



# *Single Family Lending Program Bulletin*

**July 05, 2016**

**Program Bulletin #2016-13**

**To: CalHFA Approved Lenders**

## **Updated Income Limits for all CalHFA Loan Programs and CalHFA Mortgage Credit Certificate Tax Credit Program**

This Program Bulletin supersedes Program Bulletin #2016-07, Increased Income Limits in High Cost Counties for CalHFA Conventional Loan Programs, dated March 24, 2016; #2015-13, Updated Income Limits for all CalHFA Loan Programs, dated September 14, 2015; and Program Bulletin 2015-08, Updated Income Limits for the Mortgage Credit Certificate (MCC) Tax Credit Program, dated June 26, 2015.

This bulletin provides updated CalHFA Income Limits for all CalHFA loan programs and the CalHFA MCC program. These updated income limits are effective for new reservations received on or after July 18, 2016.

All updated income limits are attached and will be posted on CalHFA's website at <http://www.calhfa.ca.gov/homeownership/limits/>.

When qualifying a borrower for a CalHFA mortgage loan with one or more loans, the more restrictive limits must be applied.

CalHFA thanks you for your business and we look forward to continuing to support affordable housing needs.

For questions about this bulletin, contact CalHFA Single Family Lending by phone 916.326.8033 or by email at [sflending@calhfa.ca.gov](mailto:sflending@calhfa.ca.gov). In addition, you can always visit CalHFA's website at [www.calhfa.ca.gov](http://www.calhfa.ca.gov) or Single Family Lending directly at [www.calhfa.ca.gov/homeownership](http://www.calhfa.ca.gov/homeownership).

Attachment

**California Housing Finance Agency**

**2016 Conventional Income Limits**

For CalHFA Conventional First Mortgages and Subordinates used behind Conventional

*Effective: July 18, 2016*

County / Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$91,700	\$104,800	\$117,900	\$131,000	\$141,500	\$152,000	\$162,450	\$172,950
ALPINE	\$93,000	\$106,250	\$119,550	\$132,850	\$143,450	\$154,100	\$164,700	\$175,350
AMADOR	\$60,700	\$69,400	\$78,050	\$86,750	\$93,700	\$100,600	\$107,550	\$114,500
BUTTE	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,800
CALAVERAS	\$68,750	\$78,600	\$88,450	\$98,250	\$106,100	\$114,000	\$121,850	\$129,700
COLUSA	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
CONTRA COSTA	\$91,700	\$104,800	\$117,900	\$131,000	\$141,500	\$152,000	\$162,450	\$172,950
DEL NORTE	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
EL DORADO	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
FRESNO	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
GLENN	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
HUMBOLDT	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,800
IMPERIAL	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
INYO	\$70,550	\$80,600	\$90,700	\$100,800	\$108,850	\$116,900	\$124,950	\$133,050
KERN	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
KINGS	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
LAKE	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
LASSEN	\$58,250	\$66,600	\$74,950	\$83,250	\$89,900	\$96,600	\$103,250	\$109,900
