

**FY 2016  
HUD INCOME LIMITS  
BRIEFING MATERIAL**

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

March 10, 2016



# **FY 2016 INCOME LIMITS BRIEFING MATERIAL**

## **[Overview of HUD Section 8 Income Limits](#)**

## **[FY 2016 Median Family Income Estimates](#)**

### **[Overview](#)**

### **[ACS Data and its Use in the Production of Median Family Incomes](#)**

### **[Margin of Error](#)**

### **[Trend Factor](#)**

### **[Median Family Income Estimate Calculations](#)**

## **[FY 2016 Income Limits](#)**

### **[Overview](#)**

### **[Very Low-Income Limits](#)**

### **[Low-Income Limits](#)**

### **[30 Percent of Area Median Family Income Limits](#)**

### **[Family Size Adjustments](#)**

### **[5 Percent Rule](#)**

## **[Housing and Economic Recovery Act of 2008](#)**

## **[Income Limit Applications](#)**

### **[Department of Housing and Urban Development](#)**

### **[Rural Housing and Community Development Service](#)**

### **[Treasury Programs](#)**

### **[Federal Deposit Insurance Corporation](#)**

### **[Federal Home Loan Banks](#)**

### **[Federal Housing Finance Agency](#)**

### **[Other Federal Banking Regulatory Provisions](#)**

### **[Uniform Relocation Act](#)**

### **[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 2016 Median Family Incomes](#)
- Attachment 3:** [Metropolitan FMR Areas with Adjusted FY 2016 Very Low-Income Limits](#)
- Attachment 4:** [Metropolitan FMR Areas with Adjusted FY 2016 Low-Income Limits](#)
- Attachment 5:** **Distribution of Changes in Area Median Income**
- Attachment 6:** **FY 2016 Median Family Incomes for States**



## 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 Section 8 Housing Choice Voucher program, Section 202 housing for the elderly program, and Section 811 housing for persons with disabilities program.

HUD Section 8 Income Limits begin with the production of Median Family Income estimates. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family income estimates (MFIs), which means that income estimates are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The final FY 2016 FMR areas incorporate the February 28, 2013 Office of Management and Budget (OMB) metropolitan area definitions which are largely included in the 2013 American Community Survey (ACS) that serves as the basis for these medians. 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 1 provides the key excerpts relevant to income limits, which may be summarized as follows:

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

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

The FY 2014 Continuing Appropriations Act defines Extremely Low-Income Families as very low-income families whose income 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 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.

---

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

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



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



## **FY 2016 Median Family Income Estimates**

### **Overview**

The FY 2016 MFI estimates use the 2009 -2013 5-year ACS and PRCS data, augmented by the 2013 1-year ACS and PRCS data. The 2013 data are inflated using a Consumer Price Index (CPI) forecast from the Congressional Budget Office (CBO) through the midpoint of FY 2016. In addition to incorporating the new metropolitan area definitions released by OMB in 2013, the FY 2016 MFI estimates update incomes for the Pacific Islands, with separate data for American Samoa, and the Northern Mariana Islands and the Virgin Islands, with separate data for St. Johns, VI.

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

As mentioned above, the FY 2016 MFIs incorporate the 2009-2013 5-year ACS data into the calculation process. Specifically, for each metropolitan area, subarea of a metropolitan area, and non-metropolitan county, HUD uses 5-year ACS data as the new basis for calculating MFI estimates. In areas with a valid 1-year ACS survey median family income result, HUD incorporates this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD establishes a new basis for median family income estimates while also capturing the most recent information available.

### **Margin of Error**

HUD begins by setting the base median family income equal to the 2009-2013 5-year ACS survey value. For areas with a valid 2013 1-year survey result, HUD uses the margin of error for the 1-year data to ensure that the 1-year MFI are statistically reliable. Where the 1-year data are statistically reliable (i.e., where the margin of error is less than half of the estimate itself), HUD uses the 1-year survey result as the base value for median family income. For FY 2016 there is a 50 percent reduction in the level of the margin of error used to determine if data are statistically reliable. In the few cases where the statistical confidence interval for the 5-year ACS estimate of median family income includes zero, HUD assigns the state nonmetropolitan median. For more information, please see section E – Median Family Income Estimate Calculations.

### **CPI Inflation and Trend Factor**

In calculating the FY 2015 MFI estimates, HUD decided to replace the trend factor based on the annualized change in national median family income over the last five years because the Department determined this was no longer a reasonable expectation of upcoming income growth. Consequently, the Department incorporated a CPI forecast from CBO into the process in order to account for anticipated income growth over the next year. HUD is continuing to use the CPI forecast from CBO in the FY 2016, MFI estimates which will inflate the 2013 ACS data to the mid-point of FY 2016. The CBO projection of CPI, published in January 2016 is used to inflate



the 2013 data.

## **Median Family Income Estimate Calculations**

Median family<sup>3</sup> incomes start with the development of estimates of median family income for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

HUD uses 2009-2013 5-year ACS estimates of median family income calculated as the basis for FY 2016 median family incomes for all areas designated as Fair Market Rent areas. In areas where there is also a valid 2016 1-year ACS estimate of median family income, HUD replaces the 5-year data with the 1-year data. A valid 1-year 2013 ACS estimate is one where the margin of error of the estimate is less than one-half of the estimate.

All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are then trended from 2013 to April 2016.

For the non-Puerto Rico Insular Areas of the United States,<sup>4</sup> which currently lack ACS (or PRCS) coverage, 2010 Decennial Census data is used for the first time in the FY 2016 medians and income limits. National ACS income changes are used to update 2010 Decennial Census data to 2013 and then the same CPI forecast trend factor is used.

## **FY 2016 Income Limits**

### **Overview**

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

There are currently several legislated income limit standards (e.g., 30%, extremely low-income limits, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act

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

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



of 1937. If this were not done, for instance, HUD low-income limits would be less than very low-income limits in areas where very low-income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes relative to the Section 8 Fair Market Rents (FMRs).

### Very Low-Income Limits

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

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

50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;

(2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40<sup>th</sup> percentile rent in 50<sup>th</sup> percentile FMR areas). This adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income;

(3) the four-person very low-income limit is reduced to the greater of 80 percent of the U.S. median family income level, or the amount at which 30 percent of a four-person family's income equals 100 percent of the two-bedroom FMR (or 40<sup>th</sup> percentile rent in 50<sup>th</sup> percentile FMR areas). This adjusts income limits downward for areas of unusually high median family incomes;

(4) the four person income limit is increased if it is less than the relevant State non-metropolitan median family income level,<sup>5</sup> and;

(5) the four person income limit is increased if it is less than 95 percent of last year's very low income limit and reduced to the greater of 105 percent of last year's very low income limit or twice the change in the national median family income estimate if that amount would be larger than 5 percent. Between FY 2015 and FY 2016, the estimate of national median family income decreased; this means the upward change in income limits is capped at 105 percent of last year's

---

<sup>5</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-metro level but above the level for the non-metro county.





very low-income limit.

Beginning with the FY 2013 Income Limits, HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas, to calculate high housing cost areas. The purpose of this change is 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.

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

**Table 1**  
**Summary of Income Limits Determinations for**  
**FY 2016 Very Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	667	346
2.	Limits based on State non-metropolitan median family income level	983	85
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	10	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	3
5.	Limits floored if they were less than 95% of last year's limit	219	87
6.	Limits capped at 105% (or double the increase in the National Median, if greater) of last year's limit	94	80
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 (\$65,700 for FY 2016) except when justified by high housing costs; further, that income limit



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

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

**Table 2**  
**Summary of Income Limits Determinations**  
**for FY 2016 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)	651	308
2.	Limits based on State nonmetropolitan median family income level	983	82
3.	Four-person base low-income limit capped at the U.S. median of \$65,800	24	51
4.	Limits increased for high housing costs	10	29
5.	Limits floored if they would otherwise be less than 95% of last year's low income limit	216	78
6.	Limits capped if they would otherwise be more than 105% (or double the increase in the National Median, if greater) of last year's limit	90	77
	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.



Beginning with the FY 2013 Income Limits, HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas to calculate high housing cost areas and continues that practice for the FY 2016 Income Limits. The purpose of this change is to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

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

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

### **Family Size Adjustments**

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

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

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, the four-person income limit should be multiplied by an additional 8 percent. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded up to



the nearest \$50. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the 5-percent rule, as discussed below. Rounding anomalies produce some family size-adjusted income limits whose annual change is slightly larger or smaller than 5 percent.

