



Single Family Lending Program Bulletin

June 24, 2015

Program Bulletin #2015-07

To: CalHFA Approved Lenders

Updated Income Limits for CalHFA FHA, CalPLUS FHA, Cal-EEM + Grant, California Homebuyer's Downpayment Assistance Program (CHDAP) and the Extra Teacher Home Purchase Program (ECTP)

This Program Bulletin supersedes Program Bulletin #2013-07, dated August 2, 2013. It provides updated CalHFA Income Limits for the CalHFA FHA, CalPLUS FHA, Cal-EEM + Grant, CHDAP and ECTP programs.

The attached income limits apply to all CalHFA FHA, CalPLUS FHA, Cal-EEM + Grant, CHDAP and ECTP program applications. Depending on the family size, there may be differences in the income limits. These updated income limits are effective for new reservations received on or after July 1, 2015.

Attachment A shows income limits by county for existing and new construction properties for CalHFA FHA, CalPLUS FHA and Cal-EEM + Grant firsts, as well as CHDAP and ECTP loans with FHA financing.

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

When qualifying a borrower using CHDAP or ECTP behind a first mortgage loan, the more restrictive limits must be applied.

The updated income limits are attached and will also be posted on July 1 on CalHFA's website at www.calhfa.ca.gov/homeownership/limits/.

For questions about this bulletin, contact CalHFA Single Family Lending by phone 916.326.8033; by fax 916.324.6424; 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.

