

**INCOME LIMITS UNDER FEDERAL, STATE AND CITY/AGENCY HOUSING PROGRAMS  
OAKLAND, CALIFORNIA**  
Effective Date: HOME - Apr 12, 2008; Sec 8 FMRs - Feb 1, 2008; All Others - Feb 13, 2008

<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	\$15,075	\$17,225	\$19,375	\$21,525	\$23,250	\$24,975	\$26,700	\$28,425
<b>30% of Area Median Income (HUD/State Extremely Low Income)</b>	\$18,100	\$20,700	\$23,250	\$25,850	\$27,900	\$30,000	\$32,050	\$34,100
35% AMI	\$21,105	\$24,115	\$27,125	\$30,135	\$32,550	\$34,965	\$37,380	\$39,795
40% AMI	\$24,120	\$27,560	\$31,000	\$34,440	\$37,200	\$39,960	\$42,720	\$45,480
45% AMI	\$27,135	\$31,005	\$34,875	\$38,745	\$41,850	\$44,955	\$48,060	\$51,165
<b>50% of Area Median Income (HUD Low Income) (State Very Low Income) (1, 2, 3)</b>	\$30,150	\$34,450	\$38,750	\$43,050	\$46,500	\$49,950	\$53,400	\$56,850
<b>60% of Area Median Income (1,2)</b>	\$36,180	\$41,340	\$46,500	\$51,660	\$55,800	\$59,940	\$64,080	\$68,220
65% AMI	\$39,195	\$44,785	\$50,375	\$55,965	\$60,450	\$64,935	\$69,420	\$73,905
70% AMI	\$42,210	\$48,230	\$54,250	\$60,270	\$65,100	\$69,930	\$74,760	\$79,590
75% AMI	\$45,225	\$51,675	\$58,125	\$64,575	\$69,750	\$74,925	\$80,100	\$85,275
<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>	\$60,300	\$68,900	\$77,500	\$86,100	\$93,000	\$99,900	\$106,800	\$113,700
<b>120% of Area Median Income (State Moderate Income) (3, 6)</b>	\$72,360	\$82,680	\$93,000	\$103,320	\$111,600	\$119,880	\$128,160	\$136,440
<b>150% of Area Median Income</b>	\$90,450	\$103,350	\$116,250	\$129,150	\$139,500	\$149,850	\$160,200	\$170,550

**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.