

**DEPARTMENT OF SOCIAL SERVICES**

744 P Street, Sacramento, California 95814



October 23, 2000

ALL COUNTY INFORMATION NOTICE NO. I-103-00

TO: ALL COUNTY WELFARE DIRECTORS  
ALL WELFARE TO WORK COORDINATORS**REASON FOR THIS TRANSMITTAL**

- ☐ State Law Change
- ☐ Federal Law or Regulation Change
- ☐ Court Order
- ☐ Clarification Requested by One or More Counties
- ☒ Initiated by CDSS

SUBJECT: HOUSING AND COMMUNITY DEVELOPMENT (HCD) NOTICE OF FUNDING  
AVAILABILITY (NOFA) FOR THE MULTIFAMILY HOUSING PROGRAM

Attached, for your information, is a Notice of Funding Availability (NOFA) recently released by the Department of Housing and Community Development (HCD) announcing the availability of up to \$50 million in funding for the Multifamily Housing Program (MHP). MHP is a streamlined, omnibus financing program for affordable multifamily housing developments.

MHP provides low-interest loans to developers of affordable housing. MHP funds available under this NOFA may be used for multifamily rental and transitional housing projects involving new construction, rehabilitation, acquisition and rehabilitation, or conversion of nonresidential structures. HCD expects MHP funds to be leveraged with other resources, including local government funds, the federal Continuum of Care programs, 4% low-income housing credits and private debt financing.

Applications must be on forms provided by HCD. The application deadline is November 20, 2000. To request an application kit, please contact Ms. Anne Gilroy with HCD at (916) 327-2886. Additional information and applications are available on HCD's web site at [www.hcd.ca.gov](http://www.hcd.ca.gov).

If you have any questions or need additional information, please contact Mr. Edmund Carolan of the Work Support Service Bureau at (916) 654-1441.

Sincerely,

***Original Signed by Jo Weber***  
***October 23, 2000***Jo Weber  
Work Services and Demonstration Projects Branch

Attachment

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**  
**DIVISION OF COMMUNITY AFFAIRS**

1800 Third Street, Suite 390  
P. O. Box 952054  
Sacramento, CA 94252-2054  
(916) 322-1560  
FAX (916) 327-6660



**NOTICE OF FUNDING AVAILABILITY (NOFA)**  
**MULTIFAMILY HOUSING PROGRAM**

August 28, 2000

**(1) Introduction.** The California Department of Housing and Community Development (HCD) is pleased to announce the availability of up to \$50 million in funding for the Multifamily Housing Program. These funds are available as permanent financing for affordable multifamily rental and transitional housing developments. Applications are due in HCD's office by 5:00 p.m. on November 20, 2000. HCD expects to issue commitments to successful applicants in January 2001.

The Multifamily Housing Program (MHP) is a streamlined, omnibus financing program for affordable multifamily housing developments. It was established by SB 1121 (Alarcon), which created Chapter 6.7, commencing with Section 50675, of the Health and Safety Code. It currently operates under guidelines adopted on August 28, 2000. These guidelines are available on HCD's web site at [www.hcd.ca.gov](http://www.hcd.ca.gov). (All references to code sections in this NOFA refer to these guidelines unless otherwise noted.) The application form will be available on this site on September 5, 2000. Application workshops are scheduled as follows:

September 6, 2000	350 McAllister, Auditorium, San Francisco	9:00 – 12:00
September 8, 2000	744 P Street, Auditorium, Sacramento	9:00 – 12:00
September 13, 2000	637 South Lucas Street, Mosley-Salvatori Conference Room, Los Angeles	9:00 – 12:00
September 15, 2000	1350 Front Street, Room B-109, San Diego	9:00 – 12:00

**(2) Program Summary.** MHP provides low-interest loans to developers of affordable housing. MHP funds available under this NOFA may be used for multifamily rental and transitional housing projects involving new construction, rehabilitation, acquisition and rehabilitation, or conversion of nonresidential structures. HCD expects MHP funds to be leveraged with other resources, including local government funds, the federal Continuum of Care programs, 4% low-income housing tax credits, and private debt financing.

Under this NOFA, projects using 9% tax credits are ineligible. HCD plans to issue a subsequent NOFA offering MHP funds to write down rents for projects that have received reservations of 9% tax credits. At this point, it does not plan to make MHP funds available for 9% projects that require them for project feasibility, except for the special set-aside described below.

**(3) Eligible Projects.** Projects must qualify as rental housing developments, as defined in Section 101, and meet the requirements of Section 102. They must have, among other things, five or more dwelling units, and may be operated as permanent or transitional housing. They are ineligible if construction has been completed, or if the project is already fully funded. They must meet the feasibility standards described in Section 120.

Article XXXIV of the California Constitution requires advance voter approval of certain publicly funded low-income housing projects. New construction and conversion projects funded by MHP must either need to have Article XXXIV approval or be exempt from the need for this approval.

**(4) Eligible Project Sponsors.** Sponsors and borrowing entities may be organized on a for-profit or not-for-profit basis. Any individual, public agency or private entity capable of entering into a contract is eligible to apply, provided that they or their principals have successfully developed at least one affordable housing project.

**(5) Eligible Uses of Funds.** MHP funds will be provided as permanent financing only, and may be used to take out construction loans used to cover normal project development (capital) costs, as detailed in Section 104. Program funds may not be used for supportive services. MHP funds must be attributable to “assisted” units (units with occupancy and rents limited by the MHP regulatory agreement), or to childcare, after-school care, and social service facilities integrally linked to the assisted units.

In addition to covering development costs, MHP funds may be used to capitalize project reserves, including rent subsidy reserves for extremely low-income households. See Section 104A for details.

**(6) Loan Terms, Limits and Security.** Loans will have 55 year terms, and bear simple interest at the rate of 3% per year. For the first 30 years, annual interest payments will be required in the amount of 0.42% of the outstanding principal loan balance. The payment amount for the next 25 years will be set by HCD in year 30, and will be the minimum amount necessary to cover HCD’s monitoring costs. Unpaid principal and accrued and deferred interest will be due at the end of the loan term.

The maximum loan per project is \$4,500,000. The maximum loan amount per assisted unit varies based on the financing structure of the project. For projects that have unsuccessfully competed for 9% tax credits, MHP will cover two-thirds of the actual funding gap resulting from converting to 4% credits, plus funds to lower rents for up to 30 percent of the units. For other projects, the maximum MHP contribution is a function of unit size, location, and affordability level. Section 106 describes the per-unit limits. Attachment 1, “Per-Unit Loan Limits for Projects Not Using 4% Credits” shows the limits for non-4% projects.

MHP loan documents will include a promissory note, deed of trust and regulatory agreement. The deed of trust and regulatory agreement may be subordinated to bond debt, and amortizing loans from institutional lenders and the federal government. MHP loans may not be subordinated to local public agency loans or restrictions attached to these loans, unless the amount of the local loan is at least twice the amount of the MHP loan.

