

Homeownership Program Bulletin

August 05, 2011

Program Bulletin #2011-19

To: CalHFA Approved Lenders

Updated Income Limits CHDAP and School Facility Fee Program #2 Effective August 05, 2011

CalHFA has received the new 2011 income limits from the Department of Housing and Community Development (HCD) to be used with the California Homebuyer's Downpayment Assistance Program (CHDAP) and the School Facility Fee Down Payment Assistance Program (SFF) #2. This bulletin supersedes Program Bulletin #2010-06, dated July 13, 2010, Updated Income Limits CHDAP and School Facility Fee Program.

HCD calculates income limits for each county based on family size from one to eight persons. This differs from the methodology used to calculate incomes for first mortgages under provisions of the Tax Act for one¹ and two² person households and three³+ person households only. There may be differences in the income limits shown on the attached schedules in comparison to recently published Program Bulletin #2011-16 based on household size related to FHA first mortgages.

When qualifying a borrower for a CalHFA first mortgage with one or more subordinate loans, the more restrictive limit must be applied.

Please note that there are different income limits depending on the first mortgage type. For all CHDAP or SFF #2 loans behind an FHA insured loan, Attachment A income limits must be used. For all CHDAP or SFF#2 loans behind a VA, USDA, or Conventional loan, Attachment B income limits must be used.

For questions about this bulletin, contact CalHFA Homeownership Programs Division by phone 916.326.8033; by fax 916.324.6589; by email at homeownership@calhfa.ca.gov. Plus you can always visit CalHFA's web site at: www.calhfa.ca.gov or Homeownership Programs Division directly at www.calhfa.ca.gov/homeownership.

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

Attachments

INCOME LIMITS

Attachment A

California Homebuyer's Downpayment Assistance Program (CHDAP) &
School Facility Fee Down Payment Assistance Program (SFF) #2

