

## Methodology for Determining Section 8 Income Limits

### Overview of HUD Section 8 Income Limits<sup>1</sup>

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

There are many other HUD and non-HUD programs that use median incomes and/or income limits to determine eligibility and sometimes funding amounts or rents. There is a listing of Federal programs in Attachment 1.

HUD Section 8 Income Limits begin with the production of median family incomes. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median incomes, which means that median incomes are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The fiscal year (FY) 2018 FMR area definitions are unchanged from last year. HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended.<sup>2</sup> Attachment 2 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.

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

<sup>2</sup> 42 U.S.C. 1437b



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

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

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

Attachment 3 shows all metropolitan areas where income limits are adjusted (for high and low housing costs, caps and floors, limited by the US Median and increased to the State Nonmetro Median) for Very Low-Income Limits.

Attachment 4 shows all metropolitan areas where income limits are adjusted (for high and low housing costs, caps and floors, limited by the US Median and increased to the State Nonmetro Median) for Low-Income Limits



## Very Low-Income Limits

The very low-income limits (usually based on 50 percent of median incomes) are the basis of all other income limits, as they are the best-defined income limits and have been the subject of specific, limited legislative adjustments subsequent to reviews of the HUD calculation methodology. In addition, a number of other income limit calculations are tied by legislation or regulation to their calculation.

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

Very low-income limits are calculated using a set of formulae as follows. The first step is to calculate a four-person income limit equal to 50 percent of the 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 40th percentile rent. 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 40th percentile rent. This adjusts income limits downward for areas of unusually high median family incomes;
- (4) the four-person income limit is increased if it is less than 50 percent of the relevant state non-metropolitan median family income level,<sup>3</sup> and;

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<sup>3</sup> 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-

(5) the four-person income limit is increased if it is less than 95 percent of last year's very low-income limit and reduced to the greater of 105 percent of last year's very low-income limit or twice the change in the national median family income estimate if that amount would be larger than 5 percent. Between FY 2017 and FY 2018, the estimate of national median family income increased and the change in income limits is capped at 111.5 percent of last year's very low-income limit.

HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas, to calculate high housing cost areas. This is to create a uniform national standard for the relationship between the rent and income distributions in defining the high- and low-housing cost adjustments, and, in the past, to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program. Beginning with the FY 2018 FMRs, no additional 50th percentile areas can be designated, so this use of 40th percentile rents only impacts the few remaining areas where the three-year 50th percentile FMR has not expired.

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metro level but above the level for the non-metro county.



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

**Table 1**  
**Summary of Income Limits Determinations for**  
**FY 2018 Very Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	595	396
2.	Limits based on State non-metropolitan median family income level	1278	118
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom 40 <sup>th</sup> percentile rent	14	24
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom 40 <sup>th</sup> percentile rent	1	1
5.	Limits floored if they would be less than 95% of last year's limit	28	15
6.	Limits capped if they would otherwise increase by more than twice the increase in the National Median Income (i.e., would be more than 111.5% of last year's limit)	58	71
7.	TOTALS	1974	625

### Low-Income Limits

Most four-person low-income limits are the higher of: (a) 80 percent of the area median family income, or (b) 80 percent of the State non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, strictly calculating low-income limits as 80 percent of median could produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit. The only exceptions are that the resulting income limit may not exceed the U.S. median family income level (\$71,900 for FY 2018) except when justified by high housing costs; further, that income limit



changes are now restricted to five percent in either direction, or an increase of twice the national change if that change is larger than five 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 2018 Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based proportional increases from very low-income limits (i.e., set at 80/50ths of the very low-income limits)	580	358
2.	Limits based on State nonmetropolitan median family income level	1278	111
3.	Four-person base low-income limit capped at the U.S. median of \$71,900	15	42
4.	Limits increased for high housing costs	16	33
5.	Limits floored if they would otherwise be less than 95% of last year's low-income limit	28	15
6.	Limits capped if they would otherwise increase by more than twice the increase in the National Median Income (i.e., would be more than 111.5% of last year's limit)	57	66
	Totals	1974	625

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.



HUD uses 40th percentile rents instead of FMRs that include 50th percentile rents in some areas, to calculate high housing cost areas. This is to create a uniform national standard for the relationship between the rent and income distributions in defining the high- and low-housing cost adjustments, and, in the past, to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program. Beginning with the FY 2018 FMRs, no additional 50th percentile areas can be designated, so this use of 40th percentile rents only impacts the few remaining areas where the three-year 50th percentile FMR has not expired.

### **Extremely Low-Income Limits**

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

### **Family Size Adjustments**

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that the Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments are used for all income limits, except extremely low-income limits set at the poverty income threshold. 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 over eight-persons, the four-person income limit should be multiplied by an additional 8 percent. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded up to the nearest \$50. Local agencies may round income limits for nine or more persons to the nearest \$50, or they may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the cap and floor rules, as discussed below. Rounding anomalies produce some family size-adjusted income limits whose annual change may lead to a decrease of more than five percent or an increase of more than the 11.5 percent allowed for FY 2018 income limits.

Due to the extremely low-income definition changes, these family size adjustments are no longer sufficient to determine the level of extremely low-income limits. The poverty guidelines have fixed dollar amount adjustments between household sizes (different for Alaska and Hawaii than the rest of the U.S.). Therefore, the actual amounts shown for 1- to 8-person families will not necessarily follow the percentages shown above. For families with more than 8 persons, HUD has developed a tool that should be used to calculate the extremely low-income limit for that area at <http://www.huduser.gov/portal/datasets/il/il18/index.html>. Please use the FY 2018 Income Limits Documentation system, pick the area in question, and select “Click Here” under the label “Extremely Low-Income Limits.” Near the bottom of the explanations, there is a drop down box to select the number of household members needed (from 9 to 20).