**(7) Rent and Occupancy Limits.** Projects may include assisted and non-assisted (non-regulated) units. Assisted unit rent and tenant incomes will be restricted in accordance with the rent and income limits proposed by the project sponsor in their MHP application, with rents not exceeding 30% of the applicable income limit. The maximum possible income and rent limits are those set by the tax credit program, using its calculation methods: 60% of area median income, adjusted by household size, and 30% of 60% of area median income, adjusted by bedroom size. (These maximum limits are available on

the web site of the California Tax Credit Allocation Committee (TCAC) at <http://www.treasurer.ca.gov/CTCAC/ctcac.htm>).

Assisted unit rent increases will be limited in accordance with the rules governing tax credit units, except that the annual increase rate may not exceed 150% of CPI. Attachment 2 shows how this CPI-based limit would have affected rent increases in the last five years; its impact during this period would have been negligible except in Silicon Valley and other areas experiencing unusually strong income growth.

Where the project receives Section 8 or other rental assistance subsidies, “rent” is defined as the tenant’s contribution, rather than the contract rent level. Sponsors of this type of project will be required to either continue the rental assistance as long as it is available, or take alternative measures to maintain the same general tenant contribution levels, using a minimum of MHP funding.

**(8) Other Limitations.** Developer fees are limited in accordance with the schedule shown in Section 115. Distributions to the sponsor out of operating income (including payment of asset / partnership management fees) are limited in accordance with Section 114. Deferred developer fees are payable from operating income in excess of the normal limit on distributions only to the extent that they result in increased equity contributions.

**(9) Special Needs Populations.** Sponsors of projects serving special needs populations must have a specific, feasible plan for delivery and funding of these services. They must also be very careful to avoid violation of laws barring housing discrimination. HCD will review proposed tenant selection criteria for potential violations of these laws. It may condition funding on the elimination of restrictions that it believes to be impermissible, or reject an application where it determines that compliance with applicable law is not feasible.

As a general rule, tenant selection criteria that have the effect of discriminating against protected classes, such as those based on race, color, religion, sex, familial status, disability, national origin and sexual orientation, are prohibited. On the other hand, housing providers may establish reasonable selection criteria that are rationally related to the services performed and the facilities provided. The determination of whether tenant selection criteria are reasonable and whether the services and facilities are rationally related depends on several factors, including the specific needs of the targeted population, the nature and extent of the services and facilities provided, and sources of funding, other than funds from MHP, for such services and facilities. For example, a sponsor proposing to serve tenants with a particular disability may not be able to justify excluding persons with other disabilities having similar needs. Other than the ban on discrimination against protected classes, there are often few bright line rules to help special needs sponsors avoid illegal discrimination and each proposal must be analyzed on its own facts.

This is a very complex and in many ways unsettled area of law. Special needs sponsors are encouraged to seek professional advice if there is any doubt that their proposal may run afoul of non-discrimination and fair housing. A useful resource is *Between the Lines, A Question and Answer Guide on Legal Issues in Supportive Housing*, recently published by the Corporation for Supportive Housing. This document is available online at [www.csh.org.pub.html](http://www.csh.org.pub.html) or by calling the publisher at (510) 251-1910.

As time permits, MHP staff is available to assist potential applicants prior to application submission in determining whether their proposal raises possible discrimination issues.

In evaluating tenant selection criteria for special needs applications, HCD will first examine whether the criteria result from federal or state funding, as an indicator of legislative authorization. It will then review other aspects of the selection criteria, the services and facilities proposed to meet the needs of the targeted group and the proposed sources of other funding. If an applicant disagrees with HCD’s

determination, it may seek an alternate opinion from the California Department of Fair Employment and Housing (DFEH). HCD will defer to DFEH's opinion. Please be advised that a proposal may have substantial discrimination problems even though it targets a group specifically listed in the definition of special needs populations in section 101.

**(10) Project Section Criteria.** The criteria that will be used to competitively score projects are described in Section 121, and summarized below. In addition, 20 bonus points will be awarded for federally-assisted projects that are "at-risk" of converting to market rate use, on an all or nothing basis. In assessing whether a project is at risk, MHP will use the same standards as TCAC (See TCAC's regulations, Section 10325(g)(5), available on their web site as identified above).

<u>Criterion</u>	<u>Max. Pts.</u>	<u>Notes</u>
Serve lowest income levels.	35	Attachment 3 shows the income levels referenced in the guidelines.
Project addresses most serious local needs.	15	
Development and ownership experience.	20	
Percentage of units for families or special needs populations.	35	
Leverage	20	
Readiness	<u>15</u>	“Special needs populations” are defined in Section 102(y).
Total if Not At-Risk	140	
“At-risk” Bonus Points	<u>20</u>	See above for “at-risk” definition.
Total if “At-Risk”	160	

**(11) Geographic Set-Asides.** MHP's enabling statute requires the program to "ensure a reasonable geographic distribution of funds." To prevent an extreme imbalance in funding at the onset of the program, no less than \$22.5 million of the \$50 million offered under this first NOFA shall be awarded to projects in Southern California, no less than \$15 million shall be awarded to projects in Northern California, and no less than \$5 million shall be awarded to projects in rural areas. Later NOFAs may specify other set-asides or offer bonus points, if needed to improve on the geographic distribution of early awards.

For the purpose of these set-asides, Southern California includes the counties of San Luis Obispo, Kern, San Bernardino, and all counties to the south. Northern California includes all other counties of the State. "Rural" is defined to be consistent with the definition used by TCAC for the tax credit program, and a list of rural areas can be found in TCAC's Application Supplement, available online at the address listed in paragraph (7) above.

**(12) Important Legal Matters.** HCD reserves the right, at its sole discretion, to suspend or amend the provisions of this NOFA. If such an action occurs, HCD will notify all interested parties. This NOFA provides a partial summary of the MHP guidelines adopted on August 28, 2000. In the interest of brevity, it does not cover many aspects of those guidelines, some of which may be of critical importance to individual projects. For this reason, applicants are urged to carefully review the guidelines before submitting applications.

As of this date, the Legislature is considering a bill (AB 1901) that would require the payment of state prevailing wages for construction workers on some projects assisted by MHP. It is possible that this

bill, if enacted, could apply to projects funded under this NOFA. HCD will post an update to its web site regarding this matter on or around September 5, 2000.

**(13) Special NOFA Set-Aside.** In response to a request from TCAC, and in addition to the \$50 million described above, the department is offering in this NOFA a set-aside of up to \$5 million for qualified projects for which there are insufficient state low income housing tax credits available. Pursuant to Health and Safety Code section 50675.7 (a) and subdivision (c) of section 118 of the program guidelines, the department has determined that this set-aside will effectively implement goals and purposes of the program. In order to qualify for an award of program funds under this set-aside, a project must:

- have received from TCAC a reservation of 9% federal tax credits in the last allocation round but failed to receive state tax credits due to the exhaustion of such credits;
- be eligible under sections 102 (project), 103 (sponsor) and 104 (uses of funds) of the program guidelines;
- meet the feasibility requirements of section 120 and the threshold requirements of subdivision (a) of section 121;
- score no less than 90 points under the rating criteria set forth in subdivision (b) of section 121; and
- maintain eligibility for the federal tax credits allocated by TCAC.