Due to the extremely low-income definition changes, these family size adjustments are no longer sufficient to determine the level of extremely low-income limits. The poverty guidelines have fixed dollar amount adjustments between household sizes (different for Alaska and Hawaii than the rest of the U.S.). Therefore the actual amounts shown for 1- to 8-person families will not necessarily follow the percentages shown above. For families with more than 8 persons, HUD has developed a tool that should be used to calculate the extremely low-income limit for that area at <http://www.huduser.gov/portal/datasets/il/il16/index.html>. Please use the FY 2016 Income Limits Documentation system, pick the area in question, and select “Click Here” under the label “Extremely Low-Income Limits.” Near the bottom of the explanations, there is a drop down box to select the number of household members needed (from 9 to 20).

### **5-Percent Rule**

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

This policy was implemented in the following way:

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

The cap for the four-person very low-income limit is last year’s four-person very low-income limit multiplied by 1.05 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.

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

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



cap. If it is below the floor then it is set at the floor.

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

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

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

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

## **Housing and Economic Recovery Act of 2008**

Prior to FY 2010, HUD held Section 8 Income Limits harmless primarily so that Multifamily Tax Subsidy Housing Projects<sup>6</sup> would not be subject to reductions in income limits and maximum rents. Low Income Housing Tax Credit (LIHTC) and tax exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

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

---

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



## Income Limit Applications

HUD income limits apply to the following programs:

<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
--	---

### **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	Generally set at 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.
--	---

## **Other Federal Banking Regulatory Provisions**

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

## **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
---	---

## **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
--	--



## ATTACHMENT 1

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

#### Section 3:

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

(b) When used in this Act:

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

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

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

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

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

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



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

---

## Section 16:

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## ATTACHMENT 2

### HUD PROCEDURE FOR ESTIMATING FY 2016 MEDIAN FAMILY INCOMES

The FY 2016 Median Family Income (MFI) estimates, which HUD is publishing at this time, use the 5-year series of income data from 2009 to 2013. These 5-year aggregations, covering surveys administered in 2009 through 2013, provided income data for most areas of geography<sup>7</sup>. HUD uses Consumer Price Index (CPI) data to inflate the American Community Survey (ACS) data from annual 2013 to the midpoint of FY 2016, based on a CPI forecast, published by the Congressional Budget Office (CBO) in January 2016. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas, and nonmetropolitan counties.

As mentioned above, HUD uses the 2009-2013 5-year ACS data in the calculation process for the FY 2016 MFIs. Specifically, for each metropolitan area, subarea of a metropolitan area, and non-metropolitan county, 5-year ACS data is used as the new basis for calculating MFI estimates. This is the way it has been done since the 5-year ACS data first became available, for use in the FY 2011 MFI estimates. In areas where there is a valid 1-year ACS survey median family income result, HUD endeavors to use this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD is establishing a new basis for MFI estimates while also capturing the most recent information available.

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2013 ACS income data is used for FY 2016 estimates that have an as-of date of mid-2013. A new and annually revised trend factor based on the CBO forecast of CPI is used to inflate the estimate from mid-2013 to April, 2016 (or mid FY 2016).

Median family<sup>8</sup> incomes start with the development of estimates of MFI for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

HUD uses 2009-2013 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits as the new basis for FY 2016. In areas where there is also a 2013 1-year ACS estimate of median family income, the 1-year income data is used if the estimate is greater than its margin of error estimate. Once the appropriate 2013 ACS data has been selected, the data are set as of April 2016 using the CPI forecast by the CBO.

---

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





All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are updated with CPI from mid-2013 to April, 2016.

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

---

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



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

METROPOLITAN AREA	FY2016		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	VLI	
Santa Ana-Anaheim-Irvine, CA HMFA	85000	42500	48750		High Housing Cost
Aguadilla-Isabela, PR HMFA	18400	9200	12750		Floored at 5%
Albany, GA MSA	41700	20850	22650		State Median Based
Allen County, KY HMFA	50700	25350	25300		Increase Capped
Anderson, IN HMFA	51400	25700	28550		State Median Based
Ann Arbor, MI MSA	91600	45800	44250		Increase Capped
Anniston-Oxford-Jacksonville, AL MSA	46700	23350	23500		Floored at 5%
Arecibo, PR HMFA	22200	11100	14100		High Housing Cost
Armstrong County, PA HMFA	56100	28050	28100		Floored at 5%
Atlantic City-Hammonton, NJ MSA	62200	31100	33550		High Housing Cost
Bakersfield, CA MSA	53300	26650	29450		State Median Based
Barnstable Town, MA MSA	77100	38550	42450		High Housing Cost
Barranquitas-Aibonito, PR HMFA	17900	8950	11900		Floored at 5%
Bay City, MI MSA	55300	27650	28100		Floored at 5%
Benton County, MS HMFA	43600	21800	22400		Increase Capped
Berkshire County, MA (part) HMFA	71600	35800	41600		Floored at 5%
Billings, MT HMFA	69300	34650	33700		Increase Capped
Bismarck, ND HMFA	88300	44150	42150		Increase Capped
Blacksburg-Christiansburg-Radford, VA HM	62200	31100	32050		Floored at 5%
Bloomington, IL HMFA	89300	44650	43850		Increase Capped
Bloomington, IN HMFA	67700	33850	32800		Increase Capped
Bridgeport, CT HMFA	86300	43150	44650		State Median Based
Brown County, OH HMFA	53000	26500	27700		State Median Based
Brownsville-Harlingen, TX MSA	38200	19100	26200		State Median Based
Brunswick County, NC HMFA	58300	29150	30000		Floored at 5%
Brunswick, GA MSA	49700	24850	26300		Floored at 5%
Buckingham County, VA HMFA	50100	25050	26150		State Median Based
Butte County, ID HMFA	51300	25650	25850		State Median Based
Caguas, PR HMFA	26700	13350	15500		High Housing Cost
Callaway County, MO HMFA	59900	29950	30700		Floored at 5%
Campbell County, TN HMFA	40300	20150	23200		State Median Based
Cass County, MI HMFA	56500	28250	28550		State Median Based
Chambersburg-Waynesboro, PA MSA	69900	34950	33800		Increase Capped
Charleston-North Charleston, SC MSA	68200	34100	33000		Increase Capped
Charlottesville, VA HMFA	77800	38900	39950		Floored at 5%
Chattanooga, TN-GA MSA	61300	30650	30600		Increase Capped
Chester County, SC HMFA	43200	21600	23800		State Median Based
Cheyenne, WY MSA	82500	41250	37800		Increase Capped
Chico, CA MSA	57100	28550	29450		State Median Based
Clarksville, TN-KY MSA	57300	28650	26950		Increase Capped
Coeur d'Alene, ID MSA	62500	31250	30700		Increase Capped
Colchester-Lebanon, CT HMFA	107200	53600	52550		Low Housing CostUSM
Columbia County, WA HMFA	52300	26150	28300		Floored at 5%
Corpus Christi, TX HMFA	57900	28950	29050		High Housing Cost
Craven County, NC HMFA	53400	26700	28400		Floored at 5%
Crockett County, TN HMFA	44800	22400	23200		State Median Based
Culpeper County, VA HMFA	77300	38650	38950		Floored at 5%
Cumberland, MD-WV MSA	55100	27550	36050		Floored at 5%
Dallas County, MO HMFA	45600	22800	24100		State Median Based
Danbury, CT HMFA	105400	52700	53400		Floored at 5%



