

**FY 2014  
HUD INCOME LIMITS  
BRIEFING MATERIAL**

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

Revised March 18, 2014



# FY 2014 INCOME LIMITS BRIEFING MATERIAL

- I. [Overview of HUD Section 8 Income Limits](#)
- II. [FY 2014 Median Family Income Estimates](#)
  - A. [Overview](#)
  - B. [ACS Data and its Use in the Production of Median Family Incomes](#)
  - C. [Margin of Error](#)
  - D. [Trend Factor](#)
  - E. [Median Family Income Estimate Calculations](#)
- III. [FY 2014 Income Limits](#)
  - A. [Overview](#)
  - B. [Very Low-Income Limits](#)
  - C. [Low-Income Limits](#)
  - D. [30 Percent of Area Median Family Income Limits](#)
  - E. [Family Size Adjustments](#)
  - F. [5 Percent Rule](#)
- IV. [Housing and Economic Recovery Act of 2008](#)
- V. [Income Limit Applications](#)
  - A. [Department of Housing and Urban Development](#)
  - B. [Rural Housing and Community Development Service](#)
  - C. [Treasury Programs](#)
  - D. [Federal Deposit Insurance Corporation](#)
  - E. [Federal Home Loan Banks](#)
  - F. [Federal Housing Finance Agency](#)
  - G. [Other Federal Banking Regulatory Provisions](#)
  - H. [Uniform Relocation Act](#)
  - I. [Department of Veterans Affairs](#)



**ATTACHMENTS**

**Attachment 1:** [U.S. Housing Act of 1937 Provisions Related to Income Limits](#)

**Attachment 2:** [HUD Methodology for Estimating FY 2014 Median Family Incomes](#)

**Attachment 3:** [Metropolitan FMR Areas with Adjusted FY 2014 Very Low-Income Limits](#)

**Attachment 4:** [Metropolitan FMR Areas with Adjusted FY 2013 Low-Income Limits](#)

**Attachment 5:** [FY 2014 Median Family Incomes for States, Metropolitan and Nonmetropolitan Portions of States](#)

## I. 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 2014 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 work toward incorporating these new area definitions into the Proposed FY 2015 FMR calculations; however, this is dependent on the availability of ACS data conforming to the new area definitions. 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 amendments in the Quality Housing and Work Responsibility Act of 1998 (1998 Act) establish a 30 percent of median family income program targeting standard.
- Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.
- Income limits are adjusted for family size.

---

<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.

## II. FY 2014 Median Family Income Estimates

### A. Overview

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). In June, 2012, the Census Bureau released 5-year ACS and Puerto Rico Community Survey (PRCS) data aggregated from 2007 through 2011<sup>3</sup>. The FY 2014 MFI estimates use the 2007 -2011 5-year ACS and PRCS data, augmented by the 2011 1-year ACS and PRCS information and updated with Consumer Price Index (CPI) data through the end of 2012. The factor used to trend the 2012 estimates to the midpoint of FY 2014 MFIs is 0.98 percent per year. This factor was calculated as the annualized change in national median family income as measured by the 2006 1-year ACS and the 2011 1-year ACS.<sup>4</sup>

### B. 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 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 2014 MFIs incorporated the 2007-2011 5-year ACS data into the calculation process. Specifically, for each metropolitan area, subarea of a metropolitan

---

<sup>3</sup> The ACS covers the 50 United States, and a separate survey called the PRCS covers Puerto Rico. Both the ACS and the PRCS are being used in the calculation of the FY 2014 median family incomes. This is the first time the PRCS has been used. 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 were scheduled to be available in 2013, but to date have not been released. For FY 2014 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.

<sup>4</sup> As mentioned in the FY 2012 Income Limits Briefing Materials, HUD decided to update the trend factor methodology. Beginning with the FY 2013 MFIs, the trend factor will change each year and represents the most recent 1-year ACS income data compared with the ACS data from 5 years earlier. For the FY 2014 MFIs, the 2011 1-year ACS national MFI estimate is \$61,455 compared to a national median family income estimate in 2006 of \$58,526. The total growth across these 5 years is 5.00%. Taking the 5th root of this growth yields an annual change amount of 0.98%.

area, and non-metropolitan county, HUD used 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 incorporated 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 established a new basis for median family income estimates while also capturing the most recent information available.

### **C. Margin of Error**

HUD begins by setting the base median family income equal to the 2007-2011 5-year ACS survey value. For areas with a valid 2011 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.

### **D. CPI Adjustment**

For FY 2014, MFI estimates based on the 2011 ACS data (the middle of 2011) were updated to the end of 2012 using CPI data. The national CPI-U is used in the CPI adjustment calculation. For Income Limits, FY 2014 40th percentile rents as calculated as part of the FY 2014 FMR calculation process are used to determine if a high housing cost adjustment is necessary and, if so, the level of that adjustment.<sup>5</sup>

### **E. Trend Factor**

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2011 ACS income data is used for FY 2014 estimates that have an as-of date of April 1, 2014. A trend factor based on the most recent historic patterns of nominal income growth is used to inflate the estimate from the end of 2012 to April, 2014. As mentioned earlier, the trend factor for FY 2014 is 0.98 percent which is the annualized growth rate in national median family income as captured by the 1-year 2006 and 1-year 2011 ACS income data.

---

<sup>5</sup> Beginning with the FY 2013 Income Limits, a file of 40th percentile rents instead of the FMR is used. Several FMR areas qualify for FMRs based on the 50th percentile of the distribution of gross rents in an area as a policy mechanism for helping to decrease the concentration of Housing Choice Voucher tenants from areas of poverty within the FMR area. The purpose of this change is to prevent fluctuations in Low-Income Housing Tax Credit Difficult Develop 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.

## F. Median Family Income Estimate Calculations

Median family<sup>6</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 2007-2011 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits as the basis for FY 2014. In areas where there is also a valid 2011 1-year ACS estimate of median family income, HUD replaces the 5-year data with the 1-year data. A valid 1-year 2011 ACS estimate is one where the margin of error of the estimate is less than the estimate itself. Once the appropriate 2011 ACS data has been selected, the data are set as of December 2012 using the December 2012 national CPI value divided by the 2011 national annual average CPI value.

All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are then trended from December 2012 to April 2014 (1¼ year) with a trending factor of 0.98 percent per year.

For the non-Puerto Rico Insular Areas of the United States,<sup>7</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.

---

<sup>6</sup> Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.

<sup>7</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.



### III. FY 2014 Income Limits

#### A. Overview

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

#### B. 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:

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

- (4) the four person income limit is increased if it is less than the relevant State non-metropolitan median family income level,<sup>8</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 2013 and FY 2014, the estimate of national median family income decreased; this means the upward change in income limits is capped at 105 percent of last year's 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. This change is continued for the FY 2014 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.

