

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

Effective Date: HOME - June 26, 2010; Sec 8 FMRs - October 1, 2009; All Others - May 14, 2010

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	\$15,850	\$18,100	\$20,350	\$22,600	\$24,400	\$26,200	\$28,000	\$29,800
30% of Area Median Income (HUD/State Extremely Low Income)	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
35% AMI	\$22,160	\$25,310	\$28,460	\$31,600	\$34,160	\$36,680	\$39,200	\$41,720
40% AMI	\$25,320	\$28,920	\$32,520	\$36,120	\$39,040	\$41,920	\$44,800	\$47,680
45% AMI	\$28,490	\$32,540	\$36,590	\$40,640	\$43,920	\$47,160	\$50,400	\$53,640
50% of Area Median Income (CDBG Low Income) (All Others: Very Low Income) (1, 2, 3)	\$31,650	\$36,150	\$40,650	\$45,150	\$48,800	\$52,400	\$56,000	\$59,600
60% of Area Median Income (1,2)	\$37,980	\$43,380	\$48,780	\$54,180	\$58,560	\$62,880	\$67,200	\$71,520
65% AMI	\$41,145	\$46,995	\$52,845	\$58,695	\$63,440	\$68,120	\$72,800	\$77,480
70% AMI	\$44,310	\$50,610	\$56,910	\$63,210	\$68,320	\$73,360	\$78,400	\$83,440
75% AMI	\$47,475	\$54,225	\$60,975	\$67,725	\$73,200	\$78,600	\$84,000	\$89,400
80% of Area Median Income (CDBG Moderate) (All Others: Low Income) (2, 3, 4, 5)	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
100% of Area Median Income (Median Income)	\$63,200	\$72,250	\$81,250	\$90,300	\$97,500	\$104,750	\$111,950	\$119,200
120% of Area Median Income (State Moderate Income) (3, 6)	\$75,850	\$86,700	\$97,500	\$108,350	\$117,000	\$125,700	\$134,350	\$143,050
150% of Area Median Income	\$94,800	\$108,380	\$121,880	\$135,450	\$146,250	\$157,130	\$167,930	\$178,800

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.