## Cap and Floor Rules

Since FY 2010<sup>4</sup> HUD has limited all annual income limit decreases to five percent and all annual increases to the greater of five percent or twice the change in the national median income. Specifically, the low-income and very low-income four-person limits will not be allowed to decrease more than five percent or increase more than five percent or twice the national increase in median family income, whichever of those is larger. For the FY 2018 income limits, twice the National Median Income is almost 11.5 percent, so this greater value is used as a cap instead of five percent. The cap and floor rules do not apply to the extremely low-income limits where these are set according to the poverty threshold.

This policy was implemented in the following way:

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

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<sup>4</sup> Prior to FY 2010, HUD maintained a “hold harmless” policy, whereby Section 8 income limits for certain areas were held at previously published levels when reductions would otherwise have resulted from changes in housing cost, median income, or income limit methodologies, or changes in metropolitan area definitions.





- The cap for the four-person very low-income limit is last year's four-person very low-income limit multiplied by the greater of 1.05 or twice the change in the national median family income (which is higher at 1.1147%) and rounded down to the nearest \$50. The cap is rounded down to ensure that it is less than or equal to last year's four-person very low-income limit times this cap.
- The floor for the four-person very low-income limit is last year's four-person very low-income limit multiplied by 0.95 and rounded up to the nearest \$50. The floor is rounded up to ensure that it is greater than or equal to 95 percent of last year's four-person very low-income limit.
- If the otherwise adjusted four-person very low-income limit is above the cap, then it is set at the cap. If it is below the floor, then it is set at the floor.
- Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more than or less than four persons for the very low-income limit, except that it is then rounded up to the nearest \$50.
- The cap and floor are applied in an analogous way to the four-person low-income limit.
- No additional capping or flooring is done to any income limit based on either the very low-income limit or the low-income limit.
- Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low- and very low-income limits due to rounding.

**ATTACHMENT 1**  
**Income Limit Applications**

HUD income limits apply to the following programs:

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



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

### **Rural Housing and Community Development Service**

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

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

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

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

### **Federal Deposit Insurance Corporation**

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

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

### **Federal Home Loan Banks**

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

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



## **Federal Housing Finance Agency**

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

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

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

Eligibility for disability income support payments to veterans	Eligibility for non-service related income support payments is restricted to families with incomes below the HUD low-income standard
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## ATTACHMENT 2

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

#### Section 3:

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

(b) When used in this Act:

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

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

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

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

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

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



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



Section 16:

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

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

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

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

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

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

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

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

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





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

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

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

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

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



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low-Income Limits

METROPOLITAN AREA	FY2018 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Santa Ana-Anaheim-Irvine, CA HMFA	92700	46350	54650	High Housing Cost
Abilene, TX MSA	63900	31950	31250	Increase Capped
Acadia Parish, LA HMFA	49400	24700	24750	State Median Based
Aguadilla-Isabela, PR HMFA	18600	9300	12000	Floored at 5%
Albany, GA MSA	53400	26700	26350	Increase Capped
Anchorage, AK HMFA	99500	49750	49600	Increase Capped
Anderson, IN HMFA	57800	28900	30500	State Median Based
Anderson, SC HMFA	60800	30400	29550	Increase Capped
Anniston-Oxford-Jacksonville, AL MSA	56800	28400	27950	Increase Capped
Aransas County, TX HMFA	54000	27000	28250	State Median Based
Arecibo, PR HMFA	20600	10300	12750	Floored at 5%
Armstrong County, PA HMFA	58500	29250	30250	State Median Based
Atlantic City-Hammonton, NJ MSA	71600	35800	38250	High Housing Cost
Auburn-Opelika, AL MSA	66900	33450	32950	Increase Capped
Bakersfield, CA MSA	58700	29350	29850	State Median Based
Bangor, ME HMFA	72700	36350	35100	Increase Capped
Barranquitas-Aibonito, PR HMFA	17700	8850	12000	Floored at 5%
Battle Creek, MI MSA	54900	27450	29350	State Median Based
Beaumont-Port Arthur, TX HMFA	64600	32300	30900	Increase Capped
Bellingham, WA MSA	77500	38750	38050	Increase Capped
Benton County, MS HMFA	43100	21550	23500	State Median Based
Berkshire County, MA (part) HMFA	74800	37400	40350	State Median Based
Birmingham-Hoover, AL HMFA	71000	35500	35150	Increase Capped
Bismarck, ND HMFA	96600	48300	46000	Increase Capped
Bloomington, IN HMFA	75800	37900	34750	Increase Capped
Bowling Green, KY HMFA	57400	28700	29450	Floored at 5%
Box Elder County, UT HMFA	65400	32700	35550	State Median Based
Bridgeport, CT HMFA	93800	46900	48400	State Median Based
Brown County, OH HMFA	55100	27550	30700	State Median Based
Brownsville-Harlingen, TX MSA	38900	19450	28250	State Median Based
Brunswick County, NC HMFA	65800	32900	31950	Increase Capped
Buckingham County, VA HMFA	55200	27600	27950	State Median Based
Burlington-South Burlington, VT MSA	93000	46500	45900	Increase Capped
Butler County, KY HMFA	45200	22600	24700	State Median Based
Butte County, ID HMFA	51400	25700	28500	State Median Based
Butts County, GA HMFA	56600	28300	29500	Floored at 5%
Caguas, PR HMFA	27100	13550	14050	Floored at 5%
Campbell County, TN HMFA	41900	20950	25050	State Median Based
Carson City, NV MSA	62000	31000	35050	Increase Capped
Casper, WY MSA	74400	37200	40200	State Median Based
Champaign-Urbana, IL MSA	79800	39900	38700	Increase Capped
Charlottesville, VA HMFA	89600	44800	42650	Increase Capped
Chester County, SC HMFA	44900	22450	24150	State Median Based
Cheyenne, WY MSA	79900	39950	40200	State Median Based
Cleveland, TN MSA	59100	29550	29050	Increase Capped
College Station-Bryan, TX MSA	73900	36950	33650	Increase Capped
Columbia County, PA HMFA	59800	29900	30250	State Median Based
Columbia County, WA HMFA	52900	26450	32500	State Median Based
Craven County, NC HMFA	63100	31550	30050	Increase Capped
Crockett County, TN HMFA	46800	23400	25050	State Median Based



