

**FY 2017
HUD INCOME LIMITS
BRIEFING MATERIAL**

U.S. Department of Housing and Urban Development
Office of Policy Development & Research

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FY 2017 INCOME LIMITS BRIEFING MATERIAL

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Overview of HUD Section 8 Income Limits¹

The Department of Housing and Urban Development (HUD) is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. The major active assisted housing programs are the Public Housing program, the project-based Section 8 program, the Section 8 Housing Choice and Project-Based Voucher programs, Section 202 housing for the elderly program, and Section 811 housing for persons with disabilities program.

HUD Section 8 Income Limits begin with the production of Median Family Income estimates. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family income estimates (MFIs), which means that income estimates are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The final fiscal year (FY) 2017 FMR areas continue to incorporate the February 28, 2013 Office of Management and Budget (OMB) metropolitan area definitions which are largely included in the 2014 American Community Survey (ACS). HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended.² Attachment 1 provides the key excerpts relevant to income limits, which may be summarized as follows:

Low-income families are defined as families whose incomes do not exceed 80 percent of the median family income for the area.

Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.

¹ Also known as HUD Public Housing/Section 8 Income Limits

² 42 U.S.C. 1437b



The FY 2014 Continuing Appropriations Act defines Extremely Low-Income Families as very low-income families whose incomes do not exceed the greater of 30 percent of the median family income for the area or the federal poverty guidelines as published by the Department of Health and Human Services. The Extremely Low Income Limits based on poverty guidelines are capped by the Very Low-Income Limit.

Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.

The Secretary of Agriculture is to be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Rural Housing and Community Development Service programs.



FY 2017 Median Family Income Estimates

Overview

The FY 2017 MFI estimates use the 2010-2014 5-year ACS and Puerto Rico Community Survey (PRCS) data, augmented by the 2014 1-year ACS and PRCS data. The 2014 data are inflated using a Consumer Price Index (CPI) forecast from the Congressional Budget Office (CBO) through the midpoint of FY 2017. The FY 2017 MFI estimates maintain the updated area definitions released by OMB in 2013, as well as maintain the separate estimates for American Samoa, and the Northern Mariana Islands and the Virgin Islands, with separate data for St. Johns, VI.

ACS Data and its Use in the Production of Median Family Incomes

As mentioned above, the FY 2017 MFIs incorporate the 2010-2014 5-year ACS data into the calculation process. Specifically, for each metropolitan area, subarea of a metropolitan area, and non-metropolitan county, HUD uses 5-year ACS data as the new basis for calculating MFI estimates. In areas with a valid 1-year ACS survey median family income result, HUD incorporates this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD establishes a new basis for median family income estimates while also capturing the most recent information available.

Margin of Error

HUD begins by setting the base median family income equal to the 2010-2014 5-year ACS survey value. For areas with a valid 2014 1-year survey result, HUD uses the margin of error for the 1-year data to ensure that the 1-year MFI are statistically reliable. Where the 1-year data are statistically reliable (i.e., where the margin of error is less than half of the estimate itself), HUD uses the 1-year survey result as the base value for median family income. In the few cases where the statistical confidence interval for the 5-year ACS estimate of median family income includes zero, HUD assigns the state nonmetropolitan median. For more information, please see the section below – Median Family Income Estimate Calculations.

CPI Inflation and Trend Factor

HUD uses a CPI forecast from CBO to inflate the 2014 ACS data to the mid-point of FY 2017. The CBO projection of fiscal year CPI, published in January 2017 is used to inflate the 2014 data.



Median Family Income Estimate Calculations

Median family³ incomes start with the development of estimates of median family income for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

HUD uses 2010-2014 5-year ACS estimates of median family income calculated as the basis for FY 2017 median family incomes for all areas designated as Fair Market Rent areas. In areas where there is also a valid 2014 1-year ACS estimate of median family income, HUD replaces the 5-year data with the 1-year data. A valid 1-year 2014 ACS estimate is one where the margin of error of the estimate is less than one-half of the estimate.

All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are then trended from 2014 to April 2017.

For the non-Puerto Rico Insular Areas of the United States,⁴ which currently lack ACS (or PRCS) coverage, 2010 Decennial Census data were used for the first time in the FY 2016 medians and income limits. This continues to be the basis of the FY 2017 medians and income limits. National ACS income changes are used to update 2010 Decennial Census data to 2014 and then the same CPI forecast trend factor is applied to bring the data forward to the midpoint of FY 2017.

³ Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.

⁴ The areas without ACS coverage are the U.S. Virgin Islands, Guam, American Samoa, and the Northern Marianas Islands. Puerto Rico is covered by the ACS-equivalent Puerto Rico Community Survey.



FY 2017 INCOME LIMITS

Overview

HUD's Section 8 very low-income and low-income limits are calculated in accordance with Section 3(b)(2) of the U.S. Housing Act of 1937, as amended. The very low-income limits (usually based on 50 percent of MFI) are the basis of all other income limits, as they are the best-defined income limits and have been the subject of specific, limited legislative adjustments subsequent to reviews of the HUD calculation methodology. In addition, a number of other income limit calculations are tied by legislation or regulation to their calculation.

There are currently several legislated income limit standards (e.g., 30%, extremely low-income limits, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act of 1937. If this were not done, for instance, HUD low-income limits would be less than very low-income limits in areas where very low-income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes relative to the Section 8 Fair Market Rents (FMRs).

Very Low-Income Limits

Very low-income limits are calculated using a set of formulae as follows. The first step is to calculate a four-person income limit equal to 50 percent of the estimated area median family income. Adjustments are then made if this estimate is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;
- (2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40th percentile rent in 50th percentile FMR areas). This adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income;
- (3) the four-person very low-income limit is reduced to the greater of 80 percent of the U.S. median family income level, or the amount at which 30 percent of a four-person family's income equals 100 percent of the two-bedroom FMR (or 40th percentile rent in 50th percentile FMR areas). This adjusts income limits downward for areas of unusually high median family incomes;



(4) the four-person income limit is increased if it is less than 50 percent of the relevant state non-metropolitan median family income level,⁵ and;

(5) the four-person income limit is increased if it is less than 95 percent of last year's very low income limit and reduced to the greater of 105 percent of last year's very low income limit or twice the change in the national median family income estimate if that amount would be larger than 5 percent. Between FY 2016 and FY 2017, the estimate of national median family income increased and the change in income limits is capped at 107 percent of last year's very low-income limit.

Beginning with the FY 2013 Income Limits, and continuing with these FY 2017 Income Limits, HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas, to calculate high housing cost areas. This is to create a uniform national standard for the relationship between the rent and income distributions in defining the high- and low-housing cost adjustments, and to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

⁵ A Housing and Community Development Act of 1987 amendment directed that non-metropolitan area income limits should never be set at less than if they were based on the State non-metropolitan median family income level. In implementing this provision, HUD used its discretion to apply this policy to metropolitan areas to avoid inequities that would otherwise result. Doing so avoids the anomaly of assigning higher income limits to a non-metropolitan county than are assigned to an adjacent metropolitan area where the median family income is less than the State non-metro level but above the level for the non-metro county.



Table 1 summarizes the rules governing very low-income limit determinations:

Table 1
Summary of Income Limits Determinations for
FY 2017 Very Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	641	367
2.	Limits based on State non-metropolitan median family income level	1086	92
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom 40 th percentile rent	11	18
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom 40 th percentile rent	1	4
5.	Limits floored if they would be less than 95% of last year's limit	54	35
6.	Limits capped if they would otherwise increase by more than twice the increase in the National Median Income (i.e., would be more than 107% of last year's limit)	181	109
7.	TOTALS	1974	625

Low-Income Limits

Most four-person low-income limits are the higher of: (a) 80 percent of the area median family income, or (b) 80 percent of the State non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, strictly calculating low-income limits as 80 percent of median could produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit. The only exceptions are that the resulting income limit may not exceed the U.S. median family income level (\$68,000 for FY 2017) except when justified by high housing costs; further, that income limit



changes are now restricted to 5 percent in either direction, or an increase of twice the national change if that change is larger than 5 percent. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Table 2 summarizes the rules governing low-income limit determinations and how many areas are affected by each provision:

Table 2
Summary of Income Limits Determinations
for FY 2017 Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based proportional increases from very low-income limits (i.e., set at 80/50ths of the very low-income limits)	623	331
2.	Limits based on State nonmetropolitan median family income level	1087	87
3.	Four-person base low-income limit capped at the U.S. median of \$68,000	17	42
4.	Limits increased for high housing costs	13	22
5.	Limits floored if they would otherwise be less than 95% of last year's low income limit	55	36
6.	Limits capped if they would otherwise increase by more than twice the increase in the National Median Income (i.e., would be more than 107% of last year's limit)	180	106
	Totals	1975	624

HUD has adjusted low-income limits for areas of unusually high or low income since passage of the 1974 legislation that established the basic income limit system now used. Underlying the decision to set minimum and maximum low-income limits is the assumption that families in unusually poor areas should be defined as low-income if they are unable to afford standard quality housing even if their incomes exceed 80 percent of the local median family income. Similarly, families in unusually affluent areas are not considered low-income even if their income is less than 80 percent of the local median family income level unless justified by area housing costs.



