

**FY 2015  
HUD INCOME LIMITS  
BRIEFING MATERIAL**

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

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# **FY 2015 INCOME LIMITS BRIEFING MATERIAL**

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## 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 2015 FMR areas are based on Office of Management and Budget (OMB) metropolitan area definitions as updated through December 1, 2009, and include HUD modifications that were first used in the determination of FY 2006 FMR areas. The February 28, 2013, OMB Area definition update has not been incorporated in the FMR process due to the timing of the release and the availability of ACS data. HUD will incorporate these new area definitions into the Proposed FY 2016 FMR calculations. HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas that have unusually high or low income-to-housing-cost relationships.

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

Income limits are adjusted for family size.

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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

Income limits are adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.

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

## **FY 2015 Median Family Income Estimates**

### **Overview**

For FY 2014, HUD updated the methodology to produce Median Family Income (MFI) estimates to take advantage of new data available from the Bureau of the Census' American Community Survey (ACS), the Puerto Rico Community Survey (PRCS). The PRCS was released in June, 2012, providing data aggregated from 2007 through 2011<sup>3</sup> and was used in the FY 2014 MFI estimate in place of the updated 2000 Census data for Puerto Rico. The FY 2015 MFI estimates use the 2008 -2012 5-year ACS and PRCS data, augmented by the 2012 1-year ACS and PRCS data. The 2012 data are inflated using a Consumer Price Index (CPI) forecast from the Congressional Budget Office (CBO) through the midpoint of FY 2015.

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

The ACS, conducted annually, was designed to produce estimates similar to the long-form sample survey previously conducted with the Decennial Census after 5 years of data became available to be aggregated together for a given area. Each year since full implementation of the survey in 2005, the Census Bureau collected an ACS sample sufficient to provide estimates of most survey items for areas with populations of 65,000 or more. After the 2007 ACS, the Census Bureau released data aggregated from the ACS samples collected over the three years, 2005, 2006, and 2007. This allowed the Census Bureau to release estimates for most items for areas with populations of 20,000 or more. FY 2010 MFIs reflected ACS survey data aggregated over 2006, 2007 and 2008. Since the release of the 2009 ACS sample, the Census Bureau has sufficient data to release aggregated 5-year estimates. Five year estimates are designed to provide estimates for areas of all sizes relevant to MFI and income limit production.

As mentioned above, the FY 2015 MFIs incorporate the 2008-2012 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.

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<sup>3</sup> The ACS covers the 50 United States, and a separate survey called the PRCS covers Puerto Rico. The 2012 ACS and the 2012 PRCS are used in the calculation of the FY 2015 median family incomes. The US Virgin Islands and the Pacific Islands (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) are not covered by the ACS or PRCS. Detailed demographic and socio-economic information covering these island areas have been collected by a special Long Form survey conducted in conjunction with the 2010 Decennial Census. These data will be incorporated into the FY 2016 median family incomes. For FY 2015 median family income calculations, HUD continues to use the change in the national median income between the 2000 Decennial Census and the latest ACS data as the update factor for the US Virgin Islands and the Pacific Islands.

## **Margin of Error**

HUD begins by setting the base median family income equal to the 2008-2012 5-year ACS survey value. For areas with a valid 2012 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 lower than the estimate itself), HUD uses the 1-year survey result as the base value for median family income. In the few cases where the statistical confidence interval for the 5-year ACS estimate of median family income includes zero, HUD assigns the state nonmetropolitan median. For more information, please see 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. For FY 2015, MFI estimates based on the 2012 ACS data (the middle of 2012) are inflated to the mid-point of FY 2015. The CBO projection of CPI, published in August 2014 is used to inflate the 2012 data.

## **Median Family Income Estimate Calculations**

Median family<sup>4</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 2008-2012 5-year ACS estimates of median family income calculated as the basis for FY 2015 median family incomes for all areas designated as Fair Market Rent areas. In areas where there is also a valid 2015 1-year ACS estimate of median family income, HUD replaces the 5-year data with the 1-year data. A valid 1-year 2012 ACS estimate is one where the margin of error of the estimate is less than the estimate itself.

All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are then trended from 2012 to April 2015.

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<sup>4</sup> Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.

For the non-Puerto Rico Insular Areas of the United States,<sup>5</sup> which currently lack ACS (or PRCS) coverage, national ACS income changes are used as surrogates to update 2000 Decennial Census data. HUD anticipates eventually receiving new income data for these areas from the 2010 Decennial Census, which included a "long form" collection of detailed socio-economic information in these areas only.

## **FY 2015 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%, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act of 1937. If this were not done, for instance, HUD low-income limits would be less than very low-income limits in areas where very low-income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes relative to the Section 8 Fair Market Rents (FMRs).

### **Very Low-Income Limits**

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

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

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;

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<sup>5</sup> The areas without ACS coverage are the U.S. Virgin Islands, Guam, American Samoa, and the Northern Marianas Islands. Puerto Rico is covered by the ACS-equivalent Puerto Rico Community Survey.



(3) the four-person very low-income limit is reduced to the greater of 80 percent of the U.S. median family income level, or the amount at which 30 percent of a four-person 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>6</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 2014 and FY 2015, the estimate of national median family income increased; this means the upward change in income limits is capped at 105 percent of last year's 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.

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<sup>6</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.

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

**Table 1**  
**Summary of Income Limits Determinations for**  
**FY 2015 Very Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	710	308
2.	Limits based on State non-metropolitan median family income level	1033	80
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	6	27
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	2
5.	Limits increased if they were less than 95% of last year's limit	35	16
6.	Limits decreased if they were otherwise more than 105% (or double the increase in the National Median, if greater) of last year's limit	252	102
7.	TOTALS	2037	535

### 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 (\$65,800 for FY 2015) 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 2015 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)	695	268
2.	Limits based on State nonmetropolitan median family income level	1032	69
3.	Four-person base low-income limit capped at the U.S. median of \$65,800	22	49
4.	Limits increased for high housing costs	7	32
5.	Limits increased if they would otherwise be less than 95% of last year's low income limit	33	16
6.	Limits decreased if they would otherwise be more than 105% (or double the increase in the National Median, if greater) of last year's limit	248	101
	Totals	2037	535

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

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 2015 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 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.org/portal/datasets/il/il15/index.html>. Please use the FY 2015 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 is last year’s four-person very low-income multiplied by 1.05 and rounded down to the nearest \$50 or twice the change in the national median family income, also rounded down, whichever is larger. The cap is rounded down to ensure that it is less than or equal to 105 percent of last year’s four-person very low-income limit.

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

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

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

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 incomes 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>7</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.

