



# Homeownership Program Bulletin

April 13, 2006

Program Bulletin #2006-06

To: CalHFA Approved Lenders

## UPDATED INCOME LIMITS CHDAP, HIRAP, AND SCHOOL FACILITY FEE PROGRAM Effective April 14, 2006

CalHFA has received the new 2006 income limits from the Department of Housing and Community Development (HCD). This bulletin supersedes Program Bulletin #2005-06, dated March 14, 2005 for CalHFA's Proposition 46-funded down payment assistance programs. These include: the California Homebuyer's Downpayment Assistance Program (CHDAP); the School Facility Fee Down Payment Assistance Program (SFF); and the Homeownership In Revitalization Areas Program (HIRAP).

For these subordinate loans, HCD calculates income limits for each county by family size from one to eight persons. This differs from the methodology used to calculate incomes under provisions of the Tax Act for 1 and 2 person households and 3+ person households only. Income limits for CalHFA first mortgages and the CHAP second mortgage loan programs are set forth in Program Bulletin #2006-05. Depending on family size, there may be differences in the income limits shown on the schedules. When qualifying a borrower for a CalHFA first mortgage with one or more subordinate loans, the more restrictive limit must be applied. When CHDAP, HIRAP or SFF programs are utilized with non-CalHFA first mortgages, the income limits on the attached schedules must be used.

Attachment A is for CHDAP and Program #2 of the SFF. It lists the HCD moderate-income limits by household size by county, for use in qualifying borrowers for CHDAP junior loans and SFF grants for newly-constructed homes.

Attachment B is for HIRAP. It lists the HCD lower-income limits by household size by county, for use in qualifying borrowers who have received homeownership counseling from approved nonprofit entities and are acquiring an eligible property in a locality-designated community revitalization area.

For questions about this bulletin, contact CalHFA Homeownership Programs by phone 916.324.8088; by fax 916.324.6589; by email at [homeownership@calhfa.ca.gov](mailto:homeownership@calhfa.ca.gov) and you can always visit CalHFA's web site at: [www.calhfa.ca.gov](http://www.calhfa.ca.gov)

Please send all loan files and documents to:  
CalHFA Homeownership Programs  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, CA 95814

Attachments

2006 HCD MODERATE INCOME LIMITS

ATTACHMENT A

CA. Homebuyers Downpayment Assistance Program (CHDAP) & Program #2 of School Facility Fee

