

**FISCAL YEAR 2008
HUD INCOME LIMITS
BRIEFING MATERIAL**

U.S. Dept. of HUD
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FY 2008 INCOME LIMITS BRIEFING MATERIAL

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

Overview

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

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

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended.¹ Attachment 1 provides the key excerpts relevant to income limits, which may be summarized as follows:

- Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.
- Low-income families are defined as families whose incomes do not exceed 80 percent of the median family income for the area.
- The 1998 Act amendments establish a 30 percent of median family income program targeting standard.
- Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.
- Income limits are adjusted for family size.
- Income limits are adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- The Secretary of Agriculture is to be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Rural Housing and Community Development Service programs.

¹ 42 U.S.C. 1437b

Use of American Community Survey Data

FY 2008 median family² incomes (MFIs) are based on 2006 American Community Survey (ACS) data. These data represent the second year of full implementation of the ACS and as such provide estimates of places with a population of 65,000 or more. ACS three-year data, which will provide estimates for places of 20,000 or more in population, will be available next year and used in the estimation of the HUD FY 2009 MFI.

FY 2008 MFI estimates use the same methodology used for FY 2007 MFI estimates. FY 2008 MFI use HUD-acquired special-tabulations of MFI from the ACS that match the area definitions used in HUD programs. The ACS provides the most current data on local MFIs in metropolitan areas, so HUD makes as much use of this data as is statistically justified. For areas with a population of more than 65,000, HUD uses local area ACS estimates in proportion to the margin of error³ (MoE) of these surveys. For smaller population areas, HUD uses the difference between the 2000 Census and the 2006 ACS state MFIs attenuated by data on local average wages from the Bureau of Labor Statistics as a local update factor.

The ACS MFI estimates have significantly larger margins of error than decennial Census estimates of MFI, so HUD continues to implement ACS results with some caution. HUD's objective is to minimize the possibility of publishing income estimates with annual changes driven more by survey error than changes in underlying economic conditions. HUD therefore uses a formula for incorporating 2006 ACS local median income estimates into its FY 2008 MFI estimates that explicitly considers the MoEs in the local ACS results. The formula gives low weight to the potentially less accurate ACS estimates with large MoEs, thereby limiting the influence of the local ACS estimates in these areas on the HUD MFI estimates. Conversely, the formula gives high weights to ACS local median income estimates with small MoEs, allowing the ACS estimate to be the dominant component of the HUD estimates in these areas.

HUD will continue to hold income limits at previous year's levels in areas where median family income estimates are lower in FY 2008 than in FY 2007, and will continue to do so in future years in areas where this proves necessary.

² 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.

³ The ACS seeks to provide estimates that are close to the true population values for the variables measured. The likely accuracy of these estimates is partly dependent on sample size and partly on the distribution of values for a variable. The margin of error, when added to and subtracted from the survey estimate, provides an indication of the range around a survey estimate within which the true population value is likely to be found, or the confidence interval. The "90 percent confidence interval" for an estimate, for instance, provides the range around an estimate within which there is a 90-percent likelihood the true population value falls.

Median Family Income Calculations

MFI are calculated for the 532⁴ metropolitan areas and 2,043 non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how MFI are calculated, but the major steps are as follows:

- Decennial 2000 Census income distributions are aggregated to the area level, providing a mid-1999 estimates of MFI.⁵ (The Census asks for total income for 1999; so a mid-1999 date, or June 1999 date is the closest “as of” date for this reporting.)

For places of less than 65,000:

- State-level 2000 Census MFI estimates and 2006 ACS state-level MFI estimates are used to generate an update factor from mid-1999 to end-2006. (The ACS asks for annual income throughout the collection period which Census then adjusts to reflect “Annual” values based on the CPI.)
- County-level Bureau of Labor Statistics data are used to calculate local changes in average wages.
- The county-level BLS and state-level ACS changes were used to estimate local changes in median family incomes. (Based on an analysis of 1990-2000 income change patterns, the ACS change is given a weight of 83 percent and the local BLS change factor a weight of 17 percent in the initial determination of an area’s median family income change.)

For places of 65,000 or more:

- The change from local area 2000 Census MFI to local area 2006 ACS MFI was calculated and combined with the change from 2000 Census and 2006 ACS state MFIs to generate an update factor from mid-1999 to end-2006.

⁴Two micropolitan areas were re-classified into metropolitan areas for FY 2008. Flagler County, FL became Palm Coast, FL and Mohave County, AZ became Lake Havasu City-Kingman, AZ.

⁵ Underlying 2000 Census MFI distributions have not changed from FY 2006 and can be found at www.huduser.org.

All places:

- Delays in the availability of BLS and ACS data mean that estimates need to be trended to produce a current estimate. All estimates are trended from December, 2006 to April, 2008 (1 ¼ year) with a trending factor of 3.5 percent per year, which is based on the average change in MFIs between the last two Censuses.
- For the outlying territories,⁶ which currently lack BLS or ACS coverage, national ACS income changes are used as surrogates.

Income Limit Calculations

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

There are currently several legislated income limit standards (e.g., 30%, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory or regulatory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act of 1937. If very low-income limits were not the basis for other income limits, HUD low-income limits (80 percent of the MFI) could 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 FMRs.

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

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

- (1) 50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;
- (2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (this adjusts income limits upward for areas where rental

⁶ 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.

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's family income equals 100 percent of the two-bedroom FMR (this adjusts income limits downward for areas of unusually high median family incomes);
- (4) to minimize program management problems, income limits are normally held at the previous year's levels for areas where lower income limits would result because of lower MFIs or FMRs (we call this our "hold-harmless" policy); and,
- (5) income limits cannot be lower than the relevant State non-metropolitan median family income level.

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

Table 1
Summary of Income Limits Determinations for
FY 2008 Very Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	541	272
2.	Limits based on State non-metropolitan median family income level	851	48
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom Section 8 FMR	13	20
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom FMR	1	2
5.	Limits maintained at last year's level if they would otherwise be decreased by reductions in area median family income estimates, FMR Area changes, or reductions in FMRs	637	190
	TOTALS	2043	532

An amendment to Housing and Community Development Act of 1987 directed that non-metropolitan area income limits should never be set less than 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 MFI is less than the State non-metro level but above the MFI for the non-metropolitan county.

Low-Income Limits: Most four-person low-income limits are the greater of: (i) 80 percent of the MFI, or, (ii) 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 (i.e., low-income limits should be higher than very low-income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit. The only exception is that the resulting income limit may not exceed the U.S. median family income level (\$61,500 for FY2008) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

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

Table 2
Summary of Income Limits Determinations
for FY 2008 Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 80% of local median family income	534	240
2.	Limits based on State nonmetropolitan median family income level	850	47
3.	Limits increased for high housing costs proportional to such increases for very low-income limits (i.e., set at 80/50ths of the adjusted very low-income limits)	14	25
4.	Limits decreased because of unusually high incomes in relationship to housing costs	0	0
5.	Four-person base low-income limit capped at the higher of the U.S. median of \$61,500 or 80/50ths of the minimum 4-person very low-income limit	14	37

6.	Limits maintained at last year's level if they would otherwise be decreased by reductions in median family income estimates, FMR area changes, or reductions in FMRs	631	183
7	Totals	2043	532

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 area median family income level unless justified by area housing costs.

30 Percent of Area Median Family Income Limits: The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income, which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The 30 percent income limits therefore are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to Supplemental Security Income (SSI) benefits. Since SSI benefits provide the minimum entitlement income for elderly and disabled households, the one-person 30 percent income limits are increased if they would otherwise be less than the minimum SSI level.

Family Size Adjustments

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that the Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments around the 4-person family base are used for all income limits. They are as follows:

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

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, the four-person income limit should be multiplied by an additional 8 percent. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded to the nearest \$50. For simplicity, this is optional for income limits for nine-plus person families.

Income Limit Applications

HUD income limits apply to the following programs:

<u>Program</u>	<u>Income Limits Standard</u>
Dept. of HUD:	
Public Housing	Very low-income limits or low-income limits.
All Section 8 Programs	Very low-income limits or low-income limits.
Indian Housing (1996 Act)	"Low-Income" is defined as the greater of: (i) 80% of the median family income for the Indian area, or, (ii) the U.S. national median family income.
Section 202 Elderly and Section 811 Handicapped programs	Very low-income limits or low-income limits.
Section 235 (Homeownership program)	"95 percent" of area median income or MFI, or higher cost-based income limits.
Section 236 (Rental program)	Low-income limits.
Section 221(d)(3) (BMIR)(Below Market Interest Rate) rental program	"95 percent" of area median income (or MFI), defined as 95/80ths of low-income limits.
Community Planning and Development programs	Very low-income limits or low-income limits 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 HUD 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 HUD low-income limits.