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<sup>7</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
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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	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.
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## **Other Federal Banking Regulatory Provisions**

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

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

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

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

#### Section 3:

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

(b) When used in this Act:

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

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

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

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

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

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



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

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## 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 2015 MEDIAN FAMILY INCOMES

HUD updated its Median Family Income (MFI) estimate procedure to take advantage of new nationally comprehensive data available from the Census Bureau's American Community Survey (ACS), beginning with the FY 2011 MFIs. In December 2010, the first set of 5-year ACS data was published. These 5-year aggregations, covering surveys administered in 2005 through 2009, provided income data for most areas of geography<sup>8</sup>. Because of the increase in the geographic coverage of the 5-year data, HUD's methodology for calculating FY 2011 MFI no longer was based on 2000 Decennial Census data, but rather, the 2005 – 2009 ACS data for all but the areas in the Virgin Islands and Guam of the Pacific Islands. The FY 2015 MFIs, which HUD is publishing at this time, use the 5-year series of income data from 2008 to 2012. HUD uses Consumer Price Index (CPI) data to inflate the ACS data from annual 2012 to the midpoint of FY 2015, based on a CPI forecast, published by the Congressional Budget Office (CBO) in August 2014. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas, and nonmetropolitan counties.

The ACS, conducted annually, was designed to produce, upon compilation of 5 years of data, estimates similar to the long-form sample survey previously conducted with the Decennial Census. Each year since full implementation of the survey in 2005, the Census Bureau collected an ACS sample sufficient to provide estimates of most survey items for areas with populations of 65,000 or more. After the 2007 ACS, the Census Bureau released data aggregated from the ACS samples collected over the three years, 2005, 2006, and 2007. This allowed the Census Bureau to release estimates for most items for areas with populations of 20,000 or more. FY 2010 MFIs reflected ACS survey data aggregated over 2006, 2007 and 2008. After the 2009 ACS sample, the Census Bureau had sufficient data to release aggregated five-year estimates. Five-year estimates are designed to provide estimates for geographic areas of all sizes relevant to MFI and income limit production.

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<sup>8</sup> The ACS covers the 50 United States, and a separate survey called the Puerto Rico Community Survey (PRCS) covers Puerto Rico. The US Virgin Islands and the Pacific Islands (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) are not covered by the ACS or PRCS. Detailed demographic and socio-economic information covering these island areas have been collected by a special Long Form survey conducted in conjunction with the 2010 Decennial Census. Our special data tabulations for these regions were recently released by Census and will be released with the FY 2016 Fair Market Rent and then the FY 2016 median family income and income limit calculations. Separate rent and income data are available for American Samoa, the Commonwealth of the Northern Mariana Islands, and St. Johns, VI; previously only data in the Pacific Islands was available for Guam and St. Johns received the same income as for St. Thomas.



As mentioned above, HUD uses the 2008-2012 5-year ACS data in the calculation process for the FY 2015 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 2012 ACS income data is used for FY 2015 estimates that have an as-of date of mid-2012. A new and annually revised trend factor based on the CBO forecast of CPI is used to inflate the estimate from mid-2012 to April, 2015 (or mid FY 2015).

Median family<sup>9</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 2008-2012 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits as the new basis for FY 2015. In areas where there is also a 2012 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 2012 ACS data has been selected, the data are set as of April 2015 using the CPI forecast by the CBO.

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<sup>9</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-2012 to April, 2015.

For the non-Puerto Rico Insular Areas of the United States,<sup>10</sup> which currently lack ACS (or PRCS) coverage, national ACS income changes are used as surrogates to update 2000 Decennial Census data (which collected 1999 incomes). HUD will incorporate the new income data for these areas from the 2010 Decennial Census (which collected 2009 incomes), which included a "long form" collection of detailed socio-economic information in these areas only next year, after providing an opportunity on commenting on the changes resulting from the data re-benchmarking.

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<sup>10</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	FY2015 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Abilene, TX MSA	57700	28850	27800	Increase Capped
Aguadilla-Isabela-San Sebastián, PR MSA	19300	9650	13400	Increase Capped
Akron, OH MSA	66700	33350	32850	Increase Capped
Albany, GA MSA	45900	22950	23050	State Median Based
Altoona, PA MSA	54800	27400	29550	State Median Based
Amarillo, TX MSA	59400	29700	30150	Floored at 5%
Anderson, IN MSA	58000	29000	28400	Increase Capped
Anderson, SC MSA	51100	25550	25750	Floored at 5%
Anson County, NC HMFA	41500	20750	25400	State Median Based
Appleton, WI MSA	77100	38550	37700	Increase Capped
Arecibo, PR HMFA	20900	10450	14050	Floored at 5%
Armstrong County, PA HMFA	53100	26550	29550	State Median Based
Atlanta-Sandy Springs-Marietta, GA HMFA	68300	34150	34100	Increase Capped
Atlantic City-Hammonton, NJ MSA	67300	33650	34250	High Housing Cost
Auburn-Opelika, AL MSA	67600	33800	31700	Increase Capped
Bakersfield-Delano, CA MSA	52000	26000	28450	State Median Based
Baltimore-Towson, MD HMFA	89600	44800	44200	Increase Capped
Barnstable Town, MA MSA	80300	40150	43750	State Median Based
Barranquitas-Aibonito-Quebradillas, PR H	16900	8450	12500	Floored at 5%
Battle Creek, MI MSA	53400	26700	27100	State Median Based
Beaumont-Port Arthur, TX MSA	58700	29350	28550	Increase Capped
Bergen-Passaic, NJ HMFA	93700	46850	46350	Increase Capped
Berkshire County, MA (part) HMFA	74400	37200	43750	State Median Based
Billings, MT MSA	66200	33100	32100	Increase Capped
Binghamton, NY MSA	66400	33200	32650	Increase Capped
Blacksburg-Christiansburg-Radford, VA HM	57800	28900	33700	Floored at 5%
Boise City-Nampa, ID HMFA	61300	30650	30150	Increase Capped
Boone County, WV HMFA	55800	27900	27700	Increase Capped
Bowling Green, KY MSA	60800	30400	30300	Increase Capped
Brazoria County, TX HMFA	80400	40200	40150	Increase Capped
Bridgeport, CT HMFA	89000	44500	44300	Increase Capped
Brockton, MA HMFA	81200	40600	43750	State Median Based
Brownsville-Harlingen, TX MSA	35400	17700	26200	State Median Based
Buffalo-Niagara Falls, NY MSA	69000	34500	33850	Increase Capped
Caguas, PR HMFA	26900	13450	16050	High Housing Cost
Casper, WY MSA	75500	37750	37450	Increase Capped
Champaign-Urbana, IL MSA	72500	36250	35950	Increase Capped
Charleston, WV HMFA	61600	30800	29550	Increase Capped
Chattanooga, TN-GA MSA	59000	29500	29150	Increase Capped
Chico, CA MSA	53900	26950	28450	State Median Based
Cleveland, TN MSA	47200	23600	24650	Floored at 5%
College Station-Bryan, TX MSA	62000	31000	30450	Increase Capped
Columbia, MO MSA	72600	36300	36250	Increase Capped
Columbia, SC HMFA	64700	32350	30850	Increase Capped
Columbus, GA-AL MSA	58200	29100	27000	Increase Capped
Corpus Christi, TX HMFA	58800	29400	27850	Increase Capped
Corvallis, OR MSA	78600	39300	39250	Increase Capped
Crestview-Fort Walton Beach-Destin, FL M	67500	33750	33250	Increase Capped
Cumberland, MD-WV MSA	51600	25800	37900	State Median Based
Dalton, GA HMFA	43600	21800	23050	State Median Based



