



# Homeownership Program Bulletin

April 25, 2007

Program Bulletin #2007-08

To: CalHFA Approved Lenders

## UPDATED INCOME LIMITS CHDAP, HIRAP, AND SCHOOL FACILITY FEE PROGRAM Effective April 26, 2007

CalHFA has received the new 2007 income limits from the Department of Housing and Community Development (HCD). This bulletin supersedes Program Bulletin #2006-06, dated April 13, 2006 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 #2007-07. 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 applies to CHDAP and the SFF, Program 2. It lists the HCD moderate income limits by household size and county, for use in qualifying borrowers for CHDAP junior loans and SFF grants for newly constructed homes.

Attachment B applies to HIRAP. It lists the HCD lower income limits by household size and 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

**2007 HCD MODERATE INCOME LIMITS**

**ATTACHMENT A**

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

<b>Effective 4/26/07 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	\$70,400	\$80,500	\$90,500	\$100,600	\$108,600	\$116,700	\$124,700	\$132,800
ALPINE	\$55,300	\$63,200	\$71,100	\$79,000	\$85,300	\$91,600	\$98,000	\$104,300
AMADOR	\$53,500	\$61,100	\$68,800	\$76,400	\$82,500	\$88,600	\$94,700	\$100,800
BUTTE	\$43,700	\$49,900	\$56,200	\$62,400	\$67,400	\$72,400	\$77,400	\$82,400
CALAVERAS	\$49,500	\$56,600	\$63,600	\$70,700	\$76,400	\$82,000	\$87,700	\$93,300
COLUSA	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
CONTRA COSTA	\$70,400	\$80,500	\$90,500	\$100,600	\$108,600	\$116,700	\$124,700	\$132,800
DEL NORTE	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
EL DORADO	\$56,400	\$64,500	\$72,500	\$80,600	\$87,000	\$93,500	\$99,900	\$106,400
FRESNO	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
GLENN	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
HUMBOLDT	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
IMPERIAL	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
INYO	\$46,200	\$52,800	\$59,400	\$66,000	\$71,300	\$76,600	\$81,800	\$87,100
KERN	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
KINGS	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
LAKE	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
LASSEN	\$44,700	\$51,000	\$57,400	\$63,800	\$68,900	\$74,000	\$79,100	\$84,200
LOS ANGELES	\$47,500	\$54,200	\$61,000	\$67,800	\$73,200	\$78,600	\$84,100	\$89,500
MADERA	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
MARIN	\$79,800	\$91,200	\$102,600	\$114,000	\$123,100	\$132,200	\$141,400	\$150,500
MARIPOSA	\$43,500	\$49,800	\$56,000	\$62,200	\$67,200	\$72,200	\$77,100	\$82,100
MENDOCINO	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
MERCED	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