Rural Housing and Community Development Service:

Rental and ownership assistance programs	Assistance based on HUD very low-income limits or low-income limits, or income limits tied to these standards.
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Dept. of Treasury:

Low-Income Housing Tax Credits (LIHTC) and Tax-Exempt Rental Housing Bonds for rental housing	Current standard is HUD very low-income limits or 120% of that definition (i.e., the “60%” of median standard).
Tax-Exempt Mortgage Revenue Bonds for homeownership financing	Generally set at 115% of area median income, with “115%” defined as 230% of the Section 8 very low-income standard.
“Difficult Development Area” Designation (Low-Income Housing Tax Credit)	Areas with the worst housing cost problems as measured by the FMR-to-60%-of-median-family-income ratio; this designation is awarded to 20 percent of the metropolitan and non-metropolitan areas (using HUD area definitions) with the most severe problems and is recalculated annually; LIHTC projects in such areas receive additional tax benefits.

“Qualified Census Tract” (Low-Income Housing Tax Credit Program Definition) Areas, as defined by the Census and designated by HUD, where 50% of all households have incomes less than 60 percent of the area median family income, adjusted for household size, or the poverty rate is 25% or higher; LIHTC projects in such areas receive additional tax benefits; this calculation is based on 2000 Census data and income limit policies and area definitions in effect as of the date estimates are prepared

“Qualified Census Tract” (Mortgage Revenue Bond Program) Areas, as defined by the Census, where 70% of all families have incomes less than 80 percent of the state median family income, based on 2000 Census data

Federal Deposit Insurance Corporation:

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

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

Federal Housing Finance Board:

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

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

Government Sponsored Enterprises (GSE's):

Low- and Moderate-Income Housing Goals of Freddie Mac and Fannie Mae	Goals for percentages of loans are established for households with incomes below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 24 CFR, Part 81. The area definitions used relate to OMB metropolitan area definitions and the median family income estimates for the nonmetropolitan portions of each state.
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Other Federal Banking Regulatory Provisions:

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

Eligibility for assistance	Extent of replacement housing assistance dependent on qualifying as Low-Income, as defined by HUD; Act applies to all Federal agencies that initiate action that forces households to relocate from their residence
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Dept. of Veterans Affairs

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

U.S. HOUSING ACT OF 1937 PROVISIONS RELATED TO INCOME LIMITS (As Amended through 1999)

Section 3:

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

(b) When used in this Act:

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

(2) The term "low-income families" means those families whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes. The term "very low-income families" means lower income families whose incomes do not exceed 50 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes. Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. In determining median incomes (of persons, families, or households) for an area or establishing any ceilings or limits based on income under this Act, the Secretary shall determine or establish area median incomes and income ceilings and limits for Westchester and Rockland Counties, in the State of New York, as if each such county were an area not contained within the metropolitan statistical area in which it is located. In determining such area median incomes or establishing such income ceilings or limits for the portions of such metropolitan statistical area that does not include Westchester or Rockland Counties, the Secretary shall determine or establish area median incomes and income ceilings and limits as if such portion included Westchester and Rockland Counties. In determining areas that are designated as difficult development areas for the purposes of the low-income housing tax credit, the Secretary shall include Westchester and Rockland Counties, New York, in the New York City metropolitan area.

Section 16:

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

(2)(A) Targeting. - Except as provided in paragraph 4, of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 40 percent shall be occupied by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families.

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

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

(1) IN GENERAL. - Of the families initially provided tenant-based assistance under section 8 by a public housing agency in any fiscal year, not less than 75 percent shall be families whose incomes do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families; except that the Secretary may establish income ceilings higher or lower than 30 percent of the area median income on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

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

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

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

(3) Targeting.-For each project assisted under a contract for project-based assistance, of the dwelling units that become available for occupancy in any fiscal year that are assisted under the contract, not less than 40 percent shall be available for leasing only by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families.

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

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

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

- (1) the median income of the county in which the area is located; or,
- (2) the median income of the entire non-metropolitan area of the State.

ATTACHMENT 2

HUD METHODOLOGY FOR ESTIMATING FY 2008 MEDIAN FAMILY INCOMES

FY 2008 HUD estimates of median family income (MFI) are based on 2000 Census MFIs updated with Census American Community Survey (ACS) results collected in 2006. HUD's FY 2008 MFI estimates use the same methodology as used for the FY 2007 MFIs. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), and nonmetropolitan counties.

HUD's use of ACS data depends on the type of data available, which differs by the size of a place. Local ACS MFI estimates are available for areas with populations of 65,000 or more; however, not all area estimates have high statistical reliability. HUD MFI estimates are calculated using a weighted average of the local area survey estimates and the state-level estimates. The higher the statistical reliability of local estimates, the more heavily they are used. Local ACS MFI estimates are used in inverse proportion to the size of their margins of error (MoEs)⁷. In practice, HUD MFI estimates for areas with small MoEs are almost entirely based on local ACS estimates but, where MoEs are large, state-level estimates more heavily influence results. For areas without local ACS estimates, update factors are generated using a combination of state-level 2000 Census to 2006 ACS MFI change and local area Bureau of Labor Statistics (BLS) wage change data. All estimates are then updated from 2006 to April 1, 2008 using an annual trend factor of 3.5 percent, which reflects the average annual change in median income from 1990 to 2000.

Areas of 65,000 or more

While the ACS provides the best data on local median incomes in areas with a population of 65,000 or more⁸ since the 2000 Census, ACS estimates differ from those of the 2000 Census in significant ways. Annual ACS estimates of MFI do not have the same reliability as the decennial Census estimates. This is primarily due to the fact that the annual ACS survey sample is about one-fifth the size of the decennial census "long-form" sample, which results in larger estimated MoEs for the ACS tabulations. In the 2000 Census, the MoEs for local MFIs in metropolitan areas range from 0.3 percent to 9 percent and have an average of 1.5 percent. Ninety-one percent of 2000 Census metropolitan areas have MoEs of 2.5 percent or less. In the 2006 ACS, the MoEs for local MFIs in metropolitan areas range from 0.9 percent to over 20 percent, and average 6.1 percent. Less than 10 percent of the ACS MFI estimates have MoEs of less than 2.5 percent. One-year ACS survey results, even for the largest areas, are inherently less reliable than 2000 Census results.

HUD's objective is to minimize the possibility of publishing income estimates with annual changes driven more by survey error than changes in underlying economic conditions. HUD therefore uses a formula to incorporate 2006 ACS local median income estimates into its FY 2008 MFI estimates that explicitly considers the MoE in the local ACS tabulations. The formula gives low weight to ACS local median income estimates with large MoEs, thereby limiting the influence of the local

⁷ The numbers computed by adding and subtracting the published margin of error from the median family income estimate form the "90 percent confidence interval" for the estimate. There is a 90 percent probability that any random sample of the same size from the population will yield an estimate of the median family income in this range.

⁸ These areas include most MSAs and HUD Metro FMR Areas as well as some large nonmetropolitan counties -- 544 total areas.

ACS estimates in these areas on the HUD MFI estimates. Conversely, the formula gives high weights to ACS local median income estimates with small MoEs, allowing the ACS estimate to be the dominant component of the HUD estimate in these areas.

Put simply, the formula produces a multiplicative update factor for the 1999 MFI reported in the 2000 Census. The factor is a weighted average of (a) the change in local area MFI from 1999 (2000 Census) to 2006 (local 2006 ACS), and (b) the change in state MFI from 1999 (state 2000 Census estimates) to 2006 (state 2006 ACS estimates). The weight assigned to the change in state MFI (b) is five times the local “margin of error ratio” (MoER), or one, whichever is smaller. The MoER is defined as the margin of error of the 2006 ACS local estimate divided by the 2006 ACS estimate of local MFI. The weight assigned to the change in local median family income from the ACS (a) is the larger of 1 minus 5 times the MoER or zero⁹.

HUD updates the 1999 MFI from the 2000 Census to 2006 using the update factor described above. This estimate is then trended forward from December 2006 to April 2008 (FY 2008) by multiplying it by the national average annual income growth factor.

The step-by-step procedures used to develop FY 2008 estimates for areas with a population of 65,000 or more are as follows:

1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates¹⁰.
2. The 2000 Census estimates are updated from mid-1999 to end-2006 using the following formula:

$$(1 - 5 * \text{margin of error}) * (\text{ACS2006 local median}^{11} / \text{Census 2000 local median}) + (5 * \text{margin of error}) * (\text{ACS2006 state median} / \text{Census 2000 state median})$$

⁹ Because the largest MoER in the FY 2006 ACS local data is approximately 0.2, the factor of 5 ensures that the local ACS estimates with the largest MoERs exert almost no influence on the FY2007 MFI estimates. In cases where HUD’s special tabulations of MFIs have MoERs larger than in Census-published areas, HUD effectively excludes their use by capping the value of 5 times MoER at 1.

¹⁰ Estimates of income need to be associated with a point in time. This poses the need to attribute an “as of” date to estimates when such dates are not explicitly defined. The 2000 Census income data, for instance, are based on questions regarding total income for 1999. For most households, income for a year is based on an income stream with at least some changes during the year. For purposes of estimation, HUD assumes that the 2000 Census income estimates have an “as of” date of mid-1999.