Beginning with the FY 2013 Income Limits, HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas to calculate high housing cost areas and continues that practice for the FY 2017 Income Limits. This is to create a uniform national standard for the relationship between the rent and income distributions in defining the high- and low-housing cost adjustments, and to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

Extremely Low-Income Limits

The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income (the extremely low-income limits), which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The Consolidated Appropriations Act, 2014 further modified and redefined these limits as Extremely Low Family income limits to ensure that these income limits would not fall below the poverty guidelines determined for each family size. Specifically, extremely low-income families are defined to be very low-income families whose incomes are the greater of the Poverty Guidelines as published and periodically updated by the Department of Health and Human Services or the 30 percent income limits calculated by HUD. Puerto Rico and other territories are specifically excluded from this adjustment. There are separate poverty guidelines for Alaska and Hawaii. The remaining 48 states and the District of Columbia use the same poverty guidelines. The extremely low income limits therefore are first calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to the appropriate poverty guideline and if the poverty guideline is higher, that value is chosen. If the poverty guideline is above the very low-income limit at that family size, the extremely low-income limit is set at the very low-income limit because the definition of extremely low-income limits caps them at the very low-income levels.

Family Size Adjustments

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that the Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments are used for all income limits. They are as follows:

Number of Persons in Family and Percentage Adjustments							
1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%



Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, the four-person income limit should be multiplied by an additional 8 percent. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded up to the nearest \$50. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the 5-percent rule, as discussed below. Rounding anomalies produce some family size-adjusted income limits whose annual change is slightly larger or smaller than 5 percent.

Due to the extremely low-income definition changes, these family size adjustments are no longer sufficient to determine the level of extremely low-income limits. The poverty guidelines have fixed dollar amount adjustments between household sizes (different for Alaska and Hawaii than the rest of the U.S.). Therefore, the actual amounts shown for 1- to 8-person families will not necessarily follow the percentages shown above. For families with more than 8 persons, HUD has developed a tool that should be used to calculate the extremely low-income limit for that area at <http://www.huduser.gov/portal/datasets/il/il17/index.html>. Please use the FY 2017 Income Limits Documentation system, pick the area in question, and select “Click Here” under the label “Extremely Low-Income Limits.” Near the bottom of the explanations, there is a drop down box to select the number of household members needed (from 9 to 20).

5-Percent Rule

As outlined earlier in these briefing materials, in response to comments received about HUD’s intention to eliminate the traditional hold-harmless provision for HUD Section 8 Income Limits received prior to the publication of FY2010 Income Limits, HUD is maintaining the constraint on the size of changes income limits can make in any one year. Specifically, the low-income and very low-income four-person limits will not be allowed to decrease more than 5 percent or increase more than 5 percent or twice the national increase in median family income, whichever of those is larger. For the FY 2017 income limits, twice the National Median Income is seven percent, so this greater value is used as a cap instead of five percent. The 5-percent rule does not apply to the extremely low-income limits where these are set according to the poverty threshold.

This policy was implemented in the following way:

The four-person very-low income limit is computed as half of the local median family income. Median family incomes are rounded to 100 so, by definition, the raw four-person income limit is rounded to 50.

The cap for the four-person very low-income limit is last year’s four-person very low-income limit multiplied by 1.07 and rounded down to the nearest \$50 or twice the change in the national median family income, also rounded down, whichever is larger. The cap is rounded down to ensure that it is less than or equal to 107 percent of last year’s four-person very low-income limit.



The floor for the four-person very low-income limit is last year's four-person very low-income limit multiplied by .95 and rounded up to the nearest \$50. The floor is rounded up to ensure that it is greater than or equal to 95 percent of last year's four-person very low-income limit.

If the otherwise adjusted four-person very low-income limit is above the cap, then it is set at the cap. If it is below the floor, then it is set at the floor.

Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more or less than four persons for the very low-income limit except that it is then rounded up to the nearest \$50.

The cap and floor are applied in an analogous way to the four-person low-income limit.

No additional capping or flooring is done to any income limit based on either the very low-income limit or the low-income limit.

Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low- and very low-income limits due to rounding.



Housing and Economic Recovery Act of 2008

Prior to FY 2010, HUD held Section 8 Income Limits harmless primarily so that Multifamily Tax Subsidy Housing Projects⁶ would not be subject to reductions in income limits and maximum rents. Low Income Housing Tax Credit (LIHTC) and tax exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

Section 3009 of the Housing and Economic Recovery Act of 2008 (HERA) provides for holding harmless "area median gross income" for tax credit and tax-exempt bond-financed housing projects with additional inflation provisions for LIHTC and tax-exempt bond-financed projects held harmless by HUD in 2007 and 2008. Because the new law provides a statutory mechanism for achieving the effect of the income limit hold-harmless policy HUD no longer holds income limits harmless.

⁶ Multifamily Tax Subsidy Projects are those projects which are reliant upon Internal Revenue Code (IRC) section 42 Low Income Housing Tax Credit, or use tax-exempt private activity bonds under IRC section 142 as part of their financing. In the past we have referred to this group as LIHTC Projects.



Income Limit Applications

HUD income limits apply to the following programs:

Program	Income Limits Standard
Department of Housing and Urban Development	
Public Housing	Very low -income, low-income standards, or extremely low-income limits
All Section 8 Programs	Very low-income, low-income standards, or extremely low-income limits
Indian Housing (1996 Act)	"Low-Income" is defined as the greater of 80 percent of the median family income for the Indian area or of the U.S. national median family income
Section 202 Elderly and Section 811 Handicapped programs	Very low-income or low-income standards
Section 235 (Homeownership program)	"95 percent" of area median income, or higher cost-based income limits
Section 236 (Rental program)	Low-income standard
Section 221(d)(3) (BMIR)(Below Market Interest Rate) rental program	"95 percent" of area median income, defined as 95/80ths of low-income definition
Community Planning and Development programs	Very low-income or low-income standards for current programs under management
HOME Investment Partnerships Act of 1990	"60 percent of median" and "65 percent of median" are used as income targeting and qualification requirements; both limits are tied to Section 8 income limit determinations



National Homeownership Trust Act of 1990	“95 percent” of median is referenced as the eligibility standard, with a “115 percent” of median standard for high cost areas
Low-Income Housing Preservation and Resident Homeownership Act of 1990	Affordability of units for current occupant of “moderate income” affects terms under which mortgage may be prepaid; “moderate income” is defined as 80-95 percent of median, with “80 percent” defined as the Section 8 low-income standard

Rural Housing and Community Development Service

Rental and ownership assistance programs	Assistance based on HUD Section 8 very low-income or low-income standards, or income limits tied to these standards
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Treasury Programs

Multifamily Tax Subsidy Projects	Current standard is Section 8 very low-income standard or 120 percent of that definition (i.e., the “60 percent” of median standard) for projects determining income eligibility and rents who haven’t used income limits prior to FY 2012. Income Limits for projects using income limits in FY 2010 or earlier will no longer use Section 8 Income Limits. A separate income limits publication is produced for this program.
Tax-exempt Mortgage Revenue Bonds for homeownership financing	115 percent of area median income, with “115 percent” defined as 230 percent of the Section 8 very low-income standard
“Difficult Development Area” Designation (Low-Income Housing Tax Credit)	Areas with the worst housing cost problems as measured by the FMR to 60 percent of median family income ratio; this designation is awarded to the population-weighted 20 percent of the metro and non-metro areas (using HUD area definitions) with the most severe problems and is recalculated annually; such areas receive special additional tax benefits under this program



“Qualified Census Tract” (Low-Income Housing Tax Credit Program Definition) Areas, as defined by the Census and designated by HUD, where 50% of all households have incomes less than 60 percent of the area median family income, adjusted for household size, or the poverty rate is 25 percent or higher; such areas receive special additional tax benefits under this program; this calculation is based on 2010 Census data and income limit policies and area definitions in effect as of the date estimates are prepared

“Qualified Census Tract” (Mortgage Revenue Bond Program) Areas, as defined by the Census, where 70 percent of all families have incomes less than 80 percent of the state median family income, based on 2010 Census data

Federal Deposit Insurance Corporation

Disposition of Multifamily Housing to Non-profit and Public Agencies Not less than 35 percent of all dwelling units must be made available for occupancy and be affordable for low-income families, and at least 20 percent must be made available for occupancy and be affordable for very low-income families. An “affordable rent” is defined as the rent that would be paid by a family paying 30 percent of income for rent whose income is “65 percent of median”. This 65 percent figure is defined in relation to the very low-income standard (i.e., normally as 65/50ths of the standard)

Disposition of Single Family Housing For rentals, priority is given to non-profits and public agencies that make the dwellings affordable to low-income households. Households who intend to occupy a dwelling as their primary residence whose adjusted income does not exceed 115 percent of area median income, as determined by the Secretary of HUD, are given a purchase priority for the first 3 months a property is for sale.

Federal Home Loan Banks

Rental program funding Priorities Very low-income, “60 percent of median” (defined as 120 percent of very low-income), and low-income standards used

Homeownership funding priorities 115 percent and 140 percent of median family income limits are used



Federal Housing Finance Agency

Income-based Housing Goals of Freddie Mac and Fannie Mae	Goals for percentages of loans are established for households with incomes at or below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 12 CFR, Part 1282. The area definitions used relate to OMB metropolitan area definitions and the median family income estimates for the nonmetropolitan portions of each state.
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Other Federal Banking Regulatory Provisions

Targeting of loan funds to low-income households and areas	Varies by agency
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Uniform Relocation Act

Reimbursement to households forced to relocate from their residence by Federal agency	Extent of replacement housing assistance dependent on qualifying as low-income, as defined by HUD; Act applies to all Federal agencies that initiate action that forces households to relocate from their residence
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Department of Veterans Affairs

Eligibility for disability income support payments to veterans	Eligibility for non-service related income support payments is restricted to families with incomes below the HUD low-income standard
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ATTACHMENT 1

U.S. HOUSING ACT OF 1937 PROVISIONS RELATED TO INCOME LIMITS (As Amended through 2014)

Section 3:

(a)(1) Dwelling units assisted under this Act shall be rented only to families who are low-income families at the time of their initial occupancy of such units.....

