



Single Family Lending Program Bulletin

June 18, 2018

Program Bulletin #2018-12

To: CalHFA Approved Lenders

Updated Income Limits for the Mortgage Credit Certificate Tax Credit Program

This Program Bulletin supersedes Program Bulletin 2017-06 regarding only the Mortgage Credit Certificate (MCC) Tax Credit Program income limits.

The income limits apply to all MCC Tax Credit Program applications. The attachment shows the maximum income limits by household size for non-targeted and targeted areas. The updated income limits are effective for new reservations received on or after June 25, 2018.

The income limits attached will be posted on CalHFA's website on June 25, 2018. Until then, the current MCC income limits will remain posted.

For questions about this bulletin, contact the CalHFA Single Family Lending division by phone at 916.326.8033 or 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 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				
Mortgage Credit Certificate Tax Program (MCC)				
Programa de Certificado de Crédito Hipotecario para Crédito de Impuestos				
2018 Income Limits (with High-Housing-Cost Adjustment)				
2018 Límites de ingresos, ajustados por costos altos de comprar casa				
Effective June 25, 2018 Vigentes a partir del 25 de junio 2018				
County	Non-Targeted Area <i>Área regular</i>		Targeted Area <i>Área Beneficiaria</i>	
	1-2 Persons <i>Personas</i>	3+ Persons <i>Personas</i>	1-2 Persons <i>Personas</i>	3+ Persons <i>Personas</i>
ALAMEDA	\$139,440	\$162,680	\$139,440	\$162,680
ALPINE	\$93,360	\$108,920	No Targeted Areas*	No Targeted Areas*
AMADOR	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
BUTTE	\$77,500	\$89,125	\$93,000	\$108,500
CALAVERAS	\$80,599	\$92,689	\$93,000	\$108,500
COLUSA	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
CONTRA COSTA	\$139,440	\$162,680	\$139,440	\$162,680
DEL NORTE	\$77,500	\$89,125	\$93,000	\$108,500
EL DORADO	\$96,120	\$112,140	\$96,120	\$112,140
FRESNO	\$77,500	\$89,125	\$93,000	\$108,500
GLENN	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
HUMBOLDT	\$77,500	\$89,125	\$93,000	\$108,500
IMPERIAL	\$77,500	\$89,125	\$93,000	\$108,500
INYO	\$79,669	\$91,620	No Targeted Areas*	No Targeted Areas*
KERN	\$77,500	\$89,125	\$93,000	\$108,500
KINGS	\$77,500	\$89,125	\$93,000	\$108,500
LAKE	\$77,500	\$89,125	\$93,000	\$108,500
LASSEN	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
LOS ANGELES	\$116,280	\$135,660	\$116,280	\$135,660
MADERA	\$77,500	\$89,125	\$93,000	\$108,500
MARIN	\$146,600	\$168,590	\$175,920	\$205,240
MARIPOSA	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
MENDOCINO	\$77,500	\$89,125	\$93,000	\$108,500
MERCED	\$77,500	\$89,125	\$93,000	\$108,500
MODOC	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
MONO	\$93,000	\$108,500	No Targeted Areas*	No Targeted Areas*
MONTEREY	\$100,200	\$116,900	\$100,200	\$116,900
NAPA	\$110,160	\$128,520	No Targeted Areas*	No Targeted Areas*
NEVADA	\$87,000	\$101,500	No Targeted Areas*	No Targeted Areas*
ORANGE	\$131,160	\$153,020	\$131,160	\$153,020
PLACER	\$96,120	\$112,140	No Targeted Areas*	No Targeted Areas*
PLUMAS	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
RIVERSIDE	\$80,880	\$94,360	\$93,000	\$108,500
SACRAMENTO	\$96,120	\$112,140	\$96,120	\$112,140
SAN BENITO	\$111,720	\$130,340	No Targeted Areas*	No Targeted Areas*
SAN BERNARDINO	\$80,880	\$94,360	\$93,000	\$108,500
SAN DIEGO	\$116,760	\$136,220	\$116,760	\$136,220
SAN FRANCISCO	\$146,600	\$168,590	\$175,920	\$205,240
SAN JOAQUIN	\$77,500	\$89,180	\$93,000	\$108,500
SAN LUIS OBISPO	\$99,840	\$116,480	\$99,840	\$116,480
SAN MATEO	\$146,600	\$168,590	\$175,920	\$205,240
SANTA BARBARA	\$120,360	\$140,420	\$120,360	\$140,420
SANTA CLARA	\$146,262	\$168,201	\$159,600	\$186,200
SANTA CRUZ	\$133,920	\$156,240	\$133,920	\$156,240
SHASTA	\$77,500	\$89,125	\$93,000	\$108,500
SIERRA	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
SISKIYOU	\$77,500	\$89,125	\$93,000	\$108,500
SOLANO	\$100,256	\$115,295	\$100,440	\$117,180
SONOMA	\$117,840	\$137,480	No Targeted Areas*	No Targeted Areas*
STANISLAUS	\$77,500	\$89,125	\$93,000	\$108,500
SUTTER	\$77,500	\$89,125	\$93,000	\$108,500
TEHAMA	\$77,500	\$89,125	\$93,000	\$108,500
TRINITY	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
TULARE	\$77,500	\$89,125	\$93,000	\$108,500
TUOLUMNE	\$77,500	\$89,125	No Targeted Areas*	No Targeted Areas*
VENTURA	\$121,680	\$141,960	\$121,680	\$141,960
YOLO	\$99,840	\$116,480	\$99,840	\$116,480
YUBA	\$77,500	\$89,125	\$93,000	\$108,500

*Ningunas Áreas Beneficiarias