

**FY2007  
HUD INCOME LIMITS  
BRIEFING MATERIAL**

U.S. Dept. of HUD  
Office of Policy  
Development & Research

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# **FY2007 INCOME LIMITS BRIEFING MATERIAL**

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## I. OVERVIEW OF HUD PUBLIC HOUSING/ SECTION 8 INCOME LIMITS

### Overview

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 Section 8 Housing Assistance Payments program, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family income estimates (MFIs), which means income estimates are developed for each metropolitan area and non-metropolitan county. HUD income limits are calculated for every FMR area with adjustments for family size and for areas that have unusually high or low income-to-housing-cost relationships.

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended.<sup>1</sup> 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.
- The 1998 Act amendments establish a 30 percent of median family income program targeting standard.
- Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.
- Income limits are adjusted for family size.
- Income limits are adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- 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.

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<sup>1</sup> 42 U.S.C. 1437b

## The American Community Survey Data and HUD Estimates of Median Family Income

The American Community Survey has officially replaced Decennial Census long form sample data, the basis for HUD estimates of median family income (MFI). The Census bureau started collecting American Community Survey (ACS) data in 2000, but did not implement this survey with full sample sizes until 2005. The larger sample sizes collected in 2005 provide enough data to produce local estimates for large areas, and multiple years of data eventually can be grouped to produce local estimates for smaller areas. Between August and November 2006, ACS tables were published for all geographic areas containing 65,000 persons or more. In addition, HUD acquired special tabulations of median family income that match the area definitions used in HUD programs and is using these tabulations for its FY2007 MFI estimates.

The ACS provides the best data on local median incomes since the 2000 Census. In its FY2007 MFI estimates, HUD sought to make as much use of ACS data as was statistically justified. Specifically, for areas with more than 65,000 people, HUD uses local area ACS estimates but takes into consideration the margin of error<sup>2</sup> (MoE) of these surveys. For all other areas, HUD used the difference between the 2000 Census and the 2005 ACS state median family income (MFIs) as a benchmark in developing local update factors. Use of the change from 2000 Census-measured MFIs to ACS-measured MFIs incorporates into HUD's FY2007 MFI estimates an inherent negative differential between 2000 Census and ACS 2005 income measurements.<sup>3</sup> Therefore, the change between an area's FY2006 and FY2007 HUD MFI estimates is not entirely an indicator of actual change in the area median income but includes a change in the means of measuring it.

The ACS MFI estimates have significantly larger margins of error than decennial Census estimates of MFIs and often produce lower estimates, so HUD will implement ACS results with some caution. HUD's objective is to minimize the possibility of publishing income estimates with annual changes driven more by survey error than changes in underlying economic conditions. HUD therefore developed a formula for incorporating 2005 ACS local median income estimates into its FY2007 MFI estimates that explicitly considers the MoE in the local ACS results. The formula gives low weight to the potentially less accurate ACS estimates with large MoEs, thereby limiting the influence of the local ACS estimates in these areas on the HUD MFI estimates. Conversely, the formula gives high weights to ACS local median income estimates with small MoEs, allowing the ACS estimate to be the dominant component of the HUD estimates in these areas.

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<sup>2</sup> The ACS seeks to provide estimates that are close to the true population values for the variables measured. The likely accuracy of these estimates is partly dependent on sample sizes and partly on the distribution of values for a variable). The margin of error, when added to and subtracted from the survey estimate, provides an indication of the range around a survey estimate within which the true population value is likely to be found, or the confidence interval. The "90 percent confidence interval" for an estimate, for instance, provides the range around an estimate within which there is a 90 percent likelihood the true population value falls.

<sup>3</sup> See Charles Neslon, Edward Welniak, and Kirby Posey, "Income in the American Community Survey: Comparisons to Census 2000" (2003) for a discussion of this phenomenon.

HUD understands that the conversion from 2000 Census based MFI's to ACS-based MFI's and the associated decline in MFI estimates will be a difficult one. HUD will continue to hold income limits at previous year's levels in areas where median family income estimates are lower in FY2007 than in FY2006, and will continue to do so in future years in areas where this proves necessary.

### **Median Income Estimates**

Income limits start with the development of estimates of median family<sup>4</sup> income for the 530<sup>5</sup> metropolitan areas and 2,045 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:

- Decennial 2000 Census income distributions are aggregated to the FMR/income limit area level, and mid-1999 estimates of median family income (MFI) are estimated based on these data.<sup>6</sup> (The Census asks for total income for 1999; the closest "as of" date for this reporting is mid-1999)

For places of less than 65,000:

- State level 2000 Census MFI estimates and 2005 ACS state level MFI estimates were used to generate an update factor from mid-1999 to end-2005.
- County-level Bureau of Labor Statistics data are used to calculate local changes in average wages.
- The county-level BLS and state-level ACS changes were used to estimate local changes in median family incomes. (Based on an analysis of 1990-2000 income change patterns, the ACS change is given a weight of 83 percent and the local BLS change factor a weight of 17 percent in the initial determination of an area's median family income change.)

For places of 65,000 or more:

- The change from local area 2000 Census MFI to local area 2005 ACS MFI was calculated and used to generate an update factor from mid-1999 to end-2005.

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<sup>4</sup> 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.

<sup>5</sup> A few metropolitan areas were re-classified for FY2007 Fair Market rents. Details can be found at [http://www.huduser.org/datasets/fmr/fmr2007P/FY2007P\\_Preamble.pdf](http://www.huduser.org/datasets/fmr/fmr2007P/FY2007P_Preamble.pdf).

<sup>6</sup> Underlying 2000 Census MFI distributions have not changed from FY2006 and can be found at [www.huduser.org](http://www.huduser.org).

All places:

- Delays in the availability of BLS and ACS data mean that estimates need to be trended to produce a current estimate. All estimates are trended from December, 2005 to April, 2007 (1 ¼ year) with a trending factor of 3.5 percent per year, which is based on the average change in MFI's between the last two Censuses.
- For the outlying territories,<sup>7</sup> which currently lack BLS or ACS coverage, national ACS income changes are used as surrogates.

### **Income Limit Calculations**

HUD's Public Housing/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 considered to have the strongest statutory basis. 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 to their calculation.

There are currently several legislated income limit standards (e.g., 30%, 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.

Very Low-Income Limits: Very low-income limits are calculated using a set of formula relationships. 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 (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);

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<sup>7</sup> 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.

- (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's family income equals 100 percent of the two-bedroom FMR (this adjusts income limits downward for areas of unusually high median family incomes);
- (4) to minimize program management problems, income limits are normally held at FY 2006 levels for areas where lower income limits would result because of the implementation of ACS data; and,
- (5) income limits are never set at less than if they were based on the relevant State non-metropolitan median family income level.

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

**Table 1**  
**Summary of Income Limits Determinations for**  
**FY2007 Very Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	172	121
2.	Limits based on State non-metropolitan median family income level	237	24
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom Section 8 FMR	7	17
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 FMR	0	1
5.	Limits maintained at last year's level if they would otherwise be decreased by reductions in area median family income estimates, FMR Area changes, or reductions in FMRs <sup>8</sup>	1629	367
	<b>TOTALS</b>	<b>2,045</b>	<b>530</b>

<sup>8</sup> Most of these are due to use of more detailed 2000 Census income data and involve what would otherwise be small decreases in income limits.

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 non-metro county's level.

Low-Income Limits: Most four-person low-income limits are the higher of 80 percent of the area median family income or 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 exception is that the resulting income limit may not exceed the U.S. median family income level (\$59,000 for FY 2007) except when justified by high housing costs. 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 FY2007 Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 80% of local median family income	169	104
2.	Limits based on State nonmetropolitan median family income level	237	24
3.	Limits increased for high housing costs proportional to such increases for very low-income limits (i.e., set at 80/50ths of the adjusted very low-income limits)	9	23
4.	Limits decreased because of unusually high incomes in relationship to housing costs	0	0
5.	Four-person base low-income limit capped at the higher of the U.S. median of \$59,000 or 80/50ths of the minimum 4-person very low-income limit	0	3

6.	Limits maintained at last year's level if they would otherwise be decreased by reductions in median family income estimates, FMR area changes, or reductions in FMRs	1630	376
7	Totals	2045	530

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.

30 Percent of Area Median Family 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, 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 30 percent income limits therefore are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to Supplemental Security Income (SSI) benefits. Since SSI benefits provide the minimum entitlement income for elderly and disabled households, the one-person 30 percent income limits are increased if they would otherwise be less than the minimum SSI level.

### 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:

<b>Number of Persons in Family and Percentage Adjustments</b>							
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 to the nearest \$50. For simplicity, this is optional for income limits for nine-plus person families.

## **Income Limit Applications**

HUD income limits apply to the following programs:

<b><u>Program</u></b>	<b><u>Income Limits Standard</u></b>
<b>Dept. of HUD:</b>	
Public Housing	Very low-income or low-income standards
All Section 8 Programs	Very low-income or low-income standards
Indian Housing (1996 Act)	"Low-Income" is defined as the greater of 80% 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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### **Dept. of Treasury:**

Low-income Rental Tax credits and Tax-exempt Rental Housing Bonds	Current standard is Section 8 very low-income standard or 120% of that definition (i.e., the “60%” of median standard)
Tax-exempt Mortgage Revenue Bonds for homeownership financing	Generally set at 115% of area median income, with “115%” defined as 230% 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% of median family income ratio; this designation is awarded to 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% or higher; such areas receive special additional tax benefits under this program; this calculation is based on 2000 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% of all families have incomes less than 80 percent of the state median family income, based on 2000 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 Housing Finance Board:**

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

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

**Government Sponsored Enterprises (GSE's):**

Low- and Moderate-Income Housing Goals of Freddie Mac and Fannie Mae	Goals for percentages of loans are established for households with incomes below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 24 CFR, Part 81. 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**

Assistance	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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**Dept. 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 1999)

#### 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) 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. 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. 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 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.

(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 families whose incomes 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. (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 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.

(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 METHODOLOGY FOR ESTIMATING FY2007 MEDIAN FAMILY INCOMES (ECONOMIC AND MARKET ANALYSIS DIVISION, OFFICE OF ECONOMIC AFFAIRS, PD&R)

FY2007 HUD estimates of median family income are based on 2000 Census median family income (MFI) estimates updated with county-level Bureau of Labor Statistics (BLS) earnings data and Census American Community Survey (ACS) state-level MFI estimates or ACS local area MFI estimates. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), and nonmetropolitan counties.

FY2007 HUD MFI estimates reflect, for the first time, results from the fully implemented ACS, which was conducted in 2005. The manner in which the ACS data are used depends on the type of data available, which differs by place size. Local ACS MFI estimates are available for areas with populations of 65,000 or more, but the statistical reliability of these estimates differs. When local MFI estimates are available, HUD MFI estimates are based partly on local ACS estimates and partly on state-level ACS estimates. The higher the statistical reliability of local estimates, the more heavily they are used. Local ACS MFI estimates are used in inverse proportion to the size of their margins of error (MoEs)<sup>9</sup>. In practice, estimates for areas with small MoEs are almost entirely based on local ACS estimates but, where MoEs are large, state-level estimates more heavily influence results. For areas without local ACS estimates, update factors are generated using a combination of state-level 2000 Census to 2005 ACS MFI change and local area BLS wage change data. All estimates are then updated from December 2005 to April 2007 using a trend factor of 3.5 percent, which reflects the average annual change in median income from 1990 to 2000.