(b) When used in this Act:

(1) The term "low-income housing" means decent, safe, and sanitary dwellings assisted under this Act....

(2)(A) The term "low-income families" means those families whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes.

(B) The term "very low-income families" means lower income families whose incomes do not exceed 50 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

C) *The term extremely low –income families means very low-income families whose incomes do not exceed the higher of—*

(i) the poverty guidelines updated periodically by the Department of Health and Human Services under the authority of section 673(2) of the Community Services Block Grant Act applicable to a family of the size involved (except that this clause shall not apply in the case of public housing agencies or projects located in Puerto Rico or any other territory or possession of the United States); or

(ii) 30 percent of the median family income for the area, as determined by the Secretary, with adjustments for smaller and larger families (except that the Secretary may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes).



(D) Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. In determining median incomes (of persons, families, or households) for an area or establishing any ceilings or limits based on income under this Act, the Secretary shall determine or establish area median incomes and income ceilings and limits for Westchester and Rockland Counties, in the State of New York, as if each such county were an area not contained within the metropolitan statistical area in which it is located. In determining such area median incomes or establishing such income ceilings or limits for the portions of such metropolitan statistical area that does not include Westchester or Rockland Counties, the Secretary shall determine or establish area median incomes and income ceilings and limits as if such portion included Westchester and Rockland Counties. In determining areas that are designated as difficult development areas for the purposes of the low-income housing tax credit, the Secretary shall include Westchester and Rockland Counties, New York, in the New York City metropolitan area.



Section 16:

Sec. 16. (a) Income Eligibility for Public Housing

(2)(A) Targeting. - Except as provided in paragraph 4, of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 40 percent shall be occupied by *extremely low-income* families.

(4)(D) Fungibility Floor. - Notwithstanding any authority under subparagraph (A), of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 30 percent shall be occupied by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families; except that the Secretary may establish income ceilings higher or lower than 30 percent of the area median income on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

Sec. 16. (b) Income eligibility for Tenant-Based Section 8 Assistance

(1) IN GENERAL. - Of the families initially provided tenant-based assistance under section 8 by a public housing agency in any fiscal year, not less than 75 percent shall be *extremely low-income* families.

Sec. 16. (c) Income Eligibility for Project-Based Section 8 Assistance

(1) Pre-1981 Act Projects. - Not more than 25 percent of the dwelling units that were available for occupancy under section 8 housing assistance payments contracts under this Act before the effective date of the Housing and Community Development Amendments of 1981, and which will be leased on or after such effective date shall be available for leasing by lower income families other than very low-income families.

(2) Post-1981 Act Projects. - Not more than 15 per cent of the dwelling units which became available for occupancy under section 8 housing assistance payments contracts under this Act on or after the effective date of the Housing and Community Development Amendments of 1981 shall be available for leasing by lower income families other than very low-income families.

(3) Targeting. - For each project assisted under a contract for project-based assistance, of the dwelling units that become available for occupancy in any fiscal year that are assisted under the contract, not less than 40 percent shall be available for leasing only by *extremely low-income families*.



(5) Exception. - The limitations established in paragraphs (1), (2), and (3) shall not apply to dwelling units made available under project-based contracts under section 8 for the purpose of preventing displacement, or ameliorating the effects of displacement.

Section 567 of the HCD Act of 1987 Amendment Affecting Section 3 of the 1937 Act:

"For purposes of calculating the median income for any area that is not within a metropolitan statistical area (as established by the Office of Management and Budget) for programs under title I of the Housing and Community Development Act of 1974, the United States Housing Act of 1937, the National Housing Act, or title V of the Housing Act of 1949, the Secretary of Housing and Urban Development or the Secretary of Agriculture (as appropriate) shall use whichever of the following is higher:

(1) the median income of the county in which the area is located; or,

(2) the median income of the entire non-metropolitan area of the State.



ATTACHMENT 2

HUD PROCEDURE FOR ESTIMATING FY 2017 MEDIAN FAMILY INCOMES

The FY 2017 Median Family Income (MFI) estimates, which HUD is publishing at this time, use the 5-year tabulations of American Community Survey income data from 2010 to 2014. These 5-year aggregations, covering surveys administered in 2010 through 2014, provided income data for most areas of geography⁷. HUD uses Consumer Price Index (CPI) data to inflate the American Community Survey (ACS) data from annual 2014 to the midpoint of FY 2017, based on a CPI forecast, published by the Congressional Budget Office (CBO) in January 2017. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas, and nonmetropolitan counties.

As mentioned above, HUD uses the 2010-2014 5-year ACS data in the calculation process for the FY 2017 MFIs. Specifically, for each metropolitan area, subarea of a metropolitan area, and non-metropolitan county, 5-year ACS data is used as the new basis for calculating MFI estimates. This is the way it has been done since the 5-year ACS data first became available, for use in the FY 2011 MFI estimates. In areas where there is a valid 1-year ACS survey median family income result, HUD endeavors to use this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD is establishing a new basis for MFI estimates while also capturing the most recent information available.

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2014 ACS income data is used for FY 2017 estimates that have an as-of date of mid-2014. A new and annually revised trend factor based on the CBO forecast of CPI is used to inflate the estimate from mid-2014 to April, 2017 (or mid FY 2017).

Median family⁸ incomes start with the development of estimates of MFI for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

HUD uses 2010-2014 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits as the new basis for FY 2017. In areas where there is also a 2014 1-year ACS estimate of median family income, the 1-year income data is used if the estimate is greater than twice the margin of error estimate. Once the appropriate 2014 ACS data has been selected, the data are set as of April 2017 using the CPI forecast by the CBO.

⁸ Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.



All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are updated with CPI from mid-2014 to April, 2017.

For the non-Puerto Rico Insular Areas of the United States,⁹ which currently lack ACS (or the equivalent Puerto Rico Community Survey in Puerto Rico) coverage, national ACS income changes are used as surrogates to update 2010 Decennial Census data (which collected 2009 incomes).

⁹ The areas without ACS coverage are the U.S. Virgin Islands, Guam, American Samoa, and the Northern Marianas Islands. Puerto Rico is covered by the ACS-equivalent Puerto Rico Community Survey.



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2017		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME MEDIAN	VL LIMIT	VL LIMIT	
Acadia Parish, LA HMFA	46000	23000	23600	State Median Based
Aguadilla-Isabela, PR HMFA	18700	9350	12600	High Housing Cost
Altoona, PA MSA	62700	31350	30800	Increase Capped
Anniston-Oxford-Jacksonville, AL MSA	53000	26500	25100	Increase Capped
Aransas County, TX HMFA	51800	25900	27300	Floored at 5%
Arecibo, PR HMFA	21400	10700	13400	Floored at 5%
Armstrong County, PA HMFA	60300	30150	30050	Increase Capped
Athens-Clarke County, GA MSA	61500	30750	30000	Increase Capped
Atlantic City-Hammonton, NJ MSA	67200	33600	35900	Increase Capped
Bakersfield, CA MSA	53000	26500	29950	State Median Based
Barranquitas-Aibonito, PR HMFA	16700	8350	12600	High Housing Cost
Battle Creek, MI MSA	55700	27850	27900	State Median Based
Bay City, MI MSA	65900	32950	30050	Increase Capped
Beaumont-Port Arthur, TX HMFA	55400	27700	27750	Floored at 5%
Bend-Redmond, OR MSA	64000	32000	31900	Increase Capped
Benton County, MS HMFA	40800	20400	22800	State Median Based
Berkshire County, MA (part) HMFA	72900	36450	40000	State Median Based
Blacksburg-Christiansburg-Radford, VA HM	71900	35950	34250	Increase Capped
Bloomington, IL HMFA	79600	39800	41700	Floored at 5%
Bloomington, IN HMFA	62300	31150	31200	Floored at 5%
Box Elder County, UT HMFA	65800	32900	33850	State Median Based
Bridgeport, CT HMFA	86300	43150	45850	State Median Based
Brockton, MA HMFA	81000	40500	41400	Floored at 5%
Brown County, OH HMFA	54000	27000	28800	State Median Based
Brownsville-Harlingen, TX MSA	37900	18950	27100	State Median Based
Buckingham County, VA HMFA	52800	26400	26650	State Median Based
Butler County, KY HMFA	46600	23300	23900	State Median Based
Butte County, ID HMFA	50700	25350	27600	State Median Based
Caguas, PR HMFA	26400	13200	14750	Floored at 5%
Campbell County, TN HMFA	41100	20550	23950	State Median Based
Cape Girardeau, MO-IL MSA	59000	29500	29450	Increase Capped
Carson City, NV MSA	56900	28450	31450	State Median Based
Casper, WY MSA	74400	37200	37350	State Median Based
Chambersburg-Waynesboro, PA MSA	63700	31850	32150	Floored at 5%
Charleston, WV HMFA	53000	26500	27500	Floored at 5%
Chester County, SC HMFA	44500	22250	22950	State Median Based
Colchester-Lebanon, CT HMFA	109700	54850	54400	Low Housing CostUSM
Columbia County, WA HMFA	51900	25950	30250	Increase Capped
Columbia, MO MSA	75200	37600	37200	Increase Capped
Columbus, OH HMFA	74500	37250	37200	Increase Capped
Corpus Christi, TX HMFA	63100	31550	31050	Increase Capped
Corvallis, OR MSA	87400	43700	40900	Increase Capped
Craven County, NC HMFA	51000	25500	27000	Floored at 5%
Crestview-Fort Walton Beach-Destin, FL H	71500	35750	34050	Increase Capped
Crockett County, TN HMFA	46600	23300	23950	State Median Based
Cumberland, MD-WV MSA	53900	26950	34250	Floored at 5%
Dallas County, MO HMFA	42900	21450	25400	State Median Based
Dalton, GA HMFA	52700	26350	24200	Increase Capped
Danbury, CT HMFA	114700	57350	55100	Low Housing Cost
Danville, IL MSA	54700	27350	30200	State Median Based