¹¹ ACS estimates are based on samples drawn throughout the survey year that ask about income for the previous 12 months, thereby reflecting income over a 24 month period. All responses are then adjusted by the Bureau of the Census to “annual” 2005 values using the CPI index for the month of the survey over the annual CPI index for the year. See “Income, Earnings, and Poverty from the 2005 American Community Survey”, August 2006 page 2 for a discussion of inflation adjustments made by Census for the ACS. HUD makes a further adjustment to these values by moving the “as of” date to December of the survey year, again using CPI indexes. Specifically, HUD adjusts the annual 2006 estimate to December using the seasonally adjusted December 2006 CPI (202.8) over the 2006 annual CPI (201.6). All 2006 ACS and BLS data are adjusted to December of 2006 in this way.

3. Median family income estimates for April 1, 2008, are then estimated as follows:

Step 1 median family income
 * Step 2 adjusted local update factor
 * 1.035 (3.5% annual trending)¹² years¹²
 = FY 2008 Median Family Income estimate

Areas of less than 65,000

The income adjustment factors used to update the 2000 Census-based estimates of MFIs for areas with a population of less than 65,000¹³ are developed in several steps. Census and ACS survey data are used to develop national and state-level estimates of change in MFIs. (State-level ACS income data are now available for calendar years 2000 through 2006.) BLS local area wage data are used to develop an indicator of relative income change within states, but adjusted so that when summed to the state level they produce the same change as the ACS. Based on research, HUD is currently using a combination of state ACS and local BLS data to update local 2000 Census-based MFI estimates until more localized ACS data begin to be available.¹⁴

The step-by-step procedures used to develop FY 2008 estimates for smaller areas are as follows:

1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates.
2. Census 2000 and 2006 American Community Surveys were used to estimate the change in State MFIs for the mid-1999 to end-2006 period. The state income changes for the 1999-2006 period were calculated as follows:

$$\frac{\text{ACS state MFI (2006)}}{\text{Census state MFI (1999)}} = \text{7-year increase factor for ACS Median Family Income} = \text{ACS State Income Change}$$

3. State and Local (metropolitan areas and nonmetropolitan counties) BLS average wage changes for all employees for the 1999-2006 period were calculated:

$$\frac{\frac{\text{BLS Wages (2006)}}{\text{BLS Employees (2006)}}}{\frac{\text{BLS Wages (1999)}}{\text{BLS Employees (1999)}}} = \text{7 year BLS wage increase factor} = \text{BLS Average Wage Change}$$

¹² The caret symbol (^) means applying the exponent 1.25, commonly phrased “raised to the power”.

¹³ These include most nonmetropolitan counties and a few small MSAs and small HUD Metro FMR Areas -- 2,031 total areas.

¹⁴ See the ACS operations plan at <http://www.census.gov/acs/www/Downloads/OpsPlanfinal.pdf> for further details.

4. Local area update factors were derived using local BLS average wage changes in conjunction with state-level income changes. They were combined according to the results of research done on the determinants of income change between 1990 and 2000¹⁵.

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

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

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

6. A state ACS control factor was developed that adjusted for differences between the aggregated results of the step 5 local update factors and the Census-ACS state-level change factor for the same period.¹⁶ This was done as follows:

$$\frac{\text{ACS State MFI (2006)}}{\text{Census State MFI (1999)}} = \text{State Control Factor}$$

State Update Factor
(from step 5)

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

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

8. Convert the step 1 median family income estimate to an April 1, 2008, estimate as follows:

$$\text{Step 1 median family income} \\ * \text{Step 7 Adjusted Local Update Factor} \\ * 1.035 \text{ (3.5\% annual trending)} ^{1.25 \text{ years}} \\ = \text{FY 2008 Median Family Income estimate}$$

¹⁵ The equation is the result of an Ordinary Least-Squares regression on metropolitan area data where the dependent variable is the change in local median family income between 1989 and 1999 (decennial census income years), and the independent variables are the change in state median family income and the change in BLS local average wages during the same period.

¹⁶ Changes in BLS-reported average wages, even though they are a component of family income, are not a direct measure of changes in family income and require adjustment if being used for that purpose

ATTACHMENT 3

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Aguadilla-Isabela-San Sebastián, PR	15400	7700	11400	High Housing Cost
Albany, GA MSA	46700	23350	24150	Historical Exception
Allentown-Bethlehem-Easton, PA HMFA	65800	32900	32950	Historical Exception
Altoona, PA MSA	50700	25350	25750	State Median Based
Anchorage, AK HMFA	77700	38850	39350	Historical Exception
Anderson, IN MSA	54100	27050	32050	Historical Exception
Anderson, SC MSA	52400	26200	27450	Historical Exception
Ann Arbor, MI MSA	80200	40100	41200	Historical Exception
Anniston-Oxford, AL MSA	48800	24400	24750	Historical Exception
Anson County, NC HMFA	42000	21000	24050	State Median Based
Aransas County, TX HMFA	42000	21000	21800	State Median Based
Arecibo, PR HMFA	17900	8950	13700	Historical Exception
Armstrong County, PA HMFA	49700	24850	25750	State Median Based
Athens-Clarke County, GA MSA	54100	27050	27150	Historical Exception
Atlanta-Sandy Springs-Marietta, GA	69200	34600	35600	Historical Exception
Austin County, TX HMFA	55700	27850	28100	Historical Exception
Austin-Round Rock, TX MSA	69100	34550	35550	Historical Exception
Bakersfield, CA MSA	50000	25000	26900	State Median Based
Bangor, ME HMFA	57200	28600	29050	Historical Exception
Barnstable Town, MA MSA	73500	36750	37000	State Median Based
Barranquitas-Aibonito-Quebradillas,	17100	8550	11850	High Housing Cost
Barry County, MI HMFA	59300	29650	30200	Historical Exception
Bates County, MO HMFA	44600	22300	22800	Historical Exception
Battle Creek, MI MSA	54600	27300	29100	Historical Exception
Bay City, MI MSA	53700	26850	27900	Historical Exception
Bend, OR MSA	58200	29100	29400	Historical Exception
Bergen-Passaic, NJ HMFA	86900	43450	43750	Historical Exception
Berkshire County, MA (part) HMFA	63800	31900	37000	State Median Based
Bismarck, ND MSA	64400	32200	32700	Historical Exception
Blacksburg-Christiansburg-Radford,	60700	30350	30800	Historical Exception
Bloomington-Normal, IL MSA	70900	35450	36750	Historical Exception
Bond County, IL HMFA	53900	26950	27800	Historical Exception
Boone County, WV HMFA	40800	20400	20800	Historical Exception
Boulder, CO MSA	85000	42500	43500	Historical Exception
Brown County, OH HMFA	50200	25100	26500	Historical Exception
Brownsville-Harlingen, TX MSA	31000	15500	21800	State Median Based
Brunswick, GA MSA	55700	27850	27950	Historical Exception
Burlington, NC MSA	51400	25700	28050	Historical Exception
Burlington-South Burlington, VT MSA	70100	35050	35300	Historical Exception
Caguas, PR HMFA	23200	11600	13250	High Housing Cost
Calloway County, MO HMFA	53300	26650	32250	Historical Exception
Canton-Massillon, OH MSA	54600	27300	27450	Historical Exception
Carroll County, IN HMFA	58400	29200	29500	Historical Exception
Cass County, MI HMFA	53100	26550	27150	Historical Exception
Cedar Rapids, IA HMFA	62900	31450	33750	Historical Exception
Champaign-Urbana, IL MSA	61600	30800	31300	Historical Exception
Charleston, WV HMFA	48500	24250	26950	Historical Exception
Charlotte-Gastonia-Concord, NC-SC H	64300	32150	32200	Historical Exception
Chattanooga, TN-GA MSA	53100	26550	26700	Historical Exception
Chicago-Naperville-Joliet, IL HMFA	71600	35800	37700	Historical Exception
Cleveland, TN MSA	47000	23500	26200	Historical Exception
Columbia, MO MSA	60700	30350	31000	Historical Exception
Columbia, SC HMFA	59200	29600	30300	Historical Exception
Corpus Christi, TX HMFA	47800	23900	24100	Historical Exception
Corvallis, OR MSA	68000	34000	34050	Historical Exception
Cumberland County, ME (part) HMFA	57700	28850	28900	Historical Exception
Cumberland, MD-WV MSA	50100	25050	33100	State Median Based
Dallas County, MO HMFA	40300	20150	22400	Historical Exception
Dallas, TX HMFA	64800	32400	33250	Historical Exception
Dalton, GA HMFA	51300	25650	26450	Historical Exception
Danville, IL MSA	49400	24700	26100	Historical Exception
Danville, VA MSA	46800	23400	25300	State Median Based
Darlington County, SC HMFA	45200	22600	23300	Historical Exception
Davenport-Moline-Rock Island, IA-IL	58800	29400	30050	Historical Exception
Dayton, OH HMFA	59800	29900	30100	Historical Exception
Decatur, AL MSA	53100	26550	26850	Historical Exception
Des Moines-West Des Moines, IA MSA	67900	33950	34050	Historical Exception
Detroit-Warren-Livonia, MI HMFA	68400	34200	34950	Historical Exception
Dothan, AL HMFA	48300	24150	24550	Historical Exception