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

METROPOLITAN AREA	FY2016		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME	MEDIAN	VLI LIMIT		
Darlington County, SC HMFA	40800	20400	22550		Floored at 5%
Davidson County, NC HMFA	49100	24550	26150		Floored at 5%
Deltona-Daytona Beach-Ormond Beach, FL H	51400	25700	26100		High Housing Cost
Duluth, MN-WI MSA	62700	31350	31900		State Median Based
Durham-Chapel Hill, NC HMFA	74900	37450	35350		Increase Capped
East Stroudsburg, PA MSA	63900	31950	32000		Floored at 5%
Eastern Worcester County, MA HMFA	111300	55650	52550		Low Housing CostUSM
Easton-Raynham, MA HMFA	111700	55850	52550		Low Housing CostUSM
El Centro, CA MSA	48400	24200	29450		State Median Based
El Paso, TX HMFA	45400	22700	26200		State Median Based
Elkhart-Goshen, IN MSA	52300	26150	28550		State Median Based
Eugene-Springfield, OR MSA	58900	29450	29000		Increase Capped
Fairbanks, AK MSA	93800	46900	42900		Increase Capped
Fajardo, PR HMFA	23700	11850	15150		Floored at 5%
Falls County, TX HMFA	44400	22200	26200		State Median Based
Fargo, ND-MN MSA	73200	36600	36750		State Median Based
Fayette County, WV HMFA	43300	21650	24150		State Median Based
Fayetteville-Springdale-Rogers, AR HMFA	62600	31300	30800		Increase Capped
Fitchburg-Leominster, MA HMFA	66700	33350	41600		Floored at 5%
Flagstaff, AZ MSA	61300	30650	31600		Increase Capped
Flint, MI MSA	52200	26100	26300		State Median Based
Florence, SC HMFA	53500	26750	26100		Increase Capped
Floyd County, VA HMFA	52300	26150	26600		Floored at 5%
Fort Lauderdale, FL HMFA	60900	30450	36250		Increase Capped
Fort Wayne, IN MSA	58300	29150	29400		Floored at 5%
Franklin County, MA (part) HMFA	71800	35900	41600		Floored at 5%
Fresno, CA MSA	49500	24750	29450		State Median Based
Gainesville, FL MSA	59700	29850	30350		Floored at 5%
Gainesville, GA MSA	53000	26500	28250		Floored at 5%
Gates County, NC HMFA	55000	27500	29400		Floored at 5%
Gem County, ID HMFA	51200	25600	25850		State Median Based
Golden Valley County, MT HMFA	52300	26150	30150		State Median Based
Grand Forks, ND-MN MSA	69400	34700	36750		State Median Based
Grand Junction, CO MSA	56900	28450	30000		State Median Based
Grant County, KY HMFA	53200	26600	27700		State Median Based
Grants Pass, OR MSA	47800	23900	25950		State Median Based
Great Falls, MT MSA	57200	28600	30150		State Median Based
Greensboro-High Point, NC HMFA	57200	28600	28350		Increase Capped
Greenville, NC MSA	59300	29650	27800		Increase Capped
Greenville-Mauldin-Easley, SC HMFA	63500	31750	30450		Increase Capped
Guayama, PR MSA	14400	7200	14850		Floored at 5%
Hagerstown, MD HMFA	69900	34950	36050		Floored at 5%
Hall County, NE HMFA	58400	29200	30250		State Median Based
Hammond, LA MSA	54500	27250	25700		Increase Capped
Hanford-Corcoran, CA MSA	47500	23750	29450		State Median Based
Haralson County, GA HMFA	50400	25200	24700		Increase Capped
Harrisonburg, VA MSA	58400	29200	29350		Floored at 5%
Hartford-West Hartford-East Hartford, CT	85000	42500	44650		State Median Based
Hattiesburg, MS MSA	53800	26900	25550		Increase Capped
Hickman County, TN HMFA	48900	24450	24600		Floored at 5%



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

METROPOLITAN AREA	FY2016		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT		
Hinesville, GA HMFA	46700	23350	24550		High Housing Cost
Hocking County, OH HMFA	54200	27100	27700		State Median Based
Homosassa Springs, FL MSA	52300	26150	25400		Increase Capped
Honolulu, HI MSA	87900	43950	50250		Increase Capped
Hot Springs, AR MSA	51200	25600	25500		Increase Capped
Houma-Thibodaux, LA MSA	65600	32800	30800		Increase Capped
Howard County, NE HMFA	66800	33400	33250		Increase Capped
Hudspeth County, TX HMFA	26000	13000	26200		State Median Based
Iberia Parish, LA HMFA	49100	24550	24700		Floored at 5%
Idaho Falls, ID HMFA	56000	28000	28650		Floored at 5%
Iowa City, IA HMFA	86900	43450	43200		Increase Capped
Ithaca, NY MSA	69000	34500	36700		Floored at 5%
Jackson County, IL HMFA	54100	27050	29000		State Median Based
Jackson, MI MSA	58900	29450	28900		Increase Capped
Janesville-Beloit, WI MSA	59300	29650	30100		State Median Based
Jasper County, SC HMFA	43200	21600	22450		Floored at 5%
Jersey City, NJ HMFA	61500	30750	40200		Increase Capped
Johnstown, PA MSA	56100	28050	28100		Floored at 5%
Jonesboro, AR HMFA	50600	25300	26300		Floored at 5%
Kendall County, IL HMFA	83200	41600	42700		Floored at 5%
Kennewick-Richland, WA MSA	65800	32900	33400		Floored at 5%
Kokomo, IN MSA	60900	30450	28950		Increase Capped
Lafayette, LA HMFA	72600	36300	33200		Increase Capped
Lake Charles, LA MSA	54600	27300	28150		Floored at 5%
Lake Havasu City-Kingman, AZ MSA	50100	25050	24350		Increase Capped
Lakeland-Winter Haven, FL MSA	51800	25900	26250		High Housing Cost
Lamar County, GA HMFA	51100	25550	25400		Increase Capped
Lancaster County, SC HMFA	50000	25000	25600		Floored at 5%
Laredo, TX MSA	43900	21950	26200		State Median Based
Las Cruces, NM MSA	44700	22350	25350		State Median Based
Las Vegas-Henderson-Paradise, NV MSA	59800	29900	30100		State Median Based
Laurens County, SC HMFA	44500	22250	24200		Floored at 5%
Lima, OH MSA	61100	30550	29200		Increase Capped
Lincoln County, GA HMFA	44000	22000	22650		State Median Based
Lincoln County, NC HMFA	63600	31800	29750		Increase Capped
Lincoln County, WV HMFA	43400	21700	28100		Floored at 5%
Little River County, AR HMFA	49700	24850	26200		State Median Based
Logan, UT-ID MSA	57700	28850	32050		State Median Based
Longview, WA MSA	61300	30650	30500		Increase Capped
Los Angeles-Long Beach-Glendale, CA HMFA	62400	31200	43400		High Housing Cost
Lowell, MA HMFA	88700	44350	45600		Floored at 5%
Lubbock, TX HMFA	60500	30250	29450		Increase Capped
Lynn County, TX HMFA	50600	25300	26200		State Median Based
Macon County, TN HMFA	43400	21700	23200		State Median Based
Macon, GA HMFA	48100	24050	25050		Floored at 5%
Madera, CA MSA	46900	23450	29450		State Median Based
Manchester, NH HMFA	72400	36200	37750		Floored at 5%
Manhattan, KS MSA	65900	32950	32600		Increase Capped
Mankato-North Mankato, MN MSA	76700	38350	37200		Increase Capped
Mansfield, OH MSA	50500	25250	27700		State Median Based



