



City of Oakland: 2009 Income Limits

Income Limits (Adjusted for Household Size)

Income Level (% of AMI)	Common Terminology		One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
30%	HUD/CA: Extremely Low Income	Annual	\$18,750	\$21,450	\$24,100	\$26,800	\$28,950	\$31,100	\$33,250	\$35,400
		Monthly	\$1,563	\$1,788	\$2,008	\$2,233	\$2,413	\$2,592	\$2,771	\$2,950
		Hourly	\$9.77	\$11.17	\$12.55	\$13.96	\$15.08	\$16.20	\$17.32	\$18.44
		Affordable Housing*	\$469	\$536	\$603	\$670	\$724	\$778	\$831	\$885
40%		Annual	\$25,000	\$28,560	\$32,160	\$35,720	\$38,560	\$41,440	\$44,280	\$47,160
		Monthly	\$2,083	\$2,380	\$2,680	\$2,977	\$3,213	\$3,453	\$3,690	\$3,930
		Hourly	\$13.02	\$14.88	\$16.75	\$18.60	\$20.08	\$21.58	\$23.06	\$24.56
		Affordable Housing*	\$625	\$714	\$804	\$893	\$964	\$1,036	\$1,107	\$1,179
50%	HUD: Low Income CA: Very Low Income	Annual	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
		Monthly	\$2,604	\$2,975	\$3,350	\$3,721	\$4,017	\$4,317	\$4,613	\$4,913
		Hourly	\$16.28	\$18.59	\$20.94	\$23.26	\$25.10	\$26.98	\$28.83	\$30.70
		Affordable Housing*	\$781	\$893	\$1,005	\$1,116	\$1,205	\$1,295	\$1,384	\$1,474
60%		Annual	\$37,500	\$42,840	\$48,240	\$53,580	\$57,840	\$62,160	\$66,420	\$70,740
		Monthly	\$3,125	\$3,570	\$4,020	\$4,465	\$4,820	\$5,180	\$5,535	\$5,895
		Hourly	\$19.53	\$22.31	\$25.13	\$27.91	\$30.13	\$32.38	\$34.59	\$36.84
		Affordable Housing*	\$938	\$1,071	\$1,206	\$1,340	\$1,446	\$1,554	\$1,661	\$1,769
70%		Annual	\$43,750	\$49,980	\$56,280	\$62,510	\$67,480	\$72,520	\$77,490	\$82,530
		Monthly	\$3,646	\$4,165	\$4,690	\$5,209	\$5,623	\$6,043	\$6,458	\$6,878
		Hourly	\$22.79	\$26.03	\$29.31	\$32.56	\$35.15	\$37.77	\$40.36	\$42.98
		Affordable Housing*	\$1,094	\$1,250	\$1,407	\$1,563	\$1,687	\$1,813	\$1,937	\$2,063
80%	HUD: Moderate Income CA: Low Income	Annual	\$46,350	\$53,000	\$59,600	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
		Monthly	\$3,863	\$4,417	\$4,967	\$5,521	\$5,963	\$6,404	\$6,846	\$7,288
		Hourly	\$24.14	\$27.60	\$31.04	\$34.51	\$37.27	\$40.03	\$42.79	\$45.55
		Affordable Housing*	\$1,159	\$1,325	\$1,490	\$1,656	\$1,789	\$1,921	\$2,054	\$2,186
100%	Median Income	Annual	\$62,500	\$71,450	\$80,350	\$89,300	\$96,450	\$103,600	\$110,750	\$117,900
		Monthly	\$5,208	\$5,954	\$6,696	\$7,442	\$8,038	\$8,633	\$9,229	\$9,825
		Hourly	\$32.55	\$37.21	\$41.85	\$46.51	\$50.23	\$53.96	\$57.68	\$61.41
		Affordable Housing*	\$1,563	\$1,786	\$2,009	\$2,233	\$2,411	\$2,590	\$2,769	\$2,948
120%	CA: Moderate Income	Annual	\$75,000	\$85,700	\$96,450	\$107,150	\$115,700	\$124,300	\$132,850	\$141,450
		Monthly	\$6,250	\$7,142	\$8,038	\$8,929	\$9,642	\$10,358	\$11,071	\$11,788
		Hourly	\$39.06	\$44.64	\$50.23	\$55.81	\$60.26	\$64.74	\$69.19	\$73.67
		Affordable Housing*	\$1,875	\$2,143	\$2,411	\$2,679	\$2,893	\$3,108	\$3,321	\$3,536

Source: City of Oakland and HUD

* Figures represent an affordable cost for housing per month. Housing is generally considered to be affordable if a household spends no more than 30 percent of their income on housing expenses.