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METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Dover, DE MSA	55300	27650	29350	Historical Exception
Dubuque, IA MSA	59200	29600	29750	Historical Exception
Durham, NC HMFA	62100	31050	35650	Historical Exception
Eastern Worcester County, MA HMFA	101800	50900	49200	Low Housing CostUSM
El Centro, CA MSA	45100	22550	26900	State Median Based
El Paso, TX MSA	37200	18600	21800	State Median Based
Elkhart-Goshen, IN MSA	56900	28450	29650	Historical Exception
Erie, PA MSA	54100	27050	27150	Historical Exception
Fajardo, PR MSA	21900	10950	15150	Historical Exception
Fayetteville-Springdale-Rogers, AR	52600	26300	26550	Historical Exception
Fitchburg-Leominster, MA HMFA	66200	33100	37000	State Median Based
Flagstaff, AZ MSA	56700	28350	29500	High Housing Cost
Flint, MI MSA	55200	27600	28900	Historical Exception
Florence, SC HMFA	47700	23850	24500	Historical Exception
Fort Lauderdale, FL HMFA	64000	32000	35600	High Housing Cost
Fort Wayne, IN MSA	59100	29550	30650	Historical Exception
Franklin County, MA (part) HMFA	65900	32950	37000	State Median Based
Fresno, CA MSA	49900	24950	26900	State Median Based
Gadsden, AL MSA	44300	22150	23700	Historical Exception
Gainesville, GA MSA	57100	28550	29700	Historical Exception
Gibson County, IN HMFA	55000	27500	29100	Historical Exception
Grand Rapids-Wyoming, MI HMFA	59200	29600	31050	Historical Exception
Green Bay, WI HMFA	62900	31450	32300	Historical Exception
Greene County, IN HMFA	49000	24500	26750	Historical Exception
Greene County, NC HMFA	42900	21450	24050	State Median Based
Greensboro-High Point, NC HMFA	56100	28050	28200	Historical Exception
Greenville-Mauldin-Easley, SC MSA	55100	27550	28250	Historical Exception
Grundy County, IL HMFA	71900	35950	36400	Historical Exception
Guayama, PR MSA	18400	9200	12000	High Housing Cost
Hagerstown, MD HMFA	63900	31950	33100	State Median Based
Hanford-Corcoran, CA MSA	50100	25050	26900	State Median Based
Haralson County, GA HMFA	46100	23050	23200	Historical Exception
Harrisonburg, VA MSA	56400	28200	28350	Historical Exception
Haywood County, NC HMFA	47700	23850	24050	State Median Based
Henry County, AL HMFA	45700	22850	23800	Historical Exception
Hickman County, TN HMFA	43200	21600	23250	Historical Exception
Hickory-Lenoir-Morganton, NC MSA	50900	25450	25750	Historical Exception
Hinesville-Port Stewart, GA HMFA	44400	22200	23200	Historical Exception
Hoke County, NC HMFA	42000	21000	24050	State Median Based
Holland-Grand Haven, MI MSA	68700	34350	34900	Historical Exception
Honolulu, HI MSA	77300	38650	47500	High Housing Cost
Huntsville, AL MSA	64500	32250	32400	Historical Exception
Ionia County, MI HMFA	56900	28450	29350	Historical Exception
Iowa City, IA HMFA	71900	35950	36300	Historical Exception
Iowa County, WI HMFA	60300	30150	33250	Historical Exception
Jackson, MI MSA	57100	28550	29850	Historical Exception
Jackson, TN MSA	51000	25500	25850	Historical Exception
Jacksonville, NC MSA	46400	23200	24050	State Median Based
Jasper County, IN HMFA	58500	29250	29950	Historical Exception
Jefferson City, MO HMFA	62500	31250	32250	Historical Exception
Jefferson County, WV HMFA	65800	32900	33100	Historical Exception
Jersey City, NJ HMFA	54500	27250	34750	High Housing Cost
Johnson City, TN MSA	44700	22350	24900	Historical Exception
Johnstown, PA MSA	47200	23600	25750	State Median Based
Joplin, MO MSA	44700	22350	23950	Historical Exception
Kansas City, MO-KS HMFA	67800	33900	34200	Historical Exception
Kendall County, IL HMFA	81700	40850	41950	Historical Exception
Kennewick-Richland-Pasco, WA MSA	61200	30600	30950	Historical Exception
Kershaw County, SC HMFA	53200	26600	26850	Historical Exception
Kokomo, IN MSA	57400	28700	31100	Historical Exception
Lafayette, IN HMFA	57600	28800	29950	Historical Exception
Lake Havasu City-Kingman, AZ MSA	45000	22500	29550	Historical Exception
Lansing-East Lansing, MI MSA	62700	31350	32450	Historical Exception
Laredo, TX MSA	36000	18000	21800	State Median Based
Las Cruces, NM MSA	42100	21050	21600	State Median Based
Lawrence, KS MSA	63700	31850	32350	Historical Exception
Le Flore County, OK HMFA	40100	20050	21000	State Median Based
Lewiston-Auburn, ME MSA	52900	26450	27200	Historical Exception
Lincoln, NE HMFA	65800	32900	33050	Historical Exception

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METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Livingston County, MI HMFA	83900	41950	44400	Historical Exception
Long County, GA HMFA	39700	19850	23200	Historical Exception
Longview, WA MSA	54700	27350	27500	Historical Exception
Los Angeles-Long Beach, CA HMFA	59800	29900	37900	High Housing Cost
Macon, GA MSA	52000	26000	27500	Historical Exception
Macoupin County, IL HMFA	51300	25650	25800	Historical Exception
Madera, CA MSA	47900	23950	26900	State Median Based
Manchester, NH HMFA	76400	38200	38450	Historical Exception
Mansfield, OH MSA	52500	26250	26350	Historical Exception
Marshall County, MS HMFA	39900	19950	22200	State Median Based
Martinsburg, WV HMFA	60500	30250	33100	State Median Based
Matanuska-Susitna Borough, AK HMFA	68600	34300	35200	Historical Exception
Mayagüez, PR MSA	19700	9850	12950	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	31600	15800	21800	State Median Based
McDonald County, MO HMFA	38000	19000	22250	Historical Exception
Medford, OR MSA	50500	25250	26450	Historical Exception
Memphis, TN-MS-AR HMFA	54400	27200	28650	Historical Exception
Merced, CA MSA	47400	23700	26900	State Median Based
Meriwether County, GA HMFA	45200	22600	23200	Historical Exception
Miami-Miami Beach-Kendall, FL HMFA	49200	24600	30150	High Housing Cost
Michigan City-La Porte, IN MSA	58100	29050	29150	Historical Exception
Milford-Ansonia-Seymour, CT HMFA	81600	40800	40850	Historical Exception
Mobile, AL MSA	47900	23950	24750	Historical Exception
Moniteau County, MO HMFA	50900	25450	26200	Historical Exception
Monroe, MI MSA	66200	33100	34950	Historical Exception
Morgantown, WV MSA	50500	25250	27100	Historical Exception
Muncie, IN MSA	50500	25250	26750	Historical Exception
Muskegon-Norton Shores, MI MSA	53200	26600	31050	Historical Exception
Myrtle Beach-Conway-North Myrtle Be	50400	25200	25750	Historical Exception
Naples-Marco Island, FL MSA	69200	34600	34900	Historical Exception
New Bedford, MA HMFA	54900	27450	36600	Historical Exception
New York, NY HMFA	59700	29850	38400	High Housing Cost
Newark, NJ HMFA	83800	41900	42200	Historical Exception
Newaygo County, MI HMFA	48400	24200	25600	Historical Exception
Newport-Middleton-Portsmouth, RI HM	77100	38550	38700	Historical Exception
Niles-Benton Harbor, MI MSA	54300	27150	27550	Historical Exception
Oconto County, WI HMFA	56100	28050	28100	State Median Based
Odessa, TX MSA	47000	23500	24250	Historical Exception
Okmulgee County, OK HMFA	41400	20700	22000	State Median Based
Orange County, CA HMFA	84100	42050	46500	High Housing Cost
Owen County, IN HMFA	48400	24200	26750	Historical Exception
Oxnard-Thousand Oaks-Ventura, CA MS	83900	41950	42850	Historical Exception
Penobscot County, ME (part) HMFA	45700	22850	24650	Historical Exception
Pike County, PA HMFA	61300	30650	34100	Historical Exception
Pittsfield, MA HMFA	64800	32400	37000	State Median Based
Poinsett County, AR HMFA	39200	19600	21000	State Median Based
Polk County, MO HMFA	43700	21850	22500	Historical Exception
Ponce, PR MSA	18500	9250	13950	High Housing Cost
Portland, ME HMFA	67600	33800	34100	Historical Exception
Portland-Vancouver-Beaverton, OR-WA	67500	33750	33950	Historical Exception
Providence-Fall River, RI-MA HMFA	68300	34150	36600	Historical Exception
Pueblo, CO MSA	48700	24350	26950	Historical Exception
Putnam County, IN HMFA	53500	26750	27300	Historical Exception
Racine, WI MSA	64600	32300	32950	Historical Exception
Reading, PA MSA	60500	30250	32300	Historical Exception
Redding, CA MSA	53300	26650	26900	State Median Based
Riverside-San Bernardino-Ontario, C	62000	31000	33300	High Housing Cost
Rochester, NY MSA	63500	31750	32050	Historical Exception
Rockford, IL MSA	60500	30250	31800	Historical Exception
Rockingham County, NC HMFA	47600	23800	24050	State Median Based
Rocky Mount, NC MSA	47700	23850	24400	Historical Exception
Rome, GA MSA	49600	24800	25100	Historical Exception
Sagadahoc County, ME HMFA	60600	30300	30650	Historical Exception
Saginaw-Saginaw Township North, MI	51600	25800	27900	Historical Exception
Salem, OR MSA	56200	28100	28400	Historical Exception
Salisbury, MD HMFA	60700	30350	33100	State Median Based
San Diego-Carlsbad-San Marcos, CA M	72100	36050	39500	High Housing Cost
San Francisco, CA HMFA	94300	47150	56550	Historical Exception
San Germán-Cabo Rojo, PR MSA	18500	9250	11350	Historical Exception