#### **Areas of 65,000 or more**

While the ACS provides the best data on local median incomes in areas of 65,000 or more population<sup>10</sup> since the 2000 Census, ACS estimates differ from those of the 2000 Census in significant ways. Annual ACS estimates of MFI do not have the same reliability as the decennial Census estimates. This is primarily due to the fact that the annual ACS survey sample is about one-fifth the size of the decennial census “long-form” sample, which results in larger estimated MoEs for the ACS surveys. MoEs around 2000 Census medians for metropolitan areas range from 0.3 percent to 9 percent, and average 1.5 percent. Ninety-one percent of 2000 Census metropolitan areas have a MoE of 2.5 percent or less. MoEs around ACS MFI estimates for metropolitan areas range from 0.7 percent to just under 20 percent, and average 6.4 percent. Less than 10 percent of the ACS MFI estimates have MoEs of less than 2.5 percent. One-year ACS survey results, even for the largest areas, are inherently less reliable than 2000 Census results.

ACS estimates are also significantly lower than 2000 Census estimates when each is inflated to the

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<sup>9</sup> The numbers computed by adding and subtracting the published margin of error from the median family income estimate form the “90 percent confidence interval” for the estimate. There is a 90 percent probability that any random sample of the same size from the population will yield an estimate of the median family income in this range.

<sup>10</sup> These areas include most MSAs and HUD Metro FMR Areas as well as some large nonmetropolitan counties -- 541 total areas.

same point in time. In a paper prepared for the American Statistical Association, Census staff members Nelson, Welniak, and Posey posit several theories as to why the ACS MFI estimates are statistically lower than those measured by the 2000 Census.<sup>11</sup> Two of the more significant causes are believed to be differences in the survey questions and data collection processes used in the two survey instruments. As stated in their paper, “the biggest difference between collection methods in the ACS and the decennial Census is the income reference period.” Nelson, et al., provide an in-depth discussion of the differences between 2000 Census questions asking for income information from a fixed point in time (“during 1999” – the last calendar year before the Census) and the ACS, which asks for income for “the past 12 months” during the data collection period. The primary difference here was found to be in reporting of “wage and salary” income, the largest income component for the vast majority of households, where “the past twelve months” questions yielded lower reported incomes than “in the previous calendar year” questions covering the same period.

In addition, several other data collection and survey processing differences are noted in the paper. The 2000 Census used Optical Character Recognition (OCR) methods to capture hand-written responses while the ACS employs “keyers” to record hand-written responses. Nelson, et al., assert that “we know that OCR produces higher income amounts than having actual ‘keyers’ record the data.” Furthermore, the ACS “used computer-assisted telephone interviewing (CATI) and computer-assisted personal interviewing (CAPI)” in cases where households failed to respond via mail, whereas the 1990 Census did not. Lastly, the allocation methods used to augment survey information for incomplete responses are different between the ACS and the 2000 Census. This is caused by the fact that even the full 2005 ACS had a much smaller sample than the 2000 Census – about 3 million housing units for a full year of data for the ACS compared to around 17 million during the Census. Any, or all, of these differences may contribute to the lower measurements of income derived from the ACS.

Because the transition to ACS-based MFI estimates will frequently include downward adjustments in estimates, and one-year ACS survey estimates of MFIs have significantly larger MoEs than decennial Census estimates of MFIs, HUD is implementing ACS survey results with some caution. HUD’s objective is to minimize the possibility of publishing income estimates with annual changes driven more by survey error than changes in underlying economic conditions. HUD therefore developed a formula for incorporating 2005 ACS local median income estimates into its FY2007 MFI estimates that explicitly considers the margin of error (MoE) in the local ACS results. The formula gives low weight to ACS local median income estimates with large MoEs, thereby limiting the influence of the local ACS estimates in these areas on the HUD MFI estimates. Conversely, the formula gives high weights to ACS local median income estimates with small MoEs, allowing the ACS estimate to be the dominant component of the HUD estimate in these areas.

Put simply, the formula produces a multiplicative update factor for the 1999 MFI reported in the 2000 Census. The factor is a weighted average of (a) the change in local area MFI from 1999 (2000 Census) to 2005 (local 2005 ACS), and (b) the change in state MFI from 1999 (state 2000 Census estimates) to 2005 (state 2005 ACS estimates). The weight assigned to the change in state MFI (b) is five times the local “margin of error ratio” (MoER), or one, whichever is smaller. The MoER is defined as the margin of error of the 2005 ACS local estimate divided by the 2005 ACS estimate of local MFI. The weight assigned to the change in local median family income from the ACS (a) is

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<sup>11</sup> Nelson, Charles Edward Welniak, Kirby G. Posey, *Income in the American Community Survey: Comparisons to Census 2000*, American Statistical Association, August 2003

the larger of 1 minus 5 times the MoER or zero<sup>12</sup>.

When multiplied by the 1999 MFI reported in the 2000 Census, the weighted average factor defined above produces a FY2005 MFI estimate equivalent to the ACS survey estimate. This estimate is then trended forward from December 2005 to April 2007 by multiplying it by the national average annual income growth factor.

The step-by-step procedures used to develop FY2007 estimates for areas of 65,000 plus are as follows:

1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates<sup>13</sup>.
2. The 2000 Census estimates are updated from mid-1999 to end-2005 using the following formula:

$$(1 - 5 * \text{margin of error}) * (\text{ACS2005 local median}^{14} / \text{Census 2000 local median}) + (5 * \text{margin of error}) * (\text{ACS2005 state median} / \text{Census 2000 state median})$$

3. Median family income estimates for April 1, 2007, are then estimated as follows:

$$\begin{aligned} & \text{Step 1 median family income} \\ & * \text{Step 2 adjusted local update factor} \\ & * 1.035 \text{ (3.5\% annual trending)}^{1.25 \text{ years}}^{15} \\ & = \text{FY 2007 Median Family Income estimate} \end{aligned}$$

### Areas of less than 65,000

The income adjustment factors used to update the 2000 Census-based estimates of Median Family Incomes for areas of less than 65,000<sup>16</sup> are developed in several steps. Census and ACS survey data are used to develop national and state-level estimates of change in MFIs. (State-level ACS income

<sup>12</sup> Because the largest MoER in the FY2005 ACS local data is approximately 0.2, the factor of 5 ensures that the local ACS estimates with the largest MoERs exert almost no influence on the FY2007 MFI estimates. In cases where HUD's special tabulations of MFIs have MoERs larger than in Census-published areas, HUD effectively excludes their use by capping the value of 5 times MoER at 1.

<sup>13</sup> Estimates of income need to be associated with a point in time. This poses the need to attribute an "as of" date to estimates when such dates are not explicitly defined. The 2000 Census income data, for instance, are based on questions regarding total income for 1999. For most households, income for a year is based on an income stream with at least some changes during the year. For purposes of estimation, HUD assumes that the 2000 Census income estimates have an "as of" date of mid-1999.

<sup>14</sup> ACS estimates are based on samples drawn throughout the survey year that ask about income for the previous 12 months, thereby reflecting income over a 24 month period. All responses are then adjusted by the Bureau of the Census to "annual" 2005 values using the average of the sum of the CPI indexes for the 12 months before the survey date over the annual CPI index for the year. See "Income, Earnings, and Poverty from the 2005 American Community Survey", August 2006 page 2 for a discussion of inflation adjustments made by Census for the ACS. HUD makes a further adjustment to these values by moving the "as of" date to December of the survey year, again using CPI indexes. Specifically, HUD adjusts the annual 2005 estimate to December using the seasonally adjusted December 2005 CPI (197.7) over the 2005 annual CPI (195.3).

<sup>15</sup> The caret symbol (^) means applying the exponent 1.25, commonly phrased "raised to the power".

<sup>16</sup> These include most nonmetro counties and a few small MSAs and small HUD Metro FMR Areas -- 2,034 total areas.

data are now available for calendar years 2000 through 2005.) BLS local area wage data are used to develop an indicator of relative income change within states, but adjusted so that when summed to the state level they produce the same change as the ACS. Based on research, HUD is currently using a combination of state ACS and local BLS data to update local 2000 Census-based MFI estimates until more localized ACS data begin to be available.<sup>17</sup>

The step-by-step procedures used to develop FY2007 estimates for smaller areas are as follows:

1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates.
2. Census 2000 and 2005 American Community Surveys were used to estimate the change in State MFIs for the mid-1999 to end-2005 period. The state income changes for the 1999-2005 period were calculated as follows:

$$\frac{\text{ACS state MFI (2005)}}{\text{Census state MFI (1999)}} = \text{6-year increase factor for ACS Median Family Income} = \text{ACS State Income Change}$$

For areas not covered by local ACS income estimates, the most significant change between the FY2006 and FY2007 HUD median family income estimation process is in this step. Previously, HUD trended 2000 Census state MFIs by the change in national MFI between 1999 and 2000 using Current Population Survey (CPS) median income changes. Trending for the post-2000 period through the year of the most current ACS data available (2005) was done using changes in ACS state MFI estimates. Because the 2005 ACS state MFI estimates are the first to be based on full ACS samples, they have a much greater degree of reliability than previous (2000 to 2004 ACS) state MFI estimates. Therefore, in the FY2007 HUD MFI estimates, HUD is using direct comparisons between the state estimates from the 2000 Census and the 2005 ACS to calculate state-level changes, rather than using a combination of CPS-to-CPS and ACS-to-ACS changes and applying them to 2000 Census estimates. As discussed previously, the new procedure has the effect of producing a number of downward adjustments to state median family income estimates due to inherent differences between the 2000 Census and the ACS. HUD anticipates that as local ACS MFI estimates become available for smaller areas, they will also reflect the negative differential between 2000 Census and ACS MFI estimates noted previously. That is why HUD is now implementing this change in estimation methodology.

3. State and Local (metropolitan areas and nonmetropolitan counties) BLS average wage changes for all employees for the 1999-2005 period were calculated:

$$\frac{\frac{\text{BLS Wages (2005)}}{\text{BLS Employees (2005)}}}{\frac{\text{BLS Wages (1999)}}{\text{BLS Employees (1999)}}} = \text{6 year BLS wage increase factor} = \text{BLS Average Wage Change}$$

<sup>17</sup> See the ACS operations plan at <http://www.census.gov/acs/www/Downloads/OpsPlanfinal.pdf> for further details.

4. Local area update factors were derived using local BLS average wage changes in conjunction with state-level income changes. They were combined according to the results of research done on the determinants of income change between 1990 and 2000.

$$(17\% * \text{Local BLS Average wage change}) \\ + (83\% * \text{ACS State Income Change}) = \text{Local Update Factor}$$

5. A state-level factor was generated by computing the employee-weighted average of the local area BLS wage change data for the state and adding the same proportion of the ACS state income change, as follows:

$$(17\% * \text{State Weighted Average Local BLS wage changes}) \\ + (83\% * \text{ACS State Income Change}) = \text{State Update Factor}$$

6. A state ACS control factor was developed that adjusted for differences between the aggregated results of the step 5 local update factors and the Census-ACS state-level change factor for the same period.<sup>18</sup> This was done as follows:

$$\frac{\text{ACS State MFI (2005)}}{\text{Census State MFI (1999)}} = \text{State Control Factor}$$

State Update Factor  
(from step 5)

7. Local area update factors were adjusted with the state control factor as follows:

$$\text{Local update factor (step 4)} * \text{State Control Factor (step 6)} = \text{Adjusted Local Update Factor}$$

8. Convert the step 1 median family income estimate to an April 1, 2007, estimate as follows:

$$\text{Step 1 median family income} \\ * \text{Step 7 Adjusted Local Update Factor} \\ * 1.035 \text{ (3.5\% annual trending)} ^{1.25 \text{ years}} \\ = \text{FY 2007 Median Family Income estimate}$$

Although HUD is revising its median family income estimates to use the new ACS data, it is continuing its hold-harmless policy with respect to income limits. That is, HUD will continue to set income limits at the higher of normal income limit calculations or at the previous year's income limits.

