



# *Single Family Lending Program Bulletin*

**September 06, 2017**

**Program Bulletin #2017-09**

**To: CalHFA Approved Lenders**

## **Updated Income Limits for all CalHFA Conventional and FHA Loan First Mortgage Programs**

This Program Bulletin supersedes Program Bulletin #2016-13 issued July 5, 2016 regarding CalHFA Loan Programs for Conventional and FHA loans. Income limits for the Mortgage Credit Certificate Tax Credit Program (MCC) will remain the same as defined in Program Bulletin 2017-06 issued June 26, 2017.

This bulletin provides one set of CalHFA Income Limits for both CalHFA Conventional and FHA first mortgage loan programs. These updated income limits are effective for new reservations received on or after October 2, 2017.

In addition, the High Cost Areas have been updated and affect the Extra Credit Teacher Home Purchase Program (ECTP) in the following counties:

- Butte County is no longer a High Cost Area
- San Joaquin County and Stanislaus County have been designated as High Cost Areas

All updates are attached and will be posted on CalHFA's website.

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

For questions about this bulletin, contact [SFLending@calhfa.ca.gov](mailto:SFLending@calhfa.ca.gov). Plus you can always visit CalHFA's website at: [www.calhfa.ca.gov](http://www.calhfa.ca.gov) or Single Family Lending Division directly at [www.calhfa.ca.gov/homeownership](http://www.calhfa.ca.gov/homeownership).

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

Attachment

California Housing Finance Agency								
2017 FHA & Conventional Income Limits								
Límites de ingresos FHA y Convencionales 2017								
For CalHFA First Mortgages								
Hipotecas primeras del seguro								
Effective: October 2, 2017 <i>Vigentes a partir del 2 de octubre 2017</i>								
County / Persons	1	2	3	4	5	6	7	8
Condado/Personas								
ALAMEDA	\$95,450	\$109,050	\$122,700	\$136,350	\$147,250	\$158,150	\$169,050	\$179,950
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	\$52,550	\$60,050	\$67,600	\$75,100	\$81,100	\$87,100	\$93,100	\$99,150
CALAVERAS	\$68,750	\$78,600	\$88,450	\$98,250	\$106,100	\$114,000	\$121,850	\$129,700
COLUSA	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
CONTRA COSTA	\$95,450	\$109,050	\$122,700	\$136,350	\$147,250	\$158,150	\$169,050	\$179,950
DEL NORTE	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
EL DORADO	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
FRESNO	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
GLENN	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
HUMBOLDT	\$58,700	\$67,050	\$75,450	\$83,850	\$90,550	\$97,250	\$103,950	\$110,650
IMPERIAL	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
INYO	\$70,550	\$80,600	\$90,700	\$100,800	\$108,850	\$116,900	\$124,950	\$133,050
KERN	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
KINGS	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
LAKE	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
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	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
MARIN	\$112,950	\$129,100	\$145,250	\$161,400	\$174,300	\$187,200	\$200,150	\$213,050
MARIPOSA	\$64,150	\$73,350	\$82,500	\$91,700	\$99,000	\$106,350	\$113,700	\$121,000
MENDOCINO	\$58,700	\$67,050	\$75,450	\$83,850	\$90,550	\$97,250	\$103,950	\$110,650
MERCED	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
MODOC	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
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	\$89,150	\$101,900	\$114,650	\$127,400	\$137,550	\$147,750	\$157,950	\$168,150
NEVADA	\$72,000	\$82,300	\$92,600	\$102,900	\$111,100	\$119,350	\$127,550	\$135,800
ORANGE	\$86,200	\$98,550	\$110,850	\$123,200	\$133,050	\$142,900	\$152,750	\$162,600
PLACER	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
PLUMAS	\$61,300	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650
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	\$77,700	\$88,800	\$99,900	\$111,000	\$119,900	\$128,750	\$137,650	\$146,500
SAN FRANCISCO	\$112,950	\$129,100	\$145,250	\$161,400	\$174,300	\$187,200	\$200,150	\$213,050
SAN JOAQUIN	\$64,950	\$74,250	\$83,500	\$92,800	\$100,200	\$107,650	\$115,050	\$122,500
SAN LUIS OBISPO	\$81,500	\$93,150	\$104,800	\$116,450	\$125,750	\$135,100	\$144,400	\$153,750
SAN MATEO	\$112,950	\$129,100	\$145,250	\$161,400	\$174,300	\$187,200	\$200,150	\$213,050
SANTA BARBARA	\$75,550	\$86,350	\$97,100	\$107,900	\$116,550	\$125,200	\$133,800	\$142,450
SANTA CLARA	\$111,000	\$126,850	\$142,750	\$158,600	\$171,300	\$183,950	\$196,650	\$209,350
SANTA CRUZ	\$85,250	\$97,400	\$109,600	\$121,800	\$131,500	\$141,250	\$151,000	\$160,750
SHASTA	\$51,900	\$59,300	\$66,700	\$74,150	\$80,050	\$86,000	\$91,950	\$97,850
SIERRA	\$60,300	\$68,900	\$77,500	\$86,150	\$93,050	\$99,900	\$106,800	\$113,700
SISKIYOU	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
SOLANO	\$80,900	\$92,500	\$104,050	\$115,600	\$124,850	\$134,100	\$143,350	\$152,600
SONOMA	\$82,200	\$93,950	\$105,700	\$117,450	\$126,850	\$136,250	\$145,650	\$155,000
STANISLAUS	\$60,750	\$69,400	\$78,100	\$86,800	\$93,700	\$100,650	\$107,600	\$114,550
SUTTER	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
TEHAMA	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
TRINITY	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
TULARE	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850
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	\$50,300	\$57,500	\$64,650	\$71,850	\$77,600	\$83,350	\$89,100	\$94,850

## CalHFA List of High Cost Counties 2017

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Alameda	Riverside
Alpine	Sacramento
Calaveras	San Benito
Contra Costa	San Bernardino
El Dorado	San Diego
Humboldt	San Francisco
Inyo	San Joaquin
Los Angeles	San Luis Obispo
Marin	San Mateo
Mariposa	Santa Barbara
Mendocino	Santa Clara
Mono	Santa Cruz
Monterey	Solano
Napa	Sonoma
Nevada	Stanislaus
Orange	Tuolumne
Placer	Ventura
Plumas	Yolo