---

<sup>8</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 2014 Very Low-income Limits**

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	754	335
2.	Limits based on State non-metropolitan median family income level	966	61
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	8	22
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	4
5.	Limits increased if they were less than 95% of last year's limit	72	60
6.	Limits decreased if they were otherwise more than 105% of last year's limit	236	53
7.	TOTALS	2037	535

### C. 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 (\$63,900 for FY 2014) 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 2014 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)	737	301
2.	Limits based on State nonmetropolitan median family income level	964	57
3.	Four-person base low-income limit capped at the U.S. median of \$63,900	28	49
4.	Limits increased for high housing costs	9	29
5.	Limits increased if they would otherwise be less than 95% of last year's low income limit	70	58
6.	Limits decreased if they would otherwise be more than 105% of last year's low income limit	229	41
	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 2014 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.

#### **D. Extremely Low 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 (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 these extremely low 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.

In addition to Puerto Rico, the Pacific Islands (Guam) and the U.S. Virgin Islands, areas that were not eligible for this poverty adjustment, there were 13 areas in the U.S. where there was no change in the extremely low income limit (formerly called 30 percent income limits) because the limits based on 60 percent of the very low income limit exceeded the poverty threshold for 1- to 8-person households. All other areas in the U.S. had a change for at least one family size. The 13 areas where extremely low income limits for 1- to 8-person households are not affected by the change in the definition of extremely low income limits are listed in the table below:

**Table 3**  
**Areas Not Affected by the Change in Definition**  
**of Extremely Low Income Limits**

Colchester-Lebanon, CT HUD Metro FMR Area	Danbury, CT HUD Metro FMR Area
Easton-Raynham, MA HUD Metro FMR Area	Los Alamos County, NM
Nantucket County, MA	Nassau-Suffolk, NY HUD Metro FMR Area
Pitkin County, CO	San Francisco, CA HUD Metro FMR Area
San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area	Stamford-Norwalk, CT HUD Metro FMR Area
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	Westchester County, NY Statutory Exception Area
Western Rockingham County, NH HUD Metro FMR Area	

### E. Family Size Adjustments

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

<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/il14/index.html>. Please use the FY 2014 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).

## **F. 5-Percent Rule**

As outlined earlier in these briefing materials, in response to comments received about HUD’s intention to eliminate the traditional hold-harmless provision for HUD Section 8 Income Limits 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:

- (1) The four person very low income limit is computed as half of the local median family income. Median family incomes are rounded to 100 so, by definition, the raw four person income limit is rounded to 50.
- (2) The cap for the four person very low income is last year’s four-person very low-income multiplied by 1.05 and rounded down to the nearest \$50 or twice the change in the national median family income, also rounded down, whichever is larger. The cap is rounded down to ensure that it is less than or equal to 105 percent of last year’s four-person very low-income limit.
- (3) The floor for the four-person very low-income is last year’s four-person very low-income multiplied by .95 and rounded up to the nearest \$50. The floor is rounded up to ensure that it is greater than or equal to 95 percent of last year’s four person very low income.

- (4) If the otherwise adjusted four-person very low-income is above the cap then it is set at the cap. If it is below the floor then it is set at the floor.
- (5) Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more or less than four persons for the very low-income limit except that it is then rounded up to the nearest \$50.
- (6) The cap and floor are applied in an analogous way to the four-person low-income limit.
- (7) No additional capping or flooring is done to any income limit based on either the very low-income limit or the low income limit.
- (8) Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low and very low incomes due to rounding.



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

Prior to FY 2010, HUD held Section 8 Income Limits harmless primarily so that Multifamily Tax Subsidy Housing Projects<sup>9</sup> would not be subject to reductions in income limits and maximum rents. Low Income Housing Tax Credit (LIHTC) and tax exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

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

---

<sup>9</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.

## V. Income Limit Applications

HUD income limits apply to the following programs:

<b>Program</b>	<b>Income Limits Standard</b>
<b>A. 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

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

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

### **C. 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

#### **D. Federal Deposit Insurance Corporation**

Disposition of Multifamily Housing to Non-profit and Public Agencies	Not less than 35 percent of all dwelling units must be made available for occupancy and be affordable for low-income families, and at least 20 percent must be made available for occupancy and be affordable for very low-income families. An “affordable rent” is defined as the rent that would be paid by a family paying 30 percent of income for rent whose income is “65 percent of median”. This 65 percent figure is defined in relation to the very low-income standard (i.e., normally as 65/50ths of the standard)
Disposition of Single Family Housing	For rentals, priority is given to non-profits and public agencies that make the dwellings affordable to low-income households. Households who intend to occupy a dwelling as their primary residence whose adjusted income does not exceed 115 percent of area median income, as determined by the Secretary of HUD, are given a purchase priority for the first 3 months a property is for sale.

#### **E. Federal 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



## **F. 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.
--	---

## **G. Other Federal Banking Regulatory Provisions**

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

## **H. Uniform Relocation Act**

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

## **I. Department of Veterans Affairs**

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

## ATTACHMENT 1

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

#### Section 3:

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

(b) When used in this Act:

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

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

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

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

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

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



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

---

## Section 16:

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

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

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

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

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

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

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

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

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





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

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

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

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

## ATTACHMENT 2

### HUD PROCEDURE FOR ESTIMATING FY 2014 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>10</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. The FY 2014 MFIs, which HUD is publishing at this time, use the 5-year series of income data from 2007 to 2011. HUD uses Consumer Price Index (CPI) data to update the ACS data from annual 2011 to the end of 2012. The factor used to trend these 2012 estimates to the midpoint of FY 2014 MFIs is based on the change between 2006 and 2011 in median family income, as measured by the 1-year ACS. The current trend factor is 0.98 percent per year. 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.

As mentioned above, HUD uses the 2007-2011 5-year ACS data in the calculation process for the FY 2014 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 AS data first became available, for use in the

---

<sup>10</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 have not been released by Census. For FY 2014 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.



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 2011 ACS income data is used for FY 2014 estimates that have an as-of date of mid-2011. The CPI is used to bring the income data from 2011 to the end of 2012. A new and annually revised trend factor based on historic patterns of nominal income growth is used to inflate the estimate from the end of 2012 to April, 2014. This new trend factor of 0.98 percent is based on the annual average growth in incomes as measured by the 2006 and 2011 1-year ACS; previously HUD used a 3 percent trend factor that was based on the annual average growth in incomes between the 1990 and 2000 decennial censuses.

Median family<sup>11</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 2007-2011 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits as the new basis for FY 2014. In areas where there is also a 2011 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 2011 ACS data has been selected, the data are set as of December 2012 using the December 2012 National CPI value divided by the annual 2011 National CPI value.

---

<sup>11</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 through the end of 2012 then trended from December, 2012 to April, 2014 (1¼ years) with a trending factor of 0.98 percent per year.

For the non-Puerto Rico Insular Areas of the United States,<sup>12</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.