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2017		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME	MEDIAN	VLI LIMIT	
Davidson County, NC HMFA	56100	28050	27950	Increase Capped
DeKalb County, IL HMFA	75800	37900	36450	Increase Capped
Decatur, IL MSA	67000	33500	31350	Increase Capped
Deltona-Daytona Beach-Ormond Beach, FL H	54300	27150	27900	Increase Capped
East Stroudsburg, PA MSA	74900	37450	34200	Increase Capped
Eastern Worcester County, MA HMFA	120200	60100	54400	Low Housing CostUSM
Easton-Raynham, MA HMFA	113200	56600	54400	Low Housing CostUSM
El Centro, CA MSA	49700	24850	29950	State Median Based
El Paso, TX HMFA	45300	22650	27100	State Median Based
Fajardo, PR HMFA	21600	10800	14400	Floored at 5%
Falls County, TX HMFA	48500	24250	27100	State Median Based
Fargo, ND-MN MSA	75200	37600	39300	Increase Capped
Fayette County, WV HMFA	44100	22050	24650	State Median Based
Fayetteville-Springdale-Rogers, AR HMFA	66100	33050	32950	Increase Capped
Fitchburg-Leominster, MA HMFA	68600	34300	40000	State Median Based
Flint, MI MSA	53700	26850	27900	State Median Based
Florence, SC HMFA	57800	28900	27900	Increase Capped
Floyd County, VA HMFA	57300	28650	28450	Increase Capped
Fort Lauderdale, FL HMFA	64100	32050	38100	High Housing Cost
Fort Wayne, IN MSA	63700	31850	31450	Increase Capped
Fresno, CA MSA	50000	25000	29950	State Median Based
Gainesville, FL MSA	65200	32600	32450	Increase Capped
Gainesville, GA MSA	61700	30850	30200	Increase Capped
Gem County, ID HMFA	51500	25750	27600	State Median Based
Gettysburg, PA MSA	73900	36950	36600	Increase Capped
Golden Valley County, MT HMFA	51400	25700	30250	State Median Based
Goldsboro, NC MSA	45000	22500	25300	Floored at 5%
Grainger County, TN HMFA	44600	22300	23950	State Median Based
Grand Forks, ND-MN MSA	66500	33250	39300	Increase Capped
Grand Junction, CO MSA	66300	33150	32100	Increase Capped
Grants Pass, OR MSA	46500	23250	26650	State Median Based
Great Falls, MT MSA	57600	28800	30250	State Median Based
Greeley, CO MSA	75700	37850	36700	Increase Capped
Guayama, PR MSA	18000	9000	14150	Floored at 5%
Gulf County, FL HMFA	49700	24850	24450	Increase Capped
Hagerstown, MD HMFA	67600	33800	34250	Floored at 5%
Hall County, NE HMFA	58500	29250	31300	State Median Based
Hammond, LA MSA	56600	28300	27500	Increase Capped
Hanford-Corcoran, CA MSA	50200	25100	29950	State Median Based
Harrisonburg, VA MSA	64700	32350	31400	Increase Capped
Hartford-West Hartford-East Hartford, CT	89700	44850	45850	State Median Based
Hinesville, GA HMFA	46600	23300	26250	Increase Capped
Hocking County, OH HMFA	54800	27400	28800	State Median Based
Homosassa Springs, FL MSA	45000	22500	24200	State Median Based
Houma-Thibodaux, LA MSA	55900	27950	29300	Floored at 5%
Hudspeth County, TX HMFA	28000	14000	27100	State Median Based
Huntsville, AL MSA	78200	39100	38400	Increase Capped
Iberia Parish, LA HMFA	54000	27000	26400	Increase Capped
Jackson County, IL HMFA	54000	27000	30200	State Median Based
Jackson, MS HMFA	63200	31600	31100	Increase Capped



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2017		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	
Jacksonville, NC MSA	55500	27750	27350	Increase Capped
Jasper County, SC HMFA	41800	20900	24000	Increase Capped
Jersey City, NJ HMFA	63100	31550	43000	Increase Capped
Johnstown, PA MSA	60300	30150	30050	Increase Capped
Kalawao County, HI HMFA	101200	50600	48700	Increase Capped
Kankakee, IL MSA	74300	37150	32350	Increase Capped
Kendall County, IL HMFA	99600	49800	45650	Increase Capped
Kingsport-Bristol-Bristol, TN-VA MSA	54500	27250	27100	Increase Capped
Kokomo, IN MSA	62500	31250	30950	Increase Capped
Lake Havasu City-Kingman, AZ MSA	46000	23000	23550	State Median Based
Lancaster County, SC HMFA	57700	28850	27350	Increase Capped
Laredo, TX MSA	42800	21400	27100	State Median Based
Las Cruces, NM MSA	46900	23450	26150	State Median Based
Las Vegas-Henderson-Paradise, NV MSA	61900	30950	31450	State Median Based
Lawrence, KS MSA	68500	34250	35500	Floored at 5%
Le Flore County, OK HMFA	45300	22650	24350	Increase Capped
Lewiston, ID-WA MSA	54200	27100	28250	Floored at 5%
Lewiston-Auburn, ME MSA	65100	32550	30350	Increase Capped
Lima, OH MSA	56400	28200	28800	State Median Based
Lincoln County, NC HMFA	53600	26800	28300	Floored at 5%
Lincoln County, WV HMFA	45500	22750	26700	Floored at 5%
Logan, UT-ID MSA	60200	30100	33850	State Median Based
Long County, GA HMFA	57500	28750	27750	Increase Capped
Longview, TX HMFA	61400	30700	30150	Increase Capped
Longview, WA MSA	52100	26050	31050	State Median Based
Los Angeles-Long Beach-Glendale, CA HMFA	64300	32150	45050	High Housing Cost
Lynn County, TX HMFA	49500	24750	27100	State Median Based
Macon County, TN HMFA	43200	21600	23950	State Median Based
Madera, CA MSA	51300	25650	29950	State Median Based
Manhattan, KS MSA	70300	35150	34850	Increase Capped
Mansfield, OH MSA	55400	27700	28800	State Median Based
Martin County, TX HMFA	70800	35400	28100	Increase Capped
Maui County, HI HMFA	74100	37050	43050	Increase Capped
Maury County, TN HMFA	66600	33300	30050	Increase Capped
Mayagüez, PR MSA	23600	11800	14150	Increase Capped
McAllen-Edinburg-Mission, TX MSA	40300	20150	27100	State Median Based
McDonald County, MO HMFA	45900	22950	24800	Increase Capped
Meade County, KY HMFA	58600	29300	27750	Increase Capped
Meade County, SD HMFA	63200	31600	32350	State Median Based
Merced, CA MSA	48500	24250	29950	State Median Based
Meriwether County, GA HMFA	44800	22400	23250	State Median Based
Merrick County, NE HMFA	59800	29900	31300	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	51800	25900	37750	High Housing Cost
Michigan City-La Porte, IN MSA	57200	28600	28650	State Median Based
Midland, TX HMFA	91600	45800	40600	Increase Capped
Mille Lacs County, MN HMFA	60800	30400	32650	State Median Based
Missoula, MT MSA	71200	35600	32950	Increase Capped
Modesto, CA MSA	57500	28750	29950	State Median Based
Montcalm County, MI HMFA	49600	24800	27900	State Median Based
Morgan County, TN HMFA	47700	23850	23950	State Median Based



