



Single Family Lending Program Bulletin

September 14, 2015

Program Bulletin #2015-13

To: CalHFA Approved Lenders

Updated Income Limits for all CalHFA Loan Programs

This Program Bulletin supersedes Program Bulletin #2015-07, dated June 24, 2015. It provides updated CalHFA Income Limits for all CalHFA loan programs. These changes are effective for all loans reserved on or after October 5, 2015.

Attachment A shows income limits by county for existing and new construction properties for CalHFA FHA, CalPLUS FHA and Cal-EEM + Grant firsts. All CalHFA subordinate loans (MyHome, ZIP and ECTP loans) being used with CalHFA's FHA-insured first mortgage programs will follow the same income limits.

Attachment B shows income limits by county for existing and new construction properties for CalHFA Conventional and CalPLUS Conventional first mortgage loans. All subordinate loans (MyHome, ZIP and ECTP loans) being used with CalHFA's conventionally-insured first mortgage programs will follow the same income limits.

The updated income limits are attached and will be posted to CalHFA's website at www.calhfa.ca.gov/homeownership/limits/ on October 5, 2015.

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

California Housing Finance Agency

Conventional Income Limits

For CalHFA Conventional First Mortgages and Subordinates Used Behind Conventional

Effective: 10/5/15

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	\$148,100
ALPINE	\$79,700	\$91,100	\$102,500	\$113,900	\$123,000	\$132,100	\$141,200	\$150,300
AMADOR	\$60,750	\$69,400	\$78,100	\$86,750	\$93,700	\$100,650	\$107,600	\$114,500
BUTTE	\$49,300	\$56,350	\$63,400	\$70,450	\$76,100	\$81,700	\$87,350	\$93,000
CALAVERAS	\$58,950	\$67,400	\$75,800	\$84,250	\$91,000	\$97,700	\$104,450	\$111,200
COLUSA	\$49,300	\$56,350	\$63,400	\$70,450	\$76,100	\$81,700	\$87,350	\$93,000
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	\$86,150	\$91,700
EL DORADO	\$63,900	\$73,050	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,550
FRESNO	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
GLENN	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
HUMBOLDT	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
IMPERIAL	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
INYO	\$60,050	\$68,650	\$77,200	\$85,800	\$92,650	\$99,550	\$106,400	\$113,250
KERN	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
KINGS	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
LAKE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
LASSEN	\$58,300	\$66,600	\$74,950	\$83,300	\$89,950	\$96,600	\$103,250	\$109,950
LOS ANGELES	\$54,450	\$62,200	\$70,000	\$77,750	\$84,000	\$90,200	\$96,400	\$102,650
MADERA	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
MARIN	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500	\$143,400	\$153,250	\$163,150
MARIPOSA	\$52,000	\$59,400	\$66,850	\$74,300	\$80,200	\$86,150	\$92,100	\$98,050
MENDOCINO	\$49,500	\$56,550	\$63,600	\$70,700	\$76,350	\$82,000	\$87,650	\$93,300
MERCED	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
MODOC	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
MONO	\$68,200	\$77,950	\$87,700	\$97,450	\$105,250	\$113,050	\$120,850	\$128,600
MONTEREY	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,800
NAPA	\$72,300	\$82,650	\$93,000	\$103,300	\$111,600	\$119,850	\$128,100	\$136,400
NEVADA	\$61,750	\$70,550	\$79,400	\$88,200	\$95,250	\$102,300	\$109,350	\$116,400
ORANGE	\$73,250	\$83,700	\$94,200	\$104,650	\$113,000	\$121,400	\$129,750	\$138,100
PLACER	\$63,900	\$73,050	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,550
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	\$82,200	\$91,300	\$98,650	\$105,950	\$113,250	\$120,550
SAN BENITO	\$68,100	\$77,850	\$87,600	\$97,300	\$105,100	\$112,900	\$120,700	\$128,450
SAN BERNARDINO	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,700	\$102,950
SAN DIEGO	\$63,750	\$72,850	\$81,950	\$91,100	\$98,350	\$105,650	\$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	\$64,750	\$74,000	\$83,250	\$92,500	\$99,900	\$107,300	\$114,700	\$122,150
SAN MATEO	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500	\$143,400	\$153,250	\$163,150
SANTA BARBARA	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
SANTA CLARA	\$89,300	\$102,050	\$114,800	\$127,550	\$137,750	\$147,950	\$158,150	\$168,400
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	\$60,300	\$68,950	\$77,550	\$86,150	\$93,050	\$99,950	\$106,850	\$113,750
SISKIYOU	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
SOLANO	\$69,400	\$79,300	\$89,200	\$99,100	\$107,050	\$115,000	\$122,900	\$130,850
SONOMA	\$69,400	\$79,300	\$89,200	\$99,100	\$107,050	\$115,000	\$122,900	\$130,850
STANISLAUS	\$52,100	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,200
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	\$91,700
TRINITY	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
TULARE	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,150	\$91,700
TUOLUMNE	\$56,050	\$64,050	\$72,050	\$80,050	\$86,450	\$92,850	\$99,250	\$105,650
VENTURA	\$75,000	\$85,750	\$96,450	\$107,150	\$115,750	\$124,300	\$132,900	\$141,450
YOLO	\$64,600	\$73,800	\$83,050	\$92,300	\$99,650	\$107,050	\$114,450	\$121,800
YUBA	\$49,900	\$57,000	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100