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

METROPOLITAN AREA	FY2015		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN	50% OF INCOME	VLI LIMIT	
Danville, IL MSA	52800	26400	29950	State Median Based
Danville, VA MSA	51800	25900	26550	State Median Based
Darlington County, SC HMFA	44000	22000	23700	Floored at 5%
Davenport-Moline-Rock Island, IA-IL MSA	69000	34500	33250	Increase Capped
Decatur, IL MSA	56900	28450	29950	State Median Based
Deltona-Daytona Beach-Ormond Beach, FL M	51800	25900	26250	High Housing Cost
Dubuque, IA MSA	65700	32850	33000	Floored at 5%
Duluth, MN-WI MSA	63500	31750	31900	State Median Based
Easton-Raynham, MA HMFA	114800	57400	52650	Low Housing CostUSM
El Centro, CA MSA	44500	22250	28450	State Median Based
El Paso, TX MSA	47600	23800	26200	State Median Based
Elizabethtown, KY MSA	60100	30050	29800	Increase Capped
Elkhart-Goshen, IN MSA	53300	26650	27450	State Median Based
Erie, PA MSA	62000	31000	30300	Increase Capped
Fairbanks, AK MSA	85600	42800	40900	Increase Capped
Fajardo, PR MSA	26500	13250	15900	High Housing Cost
Fargo, ND-MN MSA	76600	38300	38150	Increase Capped
Farmington, NM MSA	54700	27350	27550	Floored at 5%
Fitchburg-Leominster, MA HMFA	81100	40550	43750	State Median Based
Flagstaff, AZ MSA	59400	29700	30100	High Housing Cost
Flint, MI MSA	53800	26900	27100	State Median Based
Florence-Muscle Shoals, AL MSA	58600	29300	27600	Increase Capped
Fort Collins-Loveland, CO MSA	79300	39650	38900	Increase Capped
Fort Lauderdale, FL HMFA	63300	31650	34550	High Housing Cost
Fort Worth-Arlington, TX HMFA	70500	35250	34850	Increase Capped
Franklin County, AR HMFA	44000	22000	22350	State Median Based
Franklin County, MA (part) HMFA	74300	37150	43750	State Median Based
Fresno, CA MSA	47600	23800	28450	State Median Based
Gainesville, GA MSA	60700	30350	29700	Increase Capped
Giles County, VA HMFA	56600	28300	28050	Increase Capped
Grand Forks, ND-MN MSA	74200	37100	36950	Increase Capped
Grand Junction, CO MSA	57800	28900	30350	State Median Based
Grant County, KY HMFA	54200	27100	27850	State Median Based
Great Falls, MT MSA	61600	30800	30750	Increase Capped
Greeley, CO MSA	69600	34800	33350	Increase Capped
Guayama, PR MSA	18400	9200	15600	Increase Capped
Hagerstown, MD HMFA	65300	32650	37900	State Median Based
Hanford-Corcoran, CA MSA	50000	25000	28450	State Median Based
Hattiesburg, MS MSA	46500	23250	24350	Floored at 5%
Henry County, AL HMFA	54400	27200	26800	Increase Capped
Hickory-Lenoir-Morganton, NC MSA	53200	26600	26150	Increase Capped
Honolulu, HI MSA	86900	43450	47900	High Housing Cost
Hot Springs, AR MSA	50700	25350	24300	Increase Capped
Huntington-Ashland, WV-KY-OH MSA	54900	27450	27000	Increase Capped
Huntsville, AL MSA	75000	37500	36900	Increase Capped
Idaho Falls, ID MSA	61700	30850	30150	Increase Capped
Indianapolis, IN HMFA	69700	34850	34050	Increase Capped
Jackson, TN MSA	64900	32450	27200	Increase Capped
Jacksonville, NC MSA	50000	25000	25400	State Median Based
Janesville, WI MSA	58600	29300	30500	State Median Based



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

METROPOLITAN AREA	FY2015 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Jersey City, NJ HMFA	63600	31800	38300	High Housing Cost
Johnstown, PA MSA	55600	27800	29550	State Median Based
Jonesboro, AR HMFA	57700	28850	27650	Increase Capped
Kankakee-Bradley, IL MSA	68100	34050	31250	Increase Capped
Kendall County, IL HMFA	87300	43650	44900	Floored at 5%
Kenosha County, WI HMFA	72700	36350	35050	Increase Capped
La Crosse, WI-MN MSA	70700	35350	35100	Increase Capped
Lake Charles, LA MSA	59400	29700	29600	Increase Capped
Lake Havasu City-Kingman, AZ MSA	44700	22350	23200	State Median Based
Laredo, TX MSA	43200	21600	26200	State Median Based
Las Cruces, NM MSA	45200	22600	24200	State Median Based
Las Vegas-Paradise, NV MSA	59200	29600	30700	State Median Based
Laurens County, SC HMFA	43600	21800	25450	Increase Capped
Lawrence, KS MSA	74100	37050	35650	Increase Capped
Lawrence, MA-NH HMFA	86800	43400	43750	State Median Based
Lewiston-Auburn, ME MSA	63500	31750	29700	Increase Capped
Lima, OH MSA	54200	27100	27850	State Median Based
Livingston County, MI HMFA	88400	44200	42000	Increase Capped
Logan, UT-ID MSA	57200	28600	30600	State Median Based
Los Angeles-Long Beach, CA HMFA	63000	31500	41500	High Housing Cost
Lowell, MA HMFA	96400	48200	48000	Increase Capped
Macon County, TN HMFA	44000	22000	23450	State Median Based
Madera-Chowchilla, CA MSA	45800	22900	28450	State Median Based
Mankato-North Mankato, MN MSA	73900	36950	35450	Increase Capped
Mansfield, OH MSA	53300	26650	27850	State Median Based
Marshall County, MS HMFA	41700	20850	23450	State Median Based
Martinsburg, WV HMFA	61600	30800	37900	State Median Based
Matanuska-Susitna Borough, AK HMFA	83900	41950	41550	Increase Capped
Mayagüez, PR MSA	24100	12050	13850	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	37500	18750	26200	State Median Based
Meade County, SD HMFA	64800	32400	32000	Increase Capped
Merced, CA MSA	52500	26250	28450	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	49900	24950	33850	High Housing Cost
Michigan City-La Porte, IN MSA	55100	27550	29650	Floored at 5%
Midland, TX MSA	72500	36250	36150	Increase Capped
Missoula, MT MSA	69800	34900	32400	Increase Capped
Modesto, CA MSA	53300	26650	28450	State Median Based
Morgantown, WV MSA	65500	32750	32300	Increase Capped
Muncie, IN MSA	51700	25850	27450	State Median Based
Muskegon-Norton Shores, MI MSA	51900	25950	27100	State Median Based
Napa, CA MSA	84200	42100	43650	Increase Capped
New York, NY HMFA	63700	31850	43150	High Housing Cost
Newaygo County, MI HMFA	53000	26500	27100	State Median Based
North Port-Bradenton-Sarasota, FL MSA	62300	31150	30350	Increase Capped
Ocala, FL MSA	47300	23650	23850	State Median Based
Odessa, TX MSA	65400	32700	29800	Increase Capped
Orange County, CA HMFA	85900	42950	46850	High Housing Cost
Owen County, IN HMFA	52400	26200	27450	State Median Based
Oxnard-Thousand Oaks-Ventura, CA MSA	85300	42650	45300	High Housing Cost
Palm Coast, FL MSA	49200	24600	27650	Floored at 5%



