

**FY 2010
HUD INCOME LIMITS
BRIEFING MATERIAL**

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

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FY 2010 INCOME LIMITS BRIEFING MATERIAL

- I. [Overview of HUD Section 8 Income Limits](#)

- II. [FY 2010 Median Family Income Estimates](#)
 - A. [Overview](#)
 - B. [ACS Data and its Use in the Production of Median Family Incomes](#)
 - C. [Margin of Error](#)
 - D. [Trend Factor](#)
 - E. [Median Family Income Estimate Calculations](#)

- III. [FY 2010 Income Limits](#)
 - A. [Overview](#)
 - B. [Very Low-Income Limits](#)
 - C. [Low-Income Limits](#)
 - D. [30 Percent of Area Median Family Income Limits](#)
 - E. [Family Size Adjustments](#)
 - F. [5 Percent Rule](#)

- IV. [Housing and Economic Recovery Act of 2008](#)

- V. [Income Limit Applications](#)
 - A. [Department of Housing and Urban Development](#)
 - B. [Rural Housing and Community Development Service](#)
 - C. [Treasury Programs](#)
 - D. [Federal Deposit Insurance Corporation](#)
 - E. [Federal Housing Finance Board](#)
 - F. [Government Sponsored Enterprises \(GSE's\)](#)
 - G. [Other Federal Banking Regulatory Provisions](#)
 - H. [Uniform Relocation Act](#)
 - I. [Department of Veterans Affairs](#)



ATTACHMENTS

- Attachment 1:** [U.S. Housing Act of 1937 Provisions Related to Income Limits](#)
- Attachment 2:** [HUD Methodology for Estimating FY 2010 Median Family Incomes](#)
- Attachment 3:** [Metropolitan FMR Areas with Adjusted FY 2010 Very Low-Income Limits](#)
- Attachment 4:** [Metropolitan FMR Areas with Adjusted FY 2010 Low-Income Limits](#)
- Attachment 5:** [FY 2009 – 2010 Distribution of Changes in Very Low-Income \(50%\) 4-Person Income Limits \(100 Percent = FY 2009 Income Level\)](#)
- Attachment 5a:** [FY 2009 – 2010 Distribution of Changes in Very Low-Income \(50%\) 4-Person Income Limits \(100 Percent = FY 2009 Income Level\) – Metropolitan Areas](#)
- Attachment 5b:** [FY 2009 – 2010 Distribution of Changes in Very Low-Income \(50%\) 4-Person Income Limits \(100 Percent = FY 2009 Income Level\) – Non-metropolitan Areas](#)
- Attachment 6:** [FY 2010 Median Family Incomes for States, Metropolitan and Nonmetropolitan Portions of States](#)

I. Overview of HUD Section 8 Income Limits¹

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

Beginning with FY 2010 Income Limits, HUD has eliminated its long standing “hold harmless” policy² but will limit all annual decreases to 5 percent and will limit all annual increases to 5 percent or twice the change in the national median family income, whichever is greater. Notice of this change can be found in the Federal Register notices of September 14, 2009, and October 7, 2009, that solicited public comments on HUD’s proposal to discontinue its “hold harmless” policy and the Federal Register notice of May 17, 2010³ discussing the submitted comments. HOME Investment Partnerships program (HOME) rents, based in part on HUD Section 8 Income Limits, will continue to be held harmless and income limits for rural housing programs will continue their current hold-harmless policy at the request of the Rural Housing Service, because these limits are based on area definitions and program rules specified by the Rural Housing Service of the Department of Agriculture.

HUD Section 8 Income Limits begin with the production of Median Family Income estimates. HUD uses the Section 8 program’s Fair Market Rent (FMR) area definitions in developing median family income estimates (MFIs), which means that income estimates are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. HUD Section 8 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.⁴ 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.

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

² HUD’s “hold harmless” policy maintained Section 8 income limits for certain areas at previously published levels when reductions would otherwise have resulted from changes in median family income estimates, housing cost adjustment data, median family income update methodology, income limit methodology, or metropolitan area definitions.

³ Subsequent to the publication of the Federal Register Notice announcing the discontinuation of the “hold-harmless” policy, HUD received a request to hold rents harmless for the FDIC programs. HUD has complied with this request and has issued tables to FDIC with rents that do not decline.

⁴ 42 U.S.C. 1437b



- Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.
- The amendments in the Quality Housing and Work Responsibility Act of 1998 (the 1998 Act) 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.

II. FY 2010 Median Family Income Estimates

A. Overview

The methodology used to produce FY 2010 Median Family Incomes (MFI) is unchanged from FY 2009. Data from the Bureau of Census American Community Survey (ACS) has been updated from 2007 three-year data to 2008 three-year data. The factor used to trend the 2008 estimates to the midpoint of FY 2010 MFIs is unchanged at 3 percent per year. This trend, produced last year using the annualized change in the ACS national median family income estimate between 2000 and 2007, does not change using the 2008 national estimate in place of the 2007 estimate, so the trend factor is also unchanged from last year.

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

The ACS, conducted annually, is designed ultimately to produce estimates similar to the long-form sample survey previously conducted with the Decennial Census. Each year since full implementation of the survey in 2005, the Census Bureau collected an ACS sample sufficient to provide estimates of most survey items for areas with populations of 65,000 or more. After the 2007 ACS, the Census Bureau released data aggregated from the ACS samples collected over the three years, 2005, 2006, and 2007. This allowed the Census Bureau to release estimates for most items for areas with populations of 20,000 or more. FY 2010 MFIs reflect ACS survey data aggregated over 2006, 2007 and 2008. After the 2009 ACS sample, the Census Bureau will have sufficient data to release aggregated five-year estimates. Five year estimates are designed to be comparable in reliability to the 2000 Census long-form sample survey and provide estimates for areas of all sizes relevant to MFI and income limit production.