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low-Income Limits

METROPOLITAN AREA	FY2018 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Cumberland, MD-WV MSA	55500	27750	35650	State Median Based
Custer County, SD HMFA	66300	33150	33300	State Median Based
Dallas County, MO HMFA	44500	22250	26550	State Median Based
Dalton, GA HMFA	55000	27500	26950	Increase Capped
Danville, IL MSA	58300	29150	31950	State Median Based
Daphne-Fairhope-Foley, AL MSA	69400	34700	34250	Increase Capped
Deltona-Daytona Beach-Ormond Beach, FL H	55100	27550	27850	High Housing Cost
Dubuque, IA MSA	75100	37550	37000	Increase Capped
Easton-Raynham, MA HMFA	116100	58050	57500	Low Housing CostUSM
El Centro, CA MSA	48200	24100	29850	State Median Based
El Paso, TX HMFA	51700	25850	28250	State Median Based
Fajardo, PR HMFA	22900	11450	14650	High Housing Cost
Falls County, TX HMFA	51700	25850	28250	State Median Based
Fargo, ND-MN MSA	82000	41000	41450	State Median Based
Fayette County, WV HMFA	46100	23050	26100	State Median Based
Fitchburg-Leominster, MA HMFA	79100	39550	40350	State Median Based
Flagstaff, AZ MSA	75100	37550	35000	Increase Capped
Flint, MI MSA	57900	28950	29350	State Median Based
Fond du Lac, WI MSA	75600	37800	36350	Increase Capped
Fort Lauderdale, FL HMFA	65700	32850	40400	High Housing Cost
Fresno, CA MSA	55500	27750	29850	State Median Based
Gem County, ID HMFA	50700	25350	28500	State Median Based
Glens Falls, NY MSA	72500	36250	35700	Increase Capped
Golden Valley County, MT HMFA	46900	23450	33350	State Median Based
Goldsboro, NC MSA	57100	28550	28200	Increase Capped
Grainger County, TN HMFA	46500	23250	25050	State Median Based
Grand Forks, ND-MN MSA	78100	39050	41450	State Median Based
Grand Junction, CO MSA	63900	31950	33650	State Median Based
Grants Pass, OR MSA	53600	26800	27350	State Median Based
Great Falls, MT MSA	62800	31400	33350	State Median Based
Greeley, CO MSA	82400	41200	40900	Increase Capped
Greenville, NC MSA	61400	30700	30200	Increase Capped
Guayama, PR MSA	20200	10100	13450	Floored at 5%
Hall County, NE HMFA	59700	29850	34000	State Median Based
Hammond, LA MSA	63300	31650	30650	Increase Capped
Hanford-Corcoran, CA MSA	55400	27700	29850	State Median Based
Hartford-West Hartford-East Hartford, CT	96600	48300	48400	State Median Based
Hattiesburg, MS MSA	58200	29100	28750	Increase Capped
Hickman County, TN HMFA	48000	24000	25050	State Median Based
Hinesville, GA HMFA	40500	20250	24950	Floored at 5%
Hocking County, OH HMFA	56200	28100	30700	State Median Based
Hudspeth County, TX HMFA	29700	14850	28250	State Median Based
Iredell County, NC HMFA	73400	36700	36500	Increase Capped
Ithaca, NY MSA	89000	44500	42100	Increase Capped
Jackson County, IL HMFA	57000	28500	31950	State Median Based
Janesville-Beloit, WI MSA	66900	33450	33900	State Median Based
Jasper County, SC HMFA	42800	21400	24750	High Housing Cost
Jefferson City, MO HMFA	79500	39750	35750	Increase Capped
Jersey City, NJ HMFA	66500	33250	47050	High Housing Cost
Jones County, NC HMFA	47800	23900	26150	State Median Based