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

METROPOLITAN AREA	FY2016		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	
Marshall County, MS HMFA	42400	21200	23200	State Median Based
Martin County, TX HMFA	51000	25500	26300	Floored at 5%
Martinsburg, WV HMFA	62100	31050	36050	Floored at 5%
Maui County, HI HMFA	81500	40750	40250	Increase Capped
Mauzy County, TN HMFA	57900	28950	28100	Increase Capped
Mayagüez, PR MSA	21700	10850	13250	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	38800	19400	26200	State Median Based
Meade County, SD HMFA	59700	29850	30400	Floored at 5%
Merced, CA MSA	44600	22300	29450	State Median Based
Meriwether County, GA HMFA	44700	22350	22800	Floored at 5%
Merrick County, NE HMFA	57700	28850	30250	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	48100	24050	35500	Increase Capped
Midland, TX HMFA	87500	43750	37950	Increase Capped
Mille Lacs County, MN HMFA	59400	29700	31900	State Median Based
Modesto, CA MSA	56800	28400	29450	State Median Based
Moniteau County, MO HMFA	60800	30400	30800	Floored at 5%
Monroe, MI MSA	69200	34600	34100	Increase Capped
Montcalm County, MI HMFA	48700	24350	26300	State Median Based
Morgan County, TN HMFA	46600	23300	23500	Floored at 5%
Morristown, TN HMFA	42200	21100	23200	State Median Based
Morristown, TN MSA	51500	25750	24800	Increase Capped
Mount Vernon-Anacortes, WA MSA	61400	30700	32400	Floored at 5%
Muncie, IN MSA	52400	26200	28550	State Median Based
Muskegon, MI MSA	52200	26100	26300	State Median Based
Napa, CA MSA	82500	41250	43700	High Housing Cost
Nashua, NH HMFA	89200	44600	45600	Floored at 5%
New Bedford, MA HMFA	56100	28050	29450	Floored at 5%
New Haven-Meriden, CT HMFA	82700	41350	43750	Increase Capped
New York, NY HMFA	65200	32600	45300	Increase Capped
Newton County, TX HMFA	47900	23950	26200	State Median Based
Norwich-New London, CT HMFA	75700	37850	44650	State Median Based
Oakland-Fremont, CA HMFA	93600	46800	48750	Increase Capped
Ocean City, NJ MSA	80800	40400	39450	Increase Capped
Okmulgee County, OK HMFA	50000	25000	26250	State Median Based
Orlando-Kissimmee-Sanford, FL MSA	57800	28900	29250	High Housing Cost
Owen County, IN HMFA	52900	26450	28550	State Median Based
Oxnard-Thousand Oaks-Ventura, CA MSA	88300	44150	46700	High Housing Cost
Palm Bay-Melbourne-Titusville, FL MSA	58300	29150	29450	Floored at 5%
Palm Coast, FL HMFA	52900	26450	27000	High Housing Cost
Pawnee County, OK HMFA	57600	28800	28400	Increase Capped
Pend Oreille County, WA HMFA	49100	24550	27800	State Median Based
Penobscot County, ME (part) HMFA	51200	25600	27650	State Median Based
Perry County, OH HMFA	50100	25050	27700	State Median Based
Person County, NC HMFA	50800	25400	25750	Floored at 5%
Pickens County, AL HMFA	39700	19850	23150	State Median Based
Pittsfield, MA HMFA	67600	33800	41600	Floored at 5%
Pocatello, ID MSA	61200	30600	30100	Increase Capped
Poinsett County, AR HMFA	40700	20350	22350	State Median Based
Ponce, PR HMFA	20300	10150	14300	High Housing Cost
Prescott, AZ MSA	52200	26100	26600	Floored at 5%



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

METROPOLITAN AREA	FY2016		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT		
Pueblo, CO MSA	50600	25300	30000		State Median Based
Punta Gorda, FL MSA	52400	26200	27750		Floored at 5%
Putnam County, WV HMFA	67600	33800	31000		Increase Capped
Quebradillas Municipio, PR HMFA	17400	8700	11900		Floored at 5%
Racine, WI MSA	70300	35150	34350		Increase Capped
Raleigh County, WV HMFA	52500	26250	26000		Increase Capped
Rappahannock County, VA HMFA	68500	34250	37050		Floored at 5%
Reading, PA MSA	71000	35500	35450		Increase Capped
Redding, CA MSA	50900	25450	29450		State Median Based
Reno, NV MSA	67000	33500	33300		Increase Capped
Riverside-San Bernardino-Ontario, CA MSA	61400	30700	31950		High Housing Cost
Rockford, IL MSA	58000	29000	29350		Floored at 5%
Salinas, CA MSA	63500	31750	38050		Increase Capped
Salisbury, MD HMFA	62000	31000	36050		Floored at 5%
San Benito County, CA HMFA	73300	36650	39100		Increase Capped
San Diego-Carlsbad, CA MSA	73500	36750	42500		Increase Capped
San Francisco, CA HMFA	107700	53850	61500		Increase Capped
San German, PR MSA	22300	11150	11800		Floored at 5%
San Jose-Sunnyvale-Santa Clara, CA HMFA	107100	53550	55800		Increase Capped
San Juan-Guaynabo, PR HMFA	26700	13350	16650		Floored at 5%
Santa Cruz-Watsonville, CA MSA	85100	42550	46850		Floored at 5%
Santa Maria-Santa Barbara, CA MSA	77100	38550	42100		Increase Capped
Santa Rosa, CA MSA	75900	37950	41200		High Housing Cost
Scott County, IN HMFA	49700	24850	26100		Floored at 5%
Sebastian-Vero Beach, FL MSA	52800	26400	27550		Floored at 5%
Sebring, FL MSA	43300	21650	22700		Floored at 5%
Sharon, PA HMFA	59000	29500	29200		Increase Capped
Sheboygan, WI MSA	63100	31550	32750		Floored at 5%
Sherman-Denison, TX MSA	56200	28100	29500		Floored at 5%
Sierra Vista-Douglas, AZ MSA	58400	29200	28250		Increase Capped
Sioux City, IA-NE-SD HMFA	58900	29450	31650		State Median Based
Sioux County, ND HMFA	34900	17450	36750		State Median Based
Smith County, TN HMFA	53700	26850	27000		Floored at 5%
Somerset County, MD HMFA	54800	27400	36050		Floored at 5%
Somervell County, TX HMFA	72500	36250	35300		Increase Capped
South Bend-Mishawaka, IN HMFA	52500	26250	28550		State Median Based
Springfield, MA HMFA	68200	34100	41600		Floored at 5%
St. George, UT MSA	59600	29800	32050		State Median Based
Staunton-Waynesboro, VA MSA	62300	31150	30100		Increase Capped
Stevens County, WA HMFA	53800	26900	27800		State Median Based
Stockton-Lodi, CA MSA	58600	29300	29450		State Median Based
Sumner County, KS HMFA	63300	31650	31750		Floored at 5%
Sumter, SC MSA	51300	25650	25400		Increase Capped
Taunton-Mansfield-Norton, MA HMFA	89000	44500	42100		Increase Capped
Terre Haute, IN HMFA	52400	26200	28550		State Median Based
The Villages, FL MSA	62100	31050	29750		Increase Capped
Tooele County, UT HMFA	67900	33950	34200		Floored at 5%
Tunica County, MS HMFA	35900	17950	23200		State Median Based
Tuscaloosa, AL HMFA	58800	29400	27750		Increase Capped
Tyler, TX MSA	64000	32000	30650		Increase Capped



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

METROPOLITAN AREA	FY2016		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME	MEDIAN	VLI LIMIT	
Union County, SC HMFA	42500	21250	22450	Floored at 5%
Utica-Rome, NY MSA	59600	29800	29950	Floored at 5%
Utuaado Municipio, PR HMFA	17700	8850	12300	High Housing Cost
Vermillion Parish, LA HMFA	55500	27750	28050	Floored at 5%
Vineland-Bridgeton, NJ MSA	54400	27200	32900	High Housing Cost
Visalia-Porterville, CA MSA	41800	20900	29450	State Median Based
Wabasha County, MN HMFA	68400	34200	34350	Floored at 5%
Waco, TX HMFA	51000	25500	26200	State Median Based
Wakulla County, FL HMFA	61500	30750	31050	Floored at 5%
Warner Robins, GA HMFA	59300	29650	32850	Floored at 5%
Waterbury, CT HMFA	66600	33300	42550	Increase Capped
Watertown-Fort Drum, NY MSA	57900	28950	31700	High Housing Cost
Webster Parish, LA HMFA	45600	22800	23450	State Median Based
Weirton-Steubenville, WV-OH MSA	50600	25300	27700	State Median Based
Wenatchee, WA MSA	63100	31550	30350	Increase Capped
West Palm Beach-Boca Raton, FL HMFA	65400	32700	33600	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI HMFA	76200	38100	39450	Floored at 5%
Western Worcester County, MA HMFA	73000	36500	41600	Floored at 5%
Wheeling, WV-OH MSA	56800	28400	28350	Increase Capped
Williamson County, IL HMFA	55700	27850	29000	State Median Based
Worcester County, MD HMFA	70700	35350	36050	Floored at 5%
Worcester, MA HMFA	79700	39850	41600	Floored at 5%
Yakima, WA MSA	48700	24350	27800	State Median Based
Yauco, PR HMFA	15100	7550	11950	High Housing Cost
Yazoo County, MS HMFA	34000	17000	21450	State Median Based
York County, ME (part) HMFA	69500	34750	34200	Increase Capped
Youngstown-Warren-Boardman, OH HMFA	53900	26950	27700	State Median Based
Yuba City, CA MSA	55900	27950	29450	State Median Based
Yuma, AZ MSA	45800	22900	23950	High Housing Cost