MODOC	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
MONO	\$53,900	\$61,600	\$69,300	\$77,000	\$83,200	\$89,300	\$95,500	\$101,600
MONTEREY	\$53,300	\$60,900	\$68,500	\$76,100	\$82,200	\$88,300	\$94,400	\$100,500
NAPA	\$63,700	\$72,800	\$81,900	\$91,000	\$98,300	\$105,600	\$112,800	\$120,100
NEVADA	\$54,700	\$62,500	\$70,300	\$78,100	\$84,300	\$90,600	\$96,800	\$103,100
ORANGE	\$66,100	\$75,500	\$85,000	\$94,400	\$102,000	\$109,500	\$117,100	\$124,600
PLACER	\$56,400	\$64,500	\$72,500	\$80,600	\$87,000	\$93,500	\$99,900	\$106,400
PLUMAS	\$47,500	\$54,300	\$61,100	\$67,900	\$73,300	\$78,800	\$84,200	\$89,600
RIVERSIDE	\$49,700	\$56,800	\$63,900	\$71,000	\$76,700	\$82,400	\$88,000	\$93,700
SACRAMENTO	\$56,400	\$64,500	\$72,500	\$80,600	\$87,000	\$93,500	\$99,900	\$106,400
SAN BENITO	\$62,700	\$71,700	\$80,600	\$89,600	\$96,800	\$103,900	\$111,100	\$118,300
SAN BERNARDINO	\$49,700	\$56,800	\$63,900	\$71,000	\$76,700	\$82,400	\$88,000	\$93,700
SAN DIEGO	\$58,300	\$66,600	\$75,000	\$83,300	\$90,000	\$96,600	\$103,300	\$110,000
SAN FRANCISCO	\$79,800	\$91,200	\$102,600	\$114,000	\$123,100	\$132,200	\$141,400	\$150,500
SAN JOAQUIN	\$50,700	\$57,900	\$65,200	\$72,400	\$78,200	\$84,000	\$89,800	\$95,600
SAN LUIS OBISPO	\$53,900	\$61,600	\$69,300	\$77,000	\$83,200	\$89,300	\$95,500	\$101,600
SAN MATEO	\$79,800	\$91,200	\$102,600	\$114,000	\$123,100	\$132,200	\$141,400	\$150,500
SANTA BARBARA	\$56,400	\$64,400	\$72,500	\$80,500	\$86,900	\$93,400	\$99,800	\$106,300
SANTA CLARA	\$88,600	\$101,300	\$113,900	\$126,600	\$136,700	\$146,900	\$157,000	\$167,100
SANTA CRUZ	\$68,300	\$78,100	\$87,800	\$97,600	\$105,400	\$113,200	\$121,000	\$128,800
SHASTA	\$44,200	\$50,600	\$56,900	\$63,200	\$68,300	\$73,300	\$78,400	\$83,400
SIERRA	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
SISKIYOU	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
SOLANO	\$63,300	\$72,400	\$81,500	\$90,500	\$97,700	\$105,000	\$112,200	\$119,500
SONOMA	\$63,100	\$72,100	\$81,100	\$90,100	\$97,300	\$104,500	\$111,700	\$118,900
STANISLAUS	\$47,000	\$53,800	\$60,500	\$67,200	\$72,600	\$78,000	\$83,300	\$88,700
SUTTER	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000	\$71,900	\$76,900	\$81,800
TEHAMA	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
TRINITY	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
TULARE	\$43,300	\$49,400	\$55,600	\$61,800	\$66,700	\$71,700	\$76,600	\$81,600
TUOLUMNE	\$46,200	\$52,800	\$59,400	\$66,000	\$71,300	\$76,600	\$81,800	\$87,100
VENTURA	\$66,800	\$76,300	\$85,900	\$95,400	\$103,000	\$110,700	\$118,300	\$125,900
YOLO	\$55,200	\$63,000	\$70,900	\$78,800	\$85,100	\$91,400	\$97,700	\$104,000
YUBA	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000	\$71,900	\$76,900	\$81,800