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2017		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	
Muncie, IN MSA	52800	26400	28650	State Median Based
Murray County, GA HMFA	43500	21750	23250	State Median Based
Muskegon, MI MSA	53500	26750	27900	State Median Based
Napa, CA MSA	91000	45500	46550	High Housing Cost
Naples-Immokalee-Marco Island, FL MSA	68300	34150	34850	High Housing Cost
New Bedford, MA HMFA	62200	31100	31500	Increase Capped
New Haven-Meriden, CT HMFA	88100	44050	45850	State Median Based
New York, NY HMFA	66200	33100	47700	High Housing Cost
Newton County, TX HMFA	49200	24600	27100	State Median Based
Norwich-New London, CT HMFA	82100	41050	45850	State Median Based
Oakland-Fremont, CA HMFA	97400	48700	52150	Increase Capped
Ocala, FL MSA	51500	25750	25400	Increase Capped
Ocean City, NJ MSA	73400	36700	37500	Floored at 5%
Odessa, TX MSA	72400	36200	32600	Increase Capped
Okmulgee County, OK HMFA	52500	26250	26950	State Median Based
Oldham County, TX HMFA	71400	35700	34250	Increase Capped
Oliver County, ND HMFA	79200	39600	39750	Floored at 5%
Owen County, IN HMFA	54100	27050	28650	State Median Based
Owensboro, KY MSA	54100	27050	28250	Floored at 5%
Oxnard-Thousand Oaks-Ventura, CA MSA	85600	42800	49950	Increase Capped
Palm Coast, FL HMFA	57600	28800	28850	Increase Capped
Parkersburg-Vienna, WV MSA	57000	28500	27200	Increase Capped
Pascagoula, MS HMFA	56000	28000	28050	Floored at 5%
Pend Oreille County, WA HMFA	49600	24800	29700	Increase Capped
Penobscot County, ME (part) HMFA	52200	26100	27950	State Median Based
Perry County, OH HMFA	50000	25000	28800	State Median Based
Pickens County, AL HMFA	42100	21050	22850	State Median Based
Pittsfield, MA HMFA	67200	33600	40000	State Median Based
Pocatello, ID MSA	56800	28400	28600	Floored at 5%
Poinsett County, AR HMFA	42100	21050	23250	State Median Based
Polk County, MO HMFA	49400	24700	25400	State Median Based
Ponce, PR HMFA	22300	11150	13600	Floored at 5%
Port St. Lucie, FL MSA	58000	29000	30100	Increase Capped
Portland, ME HMFA	83400	41700	41050	Increase Capped
Portsmouth-Rochester, NH HMFA	90700	45350	44600	Increase Capped
Pueblo, CO MSA	50500	25250	31900	State Median Based
Putnam County, WV HMFA	69700	34850	33150	Increase Capped
Quebradillas Municipio, PR HMFA	17900	8950	12600	High Housing Cost
Rapid City, SD HMFA	63600	31800	32350	State Median Based
Richmond, VA MSA	78700	39350	38700	Increase Capped
Riverside-San Bernardino-Ontario, CA MSA	63200	31600	32250	High Housing Cost
Roanoke, VA HMFA	66900	33450	33000	Increase Capped
Rockingham County, NC HMFA	48500	24250	24850	Floored at 5%
Sacramento--Roseville--Arden-Arcade, CA	75200	37600	37100	Increase Capped
Salinas, CA MSA	63100	31550	40700	Increase Capped
San Benito County, CA HMFA	73400	36700	41800	Increase Capped
San Diego-Carlsbad, CA MSA	79300	39650	45450	Increase Capped
San Francisco, CA HMFA	115300	57650	65800	Increase Capped
San German, PR MSA	18400	9200	12600	High Housing Cost
San Jose-Sunnyvale-Santa Clara, CA HMFA	113300	56650	59700	Increase Capped



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2017		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	VLI	
San Juan-Guaynabo, PR HMFA	26600	13300	16100	High Housing Cost	
San Luis Obispo-Paso Robles-Arroyo Grand	83200	41600	40850	Increase Capped	
Santa Ana-Anaheim-Irvine, CA HMFA	88000	44000	52150	Increase Capped	
Santa Cruz-Watsonville, CA MSA	83300	41650	50100	Increase Capped	
Santa Maria-Santa Barbara, CA MSA	73900	36950	45000	Increase Capped	
Santa Rosa, CA MSA	83900	41950	44050	Increase Capped	
Scott County, IN HMFA	51800	25900	27900	Increase Capped	
Sebastian-Vero Beach, FL MSA	61900	30950	29450	Increase Capped	
Sebring, FL MSA	42200	21100	24200	State Median Based	
Sherman-Denison, TX MSA	66700	33350	31550	Increase Capped	
Shreveport-Bossier City, LA HMFA	54700	27350	28300	Floored at 5%	
Simpson County, MS HMFA	43600	21800	22800	State Median Based	
Sioux City, IA-NE-SD HMFA	62300	31150	31950	State Median Based	
Sioux County, ND HMFA	37600	18800	39300	Increase Capped	
Somerset County, MD HMFA	49200	24600	34250	Floored at 5%	
Somervell County, TX HMFA	58900	29450	33550	Floored at 5%	
South Bend-Mishawaka, IN HMFA	61500	30750	30500	Increase Capped	
Springfield, MA MSA	66600	33300	40000	State Median Based	
Springfield, OH MSA	54500	27250	28800	State Median Based	
St. George, UT MSA	59000	29500	33850	State Median Based	
Stamford-Norwalk, CT HMFA	142800	71400	70200	Increase Capped	
Staunton-Waynesboro, VA MSA	64500	32250	32200	Increase Capped	
Stevens County, WA HMFA	54400	27200	29700	Increase Capped	
Sumter, SC MSA	46700	23350	24150	Floored at 5%	
Taunton-Mansfield-Norton, MA HMFA	94400	47200	45000	Increase Capped	
Terre Haute, IN HMFA	52900	26450	28650	State Median Based	
Texarkana, TX-Texarkana, AR HMFA	52600	26300	27100	State Median Based	
Topeka, KS MSA	68300	34150	33450	Increase Capped	
Tunica County, MS HMFA	34300	17150	22800	State Median Based	
Tuscaloosa, AL HMFA	61100	30550	29650	Increase Capped	
Tyler, TX MSA	58000	29000	29150	Floored at 5%	
Urban Honolulu, HI MSA	86600	43300	52300	High Housing Cost	
Utica-Rome, NY MSA	62100	31050	31250	State Median Based	
Utua Municipio, PR HMFA	19200	9600	12600	High Housing Cost	
Valdosta, GA MSA	45900	22950	23900	Floored at 5%	
Victoria, TX MSA	63800	31900	31100	Increase Capped	
Vineland-Bridgeton, NJ MSA	54200	27100	32950	High Housing Cost	
Visalia-Porterville, CA MSA	47300	23650	29950	State Median Based	
Waco, TX HMFA	58200	29100	28000	Increase Capped	
Warner Robins, GA HMFA	57900	28950	31250	Floored at 5%	
Warren County, NJ HMFA	94500	47250	44850	Increase Capped	
Washington County, IN HMFA	51500	25750	27500	Increase Capped	
Waterbury, CT HMFA	63000	31500	45500	Increase Capped	
Watertown-Fort Drum, NY MSA	62400	31200	31900	High Housing Cost	
Wausau, WI MSA	72600	36300	34950	Increase Capped	
Webster Parish, LA HMFA	47100	23550	23600	State Median Based	
Weirton-Steubenville, WV-OH MSA	53800	26900	28800	State Median Based	
West Palm Beach-Boca Raton, FL HMFA	67900	33950	35950	Increase Capped	
Western Worcester County, MA HMFA	75600	37800	40000	State Median Based	
Williamson County, IL HMFA	65700	32850	31000	Increase Capped	



ATTACHMENT 3
 Metropolitan FMR Areas with Adjusted
 Very Low Income Limits

METROPOLITAN AREA	FY2017 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Winchester, VA-WV MSA	68100	34050	35100	Floored at 5%
Windham County, CT HMFA	72900	36450	45500	Increase Capped
Yakima, WA MSA	52200	26100	29700	Increase Capped
Yauco, PR HMFA	17000	8500	12600	High Housing Cost
Yazoo County, MS HMFA	35400	17700	22800	State Median Based
Youngstown-Warren-Boardman, OH HMFA	54600	27300	28800	State Median Based
Yuba City, CA MSA	55500	27750	29950	State Median Based
Yuma, AZ MSA	44500	22250	25350	High Housing Cost



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2017			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4- PERSON MEDIAN LI	LIMIT	
Acadia Parish, LA HMFA	46000	36800	37750	State Median Based
Aguadilla-Isabela, PR HMFA	18700	14960	20150	High Housing Cost
Altoona, PA MSA	62700	50160	49300	Increase Capped
Anchorage, AK HMFA	89000	71200	68000	Capped at US Med
Ann Arbor, MI MSA	88300	70640	68000	Capped at US Med
Anniston-Oxford-Jacksonville, AL MSA	53000	42400	40150	Increase Capped
Aransas County, TX HMFA	51800	41440	43700	Floored at 5%
Arecibo, PR HMFA	21400	17120	21450	Floored at 5%
Armstrong County, PA HMFA	60300	48240	48050	Increase Capped
Athens-Clarke County, GA MSA	61500	49200	48000	Increase Capped
Atlantic City-Hammonton, NJ MSA	67200	53760	57450	Increase Capped
Bakersfield, CA MSA	53000	42400	47900	State Median Based
Baltimore-Columbia-Towson, MD MSA	91100	72880	68000	Capped at US Med
Barnstable Town, MA MSA	90200	72160	68000	Capped at US Med
Barranquitas-Aibonito, PR HMFA	16700	13360	20150	High Housing Cost
Battle Creek, MI MSA	55700	44560	44650	State Median Based
Bay City, MI MSA	65900	52720	48050	Increase Capped
Beaumont-Port Arthur, TX HMFA	55400	44320	44400	Floored at 5%
Bend-Redmond, OR MSA	64000	51200	51050	Increase Capped
Benton County, MS HMFA	40800	32640	36500	State Median Based
Bergen-Passaic, NJ HMFA	96500	77200	68000	Capped at US Med
Berkshire County, MA (part) HMFA	72900	58320	64000	State Median Based
Blacksburg-Christiansburg-Radford, VA HM	71900	57520	54800	Increase Capped
Bloomington, IL HMFA	79600	63680	66700	Floored at 5%
Bloomington, IN HMFA	62300	49840	49900	Floored at 5%
Boston-Cambridge-Quincy, MA-NH HMFA	103400	82720	78150	Increase Capped
Boulder, CO MSA	98200	78560	68000	Capped at US Med
Box Elder County, UT HMFA	65800	52640	54150	State Median Based
Brazoria County, TX HMFA	85600	68480	68000	Capped at US Med
Bridgeport, CT HMFA	86300	69040	68000	Capped at US Med
Brockton, MA HMFA	81000	64800	66250	Floored at 5%
Brown County, OH HMFA	54000	43200	46100	State Median Based
Brownsville-Harlingen, TX MSA	37900	30320	43350	State Median Based
Buckingham County, VA HMFA	52800	42240	42650	State Median Based
Butler County, KY HMFA	46600	37280	38250	State Median Based
Butte County, ID HMFA	50700	40560	44150	State Median Based
Caguas, PR HMFA	26400	21120	23600	Floored at 5%
California-Lexington Park, MD MSA	99600	79680	68000	Capped at US Med
Campbell County, TN HMFA	41100	32880	38300	State Median Based
Cape Girardeau, MO-IL MSA	59000	47200	47100	Increase Capped
Carson City, NV MSA	56900	45520	50300	State Median Based
Casper, WY MSA	74400	59520	59750	State Median Based
Chambersburg-Waynesboro, PA MSA	63700	50960	51450	Floored at 5%
Charleston, WV HMFA	53000	42400	44000	Floored at 5%
Chester County, SC HMFA	44500	35600	36700	State Median Based
Colchester-Lebanon, CT HMFA	109700	87760	68000	Capped at US Med
Columbia County, WA HMFA	51900	41520	48400	Increase Capped
Columbia, MO MSA	75200	60160	59500	Increase Capped
Columbus, OH HMFA	74500	59600	59500	Increase Capped
Corpus Christi, TX HMFA	63100	50480	49700	Increase Capped



