



Single Family Lending Program Bulletin

August 2, 2013

Program Bulletin #2013-07

To: CalHFA Approved Lenders

Updated Income Limits for California Homebuyer's Downpayment Assistance Program (CHDAP) and Mortgage Credit Certificate Tax Credit Program (MCC)

This bulletin supersedes the income limits provided in Program Bulletin #2011-19, dated August 5, 2011. These limits apply to the CHDAP loan program and the MCC program as per the attached income limit tables. Depending on the family size, there may be differences in the income limits. When qualifying a borrower using both a CHDAP and an MCC, the more restrictive limits must be applied.

These updated income limits are effective for new reservations received on or after August 5, 2013.

Attachment A shows income limits by county for existing and new construction properties for CHDAP loans with FHA financing.

Attachment B shows income limits by county for existing and new construction properties for CHDAP loans with USDA, VA or Conventional financing.

Attachment C shows the maximum income limits by household size for non-targeted and targeted areas for use with the MCC program.

For questions about this bulletin, contact CalHFA Single Family Lending by phone 916.326.8033; by fax 916.324.6425; by email at sflending@calhfa.ca.gov. In addition, you can always visit CalHFA's web site at: www.calhfa.ca.gov or Single Family Lending section directly at www.calhfa.ca.gov/homeownership.