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low-Income Limits

METROPOLITAN AREA	FY2018 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Kalamazoo-Portage, MI MSA	70300	35150	34400	Increase Capped
Kalawao County, HI HMFA	81400	40700	47300	High Housing Cost
Kennewick-Richland, WA MSA	72800	36400	36250	Increase Capped
Lafayette-West Lafayette, IN HMFA	70900	35450	34800	Increase Capped
Laredo, TX MSA	44200	22100	28250	State Median Based
Las Cruces, NM MSA	44700	22350	26850	State Median Based
Las Vegas-Henderson-Paradise, NV MSA	64800	32400	35050	Increase Capped
Lawrence, KS MSA	87400	43700	39550	Increase Capped
Le Flore County, OK HMFA	48200	24100	27100	Increase Capped
Lewiston, ID-WA MSA	69200	34600	31450	Increase Capped
Lincoln County, GA HMFA	45700	22850	24450	State Median Based
Lincoln County, NC HMFA	64500	32250	31500	Increase Capped
Lincoln County, WV HMFA	46400	23200	26100	State Median Based
Logan, UT-ID MSA	64600	32300	35550	State Median Based
Longview, WA MSA	63600	31800	32500	State Median Based
Los Angeles-Long Beach-Glendale, CA HMFA	69300	34650	48450	High Housing Cost
Lynn County, TX HMFA	49200	24600	28250	State Median Based
Macon County, TN HMFA	44900	22450	25050	State Median Based
Madera, CA MSA	55200	27600	29850	State Median Based
Mansfield, OH MSA	60200	30100	30700	State Median Based
Marshall County, MS HMFA	46400	23200	23500	State Median Based
Martin County, TX HMFA	81600	40800	31300	Increase Capped
Martinsburg, WV HMFA	67000	33500	33950	Floored at 5%
Maui County, HI HMFA	81400	40700	47200	High Housing Cost
Mayagüez, PR MSA	19300	9650	14750	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	40300	20150	28250	State Median Based
McDonald County, MO HMFA	46400	23200	26550	State Median Based
Meade County, SD HMFA	64800	32400	33300	State Median Based
Merced, CA MSA	48200	24100	29850	State Median Based
Meriwether County, GA HMFA	47600	23800	24450	State Median Based
Merrick County, NE HMFA	63400	31700	34000	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	52300	26150	39350	High Housing Cost
Michigan City-La Porte, IN MSA	60400	30200	30500	State Median Based
Midland, TX HMFA	100800	50400	45250	Increase Capped
Milford-Ansonia-Seymour, CT HMFA	93200	46600	48400	State Median Based
Mille Lacs County, MN HMFA	61100	30550	34750	State Median Based
Montcalm County, MI HMFA	52100	26050	29350	State Median Based
Morgan County, TN HMFA	48100	24050	25050	State Median Based
Morgantown, WV MSA	72800	36400	35700	Increase Capped
Muncie, IN MSA	58200	29100	30500	State Median Based
Murray County, GA HMFA	48100	24050	24450	State Median Based
Myrtle Beach-North Myrtle Beach-Conway, Napa, CA MSA	60100	30050	29000	Increase Capped
Nashua, NH HMFA	88500	44250	45900	High Housing Cost
New Bedford, MA HMFA	106300	53150	52400	Increase Capped
New Haven-Meriden, CT HMFA	65200	32600	35100	Increase Capped
New York, NY HMFA	91900	45950	48400	State Median Based
Newton County, TX HMFA	70300	35150	52150	High Housing Cost
Norwich-New London, CT HMFA	50400	25200	28250	State Median Based
Oakland-Fremont, CA HMFA	84800	42400	48400	State Median Based
	104400	52200	58100	Increase Capped



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low-Income Limits

METROPOLITAN AREA	FY2018 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Oconto County, WI HMFA	66800	33400	33900	State Median Based
Odessa, TX MSA	75300	37650	36300	Increase Capped
Okmulgee County, OK HMFA	51600	25800	28350	State Median Based
Oliver County, ND HMFA	79700	39850	41450	State Median Based
Orlando-Kissimmee-Sanford, FL MSA	62900	31450	31950	High Housing Cost
Owen County, IN HMFA	56900	28450	30500	State Median Based
Oxnard-Thousand Oaks-Ventura, CA MSA	96000	48000	50700	High Housing Cost
Panama City-Lynn Haven-Panama City Beach	64700	32350	31600	Increase Capped
Pascagoula, MS HMFA	62700	31350	31250	Increase Capped
Pend Oreille County, WA HMFA	52700	26350	32500	State Median Based
Penobscot County, ME (part) HMFA	53600	26800	30100	State Median Based
Perry County, OH HMFA	52700	26350	30700	State Median Based
Pickens County, AL HMFA	44100	22050	24250	State Median Based
Pine Bluff, AR MSA	47900	23950	24100	State Median Based
Pittsfield, MA HMFA	64800	32400	40350	State Median Based
Poinsett County, AR HMFA	43300	21650	24100	State Median Based
Polk County, MO HMFA	52400	26200	26550	State Median Based
Ponce, PR HMFA	20800	10400	12950	Floored at 5%
Providence-Fall River, RI-MA HMFA	80600	40300	40150	Increase Capped
Pueblo, CO MSA	55300	27650	33650	State Median Based
Pulaski County, GA HMFA	48500	24250	24450	State Median Based
Quebradillas Municipio, PR HMFA	18300	9150	12000	Floored at 5%
Racine, WI MSA	78300	39150	37500	Increase Capped
Raleigh County, WV HMFA	49500	24750	26100	State Median Based
Riverside-San Bernardino-Ontario, CA MSA	65800	32900	33700	High Housing Cost
Saginaw, MI MSA	56500	28250	29350	State Median Based
Salem, OR MSA	67300	33650	32550	Increase Capped
Salinas, CA MSA	69100	34550	41750	High Housing Cost
San Benito County, CA HMFA	79800	39900	46550	Increase Capped
San Diego-Carlsbad, CA MSA	81800	40900	48650	High Housing Cost
San Francisco, CA HMFA	118400	59200	73300	Increase Capped
San German, PR MSA	19200	9600	12000	Floored at 5%
San Jose-Sunnyvale-Santa Clara, CA HMFA	125200	62600	66500	Increase Capped
San Juan-Guaynabo, PR HMFA	27400	13700	15450	High Housing Cost
San Luis Obispo-Paso Robles-Arroyo Grand	80600	40300	41600	High Housing Cost
Santa Cruz-Watsonville, CA MSA	81400	40700	55800	Increase Capped
Santa Fe, NM MSA	72000	36000	34650	Increase Capped
Santa Maria-Santa Barbara, CA MSA	79600	39800	50150	Increase Capped
Santa Rosa, CA MSA	84100	42050	49100	Increase Capped
Scott County, IN HMFA	53700	26850	30500	State Median Based
Scranton--Wilkes-Barre, PA MSA	66700	33350	33150	Increase Capped
Seattle-Bellevue, WA HMFA	103400	51700	53500	Increase Capped
Sebring, FL MSA	43800	21900	26050	State Median Based
Simpson County, MS HMFA	43000	21500	23500	State Median Based
Sioux City, IA-NE-SD HMFA	65100	32550	33900	State Median Based
Sioux County, ND HMFA	39200	19600	41450	State Median Based
Somerset County, MD HMFA	49500	24750	35650	State Median Based
Somervell County, TX HMFA	59700	29850	31900	Floored at 5%
Spartanburg, SC HMFA	61200	30600	29350	Increase Capped
Springfield, MA MSA	73900	36950	40350	State Median Based



