



Single Family Lending Program Bulletin

March 09, 2015

Program Bulletin #2015-02

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 #2014-20, dated November 10, 2014. 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.

These updated MCC income limits are effective for new reservations received on or after March 13, 2015.

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 the CalHFA Single Family Lending division by phone 916.326.8033, fax 916.324.6424, or email sflending@calhfa.ca.gov. In addition, you can always visit CalHFA's web site at www.calhfa.ca.gov or Single Family Lending directly at www.calhfa.ca.gov/homeownership.

Attachment

2015 INCOME LIMITS
Mortgage Credit Certificate Tax Program (MCC)

California 2015 Income Limits (with High-Housing-Cost adjustment)

Effective 03/13/15

County	Non-Targeted		Targeted	
	1-2 Persons	3+ Persons	1-2 Persons	3+ Persons
ALAMEDA	\$110,400	\$128,800	\$110,400	\$128,800
ALPINE	\$97,920	\$114,240	\$97,920	\$114,240
AMADOR	\$79,568	\$91,503	\$86,760	\$101,220
BUTTE	\$68,100	\$78,315	\$81,720	\$95,340
CALAVERAS	\$84,000	\$98,000	\$84,000	\$98,000
COLUSA	\$68,100	\$78,315	\$81,720	\$95,340
CONTRA COSTA	\$110,400	\$128,800	\$110,400	\$128,800
DEL NORTE	\$68,100	\$78,315	\$81,720	\$95,340
EL DORADO	\$82,440	\$96,180	\$82,440	\$96,180
FRESNO	\$68,100	\$78,315	\$81,720	\$95,340
GLENN	\$68,100	\$78,315	\$81,720	\$95,340
HUMBOLDT	\$69,000	\$80,500	\$81,720	\$95,340
IMPERIAL	\$68,100	\$78,315	\$81,720	\$95,340
INYO	\$82,800	\$96,600	\$82,800	\$96,600
KERN	\$68,100	\$78,315	\$81,720	\$95,340
KINGS	\$68,100	\$78,315	\$81,720	\$95,340
LAKE	\$68,100	\$78,315	\$81,720	\$95,340
LASSEN	\$68,100	\$78,315	\$81,720	\$95,340
LOS ANGELES	\$97,800	\$114,100	\$97,800	\$114,100
MADERA	\$68,100	\$78,315	\$81,720	\$95,340
MARIN	\$132,840	\$154,980	\$132,840	\$154,980
MARIPOSA	\$72,720	\$84,840	\$81,720	\$95,340
MENDOCINO	\$68,100	\$78,315	\$81,720	\$95,340
MERCED	\$68,100	\$78,315	\$81,720	\$95,340
MODOC	\$68,100	\$78,315	\$81,720	\$95,340
MONO	\$97,440	\$113,680	\$97,440	\$113,680
MONTEREY	\$86,280	\$100,660	\$86,280	\$100,660
NAPA	\$98,880	\$115,360	\$98,880	\$115,360
NEVADA	\$86,880	\$101,360	\$86,880	\$101,360
ORANGE	\$108,360	\$126,420	\$108,360	\$126,420
PLACER	\$82,440	\$96,180	\$82,440	\$96,180
PLUMAS	\$68,100	\$78,315	\$81,720	\$95,340
RIVERSIDE	\$72,840	\$84,980	\$81,720	\$95,340
SACRAMENTO	\$82,440	\$96,180	\$82,440	\$96,180
SAN BENITO	\$91,320	\$106,540	\$91,320	\$106,540
SAN BERNARDINO	\$72,840	\$84,980	\$81,720	\$95,340
SAN DIEGO	\$94,680	\$110,460	\$94,680	\$110,460
SAN FRANCISCO	\$132,840	\$154,980	\$132,840	\$154,980
SAN JOAQUIN	\$71,880	\$83,860	\$81,720	\$95,340
SAN LUIS OBISPO	\$90,240	\$105,280	\$90,240	\$105,280
SAN MATEO	\$132,840	\$154,980	\$132,840	\$154,980
SANTA BARBARA	\$90,840	\$105,980	\$90,840	\$105,980
SANTA CLARA	\$122,280	\$142,660	\$122,280	\$142,660
SANTA CRUZ	\$111,720	\$130,340	\$111,720	\$130,340
SHASTA	\$68,100	\$78,315	\$81,720	\$95,340
SIERRA	\$72,859	\$83,788	\$81,720	\$95,340
SISKIYOU	\$68,100	\$78,315	\$81,720	\$95,340
SOLANO	\$92,040	\$107,380	\$92,040	\$107,380
SONOMA	\$92,280	\$107,660	\$92,280	\$107,660
STANISLAUS	\$68,100	\$78,315	\$81,720	\$95,340
SUTTER	\$68,100	\$78,315	\$81,720	\$95,340
TEHAMA	\$68,100	\$78,315	\$81,720	\$95,340
TRINITY	\$68,100	\$78,315	\$81,720	\$95,340
TULARE	\$68,100	\$78,315	\$81,720	\$95,340
TUOLUMNE	\$75,720	\$88,340	\$81,720	\$95,340
VENTURA	\$106,440	\$124,180	\$106,440	\$124,180
YOLO	\$88,680	\$103,460	\$88,680	\$103,460
YUBA	\$68,100	\$78,315	\$81,720	\$95,340