Use with FHA Firsts

Effective: 8/5/2011

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	\$74,350	\$84,950	\$95,550	\$106,150	\$114,650	\$123,100	\$131,650	\$140,150
ALPINE	\$67,300	\$76,950	\$86,500	\$96,150	\$103,800	\$111,550	\$119,200	\$126,900
AMADOR	\$53,800	\$61,450	\$69,150	\$76,850	\$82,950	\$89,100	\$95,300	\$101,400
BUTTE	\$46,650	\$53,300	\$59,950	\$66,650	\$71,950	\$77,250	\$82,650	\$87,950
CALAVERAS	\$55,400	\$63,300	\$71,250	\$79,150	\$85,450	\$91,800	\$98,100	\$104,450
COLUSA	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
CONTRA COSTA	\$74,350	\$83,000	\$95,550	\$106,150	\$114,650	\$123,100	\$131,650	\$140,150
DEL NORTE	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
EL DORADO	\$60,450	\$69,100	\$77,750	\$86,350	\$93,250	\$100,150	\$107,050	\$114,000
FRESNO	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
GLENN	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
HUMBOLDT	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
IMPERIAL	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
INYO	\$52,000	\$59,450	\$66,850	\$74,300	\$80,250	\$86,200	\$92,100	\$98,050
KERN	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
KINGS	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
LAKE	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
LASSEN	\$49,050	\$56,100	\$63,100	\$70,100	\$75,700	\$81,300	\$86,900	\$92,500
LOS ANGELES	\$51,550	\$58,900	\$66,250	\$73,600	\$79,500	\$85,400	\$91,300	\$97,200
MADERA	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
MARIN	\$81,800	\$93,450	\$105,150	\$116,850	\$126,200	\$135,550	\$144,900	\$154,200
MARIPOSA	\$47,250	\$54,050	\$60,800	\$67,550	\$72,950	\$78,300	\$83,750	\$89,150
MENDOCINO	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
MERCED	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
MODOC	\$46,050	\$52,650	\$59,250	\$63,900	\$71,100	\$76,350	\$81,650	\$86,850
MONO	\$60,000	\$68,550	\$77,100	\$85,700	\$92,550	\$99,400	\$106,250	\$113,100
MONTEREY	\$54,600	\$62,400	\$70,150	\$78,000	\$84,200	\$90,450	\$96,650	\$102,950
NAPA	\$68,450	\$78,200	\$88,000	\$97,750	\$105,600	\$113,400	\$121,250	\$129,050
NEVADA	\$57,650	\$65,850	\$74,100	\$82,350	\$88,900	\$95,500	\$102,100	\$108,700
ORANGE	\$67,850	\$77,500	\$87,200	\$96,850	\$104,650	\$112,350	\$120,100	\$127,850
PLACER	\$60,450	\$69,100	\$77,750	\$86,350	\$93,250	\$100,150	\$107,050	\$114,000
PLUMAS	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
RIVERSIDE	\$50,350	\$57,500	\$64,700	\$71,900	\$77,650	\$83,400	\$89,150	\$94,900
SACRAMENTO	\$60,450	\$69,100	\$77,750	\$86,350	\$93,250	\$100,150	\$107,050	\$114,000
SAN BENITO	\$63,050	\$72,050	\$81,050	\$90,050	\$97,250	\$104,500	\$111,650	\$118,850
SAN BERNARDINO	\$50,350	\$57,500	\$64,700	\$71,900	\$77,650	\$83,400	\$89,150	\$94,900
SAN DIEGO	\$60,350	\$68,950	\$77,550	\$86,200	\$93,100	\$100,000	\$106,900	\$113,750
SAN FRANCISCO	\$81,800	\$93,450	\$105,150	\$116,850	\$126,200	\$135,550	\$144,900	\$154,200
SAN JOAQUIN	\$52,700	\$60,200	\$67,750	\$75,250	\$81,300	\$87,300	\$93,300	\$99,300
SAN LUIS OBISPO	\$59,900	\$68,500	\$77,050	\$85,600	\$92,450	\$99,300	\$106,150	\$113,000
SAN MATEO	\$81,800	\$93,450	\$105,150	\$116,850	\$126,200	\$135,550	\$144,900	\$154,200
SANTA BARBARA	\$58,200	\$66,550	\$74,850	\$83,150	\$89,800	\$96,500	\$103,100	\$109,750
SANTA CLARA	\$83,400	\$95,350	\$107,200	\$119,150	\$128,700	\$138,200	\$147,750	\$157,300
SANTA CRUZ	\$69,050	\$78,950	\$88,800	\$98,700	\$106,600	\$114,450	\$122,350	\$130,250
SHASTA	\$46,900	\$53,600	\$60,250	\$66,950	\$72,350	\$77,700	\$83,000	\$88,400
SIERRA	\$57,100	\$65,300	\$73,450	\$81,600	\$88,100	\$94,600	\$101,150	\$107,700
SISKIYOU	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
SOLANO	\$65,600	\$75,000	\$84,350	\$93,750	\$101,200	\$108,750	\$116,200	\$123,750
SONOMA	\$65,600	\$75,000	\$84,350	\$93,750	\$101,200	\$108,750	\$116,200	\$123,750
STANISLAUS	\$49,200	\$56,250	\$63,250	\$70,250	\$75,900	\$81,550	\$87,150	\$92,750
SUTTER	\$47,150	\$53,950	\$60,650	\$67,400	\$72,750	\$78,200	\$83,550	\$88,950
TEHAMA	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
TRINITY	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
TULARE	\$46,050	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,650	\$86,850
TUOLUMNE	\$52,950	\$60,550	\$68,100	\$75,700	\$81,700	\$87,800	\$93,850	\$99,900
VENTURA	\$70,950	\$81,050	\$91,200	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
YOLO	\$61,000	\$69,750	\$78,450	\$87,200	\$94,200	\$101,150	\$108,100	\$115,050
YUBA	\$47,150	\$53,950	\$60,650	\$67,400	\$72,750	\$78,200	\$83,550	\$88,950

To be used behind FHA insured first mortgage loans

INCOME LIMITS

Attachment B

**California Homebuyer's Downpayment Assistance Program (CHDAP) &
School Facility Fee Down Payment Assistance Program (SFF) #2**

