

## GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:CALIFORNIA

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
<b>Bakersfield-Delano, CA MSA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Chico, CA MSA</b>								
VERY LOW INCOME	20550	23500	26450	29350	31700	34050	36400	38750
LOW INCOME	32850	37550	42250	46950	50700	54450	58200	61950
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>El Centro, CA MSA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Fresno, CA MSA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Hanford-Corcoran, CA MSA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Los Angeles-Long Beach-Santa Ana, CA MSA</b>								
<b>Los Angeles-Long Beach, CA HUD Metro FMR Area</b>								
VERY LOW INCOME	29900	34200	38450	42700	46150	49550	52950	56400
LOW INCOME	47800	54650	61450	68300	73750	79250	84700	90150
MOD.INC-GUAR.LOAN	98200	98200	98200	98200	129600	129600	129600	129600
<b>Orange County, CA HUD Metro FMR Area</b>								
VERY LOW INCOME	33750	38550	43350	48150	52050	55900	59750	63600
LOW INCOME	53950	61650	69350	77050	83200	89400	95550	101700
MOD.INC-GUAR.LOAN	110750	110750	110750	110750	146200	146200	146200	146200
<b>Madera-Chowchilla, CA MSA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Merced, CA MSA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

\*\* MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

02/07/2013 SPECIAL PN

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE: CALIFORNIA		----- A J U S T E D I N C O M E L I M I T S -----								
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Modesto, CA MSA		VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
		LOW INCOME	34700	39700	44650	49600	53550	57550	61500	65450
		MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Napa, CA MSA		VERY LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850
		LOW INCOME	46050	52600	59200	65750	71000	76250	81550	86800
		MOD.INC-GUAR.LOAN	94500	94500	94500	94500	124750	124750	124750	124750
Oxnard-Thousand Oaks-Ventura, CA MSA		VERY LOW INCOME	31300	35750	40200	44650	48250	51800	55400	58950
		LOW INCOME	49850	56950	64100	71200	76900	82600	88300	94000
		MOD.INC-GUAR.LOAN	102350	102350	102350	102350	135100	135100	135100	135100
Redding, CA MSA		VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
		LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300
		MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Riverside-San Bernardino-Ontario, CA MSA		VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
		LOW INCOME	37500	42900	48250	53600	57900	62200	66450	70750
		MOD.INC-GUAR.LOAN	77050	77050	77050	77050	101700	101700	101700	101700
Sacramento--Arden-Arcade--Roseville, CA MSA		VERY LOW INCOME	26650	30450	34250	38050	41100	44150	47200	50250
Sacramento--Arden-Arcade--Roseville, CA HUD Metro FMR Area		LOW INCOME	42650	48700	54800	60900	65750	70650	75500	80400
		MOD.INC-GUAR.LOAN	87550	87550	87550	87550	115550	115550	115550	115550
Yolo, CA HUD Metro FMR Area		VERY LOW INCOME	26950	30800	34650	38450	41550	44650	47700	50800
		LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200
		MOD.INC-GUAR.LOAN	88400	88400	88400	88400	116700	116700	116700	116700
Salinas, CA MSA		VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
		LOW INCOME	39950	45650	51350	57050	61600	66200	70750	75300
		MOD.INC-GUAR.LOAN	82000	82000	82000	82000	108250	108250	108250	108250
San Diego-Carlsbad-San Marcos, CA MSA		VERY LOW INCOME	28900	33050	37150	41300	44600	47900	51200	54500
		LOW INCOME	46250	52900	59500	66100	71400	76700	81950	87250
		MOD.INC-GUAR.LOAN	95000	95000	95000	95000	125400	125400	125400	125400