ATTACHMENT 3

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
San Jose-Sunnyvale-Santa Clara, CA	97800	48900	53050	Historical Exception
San Juan-Guaynabo, PR HMFA	25200	12600	15150	Historical Exception
Santa Barbara-Santa Maria-Goleta, C	65200	32600	38900	High Housing Cost
Santa Cruz-Watsonville, CA MSA	79900	39950	43500	High Housing Cost
Santa Fe, NM MSA	64300	32150	33000	Historical Exception
Savannah, GA MSA	54800	27400	28800	Historical Exception
Sharon, PA HMFA	51700	25850	26050	Historical Exception
Sheboygan, WI MSA	64000	32000	32350	Historical Exception
Simpson County, MS HMFA	39100	19550	20150	State Median Based
Sioux City, IA-NE-SD MSA	55600	27800	27850	Historical Exception
Somerset County, MD HMFA	49500	24750	33100	State Median Based
Spartanburg, SC MSA	54000	27000	27450	Historical Exception
Spokane, WA MSA	56700	28350	28800	Historical Exception
Springfield, IL MSA	64500	32250	32450	Historical Exception
Springfield, MA HMFA	64800	32400	37000	State Median Based
Springfield, MO HMFA	49300	24650	25700	Historical Exception
Springfield, OH MSA	54500	27250	30100	Historical Exception
St. Joseph, MO-KS MSA	50100	25050	26100	Historical Exception
St. Louis, MO-IL HMFA	65000	32500	32950	Historical Exception
Sullivan County, IN HMFA	45500	22750	26750	Historical Exception
Sumter, SC MSA	45300	22650	23300	Historical Exception
Taunton-Mansfield-Norton, MA HMFA	79300	39650	41350	Historical Exception
Terre Haute, IN HMFA	48300	24150	26750	Historical Exception
Topeka, KS MSA	59200	29600	30200	Historical Exception
Trenton-Ewing, NJ MSA	83100	41550	42700	Historical Exception
Tunica County, MS HMFA	30400	15200	22200	State Median Based
Valdosta, GA MSA	45600	22800	24600	Historical Exception
Vallejo-Fairfield, CA MSA	74300	37150	37700	Historical Exception
Victoria, TX HMFA	50800	25400	26500	Historical Exception
Visalia-Porterville, CA MSA	46900	23450	26900	State Median Based
Waco, TX MSA	48200	24100	25200	Historical Exception
Walker County, AL HMFA	44900	22450	22700	State Median Based
Washington County, IN HMFA	49700	24850	26400	Historical Exception
Washington County, MO HMFA	38000	19000	22400	Historical Exception
Washington-Arlington-Alexandria, DC	99000	49500	49200	Low Housing CostUSM
Waterbury, CT HMFA	63700	31850	38450	State Median Based
Waterloo-Cedar Falls, IA HMFA	57400	28700	28800	Historical Exception
Weirton-Steubenville, WV-OH MSA	46900	23450	25900	Historical Exception
West Palm Beach-Boca Raton, FL HMFA	66000	33000	34600	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI	70300	35150	36600	Historical Exception
Western Worcester County, MA HMFA	61000	30500	37000	State Median Based
Wheeling, WV-OH MSA	45800	22900	24100	Historical Exception
Wichita, KS HMFA	59300	29650	30600	Historical Exception
Williamsport, PA MSA	50500	25250	25750	State Median Based
Winchester, VA-WV MSA	59800	29900	30450	Historical Exception
Winston-Salem, NC MSA	57300	28650	29100	Historical Exception
Yakima, WA MSA	48000	24000	26300	State Median Based
Yauco, PR MSA	16700	8350	13400	Historical Exception
York County, ME (part) HMFA	60300	30150	30700	Historical Exception
York-Kittery-South Berwick, ME HMFA	73300	36650	36700	Historical Exception
Youngstown-Warren-Boardman, OH HMFA	52000	26000	26050	Historical Exception
Yuba City, CA MSA	53400	26700	26900	State Median Based
Yuma, AZ MSA	42500	21250	21650	High Housing Cost

ATTACHMENT 4

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Aguadilla-Isabela-San Sebastián, PR	15400	7700	18250	High Housing Cost
Albany, GA MSA	46700	23350	38650	Historical Exception
Allentown-Bethlehem-Easton, PA HMFA	65800	32900	52700	Historical Exception
Altoona, PA MSA	50700	25350	41200	State Median Based
Anchorage, AK HMFA	77700	38850	61500	Capped by US Median
Anderson, IN MSA	54100	27050	51300	Historical Exception
Anderson, SC MSA	52400	26200	43900	Historical Exception
Ann Arbor, MI MSA	80200	40100	61500	Capped by US Median
Anniston-Oxford, AL MSA	48800	24400	39600	Historical Exception
Anson County, NC HMFA	42000	21000	38500	State Median Based
Aransas County, TX HMFA	42000	21000	34900	State Median Based
Arecibo, PR HMFA	17900	8950	21900	Historical Exception
Armstrong County, PA HMFA	49700	24850	41200	State Median Based
Athens-Clarke County, GA MSA	54100	27050	43450	Historical Exception
Atlanta-Sandy Springs-Marietta, GA	69200	34600	56950	Historical Exception
Austin County, TX HMFA	55700	27850	44950	Historical Exception
Austin-Round Rock, TX MSA	69100	34550	56900	Historical Exception
Bakersfield, CA MSA	50000	25000	43050	State Median Based
Baltimore-Towson, MD HMFA	78200	39100	61500	Capped by US Median
Bangor, ME HMFA	57200	28600	46500	Historical Exception
Barnstable Town, MA MSA	73500	36750	59200	State Median Based
Barranquitas-Aibonito-Quebradillas,	17100	8550	18950	High Housing Cost
Barry County, MI HMFA	59300	29650	48300	Historical Exception
Bates County, MO HMFA	44600	22300	36500	Historical Exception
Battle Creek, MI MSA	54600	27300	46550	Historical Exception
Bay City, MI MSA	53700	26850	44650	Historical Exception
Bend, OR MSA	58200	29100	47050	Historical Exception
Bergen-Passaic, NJ HMFA	86900	43450	61500	Capped by US Median
Berkshire County, MA (part) HMFA	63800	31900	59200	State Median Based
Bismarck, ND MSA	64400	32200	52300	Historical Exception
Blacksburg-Christiansburg-Radford,	60700	30350	49300	Historical Exception
Bloomington-Normal, IL MSA	70900	35450	58800	Historical Exception
Bond County, IL HMFA	53900	26950	44500	Historical Exception
Boone County, WV HMFA	40800	20400	33300	Historical Exception
Boston-Cambridge-Quincy, MA-NH HMFA	85800	42900	66150	Historical Exception
Boulder, CO MSA	85000	42500	61500	Capped by US Median
Bridgeport, CT HMFA	81100	40550	61500	Capped by US Median
Brown County, OH HMFA	50200	25100	42400	Historical Exception
Brownsville-Harlingen, TX MSA	31000	15500	34900	State Median Based
Brunswick, GA MSA	55700	27850	44700	Historical Exception
Burlington, NC MSA	51400	25700	44900	Historical Exception
Burlington-South Burlington, VT MSA	70100	35050	56500	Historical Exception
Caguas, PR HMFA	23200	11600	21200	High Housing Cost
Calloway County, MO HMFA	53300	26650	51600	Historical Exception
Canton-Massillon, OH MSA	54600	27300	43900	Historical Exception
Carroll County, IN HMFA	58400	29200	47200	Historical Exception
Cass County, MI HMFA	53100	26550	43450	Historical Exception
Cedar Rapids, IA HMFA	62900	31450	54000	Historical Exception
Champaign-Urbana, IL MSA	61600	30800	50100	Historical Exception
Charleston, WV HMFA	48500	24250	43100	Historical Exception
Charlotte-Gastonia-Concord, NC-SC H	64300	32150	51500	Historical Exception
Chattanooga, TN-GA MSA	53100	26550	42700	Historical Exception
Chicago-Naperville-Joliet, IL HMFA	71600	35800	60300	Historical Exception
Cleveland, TN MSA	47000	23500	41900	Historical Exception
Colchester-Lebanon, CT HMFA	86400	43200	61500	Capped by US Median
Columbia, MO MSA	60700	30350	49600	Historical Exception
Columbia, SC HMFA	59200	29600	48500	Historical Exception
Corpus Christi, TX HMFA	47800	23900	38550	Historical Exception
Corvallis, OR MSA	68000	34000	54500	Historical Exception
Cumberland County, ME (part) HMFA	57700	28850	46250	Historical Exception
Cumberland, MD-WV MSA	50100	25050	52950	State Median Based
Dallas County, MO HMFA	40300	20150	35850	Historical Exception
Dallas, TX HMFA	64800	32400	53200	Historical Exception
Dalton, GA HMFA	51300	25650	42300	Historical Exception
Danbury, CT HMFA	104500	52250	67700	High Housing Cost
Danville, IL MSA	49400	24700	41750	Historical Exception
Danville, VA MSA	46800	23400	40500	State Median Based
Darlington County, SC HMFA	45200	22600	37300	Historical Exception
Davenport-Moline-Rock Island, IA-IL	58800	29400	48100	Historical Exception
Dayton, OH HMFA	59800	29900	48150	Historical Exception

