



Single Family Lending Program Bulletin

March 24, 2016

Program Bulletin #2016-07

To: CalHFA Approved Lenders

Increased Income Limits in High Cost Counties for CalHFA Conventional Loan Programs

CalHFA will be increasing income limits to 140% of Area Median Income for conventional loans in thirty-five (35) high cost counties in California. These changes will be effective for all conventional loans reserved on or after April 1, 2016.

The attachment shows income limits by county for existing and new construction properties for CalHFA Conventional and CalPLUS Conventional first mortgage loans. All subordinate loans (MyHome, ZIP and ECTP loans) being used with CalHFA's conventionally-insured first mortgage programs will follow the same income limits.

The updated income limits are attached and will be posted to CalHFA's website at www.calhfa.ca.gov/homeownership/limits/ on April 1, 2016.

For questions about this bulletin, contact CalHFA Single Family Lending 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 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

Conventional Income Limits

For CalHFA Conventional First Mortgages and Subordinates Used Behind Conventional

Effective: 04/01/16

County/Persons	1	2	3	4	5	6	7	8
ALAMEDA	\$91,600	\$104,700	\$117,800	\$130,900	\$141,350	\$151,800	\$162,300	\$172,750
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	\$57,500	\$65,700	\$73,950	\$82,150	\$88,750	\$95,300	\$101,900	\$108,450
CALAVERAS	\$68,750	\$78,600	\$88,450	\$98,250	\$106,100	\$114,000	\$121,850	\$129,700
COLUSA	\$49,300	\$56,350	\$63,350	\$70,450	\$76,050	\$81,700	\$87,300	\$92,950
CONTRA COSTA	\$91,600	\$104,700	\$117,800	\$130,900	\$141,350	\$151,800	\$162,300	\$172,750
DEL NORTE	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
EL DORADO	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
FRESNO	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
GLENN	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
HUMBOLDT	\$56,700	\$64,800	\$72,950	\$81,050	\$87,500	\$94,000	\$100,500	\$106,950
IMPERIAL	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
INYO	\$70,050	\$80,050	\$90,050	\$100,100	\$108,100	\$116,100	\$124,100	\$132,100
KERN	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
KINGS	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
LAKE	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
LASSEN	\$58,250	\$66,600	\$74,950	\$83,300	\$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	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
MARIN	\$100,900	\$115,350	\$129,750	\$144,200	\$155,700	\$167,250	\$178,800	\$190,300
MARIPOSA	\$60,650	\$69,300	\$77,950	\$86,650	\$93,550	\$100,500	\$107,450	\$114,350
MENDOCINO	\$57,700	\$65,950	\$74,200	\$82,450	\$89,050	\$95,650	\$102,250	\$108,800
MERCED	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
MODOC	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
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	\$84,350	\$96,400	\$108,450	\$120,500	\$130,150	\$139,800	\$149,450	\$159,100
NEVADA	\$72,000	\$82,300	\$92,600	\$102,900	\$111,100	\$119,350	\$127,550	\$135,800
ORANGE	\$85,450	\$97,650	\$109,850	\$122,050	\$131,800	\$141,600	\$151,350	\$161,100
PLACER	\$74,550	\$85,200	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
PLUMAS	\$60,750	\$69,400	\$78,100	\$86,800	\$93,700	\$100,650	\$107,600	\$114,550
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	\$74,350	\$85,000	\$95,600	\$106,250	\$114,750	\$123,250	\$131,750	\$140,250
SAN FRANCISCO	\$100,900	\$115,350	\$129,750	\$144,200	\$155,700	\$167,250	\$178,800	\$190,300
SAN JOAQUIN	\$55,650	\$63,600	\$71,600	\$79,550	\$85,900	\$92,250	\$98,650	\$105,000
SAN LUIS OBISPO	\$75,550	\$86,350	\$97,100	\$107,900	\$116,550	\$125,200	\$133,800	\$142,450
SAN MATEO	\$100,900	\$115,350	\$129,750	\$144,200	\$155,700	\$167,250	\$178,800	\$190,300
SANTA BARBARA	\$73,850	\$84,400	\$95,000	\$105,550	\$114,000	\$122,400	\$130,850	\$139,300
SANTA CLARA	\$104,150	\$119,050	\$133,900	\$148,800	\$160,700	\$172,600	\$184,500	\$196,400
SANTA CRUZ	\$85,250	\$97,400	\$109,600	\$121,800	\$131,500	\$141,250	\$151,000	\$160,750
SHASTA	\$49,550	\$56,600	\$63,700	\$70,800	\$76,450	\$82,100	\$87,750	\$93,450
SIERRA	\$60,300	\$68,900	\$77,500	\$86,150	\$93,050	\$99,900	\$106,800	\$113,700
SISKIYOU	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
SOLANO	\$80,900	\$92,500	\$104,050	\$115,600	\$124,850	\$134,100	\$143,350	\$152,600
SONOMA	\$80,900	\$92,500	\$104,050	\$115,600	\$124,850	\$134,100	\$143,350	\$152,600
STANISLAUS	\$52,050	\$59,500	\$66,950	\$74,400	\$80,350	\$86,300	\$92,250	\$98,200
SUTTER	\$49,850	\$57,000	\$64,150	\$71,300	\$76,950	\$82,650	\$88,350	\$94,050
TEHAMA	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
TRINITY	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
TULARE	\$48,600	\$55,550	\$62,500	\$69,500	\$75,000	\$80,550	\$86,150	\$91,700
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	\$142,050
YUBA	\$49,850	\$57,000	\$64,150	\$71,300	\$76,950	\$82,650	\$88,350	\$94,050