

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-8000

OFFICE OF THE ASSISTANT SECRETARY FOR  
HOUSING-FEDERAL HOUSING COMMISSIONER

April 21, 1988

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

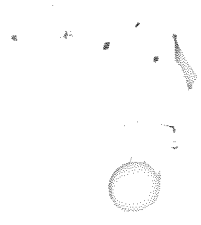
FROM: Thomas Y. Demery, Assistant Secretary for Housing-Federal Housing  
Commissioner, H

SUBJECT: Approval of Revised FY 1988 Income Limits for  
the Section 221(d)(3) BMIR, Section 235, and  
Section 236 Programs

This memorandum transmits revised FY 1988 income limits for determination of family eligibility under Section 221(d)(3) BMIR, Section 235, and Section 236 of the National Housing Act. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county. The revised income limits were developed in accordance with a provision in the 1987 HCD Act, which primarily affects nonmetropolitan counties with median family incomes lower than the State average nonmetropolitan level. These income limits replace those issued on January 15, 1988, and are effective as of the date of this memorandum.

These revised income limits are based on the HUD estimates of median family income for Fiscal Year 1988. As required by legislation, the limits for the Section 236 program are based on 80 percent of the median income for the area, with adjustments for smaller and larger families, and the limits for the Section 235 and Section 221(d)(3) programs are based on 95 percent of the median, with adjustments for family size. As authorized by legislation, adjustments also have been made for areas of unusually high or low income in the same manner as last year. In accordance with the 1987 HCD Act, income limits for areas which have income limits lower than those based on the State nonmetropolitan median family income level will be increased to that level. This latter provision results in higher income limits for almost half of all nonmetropolitan areas, and has also been applied to the small number of metropolitan areas with lower income limits than based on the nonmetropolitan median family income for the State in which all or most of the metropolitan area is located.

There will continue to be a small number of areas where minimum income limits based on previously approved guidelines will remain in effect. In accordance with established procedures, Field Offices may request modified Section 235 income limits for specific market areas where warranted by local construction costs.



For areas of unusually high income, the four-person family maximum income limit for the Section 236 program has been established at the higher of the State nonmetropolitan median family income or the national median family income level of \$32,400. The maximums for the Section 221(d)(3) BMIR and Section 235 programs have been calculated so as to maintain the 80 to 95 percent statutory relationship. For areas where Section 235 income limits have been approved on the basis of local cost data, the maximum limits may be higher.

As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:

<u>Number of Persons in Family and Percentage Adjustments</u>							
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70	80	90	Base	106.25	112.5	118.75	125

Higher income limits apply to families larger than eight persons, although they are not included in the printed State lists because of space limitations. The limits for families larger than eight persons are determined by using an adjustment of 6.25 percentage points more for each person beyond the eight person. For example, the nine-person income limit is determined by multiplying the 4-person income limit by 1.3125 (i.e., the eight-person limit of 125 percent plus 6.25 percent for an additional family member. The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants and Field Offices should be prepared to make income limits available to the public upon request.

If you have any questions concerning these new income limit approvals or the procedures for requesting special revisions, please contact Joseph Riley of the Headquarters Economic and Market Analysis Division, telephone 755-5590.

Attachment





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000

OFFICE OF THE ASSISTANT SECRETARY  
FOR POLICY DEVELOPMENT AND RESEARCH

January 19, 1988

MEMORANDUM FOR: Regional Economists  
Field Office Economists

FROM: David E. Shenk, Director, Economic and Market Analysis  
Division, TEE *David E. Shenk*

SUBJECT: Transmittal of FY 1988 Income Limits and Estimates of  
Median Income

Revised income limits for Public Housing and the Section 8 and Section 235, Section 236, and Section 221(d)(3)(BMIR) programs were approved on January 15, 1988. Attached with this memo you will find:

- Revised lower and very low income limits
- Revised estimates of median family income for states and areas
- Revised Section 235, Section 236, and Section 221(d)(3)(BMIR) income limits
- Signed and dated copies of the associated transmittal memoranda
- Income limit area definitions with listings of metropolitan area county components by State
- An income limits methodology and briefing paper

You are responsible for providing copies of the income limits, the transmittal memoranda, and the area definitions for your jurisdiction to your CPD and Housing staffs. They, in turn, are responsible for distributions to client organizations.

As you may be aware, the Housing and Community Development Act of 1987 contains a provision that will increase income limits for some nonmetropolitan counties when it is implemented. The provision establishes a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income, and will increase income limits for about one-fourth of all nonmetropolitan areas. As of the date the attached income limits were approved, this provision had not been signed by the President. There are some legal and policy questions that will need to be resolved, but we anticipate re-issuing FY 1988 income limits to implement this provision in about two months. We decided to release the revised income limits now so that the vast majority of areas not affected by the new provision will be able to use higher income limits immediately.





U.S. Department of Housing and Urban Development  
Region III  
Baltimore Office

Special Attention of:

All Persons Doing Business With  
the HUD Baltimore Office

**Notice** PHIL-BALT GEN-88-02

Issued: May 13, 1988  
Expires: May 12, 1989

Cross References:

Subject: 1987 HCD Act Modification of Fiscal Year 1988 Income Limits for  
Metropolitan Statistical Areas (MSA) and Nonmetropolitan Counties

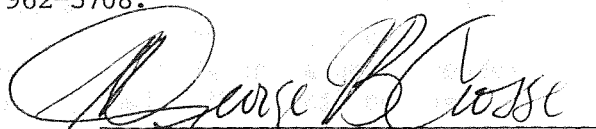
This notice contains revised Fiscal Year 1988 income limits to replace the income limits transmitted by Notice PHIL-BALT GEN-88-01, dated February 24, 1988. That notice indicated that new income limits would be issued to implement the provisions of the Housing and Community Development Act of 1987, which permits the use of a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income. The income limits are accompanied by cover letters which explain the necessity of the change in the income limits.