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<sup>18</sup> Changes in BLS-reported average wages, even though they are a component of family income, are not a direct measure of changes in family income and require adjustment if being used for that purpose

## ATTACHMENT 3

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Abilene, TX MSA	45100	22550	23750	Historical Exception
Aguadilla-Isabela-San Sebastián, PR	15400	7700	10950	High Housing Cost
Akron, OH MSA	60300	30150	30650	Historical Exception
Albany, GA MSA	47400	23700	24150	Historical Exception
Alexandria, LA MSA	44600	22300	22450	Historical Exception
Allentown-Bethlehem-Easton, PA HMFA	65800	32900	32950	Historical Exception
Altoona, PA MSA	48500	24250	25300	Historical Exception
Amarillo, TX MSA	49400	24700	25900	Historical Exception
Ames, IA MSA	66500	33250	33500	Historical Exception
Anchorage, AK HMFA	74800	37400	39350	Historical Exception
Anderson, IN MSA	54500	27250	32050	Historical Exception
Anderson, SC MSA	48900	24450	27450	Historical Exception
Ann Arbor, MI MSA	78300	39150	41200	Historical Exception
Anniston-Oxford, AL MSA	47100	23550	24750	Historical Exception
Anson County, NC HMFA	39900	19950	23550	Historical Exception
Aranas County, TX HMFA	40000	20000	21550	Historical Exception
Arecibo, PR HMFA	17300	8650	13700	Historical Exception
Armstrong County, PA HMFA	47100	23550	25300	Historical Exception
Atascosa County, TX HMFA	43300	21650	22400	Historical Exception
Athens-Clarke County, GA MSA	50800	25400	27150	Historical Exception
Atlanta-Sandy Springs-Marietta, GA	67100	33550	35600	Historical Exception
Atlantic City, NJ MSA	64300	32150	32200	Historical Exception
Auburn-Opelika, AL MSA	54400	27200	28800	Historical Exception
Augusta-Richmond County, GA-SC MSA	52600	26300	26700	Historical Exception
Austin County, TX HMFA	53000	26500	28100	Historical Exception
Austin-Round Rock, TX MSA	69300	34650	35550	Historical Exception
Baker County, FL HMFA	51000	25500	26250	Historical Exception
Bakersfield, CA MSA	47800	23900	25750	State Median Based
Barnstable Town, MA MSA	70400	35200	35850	State Median Based
Barranquitas-Aibonito-Quebradillas,	15900	7950	11350	High Housing Cost
Barry County, MI HMFA	58700	29350	30200	Historical Exception
Bates County, MO HMFA	43300	21650	22800	Historical Exception
Battle Creek, MI MSA	52800	26400	29100	Historical Exception
Bay City, MI MSA	54400	27200	27900	Historical Exception
Beaumont-Port Arthur, TX MSA	50200	25100	25300	Historical Exception
Bend, OR MSA	58700	29350	29400	Historical Exception
Bergen-Passaic, NJ HMFA	84000	42000	43750	Historical Exception
Berkshire County, MA (part) HMFA	61900	30950	35850	State Median Based
Binghamton, NY MSA	52800	26400	27050	Historical Exception
Birmingham-Hoover, AL HMFA	55500	27750	28700	Historical Exception
Bismarck, ND MSA	61700	30850	32700	Historical Exception
Bloomington, IN HMFA	56500	28250	29550	Historical Exception
Bloomington-Normal, IL MSA	70300	35150	36750	Historical Exception
Bond County, IL HMFA	52800	26400	27800	Historical Exception
Boone County, WV HMFA	39700	19850	20800	Historical Exception
Boston-Cambridge-Quincy, MA-NH HMFA	82400	41200	42050	Historical Exception
Boulder, CO MSA	82500	41250	43500	Historical Exception
Brazoria County, TX HMFA	62600	31300	32550	Historical Exception
Bridgeport, CT HMFA	77000	38500	39950	Historical Exception
Brockton, MA HMFA	71700	35850	36850	Historical Exception
Brown County, OH HMFA	48400	24200	26500	Historical Exception
Brownsville-Harlingen, TX MSA	30000	15000	21550	Historical Exception
Brunswick, GA MSA	50700	25350	27950	Historical Exception
Burlington, NC MSA	50800	25400	28050	Historical Exception
Butts County, GA HMFA	52000	26000	26650	Historical Exception
Caguas, PR HMFA	22600	11300	12700	High Housing Cost
Calhoun County, TX HMFA	45600	22800	23500	Historical Exception
Calloway County, MO HMFA	52400	26200	32250	Historical Exception
Canton-Massillon, OH MSA	53000	26500	27450	Historical Exception
Cape Coral-Fort Myers, FL MSA	54700	27350	28000	Historical Exception
Carroll County, IN HMFA	57000	28500	29500	Historical Exception
Carson City, NV MSA	58800	29400	30000	Historical Exception
Cass County, MI HMFA	52900	26450	27150	Historical Exception
Cedar Rapids, IA HMFA	63800	31900	33750	Historical Exception
Champaign-Urbana, IL MSA	60600	30300	31300	Historical Exception
Charleston, WV HMFA	50500	25250	26950	Historical Exception
Charleston-North Charleston, SC MSA	55400	27700	28200	Historical Exception
Charlotte-Gastonia-Concord, NC-SC H	60200	30100	32200	Historical Exception
Cheyenne, WY MSA	58100	29050	29950	Historical Exception

## ATTACHMENT 3

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Chicago-Naperville-Joliet, IL HMFA	69800	34900	37700	Historical Exception
Chilton County, AL HMFA	46300	23150	24500	Historical Exception
Cincinnati-Middletown, OH-KY-IN HMFA	63600	31800	32300	Historical Exception
Cleveland, TN MSA	49500	24750	26200	Historical Exception
Cleveland-Elyria-Mentor, OH MSA	60700	30350	30700	Historical Exception
Coeur d'Alene, ID MSA	49700	24850	25100	Historical Exception
Colchester-Lebanon, CT HMFA	84100	42050	43000	Historical Exception
College Station-Bryan, TX MSA	51000	25500	27000	Historical Exception
Columbia County, WI HMFA	61700	30850	30950	Historical Exception
Columbia, MO MSA	57300	28650	31000	Historical Exception
Columbia, SC HMFA	58200	29100	30300	Historical Exception
Columbus, GA-AL MSA	45800	22900	24350	Historical Exception
Columbus, IN MSA	58900	29450	30350	Historical Exception
Columbus, OH HMFA	64200	32100	32200	Historical Exception
Corpus Christi, TX HMFA	45800	22900	24100	Historical Exception
Corvallis, OR MSA	67400	33700	34050	Historical Exception
Cumberland County, ME (part) HMFA	57500	28750	28900	Historical Exception
Cumberland, MD-WV MSA	46600	23300	32050	State Median Based
Dallas County, MO HMFA	39300	19650	22400	Historical Exception
Dallas, TX HMFA	62200	31100	33250	Historical Exception
Dalton, GA HMFA	48900	24450	26450	Historical Exception
Danville, IL MSA	47000	23500	26100	Historical Exception
Danville, VA MSA	46500	23250	24800	State Median Based
Darlington County, SC HMFA	43600	21800	23300	Historical Exception
Davenport-Moline-Rock Island, IA-IL	57200	28600	30050	Historical Exception
Dayton, OH HMFA	58700	29350	30100	Historical Exception
DeKalb County, IL HMFA	68800	34400	34700	Historical Exception
Decatur, AL MSA	53600	26800	26850	Historical Exception
Decatur, IL MSA	55000	27500	28250	Historical Exception
Deltona-Daytona Beach-Ormond Beach, FL	49900	24950	25150	Historical Exception
Denver-Aurora, CO MSA	71400	35700	35850	Historical Exception
Des Moines-West Des Moines, IA MSA	67700	33850	34050	Historical Exception
Detroit-Warren-Livonia, MI HMFA	66700	33350	34950	Historical Exception
Dothan, AL HMFA	48600	24300	24550	Historical Exception
Duluth, MN-WI MSA	55500	27750	27850	Historical Exception
Durham, NC HMFA	60100	30050	35650	Historical Exception
Easton-Raynham, MA HMFA	93200	46600	46800	Historical Exception
Eau Claire, WI MSA	55600	27800	28900	Historical Exception
El Centro, CA MSA	42000	21000	25750	State Median Based
El Paso, TX MSA	36500	18250	21550	Historical Exception
Elizabethtown, KY MSA	50600	25300	25650	Historical Exception
Elkhart-Goshen, IN MSA	56500	28250	29650	Historical Exception
Elmira, NY MSA	51700	25850	26200	Historical Exception
Erie, PA MSA	53900	26950	27150	Historical Exception
Eugene-Springfield, OR MSA	52200	26100	27350	Historical Exception
Fairbanks, AK MSA	69700	34850	35050	Historical Exception
Fajardo, PR MSA	22500	11250	15150	Historical Exception
Fargo, ND-MN MSA	63300	31650	32500	Historical Exception
Fayetteville, NC HMFA	47500	23750	23800	Historical Exception
Fitchburg-Leominster, MA HMFA	62900	31450	35850	State Median Based
Flagstaff, AZ MSA	53500	26750	27350	High Housing Cost
Flint, MI MSA	57200	28600	28900	Historical Exception
Florence, SC HMFA	46300	23150	24500	Historical Exception
Florence-Muscle Shoals, AL MSA	47000	23500	25000	Historical Exception
Fond du Lac, WI MSA	61800	30900	31250	Historical Exception
Fort Collins-Loveland, CO MSA	68200	34100	34600	Historical Exception
Fort Lauderdale, FL HMFA	58400	29200	30700	High Housing Cost
Fort Smith, AR-OK HMFA	42000	21000	22600	Historical Exception
Fort Wayne, IN MSA	60600	30300	30650	Historical Exception
Fort Worth-Arlington, TX HMFA	60600	30300	31700	Historical Exception
Franklin County, KS HMFA	51900	25950	27000	Historical Exception
Franklin County, MA (part) HMFA	62500	31250	35850	State Median Based
Fresno, CA MSA	48900	24450	25750	State Median Based
Gadsden, AL MSA	43300	21650	23700	Historical Exception
Gainesville, FL MSA	54200	27100	27250	Historical Exception
Gainesville, GA MSA	56500	28250	29700	Historical Exception
Gary, IN HMFA	60100	30050	30700	Historical Exception
Gem County, ID HMFA	46500	23250	23850	Historical Exception
Gibson County, IN HMFA	53800	26900	29100	Historical Exception