ATTACHMENT 4

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Decatur, AL MSA	53100	26550	42950	Historical Exception
Des Moines-West Des Moines, IA MSA	67900	33950	54500	Historical Exception
Detroit-Warren-Livonia, MI HMFA	68400	34200	55900	Historical Exception
Dothan, AL HMFA	48300	24150	39300	Historical Exception
Dover, DE MSA	55300	27650	46950	Historical Exception
Dubuque, IA MSA	59200	29600	47600	Historical Exception
Durham, NC HMFA	62100	31050	57050	Historical Exception
Eastern Worcester County, MA HMFA	101800	50900	66150	Historical Exception
Easton-Raynham, MA HMFA	96200	48100	62900	Historical Exception
El Centro, CA MSA	45100	22550	43050	State Median Based
El Paso, TX MSA	37200	18600	34900	State Median Based
Elkhart-Goshen, IN MSA	56900	28450	47450	Historical Exception
Erie, PA MSA	54100	27050	43450	Historical Exception
Fajardo, PR MSA	21900	10950	24250	Historical Exception
Fayetteville-Springdale-Rogers, AR	52600	26300	42500	Historical Exception
Fitchburg-Leominster, MA HMFA	66200	33100	59200	State Median Based
Flagstaff, AZ MSA	56700	28350	47200	High Housing Cost
Flint, MI MSA	55200	27600	46250	Historical Exception
Florence, SC HMFA	47700	23850	39200	Historical Exception
Fort Lauderdale, FL HMFA	64000	32000	56950	High Housing Cost
Fort Wayne, IN MSA	59100	29550	49050	Historical Exception
Franklin County, MA (part) HMFA	65900	32950	59200	State Median Based
Fresno, CA MSA	49900	24950	43050	State Median Based
Gadsden, AL MSA	44300	22150	37900	Historical Exception
Gainesville, GA MSA	57100	28550	47500	Historical Exception
Gibson County, IN HMFA	55000	27500	46550	Historical Exception
Grand Rapids-Wyoming, MI HMFA	59200	29600	49700	Historical Exception
Green Bay, WI HMFA	62900	31450	51700	Historical Exception
Greene County, IN HMFA	49000	24500	42800	Historical Exception
Greene County, NC HMFA	42900	21450	38500	State Median Based
Greensboro-High Point, NC HMFA	56100	28050	45100	Historical Exception
Greenville-Mauldin-Easley, SC MSA	55100	27550	45200	Historical Exception
Grundy County, IL HMFA	71900	35950	58250	Historical Exception
Guayama, PR MSA	18400	9200	19200	High Housing Cost
Hagerstown, MD HMFA	63900	31950	52950	State Median Based
Hanford-Corcoran, CA MSA	50100	25050	43050	State Median Based
Haralson County, GA HMFA	46100	23050	37100	Historical Exception
Harrisonburg, VA MSA	56400	28200	45350	Historical Exception
Hartford-West Hartford-East Hartfor	81100	40550	61500	Capped by US Median
Haywood County, NC HMFA	47700	23850	38500	State Median Based
Henry County, AL HMFA	45700	22850	38100	Historical Exception
Hickman County, TN HMFA	43200	21600	37200	Historical Exception
Hickory-Lenoir-Morganton, NC MSA	50900	25450	41200	Historical Exception
Hinesville-Port Stewart, GA HMFA	44400	22200	37100	Historical Exception
Hoke County, NC HMFA	42000	21000	38500	State Median Based
Holland-Grand Haven, MI MSA	68700	34350	55850	Historical Exception
Honolulu, HI MSA	77300	38650	76000	High Housing Cost
Huntsville, AL MSA	64500	32250	51850	Historical Exception
Ionia County, MI HMFA	56900	28450	46950	Historical Exception
Iowa City, IA HMFA	71900	35950	58100	Historical Exception
Iowa County, WI HMFA	60300	30150	53200	Historical Exception
Jackson, MI MSA	57100	28550	47750	Historical Exception
Jackson, TN MSA	51000	25500	41350	Historical Exception
Jacksonville, NC MSA	46400	23200	38500	State Median Based
Jasper County, IN HMFA	58500	29250	47900	Historical Exception
Jefferson City, MO HMFA	62500	31250	51600	Historical Exception
Jefferson County, WV HMFA	65800	32900	52950	Historical Exception
Jersey City, NJ HMFA	54500	27250	55600	High Housing Cost
Johnson City, TN MSA	44700	22350	39850	Historical Exception
Johnstown, PA MSA	47200	23600	41200	State Median Based
Joplin, MO MSA	44700	22350	38300	Historical Exception
Kansas City, MO-KS HMFA	67800	33900	54700	Historical Exception
Kendall County, IL HMFA	81700	40850	61500	Capped by US Median
Kennewick-Richland-Pasco, WA MSA	61200	30600	49500	Historical Exception
Kershaw County, SC HMFA	53200	26600	42950	Historical Exception
Kokomo, IN MSA	57400	28700	49750	Historical Exception
Lafayette, IN HMFA	57600	28800	47900	Historical Exception
Lake Havasu City-Kingman, AZ MSA	45000	22500	47300	Historical Exception
Lansing-East Lansing, MI MSA	62700	31350	51900	Historical Exception
Laredo, TX MSA	36000	18000	34900	State Median Based

