



Single Family Lending Program Bulletin

January 3, 2014

Program Bulletin #2014-01

To: CalHFA Approved Lenders

Updated Mortgage Credit Certificate Tax Credit Program (MCC) Income Limits

This bulletin supersedes the MCC income limits provided in Program Bulletin #2013-12, dated December 2, 2013. These limits apply to all Mortgage Credit Certificate Tax Credit Program applications per the attached income limit tables. Depending on the family size, there may be differences in the income limits shown on the schedules. When qualifying a borrower for a CalHFA mortgage loan with one or more loans, the more restrictive limits must be applied.

The MCC income limits have been increased. The income limits are effective for new reservations received on or after January 6, 2014.

The attachment shows the maximum income limits by household size for non-targeted and targeted areas for use with the Mortgage Credit Certificate Tax Credit Program.

For questions about this bulletin, contact CalHFA Single Family Lending by phone 916.326.8033; by fax 916.324.6425; 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.

Attachment

2014 INCOME LIMITS

Mortgage Credit Certificate Tax Credit Program

Effective: 1/6/14

County	Non-targeted Area		Targeted Area	
	1-2 Persons	3+ Persons	1-2 Persons	3+ Persons
ALAMEDA	\$71,360	\$89,200	\$71,360	\$89,200
ALPINE	\$62,240	\$77,800	\$62,240	\$77,800
AMADOR	\$55,360	\$69,200	\$55,360	\$69,200
BUTTE	\$45,840	\$57,300	\$45,840	\$57,300
CALAVERAS	\$55,760	\$69,700	\$55,760	\$69,700
COLUSA	\$45,840	\$57,300	\$45,840	\$57,300
CONTRA COSTA	\$71,360	\$89,200	\$71,360	\$89,200
DEL NORTE	\$45,840	\$57,300	\$45,840	\$57,300
EL DORADO	\$57,840	\$72,300	\$57,840	\$72,300
FRESNO	\$45,840	\$57,300	\$45,840	\$57,300
GLENN	\$45,840	\$57,300	\$45,840	\$57,300
HUMBOLDT	\$45,840	\$57,300	\$45,840	\$57,300
IMPERIAL	\$45,840	\$57,300	\$45,840	\$57,300
INYO	\$52,640	\$65,800	\$52,640	\$65,800
KERN	\$45,840	\$57,300	\$45,840	\$57,300
KINGS	\$45,840	\$57,300	\$45,840	\$57,300
LAKE	\$45,840	\$57,300	\$45,840	\$57,300
LASSEN	\$51,760	\$64,700	\$51,760	\$64,700
LOS ANGELES	\$66,240	\$82,800	\$66,240	\$82,800
MADERA	\$45,840	\$57,300	\$45,840	\$57,300
MARIN	\$84,400	\$105,500	\$84,400	\$105,500
MARIPOSA	\$49,040	\$61,300	\$49,040	\$61,300
MENDOCINO	\$46,080	\$57,600	\$46,080	\$57,600
MERCED	\$45,840	\$57,300	\$45,840	\$57,300
MODOC	\$45,840	\$57,300	\$45,840	\$57,300
MONO	\$62,640	\$78,300	\$62,640	\$78,300
MONTEREY	\$57,040	\$71,300	\$57,040	\$71,300
NAPA	\$65,440	\$81,800	\$65,440	\$81,800
NEVADA	\$55,200	\$69,000	\$55,200	\$69,000
ORANGE	\$73,200	\$91,500	\$73,200	\$91,500
PLACER	\$57,840	\$72,300	\$57,840	\$72,300
PLUMAS	\$46,080	\$57,600	\$46,080	\$57,600
RIVERSIDE	\$50,960	\$63,700	\$50,960	\$63,700
SACRAMENTO	\$57,840	\$72,300	\$57,840	\$72,300
SAN BENITO	\$63,840	\$79,800	\$63,840	\$79,800
SAN BERNARDINO	\$50,960	\$63,700	\$50,960	\$63,700
SAN DIEGO	\$64,480	\$80,600	\$64,480	\$80,600
SAN FRANCISCO	\$84,400	\$105,500	\$84,400	\$105,500
SAN JOAQUIN	\$50,400	\$63,000	\$50,400	\$63,000
SAN LUIS OBISPO	\$57,360	\$71,700	\$57,360	\$71,700
SAN MATEO	\$84,400	\$105,500	\$84,400	\$105,500
SANTA BARBARA	\$63,680	\$79,600	\$63,680	\$79,600
SANTA CLARA	\$81,040	\$101,300	\$81,040	\$101,300
SANTA CRUZ	\$74,000	\$92,500	\$74,000	\$92,500
SHASTA	\$45,840	\$57,300	\$45,840	\$57,300
SIERRA	\$56,240	\$70,300	\$56,240	\$70,300
SISKIYOU	\$45,840	\$57,300	\$45,840	\$57,300
SOLANO	\$63,040	\$78,800	\$63,040	\$78,800
SONOMA	\$62,800	\$78,500	\$62,800	\$78,500
STANISLAUS	\$47,120	\$58,900	\$47,120	\$58,900
SUTTER	\$45,840	\$57,300	\$45,840	\$57,300
TEHAMA	\$45,840	\$57,300	\$45,840	\$57,300
TRINITY	\$45,840	\$57,300	\$45,840	\$57,300
TULARE	\$45,840	\$57,300	\$45,840	\$57,300
TUOLUMNE	\$53,120	\$66,400	\$53,120	\$66,400
VENTURA	\$69,920	\$87,400	\$69,920	\$87,400
YOLO	\$60,000	\$75,000	\$60,000	\$75,000
YUBA	\$45,840	\$57,300	\$45,840	\$57,300