## ATTACHMENT 3

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Goldsboro, NC MSA	46300	23150	23550	Historical Exception
Grady County, OK HMFA	47100	23550	23750	Historical Exception
Grand Forks, ND-MN MSA	57500	28750	29100	Historical Exception
Grand Junction, CO MSA	49800	24900	26950	Historical Exception
Grand Rapids-Wyoming, MI HMFA	59100	29550	31050	Historical Exception
Grant County, KY HMFA	50900	25450	25900	Historical Exception
Green Bay, WI HMFA	62400	31200	32300	Historical Exception
Greene County, IN HMFA	47500	23750	26750	Historical Exception
Greene County, NC HMFA	40700	20350	23550	Historical Exception
Greensboro-High Point, NC HMFA	53600	26800	28200	Historical Exception
Greenville, NC HMFA	48500	24250	24900	Historical Exception
Greenville, SC HMFA	52900	26450	28250	Historical Exception
Grundy County, IL HMFA	70200	35100	36400	Historical Exception
Guayama, PR MSA	18900	9450	11500	High Housing Cost
Hagerstown, MD HMFA	60400	30200	32050	State Median Based
Hanford-Corcoran, CA MSA	46800	23400	25750	State Median Based
Haralson County, GA HMFA	44200	22100	23200	Historical Exception
Hattiesburg, MS MSA	42700	21350	21500	Historical Exception
Haywood County, NC HMFA	45200	22600	23550	Historical Exception
Henry County, AL HMFA	43100	21550	23800	Historical Exception
Hickman County, TN HMFA	41900	20950	23250	Historical Exception
Hickory-Lenoir-Morganton, NC MSA	48400	24200	25750	Historical Exception
Hinesville-Port Stewart, GA HMFA	40600	20300	23200	Historical Exception
Hoke County, NC HMFA	39900	19950	23550	Historical Exception
Holland-Grand Haven, MI MSA	69000	34500	34900	Historical Exception
Honolulu, HI MSA	73500	36750	37250	High Housing Cost
Houma-Bayou Cane-Thibodaux, LA MSA	48800	24400	24700	Historical Exception
Houston-Baytown-Sugar Land, TX HMFA	57300	28650	30500	Historical Exception
Huntington-Ashland, WV-KY-OH MSA	44500	22250	23050	Historical Exception
Huntsville, AL MSA	63800	31900	32400	Historical Exception
Iberville Parish, LA HMFA	41400	20700	20850	Historical Exception
Idaho Falls, ID MSA	55300	27650	28350	Historical Exception
Indianapolis, IN HMFA	63800	31900	32550	Historical Exception
Ionia County, MI HMFA	56600	28300	29350	Historical Exception
Iowa City, IA HMFA	68200	34100	36300	Historical Exception
Iowa County, WI HMFA	59600	29800	33250	Historical Exception
Jackson, TN MSA	49000	24500	25850	Historical Exception
Jacksonville, FL HMFA	59700	29850	30150	Historical Exception
Jacksonville, NC MSA	45900	22950	23550	Historical Exception
Janesville, WI MSA	60300	30150	31350	Historical Exception
Jasper County, IN HMFA	57000	28500	29950	Historical Exception
Jefferson City, MO HMFA	61500	30750	32250	Historical Exception
Jefferson County, WV HMFA	64400	32200	33100	Historical Exception
Jersey City, NJ HMFA	50900	25450	33650	High Housing Cost
Johnstown, PA MSA	45500	22750	25300	Historical Exception
Joplin, MO MSA	44800	22400	23950	Historical Exception
Kalamazoo-Portage, MI MSA	58900	29450	30300	Historical Exception
Kansas City, MO-KS HMFA	65700	32850	34200	Historical Exception
Kendall County, TX HMFA	67300	33650	34750	Historical Exception
Kennewick-Richland-Pasco, WA MSA	60300	30150	30950	Historical Exception
Kenosha County, WI HMFA	65100	32550	33050	Historical Exception
Kershaw County, SC HMFA	51200	25600	26850	Historical Exception
Kingsport-Bristol-Bristol, TN-VA MS	45600	22800	23250	Historical Exception
Kokomo, IN MSA	59700	29850	31100	Historical Exception
Lafayette, IN HMFA	57500	28750	29950	Historical Exception
Lafayette, LA MSA	52400	26200	26350	Historical Exception
Lake Charles, LA MSA	48700	24350	25450	Historical Exception
Lakeland, FL MSA	46900	23450	24750	Historical Exception
Lamar County, GA HMFA	50700	25350	25800	Historical Exception
Lampasas County, TX HMFA	47800	23900	24450	Historical Exception
Lancaster, PA MSA	64000	32000	32050	Historical Exception
Lansing-East Lansing, MI MSA	64000	32000	32450	Historical Exception
Laredo, TX MSA	34000	17000	21550	Historical Exception
Las Cruces, NM MSA	37500	18750	19850	State Median Based
Laurens County, SC HMFA	44500	22250	23750	Historical Exception
Lawrence, KS MSA	61500	30750	32350	Historical Exception
Lawrence, MA-NH HMFA	77000	38500	39100	Historical Exception
Le Flore County, OK HMFA	38700	19350	20550	Historical Exception
Lebanon, PA MSA	58700	29350	30300	Historical Exception

## ATTACHMENT 3

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Lewiston, ID-WA MSA	50000	25000	25750	Historical Exception
Lewiston-Auburn, ME MSA	53200	26600	27200	Historical Exception
Lexington-Fayette, KY MSA	59800	29900	30900	Historical Exception
Lima, OH MSA	51400	25700	27000	Historical Exception
Lincoln County, OK HMFA	43400	21700	21900	Historical Exception
Lincoln, NE HMFA	64400	32200	33050	Historical Exception
Logan, UT-ID MSA	48800	24400	25000	Historical Exception
Long County, GA HMFA	37500	18750	23200	Historical Exception
Longview, TX HMFA	47500	23750	24250	Historical Exception
Longview, WA MSA	53100	26550	27500	Historical Exception
Los Angeles-Long Beach, CA HMFA	56500	28250	37000	High Housing Cost
Louisville, KY-IN HMFA	57500	28750	29450	Historical Exception
Macon County, TN HMFA	43500	21750	22100	Historical Exception
Macon, GA MSA	50700	25350	27500	Historical Exception
Macoupin County, IL HMFA	50000	25000	25800	Historical Exception
Madera, CA MSA	51000	25500	25750	State Median Based
Manchester, NH HMFA	71300	35650	38450	Historical Exception
Mansfield, OH MSA	52100	26050	26350	Historical Exception
Marshall County, MS HMFA	38300	19150	21750	Historical Exception
Martinsburg, WV HMFA	56500	28250	32050	State Median Based
Matanuska-Susitna Borough, AK HMFA	66500	33250	35200	Historical Exception
Mayagüez, PR MSA	18100	9050	12100	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	27700	13850	21550	Historical Exception
McDonald County, MO HMFA	37300	18650	22250	Historical Exception
Meade County, KY HMFA	47600	23800	23950	Historical Exception
Medford, OR MSA	52700	26350	26450	Historical Exception
Medina County, TX HMFA	45700	22850	23800	Historical Exception
Memphis, TN-MS-AR HMFA	53200	26600	28650	Historical Exception
Merced, CA MSA	46800	23400	25750	State Median Based
Meriwether County, GA HMFA	43800	21900	23200	Historical Exception
Miami-Miami Beach-Kendall, FL HMFA	45200	22600	29650	High Housing Cost
Michigan City-La Porte, IN MSA	57000	28500	29150	Historical Exception
Middlesex-Somerset-Hunterdon, NJ HM	92800	46400	47700	Historical Exception
Midland, TX MSA	54800	27400	27950	Historical Exception
Milford-Ansonia-Seymour, CT HMFA	79800	39900	40850	Historical Exception
Milwaukee-Waukesha-West Allis, WI M	65600	32800	33600	Historical Exception
Minneapolis-St. Paul-Bloomington, M	77600	38800	39250	Historical Exception
Mobile, AL MSA	46100	23050	24750	Historical Exception
Moniteau County, MO HMFA	49600	24800	26200	Historical Exception
Monmouth-Ocean, NJ HMFA	81200	40600	40950	Historical Exception
Monroe, LA MSA	45500	22750	24050	Historical Exception
Monroe, MI MSA	68700	34350	34950	Historical Exception
Montgomery, AL MSA	52900	26450	27950	Historical Exception
Morgantown, WV MSA	48400	24200	27100	Historical Exception
Muncie, IN MSA	47500	23750	26750	Historical Exception
Murray County, GA HMFA	48500	24250	24900	Historical Exception
Muskegon-Norton Shores, MI MSA	53400	26700	31050	Historical Exception
Myrtle Beach-Conway-North Myrtle Be	48400	24200	25750	Historical Exception
Naples-Marco Island, FL MSA	63900	31950	34900	Historical Exception
Nashville-Davidson--Murfreesboro, T	60100	30050	30800	Historical Exception
Nelson County, KY HMFA	53300	26650	26850	Historical Exception
New Bedford, MA HMFA	57900	28950	36600	Historical Exception
New Haven-Meriden, CT HMFA	74800	37400	38300	Historical Exception
New Orleans-Metairie-Kenner, LA MSA	52200	26100	28500	High Housing Cost
New York, NY HMFA	56800	28400	35450	Historical Exception
Newark, NJ HMFA	82300	41150	42200	Historical Exception
Newaygo County, MI HMFA	48100	24050	25600	Historical Exception
Niles-Benton Harbor, MI MSA	51900	25950	27550	Historical Exception
Norwich-New London, CT HMFA	74600	37300	37950	Historical Exception
Oakland-Fremont, CA HMFA	83000	41500	41900	Historical Exception
Ocala, FL MSA	42700	21350	22450	Historical Exception
Ocean City, NJ MSA	62900	31450	32050	Historical Exception
Oconto County, WI HMFA	54800	27400	27600	Historical Exception
Odessa, TX MSA	43400	21700	24250	Historical Exception
Oklahoma City, OK HMFA	53600	26800	26950	Historical Exception
Okmulgee County, OK HMFA	40100	20050	21300	Historical Exception
Olympia, WA MSA	64300	32150	33050	Historical Exception
Omaha-Council Bluffs, NE-IA HMFA	64800	32400	33250	Historical Exception
Orange County, CA HMFA	78700	39350	43300	High Housing Cost

## ATTACHMENT 3

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Orlando-Kissimmee, FL MSA	54900	27450	28700	Historical Exception
Oshkosh-Neenah, WI MSA	62300	31150	32150	Historical Exception
Owen County, IN HMFA	47200	23600	26750	Historical Exception
Owensboro, KY MSA	50200	25100	26800	Historical Exception
Oxnard-Thousand Oaks-Ventura, CA MS	79500	39750	42850	High Housing Cost
Palm Bay-Melbourne-Titusville, FL M	55600	27800	28650	Historical Exception
Panama City-Lynn Haven, FL MSA	51300	25650	25800	Historical Exception
Parkersburg-Marietta-Vienna, WV-OH	45400	22700	24950	Historical Exception
Pender County, NC HMFA	46800	23400	24100	Historical Exception
Penobscot County, ME (part) HMFA	45500	22750	24650	Historical Exception
Peoria, IL MSA	61800	30900	31200	Historical Exception
Person County, NC HMFA	50400	25200	26000	Historical Exception
Philadelphia-Camden-Wilmington, PA-	71600	35800	36050	Historical Exception
Phoenix-Mesa-Scottsdale, AZ MSA	59100	29550	30050	Historical Exception
Pike County, PA HMFA	59100	29550	34100	Historical Exception
Pine Bluff, AR MSA	44100	22050	22800	Historical Exception
Pittsfield, MA HMFA	62800	31400	35850	State Median Based
Pocatello, ID MSA	49700	24850	25850	Historical Exception
Poinsett County, AR HMFA	37800	18900	20200	State Median Based
Polk County, MO HMFA	43000	21500	22500	Historical Exception
Ponce, PR MSA	19100	9550	13400	High Housing Cost
Port St. Lucie-Fort Pierce, FL MSA	52800	26400	27300	Historical Exception
Portland, ME HMFA	67100	33550	34100	Historical Exception
Portland-Vancouver-Beaverton, OR-WA	63800	31900	33950	Historical Exception
Portsmouth-Rochester, NH HMFA	70900	35450	35950	Historical Exception
Preble County, OH HMFA	54200	27100	27850	Historical Exception
Providence-Fall River, RI-MA HMFA	68300	34150	36600	Historical Exception
Provo-Orem, UT MSA	55100	27550	28200	Historical Exception
Pueblo, CO MSA	48000	24000	26950	Historical Exception
Punta Gorda, FL MSA	49800	24900	25400	Historical Exception
Putnam County, IN HMFA	52200	26100	27300	Historical Exception
Racine, WI MSA	63900	31950	32950	Historical Exception
Raleigh-Cary, NC MSA	69800	34900	35800	Historical Exception
Reading, PA MSA	63600	31800	32300	Historical Exception
Roanoke, VA HMFA	56300	28150	29000	Historical Exception
Rochester, MN HMFA	72600	36300	37150	Historical Exception
Rochester, NY MSA	62000	31000	32050	Historical Exception
Rockford, IL MSA	58600	29300	31800	Historical Exception
Rockingham County, NC HMFA	44800	22400	23700	Historical Exception
Rockland County, NY HMFA	96100	48050	47550	Low Housing Cost
Rocky Mount, NC MSA	43600	21800	24400	Historical Exception
Rome, GA MSA	48200	24100	25100	Historical Exception
Rusk County, TX HMFA	44600	22300	23050	Historical Exception
Sagadahoc County, ME HMFA	60500	30250	30650	Historical Exception
Saginaw-Saginaw Township North, MI	52300	26150	27900	Historical Exception
Salem, OR MSA	54200	27100	28400	Historical Exception
Salinas, CA MSA	63400	31700	32250	High Housing Cost
Salisbury, MD HMFA	58500	29250	32050	State Median Based
Salt Lake City, UT HMFA	60100	30050	30700	Historical Exception
San Diego-Carlsbad-San Marcos, CA M	69400	34700	35100	High Housing Cost
San Francisco, CA HMFA	86500	43250	56550	Historical Exception
San Germán-Cabo Rojo, PR MSA	18700	9350	11350	Historical Exception
San Jose-Sunnyvale-Santa Clara, CA	94500	47250	53050	Historical Exception
San Juan-Guaynabo, PR HMFA	25400	12700	15150	Historical Exception
Sandusky, OH MSA	55400	27700	30100	Historical Exception
Santa Fe, NM MSA	57000	28500	33000	Historical Exception
Santa Rosa-Petaluma, CA MSA	74500	37250	37550	Historical Exception
Sarasota-Bradenton-Venice, FL MSA	57500	28750	29200	Historical Exception
Saunders County, NE HMFA	60000	30000	30600	Historical Exception
Scranton--Wilkes-Barre, PA MSA	52500	26250	26800	Historical Exception
Seattle-Bellevue, WA HMFA	75600	37800	38950	Historical Exception
Sebastian-Vero Beach, FL MSA	54100	27050	27750	Historical Exception
Seward County, NE HMFA	62700	31350	32000	Historical Exception
Sharon, PA HMFA	50000	25000	26050	Historical Exception
Sherman-Denison, TX MSA	52700	26350	26550	Historical Exception
Shreveport-Bossier City, LA MSA	48500	24250	24800	Historical Exception
Simpson County, MS HMFA	37500	18750	19400	State Median Based
Sioux City, IA-NE-SD MSA	54400	27200	27850	Historical Exception
Sioux Falls, SD MSA	61700	30850	31400	Historical Exception

