

Single Family Lending Program Bulletin

May 16, 2025**Program Bulletin #2025-05****To: CalHFA Approved Lenders****Updated 80% AMI income limits to determine Low Income eligibility**

CalHFA has aligned with Fannie Mae's [Selling Notice](#) dated May 14, 2025, regarding Area Median Income limits for 2025.

The new income limits are effective May 18, 2025. Please use the [Fannie Mae lookup tool](#) to determine if a file meets Low Income (LI) eligibility. To determine Standard Rate eligibility, please continue to use the CalHFA published [income limits](#).

Conventional Loan Programs effective date	Desktop Underwriter® (DU®) case files with a first submission date on or after May 18, 2025. Loan case files with a first submission date prior to May 18, 2025 will continue to use the 2024 limits.
Government Loan Programs effective date	CalHFA reservation date on or after May 18, 2025. Reservations prior to May 18, 2025 will continue to use the 2024 limits.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at LenderTraining@calhfa.ca.gov. Plus you can always visit CalHFA's website at: www.calhfa.ca.gov or Single Family Lending 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.