Effective 4/14/06 County/Persons	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
ALAMEDA	\$ 70,400	\$ 80,500	\$ 90,500	\$ 100,600	\$ 108,600	\$ 116,700	\$ 124,700	\$ 132,800
ALPINE	\$ 54,300	\$ 62,000	\$ 69,800	\$ 77,500	\$ 83,700	\$ 89,900	\$ 96,100	\$ 102,300
AMADOR	\$ 52,600	\$ 60,200	\$ 67,700	\$ 75,200	\$ 81,200	\$ 87,200	\$ 93,200	\$ 99,300
BUTTE	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
CALAVERAS	\$ 48,800	\$ 55,800	\$ 62,700	\$ 69,700	\$ 75,300	\$ 80,900	\$ 86,400	\$ 92,000
COLUSA	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
CONTRA COSTA	\$ 70,400	\$ 80,500	\$ 90,500	\$ 100,600	\$ 108,600	\$ 116,700	\$ 124,700	\$ 132,800
DEL NORTE	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
EL DORADO	\$ 55,000	\$ 62,800	\$ 70,700	\$ 78,500	\$ 84,800	\$ 91,100	\$ 97,300	\$ 103,600
FRESNO	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
GLENN	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
HUMBOLDT	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
IMPERIAL	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
INYO	\$ 45,900	\$ 52,400	\$ 59,000	\$ 65,500	\$ 70,700	\$ 76,000	\$ 81,200	\$ 86,500
KERN	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
KINGS	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
LAKE	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
LASSEN	\$ 44,100	\$ 50,400	\$ 56,700	\$ 63,000	\$ 68,000	\$ 73,100	\$ 78,100	\$ 83,200
LOS ANGELES	\$ 47,200	\$ 53,900	\$ 60,700	\$ 67,400	\$ 72,800	\$ 78,200	\$ 83,600	\$ 89,000
MADERA	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
MARIN	\$ 79,800	\$ 91,200	\$ 102,600	\$ 114,000	\$ 123,100	\$ 132,200	\$ 141,400	\$ 150,500
MARIPOSA	\$ 43,100	\$ 49,300	\$ 55,400	\$ 61,600	\$ 66,500	\$ 71,500	\$ 76,400	\$ 81,300
MENDOCINO	\$ 42,900	\$ 49,000	\$ 55,200	\$ 61,300	\$ 66,200	\$ 71,100	\$ 76,000	\$ 80,900
MERCED	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
MODOC	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
MONO	\$ 52,200	\$ 59,600	\$ 67,100	\$ 74,500	\$ 80,500	\$ 86,400	\$ 92,400	\$ 98,300
MONTEREY	\$ 52,200	\$ 59,700	\$ 67,100	\$ 74,600	\$ 80,600	\$ 86,500	\$ 92,500	\$ 98,500
NAPA	\$ 63,000	\$ 72,000	\$ 81,000	\$ 90,000	\$ 97,200	\$ 104,400	\$ 111,600	\$ 118,800
NEVADA	\$ 53,900	\$ 61,600	\$ 69,300	\$ 77,000	\$ 83,200	\$ 89,300	\$ 95,500	\$ 101,600
ORANGE	\$ 65,800	\$ 75,200	\$ 84,600	\$ 94,000	\$ 101,500	\$ 109,000	\$ 116,600	\$ 124,100
PLACER	\$ 55,000	\$ 62,800	\$ 70,700	\$ 78,500	\$ 84,800	\$ 91,100	\$ 97,300	\$ 103,600
PLUMAS	\$ 47,000	\$ 53,700	\$ 60,400	\$ 67,100	\$ 72,500	\$ 77,800	\$ 83,200	\$ 88,600
RIVERSIDE	\$ 48,300	\$ 55,200	\$ 62,100	\$ 69,000	\$ 74,500	\$ 80,000	\$ 85,600	\$ 91,100
SACRAMENTO	\$ 55,000	\$ 62,800	\$ 70,700	\$ 78,500	\$ 84,800	\$ 91,100	\$ 97,300	\$ 103,600
SAN BENITO	\$ 62,200	\$ 71,100	\$ 80,000	\$ 88,900	\$ 96,000	\$ 103,100	\$ 110,200	\$ 117,300
SAN BERNARDINO	\$ 48,300	\$ 55,200	\$ 62,100	\$ 69,000	\$ 74,500	\$ 80,000	\$ 85,600	\$ 91,100
SAN DIEGO	\$ 54,500	\$ 62,300	\$ 70,100	\$ 77,900	\$ 84,100	\$ 90,400	\$ 96,600	\$ 102,800
SAN FRANCISCO	\$ 79,800	\$ 91,200	\$ 102,600	\$ 114,000	\$ 123,100	\$ 132,200	\$ 141,400	\$ 150,500
SAN JOAQUIN	\$ 48,000	\$ 54,800	\$ 61,700	\$ 68,500	\$ 74,000	\$ 79,500	\$ 84,900	\$ 90,400
SAN LUIS OBISPO	\$ 53,600	\$ 61,300	\$ 68,900	\$ 76,600	\$ 82,700	\$ 88,900	\$ 95,000	\$ 101,100
SAN MATEO	\$ 79,800	\$ 91,200	\$ 102,600	\$ 114,000	\$ 123,100	\$ 132,200	\$ 141,400	\$ 150,500
SANTA BARBARA	\$ 55,300	\$ 63,200	\$ 71,100	\$ 79,000	\$ 85,300	\$ 91,600	\$ 98,000	\$ 104,300
SANTA CLARA	\$ 88,600	\$ 101,300	\$ 113,900	\$ 126,600	\$ 136,700	\$ 146,900	\$ 157,000	\$ 167,100
SANTA CRUZ	\$ 63,300	\$ 72,300	\$ 81,400	\$ 90,400	\$ 97,600	\$ 104,900	\$ 112,100	\$ 119,300
SHASTA	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
SIERRA	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
SISKIYOU	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
SOLANO	\$ 62,200	\$ 71,000	\$ 79,900	\$ 88,800	\$ 95,900	\$ 103,000	\$ 110,100	\$ 117,200
SONOMA	\$ 63,100	\$ 72,100	\$ 81,100	\$ 90,100	\$ 97,300	\$ 104,500	\$ 111,700	\$ 118,900
STANISLAUS	\$ 45,700	\$ 52,200	\$ 58,800	\$ 65,300	\$ 70,500	\$ 75,700	\$ 81,000	\$ 86,200
SUTTER	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
TEHAMA	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
TRINITY	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
TULARE	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500
TUOLUMNE	\$ 45,500	\$ 52,000	\$ 58,500	\$ 65,000	\$ 70,200	\$ 75,400	\$ 80,600	\$ 85,800
VENTURA	\$ 66,800	\$ 76,300	\$ 85,900	\$ 95,400	\$ 103,000	\$ 110,700	\$ 118,300	\$ 125,900
YOLO	\$ 52,000	\$ 59,400	\$ 66,900	\$ 74,300	\$ 80,200	\$ 86,200	\$ 92,100	\$ 98,100
YUBA	\$ 42,700	\$ 48,800	\$ 54,900	\$ 61,000	\$ 65,900	\$ 70,800	\$ 75,600	\$ 80,500

