California Housing Finance Agency
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Single Family Lending Program Bulletin

June 8, 2026 **Program Bulletin #2026-05**

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 27, 2026, regarding Area Median Income limits for 2026.

The new income limits are effective June 13, 2026. 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 casefile creation date on or after June 13, 2026. Loan case files with a casefile creation date prior to June 13, 2026 will continue to use the 2025 limits.
Government Loan Programs effective date	CalHFA reservation date on or after June 13, 2026. Reservations prior to June 13, 2026 will continue to use the 2025 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.