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2017			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4- PERSON MEDIAN LI	LIMIT	
Corvallis, OR MSA	87400	69920	65450	Increase Capped
Craven County, NC HMFA	51000	40800	43200	Floored at 5%
Crestview-Fort Walton Beach-Destin, FL H	71500	57200	54500	Increase Capped
Crockett County, TN HMFA	46600	37280	38300	State Median Based
Cumberland, MD-WV MSA	53900	43120	54850	Floored at 5%
Dallas County, MO HMFA	42900	34320	40650	State Median Based
Dalton, GA HMFA	52700	42160	38700	Increase Capped
Danbury, CT HMFA	114700	91760	73650	Floored at 5%
Danville, IL MSA	54700	43760	48300	State Median Based
Davidson County, NC HMFA	56100	44880	44700	Increase Capped
DeKalb County, IL HMFA	75800	60640	58300	Increase Capped
Decatur, IL MSA	67000	53600	50150	Increase Capped
Deltona-Daytona Beach-Ormond Beach, FL H	54300	43440	44650	Increase Capped
East Stroudsburg, PA MSA	74900	59920	54700	Increase Capped
Eastern Worcester County, MA HMFA	120200	96160	68000	Capped at US Med
Easton-Raynham, MA HMFA	113200	90560	68000	Capped at US Med
El Centro, CA MSA	49700	39760	47900	State Median Based
El Paso, TX HMFA	45300	36240	43350	State Median Based
Fajardo, PR HMFA	21600	17280	23050	Floored at 5%
Falls County, TX HMFA	48500	38800	43350	State Median Based
Fargo, ND-MN MSA	75200	60160	62900	Increase Capped
Fayette County, WV HMFA	44100	35280	39450	State Median Based
Fayetteville-Springdale-Rogers, AR HMFA	66100	52880	52650	Increase Capped
Fitchburg-Leominster, MA HMFA	68600	54880	64000	State Median Based
Flint, MI MSA	53700	42960	44650	State Median Based
Florence, SC HMFA	57800	46240	44650	Increase Capped
Floyd County, VA HMFA	57300	45840	45500	Increase Capped
Fort Lauderdale, FL HMFA	64100	51280	60950	High Housing Cost
Fort Wayne, IN MSA	63700	50960	50300	Increase Capped
Franklin County, MA	76500	61200	64000	State Median Based
Franklin County, MA	76500	61200	64000	State Median Based
Fresno, CA MSA	50000	40000	47900	State Median Based
Gainesville, FL MSA	65200	52160	51900	Increase Capped
Gainesville, GA MSA	61700	49360	48300	Increase Capped
Gem County, ID HMFA	51500	41200	44150	State Median Based
Gettysburg, PA MSA	73900	59120	58550	Increase Capped
Golden Valley County, MT HMFA	51400	41120	48400	State Median Based
Goldsboro, NC MSA	45000	36000	40500	Floored at 5%
Grainger County, TN HMFA	44600	35680	38300	State Median Based
Grand Forks, ND-MN MSA	66500	53200	62900	Increase Capped
Grand Junction, CO MSA	66300	53040	51350	Increase Capped
Grants Pass, OR MSA	46500	37200	42650	State Median Based
Great Falls, MT MSA	57600	46080	48400	State Median Based
Greeley, CO MSA	75700	60560	58700	Increase Capped
Guayama, PR MSA	18000	14400	22650	Floored at 5%
Gulf County, FL HMFA	49700	39760	39100	Increase Capped
Hagerstown, MD HMFA	67600	54080	54850	Floored at 5%
Hall County, NE HMFA	58500	46800	50100	State Median Based
Hammond, LA MSA	56600	45280	43950	Increase Capped
Hanford-Corcoran, CA MSA	50200	40160	47900	State Median Based



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2017			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4- PERSON MEDIAN LI	LIMIT	
Harrisonburg, VA MSA	64700	51760	50200	Increase Capped
Hartford-West Hartford-East Hartford, CT	89700	71760	68000	Capped at US Med
Hillsborough County, NH (part) HMFA	87100	69680	68000	Capped at US Med
Hinesville, GA HMFA	46600	37280	42000	Increase Capped
Hocking County, OH HMFA	54800	43840	46100	State Median Based
Homosassa Springs, FL MSA	45000	36000	38700	State Median Based
Houma-Thibodaux, LA MSA	55900	44720	46900	Floored at 5%
Hudspeth County, TX HMFA	28000	22400	43350	State Median Based
Huntsville, AL MSA	78200	62560	61450	Increase Capped
Iberia Parish, LA HMFA	54000	43200	42250	Increase Capped
Iowa City, IA HMFA	86800	69440	68000	Capped at US Med
Jackson County, IL HMFA	54000	43200	48300	State Median Based
Jackson, MS HMFA	63200	50560	49750	Increase Capped
Jacksonville, NC MSA	55500	44400	43750	Increase Capped
Jasper County, SC HMFA	41800	33440	38400	Increase Capped
Jersey City, NJ HMFA	63100	50480	68800	Increase Capped
Johnstown, PA MSA	60300	48240	48050	Increase Capped
Kalawao County, HI HMFA	101200	80960	68000	Capped at US Med
Kankakee, IL MSA	74300	59440	51750	Increase Capped
Kendall County, IL HMFA	99600	79680	68000	Capped at US Med
Kendall County, TX HMFA	91500	73200	68000	Capped at US Med
Kingsport-Bristol-Bristol, TN-VA MSA	54500	43600	43350	Increase Capped
Kokomo, IN MSA	62500	50000	49500	Increase Capped
Lake Havasu City-Kingman, AZ MSA	46000	36800	37700	State Median Based
Lancaster County, SC HMFA	57700	46160	43750	Increase Capped
Laredo, TX MSA	42800	34240	43350	State Median Based
Las Cruces, NM MSA	46900	37520	41850	State Median Based
Las Vegas-Henderson-Paradise, NV MSA	61900	49520	50300	State Median Based
Lawrence, KS MSA	68500	54800	56800	Floored at 5%
Lawrence, MA-NH HMFA	87600	70080	68000	Capped at US Med
Le Flore County, OK HMFA	45300	36240	38950	Increase Capped
Lewiston, ID-WA MSA	54200	43360	45200	Floored at 5%
Lewiston-Auburn, ME MSA	65100	52080	48550	Increase Capped
Lima, OH MSA	56400	45120	46100	State Median Based
Lincoln County, NC HMFA	53600	42880	45300	Floored at 5%
Lincoln County, WV HMFA	45500	36400	42750	Floored at 5%
Livingston County, MI HMFA	85300	68240	68000	Capped at US Med
Logan, UT-ID MSA	60200	48160	54150	State Median Based
Long County, GA HMFA	57500	46000	44400	Increase Capped
Longview, TX HMFA	61400	49120	48250	Increase Capped
Longview, WA MSA	52100	41680	49700	State Median Based
Los Angeles-Long Beach-Glendale, CA HMFA	64300	51440	72100	High Housing Cost
Lowell, MA HMFA	96300	77040	68000	Capped at US Med
Lynn County, TX HMFA	49500	39600	43350	State Median Based
Macon County, TN HMFA	43200	34560	38300	State Median Based
Madera, CA MSA	51300	41040	47900	State Median Based
Madison, WI HMFA	85200	68160	68000	Capped at US Med
Manhattan, KS MSA	70300	56240	55750	Increase Capped
Mansfield, OH MSA	55400	44320	46100	State Median Based
Martin County, TX HMFA	70800	56640	44950	Increase Capped



