

**INCOME LIMITS UNDER FEDERAL, STATE AND CITY/AGENCY HOUSING PROGRAMS
OAKLAND, CALIFORNIA**

Effective Date: HOME - Feb 1, 2012; Sec 8 FMRs - October 1, 2011; TCAC - Dec 1, 2011; State - Feb 1, 2012

INCOME LIMITS, ADJUSTED FOR HOUSEHOLD SIZE								
INCOME LEVEL	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
25% AMI	\$16,400	\$18,700	\$21,050	\$23,400	\$25,250	\$27,150	\$29,000	\$30,900
30% of Area Median Income (HUD/State Extremely Low Income)	\$19,650	\$22,450	\$25,250	\$28,050	\$30,300	\$32,550	\$34,800	\$37,050
35% AMI	\$22,930	\$26,180	\$29,470	\$32,720	\$35,350	\$37,980	\$40,600	\$43,230
40% AMI	\$26,200	\$29,920	\$33,680	\$37,400	\$40,400	\$43,400	\$46,400	\$49,400
45% AMI	\$29,480	\$33,660	\$37,890	\$42,080	\$45,450	\$48,830	\$52,200	\$55,580
50% of Area Median Income (CDBG Low Income) (All Others: Very Low Income) (1, 2, 3)	\$32,750	\$37,400	\$42,100	\$46,750	\$50,500	\$54,250	\$58,000	\$61,750
60% of Area Median Income (1,2)	\$39,300	\$44,880	\$50,250	\$56,100	\$60,600	\$65,100	\$69,600	\$74,100
65% AMI	\$42,575	\$48,620	\$54,730	\$60,775	\$65,650	\$70,525	\$75,400	\$80,275
70% AMI	\$45,850	\$52,360	\$58,940	\$65,450	\$70,700	\$75,950	\$81,200	\$86,450
75% AMI	\$49,125	\$56,100	\$63,150	\$70,125	\$75,750	\$81,375	\$87,000	\$92,625
80% of Area Median Income (CDBG Moderate) (All Others: Low Income) (2, 3, 4, 5)	\$45,750	\$52,300	\$58,850	\$65,350	\$70,600	\$75,850	\$81,050	\$86,300
100% of Area Median Income (Median Income)	\$65,450	\$74,800	\$84,150	\$93,500	\$101,000	\$108,450	\$115,950	\$123,400
120% of Area Median Income (State Moderate Income) (3, 6)	\$78,550	\$89,750	\$101,000	\$112,200	\$121,200	\$130,150	\$139,150	\$148,100
150% of Area Median Income	\$98,180	\$112,200	\$126,230	\$140,250	\$151,500	\$162,680	\$173,930	\$185,100

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.