Projects seeking to utilize the set-aside may apply for funding no later than 35 days after issuance of this NOFA. The department may expedite its review of such applications and may award funds upon its determination that a project fully meets the above criteria without regard to the ranking process described in subdivision 121(b). The MHP loan amount shall not exceed the equity that would have been generated from the sale of state tax credits, if they would have been available. Unless otherwise stated, all program requirements shall apply to funds awarded under this set-aside. Unused set-aside funds will not be available under the general portion of this NOFA.

**(14) Application Procedures.** Applications must be on forms provided or approved by HCD. Application forms must not be modified. A complete original application, plus one copy, must be received by the Department no later than 5:00 P.M. on Monday, November 20, 2000. No facsimiles, late applications, incomplete applications, or application revisions will be accepted. Applications must meet all eligibility requirements upon submission. Applications having material internal inconsistencies will not be rated and ranked.

Applications forms will be available on September 5, 2000. To receive an application package, please visit HCD's web site after this date, or contact Anne Gilroy at (916) 327-2886 or [agilroy@hcd.ca.gov](mailto:agilroy@hcd.ca.gov). Applications must be delivered to one of the following addresses:

U.S. Mail

Anne Gilroy  
Department of Housing and Community  
Development  
Division of Community Affairs  
P.O. Box 952054  
Sacramento, CA 94252-2054

Private Carrier

Anne Gilroy  
Department of Housing and Community  
Development  
Division of Community Affairs  
1800 Third Street, Room 390  
Sacramento, CA 95814

It is the applicant's responsibility to ensure that its application is clear, complete and accurate. After the application deadline, MHP staff may request clarifying information provided that such information does not

affect the competitive rating of the application. No information will be solicited or accepted if this information would result in a competitive advantage to an applicant. No applicant may appeal HCD staff's evaluation of another applicant's application.

Questions should be directed to the MHP program staff at (916) 327-2886.

Thank you for interest in the Multifamily Housing Program.

Sincerely,

William J. Pavão  
Acting Deputy Director

Attachments:

- 1) Per-Unit Loan Limits for Projects Not Converting from 9% to 4% Credits
- 2) Impact of 150% CPI Rent Increase Cap
- 3) Income Limits and Rents based on State Median Income

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County	Efficiency	1 BR	2 BR	3 BR	4 BR+
<b>ALAMEDA</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$21,342	\$21,798	\$23,157	\$24,428
	50% AMI Level	\$27,683	\$28,596	\$31,315	\$33,855
	45% AMI Level	\$34,025	\$35,394	\$39,472	\$43,283
	40% AMI Level	\$40,367	\$42,191	\$47,630	\$52,710
	35% AMI Level	\$46,708	\$48,989	\$55,787	\$62,138
	30% AMI Level	\$53,050	\$55,787	\$63,944	\$71,565
	40% <b>SMI</b> Level	\$57,741	\$51,977	\$59,372	\$66,289
	35% <b>SMI</b> Level	\$54,679	\$57,551	\$66,062	\$76,100
	20% <b>SMI</b> Level	\$67,486	\$72,789	\$86,130	\$96,901
<b>ALPINE</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,470	\$18,721	\$19,463	\$20,161
	50% AMI Level	\$21,941	\$22,442	\$23,927	\$25,322
	45% AMI Level	\$25,411	\$26,163	\$28,390	\$30,483
	40% AMI Level	\$28,882	\$29,884	\$32,853	\$35,644
	35% AMI Level	\$32,352	\$33,605	\$37,317	\$40,805
	30% AMI Level	\$35,823	\$37,326	\$41,780	\$45,966
	35% <b>SMI</b> Level	\$20,224	\$20,628	\$21,733	\$24,902
	30% <b>SMI</b> Level	\$25,428	\$26,203	\$28,422	\$32,334
	20% <b>SMI</b> Level	\$33,032	\$35,866	\$41,801	\$45,703
<b>AMADOR</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,998	\$19,275	\$20,134	\$20,930
	50% AMI Level	\$22,996	\$23,551	\$25,268	\$26,860
	45% AMI Level	\$26,995	\$27,826	\$30,402	\$32,791
	40% AMI Level	\$30,993	\$32,102	\$35,537	\$38,721
	35% AMI Level	\$34,991	\$36,377	\$40,671	\$44,651
	30% AMI Level	\$38,989	\$40,653	\$45,805	\$50,581
	35% <b>SMI</b> Level	\$26,557	\$20,628	\$21,733	\$24,902
	30% <b>SMI</b> Level	\$25,428	\$26,203	\$28,422	\$32,334
	20% <b>SMI</b> Level	\$33,032	\$35,866	\$41,801	\$45,703
BUTTE	Same as Alpine.				
CALAVERAS	Same as Alpine.				
COLUSA	Same as Alpine.				



