

area median income corresponding to the following family sizes:

Number of persons in family	Percentage of area median income
1	70
2	80
3	90
4	100
5 or more	*

* 100% plus (8% multiplied by the number of persons in excess of 4).

(b) *Low-income* means:

(1) In the case of owner-occupied units, income not in excess of 80 percent of area median income; and

(2) In the case of rental units, where the income of actual or prospective tenants is available, income not in excess of the following percentages of area median income corresponding to the following family sizes:

Number of persons in family	Percentage of area median income
1	56
2	64
3	72
4	80
5 or more	*

* 80% plus (6.4% multiplied by the number of persons in excess of 4).

(c) *Very low-income* means:

(1) In the case of owner-occupied units, income not in excess of 60 percent of area median income; and

(2) In the case of rental units, where the income of actual or prospective tenants is available, income not in excess of the following percentages of area median income corresponding to the following family sizes:

Number of persons in family	Percentage of area median income
1	42
2	48
3	54
4	60
5 or more	*

* 60% plus (4.8% multiplied by the number of persons in excess of 4).

§ 81.18 Income level definitions for prospective tenants (if family size is not known).

In determining whether a rental dwelling unit is affordable to very low-, low-, or moderate-income families and counts toward achievement of one or more of these goals, the income of the prospective tenants shall be adjusted for family size. If family size is not known, income will be adjusted using unit size:

(a) *For moderate-income*, the income of prospective tenants shall not exceed the following percentages of area median income with adjustments depending on unit size:

Unit size	Percentage of area median income
Efficiency	70
1 bedroom	75
2 bedrooms	90
3 bedrooms or more	*

* 104% plus (12% multiplied by the number of bedrooms in excess of 3).

(b) *For low-income*, income of prospective tenants shall not exceed the following percentages of area median income with adjustments depending on unit size:

Unit size	Percentage of area median income
Efficiency	56
1 bedroom	60
2 bedrooms	72
3 bedrooms or more	*

* 83.2% plus (9.6% multiplied by the number of bedrooms in excess of 3).

(c) *For very low-income*, income of prospective tenants shall not exceed the following percentages of area median income with adjustments depending on unit size:

Unit size	Percentage of area median income
Efficiency	42
1 bedroom	45
2 bedrooms	54
3 bedrooms or more	*

* 62.4% plus (7.2% multiplied by the number of bedrooms in excess of 3).

§ 81.19 Rent level definitions for tenants (if income is not known).

For purposes of determining whether a rental dwelling unit is affordable to very low-, low-, or moderate-income families, where the income of the family in the dwelling unit is not known, the affordability of the unit is determined based on unit size as follows:

(a) *For moderate-income*, maximum affordable rents to count as housing for moderate-income families shall not exceed the following percentages of area median income with adjustments depending on unit size:

Unit size	Percentage of area median income
Efficiency	21
1 bedroom	22.5

Unit size	Percentage of area median income
2 bedrooms	27
3 bedrooms or more	*

* 31.2% plus (3.6% multiplied by the number of bedrooms in excess of 3).

(b) *For low-income*, maximum affordable rents to count as housing for low-income families shall not exceed the following percentages of area median income with adjustments depending on unit size:

Unit size	Percentage of area median income
Efficiency	16.8
1 bedroom	18
2 bedrooms	21.6
3 bedrooms or more	*

* 24.96% plus (2.88% multiplied by the number of bedrooms in excess of 3).

and

(c) *For very low-income*, maximum affordable rents to count as housing for very low-income families shall not exceed the following percentages of area median income with adjustments depending on unit size:

Unit size	Percentage of area median income
Efficiency	12.6
1 bedroom	13.5
2 bedrooms	16.2
3 bedrooms or more	*

* 18.72% plus (2.16% multiplied by the number of bedrooms in excess of 3).

(d) *Missing Information.* Each GSE shall make every effort to obtain the information necessary to make the calculations in this section. If a GSE makes such efforts but cannot obtain data on the number of bedrooms in particular units, in making the calculations on such units, it shall be assumed that such units are efficiencies.

§ 81.20 Actions to be taken to meet the goals.

To meet the goals established in this rule, each GSE shall:

(a) Design programs and products that facilitate the use of assistance provided by the Federal, State, and local governments;

(b) Develop relationships with nonprofit and for-profit organizations that develop and finance housing and with State and local governments, including housing finance agencies;

(c) Develop the institutional capacity to help finance low- and moderate-income housing, including housing for first-time home buyers; and