Attachments

2015 INCOME LIMITS
CalPLUS FHA, CalHFA FHA, Cal-EEM+Grant, ECTP & CHDAP

FHA Firsts and Subordinates Used Behind FHA Loans

Effective: 7/1/2015

County/Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$ 75,250	\$ 85,950	\$ 96,750	\$ 107,450	\$ 116,100	\$ 124,650	\$ 133,300	\$ 141,900
ALPINE	\$ 68,600	\$ 78,450	\$ 88,250	\$ 98,050	\$ 105,900	\$ 113,750	\$ 121,600	\$ 129,450
AMADOR	\$ 55,700	\$ 63,600	\$ 71,600	\$ 79,550	\$ 85,900	\$ 92,300	\$ 98,650	\$ 105,000
BUTTE	\$ 47,200	\$ 53,950	\$ 60,700	\$ 67,450	\$ 72,900	\$ 78,250	\$ 83,650	\$ 89,050
CALAVERAS	\$ 56,050	\$ 64,050	\$ 72,100	\$ 80,100	\$ 86,550	\$ 92,900	\$ 99,350	\$ 105,800
COLUSA	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
CONTRA COSTA	\$ 75,250	\$ 85,950	\$ 96,750	\$ 107,450	\$ 116,100	\$ 124,650	\$ 133,300	\$ 141,900
DEL NORTE	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
EL DORADO	\$ 61,250	\$ 69,950	\$ 78,700	\$ 87,450	\$ 94,500	\$ 101,500	\$ 108,450	\$ 115,500
FRESNO	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
GLENN	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
HUMBOLDT	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
IMPERIAL	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
INYO	\$ 52,950	\$ 60,450	\$ 68,100	\$ 75,600	\$ 81,700	\$ 87,750	\$ 93,800	\$ 99,850
KERN	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
KINGS	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
LAKE	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
LASSEN	\$ 53,700	\$ 61,400	\$ 69,100	\$ 76,750	\$ 82,950	\$ 89,050	\$ 95,200	\$ 101,400
LOS ANGELES	\$ 52,150	\$ 59,550	\$ 67,050	\$ 74,450	\$ 80,450	\$ 86,400	\$ 92,350	\$ 98,350
MADERA	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
MARIN	\$ 82,900	\$ 94,650	\$ 106,550	\$ 118,400	\$ 127,850	\$ 137,350	\$ 146,850	\$ 156,300
MARIPOSA	\$ 49,300	\$ 56,350	\$ 63,400	\$ 70,450	\$ 76,100	\$ 81,750	\$ 87,400	\$ 93,050
MENDOCINO	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
MERCED	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
MODOC	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
MONO	\$ 64,000	\$ 73,150	\$ 82,350	\$ 91,450	\$ 98,850	\$ 106,100	\$ 113,450	\$ 120,850
MONTEREY	\$ 55,250	\$ 63,150	\$ 71,050	\$ 78,950	\$ 85,300	\$ 91,600	\$ 97,950	\$ 104,250
NAPA	\$ 69,300	\$ 79,150	\$ 89,050	\$ 98,950	\$ 106,900	\$ 114,800	\$ 122,750	\$ 130,700
NEVADA	\$ 58,400	\$ 66,750	\$ 75,100	\$ 83,400	\$ 90,100	\$ 96,800	\$ 103,500	\$ 110,200
ORANGE	\$ 70,150	\$ 80,150	\$ 90,200	\$ 100,250	\$ 108,300	\$ 116,300	\$ 124,300	\$ 132,300
PLACER	\$ 61,250	\$ 69,950	\$ 78,700	\$ 87,450	\$ 94,500	\$ 101,500	\$ 108,450	\$ 115,500
PLUMAS	\$ 49,900	\$ 57,000	\$ 64,100	\$ 71,250	\$ 76,950	\$ 82,650	\$ 88,350	\$ 94,100
RIVERSIDE	\$ 52,300	\$ 59,750	\$ 67,250	\$ 74,700	\$ 80,700	\$ 86,650	\$ 92,650	\$ 98,650
SACRAMENTO	\$ 61,250	\$ 69,950	\$ 78,700	\$ 87,450	\$ 94,500	\$ 101,500	\$ 108,450	\$ 115,500
SAN BENITO	\$ 65,250	\$ 74,550	\$ 83,900	\$ 93,200	\$ 100,700	\$ 108,150	\$ 115,600	\$ 123,100
SAN BERNARDINO	\$ 52,300	\$ 59,750	\$ 67,250	\$ 74,700	\$ 80,700	\$ 86,650	\$ 92,650	\$ 98,650
SAN DIEGO	\$ 61,050	\$ 69,750	\$ 78,550	\$ 87,250	\$ 94,250	\$ 101,200	\$ 108,200	\$ 115,150
SAN FRANCISCO	\$ 82,900	\$ 94,650	\$ 106,550	\$ 118,400	\$ 127,850	\$ 137,350	\$ 146,850	\$ 156,300
SAN JOAQUIN	\$ 53,350	\$ 60,950	\$ 68,550	\$ 76,200	\$ 82,300	\$ 88,400	\$ 94,500	\$ 100,600
SAN LUIS OBISPO	\$ 60,650	\$ 69,350	\$ 78,000	\$ 86,650	\$ 93,600	\$ 100,500	\$ 107,450	\$ 114,400
SAN MATEO	\$ 82,900	\$ 94,650	\$ 106,550	\$ 118,400	\$ 127,850	\$ 137,350	\$ 146,850	\$ 156,300
SANTA BARBARA	\$ 59,000	\$ 67,350	\$ 75,850	\$ 84,250	\$ 91,000	\$ 97,750	\$ 104,500	\$ 111,250
SANTA CLARA	\$ 84,900	\$ 96,950	\$ 109,150	\$ 121,250	\$ 131,000	\$ 140,650	\$ 150,400	\$ 160,100
SANTA CRUZ	\$ 70,000	\$ 79,950	\$ 90,050	\$ 100,000	\$ 108,000	\$ 116,000	\$ 124,050	\$ 132,050
SHASTA	\$ 47,450	\$ 54,250	\$ 61,050	\$ 67,800	\$ 73,250	\$ 78,650	\$ 84,100	\$ 89,550
SIERRA	\$ 58,100	\$ 66,350	\$ 74,700	\$ 83,000	\$ 89,650	\$ 96,250	\$ 102,900	\$ 109,550
SISKIYOU	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
SOLANO	\$ 66,450	\$ 75,950	\$ 85,500	\$ 94,900	\$ 102,550	\$ 110,150	\$ 117,750	\$ 125,400
SONOMA	\$ 66,450	\$ 75,950	\$ 85,500	\$ 94,900	\$ 102,550	\$ 110,150	\$ 117,750	\$ 125,400
STANISLAUS	\$ 49,900	\$ 57,000	\$ 64,100	\$ 71,250	\$ 76,950	\$ 82,650	\$ 88,350	\$ 94,100
SUTTER	\$ 47,800	\$ 54,600	\$ 61,450	\$ 68,300	\$ 73,750	\$ 79,200	\$ 84,650	\$ 90,100
TEHAMA	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
TRINITY	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
TULARE	\$ 46,600	\$ 53,250	\$ 59,900	\$ 66,550	\$ 71,850	\$ 77,200	\$ 82,500	\$ 87,850
TUOLUMNE	\$ 53,650	\$ 61,300	\$ 69,000	\$ 76,650	\$ 82,800	\$ 88,950	\$ 95,050	\$ 101,250
VENTURA	\$ 71,850	\$ 82,100	\$ 92,350	\$ 102,600	\$ 110,850	\$ 119,050	\$ 127,300	\$ 135,550
YOLO	\$ 61,850	\$ 70,700	\$ 79,550	\$ 88,400	\$ 95,500	\$ 102,550	\$ 109,600	\$ 116,700
YUBA	\$ 47,800	\$ 54,600	\$ 61,450	\$ 68,300	\$ 73,750	\$ 79,200	\$ 84,650	\$ 90,100