**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
CONTRA COSTA						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$21,342	\$21,798	\$23,157	\$24,428	\$25,519
	50% AMI Level	\$27,683	\$28,596	\$31,315	\$33,855	\$36,038
	45% AMI Level	\$34,025	\$35,394	\$39,472	\$43,283	\$46,556
	40% AMI Level	\$40,367	\$42,191	\$47,630	\$52,710	\$57,075
	35% AMI Level	\$46,708	\$48,989	\$55,787	\$62,138	\$67,594
	30% AMI Level	\$53,050	\$55,787	\$63,944	\$71,565	\$78,113
	40% <b>SMI</b> Level	\$49,476	\$51,977	\$59,372	\$66,289	\$72,248
	35% <b>SMI</b> Level	\$54,679	\$57,551	\$66,062	\$76,100	\$85,032
	20% <b>SMI</b> Level	\$67,486	\$72,789	\$86,130	\$96,901	\$105,687
DEL NORTE	Same as Alpine					
EL DORADO						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,964	\$20,313	\$21,386	\$22,379	\$23,238
	50% AMI Level	\$24,928	\$25,626	\$27,773	\$29,758	\$31,476
	45% AMI Level	\$29,893	\$30,939	\$34,159	\$37,138	\$39,714
	40% AMI Level	\$34,857	\$36,252	\$40,546	\$44,517	\$47,952
	35% AMI Level	\$39,821	\$41,565	\$46,932	\$51,896	\$56,190
	30% AMI Level	\$44,785	\$46,878	\$53,318	\$59,275	\$64,427
	35% <b>SMI</b> Level	\$38,149	\$39,734	\$44,809	\$51,521	\$57,662
	30% <b>SMI</b> Level	\$43,352	\$45,309	\$51,499	\$58,953	\$65,690
	20% SMI Level	\$50,957	\$54,971	\$64,878	\$72,322	\$78,317
FRESNO						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,524	\$18,784	\$19,535	\$20,241	\$20,850
	50% AMI Level	\$22,048	\$22,567	\$24,070	\$25,483	\$26,699
	45% AMI Level	\$25,572	\$26,351	\$28,605	\$30,724	\$32,549
	40% AMI Level	\$29,097	\$30,134	\$33,140	\$35,966	\$38,399
	35% AMI Level	\$32,621	\$33,918	\$37,674	\$41,207	\$44,249
	30% AMI Level	\$36,145	\$37,701	\$42,209	\$46,449	\$50,098
	35% <b>SMI</b> Level	\$20,869	\$21,380	\$22,591	\$25,868	\$29,004
	30% <b>SMI</b> Level	\$26,072	\$26,954	\$29,281	\$33,301	\$37,031
	20% SMI Level	\$33,676	\$36,617	\$42,660	\$46,669	\$49,658
GLENN						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,578	\$18,837	\$19,597	\$20,313	\$20,930
	50% AMI Level	\$22,156	\$22,674	\$24,195	\$25,626	\$26,860
	45% AMI Level	\$25,733	\$26,512	\$28,792	\$30,939	\$32,791
	40% AMI Level	\$29,311	\$30,349	\$33,390	\$36,252	\$38,721
	35% AMI Level	\$32,889	\$34,186	\$37,987	\$41,565	\$44,651
	30% AMI Level	\$36,467	\$38,023	\$42,585	\$46,878	\$50,581
	35% <b>SMI</b> Level	\$21,513	\$22,024	\$23,343	\$26,726	\$29,970
	30% <b>SMI</b> Level	\$26,716	\$27,598	\$30,032	\$34,159	\$37,997
	20% SMI Level	\$34,320	\$37,261	\$43,411	\$47,528	\$50,624
HUMBOLDT	Same as Alpine					
IMPERIAL	Same as Alpine					
INYO						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
	55% AMI Level	\$18,766	\$19,043	\$19,857	\$20,608	\$21,252
	50% AMI Level	\$22,531	\$23,086	\$24,714	\$26,216	\$27,504
	45% AMI Level	\$26,297	\$27,129	\$29,571	\$31,825	\$33,757
	40% AMI Level	\$30,063	\$31,172	\$34,428	\$37,433	\$40,009
	35% AMI Level	\$33,828	\$35,215	\$39,284	\$43,041	\$46,261
	30% AMI Level	\$37,594	\$39,258	\$44,141	\$48,649	\$52,513
	35% <b>SMI</b> Level	\$23,767	\$24,492	\$26,455	\$30,268	\$33,834
	30% <b>SMI</b> Level	\$28,970	\$30,067	\$33,145	\$37,701	\$41,861
	20% SMI Level	\$36,574	\$39,730	\$46,524	\$51,070	\$54,488
	KERN					
60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	
55% AMI Level	\$18,631	\$18,891	\$19,669	\$20,394	\$21,020	
50% AMI Level	\$22,263	\$22,782	\$24,338	\$25,787	\$27,039	
45% AMI Level	\$25,894	\$26,673	\$29,007	\$31,181	\$33,059	
40% AMI Level	\$29,526	\$30,563	\$33,676	\$36,574	\$39,079	
35% AMI Level	\$33,157	\$34,454	\$38,345	\$41,968	\$45,098	
30% AMI Level	\$36,789	\$38,345	\$43,014	\$47,361	\$51,118	
35% <b>SMI</b> Level	\$22,157	\$22,668	\$24,201	\$27,692	\$31,043	
30% <b>SMI</b> Level	\$27,360	\$28,242	\$30,891	\$35,125	\$39,071	
20% SMI Level	\$34,964	\$37,905	\$44,270	\$48,494	\$51,698	
KINGS	Same as Alpine					
LAKE	Same as Alpine					
LASSEN						
60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	
55% AMI Level	\$18,810	\$19,079	\$19,893	\$20,644	\$21,306	
50% AMI Level	\$22,621	\$23,157	\$24,785	\$26,288	\$27,612	
45% AMI Level	\$26,431	\$27,236	\$29,678	\$31,932	\$33,918	
40% AMI Level	\$30,241	\$31,315	\$34,571	\$37,576	\$40,224	
35% AMI Level	\$34,052	\$35,394	\$39,463	\$43,220	\$46,529	
30% AMI Level	\$37,862	\$39,472	\$44,356	\$48,864	\$52,835	
35% <b>SMI</b> Level	\$24,303	\$24,922	\$26,885	\$30,698	\$34,478	
30% <b>SMI</b> Level	\$29,506	\$30,496	\$33,574	\$38,131	\$42,505	
20% SMI Level	\$37,111	\$40,159	\$46,953	\$51,499	\$55,132	

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
LOS ANGELES						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,893	\$20,241	\$21,288	\$22,272	\$23,104
	50% AMI Level	\$24,785	\$25,483	\$27,576	\$29,544	\$31,207
	45% AMI Level	\$29,678	\$30,724	\$33,864	\$36,816	\$39,311
	40% AMI Level	\$34,571	\$35,966	\$40,152	\$44,088	\$47,415
	35% AMI Level	\$39,463	\$41,207	\$46,440	\$51,360	\$55,519
	30% AMI Level	\$44,356	\$46,449	\$52,728	\$58,631	\$63,622
	35% <b>SMI</b> Level	\$37,291	\$38,875	\$43,629	\$50,232	\$56,052
	30% <b>SMI</b> Level	\$42,494	\$44,450	\$50,318	\$57,665	\$64,080
	20% SMI Level	\$50,098	\$54,113	\$63,698	\$71,034	\$76,707
MADERA	Same as Alpine					
MARIN						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$22,030	\$22,531	\$24,043	\$25,447	\$26,655
	50% AMI Level	\$29,061	\$30,063	\$33,086	\$35,894	\$38,309
	45% AMI Level	\$36,091	\$37,594	\$42,129	\$46,342	\$49,964
	40% AMI Level	\$43,122	\$45,125	\$51,172	\$56,789	\$61,619
	35% AMI Level	\$50,152	\$52,656	\$60,215	\$67,236	\$73,274
	30% AMI Level	\$57,182	\$60,188	\$69,258	\$77,683	\$84,928
	40% <b>SMI</b> Level	\$57,741	\$60,778	\$69,998	\$78,525	\$85,879
	35% <b>SMI</b> Level	\$62,944	\$66,353	\$76,688	\$88,336	\$98,664
	20% SMI Level	\$75,751	\$81,590	\$96,757	\$109,138	\$119,318
MARIPOSA						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,712	\$18,980	\$19,776	\$20,528	\$21,154
	50% AMI Level	\$22,424	\$22,961	\$24,553	\$26,055	\$27,308
	45% AMI Level	\$26,136	\$26,941	\$29,329	\$31,583	\$33,462
	40% AMI Level	\$29,848	\$30,921	\$34,106	\$37,111	\$39,615
	35% AMI Level	\$33,560	\$34,902	\$38,882	\$42,639	\$45,769
	30% AMI Level	\$37,272	\$38,882	\$43,658	\$48,166	\$51,923
	35% <b>SMI</b> Level	\$23,123	\$23,741	\$25,489	\$29,302	\$32,653
	30% <b>SMI</b> Level	\$28,326	\$29,316	\$32,179	\$36,735	\$40,681
	20% SMI Level	\$35,930	\$38,978	\$45,558	\$50,104	\$53,308
MENDOCINO						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,623	\$18,882	\$19,651	\$20,385	\$21,011
	50% AMI Level	\$22,245	\$22,764	\$24,302	\$25,769	\$27,021
	45% AMI Level	\$25,868	\$26,646	\$28,953	\$31,154	\$33,032
	40% AMI Level	\$29,490	\$30,528	\$33,605	\$36,538	\$39,043
	35% AMI Level	\$33,113	\$34,410	\$38,256	\$41,923	\$45,054
	30% AMI Level	\$36,735	\$38,292	\$42,907	\$47,308	\$51,064
	35% <b>SMI</b> Level	\$22,049	\$22,560	\$23,987	\$27,585	\$30,936
	30% <b>SMI</b> Level	\$27,252	\$28,135	\$30,676	\$35,018	\$38,963
	20% SMI Level	\$34,857	\$37,798	\$44,055	\$48,386	\$51,590

