



Homeownership Program Bulletin

January 16, 2018

Program Bulletin #2018-05

To: CalHFA Approved Lenders

Updated and Simplified Income Limits for all CalHFA First Mortgage Programs

This Program Bulletin supersedes Program Bulletin #2017-09 issued September 6, 2017 regarding CalHFA Loan Programs for Conventional and FHA loans.

CalHFA will have one income limit, regardless of household size, per California county for CalHFA Conventional, FHA or VA first mortgage loan programs. These updated income limits are effective immediately for new reservations received on or after January 16, 2018.

Income limits for the Mortgage Credit Certificate Tax Credit Program (MCC) will remain unchanged as defined in Program Bulletin 2017-06 issued June 26, 2017.

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

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

For questions about this bulletin, contact CalHFA Single Family Lending Programs Division by phone 916.326.8033 or by email at SFLending@calhfa.ca.gov. Plus you can always visit CalHFA's website at: www.calhfa.ca.gov or Single Family Lending Division directly at 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**2018 Government & Conventional Income Limits***Límites de ingresos del gobierno y convencional de 2018***For All CalHFA First Mortgages** (*Hipotecas primeras del seguro*)**Effective: 01/16/2018** (*Vigentes a partir del 16 de enero 2018*)

COUNTY	LIMIT	COUNTY	LIMIT
ALAMEDA	\$192,800	ORANGE	\$174,200
ALPINE	\$187,850	PLACER	\$150,650
AMADOR	\$143,150	PLUMAS	\$123,950
BUTTE	\$123,950	RIVERSIDE	\$128,700
CALAVERAS	\$138,950	SACRAMENTO	\$150,650
COLUSA	\$118,550	SAN BENITO	\$160,550
CONTRA COSTA	\$192,800	SAN BERNARDINO	\$128,700
DEL NORTE	\$118,550	SAN DIEGO	\$157,050
EL DORADO	\$150,650	SAN FRANCISCO	\$228,300
FRESNO	\$118,550	SAN JOAQUIN	\$131,250
GLENN	\$118,550	SAN LUIS OBISPO	\$164,700
HUMBOLDT	\$118,550	SAN MATEO	\$228,300
IMPERIAL	\$118,550	SANTA BARBARA	\$152,600
INYO	\$142,550	SANTA CLARA	\$224,300
KERN	\$118,550	SANTA CRUZ	\$172,250
KINGS	\$118,550	SHASTA	\$122,400
LAKE	\$118,550	SIERRA	\$142,200
LASSEN	\$137,400	SISKIYOU	\$118,550
LOS ANGELES	\$128,300	SOLANO	\$163,550
MADERA	\$118,550	SONOMA	\$166,100
MARIN	\$228,300	STANISLAUS	\$122,750
MARIPOSA	\$129,650	SUTTER	\$118,550
MENDOCINO	\$118,550	TEHAMA	\$118,550
MERCED	\$118,550	TRINITY	\$118,550
MODOC	\$118,550	TULARE	\$118,550
MONO	\$160,800	TUOLUMNE	\$132,050
MONTEREY	\$136,050	VENTURA	\$176,850
NAPA	\$180,150	YOLO	\$152,250
NEVADA	\$145,500	YUBA	\$118,550