



# Homeownership Program Bulletin

**April 20, 2009**

**Program Bulletin #2009-05**

**To: CalHFA Approved Lenders**

## **UPDATED INCOME LIMITS Effective April 19, 2009**

This bulletin supersedes the income limits provided in Program Bulletin #2008-11, dated March 24, 2008. These limits apply to all CalHFA mortgage loans which are currently being offered.

The updated income limits were calculated from the HUD Section 8 income limits table, which was published on March 18, 2009, with adjustments made pursuant to IRS guidelines and procedures in the Tax Act.

Attachment A shows moderate and low income limits by county for resale and newly constructed homes. Categories are also broken down to one or two person households and for three or more person households.

Income limits for Attachment A show changes in all but nine counties: Alpine, Marin, Orange, Riverside, San Bernardino, San Francisco, San Mateo, Santa Barbara and Santa Clara which have not changed from 2008.

Attachment B shows the maximum income limits by household size for non-targeted and targeted areas (Areas that are "targeted" by the Federal Government were identified in the 2000 Census as areas in California where 70 percent of the families who live there earn an income that is 80 percent or less than the statewide median income).

Income limits for Attachment B show changes in all but five counties: Marin, Orange, San Francisco, San Mateo, and Santa Barbara which have not changed from 2008.

CalHFA's Homeownership Division thanks you for your business and we look forward to continuing to support your affordable housing loan needs. 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)

Attachments

**2009 HOMEOWNERSHIP PROGRAM INCOME LIMITS**

**ATTACHMENT A**

Effective 4/19/2009

COUNTY NAME	<u>EXISTING RESALE</u>		<u>NEW CONSTRUCTION</u>	
	<u>1 or 2 Persons</u>	<u>3+ Persons</u>	<u>1 or 2 Persons</u>	<u>3+ Persons</u>
<b>ALAMEDA</b>				
Moderate Income	\$ 107,160	\$ 125,020	\$ 107,160	\$ 125,020
Low Income	\$ 64,296	\$ 73,940	\$ 75,012	\$ 86,264
<b>ALPINE</b>				
Moderate Income	\$ 83,280	\$ 97,160	\$ 83,280	\$ 97,160
Low Income	\$ 41,640	\$ 47,886	\$ 49,968	\$ 57,463
<b>AMADOR</b>				
Moderate Income	\$ 81,600	\$ 95,200	\$ 81,600	\$ 95,200
Low Income	\$ 40,800	\$ 46,920	\$ 48,960	\$ 56,304
<b>BUTTE</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>CALAVERAS</b>				
Moderate Income	\$ 75,720	\$ 88,340	\$ 75,720	\$ 88,340
Low Income	\$ 37,860	\$ 43,539	\$ 45,432	\$ 52,247
<b>COLUSA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>CONTRA COSTA</b>				
Moderate Income	\$ 107,160	\$ 125,020	\$ 107,160	\$ 125,020
Low Income	\$ 64,296	\$ 73,940	\$ 75,012	\$ 86,264
<b>DEL NORTE</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>EL DORADO</b>				
Moderate Income	\$ 87,360	\$ 101,920	\$ 87,360	\$ 101,920
Low Income	\$ 43,680	\$ 50,232	\$ 52,416	\$ 60,278
<b>FRESNO</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>GLENN</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>HUMBOLDT</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>IMPERIAL</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>INYO</b>				
Moderate Income	\$ 71,640	\$ 83,580	\$ 71,640	\$ 83,580
Low Income	\$ 35,820	\$ 41,193	\$ 42,984	\$ 49,432
<b>KERN</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>KINGS</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>LAKE</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>LASSEN</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>LOS ANGELES</b>				
Moderate Income	\$ 95,160	\$ 111,020	\$ 95,160	\$ 111,020
Low Income	\$ 57,096	\$ 65,660	\$ 66,612	\$ 76,604
<b>MADERA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576