As outlined last year, HUD shifted from use of one-year ACS survey data to three-year ACS survey data for FY 2009 MFIs; use of three-year data continues for FY 2010 MFIs. HUD uses three-year estimates to dampen the impact of year-to-year fluctuations in ACS measured MFI on programs relying on these parameters. These fluctuations are primarily, but not exclusively observed in areas where the margin of error estimates for the ACS data are large. In these areas, fluctuations in measured median income are far more likely to be caused by sampling errors. The three-year ACS data have much smaller margins of error because the number of observations in three-year estimates is three times the number of observations in one-year estimates. Perhaps more importantly, because only one third of the data are replaced every year in three-year estimates, and because economic cycles tend to be shorter than three years, use of three-year estimates also has the effect of smoothing out real fluctuations in MFIs. This smoothing effect is particularly important in times of economic turbulence; for program purposes, MFIs that do not hit all of the peaks and valleys of the economic cycle are preferable to MFIs that do. For the same reasons, when five-year ACS estimates become available, HUD plans to use them instead of ACS three-year estimates to update MFIs. Additionally, use of five-year ACS estimates will allow HUD to have more localized information to better update areas with the smallest populations.

C. Margin of Error

As in previous years, HUD uses a formula for incorporating the 2008 three-year ACS local median income estimates into its FY 2010 MFI estimates that explicitly considers the size of the margin of error (MoE) of the local ACS survey estimate relative to the size of the estimate. Use of an ACS estimate is constrained to those estimates that have a MoE that is 10 percent or less of the estimate of income and increases as the size of the MoE decreases. 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.

D. Trend Factor

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2008 ACS income data is used for FY 2010 estimates that have an as-of date of April 1, 2010. A trend factor based on historic patterns of nominal income growth is used to inflate the estimate from the end of 2008 to April, 2010. This trend factor has been updated to reflect the annualized change in MFIs between the Census 2000 Supplemental Survey (\$49,628)⁵ and the one-year 2008 ACS MFI estimate (\$63,366); or 3 percent.

E. Median Family Income Estimate Calculations

Median family⁶ incomes start with the development of estimates of median family income for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

2000 Decennial Census income distributions are aggregated to the areas used for FMRs and income limits, and mid-1999 estimates of median family income are estimated based on these data.⁷ (The Census asks for total income for 1999; the closest “as of” date for this reporting is mid-1999)

For places of less than 20,000 and ACS survey areas with MoEs of 10 percent or more:

State level 2000 Census MFI estimates and 2008 ACS state-level MFI estimates are used to generate an update factor from mid-1999 to end-2008.

⁵The Census 2000 Supplemental Survey was a developmental and testing version of the ACS conducted in 2000 designed to help evaluate differences between the ACS and the Census long form.

⁶ 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.

⁷ Underlying 2000 Census MFI distributions have not changed from FY2007 and can be found at www.huduser.org.

For places of 20,000 more with ACS survey MoEs of 10 percent or less:

The change from local area 2000 Census MFI to local area 2008 ACS MFI was calculated and used in conjunction with state-level MFI estimates to generate an update factor from mid-1999 to end-2008.

All places:

All estimates are then trended from December, 2008 to April, 2010 (1 ¼ year) with a trending factor of 3 percent per year.

For the outlying territories,⁸ which currently lack ACS coverage, national ACS income changes are used as surrogates.

⁸ 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.

III. FY 2010 Income Limits

A. Overview

HUD's Section 8 very low-income and low-income limits are calculated in accordance with Section 3(b)(2) of the U.S. Housing Act of 1937, as amended. The very low-income limits (usually based on 50 percent of MFI) are 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 relative to the Section 8 Fair Market Rents (FMRs).

B. 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);
- (3) the four-person very low-income limit is reduced to the greater of 80 percent of the U.S. median family income level, or the amount at which 30 percent of a four-person family's income equals 100 percent of the two-bedroom FMR (this adjusts income limits downward for areas of unusually high median family incomes);

- (4) the four person income limit is increased if it is less than the relevant State non-metropolitan median family income level,⁹ and;
- (5) the four person income limit is increased if it is less than 95 percent of last year's very low income limit and reduced to the greater of 105 percent of last year's very low income limit or twice the change in the national median family income estimate if that change would be larger than 5 percent. Between FY 2009 and FY 2010, the estimate of national median family income increased by less than one percent, or 0.6 percent.

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

Table 1
Summary of Income Limits Determinations for
FY 2010 Very Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	725	422
2.	Limits based on State non-metropolitan median family income level	1265	72
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom Section 8 FMR	14	18
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom FMR	1	1
5.	Limits increased if they were less than 95% of last year's limit	16	15
6.	Limits decreased if they were otherwise more than 105% of last year's limit	16	7
7.	TOTALS	2037	535

⁹ A Housing and Community Development Act of 1987 amendment directed that non-metropolitan area income limits should never be set at less than if they were based on the State non-metropolitan median family income level. In implementing this provision, HUD used its discretion to apply this policy to metropolitan areas to avoid inequities that would otherwise result. Doing so avoids the anomaly of assigning higher income limits to a non-metropolitan county than are assigned to an adjacent metropolitan area where the median family income is less than the State non-metro level but above the level for the non-metro county.

C. 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 exceptions are that the resulting income limit may not exceed the U.S. median family income level (\$64,400 for FY 2010) except when justified by high housing costs and that income limit changes are now restricted to 5 percent in either direction or an increase of twice the national change if that change is larger than 5 percent. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

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

Table 2
Summary of Income Limits Determinations
for FY 2010 Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 80% of local median family income	712	375
2.	Limits based on State nonmetropolitan median family income level	1264	71
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)	15	24
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 \$64,400 or 80/50ths of the minimum 4-person very low-income limit	15	40
6.	Limits increased if they would otherwise be less than 95% of last year's low income limit	16	16
7.	Limits decreased if they would otherwise be more than 105% of last year's low income limit	15	9
8.	Totals	2037	535

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.

D. 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. These limits are also adjusted upward if rounding causes them to fall below 95% of last year's limit.

E. Family Size Adjustments

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

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

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

F. 5 Percent Rule

As outlined earlier in these briefing materials, in response to comments received about HUD's intention to eliminate the traditional hold-harmless provision for HUD Section 8 Income Limits, HUD is implementing a new constraint on the size of changes income limits can make in any one year. Specifically, the low-income and very low-income four-person limits will not be allowed to decrease more than 5 percent or increase more than 5 percent or twice the national increase in median family income, whichever of those is larger.

