



# Homeownership Program Bulletin

July 13, 2010

Program Bulletin #2010-06

To: CalHFA Approved Lenders

## Updated Income Limits CHDAP and School Facility Fee Program Effective July 13, 2010

CalHFA has received the 2010 income limits from the Department of Housing and Community Development (HCD). This bulletin supersedes Program Bulletin #2009-09, dated April 27, 2009 for CalHFA's down payment assistance programs: California Homebuyer's Downpayment Assistance Program (CHDAP), and School Facility Fee Down Payment Assistance Program (SFF), which is currently suspended.

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 1 and 2 person households and 3+ 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 combined with one or more subordinate loans, the more restrictive limit must be applied. When CHDAP or SFF programs are used with non-CalHFA first mortgages, the income limits on the attached schedule must be applied.

Attachment A is for CHDAP and Program #2 of the SFF. It lists the HCD moderate-income limits for each county by household size, and should be used in qualifying borrowers for CHDAP loans and SFF grants.

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

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

Attachment

## 2010 HCD MODERATE INCOME LIMITS

## Attachment A

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

Effective July 13, 2010

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	\$75,850	\$86,700	\$97,500	\$108,350	\$117,000	\$125,700	\$134,350	\$143,000
ALPINE	\$56,550	\$64,600	\$72,700	\$80,750	\$87,200	\$93,650	\$100,150	\$106,600
AMADOR	\$57,050	\$65,200	\$73,350	\$81,500	\$88,000	\$94,550	\$101,050	\$107,600
BUTTE	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
CALAVERAS	\$54,100	\$61,850	\$69,550	\$77,300	\$83,500	\$89,650	\$95,850	\$102,050
COLUSA	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
CONTRA COSTA	\$75,850	\$86,700	\$97,500	\$108,350	\$117,000	\$125,700	\$134,350	\$143,000
DEL NORTE	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
EL DORADO	\$61,400	\$70,150	\$78,950	\$87,700	\$94,700	\$101,750	\$108,750	\$115,750
FRESNO	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
GLENN	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
HUMBOLDT	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
IMPERIAL	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
INYO	\$50,600	\$57,800	\$65,050	\$72,250	\$78,050	\$83,800	\$89,600	\$95,350
KERN	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
KINGS	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
LAKE	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
LASSEN	\$48,800	\$55,750	\$62,750	\$69,700	\$75,300	\$80,850	\$86,450	\$92,000
LOS ANGELES	\$52,900	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800
MADERA	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
MARIN	\$83,500	\$95,450	\$107,350	\$119,300	\$128,850	\$138,400	\$147,950	\$157,500
MARIPOSA	\$47,950	\$54,800	\$61,650	\$68,500	\$74,000	\$79,450	\$84,950	\$90,400
MENDOCINO	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
MERCED	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
MODOC	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
MONO	\$56,750	\$64,900	\$73,000	\$81,100	\$87,600	\$94,100	\$100,550	\$107,050
MONTEREY	\$55,500	\$63,450	\$71,350	\$79,300	\$85,650	\$92,000	\$98,350	\$104,700
NAPA	\$68,700	\$78,500	\$88,350	\$98,150	\$106,000	\$113,850	\$121,700	\$129,550
NEVADA	\$58,150	\$66,450	\$74,750	\$83,050	\$89,700	\$96,350	\$103,000	\$109,650
ORANGE	\$73,250	\$83,700	\$94,200	\$104,650	\$113,000	\$121,400	\$129,750	\$138,150
PLACER	\$61,400	\$70,150	\$78,950	\$87,700	\$94,700	\$101,750	\$108,750	\$115,750
PLUMAS	\$52,100	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,200
RIVERSIDE	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,700	\$102,950
SACRAMENTO	\$61,400	\$70,150	\$78,950	\$87,700	\$94,700	\$101,750	\$108,750	\$115,750
SAN BENITO	\$68,100	\$77,850	\$87,550	\$97,300	\$105,100	\$112,850	\$120,650	\$128,450
SAN BERNARDINO	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,700	\$102,950
SAN DIEGO	\$63,400	\$72,500	\$81,550	\$90,600	\$97,850	\$105,100	\$112,350	\$119,600
SAN FRANCISCO	\$83,500	\$95,450	\$107,350	\$119,300	\$128,850	\$138,400	\$147,950	\$157,500
SAN JOAQUIN	\$53,000	\$60,550	\$68,150	\$75,700	\$81,750	\$87,800	\$93,850	\$99,900
SAN LUIS OBISPO	\$60,900	\$69,600	\$78,300	\$87,000	\$93,950	\$100,900	\$107,900	\$114,850
SAN MATEO	\$83,500	\$95,450	\$107,350	\$119,300	\$128,850	\$138,400	\$147,950	\$157,500
SANTA BARBARA	\$60,000	\$68,550	\$77,150	\$85,700	\$92,550	\$99,400	\$106,250	\$113,100
SANTA CLARA	\$86,950	\$99,350	\$111,800	\$124,200	\$134,150	\$144,050	\$154,000	\$163,950
SANTA CRUZ	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,200	\$125,300	\$133,400
SHASTA	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
SIERRA	\$48,250	\$55,100	\$62,000	\$68,900	\$74,400	\$79,900	\$85,450	\$90,950
SISKIYOU	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
SOLANO	\$66,550	\$76,050	\$85,550	\$95,050	\$102,650	\$110,250	\$117,850	\$125,450
SONOMA	\$67,550	\$77,200	\$86,850	\$96,500	\$104,200	\$111,950	\$119,650	\$127,400
STANISLAUS	\$50,000	\$57,100	\$64,250	\$71,400	\$77,100	\$82,800	\$88,550	\$94,250
SUTTER	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
TEHAMA	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
TRINITY	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
TULARE	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150
TUOLUMNE	\$50,150	\$57,300	\$64,500	\$71,650	\$77,400	\$83,100	\$88,850	\$94,600
VENTURA	\$72,850	\$83,250	\$93,650	\$104,050	\$112,350	\$120,700	\$129,000	\$137,350
YOLO	\$60,900	\$69,600	\$78,300	\$87,000	\$93,950	\$100,900	\$107,900	\$114,850
YUBA	\$47,300	\$54,050	\$60,800	\$67,550	\$72,950	\$78,350	\$83,750	\$89,150