---

<sup>12</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	FY2014		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	
Aguadilla-Isabela-San Sebastián, PR MSA	17700	8850	12650	Floored at 5%
Albany, GA MSA	41500	20750	23350	Floored at 5%
Albuquerque, NM MSA	57800	28900	29900	Floored at 5%
Alexandria, LA MSA	46100	23050	24950	Floored at 5%
Altoona, PA MSA	55200	27600	28450	State Median Based
Anson County, NC HMFA	41600	20800	24700	State Median Based
Arecibo, PR HMFA	21700	10850	14750	Capped at 5%
Armstrong County, PA HMFA	55600	27800	28450	State Median Based
Auburn-Opelika, AL MSA	59700	29850	29950	Floored at 5%
Bakersfield-Delano, CA MSA	51700	25850	27350	State Median Based
Bangor, ME HMFA	60800	30400	31350	Floored at 5%
Barnstable Town, MA MSA	74900	37450	42950	Capped at 5%
Barranquitas-Aibonito-Quebradillas, PR H	19300	9650	13150	Floored at 5%
Battle Creek, MI MSA	52600	26300	26400	State Median Based
Berkshire County, MA (part) HMFA	71800	35900	42950	Capped at 5%
Billings, MT MSA	59500	29750	30300	Floored at 5%
Binghamton, NY MSA	62900	31450	30850	Capped at 5%
Boise City-Nampa, ID HMFA	55600	27800	28500	Floored at 5%
Boulder, CO MSA	96800	48400	48050	Capped at 5%
Brockton, MA HMFA	80700	40350	43800	Capped at 5%
Brownsville-Harlingen, TX MSA	36000	18000	25100	State Median Based
Caguas, PR HMFA	26500	13250	15600	High Housing Cost
Casper, WY MSA	67500	33750	35350	State Median Based
Champaign-Urbana, IL MSA	66800	33400	33950	Floored at 5%
Charlottesville, VA MSA	82600	41300	40650	Capped at 5%
Chattanooga, TN-GA MSA	54200	27100	27550	Floored at 5%
Chico, CA MSA	54000	27000	27350	State Median Based
Cleveland, TN MSA	53700	26850	25900	Capped at 5%
Colchester-Lebanon, CT HMFA	105000	52500	51100	Low Housing CostUSM
Columbia, SC HMFA	58000	29000	29150	Floored at 5%
Corvallis, OR MSA	69400	34700	37050	Floored at 5%
Cumberland, MD-WV MSA	54100	27050	37200	State Median Based
Dalton, GA HMFA	40600	20300	24050	Floored at 5%
Danbury, CT HMFA	113900	56950	56450	Capped at 5%
Danville, IL MSA	53300	26650	29150	State Median Based
Danville, VA MSA	45800	22900	26150	State Median Based
DeKalb County, IL HMFA	67600	33800	34850	Floored at 5%
Decatur, IL MSA	63700	31850	30050	Capped at 5%
Deltona-Daytona Beach-Ormond Beach, FL M	51500	25750	26850	Floored at 5%
Dover, DE MSA	62400	31200	32350	State Median Based
Dubuque, IA MSA	70600	35300	34700	Capped at 5%
Eastern Worcester County, MA HMFA	96300	48150	48950	Floored at 5%
Easton-Raynham, MA HMFA	107800	53900	51100	Low Housing Cost
El Centro, CA MSA	43000	21500	27350	State Median Based
El Paso, TX MSA	44800	22400	25100	State Median Based
Elkhart-Goshen, IN MSA	56800	28400	27650	Capped at 5%
Elmira, NY MSA	63400	31700	30750	Capped at 5%
Erie, PA MSA	55500	27750	28600	Floored at 5%
Fairbanks, AK MSA	73200	36600	38650	High Housing Cost
Fajardo, PR MSA	22700	11350	15200	Floored at 5%



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low Income Limits

METROPOLITAN AREA	FY2014		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN 50% OF INCOME	MEDIAN	VLI LIMIT		
Farmington, NM MSA	65700	32850	29000		Capped at 5%
Fitchburg-Leominster, MA HMFA	67900	33950	42950		Capped at 5%
Flagstaff, AZ MSA	57900	28950	29750		High Housing Cost
Fort Lauderdale, FL HMFA	61800	30900	34500		High Housing Cost
Franklin County, AR HMFA	43000	21500	22500		State Median Based
Franklin County, MA (part) HMFA	65000	32500	42950		Capped at 5%
Fresno, CA MSA	48700	24350	27350		State Median Based
Gadsden, AL MSA	46900	23450	23500		State Median Based
Gainesville, FL MSA	65400	32700	30600		Capped at 5%
Goldsboro, NC MSA	49800	24900	25450		Floored at 5%
Grand Rapids-Wyoming, MI HMFA	62800	31400	31250		Capped at 5%
Grant County, KY HMFA	50500	25250	27150		State Median Based
Great Falls, MT MSA	56200	28100	29050		State Median Based
Greeley, CO MSA	62000	31000	31500		Floored at 5%
Guayama, PR MSA	18500	9250	14750		Capped at 5%
Gulfport-Biloxi, MS MSA	51100	25550	26000		Floored at 5%
Hagerstown, MD HMFA	67600	33800	37200		State Median Based
Hanford-Corcoran, CA MSA	53700	26850	27350		State Median Based
Hickman County, TN HMFA	53200	26600	25950		Capped at 5%
Hickory-Lenoir-Morganton, NC MSA	48800	24400	24700		State Median Based
Hoke County, NC HMFA	54300	27150	26400		Capped at 5%
Holland-Grand Haven, MI MSA	68600	34300	34150		Capped at 5%
Honolulu, HI MSA	82600	41300	47900		High Housing Cost
Hot Springs, AR MSA	45200	22600	22950		High Housing Cost
Houma-Bayou Cane-Thibodaux, LA MSA	56000	28000	29150		Floored at 5%
Jacksonville, NC MSA	53200	26600	25600		Capped at 5%
Jersey City, NJ HMFA	63300	31650	37600		High Housing Cost
Johnson City, TN MSA	51300	25650	25600		Capped at 5%
Johnstown, PA MSA	53800	26900	28450		State Median Based
Kalamazoo-Portage, MI MSA	58000	29000	29600		Floored at 5%
Kankakee-Bradley, IL MSA	53800	26900	29500		Floored at 5%
Kenosha County, WI HMFA	63500	31750	33100		Floored at 5%
Kokomo, IN MSA	56900	28450	28550		Floored at 5%
Lake Havasu City-Kingman, AZ MSA	44400	22200	23450		Floored at 5%
Laredo, TX MSA	39000	19500	25100		State Median Based
Las Cruces, NM MSA	44000	22000	23600		State Median Based
Las Vegas-Paradise, NV MSA	58000	29000	30750		Floored at 5%
Laurens County, SC HMFA	44900	22450	24050		Floored at 5%
Lawrence, KS MSA	66300	33150	33650		Floored at 5%
Lawrence, MA-NH HMFA	82800	41400	44050		State Median Based
Lexington-Fayette, KY MSA	67800	33900	33450		Capped at 5%
Logan, UT-ID MSA	58300	29150	29200		State Median Based
Longview, WA MSA	54600	27300	28100		State Median Based
Los Angeles-Long Beach, CA HMFA	60600	30300	40750		High Housing Cost
Louisville, KY-IN HMFA	64300	32150	31850		Capped at 5%
Macon County, TN HMFA	42700	21350	22750		State Median Based
Macon, GA MSA	49800	24900	25850		Floored at 5%
Madera-Chowchilla, CA MSA	52000	26000	27350		State Median Based
Mansfield, OH MSA	53700	26850	27150		State Median Based
Marshall County, MS HMFA	40200	20100	22750		State Median Based