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

METROPOLITAN AREA	FY2015 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Pascagoula, MS MSA	61300	30650	29650	Increase Capped
Pawnee County, OK HMFA	55600	27800	27050	Increase Capped
Penobscot County, ME (part) HMFA	52100	26050	27350	Increase Capped
Pensacola-Ferry Pass-Brent, FL MSA	63300	31650	30900	Increase Capped
Peoria, IL MSA	72800	36400	33700	Increase Capped
Pittsburgh, PA HMFA	69700	34850	34750	Increase Capped
Pittsfield, MA HMFA	67700	33850	43750	State Median Based
Pocatello, ID MSA	59400	29700	28700	Increase Capped
Poinsett County, AR HMFA	40600	20300	22350	State Median Based
Ponce, PR MSA	20400	10200	14750	High Housing Cost
Port St. Lucie, FL MSA	53300	26650	27350	High Housing Cost
Portland-Vancouver-Hillsboro, OR-WA MSA	73900	36950	36750	Increase Capped
Portsmouth-Rochester, NH HMFA	86100	43050	43750	State Median Based
Pueblo, CO MSA	52800	26400	30350	State Median Based
Pulaski County, VA HMFA	56600	28300	27850	Increase Capped
Redding, CA MSA	56300	28150	28450	State Median Based
Riverside-San Bernardino-Ontario, CA MSA	60500	30250	31050	High Housing Cost
Rockford, IL MSA	63100	31550	30850	Increase Capped
Rockingham County, NC HMFA	45600	22800	25400	State Median Based
Rocky Mount, NC MSA	48000	24000	25400	State Median Based
Salinas, CA MSA	65000	32500	36250	High Housing Cost
Salisbury, MD HMFA	60700	30350	37900	State Median Based
San Angelo, TX MSA	61200	30600	29700	Increase Capped
San Antonio-New Braunfels, TX HMFA	63400	31700	31100	Increase Capped
San Benito County, CA HMFA	72800	36400	37250	High Housing Cost
San Diego-Carlsbad-San Marcos, CA MSA	73000	36500	40500	High Housing Cost
San Francisco, CA HMFA	101900	50950	58600	Increase Capped
San Germán-Cabo Rojo, PR MSA	20500	10250	12400	High Housing Cost
San Juan-Guaynabo, PR HMFA	27000	13500	17500	High Housing Cost
Sandusky, OH MSA	69600	34800	32350	Increase Capped
Santa Barbara-Santa Maria-Goleta, CA MSA	75400	37700	40100	Increase Capped
Santa Cruz-Watsonville, CA MSA	87000	43500	49300	Increase Capped
Santa Rosa-Petaluma, CA MSA	73600	36800	39950	High Housing Cost
Scranton--Wilkes-Barre, PA MSA	59000	29500	29550	State Median Based
Sebastian-Vero Beach, FL MSA	59000	29500	28950	Increase Capped
Sharon, PA HMFA	54700	27350	27850	State Median Based
Sheboygan, WI MSA	69300	34650	34450	Increase Capped
Sherman-Denison, TX MSA	62600	31300	31050	Increase Capped
Sioux City, IA-NE-SD MSA	58800	29400	30900	State Median Based
Somerset County, MD HMFA	56200	28100	37900	State Median Based
Springfield, IL MSA	74500	37250	36850	Increase Capped
Springfield, MA HMFA	67700	33850	43750	State Median Based
Springfield, OH MSA	53800	26900	27850	State Median Based
St. George, UT MSA	54900	27450	30600	State Median Based
St. Joseph, MO-KS MSA	61500	30750	30150	Increase Capped
Steubenville-Weirton, OH-WV MSA	53100	26550	27850	State Median Based
Tacoma, WA HMFA	71000	35500	35450	Increase Capped
Tate County, MS HMFA	54900	27450	27200	Increase Capped
Texarkana, TX-Texarkana, AR MSA	50000	25000	26200	State Median Based
Toledo, OH MSA	62800	31400	30200	Increase Capped



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

METROPOLITAN AREA	FY2015 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Tunica County, MS HMFA	34300	17150	23450	State Median Based
Valdosta, GA MSA	50400	25200	24350	Increase Capped
Victoria, TX HMFA	63300	31650	28700	Increase Capped
Vineland-Millville-Bridgeton, NJ MSA	60400	30200	32500	High Housing Cost
Visalia-Porterville, CA MSA	44000	22000	28450	State Median Based
Waco, TX MSA	55500	27750	27350	Increase Capped
Walker County, AL HMFA	48000	24000	24250	State Median Based
Warner Robins, GA MSA	71800	35900	34550	Increase Capped
Washington County, MO HMFA	43400	21700	24050	State Median Based
Waterbury, CT HMFA	67200	33600	40550	State Median Based
Waterloo-Cedar Falls, IA HMFA	65600	32800	32750	Increase Capped
Wenatchee-East Wenatchee, WA MSA	56700	28350	28950	State Median Based
West Palm Beach-Boca Raton, FL HMFA	64900	32450	32800	High Housing Cost
Western Rockingham County, NH HMFA	106000	53000	52650	Low Housing CostUSM
Western Worcester County, MA HMFA	73500	36750	43750	State Median Based
Wichita Falls, TX MSA	59300	29650	29050	Increase Capped
Wichita, KS HMFA	62300	31150	31350	Floored at 5%
Williamsport, PA MSA	62700	31350	30100	Increase Capped
Winchester, VA-WV MSA	75900	37950	35800	Increase Capped
Wise County, TX HMFA	66600	33300	33450	Floored at 5%
Worcester, MA HMFA	83500	41750	43750	State Median Based
Yakima, WA MSA	53200	26600	28950	State Median Based
Yauco, PR MSA	19300	9650	12200	High Housing Cost
York County, ME (part) HMFA	64000	32000	32600	Floored at 5%
Youngstown-Warren-Boardman, OH HMFA	53700	26850	27850	State Median Based
Yuba City, CA MSA	56500	28250	28450	State Median Based
Yuma, AZ MSA	43400	21700	24900	High Housing Cost