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low-Income Limits

METROPOLITAN AREA	FY2018 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Springfield, OH MSA	65300	32650	32100	Increase Capped
St. George, UT MSA	64600	32300	35550	State Median Based
Stevens County, WA HMFA	54600	27300	32500	State Median Based
Sullivan County, IN HMFA	58200	29100	30500	State Median Based
Terre Haute, IN HMFA	58200	29100	30500	State Median Based
Texarkana, TX-Texarkana, AR HMFA	52200	26100	28250	State Median Based
The Villages, FL MSA	68200	34100	33400	Increase Capped
Tunica County, MS HMFA	35000	17500	23500	State Median Based
Union County, SC HMFA	45800	22900	24150	State Median Based
Urban Honolulu, HI MSA	96000	48000	58300	Increase Capped
Utuaado Municipio, PR HMFA	20000	10000	12100	High Housing Cost
Victoria, TX MSA	69600	34800	34650	Increase Capped
Vineland-Bridgeton, NJ MSA	62400	31200	33650	High Housing Cost
Visalia-Porterville, CA MSA	49200	24600	29850	State Median Based
Washington County, IN HMFA	53900	26950	30500	State Median Based
Waterbury, CT HMFA	65300	32650	48400	State Median Based
Waterloo-Cedar Falls, IA HMFA	67400	33700	33900	State Median Based
Watertown-Fort Drum, NY MSA	62100	31050	32150	State Median Based
Webster Parish, LA HMFA	46600	23300	24750	State Median Based
West Palm Beach-Boca Raton, FL HMFA	74300	37150	38450	High Housing Cost
Western Worcester County, MA HMFA	78400	39200	40350	State Median Based
Wheeling, WV-OH MSA	65700	32850	31250	Increase Capped
Windham County, CT HMFA	79400	39700	48400	State Median Based
Yakima, WA MSA	54700	27350	32500	State Median Based
Yauco, PR HMFA	17100	8550	12000	Floored at 5%
Yazoo County, MS HMFA	38700	19350	23500	State Median Based
Yolo, CA HMFA	85100	42550	41600	Increase Capped
Youngstown-Warren-Boardman, OH HMFA	60100	30050	30700	State Median Based
Yuma, AZ MSA	47000	23500	24100	Floored at 5%



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low-Income Limits

METROPOLITAN AREA	FY2018			TYPE OF LI ADJUSTMENT
	MEDIAN 80% OF 4-PERSON INCOME	MEDIAN LI	LIMIT	
Santa Ana-Anaheim-Irvine, CA HMFA	92700	74160	87450	High Housing Cost
Abilene, TX MSA	63900	51120	50000	Increase Capped
Acadia Parish, LA HMFA	49400	39520	39600	State Median Based
Aguadilla-Isabela, PR HMFA	18600	14880	19200	Floored at 5%
Albany, GA MSA	53400	42720	42150	Increase Capped
Anchorage, AK HMFA	99500	79600	71900	Capped at US Med
Anderson, IN HMFA	57800	46240	48800	State Median Based
Anderson, SC HMFA	60800	48640	47300	Increase Capped
Ann Arbor, MI MSA	92900	74320	71900	Capped at US Med
Anniston-Oxford-Jacksonville, AL MSA	56800	45440	44700	Increase Capped
Aransas County, TX HMFA	54000	43200	45200	State Median Based
Arecibo, PR HMFA	20600	16480	20400	Floored at 5%
Armstrong County, PA HMFA	58500	46800	48400	State Median Based
Atlantic City-Hammonton, NJ MSA	71600	57280	61200	High Housing Cost
Auburn-Opelika, AL MSA	66900	53520	52700	Increase Capped
Bakersfield, CA MSA	58700	46960	47750	State Median Based
Baltimore-Columbia-Towson, MD MSA	94900	75920	71900	Capped at US Med
Bangor, ME HMFA	72700	58160	56150	Increase Capped
Barranquitas-Aibonito, PR HMFA	17700	14160	19200	Floored at 5%
Battle Creek, MI MSA	54900	43920	46950	State Median Based
Beaumont-Port Arthur, TX HMFA	64600	51680	49450	Increase Capped
Bellingham, WA MSA	77500	62000	60900	Increase Capped
Benton County, MS HMFA	43100	34480	37600	State Median Based
Bergen-Passaic, NJ HMFA	102300	81840	73600	High Housing Cost
Berkshire County, MA (part) HMFA	74800	59840	64550	State Median Based
Birmingham-Hoover, AL HMFA	71000	56800	56250	Increase Capped
Bismarck, ND HMFA	96600	77280	71900	Capped at US Med
Bloomington, IL HMFA	91600	73280	71900	Capped at US Med
Bloomington, IN HMFA	75800	60640	55600	Increase Capped
Boston-Cambridge-Quincy, MA-NH HMFA	107800	86240	81100	High Housing Cost
Boulder, CO MSA	108600	86880	71900	Capped at US Med
Bowling Green, KY HMFA	57400	45920	47150	Floored at 5%
Box Elder County, UT HMFA	65400	52320	56900	State Median Based
Brazoria County, TX HMFA	91100	72880	71900	Capped at US Med
Bridgeport, CT HMFA	93800	75040	71900	Capped at US Med
Brown County, OH HMFA	55100	44080	49100	State Median Based
Brownsville-Harlingen, TX MSA	38900	31120	45200	State Median Based
Brunswick County, NC HMFA	65800	52640	51100	Increase Capped
Buckingham County, VA HMFA	55200	44160	44700	State Median Based
Burlington-South Burlington, VT MSA	93000	74400	71900	Capped at US Med
Butler County, KY HMFA	45200	36160	39500	State Median Based
Butte County, ID HMFA	51400	41120	45600	State Median Based
Butts County, GA HMFA	56600	45280	47250	Floored at 5%
Caguas, PR HMFA	27100	21680	22500	Floored at 5%
California-Lexington Park, MD MSA	103400	82720	71900	Capped at US Med
Campbell County, TN HMFA	41900	33520	40100	State Median Based
Carson City, NV MSA	62000	49600	56050	Increase Capped
Casper, WY MSA	74400	59520	64300	State Median Based
Champaign-Urbana, IL MSA	79800	63840	61900	Increase Capped
Charlottesville, VA HMFA	89600	71680	68250	Increase Capped



