



Homeownership Program Bulletin

April 27, 2009

Program Bulletin #2009-09

To: CalHFA Approved Lenders

UPDATED INCOME LIMITS CHDAP AND SCHOOL FACILITY FEE PROGRAM Effective April 30, 2009

CalHFA has received the new 2009 income limits from the Department of Housing and Community Development (HCD). This bulletin supersedes Program Bulletin #2008-14, dated April 10, 2008 for CalHFA's Proposition 46 & 1C-funded down payment assistance programs. The affected programs are the California Homebuyer's Downpayment Assistance Program (CHDAP), which is temporarily suspended and currently unavailable, 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. 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 schedule must be used.

Attachment A lists the HCD moderate income limits by household size by county, for use in qualifying borrowers for CHDAP junior loans and SFF Program #2.

CalHFA's Homeownership Division thanks you for your business and we look forward to continuing to support your affordable housing loan needs. 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

2009 HCD MODERATE INCOME LIMITS

Attachment A

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

Effective 04/30/09

| 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 | \$75,000 | \$85,700 | \$96,450 | \$107,150 | \$115,700 | \$124,300 | \$132,850 | \$141,450 |
| ALPINE | \$58,300 | \$66,650 | \$74,950 | \$83,300 | \$89,950 | \$96,650 | \$103,300 | \$109,950 |
| AMADOR | \$57,100 | \$65,300 | \$73,450 | \$81,600 | \$88,150 | \$94,650 | \$101,200 | \$107,700 |
| BUTTE | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| CALAVERAS | \$53,000 | \$60,550 | \$68,150 | \$75,700 | \$81,750 | \$87,800 | \$93,850 | \$99,900 |
| COLUSA | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| CONTRA COSTA | \$75,000 | \$85,700 | \$96,450 | \$107,150 | \$115,700 | \$124,300 | \$132,850 | \$141,450 |
| DEL NORTE | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| EL DORADO | \$61,150 | \$69,900 | \$78,600 | \$87,350 | \$94,350 | \$101,350 | \$108,300 | \$115,300 |
| FRESNO | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| GLENN | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| HUMBOLDT | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| IMPERIAL | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| INYO | \$50,150 | \$57,300 | \$64,500 | \$71,650 | \$77,400 | \$83,100 | \$88,850 | \$94,600 |
| KERN | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| KINGS | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| LAKE | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| LASSEN | \$48,350 | \$55,300 | \$62,200 | \$69,100 | \$74,650 | \$80,150 | \$85,700 | \$91,200 |
| LOS ANGELES | \$52,150 | \$59,600 | \$67,050 | \$74,500 | \$80,450 | \$86,400 | \$92,400 | \$98,350 |
| MADERA | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| MARIN | \$81,300 | \$92,900 | \$104,550 | \$116,150 | \$125,450 | \$134,750 | \$144,050 | \$153,300 |
| MARIPOSA | \$47,550 | \$54,300 | \$61,100 | \$67,900 | \$73,350 | \$78,750 | \$84,200 | \$89,650 |
| MENDOCINO | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| MERCED | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| MODOC | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| MONO | \$56,300 | \$64,300 | \$72,350 | \$80,400 | \$86,850 | \$93,250 | \$99,700 | \$106,150 |
| MONTEREY | \$56,550 | \$64,600 | \$72,700 | \$80,750 | \$87,200 | \$93,650 | \$100,150 | \$106,600 |
| NAPA | \$68,700 | \$78,500 | \$88,350 | \$98,150 | \$106,000 | \$113,850 | \$121,700 | \$129,550 |
| NEVADA | \$58,050 | \$66,300 | \$74,600 | \$82,900 | \$89,550 | \$96,150 | \$102,800 | \$109,450 |
| ORANGE | \$72,300 | \$82,650 | \$92,950 | \$103,300 | \$111,550 | \$119,850 | \$128,100 | \$136,350 |
| PLACER | \$61,150 | \$69,900 | \$78,600 | \$87,350 | \$94,350 | \$101,350 | \$108,300 | \$115,300 |
| PLUMAS | \$51,400 | \$58,750 | \$66,100 | \$73,450 | \$79,350 | \$85,200 | \$91,100 | \$96,950 |
| RIVERSIDE | \$54,200 | \$61,900 | \$69,650 | \$77,400 | \$83,600 | \$89,800 | \$96,000 | \$102,150 |
| SACRAMENTO | \$61,150 | \$69,900 | \$78,600 | \$87,350 | \$94,350 | \$101,350 | \$108,300 | \$115,300 |
| SAN BENITO | \$67,550 | \$77,200 | \$86,850 | \$96,500 | \$104,200 | \$111,950 | \$119,650 | \$127,400 |
| SAN BERNARDINO | \$54,200 | \$61,900 | \$69,650 | \$77,400 | \$83,600 | \$89,800 | \$96,000 | \$102,150 |
| SAN DIEGO | \$62,950 | \$71,900 | \$80,900 | \$89,900 | \$97,100 | \$104,300 | \$111,500 | \$118,650 |
| SAN FRANCISCO | \$81,300 | \$92,900 | \$104,550 | \$116,150 | \$125,450 | \$134,750 | \$144,050 | \$153,300 |
| SAN JOAQUIN | \$53,400 | \$61,050 | \$68,650 | \$76,300 | \$82,400 | \$88,500 | \$94,600 | \$100,700 |
| SAN LUIS OBISPO | \$59,450 | \$67,950 | \$76,450 | \$84,950 | \$91,750 | \$98,550 | \$105,350 | \$112,150 |
| SAN MATEO | \$81,300 | \$92,900 | \$104,550 | \$116,150 | \$125,450 | \$134,750 | \$144,050 | \$153,300 |
| SANTA BARBARA | \$59,150 | \$67,600 | \$76,050 | \$84,500 | \$91,250 | \$98,000 | \$104,800 | \$111,550 |
| SANTA CLARA | \$88,600 | \$101,300 | \$113,950 | \$126,600 | \$136,750 | \$146,850 | \$157,000 | \$167,100 |
| SANTA CRUZ | \$70,400 | \$80,450 | \$90,500 | \$100,550 | \$108,600 | \$116,650 | \$124,700 | \$132,750 |
| SHASTA | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| SIERRA | \$47,800 | \$54,650 | \$61,450 | \$68,300 | \$73,750 | \$79,250 | \$84,700 | \$90,150 |
| SISKIYOU | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| SOLANO | \$66,700 | \$76,250 | \$85,750 | \$95,300 | \$102,900 | \$110,550 | \$118,150 | \$125,800 |
| SONOMA | \$67,400 | \$77,000 | \$86,650 | \$96,250 | \$103,950 | \$111,650 | \$119,350 | \$127,050 |
| STANISLAUS | \$50,050 | \$57,200 | \$64,350 | \$71,500 | \$77,200 | \$82,950 | \$88,650 | \$94,400 |
| SUTTER | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| TEHAMA | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| TRINITY | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| TULARE | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |
| TUOLUMNE | \$48,950 | \$55,950 | \$62,950 | \$69,950 | \$75,550 | \$81,150 | \$86,750 | \$92,350 |
| VENTURA | \$72,300 | \$82,650 | \$92,950 | \$103,300 | \$111,550 | \$119,850 | \$128,100 | \$136,350 |
| YOLO | \$60,950 | \$69,700 | \$78,400 | \$87,100 | \$94,050 | \$101,050 | \$108,000 | \$114,950 |
| YUBA | \$46,850 | \$53,550 | \$60,250 | \$66,950 | \$72,300 | \$77,650 | \$83,000 | \$88,350 |