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

METROPOLITAN AREA	FY2015			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF LI	4-PERSON LIMIT	
Abilene, TX MSA	57700	46160	44450	Increase Capped
Aguadilla-Isabela-San Sebastián, PR MSA	19300	15440	21450	Increase Capped
Akron, OH MSA	66700	53360	52550	Increase Capped
Albany, GA MSA	45900	36720	36900	State Median Based
Albany-Schenectady-Troy, NY MSA	82700	66160	65800	Capped at US Med
Altoona, PA MSA	54800	43840	47300	State Median Based
Amarillo, TX MSA	59400	47520	48250	Floored at 5%
Anchorage, AK HMFA	89600	71680	65800	Capped at US Med
Anderson, IN MSA	58000	46400	45450	Increase Capped
Anderson, SC MSA	51100	40880	41200	Floored at 5%
Ann Arbor, MI MSA	84300	67440	65800	Capped at US Med
Anson County, NC HMFA	41500	33200	40650	State Median Based
Appleton, WI MSA	77100	61680	60300	Increase Capped
Arecibo, PR HMFA	20900	16720	22500	Floored at 5%
Armstrong County, PA HMFA	53100	42480	47300	State Median Based
Atlanta-Sandy Springs-Marietta, GA HMFA	68300	54640	54550	Increase Capped
Atlantic City-Hammonton, NJ MSA	67300	53840	54800	High Housing Cost
Auburn-Opelika, AL MSA	67600	54080	50700	Increase Capped
Bakersfield-Delano, CA MSA	52000	41600	45500	State Median Based
Baltimore-Towson, MD HMFA	89600	71680	65800	Capped at US Med
Barnstable Town, MA MSA	80300	64240	65800	Capped at US Med
Barranquitas-Aibonito-Quebradillas, PR H	16900	13520	20000	Floored at 5%
Battle Creek, MI MSA	53400	42720	43350	State Median Based
Beaumont-Port Arthur, TX MSA	58700	46960	45650	Increase Capped
Bergen-Passaic, NJ HMFA	93700	74960	65800	Capped at US Med
Berkshire County, MA (part) HMFA	74400	59520	65800	Capped at US Med
Billings, MT MSA	66200	52960	51350	Increase Capped
Binghamton, NY MSA	66400	53120	52250	Increase Capped
Blacksburg-Christiansburg-Radford, VA HM	57800	46240	53900	Floored at 5%
Bloomington-Normal, IL MSA	83600	66880	65800	Capped at US Med
Boise City-Nampa, ID HMFA	61300	49040	48250	Increase Capped
Boone County, WV HMFA	55800	44640	44300	Increase Capped
Boston-Cambridge-Quincy, MA-NH HMFA	98500	78800	69700	High Housing Cost
Boulder, CO MSA	99400	79520	65800	Capped at US Med
Bowling Green, KY MSA	60800	48640	48450	Increase Capped
Brazoria County, TX HMFA	80400	64320	64250	Increase Capped
Bridgeport, CT HMFA	89000	71200	65800	Capped at US Med
Brockton, MA HMFA	81200	64960	65800	Capped at US Med
Brownsville-Harlingen, TX MSA	35400	28320	41900	State Median Based
Buffalo-Niagara Falls, NY MSA	69000	55200	54100	Increase Capped
Caguas, PR HMFA	26900	21520	25700	High Housing Cost
Casper, WY MSA	75500	60400	59900	Increase Capped
Champaign-Urbana, IL MSA	72500	58000	57500	Increase Capped
Charleston, WV HMFA	61600	49280	47300	Increase Capped
Charlottesville, VA MSA	84100	67280	65800	Capped at US Med
Chattanooga, TN-GA MSA	59000	47200	46650	Increase Capped
Chico, CA MSA	53900	43120	45500	State Median Based
Clarksville, TN-KY HMFA	51400	41120	41150	Floored at 5%
Cleveland, TN MSA	47200	37760	39450	Floored at 5%
Colchester-Lebanon, CT HMFA	105200	84160	65800	Capped at US Med





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

METROPOLITAN AREA	FY2015			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
College Station-Bryan, TX MSA	62000	49600	48700	Increase Capped
Columbia, MO MSA	72600	58080	58000	Increase Capped
Columbia, SC HMFA	64700	51760	49350	Increase Capped
Columbus, GA-AL MSA	58200	46560	43200	Increase Capped
Corpus Christi, TX HMFA	58800	47040	44550	Increase Capped
Corvallis, OR MSA	78600	62880	62800	Increase Capped
Crestview-Fort Walton Beach-Destin, FL M	67500	54000	53200	Increase Capped
Cumberland, MD-WV MSA	51600	41280	60650	State Median Based
Dalton, GA HMFA	43600	34880	36900	State Median Based
Danbury, CT HMFA	112400	89920	73850	High Housing Cost
Danville, IL MSA	52800	42240	47900	State Median Based
Danville, VA MSA	51800	41440	42500	State Median Based
Darlington County, SC HMFA	44000	35200	37900	Floored at 5%
Davenport-Moline-Rock Island, IA-IL MSA	69000	55200	53200	Increase Capped
Decatur, IL MSA	56900	45520	47900	State Median Based
Deltona-Daytona Beach-Ormond Beach, FL M	51800	41440	42000	High Housing Cost
Dubuque, IA MSA	65700	52560	52800	Floored at 5%
Duluth, MN-WI MSA	63500	50800	51050	State Median Based
Eastern Worcester County, MA HMFA	101300	81040	65800	Capped at US Med
Easton-Raynham, MA HMFA	114800	91840	65800	Capped at US Med
El Centro, CA MSA	44500	35600	45500	State Median Based
El Paso, TX MSA	47600	38080	41900	State Median Based
Elizabethtown, KY MSA	60100	48080	47700	Increase Capped
Elkhart-Goshen, IN MSA	53300	42640	43900	State Median Based
Erie, PA MSA	62000	49600	48450	Increase Capped
Fairbanks, AK MSA	85600	68480	65450	Increase Capped
Fajardo, PR MSA	26500	21200	25450	High Housing Cost
Fargo, ND-MN MSA	76600	61280	61050	Increase Capped
Farmington, NM MSA	54700	43760	44100	Floored at 5%
Fitchburg-Leominster, MA HMFA	81100	64880	65800	Capped at US Med
Flagstaff, AZ MSA	59400	47520	48150	High Housing Cost
Flint, MI MSA	53800	43040	43350	State Median Based
Florence-Muscle Shoals, AL MSA	58600	46880	44150	Increase Capped
Fort Collins-Loveland, CO MSA	79300	63440	62250	Increase Capped
Fort Lauderdale, FL HMFA	63300	50640	55300	High Housing Cost
Fort Worth-Arlington, TX HMFA	70500	56400	55750	Increase Capped
Franklin County, AR HMFA	44000	35200	35750	State Median Based
Franklin County, MA (part) HMFA	74300	59440	65800	Capped at US Med
Fresno, CA MSA	47600	38080	45500	State Median Based
Gainesville, GA MSA	60700	48560	47500	Increase Capped
Giles County, VA HMFA	56600	45280	44900	Increase Capped
Grand Forks, ND-MN MSA	74200	59360	59100	Increase Capped
Grand Junction, CO MSA	57800	46240	48550	State Median Based
Grant County, KY HMFA	54200	43360	44550	State Median Based
Great Falls, MT MSA	61600	49280	49200	Increase Capped
Greeley, CO MSA	69600	55680	53350	Increase Capped
Guayama, PR MSA	18400	14720	24950	Increase Capped
Hagerstown, MD HMFA	65300	52240	60650	State Median Based
Hanford-Corcoran, CA MSA	50000	40000	45500	State Median Based
Hartford-West Hartford-East Hartford, CT	87500	70000	65800	Capped at US Med