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

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GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:CALIFORNIA	P R O G R A M	----- A J U S T E D I N C O M E L I M I T S -----							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
San Francisco-Oakland-Fremont, CA MSA									
Oakland-Fremont, CA HUD Metro FMR Area									
	VERY LOW INCOME	32750	37400	42100	46750	50500	54250	58000	61750
	LOW INCOME	46350	53000	59600	66250	71550	76850	82150	87450
	MOD.INC-GUAR.LOAN	95250	95250	95250	95250	125750	125750	125750	125750
San Francisco, CA HUD Metro FMR Area									
	VERY LOW INCOME	39600	45250	50900	56550	61050	65600	70100	74650
	LOW INCOME	63350	72400	81450	90500	97700	104950	112200	119450
	MOD.INC-GUAR.LOAN	130100	130100	130100	130100	171750	171750	171750	171750
San Jose-Sunnyvale-Santa Clara, CA MSA									
San Benito County, CA HUD Metro FMR Area									
	VERY LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
	LOW INCOME	45450	51900	58400	64900	70100	75300	80500	85650
	MOD.INC-GUAR.LOAN	93300	93300	93300	93300	123150	123150	123150	123150
San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area									
	VERY LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
	LOW INCOME	59400	67900	76400	84900	91650	98450	105250	112050
	MOD.INC-GUAR.LOAN	122050	122050	122050	122050	161100	161100	161100	161100
San Luis Obispo-Paso Robles, CA MSA									
	VERY LOW INCOME	26400	30200	33950	37700	40750	43750	46750	49800
	LOW INCOME	42200	48250	54250	60300	65100	69950	74750	79600
	MOD.INC-GUAR.LOAN	86700	86700	86700	86700	114450	114450	114450	114450
Santa Barbara-Santa Maria-Goleta, CA MSA									
	VERY LOW INCOME	27900	31850	35850	39800	43000	46200	49400	52550
	LOW INCOME	44600	50950	57350	63700	68800	73900	79000	84100
	MOD.INC-GUAR.LOAN	91550	91550	91550	91550	120850	120850	120850	120850
Santa Cruz-Watsonville, CA MSA									
	VERY LOW INCOME	35300	40350	45400	50400	54450	58500	62500	66550
	LOW INCOME	56450	64500	72600	80650	87100	93550	100000	106450
	MOD.INC-GUAR.LOAN	115950	115950	115950	115950	153050	153050	153050	153050
Santa Rosa-Petaluma, CA MSA									
	VERY LOW INCOME	28950	33050	37200	41300	44650	47950	51250	54550
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MOD.INC-GUAR.LOAN	93450	93450	93450	93450	123350	123350	123350	123350

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02/07/2013 SPECIAL PN

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:CALIFORNIA		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Stockton, CA MSA									
	VERY LOW INCOME	23250	26550	29850	33150	35850	38500	41150	43800
	LOW INCOME	37150	42450	47750	53050	57300	61550	65800	70050
	MOD.INC-GUAR.LOAN	76250	76250	76250	76250	100650	100650	100650	100650
Vallejo-Fairfield, CA MSA									
	VERY LOW INCOME	28950	33050	37200	41300	44650	47950	51250	54550
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MOD.INC-GUAR.LOAN	93450	93450	93450	93450	123350	123350	123350	123350
Visalia-Porterville, CA MSA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Yuba City, CA MSA									
	VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250
	LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62700
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Alpine County, CA									
	VERY LOW INCOME	27250	31150	35050	38900	42050	45150	48250	51350
	LOW INCOME	43600	49800	56050	62250	67250	72200	77200	82150
	MOD.INC-GUAR.LOAN	89500	89500	89500	89500	118150	118150	118150	118150
Amador County, CA									
	VERY LOW INCOME	24250	27700	31150	34600	37400	40150	42950	45700
	LOW INCOME	38750	44300	49800	55350	59800	64200	68650	73050
	MOD.INC-GUAR.LOAN	79550	79550	79550	79550	105000	105000	105000	105000
Calaveras County, CA									
	VERY LOW INCOME	24400	27900	31400	34850	37650	40450	43250	46050
	LOW INCOME	39050	44600	50200	55750	60200	64650	69150	73600
	MOD.INC-GUAR.LOAN	80150	80150	80150	80150	105800	105800	105800	105800
Colusa County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Del Norte County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