This policy was implemented in the following way:

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

- (2) The cap for the four person very low income is last year's four-person very low-income multiplied by 1.05 and rounded down to the nearest \$50 or twice the change in the national median family income, also rounded down, whichever is larger. The cap is rounded down to ensure that it is less than or equal to 105 percent of last year's four-person very low-income limit.
- (3) The floor for the four-person very low-income is last year's four-person very low-income multiplied by .95 and rounded up to the nearest \$50. The floor is rounded up to ensure that it is greater than or equal to 95 percent of last year's four person very low income.
- (4) If the otherwise adjusted four-person very low-income is above the cap then it is set at the cap. If it is below the floor then it is set at the floor.
- (5) Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more or less than four persons for the very low-income limit except that it is then rounded up to the nearest \$50.
- (6) The cap and floor are applied in an analogous way to the four-person low-income limit.
- (7) No additional capping or flooring is done to any income limit based on either the very low-income limit or the low income limit.
- (8) Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low and very low incomes due to rounding.

IV. Housing and Economic Recovery Act of 2008

Historically, HUD has held Section 8 Income Limits harmless primarily so that Multifamily¹⁰ Tax Subsidy Housing Projects would not be subject to reductions in income limits and maximum rents. Low Income Housing Tax Credit (LIHTC) and tax exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

¹⁰Multifamily Tax Subsidy Projects are those projects which are reliant upon Internal Revenue Code (IRC) section 42 Low Income Housing Tax Credit, or use tax-exempt private activity bonds under IRC section 142 as part of their financing. In the past we have referred to this group as LIHTC Projects.



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

HUD issued two Federal Register notices, requesting comments on eliminating the hold-harmless policy. HUD responded to the comments received and provided a final notice discussing its intention to publish FY 2010 Income Limits without using the hold-harmless policy, but providing a floor on annual decreases of 5 percent and a cap on annual increases of 5 percent or twice the annual change in the median family income, whichever is greater on increases in the very low-income and low-income limits¹¹.

¹¹ The Federal Register notices requesting comments were published on September 14, 2009 (74 FR 47016) and October 7, 2009, a correction of some data provided in the first notice (74 FR 51615). The final notice was published on

V. Income Limit Applications

HUD income limits apply to the following programs:

Program	Income Limits Standard
A. Department of Housing and Urban Development	
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
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B. 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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C. Treasury Programs

Multifamily Tax Subsidy Projects	Current standard is Section 8 very low-income standard or 120% of that definition (i.e., the “60%” of median standard) for projects determining income eligibility and rents who haven’t used income limits prior to FY 2010. Income Limits for projects using income limits in FY 2009 or before will no longer be Section 8 Income Limits. A separate income limits publication will be produced for this program.
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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
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“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
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“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

D. 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.

E. Federal Housing Finance Board

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

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



F. Government Sponsored Enterprises (GSE's)

Income-based Housing Goals of Freddie Mac and Fannie Mae	Goals for percentages of loans are established for households with incomes at or below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 12 CFR, Part 1252. 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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G. Other Federal Banking Regulatory Provisions

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

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

Eligibility for disability income support payments to veterans	Eligibility for non-service related income support payments is restricted to families with incomes below the HUD low-income standard
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ATTACHMENT 1**U.S. HOUSING ACT OF 1937 PROVISIONS
RELATED TO INCOME LIMITS
(As Amended through 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 FY 2010 MEDIAN FAMILY INCOMES

FY 2010 HUD estimates of median family income are based on 2000 Census median family income (MFI) estimates updated using Census American Community Survey (ACS) state-level MFI estimates and/or ACS local area MFI estimates. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas, and nonmetropolitan counties.

FY 2010 HUD MFI estimates continue HUD's use of American Community Survey data. Similarly to the previous two years, the manner in which 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 20,000 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 HUD estimates rely on local ACS estimates. Local ACS MFI estimates are used in inverse proportion to the size of their margin of error ratios (MoERs)¹². In practice, estimates for areas with small MoERs are almost entirely based on local ACS estimates but, where MoERs are large, state-level estimates more heavily influence results. All areas with less than 20,000 people and areas with MoERs of more than 10 percent are updated exclusively with update factors generated using 2000 Census to 2008 ACS three-year state MFI changes. All estimates are then updated from December 2008 to April 2010 using a trend factor of 3.0 percent, which reflects the annual change in median income from the Census 2000 Supplemental Survey¹³ to the 2008 one-year ACS national estimate.

While the ACS provides the best data on local medians since the 2000 Census, ACS estimates differ from those of the 2000 Census in significant ways. Neither annual nor three-year ACS estimates of MFI have the same reliability as Decennial Census estimates. This is primarily due to the fact that ACS survey samples are still significantly smaller than decennial census "long-form" samples, which results in larger estimated MoERs for the ACS surveys.¹⁴

A principal objective of the MFI estimates program is to minimize the possibility of publishing income estimates with annual changes driven more by sampling error than changes in underlying economic conditions. HUD therefore uses a formula to incorporate 2008 ACS local median income estimates into its FY 2010 MFI estimates that explicitly considers the MoER in the local ACS

¹² The MoER is computed as the ratio of margin of error for the median family income estimate to form the "90 percent confidence interval" for the estimate itself. 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.

¹³ The Census 2000 Supplemental Survey was a developmental and testing version of the ACS conducted in 2000 to aid comparison of ACS techniques with 2000 Census results.

¹⁴ For more technical details concerning the reliability of 1-year and 3-year ACS data and 2000 Decennial Census data, please see page 20 of the FY2009 Income Limits Briefing Materials, available at http://www.huduser.org/portal/datasets/il/il09/IncomeLimitsBriefingMaterial_FY09.pdf

results. The formula gives low weight to ACS local median income estimates with large MoERs, thereby limiting the influence of these local ACS estimates on the HUD MFI estimates. Conversely, the formula gives high weights to ACS local median income estimates with small MoERs, 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 2008 (local 2008 ACS), and (b) the change in state MFI from 1999 (state 2000 Census estimates) to 2008 (state 2008 ACS estimates). The weight assigned to the change in state MFI (b) is ten times the local MoER, or one, whichever is smaller. The MoER is defined as the margin of error of the 2008 ACS local estimate divided by the 2008 ACS estimate of local MFI. The weight assigned to the change in local median family income from the ACS (a) is the larger of 1 minus 10 times the MoER or zero.