California Housing Finance Agency

FHA Income Limits

For CalHFA FHA First Mortgages and Subordinates Used Behind FHA

Effective: 10/5/15

County/Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$75,250	\$86,000	\$96,750	\$107,550	\$116,150	\$124,750	\$133,350	\$141,950
ALPINE	\$76,400	\$87,300	\$98,200	\$109,150	\$117,850	\$126,600	\$135,350	\$144,050
AMADOR	\$58,200	\$66,500	\$74,850	\$83,150	\$89,800	\$96,450	\$103,100	\$109,750
BUTTE	\$47,250	\$54,000	\$60,750	\$67,500	\$72,900	\$78,300	\$83,700	\$89,100
CALAVERAS	\$56,500	\$64,600	\$72,650	\$80,750	\$87,200	\$93,650	\$100,100	\$106,550
COLUSA	\$47,250	\$54,000	\$60,750	\$67,500	\$72,900	\$78,300	\$83,700	\$89,100
CONTRA COSTA	\$75,250	\$86,000	\$96,750	\$107,550	\$116,150	\$124,750	\$133,350	\$141,950
DEL NORTE	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
EL DORADO	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500
FRESNO	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
GLENN	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
HUMBOLDT	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
IMPERIAL	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
INYO	\$57,550	\$65,800	\$74,000	\$82,250	\$88,800	\$95,400	\$101,950	\$108,550
KERN	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
KINGS	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
LAKE	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
LASSEN	\$55,850	\$63,850	\$71,850	\$79,800	\$86,200	\$92,600	\$98,950	\$105,350
LOS ANGELES	\$52,150	\$59,600	\$67,050	\$74,500	\$80,500	\$86,450	\$92,400	\$98,350
MADERA	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
MARIN	\$82,900	\$94,750	\$106,600	\$118,450	\$127,950	\$137,400	\$146,900	\$156,350
MARIPOSA	\$49,850	\$56,950	\$64,050	\$71,200	\$76,900	\$82,550	\$88,250	\$93,950
MENDOCINO	\$47,400	\$54,200	\$60,950	\$67,750	\$73,150	\$78,550	\$84,000	\$89,400
MERCED	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
MODOC	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
MONO	\$65,350	\$74,700	\$84,050	\$93,400	\$100,850	\$108,300	\$115,800	\$123,250
MONTEREY	\$55,300	\$63,200	\$71,100	\$79,000	\$85,350	\$91,650	\$97,950	\$104,300
NAPA	\$69,300	\$79,200	\$89,100	\$99,000	\$106,950	\$114,850	\$122,800	\$130,700
NEVADA	\$59,150	\$67,600	\$76,050	\$84,550	\$91,300	\$98,050	\$104,800	\$111,550
ORANGE	\$70,200	\$80,200	\$90,250	\$100,300	\$108,300	\$116,300	\$124,350	\$132,350
PLACER	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500
PLUMAS	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100
RIVERSIDE	\$52,350	\$59,800	\$67,300	\$74,750	\$80,750	\$86,700	\$92,700	\$98,650
SACRAMENTO	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500
SAN BENITO	\$65,300	\$74,600	\$83,950	\$93,250	\$100,750	\$108,200	\$115,650	\$123,100
SAN BERNARDINO	\$52,350	\$59,800	\$67,300	\$74,750	\$80,750	\$86,700	\$92,700	\$98,650
SAN DIEGO	\$61,100	\$69,850	\$78,550	\$87,300	\$94,250	\$101,250	\$108,250	\$115,200
SAN FRANCISCO	\$82,900	\$94,750	\$106,600	\$118,450	\$127,950	\$137,400	\$146,900	\$156,350
SAN JOAQUIN	\$53,350	\$61,000	\$68,600	\$76,250	\$82,350	\$88,450	\$94,550	\$100,650
SAN LUIS OBISPO	\$62,050	\$70,950	\$79,800	\$88,650	\$95,750	\$102,850	\$109,950	\$117,050
SAN MATEO	\$82,900	\$94,750	\$106,600	\$118,450	\$127,950	\$137,400	\$146,900	\$156,350
SANTA BARBARA	\$60,700	\$69,350	\$78,050	\$86,700	\$93,650	\$100,600	\$107,500	\$114,450
SANTA CLARA	\$85,550	\$97,800	\$110,000	\$122,250	\$132,000	\$141,800	\$151,600	\$161,350
SANTA CRUZ	\$70,050	\$80,050	\$90,050	\$100,050	\$108,050	\$116,050	\$124,050	\$132,050
SHASTA	\$47,500	\$54,300	\$61,050	\$67,850	\$73,300	\$78,700	\$84,150	\$89,550
SIERRA	\$57,800	\$66,050	\$74,300	\$82,550	\$89,200	\$95,800	\$102,400	\$109,000
SISKIYOU	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
SOLANO	\$66,500	\$76,000	\$85,500	\$95,000	\$102,600	\$110,200	\$117,800	\$125,400
SONOMA	\$66,500	\$76,000	\$85,500	\$95,000	\$102,600	\$110,200	\$117,800	\$125,400
STANISLAUS	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100
SUTTER	\$47,800	\$54,650	\$61,500	\$68,300	\$73,750	\$79,250	\$84,700	\$90,150
TEHAMA	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
TRINITY	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
TULARE	\$46,600	\$53,250	\$59,950	\$66,600	\$71,900	\$77,250	\$82,550	\$87,900
TUOLUMNE	\$53,700	\$61,350	\$69,050	\$76,700	\$82,850	\$89,000	\$95,100	\$101,250
VENTURA	\$71,900	\$82,150	\$92,450	\$102,700	\$110,900	\$119,150	\$127,350	\$135,550
YOLO	\$61,900	\$70,750	\$79,600	\$88,450	\$95,500	\$102,600	\$109,650	\$116,750
YUBA	\$47,800	\$54,650	\$61,500	\$68,300	\$73,750	\$79,250	\$84,700	\$90,150