**2006 HCD LOWER INCOME LIMITS**

**ATTACHMENT B**

**Homeownership In Revitalization Areas Program (HIRAP)**

<b>Effective 4/14/06 County/Persons</b>	<b><u>1</u></b>	<b><u>2</u></b>	<b><u>3</u></b>	<b><u>4</u></b>	<b><u>5</u></b>	<b><u>6</u></b>	<b><u>7</u></b>	<b><u>8</u></b>
ALAMEDA	\$ 46,350	\$ 53,000	\$ 59,600	\$ 66,250	\$ 71,550	\$ 76,850	\$ 82,150	\$ 87,450
ALPINE	\$ 36,200	\$ 41,350	\$ 46,550	\$ 51,700	\$ 55,850	\$ 59,950	\$ 64,100	\$ 68,250
AMADOR	\$ 35,100	\$ 40,100	\$ 45,150	\$ 50,150	\$ 54,150	\$ 58,150	\$ 62,200	\$ 66,200
BUTTE	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
CALAVERAS	\$ 32,550	\$ 37,200	\$ 41,850	\$ 46,500	\$ 50,200	\$ 53,950	\$ 57,650	\$ 61,400
COLUSA	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
CONTRA COSTA	\$ 46,350	\$ 53,000	\$ 59,600	\$ 66,250	\$ 71,550	\$ 76,850	\$ 82,150	\$ 87,450
DEL NORTE	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
EL DORADO	\$ 36,600	\$ 41,850	\$ 47,050	\$ 52,300	\$ 56,500	\$ 60,650	\$ 64,850	\$ 69,050
FRESNO	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
GLENN	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
HUMBOLDT	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
IMPERIAL	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
INYO	\$ 30,600	\$ 34,950	\$ 39,350	\$ 43,700	\$ 47,200	\$ 50,700	\$ 54,200	\$ 57,700
KERN	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
KINGS	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
LAKE	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
LASSEN	\$ 29,400	\$ 33,600	\$ 37,800	\$ 42,000	\$ 45,350	\$ 48,700	\$ 52,100	\$ 55,450
LOS ANGELES	\$ 38,800	\$ 44,350	\$ 49,900	\$ 55,450	\$ 59,900	\$ 64,300	\$ 68,750	\$ 73,200
MADERA	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
MARIN	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
MARIPOSA	\$ 28,750	\$ 32,850	\$ 36,950	\$ 41,050	\$ 44,350	\$ 47,600	\$ 50,900	\$ 54,200
MENDOCINO	\$ 28,650	\$ 32,700	\$ 36,800	\$ 40,900	\$ 44,150	\$ 47,450	\$ 50,700	\$ 54,000
MERCED	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
MODOC	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
MONO	\$ 34,800	\$ 39,750	\$ 44,750	\$ 49,700	\$ 53,700	\$ 57,650	\$ 61,650	\$ 65,600
MONTEREY	\$ 34,900	\$ 39,900	\$ 44,850	\$ 49,850	\$ 53,850	\$ 57,850	\$ 61,800	\$ 65,800
NAPA	\$ 41,700	\$ 47,700	\$ 53,650	\$ 59,600	\$ 64,350	\$ 69,150	\$ 73,900	\$ 78,650
NEVADA	\$ 35,950	\$ 41,100	\$ 46,200	\$ 51,350	\$ 55,450	\$ 59,550	\$ 63,650	\$ 67,800