## ATTACHMENT 3

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Smith County, TN HMFA	48300	24150	24650	Historical Exception
Somerset County, MD HMFA	47900	23950	32050	State Median Based
South Bend-Mishawaka, IN HMFA	56400	28200	28850	Historical Exception
Southern Middlesex County, CT HMFA	91200	45600	46500	Historical Exception
Spartanburg, SC MSA	51000	25500	27450	Historical Exception
Springfield, IL MSA	63700	31850	32450	Historical Exception
Springfield, MA HMFA	61800	30900	35850	State Median Based
Springfield, MO HMFA	50700	25350	25700	Historical Exception
Springfield, OH MSA	52500	26250	30100	Historical Exception
St. Cloud, MN MSA	61200	30600	30900	Historical Exception
St. Joseph, MO-KS MSA	50900	25450	26100	Historical Exception
St. Louis, MO-IL HMFA	63300	31650	32950	Historical Exception
Stamford-Norwalk, CT HMFA	111000	55500	58150	Historical Exception
State College, PA MSA	59300	29650	30850	Historical Exception
Sullivan County, IN HMFA	44400	22200	26750	Historical Exception
Summit County, UT HMFA	82200	41100	41700	Historical Exception
Sumner County, KS HMFA	53200	26600	27700	Historical Exception
Sumter, SC MSA	44300	22150	23300	Historical Exception
Syracuse, NY MSA	58700	29350	29750	Historical Exception
Tacoma, WA HMFA	61500	30750	31050	Historical Exception
Tallahassee, FL HMFA	58200	29100	29250	Historical Exception
Tampa-St. Petersburg-Clearwater, FL	53900	26950	27200	Historical Exception
Taunton-Mansfield-Norton, MA HMFA	79300	39650	41350	Historical Exception
Terre Haute, IN HMFA	48800	24400	26750	Historical Exception
Texarkana, TX-Texarkana, AR MSA	43000	21500	23300	Historical Exception
Toledo, OH MSA	57600	28800	29450	Historical Exception
Topeka, KS MSA	58600	29300	30200	Historical Exception
Trenton-Ewing, NJ MSA	84900	42450	42700	Historical Exception
Tulsa, OK HMFA	52500	26250	27250	Historical Exception
Tunica County, MS HMFA	29300	14650	21750	Historical Exception
Tuscaloosa, AL MSA	46900	23450	26500	Historical Exception
Tyler, TX MSA	50900	25450	26350	Historical Exception
Utica-Rome, NY MSA	52400	26200	26300	Historical Exception
Valdosta, GA MSA	46500	23250	24600	Historical Exception
Victoria, TX HMFA	48800	24400	26500	Historical Exception
Vineland-Millville-Bridgeton, NJ MS	55800	27900	28200	Historical Exception
Visalia-Porterville, CA MSA	43700	21850	25750	State Median Based
Wabasha County, MN HMFA	59900	29950	30350	Historical Exception
Wakulla County, FL HMFA	48000	24000	25650	Historical Exception
Walker County, AL HMFA	42700	21350	22600	Historical Exception
Warren County, NJ HMFA	79800	39900	41300	Historical Exception
Washington County, IA HMFA	55100	27550	27600	Historical Exception
Washington County, IN HMFA	48600	24300	26400	Historical Exception
Washington County, MO HMFA	36900	18450	22400	Historical Exception
Waterbury, CT HMFA	61500	30750	37950	Historical Exception
Waterloo-Cedar Falls, IA HMFA	55800	27900	28800	Historical Exception
Weirton-Steubenville, WV-OH MSA	48900	24450	25900	Historical Exception
Wenatchee, WA MSA	50900	25450	27050	Historical Exception
West Palm Beach-Boca Raton, FL HMFA	61200	30600	32200	Historical Exception
Westchester County, NY Statutory Ex	95900	47950	48250	Historical Exception
Westerly-Hopkinton-New Shoreham, RI	71000	35500	36600	Historical Exception
Western Worcester County, MA HMFA	59100	29550	35850	State Median Based
Wheeling, WV-OH MSA	47100	23550	24100	Historical Exception
Wichita, KS HMFA	56600	28300	30600	Historical Exception
Williamsport, PA MSA	49700	24850	25300	Historical Exception
Wilmington, NC HMFA	53100	26550	27100	Historical Exception
Winston-Salem, NC MSA	56100	28050	29100	Historical Exception
Wise County, TX HMFA	55100	27550	28400	Historical Exception
Yakima, WA MSA	46600	23300	24950	State Median Based
Yauco, PR MSA	16200	8100	13400	Historical Exception
York-Hanover, PA MSA	60300	30150	31850	Historical Exception
York-Kittery-South Berwick, ME HMFA	73100	36550	36700	Historical Exception
Youngstown-Warren-Boardman, OH HMFA	51400	25700	26050	Historical Exception
Yuma, AZ MSA	40700	20350	20550	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Abilene, TX MSA	45100	22550	38000	Historical Exception
Aguadilla-Isabela-San Sebastián, PR	15400	7700	17500	High Housing Cost
Akron, OH MSA	60300	30150	49050	Historical Exception
Albany, GA MSA	47400	23700	38650	Historical Exception
Alexandria, LA MSA	44600	22300	35900	Historical Exception
Allentown-Bethlehem-Easton, PA HMFA	65800	32900	52700	Historical Exception
Altoona, PA MSA	48500	24250	40500	Historical Exception
Amarillo, TX MSA	49400	24700	41450	Historical Exception
Ames, IA MSA	66500	33250	53600	Historical Exception
Anchorage, AK HMFA	74800	37400	59600	Historical Exception
Anderson, IN MSA	54500	27250	51300	Historical Exception
Anderson, SC MSA	48900	24450	43900	Historical Exception
Ann Arbor, MI MSA	78300	39150	59600	Historical Exception
Anniston-Oxford, AL MSA	47100	23550	39600	Historical Exception
Anson County, NC HMFA	39900	19950	37700	Historical Exception
Aranas County, TX HMFA	40000	20000	34500	Historical Exception
Arecibo, PR HMFA	17300	8650	21900	Historical Exception
Armstrong County, PA HMFA	47100	23550	40500	Historical Exception
Atascosa County, TX HMFA	43300	21650	35850	Historical Exception
Athens-Clarke County, GA MSA	50800	25400	43450	Historical Exception
Atlanta-Sandy Springs-Marietta, GA	67100	33550	56950	Historical Exception
Atlantic City, NJ MSA	64300	32150	51500	Historical Exception
Auburn-Opelika, AL MSA	54400	27200	46100	Historical Exception
Augusta-Richmond County, GA-SC MSA	52600	26300	42700	Historical Exception
Austin County, TX HMFA	53000	26500	44950	Historical Exception
Austin-Round Rock, TX MSA	69300	34650	56900	Historical Exception
Baker County, FL HMFA	51000	25500	42000	Historical Exception
Bakersfield, CA MSA	47800	23900	41200	State Median Based
Baltimore-Towson, MD HMFA	75800	37900	59000	Capped by US Median
Barnstable Town, MA MSA	70400	35200	57350	State Median Based
Barranquitas-Aibonito-Quebradillas,	15900	7950	18150	High Housing Cost
Barry County, MI HMFA	58700	29350	48300	Historical Exception
Bates County, MO HMFA	43300	21650	36500	Historical Exception
Battle Creek, MI MSA	52800	26400	46550	Historical Exception
Bay City, MI MSA	54400	27200	44650	Historical Exception
Beaumont-Port Arthur, TX MSA	50200	25100	40500	Historical Exception
Bend, OR MSA	58700	29350	47050	Historical Exception
Bergen-Passaic, NJ HMFA	84000	42000	59600	Historical Exception
Berkshire County, MA (part) HMFA	61900	30950	57350	State Median Based
Binghamton, NY MSA	52800	26400	43300	Historical Exception
Birmingham-Hoover, AL HMFA	55500	27750	45900	Historical Exception
Bismarck, ND MSA	61700	30850	52300	Historical Exception
Bloomington, IN HMFA	56500	28250	47300	Historical Exception
Bloomington-Normal, IL MSA	70300	35150	58800	Historical Exception
Bond County, IL HMFA	52800	26400	44500	Historical Exception
Boone County, WV HMFA	39700	19850	33300	Historical Exception
Boston-Cambridge-Quincy, MA-NH HMFA	82400	41200	66150	Historical Exception
Boulder, CO MSA	82500	41250	59600	Historical Exception
Brazoria County, TX HMFA	62600	31300	52100	Historical Exception
Bridgeport, CT HMFA	77000	38500	59600	Historical Exception
Brockton, MA HMFA	71700	35850	58950	Historical Exception
Brown County, OH HMFA	48400	24200	42400	Historical Exception
Brownsville-Harlingen, TX MSA	30000	15000	34500	Historical Exception
Brunswick, GA MSA	50700	25350	44700	Historical Exception
Burlington, NC MSA	50800	25400	44900	Historical Exception
Butts County, GA HMFA	52000	26000	42650	Historical Exception
Caguas, PR HMFA	22600	11300	20300	High Housing Cost
Calhoun County, TX HMFA	45600	22800	37600	Historical Exception
Calloway County, MO HMFA	52400	26200	51600	Historical Exception
Canton-Massillon, OH MSA	53000	26500	43900	Historical Exception
Cape Coral-Port Myers, FL MSA	54700	27350	44800	Historical Exception
Carroll County, IN HMFA	57000	28500	47200	Historical Exception
Carson City, NV MSA	58800	29400	48000	Historical Exception
Cass County, MI HMFA	52900	26450	43450	Historical Exception
Cedar Rapids, IA HMFA	63800	31900	54000	Historical Exception
Champaign-Urbana, IL MSA	60600	30300	50100	Historical Exception
Charleston, WV HMFA	50500	25250	43100	Historical Exception
Charleston-North Charleston, SC MSA	55400	27700	45100	Historical Exception
Charlotte-Gastonia-Concord, NC-SC H	60200	30100	51500	Historical Exception
Cheyenne, WY MSA	58100	29050	47900	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Chicago-Naperville-Joliet, IL HMFA	69800	34900	59600	Historical Exception
Chilton County, AL HMFA	46300	23150	39200	Historical Exception
Cincinnati-Middletown, OH-KY-IN HMFA	63600	31800	51700	Historical Exception
Cleveland, TN MSA	49500	24750	41900	Historical Exception
Cleveland-Elyria-Mentor, OH MSA	60700	30350	49100	Historical Exception
Coeur d'Alene, ID MSA	49700	24850	40150	Historical Exception
Colchester-Lebanon, CT HMFA	84100	42050	59600	Historical Exception
College Station-Bryan, TX MSA	51000	25500	43200	Historical Exception
Columbia County, WI HMFA	61700	30850	49500	Historical Exception
Columbia, MO MSA	57300	28650	49600	Historical Exception
Columbia, SC HMFA	58200	29100	48500	Historical Exception
Columbus, GA-AL MSA	45800	22900	38950	Historical Exception
Columbus, IN MSA	58900	29450	48550	Historical Exception
Columbus, OH HMFA	64200	32100	51500	Historical Exception
Corpus Christi, TX HMFA	45800	22900	38550	Historical Exception
Corvallis, OR MSA	67400	33700	54500	Historical Exception
Cumberland County, ME (part) HMFA	57500	28750	46250	Historical Exception
Cumberland, MD-WV MSA	46600	23300	51300	State Median Based
Dallas County, MO HMFA	39300	19650	35850	Historical Exception
Dallas, TX HMFA	62200	31100	53200	Historical Exception
Dalton, GA HMFA	48900	24450	42300	Historical Exception
Danbury, CT HMFA	100000	50000	59600	Historical Exception
Danville, IL MSA	47000	23500	41750	Historical Exception
Danville, VA MSA	46500	23250	39700	State Median Based
Darlington County, SC HMFA	43600	21800	37300	Historical Exception
Davenport-Moline-Rock Island, IA-IL	57200	28600	48100	Historical Exception
Dayton, OH HMFA	58700	29350	48150	Historical Exception