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
MERCED						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,488	\$18,730	\$19,481	\$20,179	\$20,769
	50% AMI Level	\$21,977	\$22,460	\$23,962	\$25,358	\$26,538
	45% AMI Level	\$25,465	\$26,190	\$28,444	\$30,537	\$32,308
	40% AMI Level	\$28,953	\$29,919	\$32,925	\$35,716	\$38,077
	35% AMI Level	\$32,442	\$33,649	\$37,406	\$40,894	\$43,846
	30% AMI Level	\$35,930	\$37,379	\$41,887	\$46,073	\$49,615
	35% <b>SMI</b> Level	\$20,439	\$20,736	\$21,947	\$25,116	\$28,038
	30% <b>SMI</b> Level	\$25,642	\$26,310	\$28,637	\$32,549	\$36,065
	20% SMI Level	\$33,247	\$35,973	\$42,016	\$45,918	\$48,692
MODOC	Same as Alpine					
MONO						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,088	\$19,383	\$20,259	\$21,082	\$21,789
	50% AMI Level	\$23,175	\$23,766	\$25,519	\$27,165	\$28,578
	45% AMI Level	\$27,263	\$28,148	\$30,778	\$33,247	\$35,367
	40% AMI Level	\$31,351	\$32,531	\$36,038	\$39,329	\$42,156
	35% AMI Level	\$35,438	\$36,914	\$41,297	\$45,411	\$48,944
	30% AMI Level	\$39,526	\$41,297	\$46,556	\$51,494	\$55,733
	35% <b>SMI</b> Level	\$27,631	\$28,571	\$31,285	\$35,957	\$40,274
	30% <b>SMI</b> Level	\$32,834	\$34,146	\$37,975	\$43,390	\$48,302
	20% SMI Level	\$40,438	\$43,809	\$51,354	\$56,758	\$60,928
MONTEREY						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,723	\$20,054	\$21,073	\$22,013	\$22,818
	50% AMI Level	\$24,445	\$25,107	\$27,147	\$29,025	\$30,635
	45% AMI Level	\$29,168	\$30,161	\$33,220	\$36,038	\$38,453
	40% AMI Level	\$33,891	\$35,215	\$39,293	\$43,050	\$46,270
	35% AMI Level	\$38,614	\$40,268	\$45,367	\$50,063	\$54,088
	30% AMI Level	\$43,336	\$45,322	\$51,440	\$57,075	\$61,905
	35% <b>SMI</b> Level	\$35,251	\$36,621	\$41,053	\$47,120	\$52,617
	30% <b>SMI</b> Level	\$40,454	\$42,196	\$47,742	\$54,553	\$60,645
	20% SMI Level	\$48,059	\$51,859	\$61,122	\$67,921	\$73,272
NAPA						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,000	\$20,358	\$21,440	\$22,433	\$23,292
	50% AMI Level	\$25,000	\$25,716	\$27,880	\$29,866	\$31,583
	45% AMI Level	\$30,000	\$31,073	\$34,320	\$37,299	\$39,875
	40% AMI Level	\$35,000	\$36,431	\$40,760	\$44,732	\$48,166
	35% AMI Level	\$40,000	\$41,789	\$47,200	\$52,165	\$56,458
	30% AMI Level	\$45,000	\$47,147	\$53,640	\$59,597	\$64,749
	35% <b>SMI</b> Level	\$38,579	\$40,271	\$45,453	\$52,165	\$58,306
	30% <b>SMI</b> Level	\$43,782	\$45,845	\$52,143	\$59,597	\$66,334
	20% SMI Level	\$51,386	\$55,508	\$65,522	\$72,966	\$78,961

Multifamily Housing Program  
Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits

County	Efficiency	1 BR	2 BR	3 BR	4 BR+
NEVADA					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,589	\$19,911	\$20,885	\$22,594
	50% AMI Level	\$24,177	\$24,821	\$26,771	\$30,188
	45% AMI Level	\$28,766	\$29,732	\$32,656	\$37,782
	40% AMI Level	\$33,354	\$34,642	\$38,542	\$45,376
	35% AMI Level	\$37,943	\$39,553	\$44,427	\$52,970
	30% AMI Level	\$42,531	\$44,463	\$50,313	\$60,563
	35% <b>SMI</b> Level	\$33,641	\$34,904	\$38,799	\$49,934
	30% <b>SMI</b> Level	\$38,844	\$40,478	\$45,488	\$57,962
	20% <b>SMI</b> Level	\$46,449	\$50,141	\$58,868	\$70,588
ORANGE					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$21,530	\$22,004	\$23,399	\$25,823
	50% AMI Level	\$28,059	\$29,007	\$31,798	\$36,646
	45% AMI Level	\$34,589	\$36,011	\$40,197	\$47,469
	40% AMI Level	\$41,118	\$43,014	\$48,596	\$58,292
	35% AMI Level	\$47,648	\$50,018	\$56,995	\$69,114
	30% AMI Level	\$54,177	\$57,021	\$65,393	\$79,937
	40% <b>SMI</b> Level	\$51,730	\$54,445	\$62,270	\$75,897
	35% <b>SMI</b> Level	\$56,933	\$60,020	\$68,960	\$88,682
	20% <b>SMI</b> Level	\$69,741	\$75,257	\$89,028	\$109,336
PLACER					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,964	\$20,313	\$21,386	\$23,238
	50% AMI Level	\$24,928	\$25,626	\$27,773	\$31,476
	45% AMI Level	\$29,893	\$30,939	\$34,159	\$39,714
	40% AMI Level	\$34,857	\$36,252	\$40,546	\$47,952
	35% AMI Level	\$39,821	\$41,565	\$46,932	\$56,190
	30% AMI Level	\$44,785	\$46,878	\$53,318	\$64,427
	35% <b>SMI</b> Level	\$38,149	\$39,734	\$44,809	\$57,662
	30% <b>SMI</b> Level	\$43,352	\$45,309	\$51,499	\$65,690
	20% <b>SMI</b> Level	\$50,957	\$54,971	\$64,878	\$78,317
PLUMAS					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,605	\$18,864	\$19,642	\$20,966
	50% AMI Level	\$22,209	\$22,728	\$24,284	\$26,932
	45% AMI Level	\$25,814	\$26,592	\$28,927	\$32,898
	40% AMI Level	\$29,419	\$30,456	\$33,569	\$38,864
	35% AMI Level	\$33,023	\$34,320	\$38,211	\$44,830
	30% AMI Level	\$36,628	\$38,184	\$42,853	\$50,796
	35% <b>SMI</b> Level	\$21,835	\$22,346	\$23,879	\$30,399
	30% <b>SMI</b> Level	\$27,038	\$27,920	\$30,569	\$38,427
	20% <b>SMI</b> Level	\$34,642	\$37,583	\$43,948	\$51,054