**2007 HCD LOWER INCOME LIMITS**

**ATTACHMENT B**

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

4/26/2007

<b>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	\$36,850	\$42,100	\$47,400	\$52,650	\$56,850	\$61,050	\$65,300	\$69,500
AMADOR	\$35,650	\$40,750	\$45,850	\$50,950	\$55,050	\$59,100	\$63,200	\$67,250
BUTTE	\$29,100	\$33,300	\$37,450	\$41,600	\$44,950	\$48,250	\$51,600	\$54,900
CALAVERAS	\$32,950	\$37,700	\$42,400	\$47,100	\$50,850	\$54,650	\$58,400	\$62,150
COLUSA	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
CONTRA COSTA	\$46,350	\$53,000	\$59,600	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
DEL NORTE	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
EL DORADO	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950
FRESNO	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
GLENN	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
HUMBOLDT	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
IMPERIAL	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
INYO	\$30,800	\$35,200	\$39,600	\$44,000	\$47,500	\$51,050	\$54,550	\$58,100
KERN	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
KINGS	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
LAKE	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
LASSEN	\$29,800	\$34,050	\$38,300	\$42,550	\$45,950	\$49,350	\$52,750	\$56,150
LOS ANGELES	\$41,450	\$47,350	\$53,300	\$59,200	\$63,950	\$68,650	\$73,400	\$78,150
MADERA	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
MARIN	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
MARIPOSA	\$29,000	\$33,150	\$37,300	\$41,450	\$44,750	\$48,100	\$51,400	\$54,700
MENDOCINO	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
MERCED	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
MODOC	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
MONO	\$35,950	\$41,100	\$46,200	\$51,350	\$55,450	\$59,550	\$63,650	\$67,800
MONTEREY	\$36,100	\$41,300	\$46,450	\$51,600	\$55,750	\$59,850	\$64,000	\$68,100
NAPA	\$41,700	\$47,700	\$53,650	\$59,600	\$64,350	\$69,150	\$73,900	\$78,650
NEVADA	\$36,450	\$41,700	\$46,900	\$52,100	\$56,250	\$60,450	\$64,600	\$68,750
ORANGE	\$48,500	\$55,450	\$62,350	\$69,300	\$74,850	\$80,400	\$85,950	\$91,500
PLACER	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950
PLUMAS	\$31,700	\$36,250	\$40,750	\$45,300	\$48,900	\$52,550	\$56,150	\$59,800
RIVERSIDE	\$33,150	\$37,900	\$42,600	\$47,350	\$51,150	\$54,950	\$58,700	\$62,500
SACRAMENTO	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950
SAN BENITO	\$41,500	\$47,450	\$53,350	\$59,300	\$64,050	\$68,800	\$73,550	\$78,300
SAN BERNARDINO	\$33,150	\$37,900	\$42,600	\$47,350	\$51,150	\$54,950	\$58,700	\$62,500
SAN DIEGO	\$39,300	\$44,900	\$50,550	\$56,150	\$60,650	\$65,150	\$69,650	\$74,100
SAN FRANCISCO	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
SAN JOAQUIN	\$33,800	\$38,600	\$43,450	\$48,250	\$52,100	\$55,950	\$59,850	\$63,700
SAN LUIS OBISPO	\$35,950	\$41,100	\$46,200	\$51,350	\$55,450	\$59,550	\$63,650	\$67,800
SAN MATEO	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
SANTA BARBARA	\$37,600	\$42,950	\$48,350	\$53,700	\$58,000	\$62,300	\$66,600	\$70,900
SANTA CLARA	\$59,400	\$67,900	\$76,400	\$84,900	\$91,650	\$98,450	\$105,250	\$112,050
SANTA CRUZ	\$44,350	\$50,700	\$57,000	\$63,350	\$68,400	\$73,500	\$78,550	\$83,600
SHASTA	\$29,500	\$33,700	\$37,950	\$42,150	\$45,500	\$48,900	\$52,250	\$55,650
SIERRA	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
SISKIYOU	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
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	\$31,150	\$35,850	\$40,300	\$44,800	\$48,400	\$51,950	\$55,550	\$59,150
SUTTER	\$28,950	\$33,100	\$37,200	\$41,350	\$44,650	\$47,950	\$51,250	\$54,600
TEHAMA	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
TRINITY	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
TULARE	\$28,850	\$32,950	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
TUOLUMNE	\$30,800	\$35,200	\$39,600	\$44,000	\$47,500	\$51,050	\$54,550	\$58,100
VENTURA	\$48,000	\$54,850	\$61,700	\$68,550	\$74,050	\$79,500	\$85,000	\$90,500
YOLO	\$36,800	\$42,050	\$47,300	\$52,550	\$56,750	\$60,950	\$65,150	\$69,350
YUBA	\$28,950	\$33,100	\$37,200	\$41,350	\$44,650	\$47,950	\$51,250	\$54,600