LOS ANGELES	\$63,500	\$72,550	\$81,600	\$90,700	\$97,950	\$105,200	\$112,450	\$119,750
MADERA	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
MARIN	\$105,500	\$120,600	\$135,700	\$150,750	\$162,800	\$174,900	\$186,950	\$199,000
MARIPOSA	\$62,600	\$71,550	\$80,500	\$89,450	\$96,600	\$103,750	\$110,900	\$118,050
MENDOCINO	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,800
MERCED	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
MODOC	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
MONO	\$79,550	\$90,900	\$102,300	\$113,650	\$122,750	\$131,850	\$140,950	\$150,050
MONTEREY	\$67,300	\$76,900	\$86,550	\$96,150	\$103,850	\$111,550	\$119,250	\$126,950
NAPA	\$84,350	\$96,400	\$108,450	\$120,500	\$130,150	\$139,800	\$149,450	\$159,100
NEVADA	\$72,000	\$82,300	\$92,600	\$102,900	\$111,100	\$119,350	\$127,550	\$135,800
ORANGE	\$85,450	\$97,650	\$109,850	\$122,050	\$131,800	\$141,600	\$151,350	\$161,100
PLACER	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
PLUMAS	\$60,750	\$69,400	\$78,100	\$86,800	\$93,700	\$100,650	\$107,600	\$114,550
RIVERSIDE	\$63,700	\$72,800	\$81,900	\$91,000	\$98,250	\$105,550	\$112,800	\$120,100
SACRAMENTO	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
SAN BENITO	\$79,450	\$90,800	\$102,150	\$113,500	\$122,600	\$131,700	\$140,750	\$149,850
SAN BERNARDINO	\$63,700	\$72,800	\$81,900	\$91,000	\$98,250	\$105,550	\$112,800	\$120,100
SAN DIEGO	\$74,350	\$85,000	\$95,600	\$106,250	\$114,750	\$123,250	\$131,750	\$140,250
SAN FRANCISCO	\$105,500	\$120,600	\$135,700	\$150,750	\$162,800	\$174,900	\$186,950	\$199,000
SAN JOAQUIN	\$55,650	\$63,600	\$71,600	\$79,550	\$85,900	\$92,250	\$98,650	\$105,000
SAN LUIS OBISPO	\$75,550	\$86,350	\$97,100	\$107,900	\$116,550	\$125,200	\$133,800	\$142,450
SAN MATEO	\$105,500	\$120,600	\$135,700	\$150,750	\$162,800	\$174,900	\$186,950	\$199,000
SANTA BARBARA	\$75,550	\$86,350	\$97,100	\$107,900	\$116,550	\$125,200	\$133,800	\$142,450
SANTA CLARA	\$104,950	\$119,950	\$134,900	\$149,900	\$161,900	\$173,900	\$185,900	\$197,900
SANTA CRUZ	\$85,250	\$97,400	\$109,600	\$121,800	\$131,500	\$141,250	\$151,000	\$160,750
SHASTA	\$49,550	\$56,600	\$63,700	\$70,800	\$76,450	\$82,100	\$87,750	\$93,450
SIERRA	\$60,300	\$68,900	\$77,500	\$86,150	\$93,050	\$99,900	\$106,800	\$113,700
SISKIYOU	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
SOLANO	\$80,900	\$92,500	\$104,050	\$115,600	\$124,850	\$134,100	\$143,350	\$152,600
SONOMA	\$80,900	\$92,500	\$104,050	\$115,600	\$124,850	\$134,100	\$143,350	\$152,600
STANISLAUS	\$52,050	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,200
SUTTER	\$49,850	\$57,000	\$64,150	\$71,250	\$76,950	\$82,650	\$88,350	\$94,050
TEHAMA	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
TRINITY	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
TULARE	\$49,450	\$56,500	\$63,600	\$70,650	\$76,300	\$81,950	\$87,600	\$93,250
TUOLUMNE	\$65,350	\$74,700	\$84,000	\$93,350	\$100,850	\$108,300	\$115,750	\$123,250
VENTURA	\$87,500	\$100,000	\$112,500	\$125,000	\$135,000	\$145,000	\$155,000	\$165,000
YOLO	\$75,350	\$86,100	\$96,850	\$107,650	\$116,250	\$124,850	\$133,450	\$142,100
YUBA	\$49,850	\$57,000	\$64,150	\$71,250	\$76,950	\$82,650	\$88,350	\$94,050