When multiplied by the 1999 MFI reported in the 2000 Census, the weighted average factor defined above produces a FY 2008 MFI estimate equivalent to the ACS survey estimate. This estimate is then trended forward from December 2008 to April 2010 by multiplying it by the national average annual income growth factor.

The step-by-step procedures used to develop FY 2010 estimates for areas of 20,000 plus are as follows:¹⁵

1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates¹⁶.
2. The 2000 Census estimates are updated from mid-1999 to end-2008 using the following formula:

$$(1 - 10 * \text{margin of error}) * (\text{ACS2008 local median}^{17} / \text{Census 2000 local median}) + (10 * \text{margin of error}) * (\text{ACS2008 state median} / \text{Census 2000 state median})$$

¹⁵ For each area, these calculations are detailed in HUD's FY2010 Median Family Income documentation system, available at http://www.huduser.org/portal/datasets/il/index_il2009_mfi.html

¹⁶ 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.

¹⁷ 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. Three-year estimates reflect income data over a 48-month period. All responses are then adjusted by the Bureau of the Census to "annual" 2008 values using the average of the sum of the CPI indexes for the number of months before the survey date over the annual CPI index for the year. See "Income, Earnings, and Poverty from the 2007 American Community Survey", August 2008 (Update) at <http://www.census.gov/prod/2008pubs/acs-09.pdf>. 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 2008 estimate to December using the seasonally adjusted December 2008 CPI (211.339) over the 2008 annual CPI (215.303).

3. Median family income estimates for April 1, 2010, are then estimated as follows:

Step 1 median family income
* Step 2 adjusted local update factor
* 1.03 (3% annual trending)^{1.25 years}¹⁸
= FY 2010 Median Family Income estimate

¹⁸ The caret symbol (^) means applying the exponent 1.25, commonly phrased “raised to the power”.

**ATTACHMENT 3
METROPOLITAN FMR AREAS WITH ADJUSTED
VERY LOW-INCOME LIMITS**

METROPOLITAN AREA	FY2010		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME	MEDIAN	VLI LIMIT	
Aguadilla-Isabela-San Sebastián, PR MSA	16300	8150	11900	High Housing Cost
Altoona, PA MSA	53200	26600	27050	State Median Based
Anderson, IN MSA	56500	28250	30450	Floored at 5%
Anson County, NC HMFA	44300	22150	25200	State Median Based
Aransas County, TX HMFA	44600	22300	23250	State Median Based
Arecibo, PR HMFA	19000	9500	13050	Floored at 5%
Armstrong County, PA HMFA	51000	25500	27050	State Median Based
Bakersfield-Delano, CA MSA	51900	25950	28150	State Median Based
Barnstable Town, MA MSA	75300	37650	39100	State Median Based
Barranquitas-Aibonito-Quebradillas, PR H	16700	8350	12350	High Housing Cost
Battle Creek, MI MSA	55200	27600	27650	Floored at 5%
Berkshire County, MA (part) HMFA	67500	33750	39100	State Median Based
Brown County, OH HMFA	53200	26600	26850	State Median Based
Brownsville-Harlingen, TX MSA	33500	16750	23250	State Median Based
Caguas, PR HMFA	24400	12200	13800	High Housing Cost
Calloway County, MO HMFA	58100	29050	30650	Floored at 5%
Casper, WY MSA	65400	32700	32900	State Median Based
Cass County, MI HMFA	54900	27450	27650	State Median Based
Cheyenne, WY MSA	67400	33700	33400	Capped at 5%
Chico, CA MSA	53800	26900	28150	State Median Based
Cumberland, MD-WV MSA	52200	26100	34700	State Median Based
Dallas County, MO HMFA	42700	21350	22850	State Median Based
Danville, IL MSA	51800	25900	27300	State Median Based
Danville, VA MSA	50000	25000	26650	State Median Based
Darlington County, SC HMFA	47900	23950	24550	State Median Based
Durham-Chapel Hill, NC HMFA	66500	33250	33900	Floored at 5%
Eastern Worcester County, MA HMFA	104400	52200	51500	Low Housing CostUSM
El Centro, CA MSA	45200	22600	28150	State Median Based
El Paso, TX MSA	40900	20450	23250	State Median Based
Fajardo, PR MSA	22800	11400	14400	Floored at 5%
Fitchburg-Leominster, MA HMFA	70100	35050	39100	State Median Based
Flagstaff, AZ MSA	60500	30250	31950	Capped at 5%
Fort Lauderdale, FL HMFA	66200	33100	39600	High Housing Cost
Franklin County, MA (part) HMFA	67700	33850	39100	State Median Based
Fresno, CA MSA	52200	26100	28150	State Median Based
Goldsboro, NC MSA	49300	24650	25200	State Median Based
Grand Junction, CO MSA	60100	30050	30000	Capped at 5%
Greene County, IN HMFA	50400	25200	27650	State Median Based
Greene County, NC HMFA	45300	22650	25200	State Median Based
Guayama, PR MSA	18700	9350	12550	High Housing Cost
Hagerstown, MD HMFA	67400	33700	34700	State Median Based
Hanford-Corcoran, CA MSA	52900	26450	28150	State Median Based
Haywood County, NC HMFA	50200	25100	25200	State Median Based
Henry County, AL HMFA	47500	23750	23800	State Median Based
Hickman County, TN HMFA	46100	23050	23200	State Median Based
Hinesville-Fort Stewart, GA HMFA	44900	22450	23200	State Median Based
Hoke County, NC HMFA	44900	22450	25200	State Median Based
Honolulu, HI MSA	81700	40850	49650	High Housing Cost
Jacksonville, NC MSA	49500	24750	25200	State Median Based
Jersey City, NJ HMFA	58300	29150	35750	High Housing Cost
Johnstown, PA MSA	49900	24950	27050	State Median Based
Lake Havasu City-Kingman, AZ MSA	47600	23800	28100	Floored at 5%
Laredo, TX MSA	38000	19000	23250	State Median Based
Las Cruces, NM MSA	43800	21900	22450	State Median Based
Long County, GA HMFA	40400	20200	23200	State Median Based
Los Angeles-Long Beach, CA HMFA	63000	31500	41400	High Housing Cost
Madera-Chowchilla, CA MSA	51700	25850	28150	State Median Based