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

METROPOLITAN AREA	FY2015			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Hattiesburg, MS MSA	46500	37200	38950	Floored at 5%
Henry County, AL HMFA	54400	43520	42900	Increase Capped
Hickory-Lenoir-Morganton, NC MSA	53200	42560	41800	Increase Capped
Hillsborough County, NH (part) HMFA	85900	68720	65800	Capped at US Med
Honolulu, HI MSA	86900	69520	76650	High Housing Cost
Hot Springs, AR MSA	50700	40560	38850	Increase Capped
Huntington-Ashland, WV-KY-OH MSA	54900	43920	43200	Increase Capped
Huntsville, AL MSA	75000	60000	59050	Increase Capped
Idaho Falls, ID MSA	61700	49360	48250	Increase Capped
Indianapolis, IN HMFA	69700	55760	54500	Increase Capped
Iowa City, IA HMFA	82300	65840	65800	Capped at US Med
Jackson, TN MSA	64900	51920	43500	Increase Capped
Jacksonville, NC MSA	50000	40000	40650	State Median Based
Janesville, WI MSA	58600	46880	48800	State Median Based
Jersey City, NJ HMFA	63600	50880	61300	High Housing Cost
Johnstown, PA MSA	55600	44480	47300	State Median Based
Jonesboro, AR HMFA	57700	46160	44200	Increase Capped
Kankakee-Bradley, IL MSA	68100	54480	50000	Increase Capped
Kendall County, IL HMFA	87300	69840	65800	Capped at US Med
Kendall County, TX HMFA	89100	71280	65800	Capped at US Med
Kenosha County, WI HMFA	72700	58160	56050	Increase Capped
La Crosse, WI-MN MSA	70700	56560	56150	Increase Capped
Lake Charles, LA MSA	59400	47520	47350	Increase Capped
Lake Havasu City-Kingman, AZ MSA	44700	35760	37100	State Median Based
Laredo, TX MSA	43200	34560	41900	State Median Based
Las Cruces, NM MSA	45200	36160	38700	State Median Based
Las Vegas-Paradise, NV MSA	59200	47360	49100	State Median Based
Laurens County, SC HMFA	43600	34880	40700	Increase Capped
Lawrence, KS MSA	74100	59280	57050	Increase Capped
Lawrence, MA-NH HMFA	86800	69440	65800	Capped at US Med
Lewiston-Auburn, ME MSA	63500	50800	47500	Increase Capped
Lima, OH MSA	54200	43360	44550	State Median Based
Livingston County, MI HMFA	88400	70720	65800	Capped at US Med
Logan, UT-ID MSA	57200	45760	48950	State Median Based
Los Angeles-Long Beach, CA HMFA	63000	50400	66400	High Housing Cost
Lowell, MA HMFA	96400	77120	65800	Capped at US Med
Macon County, TN HMFA	44000	35200	37500	State Median Based
Madera-Chowchilla, CA MSA	45800	36640	45500	State Median Based
Madison, WI HMFA	82600	66080	65800	Capped at US Med
Mankato-North Mankato, MN MSA	73900	59120	56700	Increase Capped
Mansfield, OH MSA	53300	42640	44550	State Median Based
Marshall County, MS HMFA	41700	33360	37500	State Median Based
Martinsburg, WV HMFA	61600	49280	60650	State Median Based
Matanuska-Susitna Borough, AK HMFA	83900	67120	65800	Capped at US Med
Mayagüez, PR MSA	24100	19280	22150	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	37500	30000	41900	State Median Based
Meade County, SD HMFA	64800	51840	51200	Increase Capped
Merced, CA MSA	52500	42000	45500	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	49900	39920	54150	High Housing Cost
Michigan City-La Porte, IN MSA	55100	44080	47450	Floored at 5%



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

METROPOLITAN AREA	FY2015			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Middlesex-Somerset-Hunterdon, NJ HMFA	103900	83120	69700	High Housing Cost
Midland, TX MSA	72500	58000	57850	Increase Capped
Milford-Ansonia-Seymour, CT HMFA	93500	74800	65800	Capped at US Med
Minneapolis-St. Paul-Bloomington, MN-WI	86600	69280	65800	Capped at US Med
Missoula, MT MSA	69800	55840	51850	Increase Capped
Modesto, CA MSA	53300	42640	45500	State Median Based
Monmouth-Ocean, NJ HMFA	91700	73360	65800	Capped at US Med
Morgantown, WV MSA	65500	52400	51700	Increase Capped
Muncie, IN MSA	51700	41360	43900	State Median Based
Muskegon-Norton Shores, MI MSA	51900	41520	43350	State Median Based
Napa, CA MSA	84200	67360	69800	Increase Capped
Nashua, NH HMFA	96000	76800	65800	Capped at US Med
Nassau-Suffolk, NY HMFA	109000	87200	79650	Increase Capped
New Haven-Meriden, CT HMFA	83400	66720	65800	Capped at US Med
New York, NY HMFA	63700	50960	69050	High Housing Cost
Newark, NJ HMFA	91500	73200	65800	Capped at US Med
Newaygo County, MI HMFA	53000	42400	43350	State Median Based
Newport-Middleton-Portsmouth, RI HMFA	90800	72640	65800	Capped at US Med
North Port-Bradenton-Sarasota, FL MSA	62300	49840	48550	Increase Capped
Norwich-New London, CT HMFA	87100	69680	65800	Capped at US Med
Oakland-Fremont, CA HMFA	92900	74320	71600	Increase Capped
Ocala, FL MSA	47300	37840	38150	State Median Based
Odessa, TX MSA	65400	52320	47700	Increase Capped
Orange County, CA HMFA	85900	68720	74950	High Housing Cost
Owen County, IN HMFA	52400	41920	43900	State Median Based
Oxnard-Thousand Oaks-Ventura, CA MSA	85300	68240	72500	High Housing Cost
Palm Coast, FL MSA	49200	39360	44250	Floored at 5%
Pascagoula, MS MSA	61300	49040	47450	Increase Capped
Pawnee County, OK HMFA	55600	44480	43300	Increase Capped
Penobscot County, ME (part) HMFA	52100	41680	43750	Increase Capped
Pensacola-Ferry Pass-Brent, FL MSA	63300	50640	49450	Increase Capped
Peoria, IL MSA	72800	58240	53900	Increase Capped
Pittsburgh, PA HMFA	69700	55760	55600	Increase Capped
Pittsfield, MA HMFA	67700	54160	65800	Capped at US Med
Pocatello, ID MSA	59400	47520	45900	Increase Capped
Poinsett County, AR HMFA	40600	32480	35750	State Median Based
Ponce, PR MSA	20400	16320	23600	High Housing Cost
Port St. Lucie, FL MSA	53300	42640	43750	High Housing Cost
Portland-Vancouver-Hillsboro, OR-WA MSA	73900	59120	58800	Increase Capped
Portsmouth-Rochester, NH HMFA	86100	68880	65800	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY MSA	86700	69360	65800	Capped at US Med
Pueblo, CO MSA	52800	42240	48550	State Median Based
Pulaski County, VA HMFA	56600	45280	44550	Increase Capped
Redding, CA MSA	56300	45040	45500	State Median Based
Riverside-San Bernardino-Ontario, CA MSA	60500	48400	49700	High Housing Cost
Rockford, IL MSA	63100	50480	49350	Increase Capped
Rockingham County, NC HMFA	45600	36480	40650	State Median Based
Rockland County, NY HMFA	98800	79040	69050	High Housing Cost
Rocky Mount, NC MSA	48000	38400	40650	State Median Based
Salinas, CA MSA	65000	52000	58000	High Housing Cost