**California Housing Finance Agency**

**2016 FHA Income Limits**

For CalHFA FHA First Mortgages and Subordinates used behind FHA Insured

*Effective: July 18, 2016*

County / Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$88,450	\$101,050	\$113,700	\$126,350	\$136,450	\$146,550	\$156,650	\$166,750
ALPINE	\$89,650	\$102,450	\$115,300	\$128,100	\$138,350	\$148,600	\$158,850	\$169,100
AMADOR	\$58,200	\$66,500	\$74,800	\$83,100	\$89,750	\$96,400	\$103,050	\$109,750
BUTTE	\$55,650	\$63,600	\$71,550	\$79,500	\$85,850	\$92,200	\$98,550	\$104,950
CALAVERAS	\$66,300	\$75,800	\$85,250	\$94,750	\$102,350	\$109,900	\$117,500	\$125,050
COLUSA	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
CONTRA COSTA	\$88,450	\$101,050	\$113,700	\$126,350	\$136,450	\$146,550	\$156,650	\$166,750
DEL NORTE	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
EL DORADO	\$71,900	\$82,150	\$92,450	\$102,700	\$110,950	\$119,150	\$127,350	\$135,600
FRESNO	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
GLENN	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
HUMBOLDT	\$55,650	\$63,600	\$71,550	\$79,500	\$85,850	\$92,200	\$98,550	\$104,950
IMPERIAL	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
INYO	\$68,000	\$77,750	\$87,450	\$97,200	\$104,950	\$112,750	\$120,500	\$128,300
KERN	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
KINGS	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
LAKE	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
LASSEN	\$55,850	\$63,800	\$71,800	\$79,800	\$86,150	\$92,550	\$98,950	\$105,300
LOS ANGELES	\$61,200	\$69,950	\$78,700	\$87,450	\$94,450	\$101,450	\$108,450	\$115,450
MADERA	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
MARIN	\$101,750	\$116,300	\$130,850	\$145,350	\$157,000	\$168,650	\$180,250	\$191,900
MARIPOSA	\$60,350	\$69,000	\$77,600	\$86,250	\$93,150	\$100,050	\$106,950	\$113,850
MENDOCINO	\$55,650	\$63,600	\$71,550	\$79,500	\$85,850	\$92,200	\$98,550	\$104,950
MERCED	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
MODOC	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
MONO	\$76,700	\$87,650	\$98,650	\$109,600	\$118,350	\$127,150	\$135,900	\$144,650
MONTEREY	\$64,900	\$74,150	\$83,450	\$92,700	\$100,150	\$107,550	\$115,000	\$122,400
NAPA	\$81,350	\$92,950	\$104,600	\$116,200	\$125,500	\$134,800	\$144,100	\$153,400
NEVADA	\$69,450	\$79,350	\$89,300	\$99,200	\$107,150	\$115,100	\$123,000	\$130,950
ORANGE	\$82,400	\$94,150	\$105,900	\$117,700	\$127,100	\$136,550	\$145,950	\$155,350
PLACER	\$71,900	\$82,150	\$92,450	\$102,700	\$110,950	\$119,150	\$127,350	\$135,600
PLUMAS	\$58,550	\$66,950	\$75,300	\$83,700	\$90,350	\$97,050	\$103,750	\$110,450
RIVERSIDE	\$61,400	\$70,200	\$78,950	\$87,750	\$94,750	\$101,750	\$108,800	\$115,800
SACRAMENTO	\$71,900	\$82,150	\$92,450	\$102,700	\$110,950	\$119,150	\$127,350	\$135,600
SAN BENITO	\$76,600	\$87,550	\$98,500	\$109,450	\$118,200	\$127,000	\$135,750	\$144,500
SAN BERNARDINO	\$61,400	\$70,200	\$78,950	\$87,750	\$94,750	\$101,750	\$108,800	\$115,800
SAN DIEGO	\$71,700	\$81,950	\$92,200	\$102,450	\$110,650	\$118,850	\$127,050	\$135,250
SAN FRANCISCO	\$101,750	\$116,300	\$130,850	\$145,350	\$157,000	\$168,650	\$180,250	\$191,900
SAN JOAQUIN	\$53,350	\$60,950	\$68,600	\$76,200	\$82,300	\$88,400	\$94,500	\$100,600
SAN LUIS OBISPO	\$72,850	\$83,250	\$93,650	\$104,050	\$112,400	\$120,700	\$129,050	\$137,350
SAN MATEO	\$101,750	\$116,300	\$130,850	\$145,350	\$157,000	\$168,650	\$180,250	\$191,900
SANTA BARBARA	\$72,850	\$83,250	\$93,650	\$104,050	\$112,400	\$120,700	\$129,050	\$137,350
SANTA CLARA	\$101,200	\$115,650	\$130,100	\$144,550	\$156,150	\$167,700	\$179,250	\$190,850
SANTA CRUZ	\$82,200	\$93,950	\$105,700	\$117,450	\$126,800	\$136,200	\$145,600	\$155,000
SHASTA	\$47,450	\$54,250	\$61,050	\$67,850	\$73,250	\$78,700	\$84,100	\$89,550
SIERRA	\$57,750	\$66,050	\$74,300	\$82,550	\$89,150	\$95,750	\$102,350	\$108,950
SISKIYOU	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
SOLANO	\$78,050	\$89,200	\$100,350	\$111,500	\$120,400	\$129,350	\$138,250	\$147,150
SONOMA	\$78,050	\$89,200	\$100,350	\$111,500	\$120,400	\$129,350	\$138,250	\$147,150
STANISLAUS	\$49,900	\$57,000	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100
SUTTER	\$47,800	\$54,600	\$61,450	\$68,300	\$73,750	\$79,200	\$84,700	\$90,150
TEHAMA	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
TRINITY	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
TULARE	\$47,400	\$54,150	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
TUOLUMNE	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,450	\$111,650	\$118,850
VENTURA	\$84,350	\$96,400	\$108,450	\$120,550	\$130,150	\$139,800	\$149,450	\$159,100
YOLO	\$72,650	\$83,050	\$93,400	\$103,800	\$112,100	\$120,400	\$128,700	\$137,000
YUBA	\$47,800	\$54,600	\$61,450	\$68,300	\$73,750	\$79,200	\$84,700	\$90,150