**ATTACHMENT 3
METROPOLITAN FMR AREAS WITH ADJUSTED
VERY LOW-INCOME LIMITS**

METROPOLITAN AREA	FY2010		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME	MEDIAN	VLI LIMIT	
Marshall County, MS HMFA	41900	20950	23200	State Median Based
Martinsburg, WV HMFA	61200	30600	34700	State Median Based
Mayagüez, PR MSA	20300	10150	13550	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	33200	16600	23250	State Median Based
McDonald County, MO HMFA	40200	20100	21700	State Median Based
Merced, CA MSA	49700	24850	28150	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	52200	26100	35150	High Housing Cost
Muncie, IN MSA	53300	26650	27650	State Median Based
Muskegon-Norton Shores, MI MSA	52900	26450	29500	Floored at 5%
New Bedford, MA HMFA	60400	30200	34800	Floored at 5%
New York, NY HMFA	62300	31150	39600	High Housing Cost
Newaygo County, MI HMFA	51100	25550	25900	State Median Based
North Port-Bradenton-Sarasota, FL MSA	62200	31100	32700	Capped at 5%
Oconto County, WI HMFA	57700	28850	29300	State Median Based
Odessa, TX MSA	53200	26600	25700	Capped at 5%
Okmulgee County, OK HMFA	45600	22800	23600	State Median Based
Orange County, CA HMFA	87200	43600	46450	High Housing Cost
Orlando-Kisimmee-Sanford, FL MSA	60900	30450	30650	High Housing Cost
Owen County, IN HMFA	52400	26200	27650	State Median Based
Palm Coast, FL MSA	56300	28150	29550	High Housing Cost
Penobscot County, ME (part) HMFA	47400	23700	26000	State Median Based
Pike County, PA HMFA	63800	31900	32400	Floored at 5%
Pittsfield, MA HMFA	65700	32850	39100	State Median Based
Poinsett County, AR HMFA	40900	20450	21700	State Median Based
Ponce, PR MSA	19600	9800	14550	High Housing Cost
Pueblo, CO MSA	50700	25350	28200	State Median Based
Redding, CA MSA	54600	27300	28150	State Median Based
Rockingham County, NC HMFA	49900	24950	25200	State Median Based
Salisbury, MD HMFA	61700	30850	34700	State Median Based
San Diego-Carlsbad-San Marcos, CA MSA	75500	37750	39250	Floored at 5%
San Francisco, CA HMFA	99400	49700	53750	Floored at 5%
San Germán-Cabo Rojo, PR MSA	19500	9750	11750	High Housing Cost
San Juan-Guaynabo, PR HMFA	26100	13050	15900	Capped at 5%
Santa Barbara-Santa Maria-Goleta, CA MSA	71400	35700	37000	Floored at 5%
Santa Cruz-Watsonville, CA MSA	84200	42100	48250	High Housing Cost
Simpson County, MS HMFA	41500	20750	21200	State Median Based
Somerset County, MD HMFA	52100	26050	34700	State Median Based
Springfield, MA HMFA	67400	33700	39100	State Median Based
Springfield, OH MSA	56800	28400	28600	Floored at 5%
Steubenville-Weirton, OH-WV MSA	49700	24850	26850	State Median Based
Sullivan County, IN HMFA	48800	24400	27650	State Median Based
Sumter, SC MSA	48400	24200	24550	State Median Based
Terre Haute, IN HMFA	51800	25900	27650	State Median Based
Tunica County, MS HMFA	32200	16100	23200	State Median Based
Visalia-Porterville, CA MSA	48200	24100	28150	State Median Based
Walker County, AL HMFA	45900	22950	23800	State Median Based
Washington County, MO HMFA	40800	20400	22850	State Median Based
Waterbury, CT HMFA	68400	34200	40350	State Median Based
West Palm Beach-Boca Raton, FL HMFA	67600	33800	36700	High Housing Cost
Western Worcester County, MA HMFA	65000	32500	39100	State Median Based
Williamsport, PA MSA	52400	26200	27050	State Median Based
Yakima, WA MSA	50800	25400	27700	State Median Based
Yauco, PR MSA	16800	8400	12750	Floored at 5%
Youngstown-Warren-Boardman, OH HMFA	53500	26750	26850	State Median Based
Yuba City, CA MSA	55500	27750	28150	State Median Based
Yuma, AZ MSA	44600	22300	23450	Capped at 5%

