



Homeownership Program Bulletin

April 27, 2009

Program Bulletin #2009-10

To: CalHFA Approved Lenders

UPDATED SELF-HELP BUILDER ASSISTANCE PROGRAM (SHBAP) INCOME LIMITS Effective April 30, 2009

This bulletin supersedes the income limits provided in Program Bulletin #2008-16, dated April 10, 2008. These income limits apply specifically to CalHFA's Self-Help Builder Assistance Program (SHBAP) permanent first mortgage loans.

The updated income limits are based on HCD's lower income limits, and apply to families of eight or fewer persons. Effective April 30, 2009, all new SHBAP reservations made under current forward commitments will be qualified according to these revised SHBAP income limits.

Income limits have increased in all but 11 counties: Alameda, Alpine, Contra Costa, Marin, Orange, Riverside, San Bernardino, San Francisco, San Mateo, Santa Barbara, and Santa Clara. Limits in these counties have not changed since 2008.

Please note that SHBAP was suspended temporarily for new commitments as of September 23, 2008; these updated income limits apply to existing forward commitments.

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 LOWER INCOME LIMITS

Self-Help Builder Assistance Program (SHBAP)

4/30/2009

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	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,800	\$73,250
AMADOR	\$38,100	\$43,500	\$48,950	\$54,400	\$58,750	\$63,100	\$67,450	\$71,800
BUTTE	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
CALAVERAS	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,600	\$66,650
COLUSA	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
CONTRA COSTA	\$46,350	\$53,000	\$59,600	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
DEL NORTE	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
EL DORADO	\$40,800	\$46,600	\$52,450	\$48,250	\$62,900	\$67,550	\$72,250	\$76,900
FRESNO	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
GLENN	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
HUMBOLDT	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
IMPERIAL	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
INYO	\$33,450	\$38,200	\$43,000	\$47,750	\$51,550	\$55,400	\$59,200	\$63,050
KERN	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
KINGS	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
LAKE	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
LASSEN	\$32,250	\$36,900	\$41,500	\$46,100	\$49,800	\$53,500	\$57,150	\$60,850
LOS ANGELES	\$44,400	\$50,750	\$57,100	\$63,450	\$68,550	\$73,600	\$78,700	\$83,750
MADERA	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
MARIN	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
MARIPOSA	\$31,700	\$36,250	\$40,750	\$45,300	\$48,900	\$52,550	\$56,150	\$59,800
MENDOCINO	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
MERCED	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
MODOC	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
MONO	\$37,500	\$42,900	\$48,250	\$53,600	\$57,900	\$62,200	\$66,450	\$70,750
MONTEREY	\$47,100	\$53,850	\$60,550	\$67,300	\$72,700	\$78,050	\$83,450	\$88,850
NAPA	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
NEVADA	\$38,700	\$44,250	\$49,750	\$55,300	\$59,700	\$64,150	\$68,550	\$73,000
ORANGE	\$52,100	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,200
PLACER	\$40,800	\$46,600	\$52,450	\$58,250	\$62,900	\$67,550	\$72,250	\$76,900
PLUMAS	\$34,250	\$39,150	\$44,050	\$48,950	\$52,850	\$56,800	\$60,700	\$64,600
RIVERSIDE	\$37,300	\$42,650	\$47,950	\$53,300	\$57,550	\$61,850	\$66,100	\$70,350
SACRAMENTO	\$40,800	\$46,600	\$52,450	\$58,250	\$62,900	\$67,550	\$72,250	\$76,900
SAN BENITO	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
SAN BERNARDINO	\$37,300	\$42,650	\$47,950	\$53,300	\$57,550	\$61,850	\$66,100	\$70,350
SAN DIEGO	\$46,250	\$52,900	\$59,500	\$66,100	\$71,400	\$76,700	\$81,950	\$87,250
SAN FRANCISCO	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
SAN JOAQUIN	\$35,650	\$40,700	\$45,800	\$50,900	\$54,950	\$59,050	\$63,100	\$67,200
SAN LUIS OBISPO	\$39,650	\$45,300	\$51,000	\$56,650	\$61,200	\$65,700	\$70,250	\$74,800
SAN MATEO	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
SANTA BARBARA	\$43,600	\$49,800	\$56,050	\$62,250	\$67,250	\$72,200	\$77,200	\$82,150
SANTA CLARA	\$59,400	\$67,900	\$76,400	\$84,900	\$91,650	\$98,450	\$105,250	\$112,050
SANTA CRUZ	\$51,900	\$59,300	\$66,750	\$74,150	\$80,100	\$86,000	\$91,950	\$97,900
SHASTA	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
SIERRA	\$33,050	\$37,750	\$42,500	\$47,200	\$51,000	\$54,750	\$58,550	\$62,300
SISKIYOU	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
SOLANO	\$44,450	\$50,800	\$57,150	\$63,500	\$68,600	\$73,650	\$78,750	\$83,800
SONOMA	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
STANISLAUS	\$33,400	\$38,150	\$42,950	\$47,700	\$51,500	\$55,350	\$59,150	\$62,950
SUTTER	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
TEHAMA	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
TRINITY	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
TULARE	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
TUOLUMNE	\$32,650	\$37,300	\$42,000	\$46,650	\$50,400	\$54,100	\$57,850	\$61,600
VENTURA	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
YOLO	\$40,650	\$46,500	\$52,300	\$58,100	\$62,750	\$67,400	\$72,050	\$76,700
YUBA	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950