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2017			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	PERSON LIMIT	
Matanuska-Susitna Borough, AK HMFA	90400	72320	68000	Capped at US Med
Maui County, HI HMFA	74100	59280	68900	Increase Capped
Maury County, TN HMFA	66600	53280	48050	Increase Capped
Mayagüez, PR MSA	23600	18880	22650	Increase Capped
McAllen-Edinburg-Mission, TX MSA	40300	32240	43350	State Median Based
McDonald County, MO HMFA	45900	36720	39650	Increase Capped
Meade County, KY HMFA	58600	46880	44400	Increase Capped
Meade County, SD HMFA	63200	50560	51750	State Median Based
Merced, CA MSA	48500	38800	47900	State Median Based
Meriwether County, GA HMFA	44800	35840	37200	State Median Based
Merrick County, NE HMFA	59800	47840	50100	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	51800	41440	60400	High Housing Cost
Michigan City-La Porte, IN MSA	57200	45760	45850	State Median Based
Middlesex-Somerset-Hunterdon, NJ HMFA	105400	84320	77100	High Housing Cost
Midland, TX HMFA	91600	73280	64950	Increase Capped
Milford-Ansonia-Seymour, CT HMFA	93500	74800	68000	Capped at US Med
Mille Lacs County, MN HMFA	60800	48640	52250	State Median Based
Minneapolis-St. Paul-Bloomington, MN-WI	90400	72320	68000	Capped at US Med
Missoula, MT MSA	71200	56960	52700	Increase Capped
Modesto, CA MSA	57500	46000	47900	State Median Based
Monmouth-Ocean, NJ HMFA	94000	75200	69200	High Housing Cost
Montcalm County, MI HMFA	49600	39680	44650	State Median Based
Morgan County, TN HMFA	47700	38160	38300	State Median Based
Muncie, IN MSA	52800	42240	45850	State Median Based
Murray County, GA HMFA	43500	34800	37200	State Median Based
Muskegon, MI MSA	53500	42800	44650	State Median Based
Napa, CA MSA	91000	72800	74500	High Housing Cost
Naples-Immokalee-Marco Island, FL MSA	68300	54640	55750	High Housing Cost
Nashua, NH HMFA	94100	75280	68000	Capped at US Med
Nassau-Suffolk, NY HMFA	110800	88640	81000	Increase Capped
New Bedford, MA HMFA	62200	49760	50350	Increase Capped
New Haven-Meriden, CT HMFA	88100	70480	68000	Capped at US Med
New York, NY HMFA	66200	52960	76300	High Housing Cost
Newark, NJ HMFA	94200	75360	68000	Capped at US Med
Newport-Middleton-Portsmouth, RI HMFA	93700	74960	68000	Capped at US Med
Newton County, TX HMFA	49200	39360	43350	State Median Based
Norwich-New London, CT HMFA	82100	65680	68000	Capped at US Med
Oakland-Fremont, CA HMFA	97400	77920	80400	Increase Capped
Ocala, FL MSA	51500	41200	40650	Increase Capped
Ocean City, NJ MSA	73400	58720	60000	Floored at 5%
Odessa, TX MSA	72400	57920	52150	Increase Capped
Okmulgee County, OK HMFA	52500	42000	43100	State Median Based
Oldham County, TX HMFA	71400	57120	54800	Increase Capped
Oliver County, ND HMFA	79200	63360	63600	Floored at 5%
Owen County, IN HMFA	54100	43280	45850	State Median Based
Owensboro, KY MSA	54100	43280	45200	Floored at 5%
Oxnard-Thousand Oaks-Ventura, CA MSA	85600	68480	79900	Increase Capped
Palm Coast, FL HMFA	57600	46080	46150	Increase Capped
Parkersburg-Vienna, WV MSA	57000	45600	43500	Increase Capped
Pascagoula, MS HMFA	56000	44800	44900	Floored at 5%



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2017			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4- PERSON MEDIAN LI	LIMIT	
Pend Oreille County, WA HMFA	49600	39680	47500	Increase Capped
Penobscot County, ME (part) HMFA	52200	41760	44700	State Median Based
Perry County, OH HMFA	50000	40000	46100	State Median Based
Pickens County, AL HMFA	42100	33680	36550	State Median Based
Pittsfield, MA HMFA	67200	53760	64000	State Median Based
Pocatello, ID MSA	56800	45440	45750	Floored at 5%
Poinsett County, AR HMFA	42100	33680	37200	State Median Based
Polk County, MO HMFA	49400	39520	40650	State Median Based
Ponce, PR HMFA	22300	17840	21800	Floored at 5%
Port St. Lucie, FL MSA	58000	46400	48150	Increase Capped
Portland, ME HMFA	83400	66720	65700	Increase Capped
Portsmouth-Rochester, NH HMFA	90700	72560	68000	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY HMF	89400	71520	68000	Capped at US Med
Pueblo, CO MSA	50500	40400	51050	State Median Based
Putnam County, WV HMFA	69700	55760	53050	Increase Capped
Quebradillas Municipio, PR HMFA	17900	14320	20150	High Housing Cost
Rapid City, SD HMFA	63600	50880	51750	State Median Based
Richmond, VA MSA	78700	62960	61900	Increase Capped
Riverside-San Bernardino-Ontario, CA MSA	63200	50560	51600	High Housing Cost
Roanoke, VA HMFA	66900	53520	52800	Increase Capped
Rochester, MN HMFA	88600	70880	68000	Capped at US Med
Rockingham County, NC HMFA	48500	38800	39800	Floored at 5%
Rockland County, NY HMFA	103600	82880	76300	High Housing Cost
Sacramento--Roseville--Arden-Arcade, CA	75200	60160	59350	Increase Capped
Salinas, CA MSA	63100	50480	65100	Increase Capped
San Benito County, CA HMFA	73400	58720	66900	Increase Capped
San Diego-Carlsbad, CA MSA	79300	63440	72750	Increase Capped
San Francisco, CA HMFA	115300	92240	105350	Increase Capped
San German, PR MSA	18400	14720	20150	High Housing Cost
San Jose-Sunnyvale-Santa Clara, CA HMFA	113300	90640	84750	Increase Capped
San Juan-Guaynabo, PR HMFA	26600	21280	25750	High Housing Cost
San Luis Obispo-Paso Robles-Arroyo Grand	83200	66560	65350	Increase Capped
Santa Ana-Anaheim-Irvine, CA HMFA	88000	70400	83450	Increase Capped
Santa Cruz-Watsonville, CA MSA	83300	66640	80250	Increase Capped
Santa Maria-Santa Barbara, CA MSA	73900	59120	72050	Increase Capped
Santa Rosa, CA MSA	83900	67120	70500	Increase Capped
Scott County, IN HMFA	51800	41440	44650	Increase Capped
Seattle-Bellevue, WA HMFA	96000	76800	72000	High Housing Cost
Sebastian-Vero Beach, FL MSA	61900	49520	47100	Increase Capped
Sebring, FL MSA	42200	33760	38700	State Median Based
Sherman-Denison, TX MSA	66700	53360	50500	Increase Capped
Shreveport-Bossier City, LA HMFA	54700	43760	45300	Floored at 5%
Simpson County, MS HMFA	43600	34880	36500	State Median Based
Sioux City, IA-NE-SD HMFA	62300	49840	51100	State Median Based
Sioux County, ND HMFA	37600	30080	62900	Increase Capped
Somerset County, MD HMFA	49200	39360	54850	Floored at 5%
Somervell County, TX HMFA	58900	47120	53700	Floored at 5%
South Bend-Mishawaka, IN HMFA	61500	49200	48800	Increase Capped
Southern Middlesex County, CT HMFA	106200	84960	68000	Capped at US Med
Springfield, OH MSA	54500	43600	46100	State Median Based



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2017			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
St. George, UT MSA	59000	47200	54150	State Median Based
Stamford-Norwalk, CT HMFA	142800	114240	88550	Increase Capped
Staunton-Waynesboro, VA MSA	64500	51600	51500	Increase Capped
Stevens County, WA HMFA	54400	43520	47500	Increase Capped
Sumter, SC MSA	46700	37360	38650	Floored at 5%
Taunton-Mansfield-Norton, MA HMFA	94400	75520	68000	Capped at US Med
Terre Haute, IN HMFA	52900	42320	45850	State Median Based
Texarkana, TX-Texarkana, AR HMFA	52600	42080	43350	State Median Based
Topeka, KS MSA	68300	54640	53500	Increase Capped
Trenton, NJ MSA	95400	76320	68000	Capped at US Med
Tunica County, MS HMFA	34300	27440	36500	State Median Based
Tuscaloosa, AL HMFA	61100	48880	47450	Increase Capped
Tyler, TX MSA	58000	46400	46650	Floored at 5%
Urban Honolulu, HI MSA	86600	69280	83700	High Housing Cost
Utica-Rome, NY MSA	62100	49680	50000	State Median Based
Utuaado Municipio, PR HMFA	19200	15360	20150	High Housing Cost
Valdosta, GA MSA	45900	36720	38250	Floored at 5%
Victoria, TX MSA	63800	51040	49750	Increase Capped
Vineland-Bridgeton, NJ MSA	54200	43360	52700	High Housing Cost
Visalia-Porterville, CA MSA	47300	37840	47900	State Median Based
Waco, TX HMFA	58200	46560	44800	Increase Capped
Warner Robins, GA HMFA	57900	46320	50000	Floored at 5%
Warren County, NJ HMFA	94500	75600	68000	Capped at US Med
Washington County, IN HMFA	51500	41200	43950	Increase Capped
Washington-Arlington-Alexandria, DC-VA-M	110300	88240	75050	Increase Capped
Waterbury, CT HMFA	63000	50400	68000	Capped at US Med
Watertown-Fort Drum, NY MSA	62400	49920	51050	High Housing Cost
Wausau, WI MSA	72600	58080	55900	Increase Capped
Webster Parish, LA HMFA	47100	37680	37750	State Median Based
Weirton-Steubenville, WV-OH MSA	53800	43040	46100	State Median Based
West Palm Beach-Boca Raton, FL HMFA	67900	54320	57500	Increase Capped
Westchester County, NY Statutory Excepti	111400	89120	75300	Increase Capped
Western Rockingham County, NH HMFA	105600	84480	68000	Capped at US Med
Western Worcester County, MA HMFA	75600	60480	64000	State Median Based
Williamson County, IL HMFA	65700	52560	49600	Increase Capped
Winchester, VA-WV MSA	68100	54480	56150	Floored at 5%
Worcester, MA HMFA	85700	68560	68000	Capped at US Med
Yakima, WA MSA	52200	41760	47500	Increase Capped
Yauco, PR HMFA	17000	13600	20150	High Housing Cost
Yazoo County, MS HMFA	35400	28320	36500	State Median Based
York-Kittery-South Berwick, ME HMFA	85600	68480	68000	Capped at US Med
Youngstown-Warren-Boardman, OH HMFA	54600	43680	46100	State Median Based
Yuba City, CA MSA	55500	44400	47900	State Median Based
Yuma, AZ MSA	44500	35600	40550	High Housing Cost