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low-Income Limits

METROPOLITAN AREA	FY2018			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Chester County, SC HMFA	44900	35920	38650	State Median Based
Cheyenne, WY MSA	79900	63920	64300	State Median Based
Cleveland, TN MSA	59100	47280	46500	Increase Capped
Colchester-Lebanon, CT HMFA	110200	88160	71900	Capped at US Med
College Station-Bryan, TX MSA	73900	59120	53800	Increase Capped
Columbia County, PA HMFA	59800	47840	48400	State Median Based
Columbia County, WA HMFA	52900	42320	52000	State Median Based
Craven County, NC HMFA	63100	50480	48100	Increase Capped
Crockett County, TN HMFA	46800	37440	40100	State Median Based
Cumberland, MD-WV MSA	55500	44400	57050	State Median Based
Custer County, SD HMFA	66300	53040	53300	State Median Based
Dallas County, MO HMFA	44500	35600	42500	State Median Based
Dalton, GA HMFA	55000	44000	43100	Increase Capped
Danbury, CT HMFA	116300	93040	75050	High Housing Cost
Danville, IL MSA	58300	46640	51100	State Median Based
Daphne-Fairhope-Foley, AL MSA	69400	55520	54800	Increase Capped
Deltona-Daytona Beach-Ormond Beach, FL H	55100	44080	44550	High Housing Cost
Dubuque, IA MSA	75100	60080	59150	Increase Capped
Eastern Worcester County, MA HMFA	112300	89840	71900	Capped at US Med
Easton-Raynham, MA HMFA	116100	92880	71900	Capped at US Med
El Centro, CA MSA	48200	38560	47750	State Median Based
El Paso, TX HMFA	51700	41360	45200	State Median Based
Fairbanks, AK MSA	93000	74400	71900	Capped at US Med
Fajardo, PR HMFA	22900	18320	23450	High Housing Cost
Falls County, TX HMFA	51700	41360	45200	State Median Based
Fargo, ND-MN MSA	82000	65600	66300	State Median Based
Fayette County, WV HMFA	46100	36880	41750	State Median Based
Fitchburg-Leominster, MA HMFA	79100	63280	64550	State Median Based
Flagstaff, AZ MSA	75100	60080	56000	Increase Capped
Flint, MI MSA	57900	46320	46950	State Median Based
Fond du Lac, WI MSA	75600	60480	58150	Increase Capped
Fort Lauderdale, FL HMFA	65700	52560	64650	High Housing Cost
Fresno, CA MSA	55500	44400	47750	State Median Based
Gem County, ID HMFA	50700	40560	45600	State Median Based
Glens Falls, NY MSA	72500	58000	57100	Increase Capped
Golden Valley County, MT HMFA	46900	37520	53350	State Median Based
Goldsboro, NC MSA	57100	45680	45100	Increase Capped
Grainger County, TN HMFA	46500	37200	40100	State Median Based
Grand Forks, ND-MN MSA	78100	62480	66300	State Median Based
Grand Junction, CO MSA	63900	51120	53850	State Median Based
Grants Pass, OR MSA	53600	42880	43750	State Median Based
Great Falls, MT MSA	62800	50240	53350	State Median Based
Greeley, CO MSA	82400	65920	65400	Increase Capped
Greenville, NC MSA	61400	49120	48300	Increase Capped
Guayama, PR MSA	20200	16160	21550	Floored at 5%
Hall County, NE HMFA	59700	47760	54400	State Median Based
Hammond, LA MSA	63300	50640	48950	Increase Capped
Hanford-Corcoran, CA MSA	55400	44320	47750	State Median Based
Hartford-West Hartford-East Hartford, CT	96600	77280	71900	Capped at US Med
Hattiesburg, MS MSA	58200	46560	46000	Increase Capped





ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low-Income Limits

METROPOLITAN AREA	FY2018			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Hickman County, TN HMFA	48000	38400	40100	State Median Based
Hinesville, GA HMFA	40500	32400	39900	Floored at 5%
Hocking County, OH HMFA	56200	44960	49100	State Median Based
Hudspeth County, TX HMFA	29700	23760	45200	State Median Based
Iredell County, NC HMFA	73400	58720	58400	Increase Capped
Ithaca, NY MSA	89000	71200	67350	Increase Capped
Jackson County, IL HMFA	57000	45600	51100	State Median Based
Janesville-Beloit, WI MSA	66900	53520	54250	State Median Based
Jasper County, SC HMFA	42800	34240	39600	High Housing Cost
Jefferson City, MO HMFA	79500	63600	57200	Increase Capped
Jersey City, NJ HMFA	66500	53200	75300	High Housing Cost
Jones County, NC HMFA	47800	38240	41850	State Median Based
Kalamazoo-Portage, MI MSA	70300	56240	55050	Increase Capped
Kalawao County, HI HMFA	81400	65120	75700	High Housing Cost
Kendall County, IL HMFA	95700	76560	71900	Capped at US Med
Kendall County, TX HMFA	93400	74720	71900	Capped at US Med
Kennewick-Richland, WA MSA	72800	58240	58000	Increase Capped
Lafayette-West Lafayette, IN HMFA	70900	56720	55700	Increase Capped
Laredo, TX MSA	44200	35360	45200	State Median Based
Las Cruces, NM MSA	44700	35760	42950	State Median Based
Las Vegas-Henderson-Paradise, NV MSA	64800	51840	56050	Increase Capped
Lawrence, KS MSA	87400	69920	63300	Increase Capped
Lawrence, MA-NH HMFA	95000	76000	71900	Capped at US Med
Le Flore County, OK HMFA	48200	38560	43350	Increase Capped
Lewiston, ID-WA MSA	69200	55360	50300	Increase Capped
Lincoln County, GA HMFA	45700	36560	39100	State Median Based
Lincoln County, NC HMFA	64500	51600	50400	Increase Capped
Lincoln County, WV HMFA	46400	37120	41750	State Median Based
Livingston County, MI HMFA	93100	74480	71900	Capped at US Med
Logan, UT-ID MSA	64600	51680	56900	State Median Based
Longview, WA MSA	63600	50880	52000	State Median Based
Los Angeles-Long Beach-Glendale, CA HMFA	69300	55440	77500	High Housing Cost
Lowell, MA HMFA	105400	84320	71900	Capped at US Med
Lynn County, TX HMFA	49200	39360	45200	State Median Based
Macon County, TN HMFA	44900	35920	40100	State Median Based
Madera, CA MSA	55200	44160	47750	State Median Based
Madison, WI HMFA	91700	73360	71900	Capped at US Med
Mansfield, OH MSA	60200	48160	49100	State Median Based
Marshall County, MS HMFA	46400	37120	37600	State Median Based
Martin County, TX HMFA	81600	65280	50100	Increase Capped
Martinsburg, WV HMFA	67000	53600	54300	Floored at 5%
Matanuska-Susitna Borough, AK HMFA	92000	73600	71900	Capped at US Med
Maui County, HI HMFA	81400	65120	75500	High Housing Cost
Mayagüez, PR MSA	19300	15440	23600	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	40300	32240	45200	State Median Based
McDonald County, MO HMFA	46400	37120	42500	State Median Based
Meade County, SD HMFA	64800	51840	53300	State Median Based
Merced, CA MSA	48200	38560	47750	State Median Based
Meriwether County, GA HMFA	47600	38080	39100	State Median Based
Merrick County, NE HMFA	63400	50720	54400	State Median Based



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low-Income Limits

METROPOLITAN AREA	FY2018			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Miami-Miami Beach-Kendall, FL HMFA	52300	41840	62950	High Housing Cost
Michigan City-La Porte, IN MSA	60400	48320	48800	State Median Based
Middlesex-Somerset-Hunterdon, NJ HMFA	107900	86320	75850	High Housing Cost
Midland, TX HMFA	100800	80640	71900	Capped at US Med
Milford-Ansonia-Seymour, CT HMFA	93200	74560	71900	Capped at US Med
Mille Lacs County, MN HMFA	61100	48880	55600	State Median Based
Minneapolis-St. Paul-Bloomington, MN-WI	94300	75440	71900	Capped at US Med
Monmouth-Ocean, NJ HMFA	99300	79440	71900	Capped at US Med
Montcalm County, MI HMFA	52100	41680	46950	State Median Based
Morgan County, TN HMFA	48100	38480	40100	State Median Based
Morgantown, WV MSA	72800	58240	57100	Increase Capped
Muncie, IN MSA	58200	46560	48800	State Median Based
Murray County, GA HMFA	48100	38480	39100	State Median Based
Myrtle Beach-North Myrtle Beach-Conway, Napa, CA MSA	60100	48080	46400	Increase Capped
Nashua, NH HMFA	88500	70800	73450	High Housing Cost
Nassau-Suffolk, NY HMFA	106300	85040	71900	Capped at US Med
New Bedford, MA HMFA	116700	93360	87600	High Housing Cost
New Haven-Meriden, CT HMFA	65200	52160	56100	Increase Capped
New York, NY HMFA	91900	73520	71900	Capped at US Med
Newark, NJ HMFA	70300	56240	83450	High Housing Cost
Newport-Middleton-Portsmouth, RI HMFA	95400	76320	71900	Capped at US Med
Newton County, TX HMFA	94100	75280	71900	Capped at US Med
Norwich-New London, CT HMFA	50400	40320	45200	State Median Based
Oakland-Fremont, CA HMFA	84800	67840	71900	Capped at US Med
Oconto County, WI HMFA	104400	83520	89600	Increase Capped
Odessa, TX MSA	66800	53440	54250	State Median Based
Okmulgee County, OK HMFA	75300	60240	58100	Increase Capped
Oliver County, ND HMFA	51600	41280	45350	State Median Based
Orlando-Kissimmee-Sanford, FL MSA	79700	63760	66300	State Median Based
Owen County, IN HMFA	62900	50320	51100	High Housing Cost
Oxnard-Thousand Oaks-Ventura, CA MSA	56900	45520	48800	State Median Based
Panama City-Lynn Haven-Panama City Beach	96000	76800	81100	High Housing Cost
Pascagoula, MS HMFA	64700	51760	50550	Increase Capped
Pend Oreille County, WA HMFA	62700	50160	50000	Increase Capped
Penobscot County, ME (part) HMFA	52700	42160	52000	State Median Based
Perry County, OH HMFA	53600	42880	48150	State Median Based
Pickens County, AL HMFA	52700	42160	49100	State Median Based
Pine Bluff, AR MSA	44100	35280	38800	State Median Based
Pittsfield, MA HMFA	47900	38320	38550	State Median Based
Poinsett County, AR HMFA	64800	51840	64550	State Median Based
Polk County, MO HMFA	43300	34640	38550	State Median Based
Ponce, PR HMFA	52400	41920	42500	State Median Based
Portland, ME HMFA	20800	16640	20750	Floored at 5%
Portsmouth-Rochester, NH HMFA	90100	72080	71900	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY HMF	99200	79360	71900	Capped at US Med
Providence-Fall River, RI-MA HMFA	94600	75680	71900	Capped at US Med
Pueblo, CO MSA	80600	64480	64250	Increase Capped
Pulaski County, GA HMFA	55300	44240	53850	State Median Based
Quebradillas Municipio, PR HMFA	48500	38800	39100	State Median Based
	18300	14640	19200	Floored at 5%