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County	Efficiency	1 BR	2 BR	3 BR	4 BR+
<b>RIVERSIDE</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,454	\$19,767	\$20,724	\$22,379
	50% AMI Level	\$23,909	\$24,535	\$26,449	\$29,758
	45% AMI Level	\$28,363	\$29,302	\$32,173	\$37,138
	40% AMI Level	\$32,818	\$34,070	\$37,898	\$44,517
	35% AMI Level	\$37,272	\$38,837	\$43,622	\$51,896
	30% AMI Level	\$41,726	\$43,605	\$49,347	\$59,275
	35% <b>SMI</b> Level	\$32,031	\$33,186	\$36,867	\$42,290
	30% <b>SMI</b> Level	\$37,234	\$38,761	\$43,556	\$55,386
	20% SMI Level	\$44,839	\$48,424	\$56,936	\$68,012
<b>SACRAMENTO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,964	\$20,313	\$21,386	\$23,238
	50% AMI Level	\$24,928	\$25,626	\$27,773	\$31,476
	45% AMI Level	\$29,893	\$30,939	\$34,159	\$39,714
	40% AMI Level	\$34,857	\$36,252	\$40,546	\$47,952
	35% AMI Level	\$39,821	\$41,565	\$46,932	\$56,190
	30% AMI Level	\$44,785	\$46,878	\$53,318	\$64,427
	35% <b>SMI</b> Level	\$38,149	\$39,734	\$44,809	\$51,521
	30% <b>SMI</b> Level	\$43,352	\$45,309	\$51,499	\$65,690
	20% SMI Level	\$50,957	\$54,971	\$64,878	\$78,317
<b>SAN BENITO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,054	\$20,411	\$21,503	\$23,381
	50% AMI Level	\$25,107	\$25,823	\$28,005	\$31,762
	45% AMI Level	\$30,161	\$31,234	\$34,508	\$40,143
	40% AMI Level	\$35,215	\$36,646	\$41,011	\$48,524
	35% AMI Level	\$40,268	\$42,057	\$47,513	\$56,905
	30% AMI Level	\$45,322	\$47,469	\$54,016	\$65,286
	35% <b>SMI</b> Level	\$39,223	\$40,915	\$46,205	\$53,131
	30% <b>SMI</b> Level	\$44,426	\$46,489	\$52,894	\$67,407
	20% SMI Level	\$52,030	\$56,152	\$66,274	\$80,034
<b>SAN BERNARDINO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,454	\$19,767	\$20,724	\$22,379
	50% AMI Level	\$23,909	\$24,535	\$26,449	\$29,758
	45% AMI Level	\$28,363	\$29,302	\$32,173	\$37,138
	40% AMI Level	\$32,818	\$34,070	\$37,898	\$44,517
	35% AMI Level	\$37,272	\$38,837	\$43,622	\$51,896
	30% AMI Level	\$41,726	\$43,605	\$49,347	\$59,275
	35% <b>SMI</b> Level	\$32,031	\$33,186	\$36,867	\$42,290
	30% <b>SMI</b> Level	\$37,234	\$38,761	\$43,556	\$55,386
	20% SMI Level	\$44,839	\$48,424	\$56,936	\$68,012

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County	Efficiency	1 BR	2 BR	3 BR	4 BR+
<b>SAN DIEGO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,045	\$20,402	\$21,476	\$22,487
	50% AMI Level	\$25,089	\$25,805	\$27,952	\$29,973
	45% AMI Level	\$30,134	\$31,207	\$34,428	\$37,460
	40% AMI Level	\$35,179	\$36,610	\$40,903	\$44,946
	35% AMI Level	\$40,224	\$42,012	\$47,379	\$52,433
	30% AMI Level	\$45,268	\$47,415	\$53,855	\$59,919
	35% <b>SMI</b> Level	\$39,115	\$40,807	\$45,883	\$52,809
	30% <b>SMI</b> Level	\$44,318	\$46,382	\$52,572	\$60,241
	20% SMI Level	\$51,923	\$56,045	\$65,952	\$73,610
<b>SAN FRANCISCO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$22,030	\$22,531	\$24,043	\$25,447
	50% AMI Level	\$29,061	\$30,063	\$33,086	\$35,894
	45% AMI Level	\$36,091	\$37,594	\$42,129	\$46,342
	40% AMI Level	\$43,122	\$45,125	\$51,172	\$56,789
	35% AMI Level	\$50,152	\$52,656	\$60,215	\$67,236
	30% AMI Level	\$57,182	\$60,188	\$69,258	\$77,683
	40% <b>SMI</b> Level	\$57,741	\$60,778	\$69,998	\$78,525
	35% <b>SMI</b> Level	\$62,944	\$66,353	\$76,688	\$88,336
	20% SMI Level	\$75,751	\$81,590	\$96,757	\$109,138
<b>SAN JOAQUIN</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,267	\$19,562	\$20,483	\$21,333
	50% AMI Level	\$23,533	\$24,123	\$25,966	\$27,665
	45% AMI Level	\$27,800	\$28,685	\$31,449	\$33,998
	40% AMI Level	\$32,066	\$33,247	\$36,932	\$40,331
	35% AMI Level	\$36,333	\$37,809	\$42,415	\$46,664
	30% AMI Level	\$40,599	\$42,370	\$47,898	\$52,996
	35% <b>SMI</b> Level	\$29,777	\$30,718	\$33,969	\$38,962
	30% <b>SMI</b> Level	\$30,714	\$31,731	\$35,175	\$40,063
	20% SMI Level	\$34,052	\$36,832	\$43,072	\$47,098
<b>SAN LUIS OBISPO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,508	\$19,830	\$20,796	\$21,691
	50% AMI Level	\$24,016	\$24,660	\$26,592	\$28,381
	45% AMI Level	\$28,524	\$29,490	\$32,388	\$35,072
	40% AMI Level	\$33,032	\$34,320	\$38,184	\$41,762
	35% AMI Level	\$37,540	\$39,150	\$43,980	\$48,453
	30% AMI Level	\$42,048	\$43,980	\$49,776	\$55,143
	35% <b>SMI</b> Level	\$32,675	\$33,938	\$37,725	\$43,256
	30% <b>SMI</b> Level	\$33,370	\$34,682	\$38,619	\$43,998
	20% SMI Level	\$36,467	\$39,515	\$46,202	\$50,676