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

METROPOLITAN AREA	FY2015			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Salisbury, MD HMFA	60700	48560	60650	State Median Based
San Angelo, TX MSA	61200	48960	47500	Increase Capped
San Antonio-New Braunfels, TX HMFA	63400	50720	49750	Increase Capped
San Benito County, CA HMFA	72800	58240	59600	High Housing Cost
San Diego-Carlsbad-San Marcos, CA MSA	73000	58400	64800	High Housing Cost
San Francisco, CA HMFA	101900	81520	93850	Increase Capped
San Germán-Cabo Rojo, PR MSA	20500	16400	19850	High Housing Cost
San Jose-Sunnyvale-Santa Clara, CA HMFA	106300	85040	67750	Floored at 5%
San Juan-Guaynabo, PR HMFA	27000	21600	28000	High Housing Cost
Sandusky, OH MSA	69600	55680	51750	Increase Capped
Santa Barbara-Santa Maria-Goleta, CA MSA	75400	60320	64150	Increase Capped
Santa Cruz-Watsonville, CA MSA	87000	69600	78900	Increase Capped
Santa Rosa-Petaluma, CA MSA	73600	58880	63900	High Housing Cost
Scranton--Wilkes-Barre, PA MSA	59000	47200	47300	State Median Based
Seattle-Bellevue, WA HMFA	89600	71680	65800	Capped at US Med
Sebastian-Vero Beach, FL MSA	59000	47200	46300	Increase Capped
Sharon, PA HMFA	54700	43760	44550	State Median Based
Sheboygan, WI MSA	69300	55440	55100	Increase Capped
Sherman-Denison, TX MSA	62600	50080	49700	Increase Capped
Sioux City, IA-NE-SD MSA	58800	47040	49450	State Median Based
Somerset County, MD HMFA	56200	44960	60650	State Median Based
Southern Middlesex County, CT HMFA	102600	82080	65800	Capped at US Med
Springfield, IL MSA	74500	59600	58950	Increase Capped
Springfield, MA HMFA	67700	54160	65800	Capped at US Med
Springfield, OH MSA	53800	43040	44550	State Median Based
St. George, UT MSA	54900	43920	48950	State Median Based
St. Joseph, MO-KS MSA	61500	49200	48250	Increase Capped
Stamford-Norwalk, CT HMFA	127900	102320	78900	Increase Capped
Steubenville-Weirton, OH-WV MSA	53100	42480	44550	State Median Based
Summit County, UT HMFA	101200	80960	65800	Capped at US Med
Tacoma, WA HMFA	71000	56800	56700	Increase Capped
Tate County, MS HMFA	54900	43920	43500	Increase Capped
Texarkana, TX-Texarkana, AR MSA	50000	40000	41900	State Median Based
Toledo, OH MSA	62800	50240	48300	Increase Capped
Trenton-Ewing, NJ MSA	97000	77600	65800	Capped at US Med
Tunica County, MS HMFA	34300	27440	37500	State Median Based
Valdosta, GA MSA	50400	40320	38950	Increase Capped
Victoria, TX HMFA	63300	50640	45900	Increase Capped
Vineland-Millville-Bridgeton, NJ MSA	60400	48320	52000	High Housing Cost
Visalia-Porterville, CA MSA	44000	35200	45500	State Median Based
Waco, TX MSA	55500	44400	43750	Increase Capped
Walker County, AL HMFA	48000	38400	38800	State Median Based
Warner Robins, GA MSA	71800	57440	55300	Increase Capped
Warren County, NJ HMFA	87400	69920	65800	Capped at US Med
Washington County, MO HMFA	43400	34720	38500	State Median Based
Washington-Arlington-Alexandria, DC-VA-M	109200	87360	68000	High Housing Cost
Waterbury, CT HMFA	67200	53760	64900	State Median Based
Waterloo-Cedar Falls, IA HMFA	65600	52480	52400	Increase Capped
Wenatchee-East Wenatchee, WA MSA	56700	45360	46300	State Median Based
West Palm Beach-Boca Raton, FL HMFA	64900	51920	52500	High Housing Cost



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

METROPOLITAN AREA	FY2015			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Westchester County, NY Statutory Excepti	105700	84560	71600	Increase Capped
Westerly-Hopkinton-New Shoreham, RI HMFA	83000	66400	65800	Capped at US Med
Western Rockingham County, NH HMFA	106000	84800	65800	Capped at US Med
Western Worcester County, MA HMFA	73500	58800	65800	Capped at US Med
Wichita Falls, TX MSA	59300	47440	46500	Increase Capped
Wichita, KS HMFA	62300	49840	50150	Floored at 5%
Williamsport, PA MSA	62700	50160	48150	Increase Capped
Winchester, VA-WV MSA	75900	60720	57300	Increase Capped
Wise County, TX HMFA	66600	53280	53500	Floored at 5%
Worcester, MA HMFA	83500	66800	65800	Capped at US Med
Yakima, WA MSA	53200	42560	46300	State Median Based
Yauco, PR MSA	19300	15440	19500	High Housing Cost
York County, ME (part) HMFA	64000	51200	52200	Floored at 5%
York-Kittery-South Berwick, ME HMFA	84200	67360	65800	Capped at US Med
Youngstown-Warren-Boardman, OH HMFA	53700	42960	44550	State Median Based
Yuba City, CA MSA	56500	45200	45500	State Median Based
Yuma, AZ MSA	43400	34720	39850	High Housing Cost

## ATTACHMENT 5

FY 2014 - 2015 Distribution of changes in Area Median Income  
(100 Percent = FY 2014 Income Level)