DeKalb County, IL HMFA	68800	34400	55500	Historical Exception
Decatur, AL MSA	53600	26800	42950	Historical Exception
Decatur, IL MSA	55000	27500	45200	Historical Exception
Deltona-Daytona Beach-Ormond Beach, FL MSA	49900	24950	40250	Historical Exception
Denver-Aurora, CO MSA	71400	35700	57350	Historical Exception
Des Moines-West Des Moines, IA MSA	67700	33850	54500	Historical Exception
Detroit-Warren-Livonia, MI HMFA	66700	33350	55900	Historical Exception
Dothan, AL HMFA	48600	24300	39300	Historical Exception
Duluth, MN-WI MSA	55500	27750	44550	Historical Exception
Durham, NC HMFA	60100	30050	57050	Historical Exception
Eastern Worcester County, MA HMFA	93900	46950	66150	Historical Exception
Easton-Raynham, MA HMFA	93200	46600	62900	High Housing Cost
Eau Claire, WI MSA	55600	27800	46250	Historical Exception
El Centro, CA MSA	42000	21000	41200	State Median Based
El Paso, TX MSA	36500	18250	34500	Historical Exception
Elizabethtown, KY MSA	50600	25300	41050	Historical Exception
Elkhart-Goshen, IN MSA	56500	28250	47450	Historical Exception
Elmira, NY MSA	51700	25850	41900	Historical Exception
Erie, PA MSA	53900	26950	43450	Historical Exception
Eugene-Springfield, OR MSA	52200	26100	43750	Historical Exception
Fairbanks, AK MSA	69700	34850	56100	Historical Exception
Fajardo, PR MSA	22500	11250	24250	Historical Exception
Fargo, ND-MN MSA	63300	31650	52000	Historical Exception
Fayetteville, NC HMFA	47500	23750	38100	Historical Exception
Fitchburg-Leominster, MA HMFA	62900	31450	57350	State Median Based
Flagstaff, AZ MSA	53500	26750	43750	High Housing Cost
Flint, MI MSA	57200	28600	46250	Historical Exception
Florence, SC HMFA	46300	23150	39200	Historical Exception
Florence-Muscle Shoals, AL MSA	47000	23500	40000	Historical Exception
Fond du Lac, WI MSA	61800	30900	50000	Historical Exception
Fort Collins-Loveland, CO MSA	68200	34100	55350	Historical Exception
Fort Lauderdale, FL HMFA	58400	29200	49100	High Housing Cost
Fort Smith, AR-OK HMFA	42000	21000	36150	Historical Exception
Fort Wayne, IN MSA	60600	30300	49050	Historical Exception
Fort Worth-Arlington, TX HMFA	60600	30300	50700	Historical Exception
Franklin County, KS HMFA	51900	25950	43200	Historical Exception
Franklin County, MA (part) HMFA	62500	31250	57350	State Median Based
Fresno, CA MSA	48900	24450	41200	State Median Based
Gadsden, AL MSA	43300	21650	37900	Historical Exception
Gainesville, FL MSA	54200	27100	43600	Historical Exception
Gainesville, GA MSA	56500	28250	47500	Historical Exception
Gary, IN HMFA	60100	30050	49100	Historical Exception
Gem County, ID HMFA	46500	23250	38150	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Gibson County, IN HMFA	53800	26900	46550	Historical Exception
Goldsboro, NC MSA	46300	23150	37700	Historical Exception
Grady County, OK HMFA	47100	23550	38000	Historical Exception
Grand Forks, ND-MN MSA	57500	28750	46550	Historical Exception
Grand Junction, CO MSA	49800	24900	43100	Historical Exception
Grand Rapids-Wyoming, MI HMFA	59100	29550	49700	Historical Exception
Grant County, KY HMFA	50900	25450	41450	Historical Exception
Green Bay, WI HMFA	62400	31200	51700	Historical Exception
Greene County, IN HMFA	47500	23750	42800	Historical Exception
Greene County, NC HMFA	40700	20350	37700	Historical Exception
Greensboro-High Point, NC HMFA	53600	26800	45100	Historical Exception
Greenville, NC HMFA	48500	24250	39850	Historical Exception
Greenville, SC HMFA	52900	26450	45200	Historical Exception
Grundy County, IL HMFA	70200	35100	58250	Historical Exception
Guayama, PR MSA	18900	9450	18400	High Housing Cost
Hagerstown, MD HMFA	60400	30200	51300	State Median Based
Hanford-Corcoran, CA MSA	46800	23400	41200	State Median Based
Haralson County, GA HMFA	44200	22100	37100	Historical Exception
Hartford-West Hartford-East Hartfor	80300	40150	59600	Historical Exception
Hattiesburg, MS MSA	42700	21350	34400	Historical Exception
Haywood County, NC HMFA	45200	22600	37700	Historical Exception
Henry County, AL HMFA	43100	21550	38100	Historical Exception
Hickman County, TN HMFA	41900	20950	37200	Historical Exception
Hickory-Lenoir-Morganton, NC MSA	48400	24200	41200	Historical Exception
Hinesville-Fort Stewart, GA HMFA	40600	20300	37100	Historical Exception
Hoke County, NC HMFA	39900	19950	37700	Historical Exception
Holland-Grand Haven, MI MSA	69000	34500	55850	Historical Exception
Honolulu, HI MSA	73500	36750	59600	High Housing Cost
Houma-Bayou Cane-Thibodaux, LA MSA	48800	24400	39500	Historical Exception
Houston-Baytown-Sugar Land, TX HMFA	57300	28650	48800	Historical Exception
Huntington-Ashland, WV-KY-OH MSA	44500	22250	36900	Historical Exception
Huntsville, AL MSA	63800	31900	51850	Historical Exception
Iberville Parish, LA HMFA	41400	20700	33350	Historical Exception
Idaho Falls, ID MSA	55300	27650	45350	Historical Exception
Indianapolis, IN HMFA	63800	31900	52100	Historical Exception
Ionia County, MI HMFA	56600	28300	46950	Historical Exception
Iowa City, IA HMFA	68200	34100	58100	Historical Exception
Iowa County, WI HMFA	59600	29800	53200	Historical Exception
Jackson, TN MSA	49000	24500	41350	Historical Exception
Jacksonville, FL HMFA	59700	29850	48250	Historical Exception
Jacksonville, NC MSA	45900	22950	37700	Historical Exception
Janesville, WI MSA	60300	30150	50150	Historical Exception
Jasper County, IN HMFA	57000	28500	47900	Historical Exception
Jefferson City, MO HMFA	61500	30750	51600	Historical Exception
Jefferson County, WV HMFA	64400	32200	52950	Historical Exception
Jersey City, NJ HMFA	50900	25450	53850	High Housing Cost
Johnstown, PA MSA	45500	22750	40500	Historical Exception
Joplin, MO MSA	44800	22400	38300	Historical Exception
Kalamazoo-Portage, MI MSA	58900	29450	48500	Historical Exception
Kansas City, MO-KS HMFA	65700	32850	54700	Historical Exception
Kendall County, IL HMFA	83900	41950	59600	Historical Exception
Kendall County, TX HMFA	67300	33650	55600	Historical Exception
Kennewick-Richland-Pasco, WA MSA	60300	30150	49500	Historical Exception
Kenosha County, WI HMFA	65100	32550	52900	Historical Exception
Kershaw County, SC HMFA	51200	25600	42950	Historical Exception
Kingsport-Bristol-Bristol, TN-VA MS	45600	22800	37200	Historical Exception
Kokomo, IN MSA	59700	29850	49750	Historical Exception
Lafayette, IN HMFA	57500	28750	47900	Historical Exception
Lafayette, LA MSA	52400	26200	42150	Historical Exception
Lake Charles, LA MSA	48700	24350	40700	Historical Exception
Lakeland, FL MSA	46900	23450	39600	Historical Exception
Lamar County, GA HMFA	50700	25350	41300	Historical Exception
Lampasas County, TX HMFA	47800	23900	39100	Historical Exception
Lancaster, PA MSA	64000	32000	51300	Historical Exception
Lansing-East Lansing, MI MSA	64000	32000	51900	Historical Exception
Laredo, TX MSA	34000	17000	34500	Historical Exception
Las Cruces, NM MSA	37500	18750	31750	State Median Based
Laurens County, SC HMFA	44500	22250	38000	Historical Exception
Lawrence, KS MSA	61500	30750	51750	Historical Exception
Lawrence, MA-NH HMFA	77000	38500	59600	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Le Flore County, OK HMFA	38700	19350	32900	Historical Exception
Lebanon, PA MSA	58700	29350	48500	Historical Exception
Lewiston, ID-WA MSA	50000	25000	41200	Historical Exception
Lewiston-Auburn, ME MSA	53200	26600	43500	Historical Exception
Lexington-Fayette, KY MSA	59800	29900	49450	Historical Exception
Lima, OH MSA	51400	25700	43200	Historical Exception
Lincoln County, OK HMFA	43400	21700	35050	Historical Exception
Lincoln, NE HMFA	64400	32200	52900	Historical Exception
Livingston County, MI HMFA	88800	44400	59600	Historical Exception
Logan, UT-ID MSA	48800	24400	40000	Historical Exception
Long County, GA HMFA	37500	18750	37100	Historical Exception
Longview, TX HMFA	47500	23750	38800	Historical Exception
Longview, WA MSA	53100	26550	44000	Historical Exception
Los Angeles-Long Beach, CA HMFA	56500	28250	59200	High Housing Cost
Louisville, KY-IN HMFA	57500	28750	47100	Historical Exception
Lowell, MA HMFA	82400	41200	59600	Historical Exception
Macon County, TN HMFA	43500	21750	35350	Historical Exception
Macon, GA MSA	50700	25350	44000	Historical Exception
Macoupin County, IL HMFA	50000	25000	41300	Historical Exception
Madera, CA MSA	51000	25500	41200	State Median Based
Manchester, NH HMFA	71300	35650	59600	Historical Exception
Mansfield, OH MSA	52100	26050	42150	Historical Exception
Marshall County, MS HMFA	38300	19150	34800	Historical Exception
Martinsburg, WV HMFA	56500	28250	51300	State Median Based
Matanuska-Susitna Borough, AK HMFA	66500	33250	56300	Historical Exception
Mayagüez, PR MSA	18100	9050	19350	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	27700	13850	34500	Historical Exception
McDonald County, MO HMFA	37300	18650	35600	Historical Exception
Meade County, KY HMFA	47600	23800	38300	Historical Exception
Medford, OR MSA	52700	26350	42300	Historical Exception
Medina County, TX HMFA	45700	22850	38100	Historical Exception
Memphis, TN-MS-AR HMFA	53200	26600	45850	Historical Exception
Merced, CA MSA	46800	23400	41200	State Median Based
Meriwether County, GA HMFA	43800	21900	37100	Historical Exception
Miami-Miami Beach-Kendall, FL HMFA	45200	22600	47450	High Housing Cost
Michigan City-La Porte, IN MSA	57000	28500	46650	Historical Exception
Middlesex-Somerset-Hunterdon, NJ HM	92800	46400	59600	Historical Exception
Midland, TX MSA	54800	27400	44700	Historical Exception
Milford-Ansonia-Seymour, CT HMFA	79800	39900	59600	Historical Exception
Milwaukee-Waukesha-West Allis, WI M	65600	32800	53750	Historical Exception
Minneapolis-St. Paul-Bloomington, M	77600	38800	59600	Historical Exception
Mobile, AL MSA	46100	23050	39600	Historical Exception
Moniteau County, MO HMFA	49600	24800	41900	Historical Exception
Monmouth-Ocean, NJ HMFA	81200	40600	59600	Historical Exception
Monroe, LA MSA	45500	22750	38500	Historical Exception
Monroe, MI MSA	68700	34350	55900	Historical Exception
Montgomery, AL MSA	52900	26450	44700	Historical Exception
Morgantown, WV MSA	48400	24200	43350	Historical Exception
Muncie, IN MSA	47500	23750	42800	Historical Exception
Murray County, GA HMFA	48500	24250	39850	Historical Exception