ATTACHMENT 4

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Las Cruces, NM MSA	42100	21050	34550	State Median Based
Lawrence, KS MSA	63700	31850	51750	Historical Exception
Lawrence, MA-NH HMFA	80600	40300	61500	Capped by US Median
Le Flore County, OK HMFA	40100	20050	33600	State Median Based
Lewiston-Auburn, ME MSA	52900	26450	43500	Historical Exception
Lincoln, NE HMFA	65800	32900	52900	Historical Exception
Livingston County, MI HMFA	83900	41950	61500	Capped by US Median
Long County, GA HMFA	39700	19850	37100	Historical Exception
Longview, WA MSA	54700	27350	44000	Historical Exception
Los Angeles-Long Beach, CA HMFA	59800	29900	60650	High Housing Cost
Lowell, MA HMFA	84800	42400	61500	Capped by US Median
Macon, GA MSA	52000	26000	44000	Historical Exception
Macoupin County, IL HMFA	51300	25650	41300	Historical Exception
Madera, CA MSA	47900	23950	43050	State Median Based
Madison, WI HMFA	77600	38800	61500	Capped by US Median
Manchester, NH HMFA	76400	38200	61500	Capped by US Median
Mansfield, OH MSA	52500	26250	42150	Historical Exception
Marshall County, MS HMFA	39900	19950	35500	State Median Based
Martinsburg, WV HMFA	60500	30250	52950	State Median Based
Matanuska-Susitna Borough, AK HMFA	68600	34300	56300	Historical Exception
Mayagüez, PR MSA	19700	9850	20700	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	31600	15800	34900	State Median Based
McDonald County, MO HMFA	38000	19000	35600	Historical Exception
Medford, OR MSA	50500	25250	42300	Historical Exception
Memphis, TN-MS-AR HMFA	54400	27200	45850	Historical Exception
Merced, CA MSA	47400	23700	43050	State Median Based
Meriwether County, GA HMFA	45200	22600	37100	Historical Exception
Miami-Miami Beach-Kendall, FL HMFA	49200	24600	48250	High Housing Cost
Michigan City-La Porte, IN MSA	58100	29050	46650	Historical Exception
Middlesex-Somerset-Hunterdon, NJ HM	96700	48350	62500	High Housing Cost
Milford-Ansonia-Seymour, CT HMFA	81600	40800	61500	Capped by US Median
Minneapolis-St. Paul-Bloomington, M	80900	40450	61500	Capped by US Median
Mobile, AL MSA	47900	23950	39600	Historical Exception
Moniteau County, MO HMFA	50900	25450	41900	Historical Exception
Monmouth-Ocean, NJ HMFA	85000	42500	61500	Capped by US Median
Monroe, MI MSA	66200	33100	55900	Historical Exception
Morgantown, WV MSA	50500	25250	43350	Historical Exception
Muncie, IN MSA	50500	25250	42800	Historical Exception
Muskegon-Norton Shores, MI MSA	53200	26600	49700	Historical Exception
Myrtle Beach-Conway-North Myrtle Be	50400	25200	41200	Historical Exception
Napa, CA MSA	79600	39800	61500	Capped by US Median
Naples-Marco Island, FL MSA	69200	34600	55850	Historical Exception
Nashua, NH HMFA	87400	43700	61500	Capped by US Median
Nassau-Suffolk, NY HMFA	97100	48550	71300	High Housing Cost
New Bedford, MA HMFA	54900	27450	58550	Historical Exception
New Haven-Meriden, CT HMFA	78300	39150	61500	Capped by US Median
New York, NY HMFA	59700	29850	61450	High Housing Cost
Newark, NJ HMFA	83800	41900	61500	Capped by US Median
Newaygo County, MI HMFA	48400	24200	40950	Historical Exception
Newport-Middleton-Portsmouth, RI HM	77100	38550	61500	Capped by US Median
Niles-Benton Harbor, MI MSA	54300	27150	44100	Historical Exception
Norwich-New London, CT HMFA	77400	38700	61500	Capped by US Median
Oakland-Fremont, CA HMFA	86100	43050	66250	Historical Exception
Oconto County, WI HMFA	56100	28050	44950	State Median Based
Odessa, TX MSA	47000	23500	38800	Historical Exception
Okmulgee County, OK HMFA	41400	20700	35200	State Median Based
Orange County, CA HMFA	84100	42050	74400	High Housing Cost
Owen County, IN HMFA	48400	24200	42800	Historical Exception
Oxnard-Thousand Oaks-Ventura, CA MS	83900	41950	68550	Historical Exception
Penobscot County, ME (part) HMFA	45700	22850	39450	Historical Exception
Pike County, PA HMFA	61300	30650	54550	Historical Exception
Pittsfield, MA HMFA	64800	32400	59200	State Median Based
Poinsett County, AR HMFA	39200	19600	33600	State Median Based
Polk County, MO HMFA	43700	21850	36000	Historical Exception
Ponce, PR MSA	18500	9250	22300	High Housing Cost
Portland, ME HMFA	67600	33800	54550	Historical Exception
Portland-Vancouver-Beaverton, OR-WA	67500	33750	54300	Historical Exception
Portsmouth-Rochester, NH HMFA	77300	38650	61500	Capped by US Median
Poughkeepsie-Newburgh-Middletown, N	78900	39450	61500	Capped by US Median
Providence-Fall River, RI-MA HMFA	68300	34150	58550	Historical Exception

ATTACHMENT 4

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Pueblo, CO MSA	48700	24350	43100	Historical Exception
Putnam County, IN HMFA	53500	26750	43700	Historical Exception
Racine, WI MSA	64600	32300	52700	Historical Exception
Reading, PA MSA	60500	30250	51700	Historical Exception
Redding, CA MSA	53300	26650	43050	State Median Based
Riverside-San Bernardino-Ontario, C	62000	31000	53300	High Housing Cost
Rochester, NY MSA	63500	31750	51300	Historical Exception
Rockford, IL MSA	60500	30250	50900	Historical Exception
Rockingham County, NC HMFA	47600	23800	38500	State Median Based
Rockland County, NY HMFA	96700	48350	61500	Capped by US Median
Rocky Mount, NC MSA	47700	23850	39050	Historical Exception
Rome, GA MSA	49600	24800	40150	Historical Exception
Sagadahoc County, ME HMFA	60600	30300	49050	Historical Exception
Saginaw-Saginaw Township North, MI	51600	25800	44650	Historical Exception
Salem, OR MSA	56200	28100	45450	Historical Exception
Salisbury, MD HMFA	60700	30350	52950	State Median Based
San Benito County, CA HMFA	78000	39000	61500	Capped by US Median
San Diego-Carlsbad-San Marcos, CA M	72100	36050	63200	High Housing Cost
San Francisco, CA HMFA	94300	47150	90500	Historical Exception
San Germán-Cabo Rojo, PR MSA	18500	9250	18150	Historical Exception
San Jose-Sunnyvale-Santa Clara, CA	97800	48900	84900	Historical Exception
San Juan-Guaynabo, PR HMFA	25200	12600	24250	Historical Exception
Santa Barbara-Santa Maria-Goleta, C	65200	32600	62250	High Housing Cost
Santa Cruz-Watsonville, CA MSA	79900	39950	69600	High Housing Cost
Santa Fe, NM MSA	64300	32150	52800	Historical Exception
Santa Rosa-Petaluma, CA MSA	77800	38900	61500	Capped by US Median
Savannah, GA MSA	54800	27400	46100	Historical Exception
Seattle-Bellevue, WA HMFA	81400	40700	61500	Capped by US Median
Sharon, PA HMFA	51700	25850	41700	Historical Exception
Sheboygan, WI MSA	64000	32000	51750	Historical Exception
Simpson County, MS HMFA	39100	19550	32250	State Median Based
Sioux City, IA-NE-SD MSA	55600	27800	44550	Historical Exception
Somerset County, MD HMFA	49500	24750	52950	State Median Based
Southern Middlesex County, CT HMFA	93900	46950	61500	Capped by US Median
Spartanburg, SC MSA	54000	27000	43900	Historical Exception
Spokane, WA MSA	56700	28350	46100	Historical Exception
Springfield, IL MSA	64500	32250	51900	Historical Exception
Springfield, MA HMFA	64800	32400	59200	State Median Based
Springfield, MO HMFA	49300	24650	41100	Historical Exception
Springfield, OH MSA	54500	27250	48150	Historical Exception
St. Joseph, MO-KS MSA	50100	25050	41750	Historical Exception
St. Louis, MO-IL HMFA	65000	32500	52700	Historical Exception
Stamford-Norwalk, CT HMFA	117800	58900	76550	High Housing Cost
Sullivan County, IN HMFA	45500	22750	42800	Historical Exception
Summit County, UT HMFA	87000	43500	61500	Capped by US Median
Sumter, SC MSA	45300	22650	37300	Historical Exception
Taunton-Mansfield-Norton, MA HMFA	79300	39650	66150	Historical Exception
Terre Haute, IN HMFA	48300	24150	42800	Historical Exception
Topeka, KS MSA	59200	29600	48300	Historical Exception
Trenton-Ewing, NJ MSA	83100	41550	61500	Capped by US Median
Tunica County, MS HMFA	30400	15200	35500	State Median Based
Valdosta, GA MSA	45600	22800	39350	Historical Exception
Vallejo-Fairfield, CA MSA	74300	37150	60300	Historical Exception
Victoria, TX HMFA	50800	25400	42400	Historical Exception
Visalia-Porterville, CA MSA	46900	23450	43050	State Median Based
Waco, TX MSA	48200	24100	40300	Historical Exception
Walker County, AL HMFA	44900	22450	36300	State Median Based
Warren County, NJ HMFA	83300	41650	61500	Capped by US Median
Washington County, IN HMFA	49700	24850	42250	Historical Exception
Washington County, MO HMFA	38000	19000	35850	Historical Exception
Washington-Arlington-Alexandria, DC	99000	49500	61500	Capped by US Median
Waterbury, CT HMFA	63700	31850	61500	Capped by US Median
Waterloo-Cedar Falls, IA HMFA	57400	28700	46100	Historical Exception
Weirton-Steubenville, WV-OH MSA	46900	23450	41450	Historical Exception
West Palm Beach-Boca Raton, FL HMFA	66000	33000	55350	High Housing Cost
Westchester County, NY Statutory Ex	101600	50800	70800	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI	70300	35150	58550	Historical Exception
Western Rockingham County, NH HMFA	90600	45300	61500	Capped by US Median
Western Worcester County, MA HMFA	61000	30500	59200	State Median Based
Wheeling, WV-OH MSA	45800	22900	38550	Historical Exception