**2015 INCOME LIMITS
SUBORDINATES TO CONVENTIONAL FIRST MORTGAGE LOANS**

Subordinates Used Behind VA, USDA or Conventional Loans

Effective: 7/1/15

County/Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,150
ALPINE	\$71,650	\$81,900	\$92,150	\$102,350	\$110,550	\$118,750	\$126,950	\$135,150
AMADOR	\$58,150	\$66,400	\$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	\$97,000	\$103,750	\$110,450
COLUSA	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
CONTRA COSTA	\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,150
DEL NORTE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
EL DORADO	\$63,950	\$73,050	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,600
FRESNO	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
GLENN	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
HUMBOLDT	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
IMPERIAL	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
INYO	\$55,300	\$63,150	\$71,100	\$78,950	\$85,300	\$91,600	\$97,950	\$104,250
KERN	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
KINGS	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
LAKE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
LASSEN	\$56,100	\$64,100	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,850
LOS ANGELES	\$54,450	\$62,200	\$70,000	\$77,750	\$84,000	\$90,200	\$96,450	\$102,700
MADERA	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
MARIN	\$86,550	\$98,850	\$111,250	\$123,600	\$133,500	\$143,400	\$153,300	\$163,200
MARIPOSA	\$51,500	\$58,850	\$66,200	\$73,550	\$79,450	\$85,350	\$91,250	\$97,150
MENDOCINO	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
MERCED	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
MODOC	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
MONO	\$66,850	\$76,400	\$86,000	\$95,500	\$103,200	\$110,800	\$118,450	\$126,150
MONTEREY	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,850
NAPA	\$72,350	\$82,650	\$93,000	\$103,300	\$111,600	\$119,850	\$128,150	\$136,450
NEVADA	\$61,000	\$69,700	\$78,400	\$87,100	\$94,100	\$101,050	\$108,050	\$115,050
ORANGE	\$73,250	\$83,700	\$94,200	\$104,650	\$113,050	\$121,400	\$129,750	\$138,150
PLACER	\$63,950	\$73,050	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,600
PLUMAS	\$52,100	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,250
RIVERSIDE	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,750	\$103,000
SACRAMENTO	\$63,950	\$73,050	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,600
SAN BENITO	\$68,150	\$77,850	\$87,600	\$97,300	\$105,150	\$112,900	\$120,700	\$128,500
SAN BERNARDINO	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,750	\$103,000
SAN DIEGO	\$63,750	\$72,850	\$82,000	\$91,100	\$98,400	\$105,650	\$112,950	\$120,250
SAN FRANCISCO	\$86,550	\$98,850	\$111,250	\$123,600	\$133,500	\$143,400	\$153,300	\$163,200
SAN JOAQUIN	\$55,700	\$63,650	\$71,600	\$79,550	\$85,950	\$92,300	\$98,650	\$105,050
SAN LUIS OBISPO	\$63,350	\$72,400	\$81,450	\$90,500	\$97,750	\$104,950	\$112,200	\$119,450
SAN MATEO	\$86,550	\$98,850	\$111,250	\$123,600	\$133,500	\$143,400	\$153,300	\$163,200
SANTA BARBARA	\$61,600	\$70,350	\$79,200	\$87,950	\$95,000	\$102,050	\$109,100	\$116,150
SANTA CLARA	\$88,650	\$101,250	\$113,950	\$126,600	\$136,750	\$146,850	\$157,000	\$167,150
SANTA CRUZ	\$73,100	\$83,500	\$94,000	\$104,400	\$112,750	\$121,100	\$129,500	\$137,850
SHASTA	\$49,550	\$56,650	\$63,750	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500
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	\$86,150	\$91,750
SOLANO	\$69,400	\$79,300	\$89,250	\$99,100	\$107,050	\$115,000	\$122,950	\$130,900
SONOMA	\$69,400	\$79,300	\$89,250	\$99,100	\$107,050	\$115,000	\$122,950	\$130,900
STANISLAUS	\$52,100	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,250
SUTTER	\$49,900	\$57,000	\$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	\$86,150	\$91,750
TRINITY	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
TULARE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,750
TUOLUMNE	\$56,050	\$64,000	\$72,050	\$80,050	\$86,450	\$92,850	\$99,250	\$105,700
VENTURA	\$75,000	\$85,700	\$96,450	\$107,150	\$115,750	\$124,300	\$132,900	\$141,500
YOLO	\$64,600	\$73,800	\$83,050	\$92,300	\$99,700	\$107,050	\$114,450	\$121,850
YUBA	\$49,900	\$57,000	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100