Muskegon-Norton Shores, MI MSA	53400	26700	49700	Historical Exception
Myrtle Beach-Conway-North Myrtle Be	48400	24200	41200	Historical Exception
Napa, CA MSA	75800	37900	59600	Historical Exception
Naples-Marco Island, FL MSA	63900	31950	55850	Historical Exception
Nashua, NH HMFA	84100	42050	59600	Historical Exception
Nashville-Davidson--Murfreeseboro, T	60100	30050	49300	Historical Exception
Nassau-Suffolk, NY HMFA	93800	46900	63200	High Housing Cost
Nelson County, KY HMFA	53300	26650	42950	Historical Exception
New Bedford, MA HMFA	57900	28950	58550	Historical Exception
New Haven-Meriden, CT HMFA	74800	37400	59600	Historical Exception
New Orleans-Metairie-Kenner, LA MSA	52200	26100	45600	High Housing Cost
New York, NY HMFA	56800	28400	56700	Historical Exception
Newark, NJ HMFA	82300	41150	59600	Historical Exception
Newaygo County, MI HMFA	48100	24050	40950	Historical Exception
Newport-Middleton-Portsmouth, RI HM	77400	38700	59000	Capped by US Median
Niles-Benton Harbor, MI MSA	51900	25950	44100	Historical Exception
Norwich-New London, CT HMFA	74600	37300	59600	Historical Exception
Oakland-Fremont, CA HMFA	83000	41500	66250	Historical Exception
Ocala, FL MSA	42700	21350	35900	Historical Exception
Ocean City, NJ MSA	62900	31450	51300	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Oconto County, WI HMFA	54800	27400	44150	Historical Exception
Odessa, TX MSA	43400	21700	38800	Historical Exception
Oklahoma City, OK HMFA	53600	26800	43100	Historical Exception
Okmulgee County, OK HMFA	40100	20050	34100	Historical Exception
Olympia, WA MSA	64300	32150	52900	Historical Exception
Omaha-Council Bluffs, NE-IA HMFA	64800	32400	53200	Historical Exception
Orange County, CA HMFA	78700	39350	69300	High Housing Cost
Orlando-Kissimmee, FL MSA	54900	27450	45900	Historical Exception
Oshkosh-Neenah, WI MSA	62300	31150	51450	Historical Exception
Owen County, IN HMFA	47200	23600	42800	Historical Exception
Owensboro, KY MSA	50200	25100	42900	Historical Exception
Oxnard-Thousand Oaks-Ventura, CA MS	79500	39750	68550	High Housing Cost
Palm Bay-Melbourne-Titusville, FL M	55600	27800	45850	Historical Exception
Panama City-Lynn Haven, FL MSA	51300	25650	41300	Historical Exception
Parkersburg-Marietta-Vienna, WV-OH	45400	22700	39900	Historical Exception
Pender County, NC HMFA	46800	23400	38550	Historical Exception
Penobscot County, ME (part) HMFA	45500	22750	39450	Historical Exception
Peoria, IL MSA	61800	30900	49900	Historical Exception
Person County, NC HMFA	50400	25200	41600	Historical Exception
Philadelphia-Camden-Wilmington, PA-	71600	35800	57700	Historical Exception
Phoenix-Mesa-Scottsdale, AZ MSA	59100	29550	48100	Historical Exception
Pike County, PA HMFA	59100	29550	54550	Historical Exception
Pine Bluff, AR MSA	44100	22050	36500	Historical Exception
Pittsfield, MA HMFA	62800	31400	57350	State Median Based
Pocatello, ID MSA	49700	24850	41350	Historical Exception
Poinsett County, AR HMFA	37800	18900	32300	State Median Based
Polk County, MO HMFA	43000	21500	36000	Historical Exception
Ponce, PR MSA	19100	9550	21450	High Housing Cost
Port St. Lucie-Fort Pierce, FL MSA	52800	26400	43700	Historical Exception
Portland, ME HMFA	67100	33550	54550	Historical Exception
Portland-Vancouver-Beaverton, OR-WA	63800	31900	54300	Historical Exception
Portsmouth-Rochester, NH HMFA	70900	35450	57500	Historical Exception
Poughkeepsie-Newburgh-Middletown, N	76400	38200	59000	Capped by US Median
Preble County, OH HMFA	54200	27100	44550	Historical Exception
Providence-Fall River, RI-MA HMFA	68300	34150	58550	Historical Exception
Provo-Orem, UT MSA	55100	27550	45100	Historical Exception
Pueblo, CO MSA	48000	24000	43100	Historical Exception
Punta Gorda, FL MSA	49800	24900	40650	Historical Exception
Putnam County, IN HMFA	52200	26100	43700	Historical Exception
Racine, WI MSA	63900	31950	52700	Historical Exception
Raleigh-Cary, NC MSA	69800	34900	57300	Historical Exception
Reading, PA MSA	63600	31800	51700	Historical Exception
Roanoke, VA HMFA	56300	28150	46400	Historical Exception
Rochester, MN HMFA	72600	36300	59450	Historical Exception
Rochester, NY MSA	62000	31000	51300	Historical Exception
Rockford, IL MSA	58600	29300	50900	Historical Exception
Rockingham County, NC HMFA	44800	22400	37900	Historical Exception
Rockland County, NY HMFA	96100	48050	59600	Historical Exception
Rocky Mount, NC MSA	43600	21800	39050	Historical Exception
Rome, GA MSA	48200	24100	40150	Historical Exception
Rusk County, TX HMFA	44600	22300	36900	Historical Exception
Sagadahoc County, ME HMFA	60500	30250	49050	Historical Exception
Saginaw-Saginaw Township North, MI	52300	26150	44650	Historical Exception
Salem, OR MSA	54200	27100	45450	Historical Exception
Salinas, CA MSA	63400	31700	51600	High Housing Cost
Salisbury, MD HMFA	58500	29250	51300	State Median Based
Salt Lake City, UT HMFA	60100	30050	49100	Historical Exception
San Benito County, CA HMFA	74700	37350	59300	Historical Exception
San Diego-Carlsbad-San Marcos, CA M	69400	34700	56150	High Housing Cost
San Francisco, CA HMFA	86500	43250	90500	Historical Exception
San Germán-Cabo Rojo, PR MSA	18700	9350	18150	Historical Exception
San Jose-Sunnyvale-Santa Clara, CA	94500	47250	84900	Historical Exception
San Juan-Guaynabo, PR HMFA	25400	12700	24250	Historical Exception
Sandusky, OH MSA	55400	27700	48150	Historical Exception
Santa Cruz-Watsonville, CA MSA	81300	40650	63350	High Housing Cost
Santa Fe, NM MSA	57000	28500	52800	Historical Exception
Santa Rosa-Petaluma, CA MSA	74500	37250	59600	Historical Exception
Sarasota-Bradenton-Venice, FL MSA	57500	28750	46700	Historical Exception
Saunders County, NE HMFA	60000	30000	48950	Historical Exception
Scranton--Wilkes-Barre, PA MSA	52500	26250	42900	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Seattle-Bellevue, WA HMFA	75600	37800	59600	Historical Exception
Sebastian-Vero Beach, FL MSA	54100	27050	44400	Historical Exception
Seward County, NE HMFA	62700	31350	51200	Historical Exception
Sharon, PA HMFA	50000	25000	41700	Historical Exception
Sherman-Denison, TX MSA	52700	26350	42500	Historical Exception
Shreveport-Bossier City, LA MSA	48500	24250	39700	Historical Exception
Simpson County, MS HMFA	37500	18750	31050	State Median Based
Sioux City, IA-NE-SD MSA	54400	27200	44550	Historical Exception
Sioux Falls, SD MSA	61700	30850	50250	Historical Exception
Smith County, TN HMFA	48300	24150	39450	Historical Exception
Somerset County, MD HMFA	47900	23950	51300	State Median Based
South Bend-Mishawaka, IN HMFA	56400	28200	46150	Historical Exception
Southern Middlesex County, CT HMFA	91200	45600	59600	Historical Exception
Spartanburg, SC MSA	51000	25500	43900	Historical Exception
Springfield, IL MSA	63700	31850	51900	Historical Exception
Springfield, MA HMFA	61800	30900	57350	State Median Based
Springfield, MO HMFA	50700	25350	41100	Historical Exception
Springfield, OH MSA	52500	26250	48150	Historical Exception
St. Cloud, MN MSA	61200	30600	49450	Historical Exception
St. Joseph, MO-KS MSA	50900	25450	41750	Historical Exception
St. Louis, MO-IL HMFA	63300	31650	52700	Historical Exception
Stamford-Norwalk, CT HMFA	111000	55500	74250	High Housing Cost
State College, PA MSA	59300	29650	49350	Historical Exception
Sullivan County, IN HMFA	44400	22200	42800	Historical Exception
Summit County, UT HMFA	82200	41100	59600	Historical Exception
Sumner County, KS HMFA	53200	26600	44300	Historical Exception
Sumter, SC MSA	44300	22150	37300	Historical Exception
Syracuse, NY MSA	58700	29350	47600	Historical Exception
Tacoma, WA HMFA	61500	30750	49700	Historical Exception
Tallahassee, FL HMFA	58200	29100	46800	Historical Exception
Tampa-St. Petersburg-Clearwater, FL	53900	26950	43500	Historical Exception
Taunton-Mansfield-Norton, MA HMFA	79300	39650	66150	Historical Exception
Terre Haute, IN HMFA	48800	24400	42800	Historical Exception
Texarkana, TX-Texarkana, AR MSA	43000	21500	37300	Historical Exception
Toledo, OH MSA	57600	28800	47100	Historical Exception
Topeka, KS MSA	58600	29300	48300	Historical Exception
Trenton-Ewing, NJ MSA	84900	42450	59600	Historical Exception
Tulsa, OK HMFA	52500	26250	43600	Historical Exception
Tunica County, MS HMFA	29300	14650	34800	Historical Exception
Tuscaloosa, AL MSA	46900	23450	42400	Historical Exception
Tyler, TX MSA	50900	25450	42150	Historical Exception
Utica-Rome, NY MSA	52400	26200	42100	Historical Exception
Valdosta, GA MSA	46500	23250	39350	Historical Exception
Vallejo-Fairfield, CA MSA	75400	37700	59200	Historical Exception
Victoria, TX HMFA	48800	24400	42400	Historical Exception
Vineland-Millville-Bridgeton, NJ MS	55800	27900	45100	Historical Exception
Visalia-Porterville, CA MSA	43700	21850	41200	State Median Based
Wabasha County, MN HMFA	59900	29950	48550	Historical Exception
Wakulla County, FL HMFA	48000	24000	41050	Historical Exception
Walker County, AL HMFA	42700	21350	36150	Historical Exception
Warren County, NJ HMFA	79800	39900	59600	Historical Exception
Washington County, IA HMFA	55100	27550	44150	Historical Exception
Washington County, IN HMFA	48600	24300	42250	Historical Exception
Washington County, MO HMFA	36900	18450	35850	Historical Exception
Washington-Arlington-Alexandria, DC	94500	47250	60000	High Housing Cost
Waterbury, CT HMFA	61500	30750	59600	Historical Exception
Waterloo-Cedar Falls, IA HMFA	55800	27900	46100	Historical Exception
Weirton-Steubenville, WV-OH MSA	48900	24450	41450	Historical Exception
Wenatchee, WA MSA	50900	25450	43300	Historical Exception
West Palm Beach-Boca Raton, FL HMFA	61200	30600	51500	Historical Exception
Westchester County, NY Statutory Ex	95900	47950	65050	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI	71000	35500	58550	Historical Exception
Western Rockingham County, NH HMFA	86000	43000	59600	Historical Exception
Western Worcester County, MA HMFA	59100	29550	57350	State Median Based
Wheeling, WV-OH MSA	47100	23550	38550	Historical Exception
Wichita, KS HMFA	56600	28300	48950	Historical Exception
Williamsport, PA MSA	49700	24850	40500	Historical Exception
Wilmington, NC HMFA	53100	26550	43350	Historical Exception
Winston-Salem, NC MSA	56100	28050	46550	Historical Exception
Wise County, TX HMFA	55100	27550	45450	Historical Exception