Use with VA, USDA or Conventional Firsts

Effective: 8/5/2011

County/Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$77,550	\$88,600	\$99,700	\$110,750	\$119,600	\$128,450	\$137,350	\$146,200
ALPINE	\$70,200	\$80,250	\$90,250	\$100,300	\$108,300	\$116,350	\$124,350	\$132,400
AMADOR	\$56,100	\$64,100	\$72,150	\$80,150	\$86,550	\$92,950	\$99,400	\$105,800
BUTTE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
CALAVERAS	\$57,800	\$66,050	\$74,300	\$82,550	\$89,150	\$95,750	\$102,350	\$108,950
COLUSA	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
CONTRA COSTA	\$77,550	\$86,600	\$99,700	\$110,750	\$119,600	\$128,450	\$137,350	\$146,200
DEL NORTE	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
EL DORADO	\$63,050	\$72,100	\$81,100	\$90,100	\$97,300	\$104,500	\$111,700	\$118,950
FRESNO	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
GLENN	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
HUMBOLDT	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
IMPERIAL	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
INYO	\$54,250	\$62,000	\$69,750	\$77,500	\$83,700	\$89,900	\$96,100	\$102,300
KERN	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
KINGS	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
LAKE	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
LASSEN	\$51,150	\$58,500	\$65,800	\$73,100	\$78,950	\$84,800	\$90,650	\$96,500
LOS ANGELES	\$53,750	\$61,450	\$69,100	\$76,800	\$82,950	\$89,100	\$95,250	\$101,400
MADERA	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
MARIN	\$85,350	\$97,500	\$109,700	\$121,900	\$131,650	\$141,400	\$151,150	\$160,900
MARIPOSA	\$49,300	\$56,350	\$63,400	\$70,450	\$76,100	\$81,700	\$87,350	\$93,000
MENDOCINO	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
MERCED	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
MODOC	\$48,050	\$54,900	\$61,800	\$66,650	\$74,150	\$79,650	\$85,150	\$90,600
MONO	\$62,600	\$71,500	\$80,450	\$89,400	\$96,550	\$103,700	\$110,850	\$118,000
MONTEREY	\$56,950	\$65,100	\$73,200	\$81,350	\$87,850	\$94,350	\$100,850	\$107,400
NAPA	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150	\$118,300	\$126,500	\$134,650
NEVADA	\$60,150	\$68,700	\$77,300	\$85,900	\$92,750	\$99,650	\$106,500	\$113,400
ORANGE	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,200	\$125,300	\$133,400
PLACER	\$63,050	\$72,100	\$81,100	\$90,100	\$97,300	\$104,500	\$111,700	\$118,950
PLUMAS	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
RIVERSIDE	\$52,500	\$60,000	\$67,500	\$75,000	\$81,000	\$87,000	\$93,000	\$99,000
SACRAMENTO	\$63,050	\$72,100	\$81,100	\$90,100	\$97,300	\$104,500	\$111,700	\$118,950
SAN BENITO	\$65,750	\$75,150	\$84,550	\$93,950	\$101,450	\$109,000	\$116,500	\$124,000
SAN BERNARDINO	\$52,500	\$60,000	\$67,500	\$75,000	\$81,000	\$87,000	\$93,000	\$99,000
SAN DIEGO	\$62,950	\$71,900	\$80,900	\$89,900	\$97,100	\$104,300	\$111,500	\$118,650
SAN FRANCISCO	\$85,350	\$97,500	\$109,700	\$121,900	\$131,650	\$141,400	\$151,150	\$160,900
SAN JOAQUIN	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,050	\$97,350	\$103,600
SAN LUIS OBISPO	\$62,500	\$71,450	\$80,350	\$89,300	\$96,450	\$103,600	\$110,750	\$117,900
SAN MATEO	\$85,350	\$97,500	\$109,700	\$121,900	\$131,650	\$141,400	\$151,150	\$160,900
SANTA BARBARA	\$60,700	\$69,400	\$78,100	\$86,750	\$93,700	\$100,650	\$107,550	\$114,500
SANTA CLARA	\$87,000	\$99,450	\$111,850	\$124,300	\$134,250	\$144,200	\$154,150	\$164,100
SANTA CRUZ	\$72,050	\$82,350	\$92,650	\$102,950	\$111,200	\$119,400	\$127,650	\$135,900
SHASTA	\$48,900	\$55,900	\$62,850	\$69,850	\$75,450	\$81,050	\$86,600	\$92,200
SIERRA	\$59,550	\$68,100	\$76,600	\$85,100	\$91,900	\$98,700	\$105,500	\$112,350
SISKIYOU	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
SOLANO	\$68,450	\$78,250	\$88,000	\$97,800	\$105,600	\$113,450	\$121,250	\$129,100
SONOMA	\$68,450	\$78,250	\$88,000	\$97,800	\$105,600	\$113,450	\$121,250	\$129,100
STANISLAUS	\$51,300	\$58,650	\$65,950	\$73,300	\$79,150	\$85,050	\$90,900	\$96,750
SUTTER	\$49,200	\$56,250	\$63,250	\$70,300	\$75,900	\$81,550	\$87,150	\$92,800
TEHAMA	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
TRINITY	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
TULARE	\$48,050	\$54,900	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,600
TUOLUMNE	\$55,250	\$63,150	\$71,050	\$78,950	\$85,250	\$91,600	\$97,900	\$104,200
VENTURA	\$74,000	\$84,550	\$95,150	\$105,700	\$114,150	\$122,600	\$131,050	\$139,500
YOLO	\$63,650	\$72,750	\$81,850	\$90,950	\$98,250	\$105,500	\$112,800	\$120,050
YUBA	\$49,200	\$56,250	\$63,250	\$70,300	\$75,900	\$81,550	\$87,150	\$92,800

To be used behind VA, USDA or conventional first mortgage loans