Attachment

2013 INCOME LIMITS

CHDAP Program

Effective: 8/5/13

Applicable Behind FHA Loans

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	\$ 75,250	\$ 86,000	\$ 96,750	\$ 107,500	\$ 116,150	\$ 124,700	\$ 133,350	\$ 141,900
ALPINE	\$ 68,650	\$ 78,450	\$ 88,250	\$ 98,050	\$ 105,900	\$ 113,800	\$ 121,600	\$ 129,450
AMADOR	\$ 55,700	\$ 63,650	\$ 71,600	\$ 79,550	\$ 85,950	\$ 92,300	\$ 98,700	\$ 105,050
BUTTE	\$ 47,200	\$ 54,000	\$ 60,750	\$ 67,500	\$ 72,900	\$ 78,250	\$ 83,700	\$ 89,100
CALAVERAS	\$ 56,100	\$ 64,100	\$ 72,150	\$ 80,150	\$ 86,550	\$ 93,000	\$ 99,400	\$ 105,800
COLUSA	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
CONTRA COSTA	\$ 75,250	\$ 86,000	\$ 96,750	\$ 107,500	\$ 116,150	\$ 124,700	\$ 133,350	\$ 141,900
DEL NORTE	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
EL DORADO	\$ 61,200	\$ 70,000	\$ 78,700	\$ 87,450	\$ 94,450	\$ 101,450	\$ 108,450	\$ 115,450
FRESNO	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
GLENN	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
HUMBOLDT	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
IMPERIAL	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
INYO	\$ 52,900	\$ 60,500	\$ 68,050	\$ 75,350	\$ 81,650	\$ 87,750	\$ 93,800	\$ 99,850
KERN	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
KINGS	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
LAKE	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
LASSEN	\$ 53,750	\$ 61,400	\$ 69,100	\$ 76,800	\$ 82,900	\$ 89,050	\$ 95,250	\$ 101,350
LOS ANGELES	\$ 52,150	\$ 59,600	\$ 67,050	\$ 74,500	\$ 80,450	\$ 86,400	\$ 92,350	\$ 98,350
MADERA	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
MARIN	\$ 82,850	\$ 94,750	\$ 106,600	\$ 118,450	\$ 127,900	\$ 137,400	\$ 146,850	\$ 156,350
MARIPOSA	\$ 49,350	\$ 56,350	\$ 63,400	\$ 70,450	\$ 76,100	\$ 81,700	\$ 87,400	\$ 93,050
MENDOCINO	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
MERCED	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
MODOC	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
MONO	\$ 64,050	\$ 73,200	\$ 82,350	\$ 91,500	\$ 98,850	\$ 106,150	\$ 113,450	\$ 120,750
MONTEREY	\$ 55,250	\$ 63,200	\$ 71,100	\$ 79,000	\$ 85,300	\$ 91,650	\$ 97,950	\$ 104,300
NAPA	\$ 69,250	\$ 79,200	\$ 89,050	\$ 98,950	\$ 106,900	\$ 114,850	\$ 122,750	\$ 130,650
NEVADA	\$ 58,400	\$ 66,750	\$ 75,100	\$ 83,450	\$ 90,100	\$ 96,800	\$ 103,500	\$ 110,150
ORANGE	\$ 70,150	\$ 80,200	\$ 90,250	\$ 100,250	\$ 108,250	\$ 116,300	\$ 124,300	\$ 132,350
PLACER	\$ 61,200	\$ 70,000	\$ 78,700	\$ 87,450	\$ 94,450	\$ 101,450	\$ 108,450	\$ 115,450
PLUMAS	\$ 49,900	\$ 57,000	\$ 64,150	\$ 71,300	\$ 77,000	\$ 82,700	\$ 88,400	\$ 94,100
RIVERSIDE	\$ 52,300	\$ 59,800	\$ 67,250	\$ 74,750	\$ 80,700	\$ 86,700	\$ 92,650	\$ 98,650
SACRAMENTO	\$ 61,200	\$ 70,000	\$ 78,700	\$ 87,450	\$ 94,450	\$ 101,450	\$ 108,450	\$ 115,450
SAN BENITO	\$ 65,250	\$ 74,600	\$ 83,900	\$ 93,200	\$ 100,700	\$ 108,100	\$ 115,600	\$ 123,050
SAN BERNARDINO	\$ 52,300	\$ 59,800	\$ 67,250	\$ 74,750	\$ 80,700	\$ 86,700	\$ 92,650	\$ 98,650
SAN DIEGO	\$ 61,050	\$ 69,850	\$ 78,550	\$ 87,300	\$ 94,300	\$ 101,250	\$ 108,200	\$ 115,200
SAN FRANCISCO	\$ 82,850	\$ 94,750	\$ 106,600	\$ 118,450	\$ 127,900	\$ 137,400	\$ 146,850	\$ 156,350
SAN JOAQUIN	\$ 53,350	\$ 60,950	\$ 68,600	\$ 76,200	\$ 82,300	\$ 88,450	\$ 94,500	\$ 100,600
SAN LUIS OBISPO	\$ 60,700	\$ 69,350	\$ 78,050	\$ 86,700	\$ 93,650	\$ 100,600	\$ 107,500	\$ 114,450
SAN MATEO	\$ 82,850	\$ 94,750	\$ 106,600	\$ 118,450	\$ 127,900	\$ 137,400	\$ 146,850	\$ 156,350
SANTA BARBARA	\$ 58,950	\$ 67,400	\$ 75,850	\$ 84,250	\$ 91,000	\$ 97,750	\$ 104,500	\$ 111,250
SANTA CLARA	\$ 84,900	\$ 97,050	\$ 109,200	\$ 121,300	\$ 131,050	\$ 140,700	\$ 150,450	\$ 160,100
SANTA CRUZ	\$ 70,050	\$ 80,000	\$ 90,000	\$ 100,050	\$ 108,050	\$ 116,050	\$ 124,050	\$ 132,050
SHASTA	\$ 47,450	\$ 54,250	\$ 61,000	\$ 67,850	\$ 73,250	\$ 78,700	\$ 84,100	\$ 89,550
SIERRA	\$ 58,100	\$ 66,400	\$ 74,750	\$ 83,000	\$ 89,700	\$ 96,300	\$ 102,950	\$ 109,600
SISKIYOU	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
SOLANO	\$ 66,450	\$ 75,950	\$ 85,450	\$ 94,950	\$ 102,550	\$ 110,150	\$ 117,750	\$ 125,350
SONOMA	\$ 66,450	\$ 75,950	\$ 85,450	\$ 94,950	\$ 102,550	\$ 110,150	\$ 117,750	\$ 125,350
STANISLAUS	\$ 49,900	\$ 57,000	\$ 64,150	\$ 71,300	\$ 77,000	\$ 82,700	\$ 88,400	\$ 94,100
SUTTER	\$ 47,800	\$ 54,650	\$ 61,450	\$ 68,300	\$ 73,750	\$ 79,250	\$ 84,700	\$ 90,150
TEHAMA	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
TRINITY	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
TULARE	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,600	\$ 71,900	\$ 77,200	\$ 82,600	\$ 87,900
TUOLUMNE	\$ 53,700	\$ 61,350	\$ 69,000	\$ 76,700	\$ 82,800	\$ 88,950	\$ 95,100	\$ 101,200
VENTURA	\$ 71,850	\$ 82,100	\$ 92,400	\$ 102,650	\$ 110,850	\$ 119,100	\$ 127,300	\$ 135,550
YOLO	\$ 61,900	\$ 70,750	\$ 79,550	\$ 88,450	\$ 95,500	\$ 102,550	\$ 109,650	\$ 116,750
YUBA	\$ 47,800	\$ 54,650	\$ 61,450	\$ 68,300	\$ 73,750	\$ 79,250	\$ 84,700	\$ 90,150

