800	\$106,300
SANTA CLARA	\$88,600	\$101,300	\$113,900	\$126,600	\$136,700	\$146,900	\$157,000	\$167,100
SANTA CRUZ	\$68,300	\$78,100	\$87,800	\$97,600	\$105,400	\$113,200	\$121,000	\$128,800
SHASTA	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
SIERRA	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
SISKIYOU	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
SOLANO	\$63,300	\$72,400	\$81,500	\$90,500	\$97,700	\$105,000	\$112,200	\$119,500
SONOMA	\$65,400	\$74,700	\$84,100	\$93,400	\$100,900	\$108,300	\$115,800	\$123,300
STANISLAUS	\$47,500	\$54,200	\$61,000	\$67,800	\$73,200	\$78,600	\$84,100	\$89,500
SUTTER	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
TEHAMA	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
TRINITY	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
TULARE	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300
TUOLUMNE	\$48,300	\$55,200	\$62,100	\$69,000	\$74,500	\$80,000	\$85,600	\$91,100
VENTURA	\$70,500	\$80,600	\$90,600	\$100,700	\$108,800	\$116,800	\$124,900	\$132,900
YOLO	\$59,600	\$68,200	\$76,700	\$85,200	\$92,000	\$98,800	\$105,600	\$112,500
YUBA	\$45,200	\$51,700	\$58,100	\$64,600	\$69,800	\$74,900	\$80,100	\$85,300