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low Income Limits

METROPOLITAN AREA	FY2014		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	
Martinsburg, WV HMFA	55900	27950	37200	State Median Based
Mayagüez, PR MSA	20500	10250	14500	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	35000	17500	25100	State Median Based
Medford, OR MSA	50500	25250	26450	Floored at 5%
Merced, CA MSA	45000	22500	27350	State Median Based
Meriwether County, GA HMFA	47500	23750	23800	Floored at 5%
Miami-Miami Beach-Kendall, FL HMFA	48400	24200	34000	High Housing Cost
Michigan City-La Porte, IN MSA	68200	34100	31200	Capped at 5%
Midland, TX MSA	70200	35100	34150	Capped at 5%
Modesto, CA MSA	52700	26350	28000	Floored at 5%
Monmouth-Ocean, NJ HMFA	86100	43050	43650	Floored at 5%
Monroe, LA MSA	46900	23450	24450	Floored at 5%
Muncie, IN MSA	49600	24800	26450	State Median Based
Murray County, GA HMFA	44200	22100	22950	Floored at 5%
Muskegon-Norton Shores, MI MSA	49400	24700	26400	State Median Based
Myrtle Beach-North Myrtle Beach-Conway, Napa, CA MSA	49300	24650	24850	Floored at 5%
Napa, CA MSA	70300	35150	41200	High Housing Cost
Naples-Marco Island, FL MSA	62900	31450	32900	Floored at 5%
New Haven-Meriden, CT HMFA	73900	36950	41400	State Median Based
New York, NY HMFA	62500	31250	41950	High Housing Cost
Newaygo County, MI HMFA	52500	26250	26400	State Median Based
Oakland-Fremont, CA HMFA	88500	44250	46000	High Housing Cost
Ocala, FL MSA	45700	22850	23250	State Median Based
Odessa, TX MSA	60300	30150	28150	Capped at 5%
Orange County, CA HMFA	84900	42450	45150	High Housing Cost
Orlando-Kissimmee-Sanford, FL MSA	54800	27400	28650	High Housing Cost
Oshkosh-Neenah, WI MSA	68800	34400	34150	Capped at 5%
Owensboro, KY MSA	60300	30150	28600	Capped at 5%
Palm Coast, FL MSA	56300	28150	29100	High Housing Cost
Penobscot County, ME (part) HMFA	51200	25600	25850	State Median Based
Person County, NC HMFA	54600	27300	27650	Floored at 5%
Pine Bluff, AR MSA	51600	25800	24200	Capped at 5%
Pittsfield, MA HMFA	64200	32100	42950	Capped at 5%
Poinsett County, AR HMFA	39000	19500	22500	State Median Based
Polk County, MO HMFA	50800	25400	25300	Capped at 5%
Ponce, PR MSA	19200	9600	15450	Floored at 5%
Portsmouth-Rochester, NH HMFA	84300	42150	44050	State Median Based
Pueblo, CO MSA	55400	27700	28800	State Median Based
Rapid City, SD HMFA	66100	33050	32000	Capped at 5%
Redding, CA MSA	51500	25750	27400	High Housing Cost
Reno-Sparks, NV MSA	63000	31500	32300	Floored at 5%
Rochester, MN HMFA	86300	43150	42250	Capped at 5%
Rockford, IL MSA	55900	27950	29150	State Median Based
Rockingham County, NC HMFA	46100	23050	24700	State Median Based
Rockland County, NY HMFA	94900	47450	50100	Floored at 5%
Rocky Mount, NC MSA	49600	24800	25050	Floored at 5%
Sacramento--Arden-Arcade--Roseville, CA	68000	34000	34350	Floored at 5%
Salinas, CA MSA	59100	29550	35950	High Housing Cost
Salisbury, MD HMFA	53500	26750	37200	State Median Based
San Diego-Carlsbad-San Marcos, CA MSA	72700	36350	39450	High Housing Cost



ATTACHMENT 3  
Metropolitan FMR Areas with Adjusted  
Very Low Income Limits

METROPOLITAN AREA	FY2014		4-PERSON		TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT		
San Francisco, CA HMFA	97100	48550	55350		Capped at 5%
San Germán-Cabo Rojo, PR MSA	20200	10100	12500		Floored at 5%
San Juan-Guaynabo, PR HMFA	25900	12950	17200		High Housing Cost
San Luis Obispo-Paso Robles, CA MSA	77000	38500	37600		Capped at 5%
Santa Barbara-Santa Maria-Goleta, CA MSA	72800	36400	37850		Floored at 5%
Santa Cruz-Watsonville, CA MSA	77900	38950	46550		High Housing Cost
Sharon, PA HMFA	53400	26700	27150		State Median Based
Shreveport-Bossier City, LA MSA	59700	29850	29100		Capped at 5%
Sioux City, IA-NE-SD MSA	58500	29250	29800		State Median Based
Somerset County, MD HMFA	52700	26350	37200		State Median Based
South Bend-Mishawaka, IN HMFA	55400	27700	27750		Floored at 5%
Springfield, MA HMFA	65700	32850	42950		Capped at 5%
Springfield, OH MSA	52700	26350	27150		State Median Based
St. Cloud, MN MSA	69600	34800	34550		Capped at 5%
St. George, UT MSA	53800	26900	29200		State Median Based
Stamford-Norwalk, CT HMFA	125100	62550	62050		Low Housing Cost
State College, PA MSA	78300	39150	35050		Capped at 5%
Steubenville-Weirton, OH-WV MSA	52500	26250	27150		State Median Based
Stewart County, TN HMFA	55100	27550	26300		Capped at 5%
Stockton, CA MSA	58200	29100	29950		Floored at 5%
Sullivan County, IN HMFA	60100	30050	29300		Capped at 5%
Sumter, SC MSA	51100	25550	24900		Capped at 5%
Tallahassee, FL HMFA	64800	32400	32050		Capped at 5%
Terre Haute, IN HMFA	58800	29400	28100		Capped at 5%
Topeka, KS MSA	65400	32700	32600		Capped at 5%
Trenton-Ewing, NJ MSA	95900	47950	47750		Capped at 5%
Tucson, AZ MSA	56300	28150	28500		Floored at 5%
Tunica County, MS HMFA	35000	17500	22750		State Median Based
Tyler, TX MSA	54600	27300	29300		Floored at 5%
Valdosta, GA MSA	45200	22600	23000		Floored at 5%
Vineland-Millville-Bridgeton, NJ MSA	59700	29850	31550		Floored at 5%
Visalia-Porterville, CA MSA	45100	22550	27350		State Median Based
Warner Robins, GA MSA	64400	32200	32650		Floored at 5%
Warren County, NJ HMFA	82900	41450	44000		Floored at 5%
Washington County, MO HMFA	44500	22250	24250		State Median Based
Waterbury, CT HMFA	69500	34750	41400		State Median Based
West Palm Beach-Boca Raton, FL HMFA	63300	31650	32650		Floored at 5%
Western Rockingham County, NH HMFA	106300	53150	52100		Low Housing Cost
Western Worcester County, MA HMFA	75300	37650	42950		Capped at 5%
Wheeling, WV-OH MSA	56200	28100	27100		Capped at 5%
Williamsport, PA MSA	56400	28200	28450		State Median Based
Wilmington, NC HMFA	58700	29350	29800		Floored at 5%
Winston-Salem, NC MSA	56000	28000	28300		Floored at 5%
Worcester, MA HMFA	79600	39800	43850		Capped at 5%
Yakima, WA MSA	48900	24450	28100		State Median Based
Yauco, PR MSA	17200	8600	12350		Floored at 5%
York County, ME (part) HMFA	68900	34450	34300		Capped at 5%
Youngstown-Warren-Boardman, OH HMFA	52700	26350	27150		State Median Based
Yuba City, CA MSA	51500	25750	27350		State Median Based
Yuma, AZ MSA	43600	21800	23650		High Housing Cost





ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low Income Limits

METROPOLITAN AREA	FY2014			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF MEDIAN LI	4-PERSON LIMIT	
Aguadilla-Isabela-San Sebastián, PR MSA	17700	8850	20250	Floored at 5%
Albany, GA MSA	41500	20750	37350	Floored at 5%
Albuquerque, NM MSA	57800	28900	47850	Floored at 5%
Alexandria, LA MSA	46100	23050	39900	Floored at 5%
Altoona, PA MSA	55200	27600	45500	State Median Based
Anchorage, AK HMFA	84900	42450	63900	Capped at US Med
Ann Arbor, MI MSA	87400	43700	63900	Capped at US Med
Anson County, NC HMFA	41600	20800	39500	State Median Based
Arecibo, PR HMFA	21700	10850	23600	Capped at 5%
Armstrong County, PA HMFA	55600	27800	45500	State Median Based
Auburn-Opelika, AL MSA	59700	29850	47900	Floored at 5%
Bakersfield-Delano, CA MSA	51700	25850	43750	State Median Based
Baltimore-Towson, MD HMFA	83500	41750	63900	Capped at US Med
Bangor, ME HMFA	60800	30400	50150	Floored at 5%
Barnstable Town, MA MSA	74900	37450	63900	Capped at US Med
Barranquitas-Aibonito-Quebradillas, PR H	19300	9650	21050	Floored at 5%
Battle Creek, MI MSA	52600	26300	42250	State Median Based
Bergen-Passaic, NJ HMFA	87500	43750	65350	High Housing Cost
Berkshire County, MA (part) HMFA	71800	35900	63900	Capped at US Med
Billings, MT MSA	59500	29750	48500	Floored at 5%
Binghamton, NY MSA	62900	31450	49350	Capped at 5%
Bloomington-Normal, IL MSA	81700	40850	63900	Capped at US Med
Boise City-Nampa, ID HMFA	55600	27800	45600	Floored at 5%
Boston-Cambridge-Quincy, MA-NH HMFA	94100	47050	67750	High Housing Cost
Boulder, CO MSA	96800	48400	63900	Capped at US Med
Bridgeport, CT HMFA	83700	41850	63900	Capped at US Med
Brockton, MA HMFA	80700	40350	63900	Capped at US Med
Brownsville-Harlingen, TX MSA	36000	18000	40150	State Median Based
Burlington-South Burlington, VT MSA	80200	40100	63900	Capped at US Med
Caguas, PR HMFA	26500	13250	24950	High Housing Cost
Casper, WY MSA	67500	33750	56550	State Median Based
Champaign-Urbana, IL MSA	66800	33400	54300	Floored at 5%
Charlottesville, VA MSA	82600	41300	63900	Capped at US Med
Chattanooga, TN-GA MSA	54200	27100	44100	Floored at 5%
Chico, CA MSA	54000	27000	43750	State Median Based
Cleveland, TN MSA	53700	26850	41450	Capped at 5%
Colchester-Lebanon, CT HMFA	105000	52500	63900	Capped at US Med
Columbia, SC HMFA	58000	29000	46650	Floored at 5%
Corvallis, OR MSA	69400	34700	59300	Floored at 5%
Cumberland, MD-WV MSA	54100	27050	59500	State Median Based
Dalton, GA HMFA	40600	20300	38500	Floored at 5%
Danbury, CT HMFA	113900	56950	70800	Capped at 5%
Danville, IL MSA	53300	26650	46650	State Median Based
Danville, VA MSA	45800	22900	41850	State Median Based
DeKalb County, IL HMFA	67600	33800	55750	Floored at 5%
Decatur, IL MSA	63700	31850	48100	Capped at 5%
Deltona-Daytona Beach-Ormond Beach, FL M	51500	25750	42950	Floored at 5%
Dover, DE MSA	62400	31200	51750	State Median Based
Dubuque, IA MSA	70600	35300	55500	Capped at 5%
Eastern Worcester County, MA HMFA	96300	48150	63900	Capped at US Med