**ATTACHMENT 4
METROPOLITAN FMR AREAS
WITH ADJUSTED FY 2010 LOW INCOME LIMITS**

METROPOLITAN AREA	FY2010			TYPE OF LI ADJUSTMENT
	MEDIAN 80% OF 4-PERSON INCOME	MEDIAN LI	LIMIT	
Aguadilla-Isabela-San Sebastián, PR MSA	16300	8150	19050	High Housing Cost
Altoona, PA MSA	53200	26600	43300	State Median Based
Anchorage, AK HMFA	83600	41800	64400	Capped at US Med
Anderson, IN MSA	56500	28250	48750	Floored at 5%
Ann Arbor, MI MSA	84200	42100	64400	Capped at US Med
Anson County, NC HMFA	44300	22150	40300	State Median Based
Aransas County, TX HMFA	44600	22300	37200	State Median Based
Arecibo, PR HMFA	19000	9500	20900	Floored at 5%
Armstrong County, PA HMFA	51000	25500	43300	State Median Based
Bakersfield-Delano, CA MSA	51900	25950	45050	State Median Based
Baltimore-Towson, MD HMFA	82200	41100	64400	Capped at US Med
Barnstable Town, MA MSA	75300	37650	62550	State Median Based
Barranquitas-Aibonito-Quebradillas, PR H	16700	8350	19750	High Housing Cost
Battle Creek, MI MSA	55200	27600	44250	Floored at 5%
Bergen-Passaic, NJ HMFA	92200	46100	64400	Capped at US Med
Berkshire County, MA (part) HMFA	67500	33750	62550	State Median Based
Boston-Cambridge-Quincy, MA-NH HMFA	91800	45900	64400	Capped at US Med
Boulder, CO MSA	89600	44800	64400	Capped at US Med
Bridgeport, CT HMFA	86600	43300	64400	Capped at US Med
Brown County, OH HMFA	53200	26600	42950	State Median Based
Brownsville-Harlingen, TX MSA	33500	16750	37200	State Median Based
Caguas, PR HMFA	24400	12200	22100	High Housing Cost
Calloway County, MO HMFA	58100	29050	49050	Floored at 5%
Casper, WY MSA	65400	32700	52650	State Median Based
Cass County, MI HMFA	54900	27450	44250	State Median Based
Cheyenne, WY MSA	67400	33700	53450	Capped at 5%
Chico, CA MSA	53800	26900	45050	State Median Based
Colchester-Lebanon, CT HMFA	94100	47050	64400	Capped at US Med
Cumberland, MD-WV MSA	52200	26100	55500	State Median Based
Dallas County, MO HMFA	42700	21350	36550	State Median Based
Danbury, CT HMFA	107600	53800	73650	Capped at 5%
Danville, IL MSA	51800	25900	43700	State Median Based
Danville, VA MSA	50000	25000	42650	State Median Based
Darlington County, SC HMFA	47900	23950	39300	State Median Based
Durham-Chapel Hill, NC HMFA	66500	33250	54250	Floored at 5%
Eastern Worcester County, MA HMFA	104400	52200	64400	Capped at US Med
Easton-Raynham, MA HMFA	100900	50450	64400	Capped at US Med
El Centro, CA MSA	45200	22600	45050	State Median Based
El Paso, TX MSA	40900	20450	37200	State Median Based
Fajardo, PR MSA	22800	11400	23050	Floored at 5%
Fitchburg-Leominster, MA HMFA	70100	35050	62550	State Median Based
Flagstaff, AZ MSA	60500	30250	51100	Capped at 5%
Fort Lauderdale, FL HMFA	66200	33100	63350	High Housing Cost
Franklin County, MA (part) HMFA	67700	33850	62550	State Median Based
Fresno, CA MSA	52200	26100	45050	State Median Based
Goldsboro, NC MSA	49300	24650	40300	State Median Based
Grand Junction, CO MSA	60100	30050	48000	Capped at 5%
Greene County, IN HMFA	50400	25200	44250	State Median Based
Greene County, NC HMFA	45300	22650	40300	State Median Based
Guayama, PR MSA	18700	9350	20100	High Housing Cost
Hagerstown, MD HMFA	67400	33700	55500	State Median Based
Hanford-Corcoran, CA MSA	52900	26450	45050	State Median Based
Hartford-West Hartford-East Hartford, CT	84700	42350	64400	Capped at US Med
Haywood County, NC HMFA	50200	25100	40300	State Median Based
Henry County, AL HMFA	47500	23750	38100	State Median Based

**ATTACHMENT 4
METROPOLITAN FMR AREAS
WITH ADJUSTED FY 2010 LOW INCOME LIMITS**

METROPOLITAN AREA	FY2010			TYPE OF LI ADJUSTMENT
	MEDIAN 80% OF 4-PERSON INCOME	MEDIAN LI	LIMIT	
Hickman County, TN HMFA	46100	23050	37100	State Median Based
Hinesville-Fort Stewart, GA HMFA	44900	22450	37100	State Median Based
Hoke County, NC HMFA	44900	22450	40300	State Median Based
Honolulu, HI MSA	81700	40850	79450	High Housing Cost
Jacksonville, NC MSA	49500	24750	40300	State Median Based
Jersey City, NJ HMFA	58300	29150	57200	High Housing Cost
Johnstown, PA MSA	49900	24950	43300	State Median Based
Kendall County, IL HMFA	87700	43850	64400	Capped at US Med
Lake Havasu City-Kingman, AZ MSA	47600	23800	44950	Floored at 5%
Laredo, TX MSA	38000	19000	37200	State Median Based
Las Cruces, NM MSA	43800	21900	35900	State Median Based
Lawrence, MA-NH HMFA	85300	42650	64400	Capped at US Med
Livingston County, MI HMFA	86800	43400	64400	Capped at US Med
Long County, GA HMFA	40400	20200	37100	State Median Based
Los Angeles-Long Beach, CA HMFA	63000	31500	66250	High Housing Cost
Lowell, MA HMFA	88600	44300	64400	Capped at US Med
Madera-Chowchilla, CA MSA	51700	25850	45050	State Median Based
Marshall County, MS HMFA	41900	20950	37100	State Median Based
Martinsburg, WV HMFA	61200	30600	55500	State Median Based
Mayagüez, PR MSA	20300	10150	21700	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	33200	16600	37200	State Median Based
McDonald County, MO HMFA	40200	20100	34700	State Median Based
Merced, CA MSA	49700	24850	45050	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	52200	26100	56250	High Housing Cost
Middlesex-Somerset-Hunterdon, NJ HMFA	102000	51000	65700	High Housing Cost
Milford-Ansonia-Seymour, CT HMFA	87400	43700	64400	Capped at US Med
Minneapolis-St. Paul-Bloomington, MN-WI	84000	42000	64400	Capped at US Med
Monmouth-Ocean, NJ HMFA	88200	44100	64400	Capped at US Med
Muncie, IN MSA	53300	26650	44250	State Median Based
Muskegon-Norton Shores, MI MSA	52900	26450	47250	Floored at 5%
Napa, CA MSA	81800	40900	64400	Capped at US Med
Nashua, NH HMFA	90500	45250	64400	Capped at US Med
Nassau-Suffolk, NY HMFA	103600	51800	74250	High Housing Cost
New Bedford, MA HMFA	60400	30200	55700	Floored at 5%
New Haven-Meriden, CT HMFA	80900	40450	64400	Capped at US Med
New York, NY HMFA	62300	31150	63350	High Housing Cost
Newark, NJ HMFA	87900	43950	64400	Capped at US Med
Newaygo County, MI HMFA	51100	25550	41450	State Median Based
Newport-Middleton-Portsmouth, RI HMFA	83900	41950	64400	Capped at US Med
North Port-Bradenton-Sarasota, FL MSA	62200	31100	52300	Capped at 5%
Norwich-New London, CT HMFA	81200	40600	64400	Capped at US Med
Oakland-Fremont, CA HMFA	90300	45150	64400	Capped at US Med
Oconto County, WI HMFA	57700	28850	46900	State Median Based
Odessa, TX MSA	53200	26600	41100	Capped at 5%
Okmulgee County, OK HMFA	45600	22800	37750	State Median Based
Orange County, CA HMFA	87200	43600	74300	High Housing Cost
Orlando-Kisimmee-Sanford, FL MSA	60900	30450	49050	High Housing Cost
Owen County, IN HMFA	52400	26200	44250	State Median Based
Oxnard-Thousand Oaks-Ventura, CA MSA	86700	43350	68950	High Housing Cost
Palm Coast, FL MSA	56300	28150	47300	High Housing Cost
Penobscot County, ME (part) HMFA	47400	23700	41600	State Median Based