2013 INCOME LIMITS
California Homebuyer's Downpayment Assistance Program (CHDAP)

Effective: 8/5/13

Applicable Behind VA, USDA or Conventional Loans

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	\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,100
ALPINE	\$71,650	\$81,900	\$92,100	\$102,350	\$110,550	\$118,750	\$126,900	\$135,100
AMADOR	\$58,150	\$66,450	\$74,750	\$83,050	\$89,700	\$96,350	\$103,000	\$109,650
BUTTE	\$49,300	\$56,350	\$63,400	\$70,450	\$76,100	\$81,700	\$87,350	\$93,000
CALAVERAS	\$58,550	\$66,900	\$75,300	\$83,650	\$90,350	\$97,050	\$103,750	\$110,400
COLUSA	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
CONTRA COSTA	\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,100
DEL NORTE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
EL DORADO	\$63,900	\$73,050	\$82,150	\$91,300	\$98,600	\$105,900	\$113,200	\$120,500
FRESNO	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
GLENN	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
HUMBOLDT	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
IMPERIAL	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
INYO	\$55,250	\$63,150	\$71,050	\$78,650	\$85,250	\$91,600	\$97,900	\$104,200
KERN	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
KINGS	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
LAKE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
LASSEN	\$56,100	\$64,100	\$72,150	\$80,150	\$86,550	\$92,950	\$99,400	\$105,800
LOS ANGELES	\$54,450	\$62,200	\$70,000	\$77,750	\$83,950	\$90,200	\$96,400	\$102,650
MADERA	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
MARIN	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500	\$143,400	\$153,250	\$163,150
MARIPOSA	\$51,500	\$58,850	\$66,200	\$73,550	\$79,450	\$85,300	\$91,200	\$97,100
MENDOCINO	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
MERCED	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
MODOC	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
MONO	\$66,850	\$76,400	\$85,950	\$95,500	\$103,150	\$110,800	\$118,400	\$126,050
MONTEREY	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,850
NAPA	\$72,300	\$82,650	\$92,950	\$103,300	\$111,550	\$119,850	\$128,100	\$136,350
NEVADA	\$60,950	\$69,700	\$78,400	\$87,100	\$94,050	\$101,050	\$108,000	\$114,950
ORANGE	\$73,250	\$83,700	\$94,200	\$104,650	\$113,000	\$121,400	\$129,750	\$138,150
PLACER	\$63,900	\$73,050	\$82,150	\$91,300	\$98,600	\$105,900	\$113,200	\$120,500
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	\$63,900	\$73,050	\$82,150	\$91,300	\$98,600	\$105,900	\$113,200	\$120,500
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	\$63,750	\$72,900	\$82,000	\$91,100	\$98,400	\$105,700	\$112,950	\$120,250
SAN FRANCISCO	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500	\$143,400	\$153,250	\$163,150
SAN JOAQUIN	\$55,700	\$63,650	\$71,600	\$79,550	\$85,900	\$92,300	\$98,650	\$105,000
SAN LUIS OBISPO	\$63,350	\$72,400	\$81,450	\$90,500	\$97,750	\$105,000	\$112,200	\$119,450
SAN MATEO	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500	\$143,400	\$153,250	\$163,150
SANTA BARBARA	\$61,550	\$70,350	\$79,150	\$87,950	\$95,000	\$102,000	\$109,050	\$116,100
SANTA CLARA	\$88,600	\$101,300	\$113,950	\$126,600	\$136,750	\$146,850	\$157,000	\$167,100
SANTA CRUZ	\$73,100	\$83,500	\$93,950	\$104,400	\$112,750	\$121,100	\$129,450	\$137,800
SHASTA	\$49,550	\$56,650	\$63,700	\$70,800	\$76,450	\$82,150	\$87,800	\$93,450
SIERRA	\$60,650	\$69,300	\$78,000	\$86,650	\$93,600	\$100,500	\$107,450	\$114,400
SISKIYOU	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
SOLANO	\$69,350	\$79,300	\$89,200	\$99,100	\$107,050	\$114,950	\$122,900	\$130,800
SONOMA	\$69,350	\$79,300	\$89,200	\$99,100	\$107,050	\$114,950	\$122,900	\$130,800
STANISLAUS	\$52,100	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,200
SUTTER	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100
TEHAMA	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
TRINITY	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
TULARE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750
TUOLUMNE	\$56,050	\$64,050	\$72,050	\$80,050	\$86,450	\$92,850	\$99,250	\$105,650
VENTURA	\$75,000	\$85,700	\$96,450	\$107,150	\$115,700	\$124,300	\$132,850	\$141,450
YOLO	\$64,600	\$73,850	\$83,050	\$92,300	\$99,700	\$107,050	\$114,450	\$121,850
YUBA	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100

2012 INCOME LIMITS
Mortgage Credit Certificate Tax Credit Program

California 2012 income Limits (with High-Housing-Cost Adjustment)