\*\* MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR 115% OF THE AVG. OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:CALIFORNIA

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Glenn County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Humboldt County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Inyo County, CA									
	VERY LOW INCOME	23050	26350	29650	32900	35550	38200	40800	43450
	LOW INCOME	36850	42100	47400	52650	56850	61050	65300	69500
	MOD.INC-GUAR.LOAN	75700	75700	75700	75700	99900	99900	99900	99900
Lake County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Lassen County, CA									
	VERY LOW INCOME	22650	25900	29150	32350	34950	37550	40150	42750
	LOW INCOME	36250	41400	46600	51750	55900	60050	64150	68300
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Mariposa County, CA									
	VERY LOW INCOME	21500	24550	27600	30650	33150	35600	38050	40500
	LOW INCOME	34350	39250	44150	49050	52950	56900	60800	64750
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Mendocino County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Modoc County, CA									
	VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
	LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
	MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
Mono County, CA									
	VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700
	LOW INCOME	43850	50100	56400	62650	67650	72650	77700	82700
	MOD.INC-GUAR.LOAN	90050	90050	90050	90050	118850	118850	118850	118850

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GUARANTEED HOUSING PROGRAM INCOME LIMITS

STATE:CALIFORNIA

----- A J U S T E D I N C O M E L I M I T S -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
<b>Nevada County, CA</b>								
VERY LOW INCOME	25450	29050	32700	36300	39250	42150	45050	47950
LOW INCOME	40650	46500	52300	58100	62750	67400	72050	76700
MOD.INC-GUAR.LOAN	83500	83500	83500	83500	110200	110200	110200	110200
<b>Plumas County, CA</b>								
VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
LOW INCOME	34700	39700	44650	49600	53550	57550	61500	65450
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Sierra County, CA</b>								
VERY LOW INCOME	24650	28150	31650	35150	38000	40800	43600	46400
LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
MOD.INC-GUAR.LOAN	80850	80850	80850	80850	106700	106700	106700	106700
<b>Siskiyou County, CA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Tehama County, CA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Trinity County, CA</b>								
VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
LOW INCOME	32400	37050	41650	46300	50000	53700	57400	61100
MOD.INC-GUAR.LOAN	74750	74750	74750	74750	98650	98650	98650	98650
<b>Tuolumne County, CA</b>								
VERY LOW INCOME	23250	26600	29900	33200	35900	38550	41200	43850
LOW INCOME	37150	42500	47800	53100	57350	61600	65850	70100
MOD.INC-GUAR.LOAN	76350	76350	76350	76350	100800	100800	100800	100800