**ATTACHMENT 4
METROPOLITAN FMR AREAS
WITH ADJUSTED FY 2010 LOW INCOME LIMITS**

METROPOLITAN AREA	FY2010			TYPE OF LI ADJUSTMENT
	MEDIAN 80% OF 4-PERSON INCOME	MEDIAN LI	LIMIT	
Pike County, PA HMFA	63800	31900	51850	Floored at 5%
Pittsfield, MA HMFA	65700	32850	62550	State Median Based
Poinsett County, AR HMFA	40900	20450	34700	State Median Based
Ponce, PR MSA	19600	9800	23300	High Housing Cost
Portsmouth-Rochester, NH HMFA	81600	40800	64400	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY MSA	83400	41700	64400	Capped at US Med
Pueblo, CO MSA	50700	25350	45100	State Median Based
Redding, CA MSA	54600	27300	45050	State Median Based
Rockingham County, NC HMFA	49900	24950	40300	State Median Based
Rockland County, NY HMFA	101600	50800	64400	Capped at US Med
Salisbury, MD HMFA	61700	30850	55500	State Median Based
San Benito County, CA HMFA	81100	40550	64400	Capped at US Med
San Diego-Carlsbad-San Marcos, CA MSA	75500	37750	62800	Floored at 5%
San Francisco, CA HMFA	99400	49700	86000	Floored at 5%
San Germán-Cabo Rojo, PR MSA	19500	9750	18800	High Housing Cost
San Jose-Sunnyvale-Santa Clara, CA HMFA	103500	51750	80700	Floored at 5%
San Juan-Guaynabo, PR HMFA	26100	13050	25450	Capped at 5%
Santa Barbara-Santa Maria-Goleta, CA MSA	71400	35700	59200	Floored at 5%
Santa Cruz-Watsonville, CA MSA	84200	42100	77200	High Housing Cost
Seattle-Bellevue, WA HMFA	85600	42800	64400	Capped at US Med
Simpson County, MS HMFA	41500	20750	33900	State Median Based
Somerset County, MD HMFA	52100	26050	55500	State Median Based
Southern Middlesex County, CT HMFA	96800	48400	64400	Capped at US Med
Springfield, MA HMFA	67400	33700	62550	State Median Based
Springfield, OH MSA	56800	28400	45750	Floored at 5%
Stamford-Norwalk, CT HMFA	125700	62850	83400	Capped at 5%
Steubenville-Weirton, OH-WV MSA	49700	24850	42950	State Median Based
Sullivan County, IN HMFA	48800	24400	44250	State Median Based
Summit County, UT HMFA	93300	46650	64400	Capped at US Med
Sumter, SC MSA	48400	24200	39300	State Median Based
Taunton-Mansfield-Norton, MA HMFA	82900	41450	64400	Capped at US Med
Terre Haute, IN HMFA	51800	25900	44250	State Median Based
Trenton-Ewing, NJ MSA	91300	45650	64400	Capped at US Med
Tunica County, MS HMFA	32200	16100	37100	State Median Based
Visalia-Porterville, CA MSA	48200	24100	45050	State Median Based
Walker County, AL HMFA	45900	22950	38100	State Median Based
Warren County, NJ HMFA	86400	43200	64400	Capped at US Med
Washington County, MO HMFA	40800	20400	36550	State Median Based
Washington-Arlington-Alexandria, DC-VA-M	103500	51750	64400	Capped at US Med
Waterbury, CT HMFA	68400	34200	64400	Capped at US Med
West Palm Beach-Boca Raton, FL HMFA	67600	33800	58700	High Housing Cost
Westchester County, NY Statutory Excepti	104700	52350	75600	High Housing Cost
Western Rockingham County, NH HMFA	96100	48050	64400	Capped at US Med
Western Worcester County, MA HMFA	65000	32500	62550	State Median Based
Williamsport, PA MSA	52400	26200	43300	State Median Based
Yakima, WA MSA	50800	25400	44300	State Median Based
Yauco, PR MSA	16800	8400	20400	Floored at 5%
Youngstown-Warren-Boardman, OH HMFA	53500	26750	42950	State Median Based
Yuba City, CA MSA	55500	27750	45050	State Median Based
Yuma, AZ MSA	44600	22300	37500	Capped at 5%

ATTACHMENT 5
FY 2009 - 2010 Distribution of changes in Area Median Income --
(100 Percent = FY 2009 Income Level)

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK						29						103
AL					1	52						102
AR				1	9	56						100
AZ						14						102
CA					11	40						101
CO					4	50	1					100
CT					1	11						101
DE					1	1						100
FL					7	45						101
GA					14	95	1					100
GU						1						101
HI						5						103
IA					3	87						101
ID					6	32						100
IL					11	70						100
IN					24	42						100
KS					4	86						101
KY					8	86						100
LA					1	42	1					102
MA					2	15						100
MD					2	11						100
ME					7	12						100
MI					62	13						98
MN					12	58						100
MO					6	90						101
MS					4	65	1					101
MT						55						101
NC					11	69	1					101
ND						52						101
NE					1	87						101
NH					3	7						100
NJ						4						101
NM					2	27	1					102
NV					1	15						101
NY					8	39						101
OH					23	43						100
OK					3	64						102
OR					2	29						101
PA					10	41						101
PR					8	4						99
RI					3	3						100
SC					2	34						101
SD					1	61						102
TN					5	69						100
TX					4	205	4					102
UT						25	1					102
VA					6	54						100
VI						2						101
VT					5	7						100
WA						33						102
WI					16	46						100
WV					2	38						101
WY						20	3					103
US				1	316	2241	14					101