California Housing Finance Agency				
2016 Income Limits				
Mortgage Credit Certificate Tax Program (MCC)				
Income Limits (with High-Housing-Cost Adjustment)				
<i>Effective: July 18, 2016</i>				
County/Persons	Non-Targeted Area		Targeted Area	
	1-2 Persons	3+ Persons	1-2 Persons	3+ Persons
ALAMEDA	\$117,000	\$136,500	\$117,000	\$136,500
ALPINE	\$98,520	\$114,940	No Target Areas	No Target Areas
AMADOR	\$71,780	\$82,560	No Target Areas	No Target Areas
BUTTE	\$70,000	\$80,500	\$84,000	\$98,000
CALAVERAS	\$82,520	\$94,900	\$84,240	\$98,280
COLUSA	\$70,000	\$80,500	No Target Areas	No Target Areas
CONTRA COSTA	\$117,000	\$136,500	\$117,000	\$136,500
DEL NORTE	\$70,000	\$80,500	\$84,000	\$98,000
EL DORADO	\$83,280	\$97,160	\$84,000	\$98,000
FRESNO	\$70,000	\$80,500	\$84,000	\$98,000
GLENN	\$70,000	\$80,500	No Target Areas	No Target Areas
HUMBOLDT	\$70,680	\$82,460	\$84,000	\$98,000
IMPERIAL	\$70,000	\$80,500	\$84,000	\$98,000
INYO	\$80,980	\$93,120	No Target Areas	No Target Areas
KERN	\$70,000	\$80,500	\$84,000	\$98,000
KINGS	\$70,000	\$80,500	\$84,000	\$98,000
LAKE	\$70,000	\$80,500	\$84,000	\$98,000
LASSEN	\$70,000	\$80,500	No Target Areas	No Target Areas
LOS ANGELES	\$104,160	\$121,520	\$104,160	\$121,520
MADERA	\$70,000	\$80,500	\$84,000	\$98,000
MARIN	\$137,000	\$157,560	\$147,600	\$172,200
MARIPOSA	\$70,400	\$80,980	No Target Areas	No Target Areas
MENDOCINO	\$73,080	\$85,260	\$84,000	\$98,000
MERCED	\$70,000	\$80,500	\$84,000	\$98,000
MODOC	\$70,000	\$80,500	No Target Areas	No Target Areas
MONO	\$88,920	\$103,740	No Target Areas	No Target Areas
MONTEREY	\$91,320	\$106,540	\$91,320	\$106,540
NAPA	\$104,880	\$122,360	No Target Areas	No Target Areas
NEVADA	\$87,480	\$102,060	No Target Areas	No Target Areas
ORANGE	\$117,000	\$136,500	\$117,000	\$136,500
PLACER	\$83,280	\$97,160	No Target Areas	No Target Areas
PLUMAS	\$70,680	\$82,460	No Target Areas	No Target Areas
RIVERSIDE	\$76,680	\$89,460	\$84,000	\$98,000
SACRAMENTO	\$83,280	\$97,160	\$84,000	\$98,000
SAN BENITO	\$93,840	\$109,480	No Target Areas	No Target Areas
SAN BERNARDINO	\$76,680	\$89,460	\$84,000	\$98,000
SAN DIEGO	\$102,000	\$119,000	\$102,000	\$119,000
SAN FRANCISCO	\$137,000	\$157,560	\$147,600	\$172,200
SAN JOAQUIN	\$70,680	\$82,460	\$84,000	\$98,000
SAN LUIS OBISPO	\$91,680	\$106,960	\$91,680	\$106,960
SAN MATEO	\$137,000	\$157,560	\$147,600	\$172,200
SANTA BARBARA	\$101,040	\$117,880	\$101,040	\$117,880
SANTA CLARA	\$133,920	\$156,240	\$133,920	\$156,240
SANTA CRUZ	\$112,440	\$131,180	\$112,440	\$131,180
SHASTA	\$70,000	\$80,500	\$84,000	\$98,000
SIERRA	\$70,000	\$80,500	No Target Areas	No Target Areas
SISKIYOU	\$70,000	\$80,500	\$84,000	\$98,000
SOLANO	\$87,880	\$101,060	\$93,120	\$108,640
SONOMA	\$98,880	\$115,360	No Target Areas	No Target Areas
STANISLAUS	\$70,000	\$80,500	\$84,000	\$98,000
SUTTER	\$70,000	\$80,500	\$84,000	\$98,000
TEHAMA	\$70,000	\$80,500	\$84,000	\$98,000
TRINITY	\$70,000	\$80,500	No Target Areas	No Target Areas
TULARE	\$70,000	\$80,500	\$84,000	\$98,000
TUOLUMNE	\$72,840	\$84,440	No Target Areas	No Target Areas
VENTURA	\$112,080	\$130,760	\$112,080	\$130,760
YOLO	\$88,920	\$103,740	\$88,920	\$103,740
YUBA	\$70,000	\$80,500	\$84,000	\$98,000