**2009 HOMEOWNERSHIP PROGRAM INCOME LIMITS**

**ATTACHMENT A**

Effective 4/19/2009

COUNTY NAME	<u>EXISTING RESALE</u>		<u>NEW CONSTRUCTION</u>	
	<u>1 or 2 Persons</u>	<u>3+ Persons</u>	<u>1 or 2 Persons</u>	<u>3+ Persons</u>
<b>MARIN</b>				
Moderate Income	\$ 135,720	\$ 158,340	\$ 135,720	\$ 158,340
Low Income	\$ 81,432	\$ 93,647	\$ 95,004	\$ 109,255
<b>MARIPOSA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>MENDOCINO</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>MERCED</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>MODOC</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>MONO</b>				
Moderate Income	\$ 80,400	\$ 93,800	\$ 80,400	\$ 93,800
Low Income	\$ 40,200	\$ 46,230	\$ 48,240	\$ 55,476
<b>MONTEREY</b>				
Moderate Income	\$ 80,760	\$ 94,220	\$ 80,760	\$ 94,220
Low Income	\$ 48,456	\$ 55,724	\$ 56,532	\$ 65,012
<b>NAPA</b>				
Moderate Income	\$ 98,160	\$ 114,520	\$ 98,160	\$ 114,520
Low Income	\$ 58,896	\$ 67,730	\$ 68,712	\$ 79,019
<b>NEVADA</b>				
Moderate Income	\$ 82,920	\$ 96,740	\$ 82,920	\$ 96,740
Low Income	\$ 41,460	\$ 47,679	\$ 49,752	\$ 57,215
<b>ORANGE</b>				
Moderate Income	\$ 111,600	\$ 130,200	\$ 111,600	\$ 130,200
Low Income	\$ 66,960	\$ 77,004	\$ 78,120	\$ 89,838
<b>PLACER</b>				
Moderate Income	\$ 87,360	\$ 101,920	\$ 87,360	\$ 101,920
Low Income	\$ 43,680	\$ 50,232	\$ 52,416	\$ 60,278
<b>PLUMAS</b>				
Moderate Income	\$ 73,440	\$ 85,680	\$ 73,440	\$ 85,680
Low Income	\$ 36,720	\$ 42,228	\$ 44,064	\$ 50,674
<b>RIVERSIDE</b>				
Moderate Income	\$ 79,920	\$ 93,240	\$ 79,920	\$ 93,240
Low Income	\$ 39,960	\$ 45,954	\$ 47,952	\$ 55,145
<b>SACRAMENTO</b>				
Moderate Income	\$ 87,360	\$ 101,920	\$ 87,360	\$ 101,920
Low Income	\$ 43,680	\$ 50,232	\$ 52,416	\$ 60,278
<b>SAN BENITO</b>				
Moderate Income	\$ 96,480	\$ 112,560	\$ 96,480	\$ 112,560
Low Income	\$ 57,888	\$ 66,571	\$ 67,536	\$ 77,666
<b>SAN BERNARDINO</b>				
Moderate Income	\$ 79,920	\$ 93,240	\$ 79,920	\$ 93,240
Low Income	\$ 39,960	\$ 45,954	\$ 47,952	\$ 55,145
<b>SAN DIEGO</b>				
Moderate Income	\$ 99,120	\$ 115,640	\$ 99,120	\$ 115,640
Low Income	\$ 59,472	\$ 68,393	\$ 69,384	\$ 79,792
<b>SAN FRANCISCO</b>				
Moderate Income	\$ 135,720	\$ 158,340	\$ 135,720	\$ 158,340
Low Income	\$ 81,432	\$ 93,647	\$ 95,004	\$ 109,255
<b>SAN JOAQUIN</b>				
Moderate Income	\$ 76,320	\$ 89,040	\$ 76,320	\$ 89,040
Low Income	\$ 38,160	\$ 43,884	\$ 45,792	\$ 52,661
<b>SAN LUIS OBISPO</b>				
Moderate Income	\$ 84,960	\$ 99,120	\$ 84,960	\$ 99,120
Low Income	\$ 50,976	\$ 58,622	\$ 59,472	\$ 68,393

**2009 HOMEOWNERSHIP PROGRAM INCOME LIMITS**

**ATTACHMENT A**

Effective 4/19/2009

COUNTY NAME	<u>EXISTING RESALE</u>		<u>NEW CONSTRUCTION</u>	
	<u>1 or 2 Persons</u>	<u>3+ Persons</u>	<u>1 or 2 Persons</u>	<u>3+ Persons</u>
<b>SAN MATEO</b>				
Moderate Income	\$ 135,720	\$ 158,340	\$ 135,720	\$ 158,340
Low Income	\$ 81,432	\$ 93,647	\$ 95,004	\$ 109,255
<b>SANTA BARBARA</b>				
Moderate Income	\$ 93,360	\$ 108,920	\$ 93,360	\$ 108,920
Low Income	\$ 56,016	\$ 64,418	\$ 65,352	\$ 75,155
<b>SANTA CLARA</b>				
Moderate Income	\$ 127,320	\$ 148,540	\$ 127,320	\$ 148,540
Low Income	\$ 76,392	\$ 87,851	\$ 89,124	\$ 102,493
<b>SANTA CRUZ</b>				
Moderate Income	\$ 111,240	\$ 129,780	\$ 111,240	\$ 129,780
Low Income	\$ 66,744	\$ 76,756	\$ 77,868	\$ 89,548
<b>SHASTA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>SIERRA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>SISKIYOU</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>SOLANO</b>				
Moderate Income	\$ 95,280	\$ 111,160	\$ 95,280	\$ 111,160
Low Income	\$ 57,168	\$ 65,743	\$ 66,696	\$ 76,700
<b>SONOMA</b>				
Moderate Income	\$ 96,240	\$ 112,280	\$ 96,240	\$ 112,280
Low Income	\$ 57,744	\$ 66,406	\$ 67,368	\$ 77,473
<b>STANISLAUS</b>				
Moderate Income	\$ 71,520	\$ 83,440	\$ 71,520	\$ 83,440
Low Income	\$ 35,760	\$ 41,124	\$ 42,912	\$ 49,349
<b>SUTTER</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>TEHAMA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>TRINITY</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>TULARE</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>TUOLUMNE</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576
<b>VENTURA</b>				
Moderate Income	\$ 105,000	\$ 122,500	\$ 105,000	\$ 122,500
Low Income	\$ 63,000	\$ 72,450	\$ 73,500	\$ 84,525
<b>YOLO</b>				
Moderate Income	\$ 87,120	\$ 101,640	\$ 87,120	\$ 101,640
Low Income	\$ 43,560	\$ 50,094	\$ 52,272	\$ 60,113
<b>YUBA</b>				
Moderate Income	\$ 70,400	\$ 80,960	\$ 70,400	\$ 80,960
Low Income	\$ 35,200	\$ 40,480	\$ 42,240	\$ 48,576