**ATTACHMENT 4**  
**Metropolitan FMR Areas with Adjusted**  
**Low Income Limits**

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Santa Ana-Anaheim-Irvine, CA HMFA	85000	68000	78000	High Housing Cost
Aguadilla-Isabela, PR HMFA	18400	14720	20400	Floored at 5%
Albany, GA MSA	41700	33360	36250	State Median Based
Allen County, KY HMFA	50700	40560	40450	Increase Capped
Anchorage, AK HMFA	92900	74320	65700	Capped at US Med
Anderson, IN HMFA	51400	41120	45700	State Median Based
Ann Arbor, MI MSA	91600	73280	65700	Capped at US Med
Anniston-Oxford-Jacksonville, AL MSA	46700	37360	37600	Floored at 5%
Arecibo, PR HMFA	22200	17760	22550	High Housing Cost
Armstrong County, PA HMFA	56100	44880	44950	Floored at 5%
Atlantic City-Hammonton, NJ MSA	62200	49760	53700	High Housing Cost
Bakersfield, CA MSA	53300	42640	47100	State Median Based
Baltimore-Columbia-Towson, MD MSA	86700	69360	65700	Capped at US Med
Barnstable Town, MA MSA	77100	61680	67900	High Housing Cost
Barranquitas-Aibonito, PR HMFA	17900	14320	19050	Floored at 5%
Bay City, MI MSA	55300	44240	44950	Floored at 5%
Benton County, MS HMFA	43600	34880	35850	Increase Capped
Bergen-Passaic, NJ HMFA	91200	72960	67100	High Housing Cost
Berkshire County, MA (part) HMFA	71600	57280	65700	Capped at US Med
Billings, MT HMFA	69300	55440	53900	Increase Capped
Bismarck, ND HMFA	88300	70640	65700	Capped at US Med
Blacksburg-Christiansburg-Radford, VA HM	62200	49760	51300	Floored at 5%
Bloomington, IL HMFA	89300	71440	65700	Capped at US Med
Bloomington, IN HMFA	67700	54160	52500	Increase Capped
Boston-Cambridge-Quincy, MA-NH HMFA	98100	78480	73050	High Housing Cost
Boulder, CO MSA	94800	75840	65700	Capped at US Med
Brazoria County, TX HMFA	82700	66160	65700	Capped at US Med
Bridgeport, CT HMFA	86300	69040	65700	Capped at US Med
Brockton, MA HMFA	87100	69680	65700	Capped at US Med
Brown County, OH HMFA	53000	42400	44300	State Median Based
Brownsville-Harlingen, TX MSA	38200	30560	41900	State Median Based
Brunswick County, NC HMFA	58300	46640	48000	Floored at 5%
Brunswick, GA MSA	49700	39760	42100	Floored at 5%
Buckingham County, VA HMFA	50100	40080	41850	State Median Based
Burlington-South Burlington, VT MSA	84000	67200	65700	Capped at US Med
Butte County, ID HMFA	51300	41040	41350	State Median Based
Caguas, PR HMFA	26700	21360	24800	High Housing Cost
California-Lexington Park, MD MSA	97000	77600	65700	Capped at US Med
Callaway County, MO HMFA	59900	47920	49150	Floored at 5%
Campbell County, TN HMFA	40300	32240	37100	State Median Based
Cass County, MI HMFA	56500	45200	45700	State Median Based
Chambersburg-Waynesboro, PA MSA	69900	55920	54050	Increase Capped
Charleston-North Charleston, SC MSA	68200	54560	52800	Increase Capped
Charlottesville, VA HMFA	77800	62240	63900	Floored at 5%
Chattanooga, TN-GA MSA	61300	49040	48950	Increase Capped
Chester County, SC HMFA	43200	34560	38100	State Median Based
Cheyenne, WY MSA	82500	66000	60450	Increase Capped
Chico, CA MSA	57100	45680	47100	State Median Based
Clarksville, TN-KY MSA	57300	45840	43100	Increase Capped
Coeur d'Alene, ID MSA	62500	50000	49100	Increase Capped





**ATTACHMENT 4**  
**Metropolitan FMR Areas with Adjusted**  
**Low Income Limits**

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Colchester-Lebanon, CT HMFA	107200	85760	65700	Capped at US Med
Columbia County, WA HMFA	52300	41840	45300	Floored at 5%
Corpus Christi, TX HMFA	57900	46320	46500	High Housing Cost
Craven County, NC HMFA	53400	42720	45450	Floored at 5%
Crockett County, TN HMFA	44800	35840	37100	State Median Based
Culpeper County, VA HMFA	77300	61840	62350	Floored at 5%
Cumberland, MD-WV MSA	55100	44080	57700	Floored at 5%
Dallas County, MO HMFA	45600	36480	38550	State Median Based
Danbury, CT HMFA	105400	84320	77500	Increase Capped
Darlington County, SC HMFA	40800	32640	36100	Floored at 5%
Davidson County, NC HMFA	49100	39280	41850	Floored at 5%
Deltona-Daytona Beach-Ormond Beach, FL H	51400	41120	41750	High Housing Cost
Duluth, MN-WI MSA	62700	50160	51050	State Median Based
Durham-Chapel Hill, NC HMFA	74900	59920	56550	Increase Capped
East Stroudsburg, PA MSA	63900	51120	51200	Floored at 5%
Eastern Worcester County, MA HMFA	111300	89040	65700	Capped at US Med
Easton-Raynham, MA HMFA	111700	89360	65700	Capped at US Med
El Centro, CA MSA	48400	38720	47100	State Median Based
El Paso, TX HMFA	45400	36320	41900	State Median Based
Elkhart-Goshen, IN MSA	52300	41840	45700	State Median Based
Eugene-Springfield, OR MSA	58900	47120	46400	Increase Capped
Fairbanks, AK MSA	93800	75040	65700	Capped at US Med
Fajardo, PR HMFA	23700	18960	24250	Floored at 5%
Falls County, TX HMFA	44400	35520	41900	State Median Based
Fargo, ND-MN MSA	73200	58560	58800	State Median Based
Fayette County, WV HMFA	43300	34640	38650	State Median Based
Fayetteville-Springdale-Rogers, AR HMFA	62600	50080	49250	Increase Capped
Fitchburg-Leominster, MA HMFA	66700	53360	65700	Capped at US Med
Flagstaff, AZ MSA	61300	49040	50550	Increase Capped
Flint, MI MSA	52200	41760	42100	State Median Based
Florence, SC HMFA	53500	42800	41750	Increase Capped
Floyd County, VA HMFA	52300	41840	42550	Floored at 5%
Fort Lauderdale, FL HMFA	60900	48720	58000	Increase Capped
Fort Wayne, IN MSA	58300	46640	47050	Floored at 5%
Franklin County, MA (part) HMFA	71800	57440	65700	Capped at US Med
Fresno, CA MSA	49500	39600	47100	State Median Based
Gainesville, FL MSA	59700	47760	48550	Floored at 5%
Gainesville, GA MSA	53000	42400	45200	Floored at 5%
Gates County, NC HMFA	55000	44000	47050	Floored at 5%
Gem County, ID HMFA	51200	40960	41350	State Median Based
Golden Valley County, MT HMFA	52300	41840	48250	State Median Based
Grand Forks, ND-MN MSA	69400	55520	58800	State Median Based
Grand Junction, CO MSA	56900	45520	48000	State Median Based
Grant County, KY HMFA	53200	42560	44300	State Median Based
Grants Pass, OR MSA	47800	38240	41500	State Median Based
Great Falls, MT MSA	57200	45760	48250	State Median Based
Greensboro-High Point, NC HMFA	57200	45760	45350	Increase Capped
Greenville, NC MSA	59300	47440	44500	Increase Capped
Greenville-Mauldin-Easley, SC HMFA	63500	50800	48700	Increase Capped
Guayama, PR MSA	14400	11520	23750	Floored at 5%