ORANGE	\$ 45,450	\$ 51,900	\$ 58,400	\$ 64,900	\$ 70,100	\$ 75,300	\$ 80,500	\$ 85,650
PLACER	\$ 36,600	\$ 41,850	\$ 47,050	\$ 52,300	\$ 56,500	\$ 60,650	\$ 64,850	\$ 69,050
PLUMAS	\$ 31,300	\$ 35,750	\$ 40,250	\$ 44,700	\$ 48,300	\$ 51,850	\$ 55,450	\$ 59,000
RIVERSIDE	\$ 32,200	\$ 36,800	\$ 41,400	\$ 46,000	\$ 49,700	\$ 53,350	\$ 57,050	\$ 60,700
SACRAMENTO	\$ 36,600	\$ 41,850	\$ 47,050	\$ 52,300	\$ 56,500	\$ 60,650	\$ 64,850	\$ 69,050
SAN BENITO	\$ 41,500	\$ 47,450	\$ 53,350	\$ 59,300	\$ 64,050	\$ 68,800	\$ 73,550	\$ 78,300
SAN BERNARDINO	\$ 32,200	\$ 36,800	\$ 41,400	\$ 46,000	\$ 49,700	\$ 53,350	\$ 57,050	\$ 60,700
SAN DIEGO	\$ 38,650	\$ 44,150	\$ 49,700	\$ 55,200	\$ 59,600	\$ 64,050	\$ 68,450	\$ 72,850
SAN FRANCISCO	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
SAN JOAQUIN	\$ 32,000	\$ 36,550	\$ 41,150	\$ 45,700	\$ 49,350	\$ 53,000	\$ 56,650	\$ 60,300
SAN LUIS OBISPO	\$ 35,750	\$ 40,850	\$ 45,950	\$ 51,050	\$ 55,150	\$ 59,200	\$ 63,300	\$ 67,400
SAN MATEO	\$ 63,350	\$ 72,400	\$ 81,450	\$ 90,500	\$ 97,700	\$ 104,950	\$ 112,200	\$ 119,450
SANTA BARBARA	\$ 36,850	\$ 42,100	\$ 47,400	\$ 52,650	\$ 56,850	\$ 61,050	\$ 65,300	\$ 69,500
SANTA CLARA	\$ 59,400	\$ 67,900	\$ 76,400	\$ 84,900	\$ 91,650	\$ 98,450	\$ 105,250	\$ 112,050
SANTA CRUZ	\$ 43,950	\$ 50,250	\$ 56,500	\$ 62,800	\$ 67,800	\$ 72,850	\$ 77,850	\$ 82,900
SHASTA	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
SIERRA	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
SISKIYOU	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
SOLANO	\$ 41,450	\$ 47,350	\$ 53,300	\$ 59,200	\$ 63,950	\$ 68,650	\$ 73,400	\$ 78,150
SONOMA	\$ 41,700	\$ 47,700	\$ 53,650	\$ 59,600	\$ 64,350	\$ 69,150	\$ 73,900	\$ 78,650
STANISLAUS	\$ 30,450	\$ 34,800	\$ 39,150	\$ 43,500	\$ 47,000	\$ 50,450	\$ 53,950	\$ 57,400
SUTTER	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
TEHAMA	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
TRINITY	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
TULARE	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650
TUOLUMNE	\$ 30,350	\$ 34,700	\$ 39,000	\$ 43,350	\$ 46,800	\$ 50,300	\$ 53,750	\$ 57,200
VENTURA	\$ 45,150	\$ 51,600	\$ 58,050	\$ 64,500	\$ 69,650	\$ 74,800	\$ 79,950	\$ 85,100
YOLO	\$ 34,650	\$ 39,600	\$ 44,550	\$ 49,500	\$ 53,450	\$ 57,400	\$ 61,400	\$ 65,350
YUBA	\$ 28,450	\$ 32,500	\$ 36,600	\$ 40,650	\$ 43,900	\$ 47,150	\$ 50,400	\$ 53,650