## 2009 FEDERAL INCOME LIMITS

## ATTACHMENT B

## USE FOR RECAPTURE/LOAN ASSUMPTIONS/TARGETED AREAS

Effective 4/19/2009

COUNTY NAME	NON-TARGETED AREAS		TARGETED AREAS	
	1 or 2 Persons	3+ Persons	1 or 2 Persons	3+ Persons
ALAMEDA	\$ 107,160	\$ 125,020	\$ 107,160	\$ 125,020
ALPINE	\$ 83,280	\$ 97,160	\$ 84,480	\$ 98,560
AMADOR	\$ 81,600	\$ 95,200	\$ 84,480	\$ 98,560
BUTTE	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
CALAVERAS	\$ 75,720	\$ 88,340	\$ 84,480	\$ 98,560
COLUSA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
CONTRA COSTA	\$ 107,160	\$ 125,020	\$ 107,160	\$ 125,020
DEL NORTE	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
EL DORADO	\$ 87,360	\$ 101,920	\$ 87,360	\$ 101,920
FRESNO	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
GLENN	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
HUMBOLDT	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
IMPERIAL	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
INYO	\$ 71,640	\$ 83,580	\$ 84,480	\$ 98,560
KERN	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
KINGS	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
LAKE	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
LASSEN	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
LOS ANGELES	\$ 95,160	\$ 111,020	\$ 95,160	\$ 111,020
MADERA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
MARIN	\$ 135,720	\$ 158,340	\$ 135,720	\$ 158,340
MARIPOSA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
MENDOCINO	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
MERCED	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
MODOC	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
MONO	\$ 80,400	\$ 93,800	\$ 84,480	\$ 98,560
MONTEREY	\$ 80,760	\$ 94,220	\$ 84,480	\$ 98,560
NAPA	\$ 98,160	\$ 114,520	\$ 98,160	\$ 114,520
NEVADA	\$ 82,920	\$ 96,740	\$ 84,480	\$ 98,560
ORANGE	\$ 111,600	\$ 130,200	\$ 111,600	\$ 130,200
PLACER	\$ 87,360	\$ 101,920	\$ 87,360	\$ 101,920
PLUMAS	\$ 73,440	\$ 85,680	\$ 84,480	\$ 98,560
RIVERSIDE	\$ 79,920	\$ 93,240	\$ 84,480	\$ 98,560
SACRAMENTO	\$ 87,360	\$ 101,920	\$ 87,360	\$ 101,920
SAN BENITO	\$ 96,480	\$ 112,560	\$ 96,480	\$ 112,560
SAN BERNARDINO	\$ 79,920	\$ 93,240	\$ 84,480	\$ 98,560
SAN DIEGO	\$ 99,120	\$ 115,640	\$ 99,120	\$ 115,640
SAN FRANCISCO	\$ 135,720	\$ 158,340	\$ 135,720	\$ 158,340
SAN JOAQUIN	\$ 76,320	\$ 89,040	\$ 84,480	\$ 98,560
SAN LUIS OBISPO	\$ 84,960	\$ 99,120	\$ 84,960	\$ 99,120
SAN MATEO	\$ 135,720	\$ 158,340	\$ 135,720	\$ 158,340
SANTA BARBARA	\$ 93,360	\$ 108,920	\$ 93,360	\$ 108,920
SANTA CLARA	\$ 127,320	\$ 148,540	\$ 127,320	\$ 148,540
SANTA CRUZ	\$ 111,240	\$ 129,780	\$ 111,240	\$ 129,780
SHASTA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
SIERRA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
SISKIYOU	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
SOLANO	\$ 95,280	\$ 111,160	\$ 95,280	\$ 111,160
SONOMA	\$ 96,240	\$ 112,280	\$ 96,240	\$ 112,280
STANISLAUS	\$ 71,520	\$ 83,440	\$ 84,480	\$ 98,560
SUTTER	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
TEHAMA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
TRINITY	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
TULARE	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
TUOLUMNE	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560
VENTURA	\$ 105,000	\$ 122,500	\$ 105,000	\$ 122,500
YOLO	\$ 87,120	\$ 101,640	\$ 87,120	\$ 101,640
YUBA	\$ 70,400	\$ 80,960	\$ 84,480	\$ 98,560