**ATTACHMENT 4**  
**Metropolitan FMR Areas with Adjusted**  
**Low Income Limits**

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Gulf County, FL HMFA	45700	36560	36600	Floored at 5%
Hagerstown, MD HMFA	69900	55920	57700	Floored at 5%
Hall County, NE HMFA	58400	46720	48400	State Median Based
Hammond, LA MSA	54500	43600	41100	Increase Capped
Hanford-Corcoran, CA MSA	47500	38000	47100	State Median Based
Haralson County, GA HMFA	50400	40320	39500	Increase Capped
Harrisonburg, VA MSA	58400	46720	46950	Floored at 5%
Hartford-West Hartford-East Hartford, CT	85000	68000	65700	Capped at US Med
Hattiesburg, MS MSA	53800	43040	40850	Increase Capped
Hickman County, TN HMFA	48900	39120	39350	Floored at 5%
Hillsborough County, NH (part) HMFA	84700	67760	65700	Capped at US Med
Hinesville, GA HMFA	46700	37360	39300	High Housing Cost
Hocking County, OH HMFA	54200	43360	44300	State Median Based
Homosassa Springs, FL MSA	52300	41840	40600	Increase Capped
Honolulu, HI MSA	87900	70320	80450	Increase Capped
Hot Springs, AR MSA	51200	40960	40750	Increase Capped
Houma-Thibodaux, LA MSA	65600	52480	49250	Increase Capped
Howard County, NE HMFA	66800	53440	53200	Increase Capped
Hudspeth County, TX HMFA	26000	20800	41900	State Median Based
Iberia Parish, LA HMFA	49100	39280	39500	Floored at 5%
Idaho Falls, ID HMFA	56000	44800	45850	Floored at 5%
Iowa City, IA HMFA	86900	69520	65700	Capped at US Med
Ithaca, NY MSA	69000	55200	58700	Floored at 5%
Jackson County, IL HMFA	54100	43280	46400	State Median Based
Jackson, MI MSA	58900	47120	46250	Increase Capped
Janesville-Beloit, WI MSA	59300	47440	48150	State Median Based
Jasper County, SC HMFA	43200	34560	35900	Floored at 5%
Jersey City, NJ HMFA	61500	49200	64300	Increase Capped
Johnstown, PA MSA	56100	44880	44950	Floored at 5%
Jonesboro, AR HMFA	50600	40480	42100	Floored at 5%
Kalawao County, HI HMFA	91100	72880	65700	Capped at US Med
Kendall County, IL HMFA	83200	66560	65700	Capped at US Med
Kendall County, TX HMFA	89000	71200	65700	Capped at US Med
Kennewick-Richland, WA MSA	65800	52640	53450	Floored at 5%
Kokomo, IN MSA	60900	48720	46300	Increase Capped
Lafayette, LA HMFA	72600	58080	53100	Increase Capped
Lake Charles, LA MSA	54600	43680	45050	Floored at 5%
Lake Havasu City-Kingman, AZ MSA	50100	40080	38950	Increase Capped
Lakeland-Winter Haven, FL MSA	51800	41440	42000	High Housing Cost
Lamar County, GA HMFA	51100	40880	40600	Increase Capped
Lancaster County, SC HMFA	50000	40000	40950	Floored at 5%
Laredo, TX MSA	43900	35120	41900	State Median Based
Las Cruces, NM MSA	44700	35760	40550	State Median Based
Las Vegas-Henderson-Paradise, NV MSA	59800	47840	48150	State Median Based
Laurens County, SC HMFA	44500	35600	38700	Floored at 5%
Lawrence, MA-NH HMFA	84100	67280	65700	Capped at US Med
Lima, OH MSA	61100	48880	46700	Increase Capped
Lincoln County, GA HMFA	44000	35200	36250	State Median Based
Lincoln County, NC HMFA	63600	50880	47600	Increase Capped
Lincoln County, WV HMFA	43400	34720	44950	Floored at 5%



**ATTACHMENT 4**  
**Metropolitan FMR Areas with Adjusted**  
**Low Income Limits**

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Little River County, AR HMFA	49700	39760	41900	State Median Based
Livingston County, MI HMFA	84800	67840	65700	Capped at US Med
Logan, UT-ID MSA	57700	46160	51300	State Median Based
Longview, WA MSA	61300	49040	48800	Increase Capped
Los Angeles-Long Beach-Glendale, CA HMFA	62400	49920	69450	High Housing Cost
Lowell, MA HMFA	88700	70960	65700	Capped at US Med
Lubbock, TX HMFA	60500	48400	47100	Increase Capped
Lynn County, TX HMFA	50600	40480	41900	State Median Based
Macon County, TN HMFA	43400	34720	37100	State Median Based
Macon, GA HMFA	48100	38480	40100	Floored at 5%
Madera, CA MSA	46900	37520	47100	State Median Based
Madison, WI HMFA	83900	67120	65700	Capped at US Med
Manchester, NH HMFA	72400	57920	60400	Floored at 5%
Manhattan, KS MSA	65900	52720	52150	Increase Capped
Mankato-North Mankato, MN MSA	76700	61360	59500	Increase Capped
Mansfield, OH MSA	50500	40400	44300	State Median Based
Marshall County, MS HMFA	42400	33920	37100	State Median Based
Martin County, TX HMFA	51000	40800	42100	Floored at 5%
Martinsburg, WV HMFA	62100	49680	57700	Floored at 5%
Matanuska-Susitna Borough, AK HMFA	85700	68560	65700	Capped at US Med
Maui County, HI HMFA	81500	65200	64400	Increase Capped
Maury County, TN HMFA	57900	46320	44950	Increase Capped
Mayagüez, PR MSA	21700	17360	21200	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	38800	31040	41900	State Median Based
Meade County, SD HMFA	59700	47760	48650	Floored at 5%
Merced, CA MSA	44600	35680	47100	State Median Based
Meriwether County, GA HMFA	44700	35760	36500	Floored at 5%
Merrick County, NE HMFA	57700	46160	48400	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	48100	38480	56800	Increase Capped
Middlesex-Somerset-Hunterdon, NJ HMFA	103800	83040	73150	Increase Capped
Midland, TX HMFA	87500	70000	60700	Increase Capped
Milford-Ansonia-Seymour, CT HMFA	96800	77440	65700	Capped at US Med
Mille Lacs County, MN HMFA	59400	47520	51050	State Median Based
Minneapolis-St. Paul-Bloomington, MN-WI	85800	68640	65700	Capped at US Med
Modesto, CA MSA	56800	45440	47100	State Median Based
Moniteau County, MO HMFA	60800	48640	49300	Floored at 5%
Monmouth-Ocean, NJ HMFA	90900	72720	66100	High Housing Cost
Monroe, MI MSA	69200	55360	54550	Increase Capped
Montcalm County, MI HMFA	48700	38960	42100	State Median Based
Morgan County, TN HMFA	46600	37280	37600	Floored at 5%
Morristown, TN HMFA	42200	33760	37100	State Median Based
Morristown, TN MSA	51500	41200	39700	Increase Capped
Mount Vernon-Anacortes, WA MSA	61400	49120	51850	Floored at 5%
Muncie, IN MSA	52400	41920	45700	State Median Based
Muskegon, MI MSA	52200	41760	42100	State Median Based
Napa, CA MSA	82500	66000	69900	High Housing Cost
Nashua, NH HMFA	89200	71360	65700	Capped at US Med
Nassau-Suffolk, NY HMFA	106200	84960	75700	Floored at 5%
New Bedford, MA HMFA	56100	44880	47100	Floored at 5%
New Haven-Meriden, CT HMFA	82700	66160	65700	Capped at US Med