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

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02/07/2013 SPECIAL PN

06 CALIFORNIA

-----METROPOLITAN AREA-----

-----Counties of FMR AREA within STATE-----

Bakersfield-Delano, CA MSA - 12540  
 Bakersfield-Delano, CA MSA - METRO12540M12540  
 Chico, CA MSA - 17020  
 Chico, CA MSA - METRO17020M17020  
 El Centro, CA MSA - 20940  
 El Centro, CA MSA - METRO20940M20940  
 Fresno, CA MSA - 23420  
 Fresno, CA MSA - METRO23420M23420  
 Hanford-Corcoran, CA MSA - 25260  
 Hanford-Corcoran, CA MSA - METRO25260M25260  
 Los Angeles-Long Beach-Santa Ana, CA MSA - 31100  
 Los Angeles-Long Beach, CA HMFA - METRO31100MM4480  
 Orange County, CA HMFA - METRO31100MM5945  
 Madera-Chowchilla, CA MSA - 31460  
 Madera-Chowchilla, CA MSA - METRO31460M31460  
 Merced, CA MSA - 32900  
 Merced, CA MSA - METRO32900M32900  
 Modesto, CA MSA - 33700  
 Modesto, CA MSA - METRO33700M33700  
 Napa, CA MSA - 34900  
 Napa, CA MSA - METRO34900M34900  
 Oxnard-Thousand Oaks-Ventura, CA MSA - 37100  
 Oxnard-Thousand Oaks-Ventura, CA MSA - METRO37100M37100  
 Redding, CA MSA - 39820  
 Redding, CA MSA - METRO39820M39820  
 Riverside-San Bernardino-Ontario, CA MSA - 40140  
 Riverside-San Bernardino-Ontario, CA MSA - METRO40140M40140  
 Sacramento--Arden-Arcade--Roseville, CA MSA - 40900  
 Sacramento--Arden-Arcade--Roseville, CA HMFA - METRO40900M40900  
 Yolo, CA HMFA - METRO40900MM9270  
 Salinas, CA MSA - 41500  
 Salinas, CA MSA - METRO41500M41500  
 San Diego-Carlsbad-San Marcos, CA MSA - 41740  
 San Diego-Carlsbad-San Marcos, CA MSA - METRO41740M41740  
 San Francisco-Oakland-Fremont, CA MSA - 41860  
 Oakland-Fremont, CA HMFA - METRO41860MM5775  
 San Francisco, CA HMFA - METRO41860MM7360  
 San Jose-Sunnyvale-Santa Clara, CA MSA - 41940  
 San Benito County, CA HMFA - METRO41940N06069  
 San Jose-Sunnyvale-Santa Clara, CA HMFA - METRO41940M41940  
 San Luis Obispo-Paso Robles, CA MSA - 42020  
 San Luis Obispo-Paso Robles, CA MSA - METRO42020M42020  
 Santa Barbara-Santa Maria-Goleta, CA MSA - 42060  
 Santa Barbara-Santa Maria-Goleta, CA MSA - METRO42060M42060  
 Santa Cruz-Watsonville, CA MSA - 42100  
 Santa Cruz-Watsonville, CA MSA - METRO42100M42100  
 Santa Rosa-Petaluma, CA MSA - 42220  
 Santa Rosa-Petaluma, CA MSA - METRO42220M42220

029-Kern  
 007-Butte  
 025-Imperial  
 019-Fresno  
 031-Kings  
 037-Los Angeles  
 059-Orange  
 039-Madera  
 047-Merced  
 099-Stanislaus  
 055-Napa  
 111-Ventura  
 089-Shasta  
 065-Riverside, 071-San Bernardino  
 017-El Dorado, 061-Placer, 067-Sacramento  
 113-Yolo  
 053-Monterey  
 073-San Diego  
 001-Alameda, 013-Contra Costa  
 041-Marin, 075-San Francisco, 081-San Mateo  
 069-San Benito  
 085-Santa Clara  
 079-San Luis Obispo  
 083-Santa Barbara  
 087-Santa Cruz  
 097-Sonoma

06 CALIFORNIA continued

-----METROPOLITAN AREA-----

Stockton, CA MSA - 44700  
 Stockton, CA MSA - METRO44700M44700  
 Vallejo-Fairfield, CA MSA - 46700  
 Vallejo-Fairfield, CA MSA - METRO46700M46700  
 Visalia-Porterville, CA MSA - 47300  
 Visalia-Porterville, CA MSA - METRO47300M47300  
 Yuba City, CA MSA - 49700  
 Yuba City, CA MSA - METRO49700M49700

-----Counties of FMR AREA within STATE-----

077-San Joaquin  
 095-Solano  
 107-Tulare  
 101-Sutter, 115-Yuba

-----NONMETROPOLITAN COUNTIES-----

003-Alpine	005-Amador	009-Calaveras	011-Colusa	015-Del Norte
021-Glenn	023-Humboldt	027-Inyo	033-Lake	035-Lassen
043-Mariposa	045-Mendocino	049-Modoc	051-Mono	057-Nevada
063-Plumas	091-Sierra	093-Siskiyou	103-Tehama	105-Trinity
109-Tuolumne				