ATTACHMENT 5a

**FY 2009 - 2010 Distribution of changes in Area Median Income
(100 Percent = FY 2009 Income Level) – 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						104
AL						14						102
AR					4	7						100
AZ						6						101
CA					8	22						100
CO					1	7						100
CT						10						101
DE					1							99
FL					2	22						101
GA					6	15						100
HI						1						103
IA					1	10						101
ID					1	5						101
IL					5	11						100
IN					7	13						100
KS					1	4						101
KY					3	6						101
LA						9						102
MA					2	13						100
MD						6						100
ME					4	4						100
MI					15	3						98
MN					1	5						100
MO					3	14						101
MS						5						101
MT						3						103
NC					5	16						101
ND						3						102
NE					1	3						100
NH					1	2						101
NJ						4						101
NM						4						102
NV						3						101
NY					1	20						101
OH					8	10						100
OK						7						102
OR					2	4						100
PA					1	15						100
PR					7	4						99
RI					3	3						100
SC					1	10						101
SD						3						104
TN					3	14						101
TX					2	33	1					102
UT						7						102
VA					4	12						101
VT					1							98
WA						11						101
WI					3	12						100
WV					1	5						102
WY						1	1					104
US					109	424	2					101

ATTACHMENT 5b

**FY 2009 - 2010 Distribution of changes in Area Median Income
(100 Percent = FY 2009 Income Level) – Nonmetropolitan 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						26						103
AL					1	38						102
AR				1	5	49						100
AZ						8						102
CA					3	18						101
CO					3	43	1					100
CT					1	1						99
DE						1						100
FL					5	23						101
GA					8	80	1					100
GU						1						101
HI						4						102
IA					2	77						101
ID					5	27						100
IL					6	59						100
IN					17	29						100
KS					3	82						101
KY					5	80						100
LA					1	33	1					102
MA						2						101
MD					2	5						102
ME					3	8						100
MI					47	10						98
MN					11	53						100
MO					3	76						101
MS					4	60	1					101
MT						52						101
NC					6	53	1					101
ND						49						101
NE						84						101
NH					2	5						100
NM					2	23	1					102
NV					1	12						101
NY					7	19						100
OH					15	33						100
OK					3	57						102
OR						25						101
PA					9	26						101
PR					1							98
SC					1	24						101
SD					1	58						102
TN					2	55						100
TX					2	172	3					102
UT						18	1					102
VA					2	42						100
VI						2						101
VT					4	7						100
WA						22						102
WI					13	34						100
WV					1	33						101
WY						19	2					103
US				1	207	1817	12					101

ATTACHMENT 6
FY 2010 MEDIAN FAMILY INCOMES FOR STATES,
METROPOLITAN AND NONMETROPOLITAN PORTIONS OF STATES

	-----	FY 2010	-----	-----	1999	-----
	TOTAL	METRO	NONMETRO	TOTAL	METRO	NONMETRO
ALABAMA	54100	57600	47600	41657	44345	36633
ALASKA	78400	81300	71900	59036	61161	54142
ARIZONA	61500	63200	44500	46723	47998	33811
ARKANSAS	49000	53700	43400	38664	42408	34268
CALIFORNIA	71000	71500	56300	53025	53451	42074
COLORADO	71000	73700	56400	55870	58000	44319
CONNECTICUT	86200	86800	80700	65521	65943	61354
DELAWARE	69800	74100	57100	55258	58619	45203
DISTRICT OF COLUMBIA	68600	68600	51600*	46283	46283	.
FLORIDA	59400	60300	47200	45625	46300	36238
GEORGIA	61300	65400	46400	49280	52536	37277
HAWAII	77900	82200	69100	56961	60118	50547
IDAHO	56500	60500	50900	43490	46523	39157
ILLINOIS	69600	72900	54600	55545	58226	43564
INDIANA	60800	62600	55300	50261	51692	45683
IOWA	62400	68100	57000	48005	52409	43847
KANSAS	63100	69900	52800	49624	54949	41507
KENTUCKY	53000	62500	42500	40938	48265	32782
LOUISIANA	53700	57000	44100	39774	42193	32654
MAINE	58600	64400	52000	45179	49629	40087
MARYLAND	85700	86700	69400	61875	62636	50109
MASSACHUSETTS	82600	82600	78200	61663	61673	58382
MICHIGAN	62800	66200	51800	53457	56384	44086
MINNESOTA	73100	79800	58700	56872	62082	45635
MISSISSIPPI	47300	54500	42400	37405	43160	33535
MISSOURI	58700	64700	45700	46045	50798	35838
MONTANA	56200	60000	54200	40488	43226	39044
NEBRASKA	62600	71200	54200	48032	54645	41598
NEVADA	66300	66600	64200	50849	51078	49209
NEW HAMPSHIRE	78000	84600	69100	57577	62442	50966
NEW JERSEY	86300	86300	51600*	65370	65370	.
NEW MEXICO	52700	57700	44900	39425	43195	33627
NEW YORK	68500	70100	55300	51691	52887	41753
NORTH CAROLINA	57600	61900	50400	46335	49800	40571
NORTH DAKOTA	61500	70200	55900	43656	49842	39664
OHIO	61400	63400	53700	50037	51617	43778
OKLAHOMA	54100	58800	47200	40709	44258	35546
OREGON	61800	65900	50600	48680	51880	39834
PENNSYLVANIA	64200	66600	54100	49184	50959	41452
RHODE ISLAND	72400	72400	51600*	52780	52780	.
SOUTH CAROLINA	55700	58200	49100	44227	46219	38930
SOUTH DAKOTA	58900	66300	53800	43234	48701	39484
TENNESSEE	54600	58700	46400	43517	46735	36972
TEXAS	58600	61000	46500	45862	47797	36410
UTAH	65600	67200	53000	51022	52316	41227
VERMONT	64400	73400	61100	48625	55412	46087
VIRGINIA	74100	79400	53300	54169	58055	39000
WASHINGTON	70400	73200	55400	53761	55868	42260
WEST VIRGINIA	48800	54100	43400	36484	40433	32454
WISCONSIN	66500	70400	58600	52912	56008	46677
WYOMING	66100	66800	65800	45685	46159	45472
US	64400	67400	51600	50046	52389	40094

* US non-metropolitan median