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County	Efficiency	1 BR	2 BR	3 BR	4 BR+
<b>SAN MATEO</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$22,030	\$22,531	\$24,043	\$26,655
	50% AMI Level	\$29,061	\$30,063	\$33,086	\$38,309
	45% AMI Level	\$36,091	\$37,594	\$42,129	\$49,964
	40% AMI Level	\$43,122	\$45,125	\$51,172	\$61,619
	35% AMI Level	\$50,152	\$52,656	\$60,215	\$73,274
	30% AMI Level	\$57,182	\$60,188	\$69,258	\$84,928
	40% <b>SMI</b> Level	\$57,741	\$60,778	\$69,998	\$85,879
	35% <b>SMI</b> Level	\$62,944	\$66,353	\$76,688	\$98,664
	20% SMI Level	\$75,751	\$81,590	\$96,757	\$119,318
<b>SANTA BARBARA</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,027	\$20,385	\$21,467	\$23,327
	50% AMI Level	\$25,054	\$25,769	\$27,934	\$31,655
	45% AMI Level	\$30,080	\$31,154	\$34,401	\$39,982
	40% AMI Level	\$35,107	\$36,538	\$40,868	\$48,309
	35% AMI Level	\$40,134	\$41,923	\$47,334	\$56,637
	30% AMI Level	\$45,161	\$47,308	\$53,801	\$64,964
	35% <b>SMI</b> Level	\$38,901	\$40,593	\$45,775	\$58,736
	30% <b>SMI</b> Level	\$44,104	\$46,167	\$52,465	\$66,763
	20% SMI Level	\$51,708	\$55,830	\$65,844	\$79,390
<b>SANTA CLARA</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$23,166	\$23,748	\$25,501	\$28,533
	50% AMI Level	\$31,333	\$32,495	\$36,002	\$42,066
	45% AMI Level	\$39,499	\$41,243	\$46,503	\$55,599
	40% AMI Level	\$47,665	\$49,991	\$57,004	\$69,132
	35% AMI Level	\$55,832	\$58,739	\$67,504	\$82,665
	30% AMI Level	\$63,998	\$67,486	\$78,005	\$96,198
	40% <b>SMI</b> Level	\$71,372	\$75,376	\$87,494	\$108,420
	35% <b>SMI</b> Level	\$76,575	\$80,950	\$94,183	\$121,204
	20% SMI Level	\$89,383	\$96,188	\$114,252	\$141,858
<b>SANTA CRUZ</b>					
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,796	\$21,208	\$22,442	\$24,606
	50% AMI Level	\$26,592	\$27,415	\$29,884	\$34,213
	45% AMI Level	\$32,388	\$33,623	\$37,326	\$43,819
	40% AMI Level	\$38,184	\$39,830	\$44,767	\$53,426
	35% AMI Level	\$43,980	\$46,038	\$52,209	\$63,032
	30% AMI Level	\$49,776	\$52,245	\$59,651	\$72,639
	35% <b>SMI</b> Level	\$48,131	\$50,467	\$57,475	\$74,084
	30% <b>SMI</b> Level	\$53,334	\$56,042	\$64,164	\$82,112
	20% SMI Level	\$60,939	\$65,705	\$77,544	\$94,739



**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
SHASTA						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,542	\$18,792	\$19,544	\$20,259	\$20,859
	50% AMI Level	\$22,084	\$22,585	\$24,088	\$25,519	\$26,717
	45% AMI Level	\$25,626	\$26,377	\$28,631	\$30,778	\$32,576
	40% AMI Level	\$29,168	\$30,170	\$33,175	\$36,038	\$38,435
	35% AMI Level	\$32,710	\$33,962	\$37,719	\$41,297	\$44,293
	30% AMI Level	\$36,252	\$37,755	\$42,263	\$46,556	\$50,152
	35% <b>SMI</b> Level	\$21,083	\$21,487	\$22,699	\$26,082	\$29,111
	30% <b>SMI</b> Level	\$26,286	\$27,062	\$29,388	\$33,515	\$37,139
	20% SMI Level	\$33,891	\$36,724	\$42,767	\$46,884	\$49,766
SIERRA						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,676	\$18,936	\$19,723	\$20,447	\$21,091
	50% AMI Level	\$22,352	\$22,871	\$24,445	\$25,894	\$27,182
	45% AMI Level	\$26,029	\$26,807	\$29,168	\$31,342	\$33,274
	40% AMI Level	\$29,705	\$30,742	\$33,891	\$36,789	\$39,365
	35% AMI Level	\$33,381	\$34,678	\$38,614	\$42,236	\$45,456
	30% AMI Level	\$37,057	\$38,614	\$43,336	\$47,683	\$51,547
	35% <b>SMI</b> Level	\$22,693	\$23,204	\$24,845	\$28,336	\$31,902
	30% <b>SMI</b> Level	\$27,896	\$28,779	\$31,535	\$35,769	\$39,929
	20% SMI Level	\$35,501	\$38,442	\$44,914	\$49,138	\$52,556
SISKIYOU	Same as Alpine					
SOLANO						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,000	\$20,358	\$21,440	\$22,433	\$23,292
	50% AMI Level	\$25,000	\$25,716	\$27,880	\$29,866	\$31,583
	45% AMI Level	\$30,000	\$31,073	\$34,320	\$37,299	\$39,875
	40% AMI Level	\$35,000	\$36,431	\$40,760	\$44,732	\$48,166
	35% AMI Level	\$40,000	\$41,789	\$47,200	\$52,165	\$56,458
	30% AMI Level	\$45,000	\$47,147	\$53,640	\$59,597	\$64,749
	35% <b>SMI</b> Level	\$38,579	\$40,271	\$45,453	\$52,165	\$58,306
	30% <b>SMI</b> Level	\$43,782	\$45,845	\$52,143	\$59,597	\$66,334
	20% SMI Level	\$51,386	\$55,508	\$65,522	\$72,966	\$78,961
SONOMA						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,456	\$20,850	\$22,013	\$23,104	\$24,043
	50% AMI Level	\$25,912	\$26,699	\$29,025	\$31,207	\$33,086
	45% AMI Level	\$31,368	\$32,549	\$36,038	\$39,311	\$42,129
	40% AMI Level	\$36,825	\$38,399	\$43,050	\$47,415	\$51,172
	35% AMI Level	\$42,281	\$44,249	\$50,063	\$55,519	\$60,215
	30% AMI Level	\$47,737	\$50,098	\$57,075	\$63,622	\$69,258
	35% <b>SMI</b> Level	\$44,053	\$46,174	\$52,323	\$60,215	\$67,322
	30% <b>SMI</b> Level	\$49,256	\$51,749	\$59,012	\$67,647	\$75,350
	20% SMI Level	\$56,860	\$61,411	\$72,392	\$81,016	\$87,977