**ATTACHMENT 4**  
**Metropolitan FMR Areas with Adjusted**  
**Low Income Limits**

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
New York, NY HMFA	65200	52160	72500	Increase Capped
Newark, NJ HMFA	89700	71760	65700	Capped at US Med
Newport-Middleton-Portsmouth, RI HMFA	90100	72080	65700	Capped at US Med
Newton County, TX HMFA	47900	38320	41900	State Median Based
Norwich-New London, CT HMFA	75700	60560	65700	Capped at US Med
Oakland-Fremont, CA HMFA	93600	74880	75150	Increase Capped
Ocean City, NJ MSA	80800	64640	63100	Increase Capped
Okmulgee County, OK HMFA	50000	40000	42000	State Median Based
Oliver County, ND HMFA	83600	66880	65700	Capped at US Med
Orlando-Kissimmee-Sanford, FL MSA	57800	46240	46800	High Housing Cost
Owen County, IN HMFA	52900	42320	45700	State Median Based
Oxnard-Thousand Oaks-Ventura, CA MSA	88300	70640	74700	High Housing Cost
Palm Bay-Melbourne-Titusville, FL MSA	58300	46640	47100	Floored at 5%
Palm Coast, FL HMFA	52900	42320	43200	High Housing Cost
Pawnee County, OK HMFA	57600	46080	45450	Increase Capped
Pend Oreille County, WA HMFA	49100	39280	44500	State Median Based
Penobscot County, ME (part) HMFA	51200	40960	44250	State Median Based
Perry County, OH HMFA	50100	40080	44300	State Median Based
Person County, NC HMFA	50800	40640	41200	Floored at 5%
Pickens County, AL HMFA	39700	31760	37050	State Median Based
Pittsfield, MA HMFA	67600	54080	65700	Capped at US Med
Pocatello, ID MSA	61200	48960	48150	Increase Capped
Poinsett County, AR HMFA	40700	32560	35750	State Median Based
Ponce, PR HMFA	20300	16240	22900	High Housing Cost
Portsmouth-Rochester, NH HMFA	83400	66720	65700	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY HMF	87100	69680	65700	Capped at US Med
Prescott, AZ MSA	52200	41760	42600	Floored at 5%
Pueblo, CO MSA	50600	40480	48000	State Median Based
Punta Gorda, FL MSA	52400	41920	44400	Floored at 5%
Putnam County, WV HMFA	67600	54080	49600	Increase Capped
Quebradillas Municipio, PR HMFA	17400	13920	19050	Floored at 5%
Racine, WI MSA	70300	56240	54950	Increase Capped
Raleigh County, WV HMFA	52500	42000	41600	Increase Capped
Rappahannock County, VA HMFA	68500	54800	59300	Floored at 5%
Reading, PA MSA	71000	56800	56700	Increase Capped
Redding, CA MSA	50900	40720	47100	State Median Based
Reno, NV MSA	67000	53600	53300	Increase Capped
Riverside-San Bernardino-Ontario, CA MSA	61400	49120	51100	High Housing Cost
Rochester, MN HMFA	84300	67440	65700	Capped at US Med
Rockford, IL MSA	58000	46400	46950	Floored at 5%
Rockland County, NY HMFA	100600	80480	72500	Increase Capped
Salinas, CA MSA	63500	50800	60900	Increase Capped
Salisbury, MD HMFA	62000	49600	57700	Floored at 5%
San Benito County, CA HMFA	73300	58640	62550	Increase Capped
San Diego-Carlsbad, CA MSA	73500	58800	68000	Increase Capped
San Francisco, CA HMFA	107700	86160	98500	Increase Capped
San German, PR MSA	22300	17840	18900	Floored at 5%
San Jose-Sunnyvale-Santa Clara, CA HMFA	107100	85680	79250	Increase Capped
San Juan-Guaynabo, PR HMFA	26700	21360	26650	Floored at 5%
Santa Cruz-Watsonville, CA MSA	85100	68080	75000	Floored at 5%



**ATTACHMENT 4**  
**Metropolitan FMR Areas with Adjusted**  
**Low Income Limits**

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4- PERSON MEDIAN LI	PERSON LIMIT	
Santa Maria-Santa Barbara, CA MSA	77100	61680	67350	Increase Capped
Santa Rosa, CA MSA	75900	60720	65900	High Housing Cost
Scott County, IN HMFA	49700	39760	41750	Floored at 5%
Seattle-Bellevue, WA HMFA	90300	72240	69300	Increase Capped
Sebastian-Vero Beach, FL MSA	52800	42240	44100	Floored at 5%
Sebring, FL MSA	43300	34640	36300	Floored at 5%
Sharon, PA HMFA	59000	47200	46700	Increase Capped
Sheboygan, WI MSA	63100	50480	52400	Floored at 5%
Sherman-Denison, TX MSA	56200	44960	47250	Floored at 5%
Sierra Vista-Douglas, AZ MSA	58400	46720	45200	Increase Capped
Sioux City, IA-NE-SD HMFA	58900	47120	50650	State Median Based
Sioux County, ND HMFA	34900	27920	58800	State Median Based
Smith County, TN HMFA	53700	42960	43200	Floored at 5%
Somerset County, MD HMFA	54800	43840	57700	Floored at 5%
Somervell County, TX HMFA	72500	58000	56500	Increase Capped
South Bend-Mishawaka, IN HMFA	52500	42000	45700	State Median Based
Southern Middlesex County, CT HMFA	101600	81280	65700	Capped at US Med
Springfield, MA HMFA	68200	54560	65700	Capped at US Med
St. George, UT MSA	59600	47680	51300	State Median Based
Stamford-Norwalk, CT HMFA	131300	105040	82800	Increase Capped
Staunton-Waynesboro, VA MSA	62300	49840	48150	Increase Capped
Stevens County, WA HMFA	53800	43040	44500	State Median Based
Stockton-Lodi, CA MSA	58600	46880	47100	State Median Based
Sumner County, KS HMFA	63300	50640	50800	Floored at 5%
Sumter, SC MSA	51300	41040	40600	Increase Capped
Taunton-Mansfield-Norton, MA HMFA	89000	71200	65700	Capped at US Med
Terre Haute, IN HMFA	52400	41920	45700	State Median Based
The Villages, FL MSA	62100	49680	47600	Increase Capped
Tooele County, UT HMFA	67900	54320	54750	Floored at 5%
Trenton, NJ MSA	93000	74400	65700	Capped at US Med
Tunica County, MS HMFA	35900	28720	37100	State Median Based
Tuscaloosa, AL HMFA	58800	47040	44400	Increase Capped
Tyler, TX MSA	64000	51200	49000	Increase Capped
Union County, SC HMFA	42500	34000	35900	Floored at 5%
Utica-Rome, NY MSA	59600	47680	47900	Floored at 5%
Utuado Municipio, PR HMFA	17700	14160	19700	High Housing Cost
Vermilion Parish, LA HMFA	55500	44400	44900	Floored at 5%
Vineland-Bridgeton, NJ MSA	54400	43520	52650	High Housing Cost
Visalia-Porterville, CA MSA	41800	33440	47100	State Median Based
Wabasha County, MN HMFA	68400	54720	55000	Floored at 5%
Waco, TX HMFA	51000	40800	41900	State Median Based
Wakulla County, FL HMFA	61500	49200	49700	Floored at 5%
Warner Robins, GA HMFA	59300	47440	52550	Floored at 5%
Warren County, NJ HMFA	83900	67120	65700	Capped at US Med
Washington-Arlington-Alexandria, DC-VA-M	108600	86880	70150	High Housing Cost
Waterbury, CT HMFA	66600	53280	65700	Capped at US Med
Watertown-Fort Drum, NY MSA	57900	46320	50700	High Housing Cost
Webster Parish, LA HMFA	45600	36480	37500	State Median Based
Weirton-Steubenville, WV-OH MSA	50600	40480	44300	State Median Based
Wenatchee, WA MSA	63100	50480	48550	Increase Capped



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low Income Limits

METROPOLITAN AREA	FY2016			TYPE OF LI ADJUSTMENT
	MEDIAN 80% OF 4-PERSON INCOME	MEDIAN LI	LIMIT	
West Palm Beach-Boca Raton, FL HMFA	65400	52320	53750	High Housing Cost
Westchester County, NY Statutory Excepti	107800	86240	70400	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI HMFA	76200	60960	63100	Floored at 5%
Western Rockingham County, NH HMFA	101800	81440	65700	Capped at US Med
Western Worcester County, MA HMFA	73000	58400	65700	Capped at US Med
Wheeling, WV-OH MSA	56800	45440	45350	Increase Capped
Williamson County, IL HMFA	55700	44560	46400	State Median Based
Worcester County, MD HMFA	70700	56560	57700	Floored at 5%
Worcester, MA HMFA	79700	63760	65700	Capped at US Med
Yakima, WA MSA	48700	38960	44500	State Median Based
Yauco, PR HMFA	15100	12080	19100	High Housing Cost
Yazoo County, MS HMFA	34000	27200	34300	State Median Based
York County, ME (part) HMFA	69500	55600	54700	Increase Capped
York-Kittery-South Berwick, ME HMFA	84200	67360	65700	Capped at US Med
Youngstown-Warren-Boardman, OH HMFA	53900	43120	44300	State Median Based
Yuba City, CA MSA	55900	44720	47100	State Median Based
Yuma, AZ MSA	45800	36640	38300	High Housing Cost

