California Housing Finance Agency
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Single Family Lending Program Bulletin

June 25, 2026 **Program Bulletin #2026-07**

To: CalHFA Approved Lenders

Updated Income Limits

This Program Bulletin supersedes Program Bulletin 2025-06, published June 16, 2025, regarding income limits for all CalHFA first mortgages, Dream For All, MyHome Assistance Program, and MyAccess Program. This does not affect income limits for the CalHFA Low Income Rate Eligibility.

The attached updated income limits are effective for new reservations received on or after June 30, 2026. Reservations prior to June 30, 2026 will continue to use the prior income limits.

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.

This information is for use by mortgage lending professionals only and should not be distributed to consumers or other third parties. All rates, fees and programs are subject to change without notice.

California Housing Finance Agency

2026 Government & Conventional Income Limits

For All CalHFA's First Mortgage and Subordinate Mortgages

Effective: 06.30.2026 **Español al otro lado.**

Excluding Dream For All Shared Appreciation Loan

County	Limit	County	Limit
Alameda	$322,000	Orange	$274,000
Alpine	$256,000	Placer	$245,000
Amador	$218,000	Plumas	$192,000
Butte	$192,000	Riverside	$210,000
Calaveras	$203,000	Sacramento	$245,000
Colusa	$192,000	San Benito	$277,000
Contra Costa	$322,000	San Bernardino	$210,000
Del Norte	$192,000	San Diego	$259,000
El Dorado	$245,000	San Francisco	$325,000
Fresno	$192,000	San Joaquin	$214,000
Glenn	$192,000	San Luis Obispo	$256,000
Humboldt	$192,000	San Mateo	$325,000
Imperial	$192,000	Santa Barbara	$235,000
Inyo	$192,000	Santa Clara	$325,000
Kern	$192,000	Santa Cruz	$271,000
Kings	$192,000	Shasta	$201,000
Lake	$192,000	Sierra	$192,000
Lassen	$192,000	Siskiyou	$192,000
Los Angeles	$214,000	Solano	$246,000
Madera	$192,000	Sonoma	$264,000
Marin	$325,000	Stanislaus	$195,000
Mariposa	$192,000	Sutter	$201,000
Mendocino	$196,000	Tehama	$192,000
Merced	$192,000	Trinity	$192,000
Modoc	$192,000	Tulare	$192,000
Mono	$238,000	Tuolumne	$202,000
Monterey	$218,000	Ventura	$268,000
Napa	$325,000	Yolo	$269,000
Nevada	$278,000	Yuba	$201,000

English

California Housing Finance Agency

Límites de ingreso del gobierno y convencional del 2026

Por todas hipotecas primeras y subordinadas

Excluyendo el préstamo de apreciación compartida Dream For All

Vigentes a partir del 30 de junio 2026 **English on reverse.**

Condado	Límite	Condado	Límite
Alameda	$322,000	Orange	$274,000
Alpine	$256,000	Placer	$245,000
Amador	$218,000	Plumas	$192,000
Butte	$192,000	Riverside	$210,000
Calaveras	$203,000	Sacramento	$245,000
Colusa	$192,000	San Benito	$277,000
Contra Costa	$322,000	San Bernardino	$210,000
Del Norte	$192,000	San Diego	$259,000
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Fresno	$192,000	San Joaquin	$214,000
Glenn	$192,000	San Luis Obispo	$256,000
Humboldt	$192,000	San Mateo	$325,000
Imperial	$192,000	Santa Barbara	$235,000
Inyo	$192,000	Santa Clara	$325,000
Kern	$192,000	Santa Cruz	$271,000
Kings	$192,000	Shasta	$201,000
Lake	$192,000	Sierra	$192,000
Lassen	$192,000	Siskiyou	$192,000
Los Angeles	$214,000	Solano	$246,000
Madera	$192,000	Sonoma	$264,000
Marin	$325,000	Stanislaus	$195,000
Mariposa	$192,000	Sutter	$201,000
Mendocino	$196,000	Tehama	$192,000
Merced	$192,000	Trinity	$192,000
Modoc	$192,000	Tulare	$192,000
Mono	$238,000	Tuolumne	$202,000
Monterey	$218,000	Ventura	$268,000
Napa	$325,000	Yolo	$269,000
Nevada	$278,000	Yuba	$201,000

Español

California Housing Finance Agency

Dream For All Shared Appreciation Loan 2026 Income Limits

Effective: 06.30.2026. **Español al otro lado.**

County	Limit	County	Limit
Alameda	$257,000	Orange	$219,000
Alpine	$205,000	Placer	$196,000
Amador	$175,000	Plumas	$153,000
Butte	$153,000	Riverside	$168,000
Calaveras	$162,000	Sacramento	$196,000
Colusa	$153,000	San Benito	$222,000
Contra Costa	$257,000	San Bernardino	$168,000
Del Norte	$153,000	San Diego	$207,000
El Dorado	$196,000	San Francisco	$310,000
Fresno	$153,000	San Joaquin	$171,000
Glenn	$153,000	San Luis Obispo	$205,000
Humboldt	$153,000	San Mateo	$310,000
Imperial	$153,000	Santa Barbara	$188,000
Inyo	$153,000	Santa Clara	$310,000
Kern	$153,000	Santa Cruz	$217,000
Kings	$153,000	Shasta	$161,000
Lake	$153,000	Sierra	$153,000
Lassen	$153,000	Siskiyou	$153,000
Los Angeles	$171,000	Solano	$197,000
Madera	$153,000	Sonoma	$211,000
Marin	$310,000	Stanislaus	$156,000
Mariposa	$153,000	Sutter	$161,000
Mendocino	$156,000	Tehama	$153,000
Merced	$153,000	Trinity	$153,000
Modoc	$153,000	Tulare	$153,000
Mono	$190,000	Tuolumne	$161,000
Monterey	$175,000	Ventura	$214,000
Napa	$262,000	Yolo	$215,000
Nevada	$222,000	Yuba	$161,000

English

California Housing Finance Agency

Dream For All Shared Appreciation Loan
Límites de ingreso por 2025

Vigentes a partir del 30 de junio 2026. **English on reverse.**

Condado	Límite	Condado	Límite
Alameda	$257,000	Orange	$219,000
Alpine	$205,000	Placer	$196,000
Amador	$175,000	Plumas	$153,000
Butte	$153,000	Riverside	$168,000
Calaveras	$162,000	Sacramento	$196,000
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Español