ATTACHMENT 5
 FY 2016 - 2017 Distribution of changes in Area Median Income
 (100 Percent = FY 2016 Income Level)

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
					1	3				1		103
AK				2	7	12	4	3	1			103
AL			1	3	14	26	8	2				101
AR				1	13	34	16	1	1			102
AZ				1	2	8	2				1	103
CA				2	11	21	11	5		1		103
CO		1	1	5	9	27	8	2	2			102
CT					2	5	5					104
DE						1	1					105
FL			2	3	11	24	10	1	1			103
GA			4	8	24	55	9	8	2			101
GU						1						104
HI				1	1		2	1				107
IA				1	12	66	9	2				102
ID				2	10	20	6	1				103
IL			1	1	8	54	11	3	2	1		102
IN				2	9	47	7	2	1			102
KS				2	11	50	21	6		1		103
KY			1	8	16	49	14	3	1	2		102
LA		1	1	3	10	22	7					101
MA				1	1	7	5					104
MD				1	5	6		2				100
ME			1		2	14	1	1				102
MI					11	58	2	2	2			102
MN				1	2	57	10					102
MO			1	2	15	59	17	2		1		102
MS		1	1	5	14	36	7	4	3		1	101
MT			2	2	15	21	10	4	1			102
NC		1	2	5	22	35	12	3	1	1		101
ND				2	3	26	14	5	1		1	104
NE				3	9	47	24	2		2	1	103
NH					2	5	3					103
NJ				1		2	1					101
NM			1	3	3	17	4	1		1		101
NV		1	2	1	1	7	4					101
NY					3	35	6	2		1		103
OH				4	7	41	12	3		1		102
OK					9	42	13	3				103
OR				1	8	13	8	1				101
PA				2	6	35	6	1	1			103
PR		2		2	2	3	3	1		1		101
RI					1	3	1	1				105
SC				2	9	18	3	3	1			102
SD					13	31	14	3		1		103
TN		1	1	1	18	40	8	4	2			102
TX		2	4	6	45	103	39	9	4		3	103
UT			2	2	4	14	4					102
VA				1	14	33	11	3	1			103
VI						3						104
VT					2	10						101
WA			3		5	17	5	1	2			102
WI				1	9	43	8	1				102
WV			1	1	11	23	7	1				103
WY			1	2	3	11	6					103
US		10	33	97	445	1440	419	103	31	14	7	102



ATTACHMENT 5A
 FY 2016 - 2017 Distribution of changes in Area Median Income
 (100 Percent = FY 2016 Income Level)

Metro polita n Areas STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125	125.1% or more	
					1	1			1			105
AK				1	1		1					96
AL					6	6	3	1				102
AR					3	6	2					101
AZ				1	2	4						102
CA					6	11	10	2		1		104
CO					1	5	1		1			104
CT					2	4	5					105
DE						1	1					105
FL			1		4	14	8	1	1			104
GA				1	5	11	3	3	2			103
HI				1	1			1				99
IA					2	8	2					103
ID				2	2	2	1					99
IL			1	1	3	8	1	2	2	1		103
IN				1	3	11	2	2	1			103
KS				1		1	4					106
KY				1	1	7		1				101
LA			1	2	2	6	4					103
MA				1	1	5	4					104
MD				1	2	3		2				103
ME					1	5	1	1				103
MI					4	13			1			103
MN					1	8	1					103
MO				1	1	10	3					102
MS				1	3	2	1					96
MT					2	1			1			100
NC		1	1	2	6	12	5	1				100
ND				1	2	1	1					96
NE					2	5	1					101
NH						1	2					106
NJ				1		2	1					101
NM					1	3						101
NV			1			2						102
NY					2	18	3					103
OH				1	3	9	5					101
OK					1	7						103
OR					1	5	1	1				102
PA				1	2	11	5	1	1			103
PR		1		2	2	3	3	1		1		102
RI					1	3	1	1				105
SC				1	2	9	2	1	1			103
SD						2	2					104
TN					5	13	3	1				102
TX		1		2	8	21	6	2	2		1	103
UT					1	6						102
VA				1	3	9	4	1	1			103
VT					1							98
WA			1		4	7	3					101
WI					5	7	3	1				101
WV				1	3	5		1				100
WY				1		1						96
US		3	6	30	115	315	109	28	15	3	1	103



ATTACHMENT 5B
 FY 2016 - 2017 Distribution of changes in Area Median Income
 (100 Percent = FY 2016 Income Level)
 Non-metropolitan Areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
						2						103
AK				1	6	12	3	3	1			103
AL			1	3	8	20	5	1				101
AR				1	10	28	14	1	1			103
AZ						4	2				1	104
CA				2	5	10	1	3				101
CO		1	1	5	8	22	7	2	1			102
CT						1						103
FL			1	3	7	10	2					100
GA			4	7	19	44	6	5				101
GU						1						104
HI							2					108
IA				1	10	58	7	2				102
ID					8	18	5	1				103
IL					5	46	10	1				102
IN				1	6	36	5					102
KS				1	11	49	17	6		1		103
KY			1	7	15	42	14	2	1	2		103
LA		1		1	8	16	3					101
MA						2	1					105
MD					3	3						99
ME			1		1	9						102
MI					7	45	2	2	1			102
MN				1	1	49	9					102
MO			1	1	14	49	14	2		1		102
MS		1	1	4	11	34	6	4	3		1	102
MT			2	2	13	20	10	4				102
NC			1	3	16	23	7	2	1	1		101
ND				1	1	25	13	5	1		1	105
NE				3	7	42	23	2		2	1	103
NH					2	4	1					103
NM			1	3	2	14	4	1		1		101
NV		1	1	1	1	5	4					101
NY					1	17	3	2		1		103
OH				3	4	32	7	3		1		102
OK					8	35	13	3				103
OR				1	7	8	7					100
PA				1	4	24	1					102
PR		1										83
SC				1	7	9	1	2				101
SD					13	29	12	3		1		103
TN		1	1	1	13	27	5	3	2			102
TX		1	4	4	37	82	33	7	2		2	102
UT			2	2	3	8	4					102
VA					11	24	7	2				102
VI						3						104
VT					1	10						102
WA			2		1	10	2	1	2			103
WI				1	4	36	5					102
WV			1		8	18	7					103
WY			1	1	3	10	6					103
US		7	27	67	330	1125	310	75	16	11	6	102



ATTACHMENT 6
 FY 2017 Median Family Incomes for States,
 Metropolitan and Nonmetropolitan Portions of States

	----- FY 2017 -----		
	TOTAL	METRO	NONMETRO
Alabama	55500	59900	45700
Alaska	84900	88100	78400
Arizona	61600	62500	47100
Arkansas	53200	58200	46500
California	73300	73600	59900
Colorado	77800	79700	63800
Connecticut	91600	91600	91700
Delaware	74900	74900	55200
District of Columbia	86700	86700	55200*
Florida	59000	59500	48400
Georgia	60700	64200	46500
Hawaii	81700	84600	67000
Idaho	59900	62400	55200
Illinois	74100	76800	60400
Indiana	62700	64300	57300
Iowa	69900	75700	63900
Kansas	68500	74100	60300
Kentucky	56500	64200	47800
Louisiana	58400	61200	47200
Maine	64000	72300	55900
Maryland	92500	93500	63000
Massachusetts	90700	90900	80000
Michigan	64100	66700	55800
Minnesota	80400	86000	65300
Mississippi	51800	57900	45600
Missouri	63200	69100	50800
Montana	62600	66400	60500
Nebraska	68200	72800	62600
Nevada	62700	62700	62900
New Hampshire	83100	90300	73000
New Jersey	91200	91200	55200*
New Mexico	56400	58500	52300
New York	73400	74400	62500
North Carolina	59200	62700	48700
North Dakota	77600	76400	78800
Ohio	64300	66900	57600
Oklahoma	60600	64000	53900
Oregon	64600	67600	53300
Pennsylvania	70000	72600	57500
Rhode Island	73500	73500	55200*
South Carolina	58300	61100	45900
South Dakota	69000	73500	64700
Tennessee	57300	61200	47900
Texas	64800	66800	54200
Utah	71700	72200	67700
Vermont	69300	82400	64700
Virginia	80800	86300	53300
Washington	76500	78600	62100
West Virginia	54100	57700	49300
Wisconsin	69300	72400	62600
Wyoming	74700	74800	74700
US	68000	70100	55200

* US non-metropolitan median

