



Single Family Lending Program Bulletin

December 2, 2013

Program Bulletin #2013-12

To: CalHFA Approved Lenders

Updated Mortgage Credit Certificate Tax Credit Program (MCC) Income Limits

This bulletin supersedes the MCC income limits provided in Program Bulletin #2013-07, dated August 2, 2013. These limits apply to all Mortgage Credit Certificate Tax Credit Program applications per the attached income limit tables. Depending on the family size, there may be differences in the income limits shown on the schedules. When qualifying a borrower for a CalHFA mortgage loan with one or more loans, the more restrictive limits must be applied.

The MCC income limits have been decreased to 80% of Area Median Income in order to meet our low to moderate income goals. The income limits are effective for new reservations received on or after December 1, 2013.

The attachment shows the maximum income limits by household size for non-targeted and targeted areas for use with the Mortgage Credit Certificate Tax Credit 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 website at: www.calhfa.ca.gov or Single Family Lending section directly at www.calhfa.ca.gov/homeownership.

2013 INCOME LIMITS
Mortgage Credit Certificate Tax Credit Program

California 2013 income Limits (with High-Housing-Cost Adjustment)

Effective: 12/1/13

<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	\$50,000	\$57,500	\$62,500	\$71,875
ALPINE	\$43,600	\$50,140	\$43,600	\$50,140
AMADOR	\$38,800	\$44,620	\$38,800	\$44,620
BUTTE	\$32,160	\$36,984	\$40,200	\$46,230
CALAVERAS	\$39,040	\$44,896	\$39,040	\$44,896
COLUSA	\$32,160	\$36,984	\$32,160	\$36,984
CONTRA COSTA	\$50,000	\$57,500	\$62,500	\$71,875
DEL NORTE	\$32,160	\$36,984	\$32,160	\$36,984
EL DORADO	\$40,560	\$46,644	\$40,560	\$46,644
FRESNO	\$32,160	\$36,984	\$40,200	\$46,230
GLENN	\$32,160	\$36,984	\$32,160	\$36,984
HUMBOLDT	\$32,160	\$36,984	\$40,200	\$46,230
IMPERIAL	\$32,160	\$36,984	\$40,200	\$46,230
INYO	\$36,880	\$42,412	\$36,880	\$42,412
KERN	\$32,160	\$36,984	\$40,200	\$46,230
KINGS	\$32,160	\$36,984	\$40,200	\$46,230
LAKE	\$32,160	\$36,984	\$40,200	\$46,230
LASSEN	\$36,240	\$41,676	\$36,240	\$41,676
LOS ANGELES	\$46,400	\$53,360	\$58,000	\$66,700
MADERA	\$32,160	\$36,984	\$40,200	\$46,230
MARIN	\$59,120	\$67,988	\$59,120	\$67,988
MARIPOSA	\$34,400	\$39,560	\$34,400	\$39,560
MENDOCINO	\$32,320	\$37,168	\$40,400	\$46,460
MERCED	\$32,160	\$36,984	\$40,200	\$46,230
MODOC	\$32,160	\$36,984	\$32,160	\$36,984
MONO	\$43,920	\$50,508	\$43,920	\$50,508
MONTEREY	\$40,000	\$46,000	\$50,000	\$57,500
NAPA	\$45,840	\$52,716	\$45,840	\$52,716
NEVADA	\$38,640	\$44,436	\$38,640	\$44,436
ORANGE	\$51,280	\$58,972	\$64,100	\$73,715
PLACER	\$40,560	\$46,644	\$40,560	\$46,644
PLUMAS	\$32,320	\$37,168	\$32,320	\$37,168
RIVERSIDE	\$35,680	\$41,032	\$44,600	\$51,290
SACRAMENTO	\$40,560	\$46,644	\$50,700	\$58,305
SAN BENITO	\$44,720	\$51,428	\$44,720	\$51,428
SAN BERNARDINO	\$35,680	\$41,032	\$44,600	\$51,290
SAN DIEGO	\$45,200	\$51,980	\$56,500	\$64,975
SAN FRANCISCO	\$59,120	\$67,988	\$73,900	\$84,985
SAN JOAQUIN	\$35,280	\$40,572	\$44,100	\$50,715
SAN LUIS OBISPO	\$40,160	\$46,184	\$50,200	\$57,730
SAN MATEO	\$59,120	\$67,988	\$59,120	\$67,988
SANTA BARBARA	\$44,640	\$51,336	\$55,800	\$64,170
SANTA CLARA	\$56,800	\$65,320	\$71,000	\$81,650
SANTA CRUZ	\$51,840	\$59,616	\$51,840	\$59,616
SHASTA	\$32,160	\$36,984	\$40,200	\$46,230
SIERRA	\$39,440	\$45,356	\$39,440	\$45,356
SISKIYOU	\$32,160	\$36,984	\$40,200	\$46,230
SOLANO	\$44,160	\$50,784	\$44,160	\$50,784
SONOMA	\$44,000	\$50,600	\$44,000	\$50,600
STANISLAUS	\$33,040	\$37,996	\$41,300	\$47,495
SUTTER	\$32,160	\$36,984	\$40,200	\$46,230
TEHAMA	\$32,160	\$36,984	\$32,160	\$36,984
TRINITY	\$32,160	\$36,984	\$40,200	\$46,230
TULARE	\$32,160	\$36,984	\$40,200	\$46,230
TUOLUMNE	\$37,200	\$42,780	\$37,200	\$42,780
VENTURA	\$48,960	\$56,304	\$61,200	\$70,380
YOLO	\$42,000	\$48,300	\$52,500	\$60,375
YUBA	\$32,160	\$36,984	\$40,200	\$46,230