

**INCOME LIMITS UNDER FEDERAL, STATE AND CITY/AGENCY HOUSING PROGRAMS  
OAKLAND, CALIFORNIA**  
Effective Date: HOME - Apr 8, 2009; Sec 8 FMRs - April 8, 2009; All Others - Mar 19, 2009

<b>INCOME LIMITS, ADJUSTED FOR HOUSEHOLD SIZE</b>								
<b>INCOME LEVEL</b>	<b>One Person</b>	<b>Two Person</b>	<b>Three Person</b>	<b>Four Person</b>	<b>Five Person</b>	<b>Six Person</b>	<b>Seven Person</b>	<b>Eight Person</b>
25% AMI	\$15,625	\$17,850	\$20,100	\$22,325	\$24,100	\$25,900	\$27,675	\$29,475
<b>30% of Area Median Income (HUD/State Extremely Low Income)</b>	\$18,750	\$21,450	\$24,100	\$26,800	\$28,950	\$31,100	\$33,250	\$35,400
35% AMI	\$21,875	\$24,990	\$28,140	\$31,255	\$33,740	\$36,260	\$38,745	\$41,265
40% AMI	\$25,000	\$28,560	\$32,160	\$35,720	\$38,560	\$41,440	\$44,280	\$47,160
45% AMI	\$28,125	\$32,130	\$36,180	\$40,185	\$43,380	\$46,620	\$49,815	\$53,055
<b>50% of Area Median Income (HUD Low Income) (State Very Low Income) (1, 2, 3)</b>	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
<b>60% of Area Median Income (1,2)</b>	\$37,500	\$42,840	\$48,240	\$53,580	\$57,840	\$62,160	\$66,420	\$70,740
65% AMI	\$40,625	\$46,410	\$52,260	\$58,045	\$62,660	\$67,340	\$71,955	\$76,635
70% AMI	\$43,750	\$49,980	\$56,280	\$62,510	\$67,480	\$72,520	\$77,490	\$82,530
75% AMI	\$46,875	\$53,550	\$60,300	\$66,975	\$72,300	\$77,700	\$83,025	\$88,425
<b>80% of Area Median Income (HUD Moderate) (State Low Income) (2, 3, 4, 5)</b>	\$46,350	\$53,000	\$59,600	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
<b>100% of Area Median Income (Median Income)</b>	\$62,500	\$71,450	\$80,350	\$89,300	\$96,450	\$103,600	\$110,750	\$117,900
<b>120% of Area Median Income (State Moderate Income) (3, 6)</b>	\$75,000	\$85,700	\$96,450	\$107,150	\$115,700	\$124,300	\$132,850	\$141,450
<b>150% of Area Median Income</b>	\$93,750	\$107,175	\$120,525	\$133,950	\$144,675	\$155,400	\$166,125	\$176,850

**NOTE: HUD Regulations and California State Law define "low" and "moderate" income differently, but all are based on the same figure for median income.**

1. Applies to Tax Credit Program eligibility.
2. Applies to HOME Program eligibility.
3. Applies to City/Redevelopment Agency Housing Development Program eligibility.
4. HUD's methodology, which sets a national maximum income for "Moderate Income," results in actual limits that are less than 80% of the median income.
5. Applies to City First-Time Homebuyers Home Mortgage Assistance Program
6. Applies to First-Time Homebuyers Downpayment Assistance Program, Citywide.