Effective: 8/5/13

<u>County</u>	<u>Non-targeted Area</u>		<u>Targeted Area</u>	
	<u>1-2 Persons</u>	<u>3+ Persons</u>	<u>1-2 Persons</u>	<u>3+ Persons</u>
ALAMEDA	\$112,200	\$130,900	\$112,200	\$130,900
ALPINE	\$88,920	\$103,740	\$88,920	\$103,740
AMADOR	\$81,240	\$94,780	\$85,680	\$99,960
BUTTE	\$71,400	\$82,180	\$85,680	\$99,960
CALAVERAS	\$83,640	\$97,580	\$85,680	\$99,960
COLUSA	\$71,400	\$82,110	\$85,680	\$99,960
CONTRA COSTA	\$112,200	\$130,900	\$112,200	\$130,900
DEL NORTE	\$71,400	\$82,110	\$85,680	\$99,960
EL DORADO	\$91,320	\$106,540	\$91,320	\$106,540
FRESNO	\$71,400	\$82,110	\$85,680	\$99,960
GLENN	\$71,400	\$82,110	\$85,680	\$99,960
HUMBOLDT	\$71,400	\$82,110	\$85,680	\$99,960
IMPERIAL	\$71,400	\$82,110	\$85,680	\$99,960
INYO	\$78,600	\$91,700	\$85,680	\$99,960
KERN	\$71,400	\$82,110	\$85,680	\$99,960
KINGS	\$71,400	\$82,110	\$85,680	\$99,960
LAKE	\$71,400	\$82,110	\$85,680	\$99,960
LASSEN	\$74,040	\$86,380	\$85,680	\$99,960
LOS ANGELES	\$101,160	\$118,020	\$101,160	\$118,020
MADERA	\$71,400	\$82,110	\$85,680	\$99,960
MARIN	\$133,200	\$155,400	\$133,200	\$155,400
MARIPOSA	\$71,400	\$83,300	\$85,680	\$99,960
MENDOCINO	\$71,400	\$82,110	\$85,680	\$99,960
MERCED	\$71,400	\$82,110	\$85,680	\$99,960
MODOC	\$71,400	\$82,110	\$85,680	\$99,960
MONO	\$89,520	\$104,440	\$89,520	\$104,440
MONTEREY	\$83,040	\$96,880	\$85,680	\$99,960
NAPA	\$103,320	\$120,540	\$103,320	\$120,540
NEVADA	\$87,120	\$101,640	\$87,120	\$101,640
ORANGE	\$115,560	\$134,820	\$115,560	\$134,820
PLACER	\$91,320	\$106,540	\$91,320	\$106,540
PLUMAS	\$71,400	\$82,110	\$85,680	\$99,960
RIVERSIDE	\$80,400	\$93,800	\$85,680	\$99,960
SACRAMENTO	\$91,320	\$106,540	\$91,320	\$106,540
SAN BENITO	\$95,160	\$111,020	\$95,160	\$111,020
SAN BERNARDINO	\$80,400	\$93,800	\$85,680	\$99,960
SAN DIEGO	\$96,360	\$112,420	\$96,360	\$112,420
SAN FRANCISCO	\$133,200	\$155,400	\$133,200	\$155,400
SAN JOAQUIN	\$79,560	\$92,820	\$85,680	\$99,960
SAN LUIS OBISPO	\$90,480	\$105,560	\$90,480	\$105,560
SAN MATEO	\$133,200	\$155,400	\$133,200	\$155,400
SANTA BARBARA	\$91,080	\$106,260	\$91,080	\$106,260
SANTA CLARA	\$126,000	\$147,000	\$126,000	\$147,000
SANTA CRUZ	\$114,960	\$134,120	\$114,960	\$134,120
SHASTA	\$71,400	\$82,600	\$85,680	\$99,960
SIERRA	\$80,400	\$93,768	\$85,680	\$99,960
SISKIYOU	\$71,400	\$82,110	\$85,680	\$99,960
SOLANO	\$99,120	\$115,640	\$99,120	\$115,640
SONOMA	\$99,120	\$115,640	\$99,120	\$115,640
STANISLAUS	\$74,400	\$86,800	\$85,680	\$99,960
SUTTER	\$71,400	\$83,160	\$85,680	\$99,960
TEHAMA	\$71,400	\$82,110	\$85,680	\$99,960
TRINITY	\$71,400	\$82,110	\$85,680	\$99,960
TULARE	\$71,400	\$82,110	\$85,680	\$99,960
TUOLUMNE	\$78,840	\$91,980	\$85,680	\$99,960
VENTURA	\$107,160	\$125,020	\$107,160	\$125,020
YOLO	\$92,280	\$107,660	\$92,280	\$107,660
YUBA	\$71,400	\$83,160	\$85,680	\$99,960