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METROPOLITAN AREA	FY2018			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Racine, WI MSA	78300	62640	60000	Increase Capped
Raleigh County, WV HMFA	49500	39600	41750	State Median Based
Riverside-San Bernardino-Ontario, CA MSA	65800	52640	53900	High Housing Cost
Rochester, MN HMFA	90500	72400	71900	Capped at US Med
Rockland County, NY HMFA	105000	84000	83450	High Housing Cost
Saginaw, MI MSA	56500	45200	46950	State Median Based
Salem, OR MSA	67300	53840	52050	Increase Capped
Salinas, CA MSA	69100	55280	66800	High Housing Cost
San Benito County, CA HMFA	79800	63840	74550	Increase Capped
San Diego-Carlsbad, CA MSA	81800	65440	77850	High Housing Cost
San Francisco, CA HMFA	118400	94720	117400	Increase Capped
San German, PR MSA	19200	15360	19200	Floored at 5%
San Jose-Sunnyvale-Santa Clara, CA HMFA	125200	100160	94450	Increase Capped
San Juan-Guaynabo, PR HMFA	27400	21920	24700	High Housing Cost
San Luis Obispo-Paso Robles-Arroyo Grand	80600	64480	66550	High Housing Cost
Santa Cruz-Watsonville, CA MSA	81400	65120	89450	Increase Capped
Santa Fe, NM MSA	72000	57600	55450	Increase Capped
Santa Maria-Santa Barbara, CA MSA	79600	63680	80300	Increase Capped
Santa Rosa, CA MSA	84100	67280	78550	Increase Capped
Scott County, IN HMFA	53700	42960	48800	State Median Based
Scranton--Wilkes-Barre, PA MSA	66700	53360	53050	Increase Capped
Seattle-Bellevue, WA HMFA	103400	82720	80250	Increase Capped
Sebring, FL MSA	43800	35040	41700	State Median Based
Simpson County, MS HMFA	43000	34400	37600	State Median Based
Sioux City, IA-NE-SD HMFA	65100	52080	54250	State Median Based
Sioux County, ND HMFA	39200	31360	66300	State Median Based
Somerset County, MD HMFA	49500	39600	57050	State Median Based
Somervell County, TX HMFA	59700	47760	51050	Floored at 5%
Southern Middlesex County, CT HMFA	108500	86800	71900	Capped at US Med
Spartanburg, SC HMFA	61200	48960	46950	Increase Capped
Springfield, MA MSA	73900	59120	64550	State Median Based
Springfield, OH MSA	65300	52240	51350	Increase Capped
St. George, UT MSA	64600	51680	56900	State Median Based
Stamford-Norwalk, CT HMFA	134900	107920	92650	High Housing Cost
Stevens County, WA HMFA	54600	43680	52000	State Median Based
Sullivan County, IN HMFA	58200	46560	48800	State Median Based
Terre Haute, IN HMFA	58200	46560	48800	State Median Based
Texarkana, TX-Texarkana, AR HMFA	52200	41760	45200	State Median Based
The Villages, FL MSA	68200	54560	53450	Increase Capped
Trenton, NJ MSA	98900	79120	71900	Capped at US Med
Tunica County, MS HMFA	35000	28000	37600	State Median Based
Union County, SC HMFA	45800	36640	38650	State Median Based
Urban Honolulu, HI MSA	96000	76800	93300	Increase Capped
Utuaado Municipio, PR HMFA	20000	16000	19350	High Housing Cost
Victoria, TX MSA	69600	55680	55450	Increase Capped
Vineland-Bridgeton, NJ MSA	62400	49920	53850	High Housing Cost
Visalia-Porterville, CA MSA	49200	39360	47750	State Median Based
Warren County, NJ HMFA	94800	75840	71900	Capped at US Med
Washington County, IN HMFA	53900	43120	48800	State Median Based
Washington-Arlington-Alexandria, DC-VA-M	117200	93760	77450	High Housing Cost



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METROPOLITAN AREA	FY2018			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Waterbury, CT HMFA	65300	52240	71900	Capped at US Med
Waterloo-Cedar Falls, IA HMFA	67400	53920	54250	State Median Based
Watertown-Fort Drum, NY MSA	62100	49680	51450	State Median Based
Webster Parish, LA HMFA	46600	37280	39600	State Median Based
West Palm Beach-Boca Raton, FL HMFA	74300	59440	61500	High Housing Cost
Westchester County, NY Statutory Excepti	117100	93680	78650	High Housing Cost
Western Rockingham County, NH HMFA	106500	85200	71900	Capped at US Med
Western Worcester County, MA HMFA	78400	62720	64550	State Median Based
Wheeling, WV-OH MSA	65700	52560	50000	Increase Capped
Windham County, CT HMFA	79400	63520	71900	Capped at US Med
Yakima, WA MSA	54700	43760	52000	State Median Based
Yauco, PR HMFA	17100	13680	19200	Floored at 5%
Yazoo County, MS HMFA	38700	30960	37600	State Median Based
Yolo, CA HMFA	85100	68080	66550	Increase Capped
York-Kittery-South Berwick, ME HMFA	91400	73120	71900	Capped at US Med
Youngstown-Warren-Boardman, OH HMFA	60100	48080	49100	State Median Based
Yuma, AZ MSA	47000	37600	38550	Floored at 5%