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low Income Limits

METROPOLITAN AREA	FY2014			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Easton-Raynham, MA HMFA	107800	53900	63900	Capped at US Med
El Centro, CA MSA	43000	21500	43750	State Median Based
El Paso, TX MSA	44800	22400	40150	State Median Based
Elkhart-Goshen, IN MSA	56800	28400	44250	Capped at 5%
Elmira, NY MSA	63400	31700	49200	Capped at 5%
Erie, PA MSA	55500	27750	45750	Floored at 5%
Fairbanks, AK MSA	73200	36600	61850	High Housing Cost
Fajardo, PR MSA	22700	11350	24350	Floored at 5%
Farmington, NM MSA	65700	32850	46400	Capped at 5%
Fitchburg-Leominster, MA HMFA	67900	33950	63900	Capped at US Med
Flagstaff, AZ MSA	57900	28950	47600	High Housing Cost
Fort Lauderdale, FL HMFA	61800	30900	55200	High Housing Cost
Franklin County, AR HMFA	43000	21500	36000	State Median Based
Franklin County, MA (part) HMFA	65000	32500	63900	Capped at US Med
Fresno, CA MSA	48700	24350	43750	State Median Based
Gadsden, AL MSA	46900	23450	37600	State Median Based
Gainesville, FL MSA	65400	32700	48950	Capped at 5%
Goldsboro, NC MSA	49800	24900	40700	Floored at 5%
Grand Rapids-Wyoming, MI HMFA	62800	31400	50000	Capped at 5%
Grant County, KY HMFA	50500	25250	43450	State Median Based
Great Falls, MT MSA	56200	28100	46500	State Median Based
Greeley, CO MSA	62000	31000	50400	Floored at 5%
Guayama, PR MSA	18500	9250	23600	Capped at 5%
Gulfport-Biloxi, MS MSA	51100	25550	41600	Floored at 5%
Hagerstown, MD HMFA	67600	33800	59500	State Median Based
Hanford-Corcoran, CA MSA	53700	26850	43750	State Median Based
Hartford-West Hartford-East Hartford, CT	85700	42850	63900	Capped at US Med
Hickman County, TN HMFA	53200	26600	41500	Capped at 5%
Hickory-Lenoir-Morganton, NC MSA	48800	24400	39500	State Median Based
Hillsborough County, NH (part) HMFA	82600	41300	63900	Capped at US Med
Hoke County, NC HMFA	54300	27150	42250	Capped at 5%
Holland-Grand Haven, MI MSA	68600	34300	54650	Capped at 5%
Honolulu, HI MSA	82600	41300	76650	High Housing Cost
Hot Springs, AR MSA	45200	22600	36700	High Housing Cost
Houma-Bayou Cane-Thibodaux, LA MSA	56000	28000	46650	Floored at 5%
Jacksonville, NC MSA	53200	26600	40950	Capped at 5%
Jersey City, NJ HMFA	63300	31650	60150	High Housing Cost
Johnson City, TN MSA	51300	25650	40950	Capped at 5%
Johnstown, PA MSA	53800	26900	45500	State Median Based
Kalamazoo-Portage, MI MSA	58000	29000	47400	Floored at 5%
Kankakee-Bradley, IL MSA	53800	26900	47250	Floored at 5%
Kendall County, IL HMFA	94500	47250	63900	Capped at US Med
Kendall County, TX HMFA	86900	43450	63900	Capped at US Med
Kenosha County, WI HMFA	63500	31750	52950	Floored at 5%
Kokomo, IN MSA	56900	28450	45700	Floored at 5%
Lake Havasu City-Kingman, AZ MSA	44400	22200	37500	Floored at 5%
Laredo, TX MSA	39000	19500	40150	State Median Based
Las Cruces, NM MSA	44000	22000	37750	State Median Based
Las Vegas-Paradise, NV MSA	58000	29000	49200	Floored at 5%
Laurens County, SC HMFA	44900	22450	38500	Floored at 5%



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low Income Limits

METROPOLITAN AREA	FY2014			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF MEDIAN LI	4-PERSON LIMIT	
Lawrence, KS MSA	66300	33150	53850	Floored at 5%
Lawrence, MA-NH HMFA	82800	41400	63900	Capped at US Med
Lexington-Fayette, KY MSA	67800	33900	53500	Capped at 5%
Logan, UT-ID MSA	58300	29150	46700	State Median Based
Longview, WA MSA	54600	27300	44950	State Median Based
Los Angeles-Long Beach, CA HMFA	60600	30300	65200	High Housing Cost
Louisville, KY-IN HMFA	64300	32150	50950	Capped at 5%
Lowell, MA HMFA	90700	45350	63900	Capped at US Med
Macon County, TN HMFA	42700	21350	36400	State Median Based
Macon, GA MSA	49800	24900	41350	Floored at 5%
Madera-Chowchilla, CA MSA	52000	26000	43750	State Median Based
Madison, WI HMFA	80800	40400	63900	Capped at US Med
Mansfield, OH MSA	53700	26850	43450	State Median Based
Marshall County, MS HMFA	40200	20100	36400	State Median Based
Martinsburg, WV HMFA	55900	27950	59500	State Median Based
Mayagüez, PR MSA	20500	10250	23200	High Housing Cost
McAllen-Edinburg-Mission, TX MSA	35000	17500	40150	State Median Based
Medford, OR MSA	50500	25250	42300	Floored at 5%
Merced, CA MSA	45000	22500	43750	State Median Based
Meriwether County, GA HMFA	47500	23750	38100	Floored at 5%
Miami-Miami Beach-Kendall, FL HMFA	48400	24200	54400	High Housing Cost
Michigan City-La Porte, IN MSA	68200	34100	49900	Capped at 5%
Middlesex-Somerset-Hunterdon, NJ HMFA	100500	50250	68000	High Housing Cost
Midland, TX MSA	70200	35100	54650	Capped at 5%
Milford-Ansonia-Seymour, CT HMFA	88400	44200	63900	Capped at US Med
Minneapolis-St. Paul-Bloomington, MN-WI	82900	41450	63900	Capped at US Med
Modesto, CA MSA	52700	26350	44800	Floored at 5%
Monmouth-Ocean, NJ HMFA	86100	43050	63900	Capped at US Med
Monroe, LA MSA	46900	23450	39100	Floored at 5%
Muncie, IN MSA	49600	24800	42300	State Median Based
Murray County, GA HMFA	44200	22100	36750	Floored at 5%
Muskegon-Norton Shores, MI MSA	49400	24700	42250	State Median Based
Myrtle Beach-North Myrtle Beach-Conway,	49300	24650	39800	Floored at 5%
Napa, CA MSA	70300	35150	65900	High Housing Cost
Naples-Marco Island, FL MSA	62900	31450	52650	Floored at 5%
Nashua, NH HMFA	93800	46900	63900	Capped at US Med
Nassau-Suffolk, NY HMFA	105100	52550	75200	High Housing Cost
New Haven-Meriden, CT HMFA	73900	36950	63900	Capped at US Med
New York, NY HMFA	62500	31250	67100	High Housing Cost
Newark, NJ HMFA	87700	43850	63900	Capped at US Med
Newaygo County, MI HMFA	52500	26250	42250	State Median Based
Newport-Middleton-Portsmouth, RI HMFA	90000	45000	63900	Capped at US Med
Norwich-New London, CT HMFA	84600	42300	63900	Capped at US Med
Oakland-Fremont, CA HMFA	88500	44250	67600	Capped at 5%
Ocala, FL MSA	45700	22850	37200	State Median Based
Odessa, TX MSA	60300	30150	45050	Capped at 5%
Orange County, CA HMFA	84900	42450	72250	High Housing Cost
Orlando-Kissimmee-Sanford, FL MSA	54800	27400	45850	High Housing Cost
Oshkosh-Neenah, WI MSA	68800	34400	54650	Capped at 5%
Owensboro, KY MSA	60300	30150	45750	Capped at 5%