ATTACHMENT 5  
 FY 2015 - 2016 Distribution of changes in Area Median Income  
 (100 Percent = FY 2015 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	
	2				1	1						73
AK			1	4	10	10	4					99
AL	1			9	27	13	2	1	1			98
AR			2	11	31	18	4					97
AZ				3	5	3	2	1				99
CA		1	1	4	19	20	6					100
CO			2	11	29	11	2					97
CT			1	1	5	5						99
DE					2							96
FL			2	11	17	17	4				1	99
GA		3	8	16	45	31	5	2				98
GU						1						102
HI				2		2	1					100
IA				2	37	48	3					100
ID	1		1	5	15	15	1		1			99
IL			1	11	37	28	4					98
IN			2	5	37	19	3	2				98
KS			3	10	37	34	6		1			99
KY		1	1	11	40	37	2	2				99
LA				7	22	12		3				98
MA		1		1	7	4	2					97
MD			1		8	3	2					98
ME			1		12	5	1					98
MI			2	5	47	18	3					98
MN				3	34	33						99
MO	1			10	54	30	2					98
MS				8	41	19	2		2			98
MT			4	10	16	16	5	3	1			99
NC		1	6	10	42	16	3	4				98
ND				1	16	22	9	3	1			102
NE			5	3	44	28	8					99
NH				4	5	1						98
NJ				2	1		1					94
NM			1	5	12	7	3	2				99
NV				3	5	4	3				1	99
NY			2	1	24	19	1					99
OH	1		3	6	33	19	5	1				98
OK				7	33	24	3					99
OR			1	4	16	7	3					98
PA				4	22	23	2					99
PR	2		1	2	4	2	3					98
RI				2	3			1				98
SC			2	4	18	7	5					98
SD			2	8	26	22	3	1				99
TN		1	4	8	34	23	3	2				98
TX	3	1	3	26	77	76	18	9	1	1		99
UT				2	14	6	3		1			99
VA	2		2	9	31	15	4					98
VI									1		2	127
VT					9	3						98
WA			2	6	11	10	3	1				98
WI		1	1	1	35	23	1					99
WV	1			5	16	14	7	1				100
WY				2	13	7		1				98
US	14	10	68	285	1179	831	157	40	10	1	4	99



ATTACHMENT 5A  
 FY 2015 - 2016 Distribution of changes in Area Median Income  
 (100 Percent = FY 2015 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	
					1	1						98
AK						2	1					104
AL				2	6	7		1				100
AR			1		6	3	1					98
AZ				1	2	1	2	1				103
CA			1	1	11	13	4					101
CO					6	2						99
CT			1	1	5	3						99
DE					2							96
FL				7	11	7	4					99
GA		1	2	4	8	8	2					99
HI				1		1	1					101
IA					4	7	1					100
ID				1	2	3	1					100
IL			1	2	7	6	3					99
IN			1	3	8	5	3					98
KS					3	2	1					99
KY					4	6						101
LA				2	5	5		3				100
MA		1		1	7	2	2					97
MD					4	2	2					99
ME			1		3	3	1					99
MI				1	6	8	3					101
MN					7	3						99
MO				3	9	3						97
MS					4	2			1			98
MT			1	2		1						93
NC			3	2	8	9	2	4				100
ND				1	1	1	1	1				102
NE					7	1						98
NH				2	1							93
NJ				2	1		1					94
NM					1	2	1					104
NV					1	1	1					101
NY			1		12	10						99
OH					9	6	2	1				100
OK					3	5						100
OR					5	1	2					99
PA				4	6	9	2					100
PR	2		1	2	3	2	3					99
RI				2	3			1				98
SC			1	1	6	4	4					100
SD				1	1	2						99
TN		1	1	2	8	6	3	1				98
TX				6	17	13	6			1		99
UT				1	2	3	1					100
VA				4	8	5	2					99
VT						1						103
WA			1	3	3	6	1	1				100
WI				1	7	7	1					99
WV	1			2	2	3	2					99
WY					1			1				106
US	3	3	17	68	247	203	67	15	1	1		99





ATTACHMENT 5B  
 FY 2015 - 2016 Distribution of changes in Area Median Income  
 (100 Percent = FY 2015 Income Level)  
 Non-metropolitan Areas

STATE	Percent Change												Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125	125.1% or more		
	2												48
AK			1	4	10	8	3						98
AL	1			7	21	6	2		1				97
AR			1	11	25	15	3						97
AZ				2	3	2							98
CA		1		3	8	7	2						98
CO			2	11	23	9	2						97
CT						2							101
FL			2	4	6	10					1		99
GA		2	6	12	37	23	3	2					98
GU						1							102
HI				1		1							96
IA				2	33	41	2						100
ID	1		1	4	13	12			1				99
IL				9	30	22	1						98
IN			1	2	29	14		2					98
KS			3	10	34	32	5		1				99
KY		1	1	11	36	31	2	2					98
LA				5	17	7							98
MA						2							101
MD			1		4	1							98
ME					9	2							98
MI			2	4	41	10							97
MN				3	27	30							99
MO	1			7	45	27	2						98
MS				8	37	17	2		1				98
MT			3	8	16	15	5	3	1				99
NC		1	3	8	34	7	1						97
ND					15	21	8	2	1				102
NE			5	3	37	27	8						99
NH				2	4	1							98
NM			1	5	11	5	2	2					98
NV				3	4	3	2				1		98
NY			1	1	12	9	1						99
OH	1		3	6	24	13	3						97
OK				7	30	19	3						99
OR			1	4	11	6	1						98
PA					16	14							99
PR					1								96
SC			1	3	12	3	1						97
SD			2	7	25	20	3	1					99
TN			3	6	26	17		1					98
TX	3	1	3	20	60	63	12	9	1				99
UT				1	12	3	2		1				98
VA	2		2	5	23	10	2						97
VI									1		2		127
VT					9	2							98
WA			1	3	8	4	2						98
WI		1	1		28	16							99
WV				3	14	11	5	1					100
WY				2	12	7							98
US	11	7	51	217	932	628	90	25	9		4		98

ATTACHMENT 6  
 FY 2016 Median Family Incomes for States,  
 Metropolitan and Nonmetropolitan Portions of States

	----- FY 2016 -----		
	TOTAL	METRO	NONMETRO
Alabama	55500	59000	46300
Alaska	87600	91500	77600
Arizona	58700	59600	44000
Arkansas	51700	57200	44700
California	70000	70400	58900
Colorado	73900	76600	60000
Connecticut	87800	87700	89300
Delaware	71200	71200	53300*
District of Columbia	74200	74200	53300*
Florida	57200	57700	44800
Georgia	59000	62500	45300
Hawaii	82400	86700	60700
Idaho	57700	61200	51700
Illinois	71400	73600	58000
Indiana	61000	62300	57100
Iowa	68400	73500	63300
Kansas	66700	73000	57300
Kentucky	56100	64000	46400
Louisiana	57300	60200	46900
Maine	61700	67200	55300
Maryland	89500	90500	67000
Massachusetts	86000	86200	77600
Michigan	62500	65100	52600
Minnesota	77100	82500	63800
Mississippi	48900	55400	42900
Missouri	60300	65700	48200
Montana	61700	64000	60300
Nebraska	66500	71500	60500
Nevada	61000	61100	60200
New Hampshire	79700	85100	71400
New Jersey	87700	87700	53300*
New Mexico	56000	58500	50700
New York	72300	73600	58900
North Carolina	57600	61400	47600
North Dakota	75800	79300	73500
Ohio	62600	64800	55400
Oklahoma	58100	61700	52500
Oregon	63400	66200	51900
Pennsylvania	68300	70600	56000
Rhode Island	73500	73500	53300*
South Carolina	56100	58900	44200
South Dakota	62900	66800	58500
Tennessee	56100	60000	46400
Texas	62800	64200	52400
Utah	69000	70000	64100
Vermont	70200	84000	64400
Virginia	77500	82900	52300
Washington	73300	75800	55600
West Virginia	53000	57000	48300
Wisconsin	67300	70400	60200
Wyoming	73300	77500	72200
<b>US</b>	<b>65700</b>	<b>67800</b>	<b>53300</b>

\* US non-metropolitan median