

**INCOME LIMITS UNDER FEDERAL, STATE AND CITY/AGENCY HOUSING PROGRAMS
OAKLAND, CALIFORNIA
Effective March 31, 2005**

INCOME LIMITS, ADJUSTED FOR HOUSEHOLD SIZE								
INCOME LEVEL	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
30% of Area Median Income (HUD/State Extremely Low Income)	\$17,400	\$19,850	\$22,350	\$24,850	\$26,850	\$28,800	\$30,800	\$32,800
50% of Area Median Income (HUD Low Income) (State Very Low Income) (1, 2, 3)	\$29,000	\$33,100	\$37,250	\$41,400	\$44,700	\$48,000	\$51,350	\$54,650
60% of Area Median Income (1,2)	\$34,800	\$39,720	\$44,700	\$49,680	\$53,640	\$57,600	\$61,620	\$65,580
80% of Area Median Income (HUD Moderate Income) (State Low Income) (2, 3, 4, 5)	\$46,350	\$53,000	\$59,600	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
100% of Area Median Income (Median Income)	\$57,550	\$65,750	\$74,000	\$82,200	\$88,800	\$95,350	\$101,950	\$108,500
120% of Area Median Income (State Moderate Income) (3, 6)	\$69,050	\$78,900	\$88,800	\$98,650	\$106,550	\$114,450	\$122,350	\$130,200
150% of Area Median Income	\$86,300	\$98,650	\$110,950	\$123,300	\$133,150	\$143,050	\$152,900	\$162,750

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.