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low Income Limits

METROPOLITAN AREA	FY2014			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4- PERSON MEDIAN LI	PERSON LIMIT	
Oxnard-Thousand Oaks-Ventura, CA MSA	88700	44350	68950	High Housing Cost
Palm Coast, FL MSA	56300	28150	46550	High Housing Cost
Penobscot County, ME (part) HMFA	51200	25600	41350	State Median Based
Person County, NC HMFA	54600	27300	44250	Floored at 5%
Pine Bluff, AR MSA	51600	25800	38700	Capped at 5%
Pittsfield, MA HMFA	64200	32100	63900	Capped at US Med
Poinsett County, AR HMFA	39000	19500	36000	State Median Based
Polk County, MO HMFA	50800	25400	40450	Capped at 5%
Ponce, PR MSA	19200	9600	24700	Floored at 5%
Portsmouth-Rochester, NH HMFA	84300	42150	63900	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY MSA	83100	41550	63900	Capped at US Med
Pueblo, CO MSA	55400	27700	46100	State Median Based
Rapid City, SD HMFA	66100	33050	51200	Capped at 5%
Redding, CA MSA	51500	25750	43850	High Housing Cost
Reno-Sparks, NV MSA	63000	31500	51700	Floored at 5%
Rochester, MN HMFA	86300	43150	63900	Capped at US Med
Rockford, IL MSA	55900	27950	46650	State Median Based
Rockingham County, NC HMFA	46100	23050	39500	State Median Based
Rockland County, NY HMFA	94900	47450	67100	High Housing Cost
Rocky Mount, NC MSA	49600	24800	40100	Floored at 5%
Sacramento--Arden-Arcade--Roseville, CA	68000	34000	55050	Floored at 5%
Salinas, CA MSA	59100	29550	57500	High Housing Cost
Salisbury, MD HMFA	53500	26750	59500	State Median Based
San Diego-Carlsbad-San Marcos, CA MSA	72700	36350	63100	High Housing Cost
San Francisco, CA HMFA	97100	48550	88600	Capped at 5%
San Germán-Cabo Rojo, PR MSA	20200	10100	20000	Floored at 5%
San Jose-Sunnyvale-Santa Clara, CA HMFA	101900	50950	71300	Floored at 5%
San Juan-Guaynabo, PR HMFA	25900	12950	27500	High Housing Cost
San Luis Obispo-Paso Robles, CA MSA	77000	38500	60150	Capped at 5%
Santa Barbara-Santa Maria-Goleta, CA MSA	72800	36400	60550	Floored at 5%
Santa Cruz-Watsonville, CA MSA	77900	38950	74500	High Housing Cost
Seattle-Bellevue, WA HMFA	88200	44100	63900	Capped at US Med
Sharon, PA HMFA	53400	26700	43450	State Median Based
Shreveport-Bossier City, LA MSA	59700	29850	46550	Capped at 5%
Sioux City, IA-NE-SD MSA	58500	29250	47700	State Median Based
Somerset County, MD HMFA	52700	26350	59500	State Median Based
South Bend-Mishawaka, IN HMFA	55400	27700	44400	Floored at 5%
Southern Middlesex County, CT HMFA	98900	49450	63900	Capped at US Med
Springfield, MA HMFA	65700	32850	63900	Capped at US Med
Springfield, OH MSA	52700	26350	43450	State Median Based
St. Cloud, MN MSA	69600	34800	55300	Capped at 5%
St. George, UT MSA	53800	26900	46700	State Median Based
Stamford-Norwalk, CT HMFA	125100	62550	74500	Floored at 5%
State College, PA MSA	78300	39150	56100	Capped at 5%
Steubenville-Weirton, OH-WV MSA	52500	26250	43450	State Median Based
Stewart County, TN HMFA	55100	27550	42100	Capped at 5%
Stockton, CA MSA	58200	29100	47900	Floored at 5%
Sullivan County, IN HMFA	60100	30050	46900	Capped at 5%
Summit County, UT HMFA	98000	49000	63900	Capped at US Med
Sumter, SC MSA	51100	25550	39850	Capped at 5%



ATTACHMENT 4  
Metropolitan FMR Areas with Adjusted  
Low Income Limits

METROPOLITAN AREA	FY2014			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Tallahassee, FL HMFA	64800	32400	51300	Capped at 5%
Taunton-Mansfield-Norton, MA HMFA	82900	41450	63900	Capped at US Med
Terre Haute, IN HMFA	58800	29400	44950	Capped at 5%
Topeka, KS MSA	65400	32700	52150	Capped at 5%
Trenton-Ewing, NJ MSA	95900	47950	63900	Capped at US Med
Tucson, AZ MSA	56300	28150	45600	Floored at 5%
Tunica County, MS HMFA	35000	17500	36400	State Median Based
Tyler, TX MSA	54600	27300	46900	Floored at 5%
Union County, OH HMFA	82700	41350	63900	Capped at US Med
Valdosta, GA MSA	45200	22600	36800	Floored at 5%
Vineland-Millville-Bridgeton, NJ MSA	59700	29850	50500	Floored at 5%
Visalia-Porterville, CA MSA	45100	22550	43750	State Median Based
Warner Robins, GA MSA	64400	32200	52250	Floored at 5%
Warren County, NJ HMFA	82900	41450	63900	Capped at US Med
Washington County, MO HMFA	44500	22250	38800	State Median Based
Washington-Arlington-Alexandria, DC-VA-M	107000	53500	68500	High Housing Cost
Waterbury, CT HMFA	69500	34750	63900	Capped at US Med
West Palm Beach-Boca Raton, FL HMFA	63300	31650	52300	Floored at 5%
Westchester County, NY Statutory Excepti	103700	51850	67600	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI HMFA	85600	42800	63900	Capped at US Med
Western Rockingham County, NH HMFA	106300	53150	63900	Capped at US Med
Western Worcester County, MA HMFA	75300	37650	63900	Capped at US Med
Wheeling, WV-OH MSA	56200	28100	43350	Capped at 5%
Williamsport, PA MSA	56400	28200	45500	State Median Based
Wilmington, NC HMFA	58700	29350	47700	Floored at 5%
Winston-Salem, NC MSA	56000	28000	45300	Floored at 5%
Worcester, MA HMFA	79600	39800	63900	Capped at US Med
Yakima, WA MSA	48900	24450	44950	State Median Based
Yauco, PR MSA	17200	8600	19800	Floored at 5%
York County, ME (part) HMFA	68900	34450	54900	Capped at 5%
York-Kittery-South Berwick, ME HMFA	81000	40500	63900	Capped at US Med
Youngstown-Warren-Boardman, OH HMFA	52700	26350	43450	State Median Based
Yuba City, CA MSA	51500	25750	43750	State Median Based
Yuma, AZ MSA	43600	21800	37850	High Housing Cost

ATTACHMENT 5  
 FY 2013 - 2014 Distribution of changes in Area Median Income  
 (100 Percent = FY 2013 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						101
AK			1	3	8	11	2	3	1			100
AL			1	2	17	26	3	2	1	1		101
AR				5	15	38	5		1	2		101
AZ		1		2	4	5	1		1			99
CA		1	2	8	20	14	5	1				99
CO		1		5	19	23	6				1	100
CT				2	2	5	2	1				102
DE				1				1				102
FL			1	5	17	24	4		1			100
GA	1	1	4	11	41	36	9	3	4			99
GU					1							99
HI				1	2			1	1			96
IA				1	19	66	4					101
ID				3	12	20	3					101
IL			1	8	16	51	3	2				101
IN			1	2	30	27	5	1				99
KS		1		2	28	47	7	2	3			101
KY			3	7	35	34	11	2		1	1	100
LA			3	3	15	17	4	2				100
MA				1	6	8	1	1				100
MD			2	1	4	6						99
ME			1		6	10	1					101
MI			1	1	33	39	1					100
MN				1	17	47	5					101
MO			1	3	34	52	5	1				100
MS			2	4	23	32	5	2	1	1		100
MT			1	6	11	29	5	2		1		101
NC			1	12	29	28	6	2	1		2	99
ND				2	6	26	14		2	2		104
NE	1			2	20	53	11		1			102
NH					3	7						101
NJ			1		1	1	1					100
NM	1			6	7	9	3	2	2			100
NV			4	1	6	5						97
NY				6	13	25	3					100
OH		1		2	30	29	2	2				99
OK			1	3	18	39	4	1	1			101
OR			2	2	8	18	1					100
PA				4	13	28	2	2	2			101
PR		1		1	4	3	2	1				99
RI					1	4	1					101
SC			1	1	17	12	1	2	2			99
SD			1	4	14	32	6	3	1	1		102
TN			3	3	27	34	3	3	1			100
TX			7	16	53	104	23	5	3		2	101
UT				2	8	14	1		1			101
VA				1	20	33	6					100
VI					2							99
VT					2	10						101
WA				1	17	11	3	1				99
WI				1	22	35	4					100
WV			2	2	9	20	5	1	1			101
WY					4	15	1	3				103
US	3	7	48	160	789	1263	200	55	32	9	6	101