ATTACHMENT 4

METROPOLITAN FMR AREAS WITH ADJUSTED FY 2008 LOW INCOME LIMITS

METROPOLITAN AREA	FY2008 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Wichita, KS HMFA	59300	29650	48950	Historical Exception
Williamsport, PA MSA	50500	25250	41200	State Median Based
Winchester, VA-WV MSA	59800	29900	48700	Historical Exception
Winston-Salem, NC MSA	57300	28650	46550	Historical Exception
Worcester, MA HMFA	76900	38450	61500	Capped by US Median
Yakima, WA MSA	48000	24000	42100	State Median Based
Yauco, PR MSA	16700	8350	21450	Historical Exception
York County, ME (part) HMFA	60300	30150	49100	Historical Exception
York-Kittery-South Berwick, ME HMFA	73300	36650	58700	Historical Exception
Youngstown-Warren-Boardman, OH HMFA	52000	26000	41700	Historical Exception
Yuba City, CA MSA	53400	26700	43050	State Median Based
Yuma, AZ MSA	42500	21250	34650	High Housing Cost

Attachment 5
 FY 2007 - 2008 Distribution of changes in Area Median Income --
 (100 Percent = FY 2007 Income Level)

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125	125.1% or more	
AK						26	1					103
AL					3	9	38	3				106
AR					1	63	2					104
AZ						4	8	2				107
CA				1	5	35	10					104
CO						51	4					103
CT						10	2					104
DE				1		1						98
FL						8	42	2				107
GA					3	100	7					104
GU						1						104
HI						3	2					105
IA					1	89						101
ID						26	12					105
IL					2	79	1					102
IN					5	57	4					103
KS						87	5					105
KY						85	9					105
LA						36	7	1				104
MA						13	4					105
MD						9	4					104
ME					4	15						100
MI					9	64	2					101
MN						70	1					104
MO					2	94	1					103
MS				1	1	66	1	1				104
MT						19	35	1				106
NC						45	33	3				105
ND						49	2	1				104
NE						87	1					103
NH					1	6	3					105
NJ					1	3						103
NM						1	25	4				109
NV							16					107
NY					1	40	6					103
OH					4	59	1	2				103
OK						64	2	1				104
OR					2	8	19	2				106
PA					1	43	5	2				103
PR					5	5	2					101
RI					2	4						100
SC					1	32	2	1				104
SD						5	57					106
TN				1	2	68	3					103
TX					1	167	42	2	1			105
UT						5	21					106
VA					2	55	3					102
VI						2						104
VT					1	11						101
WA					3	19	10	1				105
WI					2	59	1					103
WV					3	34	2	1				102
WY						22	1					103
US				4	68	2013	459	30	1			104

Attachment 5-A
 FY 2007 - 2008 Distribution of changes in Area Median Income --
 (100 Percent = FY 2007 Income Level)
 Metropolitan areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK						3						103
AL					2	5	4	3				106
AR					1	8	2					104
AZ						4	2					105
CA				1	3	17	9					104
CO						5	3					103
CT						9	1					104
DE				1								94
FL						7	15	2				107
GA					3	12	6					104
HI						1						105
IA					1	10						101
ID						3	3					106
IL					1	14	1					103
IN					4	12	4					102
KS						4						104
KY						7	2					104
LA						5	3	1				105
MA						11	4					105
MD						3	3					105
ME					3	5						100
MI					7	11						100
MN						4	1					104
MO					2	13	1					103
MS						3	1	1				104
MT						2		1				103
NC						13	8					105
ND						3						104
NE						4						103
NH						2	1					105
NJ					1	3						103
NM						1		3				112
NV							3					107
NY						16	5					104
OH					1	15		2				103
OK						7						104
OR					2	2	2					102
PA					1	11	4					104
PR					5	4	2					100
RI					2	4						100
SC						8	2	1				104
SD							3					106
TN				1	2	13	1					103
TX					1	21	11	2	1			105
UT						3	4					106
VA					2	13	1					102
VT					1							99
WA					1	5	4	1				103
WI					1	13	1					102
WV					2	2	1	1				104
WY						1	1					104
US				3	49	342	119	18	1			104

Attachment 5-B
 FY 2007 - 2008 Distribution of changes in Area Median Income --
 (100 Percent = FY 2007 Income Level)
 Non-Metropolitan counties

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK						23	1					103
AL					1	4	34					106
AR						55						104
AZ							6	2				108
CA					2	18	1					104
CO						46	1					103
CT						1	1					106
DE						1						102
FL						1	27					107
GA						88	1					104
GU						1						104
HI						2	2					105
IA						79						101
ID						23	9					105
IL					1	65						102
IN					1	45						103
KS						83	5					105
KY						78	7					105
LA						31	4					104
MA						2						103
MD						6	1					103
ME					1	10						100
MI					2	53	2					101
MN						66						104
MO						81						103
MS				1	1	63						104
MT						17	35					106
NC						32	25	3				105
ND						46	2	1				104
NE						83	1					103
NH					1	4	2					105
NM							25	1				109
NV							13					107
NY					1	24	1					103
OH					3	44	1					103
OK						57	2	1				104
OR						6	17	2				106
PA						32	1	2				103
PR						1						101
SC					1	24						104
SD						5	54					106
TN						55	2					103
TX						146	31					105
UT						2	17					106
VA						42	2					102
VI						2						104
VT						11						101
WA					2	14	6					105
WI					1	46						103
WV					1	32	1					102
WY						21						103
US				1	19	1671	340	12				104

ATTACHMENT 6

FY 2008 MEDIAN FAMILY INCOMES FOR STATES, METROPOLITAN AND NONMETROPOLITAN PORTIONS OF STATES

	FY 2008			1999		
	TOTAL	METRO	NONMETRO	TOTAL	METRO	NONMETRO
ALABAMA	51700	55000	45400	41657	44345	36633
ALASKA	73400	76000	67400	59036	61161	54260
ARIZONA	58500	60100	42300	46723	47998	33811
ARKANSAS	47400	51900	42000	38664	42408	34268
CALIFORNIA	67800	68300	53800	53024	53451	42074
COLORADO	67900	70400	53800	55870	58000	44319
CONNECTICUT	82100	82600	76900	65521	65943	61354
DELAWARE	65800	69800	54700	55258	58619	45203
DISTRICT OF COLUMBIA	64200	64200	49300*	46283	46283	.
FLORIDA	57200	58000	45400	45625	46300	36238
GEORGIA	58900	62800	44600	49280	52536	37277
HAWAII	73800	77900	65500	56961	60118	50547
IDAHO	54200	58000	48800	43490	46523	39157
ILLINOIS	66300	69500	51900	55545	58262	43476
INDIANA	58600	60200	53200	50261	51692	45683
IOWA	58500	63900	53500	48005	52409	43847
KANSAS	59700	66900	50100	49624	55623	41651
KENTUCKY	51200	60300	41000	40938	48265	32782
LOUISIANA	50700	53800	41600	39774	42193	32654
MAINE	55400	60900	49200	45179	49629	40087
MARYLAND	81700	82700	66200	61875	62636	50109
MASSACHUSETTS	78200	78200	74000	61663	61673	58382
MICHIGAN	60900	64200	50200	53457	56384	44086
MINNESOTA	70200	76900	56700	56872	62325	45957
MISSISSIPPI	45000	51900	40300	37405	43160	33535
MISSOURI	55700	61600	43800	46045	50949	36187
MONTANA	53600	57200	51700	40488	43226	39044
NEBRASKA	59800	68000	51800	48032	54645	41598
NEVADA	64500	64800	62500	50849	51078	49209
NEW HAMPSHIRE	74700	81100	66200	57577	62442	50966
NEW JERSEY	81800	81800	49300*	65370	65370	.
NEW MEXICO	50600	55500	43200	39425	43195	33627
NEW YORK	65300	66800	52700	51691	52887	41753
NORTH CAROLINA	55000	59100	48100	46335	49800	40571
NORTH DAKOTA	58200	66400	52800	43656	49842	39664
OHIO	59000	60800	51600	50037	51617	43778
OKLAHOMA	50400	54800	44000	40709	44258	35546
OREGON	58700	62600	48100	48680	51880	39834
PENNSYLVANIA	61100	63300	51500	49184	50959	41452
RHODE ISLAND	68000	68000	49300*	52780	52780	.
SOUTH CAROLINA	52900	55200	46500	44227	46219	38930
SOUTH DAKOTA	56500	63600	51600	43234	48701	39484
TENNESSEE	52300	56200	44400	43517	46735	36972
TEXAS	55000	57300	43600	45862	47797	36410
UTAH	61100	62600	49300	51022	52316	41227
VERMONT	61100	69600	57900	48625	55412	46087
VIRGINIA	70200	75300	50600	54169	58055	39000
WASHINGTON	66900	69500	52600	53761	55868	42260
WEST VIRGINIA	46200	51200	41100	36484	40433	32454
WISCONSIN	63700	67400	56200	52912	56008	46677
WYOMING	60400	61000	60100	45685	46159	45472
US	61500	64300	49300	50046	52398	40117

* US non-metropolitan median