## ATTACHMENT 4

## METROPOLITAN FMR AREAS WITH ADJUSTED FY 2007 LOW INCOME LIMITS

METROPOLITAN AREA	FY2007 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Yakima, WA MSA	46600	23300	39900	State Median Based
Yauco, PR MSA	16200	8100	21450	Historical Exception
York-Hanover, PA MSA	60300	30150	50950	Historical Exception
York-Kittery-South Berwick, ME HMFA	73100	36550	58700	Historical Exception
Youngstown-Warren-Boardman, OH HMFA	51400	25700	41700	Historical Exception
Yuma, AZ MSA	40700	20350	32900	Historical Exception

**ATTACHMENT 5**  
**FY2006 – FY2007 DISTRIBUTION OF CHANGE IN AREA MEDIAN INCOME**  
**100 PERCENT = FY2006**

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	
AK					26	1						97
AL			1	20	31	1						95
AR					1	23	41	1				106
AZ					10	4						99
CA					7	36	8					101
CO					4	51						102
CT				1	9	2						98
DE					1	1						102
FL				2	47	2	1					97
GA					93	16		1				99
GU					1							99
HI						4	1					104
IA				1	8	81						100
ID					2	36						102
IL				2	77	2		1				97
IN			1	1	62	2						97
KS				1	91							96
KY					46	48						100
LA					32	12						99
MA					7	10						100
MD					2	10	1					104
ME					11	8						99
MI				1	70	4						98
MN					62	9						99
MO			1	8	87	1						95
MS				2	12	41	15					103
MT						49	5	1				104
NC				6	71	3	1					97
ND				1	48	2		1				98
NE					86	2						98
NH					1	9						100
NJ					3	1						99
NM					2	28						102
NV						16						102
NY				1	10	35	1					102
OH				2	58	6						98
OK					32	35						100
OR				18	11	2						94
PA				1	41	9						98
PR					2	4	4	2				106
RI						3	3					106
SC				6	29	1						96
SD					1	61						101
TN					55	18		1				99
TX				12	189	12						97
UT					3	22	1					101
VA				1	4	53	2					103
VI					2							99
VT					11	1						97
WA					2	30	1					102
WI					29	33						100
WV				2	38							97
WY					15	8						99
US			3	89	1542	848	85	8				99

**ATTACHMENT 5A**  
**FY2006 – FY2007 DISTRIBUTION OF CHANGE IN AREA MEDIAN INCOME**  
**100 PERCENT = FY2006**  
**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	
AK					3							97
AL				5	8	1						95
AR					1	5	4	1				105
AZ					3	2						99
CA					7	16	7					102
CO					2	6						102
CT				1	7	2						98
DE						1						105
FL				1	19	2	1					98
GA					11	9		1				99
HI						1						103
IA				1	4	6						100
ID					2	4						101
IL				2	12	1		1				97
IN			1		17	2						97
KS				1	3							96
KY					7	2						99
LA					7	2						99
MA					7	8						100
MD					2	3	1					104
ME					4	4						99
MI					15	3						97
MN					3	2						99
MO			1	2	12	1						96
MS					1	3	1					104
MT						3						102
NC				4	14	2	1					97
ND				1	2							97
NE					4							98
NH						3						101
NJ					3	1						99
NM					2	2						100
NV						3						103
NY				1	10	10						99
OH				1	14	3						98
OK					5	2						99
OR					4	2						97
PA					10	6						99
PR					2	4	3	2				105
RI						3	3					106
SC				5	6							95
SD					1	2						100
TN					8	8		1				100
TX				5	23	8						97
UT					3	3	1					101
VA					3	11	2					103
VT						1						100
WA					2	8	1					101
WI					8	7						99
WV				2	4							96
WY					1	1						100
US			2	32	286	179	25	6				99

**ATTACHMENT 5B**  
**FY2006 – FY2007 DISTRIBUTION OF CHANGE IN AREA MEDIAN INCOME**  
**100 PERCENT = FY2006**  
**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	
AK					23	1						97
AL			1	15	23							95
AR						18	37					106
AZ					7	2						99
CA						20	1					101
CO					2	45						102
CT					2							96
DE					1							99
FL				1	28							97
GA					82	7						99
GU					1							99
HI						3	1					105
IA					4	75						100
ID						32						102
IL					65	1						97
IN				1	45							97
KS					88							96
KY					39	46						100
LA					25	10						99
MA						2						100
MD						7						104
ME					7	4						99
MI				1	55	1						98
MN					59	7						99
MO				6	75							95
MS				2	11	38	14					103
MT						46	5	1				104
NC				2	57	1						97
ND					46	2		1				98
NE					82	2						98
NH					1	6						100
NM						26						102
NV						13						102
NY						25	1					102
OH				1	44	3						97
OK					27	33						100
OR				18	7							94
PA				1	31	3						98
PR							1					109
SC				1	23	1						96
SD						59						101
TN					47	10						99
TX				7	166	4						97
UT						19						101
VA				1	1	42						103
VI					2							99
VT					11							97
WA						22						103
WI					21	26						100
WV					34							97
WY					14	7						99
US			1	57	1256	669	60	2				99

## ATTACHMENT 6

**FY2007 MEDIAN FAMILY INCOMES FOR STATES, METROPOLITAN AND  
NONMETROPOLITAN PORTIONS OF STATES**

	FY 2007			1999		
	TOTAL	METRO	NONMETRO	TOTAL	METRO	NONMETRO
ALABAMA	48700	51800	42800	41657	44345	36633
ALASKA	70900	73400	65200	59036	61161	54260
ARIZONA	54400	56600	40400	46723	48590	34682
ARKANSAS	45600	50000	40400	38664	42408	34268
CALIFORNIA	65000	65500	51500	53024	53451	42074
COLORADO	66000	68500	52400	55870	58000	44319
CONNECTICUT	79800	80300	74800	65521	65943	61354
DELAWARE	67500	71600	55200	55258	58619	45203
DISTRICT OF COLUMBIA	54300	54300	.	46283	46283	.
FLORIDA	53300	54100	42900	45625	46303	36703
GEORGIA	56800	60500	43000	49280	52536	37277
HAWAII	70200	74100	62300	56961	60118	50547
IDAHO	51500	55100	46400	43490	46523	39157
ILLINOIS	64600	67800	50600	55545	58262	43476
INDIANA	57100	58800	51900	50261	51692	45683
IOWA	58100	63400	53100	48005	52409	43847
KANSAS	57100	64000	47900	49624	55623	41651
KENTUCKY	48800	57600	39100	40938	48265	32782
LOUISIANA	48300	51300	39700	39774	42193	32654
MAINE	55300	60800	49100	45179	49629	40087
MARYLAND	79100	80100	64100	61875	62636	50109
MASSACHUSETTS	75700	75700	71700	61663	61673	58382
MICHIGAN	60500	63800	49900	53457	56384	44086
MINNESOTA	67600	74100	54700	56872	62325	45957
MISSISSIPPI	43200	49900	38800	37405	43160	33535
MISSOURI	54400	60200	42800	46045	50949	36187
MONTANA	50700	54100	48900	40488	43226	39044
NEBRASKA	58200	66200	50400	48032	54645	41598
NEVADA	60300	60600	58400	50849	51078	49209
NEW HAMPSHIRE	71200	77200	63000	57577	62443	50966
NEW JERSEY	79600	79600	.	65370	65370	.
NEW MEXICO	46600	51100	39700	39425	43195	33627
NEW YORK	63100	64500	50900	51691	52887	41753
NORTH CAROLINA	52100	56000	45700	46335	49800	40571
NORTH DAKOTA	56100	64100	51000	43656	49842	39664
OHIO	57200	59000	50000	50037	51617	43778
OKLAHOMA	48600	52800	42400	40709	44258	35546
OREGON	55700	59400	45600	48680	51880	39834
PENNSYLVANIA	59100	61200	49800	49184	50959	41452
RHODE ISLAND	68300	68300	.	52780	52780	.
SOUTH CAROLINA	50800	53100	44700	44227	46219	38930
SOUTH DAKOTA	53300	60100	48700	43234	48701	39484
TENNESSEE	50700	54400	43100	43517	46735	36972
TEXAS	52600	54800	41800	45862	47797	36410
UTAH	57700	59200	46600	51022	52316	41227
VERMONT	60400	68800	57300	48625	55412	46087
VIRGINIA	68900	73800	49600	54169	58055	39000
WASHINGTON	63500	66000	49900	53761	55868	42260
WEST VIRGINIA	45300	50100	40300	36484	40433	32454
WISCONSIN	62000	65600	54700	52912	56008	46677
WYOMING	58500	59100	58200	45685	46159	45472
US	59000	61800	47300	50046	52413	40111