ATTACHMENT 5A  
 FY 2013 - 2014 Distribution of changes in Area Median Income  
 (100 Percent = FY 2013 Income Level)  
 Metropolitan Areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
						1						101
AK				1	2							95
AL					6	5	1	1	1			102
AR				1	2	6	1			1		100
AZ				2	1	2	1					99
CA			2	6	13	6	3					97
CO				1	3	2	2					100
CT				1	2	4	2	1				102
DE				1								92
FL				3	9	9	3					99
GA		1	1	3	8	5	2		1			98
HI					1							96
IA					2	8	1					103
ID				1	4		1					98
IL			1	5	2	6		2				99
IN				1	11	3	4	1				99
KS				1	2	2						99
KY					2	4	2	1				101
LA			2	1	1	4	1					101
MA				1	5	7	1	1				100
MD			1	1	2	2						97
ME			1		1	4	1					102
MI				1	5	12						100
MN					1	2	3					104
MO					9	7	1					99
MS				1	2	2						99
MT				1	2							95
NC				6	5	8	2					99
ND					1	2						102
NE						4						100
NH						3						101
NJ			1		1	1	1					100
NM				1	1	1			1			102
NV				1	2							97
NY				3	8	8	2					99
OH					9	8	1					100
OK					3	4						102
OR			1		2	3						100
PA				2	5	7	1		1			100
PR		1		1	3	3	2	1				101
RI					1	4	1					101
SC					6	3	1	1				98
SD						3						103
TN				3	3	9	1	1				101
TX			1	2	8	22	2	1				101
UT					2	5						101
VA					5	10	1					101
VT						1						104
WA					7	4						99
WI					3	12						101
WV				1	2	2	1					98
WY								2				112
US		2	11	53	175	230	46	13	4	1		100



ATTACHMENT 5B  
 FY 2013 - 2014 Distribution of changes in Area Median Income  
 (100 Percent = FY 2013 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			1	2	6	11	2	3	1			101
AL			1	2	11	21	2	1		1		101
AR				4	13	32	4		1	1		101
AZ		1			3	3			1			99
CA		1		2	7	8	2	1				100
CO		1		4	16	21	4				1	100
CT				1		1						97
DE								1				113
FL			1	2	8	15	1		1			100
GA	1		3	8	33	31	7	3	3			99
GU					1							99
HI				1	1			1	1			104
IA				1	17	58	3					101
ID				2	8	20	2					102
IL				3	14	45	3					101
IN			1	1	19	24	1					100
KS		1		1	26	45	7	2	3			101
KY			3	7	33	30	9	1		1	1	99
LA			1	2	14	13	3	2				100
MA					1	1						101
MD			1		2	4						100
ME					5	6						100
MI			1		28	27	1					99
MN				1	16	45	2					100
MO			1	3	25	45	4	1				101
MS			2	3	21	30	5	2	1	1		101
MT			1	5	9	29	5	2		1		101
NC			1	6	24	20	4	2	1		2	99
ND				2	5	24	14		2	2		104
NE	1			2	20	49	11		1			102
NH					3	4						101
NM	1			5	6	8	3	2	1			100
NV			4		4	5						98
NY				3	5	17	1					101
OH		1		2	21	21	1	2				99
OK			1	3	15	35	4	1	1			101
OR			1	2	6	15	1					100
PA				2	8	21	1	2	1			101
PR					1							97
SC			1	1	11	9		1	2			99
SD			1	4	14	29	6	3	1	1		102
TN			3		24	25	2	2	1			100
TX			6	14	45	82	21	4	3		2	101
UT				2	6	9	1		1			101
VA				1	15	23	5					100
VI					2							99
VT					2	9						101
WA				1	10	7	3	1				99
WI				1	19	23	4					100
WV			2	1	7	18	4	1	1			101
WY					4	15	1	1				102
US	3	5	37	107	614	1033	154	42	28	8	6	101





ATTACHMENT 6  
 FY 2014 Median Family Incomes for States,  
 Metropolitan and Nonmetropolitan Portions of States

	-----	FY 2014	-----
	TOTAL	METRO	NONMETRO
Alabama	54100	57700	47000
Alaska	78800	81400	73800
Arizona	57500	58600	46600
Arkansas	50700	55000	45000
California	68100	68500	54700
Colorado	71900	74300	57600
Connecticut	86400	86900	82800
Delaware	72500	75400	64700
District of Columbia	78600	78600	52500*
Florida	56100	56900	46500
Georgia	57200	60300	45400
Hawaii	77200	82600	65200
Idaho	54900	55900	52300
Illinois	68200	70500	58300
Indiana	59400	61600	52900
Iowa	65300	70900	59600
Kansas	64400	70300	54800
Kentucky	54000	63100	44500
Louisiana	55800	59400	47000
Maine	60700	68000	51700
Maryland	87200	88300	74400
Massachusetts	83700	83600	88100
Michigan	60400	62900	52800
Minnesota	74200	80200	60700
Mississippi	48200	55200	42500
Missouri	58900	63500	48500
Montana	58500	59300	58100
Nebraska	66000	71800	60000
Nevada	58800	59000	57900
New Hampshire	79700	85700	70400
New Jersey	85600	85600	52500*
New Mexico	53800	57500	47200
New York	69500	71300	56600
North Carolina	56300	59900	49400
North Dakota	69600	74100	66500
Ohio	60900	62800	54300
Oklahoma	55900	59500	50400
Oregon	60700	64000	50500
Pennsylvania	65800	68000	56900
Rhode Island	72400	72400	52500*
South Carolina	54300	56500	47700
South Dakota	64600	69500	59000
Tennessee	54400	58800	45500
Texas	60300	62400	50200
Utah	65300	66600	58400
Vermont	68800	80200	64100
Virginia	77500	83400	52300
Washington	71400	74100	56200
West Virginia	51700	55200	47400
Wisconsin	66300	69900	58900
Wyoming	71400	72500	70700
US	63900	66000	52500

\* US non-metropolitan median