**Multifamily Housing Program**  
**Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits**

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
STANISLAUS						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$19,114	\$19,410	\$20,295	\$21,118	\$21,825
	50% AMI Level	\$23,229	\$23,819	\$25,590	\$27,236	\$28,649
	45% AMI Level	\$27,343	\$28,229	\$30,885	\$33,354	\$35,474
	40% AMI Level	\$31,458	\$32,639	\$36,181	\$39,472	\$42,299
	35% AMI Level	\$35,572	\$37,048	\$41,476	\$45,590	\$49,123
	30% AMI Level	\$39,687	\$41,458	\$46,771	\$51,708	\$55,948
	35% <b>SMI</b> Level	\$27,953	\$28,893	\$31,715	\$36,386	\$40,703
	30% <b>SMI</b> Level	\$33,156	\$34,468	\$38,404	\$43,819	\$48,731
	20% SMI Level	\$40,760	\$44,131	\$51,783	\$57,188	\$61,358
SUTTER	Same as Alpine					
TEHAMA	Same as Alpine					
TRINITY						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,470	\$18,721	\$19,463	\$20,161	\$20,751
	50% AMI Level	\$21,941	\$22,442	\$23,927	\$25,322	\$26,503
	45% AMI Level	\$25,411	\$26,163	\$28,390	\$30,483	\$32,254
	40% AMI Level	\$28,882	\$29,884	\$32,853	\$35,644	\$38,005
	35% AMI Level	\$32,352	\$33,605	\$37,317	\$40,805	\$43,757
	30% AMI Level	\$35,823	\$37,326	\$41,780	\$45,966	\$49,508
	35% <b>SMI</b> Level	\$20,224	\$20,628	\$21,733	\$24,902	\$27,823
	30% <b>SMI</b> Level	\$25,428	\$26,203	\$28,422	\$32,334	\$35,851
	20% SMI Level	\$33,032	\$35,866	\$41,801	\$45,703	\$48,478
TULARE	Same as Alpine					
TUOLUMNE						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$18,757	\$19,025	\$19,830	\$20,581	\$21,225
	50% AMI Level	\$22,513	\$23,050	\$24,660	\$26,163	\$27,451
	45% AMI Level	\$26,270	\$27,075	\$29,490	\$31,744	\$33,676
	40% AMI Level	\$30,027	\$31,100	\$34,320	\$37,326	\$39,902
	35% AMI Level	\$33,784	\$35,125	\$39,150	\$42,907	\$46,127
	30% AMI Level	\$37,540	\$39,150	\$43,980	\$48,488	\$52,352
	35% <b>SMI</b> Level	\$23,659	\$24,278	\$26,133	\$29,946	\$33,512
	30% <b>SMI</b> Level	\$28,862	\$29,852	\$32,823	\$37,379	\$41,539
	20% SMI Level	\$36,467	\$39,515	\$46,202	\$50,748	\$54,166

Multifamily Housing Program  
Per Unit Loan Limits for Projects Not Converting from 9% to 4% Credits

County		Efficiency	1 BR	2 BR	3 BR	4 BR+
<b>VENTURA</b>						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$21,440	\$21,896	\$23,274	\$24,553	\$25,662
	50% AMI Level	\$27,880	\$28,792	\$31,547	\$34,106	\$36,324
	45% AMI Level	\$34,320	\$35,689	\$39,821	\$43,658	\$46,986
	40% AMI Level	\$40,760	\$42,585	\$48,095	\$53,211	\$57,648
	35% AMI Level	\$47,200	\$49,481	\$56,368	\$62,764	\$68,309
	30% AMI Level	\$53,640	\$56,377	\$64,642	\$72,317	\$78,971
	40% <b>SMI</b> Level	\$50,656	\$53,157	\$60,767	\$67,791	\$73,965
	35% <b>SMI</b> Level	\$55,859	\$58,732	\$67,457	\$77,603	\$86,750
	20% SMI Level	\$68,667	\$73,969	\$87,526	\$98,404	\$107,404
<b>YOLO</b>						
	60% AMI Level	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
	55% AMI Level	\$20,152	\$20,519	\$21,628	\$22,657	\$23,542
	50% AMI Level	\$25,304	\$26,038	\$28,256	\$30,313	\$32,084
	45% AMI Level	\$30,456	\$31,556	\$34,884	\$37,970	\$40,626
	40% AMI Level	\$35,608	\$37,075	\$41,512	\$45,626	\$49,168
	35% AMI Level	\$40,760	\$42,594	\$48,139	\$53,283	\$57,710
	30% AMI Level	\$45,912	\$48,113	\$54,767	\$60,939	\$66,252
	35% <b>SMI</b> Level	\$40,403	\$42,203	\$47,707	\$54,848	\$61,312
	30% <b>SMI</b> Level	\$45,606	\$47,777	\$54,397	\$62,281	\$69,339
	20% SMI Level	\$53,211	\$57,440	\$67,776	\$75,649	\$81,966
<b>YUBA</b>	Same as Alpine					

Attachment 2 to MHP NOFA  
Impact of 150% CPI Rent Increase Cap

(AMI Figures are for 4-person household)

**Allowable Rent Based on AMI ( With No Cap)**

	1995	1996		1997		1998		1999		2000		Average
	<u>AMI</u>	<u>AMI</u>	<u>Increase</u>	<u>AMI</u>	<u>Increase</u>	<u>AMI</u>	<u>Increase</u>	<u>AMI</u>	<u>Increase</u>	<u>AMI</u>	<u>Increase</u>	<u>Rate</u>
Santa Clara	\$64,200	\$67,400	5.0%	\$70,200	4.2%	\$77,200	10.0%	\$82,600	7.0%	\$87,000	5.3%	6.3%
Los Angeles	\$51,300	\$51,300	0.0%	\$51,300	0.0%	\$51,300	0.0%	\$51,300	0.0%	\$52,100	1.6%	0.3%
Yuba	\$34,200	\$34,300	0.3%	\$35,400	3.2%	\$36,500	3.1%	\$36,700	0.5%	\$37,000	0.8%	1.6%
San Diego	\$45,400	\$46,600	2.6%	\$48,600	4.3%	\$50,800	4.5%	\$52,500	3.3%	\$53,700	2.3%	3.4%
CPI Increase Rate			2.2%		2.8%		2.1%		2.1%		2.8%	2.4%
CPI Jan	152.0	155.3		159.6		163.0		166.4		171.0		

**Allowable Increases With Cap = 150% of CPI**

Santa Clara	3.3%	4.2%	3.2%	3.1%	4.1%	3.6%
Los Angeles	0.0%	0.0%	0.0%	0.0%	1.6%	0.3%
Yuba	0.3%	3.2%	3.1%	0.5%	0.8%	1.6%
San Diego	2.6%	4.2%	3.2%	3.1%	2.3%	3.1%

Attachment 3 to MHP NOFA

**State Median Income Based Income and Rent Limits**

August 28, 2000

Based on State AMI: \$55,400

**Income Limits by Household Size**

Persons	1	2	3	4	5	6	7	8
100% SMI	\$38,780	\$44,320	\$49,860	\$55,400	\$59,832	\$64,264	\$68,696	\$73,128
40% SMI	\$15,512	\$17,728	\$19,944	\$22,160	\$23,933	\$25,706	\$27,478	\$29,251
35% SMI	\$13,573	\$15,512	\$17,451	\$19,390	\$20,941	\$22,492	\$24,044	\$25,595
30% SMI	\$11,634	\$13,296	\$14,958	\$16,620	\$17,950	\$19,279	\$20,609	\$21,938
20% SMI	\$8,800	\$8,864	\$9,972	\$11,638	\$13,244	\$14,867	\$13,739	\$14,626

**Rent Limits by Unit Size**

Bedrooms	0	1	2	3	4	5
100% SMI	\$970	\$1,039	\$1,247	\$1,440	\$1,607	\$1,773
40% SMI	\$388	\$416	\$499	\$576	\$643	\$709
35% SMI	\$339	\$364	\$436	\$504	\$562	\$620
30% SMI	\$291	\$312	\$374	\$432	\$482	\$532
20% SMI	\$220	\$222	\$249	\$291	\$331	\$372

Notes: The 20% SMI income limits have been adjusted to avoid excluding single SSI recipients and families receiving CalWORKs payments.