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
						1						100
AK				2	6	13	6	1	1			102
AL			2	3	8	31	6	3				102
AR		1	1		15	37	7	4	1			102
AZ				1	1	11	1					102
CA			1	3	9	29	5	2	2			102
CO			1	3	13	30	6	1	1			102
CT					3	6	2	1				102
DE					1		1					102
FL			2	7	10	23	9	1				101
GA			4	8	24	45	19	8	1	1		102
GU						1						103
HI					1	2	2					105
IA				1	13	62	13	1				103
ID				4	12	12	9	1				102
IL			1	2	10	50	13	3	1		1	103
IN		1		1	16	42	6					102
KS			1	4	12	54	15	3	1			103
KY			1	4	17	45	22	5				102
LA				2	10	22	9	1				103
MA					2	10	3	1	1			105
MD					4	4	3	2				101
ME				1		15	1	1				103
MI			1		10	54	7	2	1			102
MN					7	52	11					103
MO				2	22	54	17	1				102
MS		1		3	15	31	18	2				102
MT		1		4	6	21	13	6	1	1	2	104
NC			4	2	23	37	11	1	3			101
ND			1	1	3	24	13	9	1			105
NE			1		12	47	19	8	1			104
NH					3	6		1				103
NJ					1	3						101
NM		1			8	16	3	1	1			102
NV				2	5	8			1			100
NY					2	31	13	1				104
OH					9	41	12	3		1		102
OK			1		9	41	12	3	1			103
OR					10	14	5	2				103
PA				3	4	33	5	4	2			103
PR			1		1	4	3	1	2			105
RI					2	3	1					102
SC			3	1	10	13	7	2				101
SD				3	6	26	18	6	3			105
TN			1	2	16	46	7	1			1	102
TX		1	2	13	36	99	38	15	6	1	2	102
UT				2	3	16	4		1			103
VA		1	2	3	11	30	9	3	1			101
VI						2						103
VT						12						102
WA			1		5	17	8	2				103
WI					11	41	9			1		102
WV					5	18	15	1	1			105
WY				1	4	13	4	1				102
US		7	32	88	446	1398	440	115	35	5	6	102



## ATTACHMENT 5A

FY 2014 - 2015 Distribution of changes in Area Median Income  
(100 Percent = FY 2014 Income Level)  
Metropolitan Areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK						1						100
AL					3	7	2	2		1		107
AR					3	5	1	2				102
AZ						6						101
CA			1	1	7	15	3	1	2			103
CO				1	1	4	1	1				103
CT					2	5	2	1				106
DE							1					102
FL			1	1	4	12	6					105
GA					3	9	5	4				105
HI						1						105
IA				1		9	1					103
ID					1	1	4					107
IL			1	1	2	5	3	3			1	105
IN		1		1	6	10	2					102
KS					1	3		1				101
KY					2	5	2					101
LA					3	3	3					102
MA					1	9	3	1	1			105
MD					2		3	1				107
ME				1		4	1	1				102
MI					3	14		1				102
MN					2	3	1					105
MO					4	11	2					102
MS				1	1	2	1					102
MT							1	2				111
NC				1	8	9	3					100
ND						1	2					106
NE						4						104
NH						3						104
NJ					1	3						101
NM		1			1	2						99
NV						3						102
NY					1	13	7					104
OH					4	9	4	1				102
OK						6	1					105
OR					1	2	1	2				105
PA				1	2	10	1	2				103
PR			1		1	4	2	1	2			104
RI					2	3	1					102
SC			1	1	4	4		1				98
SD					2		1					98
TN			1		4	9	2				1	102
TX				2	4	13	14	2	1			104
UT					1	6						103
VA		1			3	8	2	2				102
VT						1						102
WA					2	6	3					102
WI					4	8	3					102
WV					1	1	4					107
WY					1			1				104
US		3	6	13	98	272	101	33	7		2	103

## ATTACHMENT 5B

FY 2014 - 2015 Distribution of changes in Area Median Income  
(100 Percent = FY 2014 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	
AK				2	6	13	4	1				102
AL			2	3	5	24	4	1				102
AR		1	1		12	32	6	2	1			102
AZ				1	1	5	1					101
CA				2	2	14	2	1				102
CO			1	2	12	26	5		1			102
CT					1	1						99
DE					1							98
FL			1	6	6	11	3	1				100
GA			4	8	21	36	14	4	1	1		101
GU						1						103
HI					1	1	2					104
IA					13	53	12	1				103
ID				4	11	11	5	1				101
IL				1	8	45	10		1			103
IN					10	32	4					102
KS			1	4	11	51	15	2	1			103
KY			1	4	15	40	20	5				103
LA				2	7	19	6	1				104
MA					1	1						99
MD					2	4		1				101
ME						11						103
MI			1		7	40	7	1	1			102
MN					5	49	10					103
MO				2	18	43	15	1				102
MS		1		2	14	29	17	2				103
MT		1		4	6	21	12	4	1	1	2	104
NC			4	1	15	28	8	1	3			102
ND			1	1	3	23	11	9	1			105
NE			1		12	43	19	8	1			104
NH					3	3		1				102
NM					7	14	3	1	1			102
NV				2	5	5			1			99
NY					1	18	6	1				104
OH					5	32	8	2		1		103
OK			1		9	35	11	3	1			103
OR					9	12	4					102
PA				2	2	23	4	2	2			103
PR							1					109
SC			2		6	9	7	1				101
SD				3	4	26	17	6	3			105
TN				2	12	37	5	1				102
TX		1	2	11	32	86	24	13	5	1	2	102
UT				2	2	10	4		1			103
VA			2	3	8	22	7	1	1			101
VI						2						103
VT						11						103
WA			1		3	11	5	2				103
WI					7	33	6			1		102
WV					4	17	11	1	1			105
WY				1	3	13	4					102
US		4	26	75	348	1126	339	82	28	5	4	102



**ATTACHMENT 6**  
**FY 2015 Median Family Incomes for States,**  
**Metropolitan and Nonmetropolitan Portions of States**

	-----	FY 2015	-----
	TOTAL	METRO	NONMETRO
Alabama	55500	59300	48500
Alaska	84400	88800	75300
Arizona	59800	61000	46400
Arkansas	52900	57900	44700
California	69700	70100	56900
Colorado	74800	77200	60700
Connecticut	89700	90600	81100
Delaware	74400	76800	63300
District of Columbia	86600	86600	54100*
Florida	57700	58400	47700
Georgia	59700	63800	46100
Hawaii	81500	86900	68200
Idaho	57300	60700	52100
Illinois	72300	74800	59900
Indiana	61700	63900	54900
Iowa	67500	72900	61800
Kansas	66300	72000	57400
Kentucky	55800	64000	45900
Louisiana	56900	60200	48800
Maine	61800	67500	55400
Maryland	90500	91700	75800
Massachusetts	87300	87400	87500
Michigan	62400	64700	54200
Minnesota	77400	83800	63800
Mississippi	48300	55000	42700
Missouri	60300	65400	48100
Montana	62800	67100	59900
Nebraska	66800	72600	61000
Nevada	59900	59800	61400
New Hampshire	82600	89500	71600
New Jersey	88900	88900	54100*
New Mexico	54100	56600	48400
New York	72000	73800	60000
North Carolina	57900	61900	50800
North Dakota	74300	77800	71000
Ohio	63200	65200	55700
Oklahoma	57900	62000	51300
Oregon	62600	66800	52100
Pennsylvania	68500	70800	59100
Rhode Island	75000	75000	54100*
South Carolina	55500	58200	47200
South Dakota	64700	69300	61900
Tennessee	56100	60600	46900
Texas	62900	64400	52400
Utah	68200	69400	61200
Vermont	69500	81900	64700
Virginia	78400	84400	53100
Washington	73600	76200	57900
West Virginia	54000	58400	49600
Wisconsin	68600	72100	61000
Wyoming	72400	74600	71500
<b>US</b>	<b>65800</b>	<b>68400</b>	<b>54100</b>

\* US non-metropolitan median