The income limits apply to all HUD programs which make use of Section 8 definitions of lower (80 percent median) and very low income (50 percent), including Low Rent Public Housing and Community Development Block Grant, and are effective as of April 21, 1988.

Income limits are increased for the Cumberland MSA (including Allegany County) and for Caroline, Dorchester, Garrett, Kent, Somerset, and Worcester Counties. Section 236, Section 235, and Section 221(d)(3) BMIR income limits for these areas are also increased, and limits for these programs are enclosed. Income limits for all other areas of Maryland are unaffected.

Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties and Baltimore City are included in the Baltimore MSA. Allegany County is included in the Cumberland MSA. Washington County is included in the Hagerstown MSA. Calvert, Charles, Frederick, Montgomery, and Prince George's Counties are included in the Washington, D.C. MSA. Cecil County is included in the Wilmington MSA.

If you have any questions concerning this notice, please call James Kelly, Economist, at (301) 962-3708.

  
St. George I. B. Crosse  
Manager

Enclosures

3.1SM : Distribution: W-3-1, Special



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000

OFFICE OF THE ASSISTANT SECRETARY  
FOR POLICY DEVELOPMENT AND RESEARCH

April 21, 1988

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

SUBJECT: 1987 HCD Act Modification of FY 1988 Income Limits  
for Lower Income and Very Low-Income Families under  
the Housing Act of 1937

This memorandum transmits revised FY 1988 income limits to replace the income limits issued on January 15, 1988. The Housing and Community Development Act of 1987 added a provision that permits use of a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income level. The attached income limits implement this provision.

Income limits for lower income and very low-income families are developed in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county in the attached lists. The income limits apply to all HUD programs which make use of Section 8 definitions of lower and very low income, and are effective as of the date of this memorandum.

These income limits are based on the HUD estimates of median family income for Fiscal Year 1988. As required by statute, the definition of "lower income family" is based on 80 percent of the median income for the area, with adjustments for smaller and larger families, and the "very low-income family" income limits are based on 50 percent of the median, with adjustments for family size. As authorized by the legislation, adjustments also have been made for areas of unusually high or low income or housing costs in the same manner as last year. Maximum income limit standards were used to constrain income limits in areas with unusually high incomes. Minimum income limit standards were used to increase income limits in areas with unusually high rental housing cost to income relationships. The 1987 HCD Act provision, in effect, established an additional minimum income limit standard based on the State nonmetropolitan median family income level. This provision increases income limits for over half of all nonmetropolitan counties, and has also been applied to the small number of metropolitan areas which had lower income limits than those based on the nonmetropolitan median family income for the State in which most or all of each area was located.



STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - DELAWARE

-----PMSA/MSA METROPOLITAN AREAS-----  
PMSA: WILMINGTON, DE-NJ-MD  
-----NONMETROPOLITAN AREAS-----

-----NEW CASTLE  
KENT, SUSSEX

-----C O U N T I E S-----

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STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - PENNSYLVANIA

-----PMSA/MSA METROPOLITAN AREAS-----  
 MSA : ALLENTOWN-BETHLEHEM, PA-NU  
 MSA : BEAVER COUNTY, PA  
 MSA : ERIE, PA  
 MSA : HARRISBURG-LEBANON-CARLISLE, PA  
 MSA : JOHNSTOWN, PA  
 MSA : LANCASTER, PA  
 PMSA: PHILADELPHIA, PA-NU  
 PMSA: PITTSBURGH, PA  
 MSA : READING, PA  
 MSA : SCRANTON--WILKES-BARRE, PA  
 MSA : SHARON, PA  
 MSA : STATE COLLEGE, PA  
 MSA : WILLIAMSPORT, PA  
 MSA : YORK, PA  
 -----NONMETROPOLITAN AREAS-----

-----C O U N T I E S-----  
 CARBON, LEHIGH, NORTHAMPTON  
 BLAIR  
 BEAVER  
 ERIE  
 CUMBERLAND, DAUPHIN, LEBANON, PERRY  
 CAMBRIA, SOMERSET  
 LANCASTER  
 BUCKS, CHESTER, DELAWARE, MONTGOMERY, PHILADELPHIA  
 ALLEGHANY, FAYETTE, WASHINGTON, WESTMORELAND  
 BERKS  
 COLUMBIA, LACKAWANNA, LUZERNE, MONROE, WYOMING  
 MERCER  
 CENTRE  
 LYCOMING  
 ADAMS, YORK  
 ARMSTRONG, BEDFORD, BRADFORD, BUTLER, CAMERON, CLARION, CLEARFIELD  
 CLINTON, CRAWFORD, ELK, FOREST, FRANKLIN, FULTON, GREENE, HUNTINGDON  
 INDIANA, JEFFERSON, JUNIATA, LAWRENCE, MCKEAN, MIFFLIN, MONTGOMERY  
 NORTHUMBRLND, PIKE, POTTER, SCHUYLKILL, SNYDER, SULLIVAN, SUSQUEHANNA  
 TIOGA, UNION, VENANGO, WARREN, WAYNE



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000



OFFICE OF THE ASSISTANT SECRETARY  
POLICY DEVELOPMENT AND RESEARCH

LATEST

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COPY

April 21, 1988

MEMORANDUM FOR: Regional Economists  
Field Office Economists

FROM: David E. Shenk, Director, Economic and Market Analysis  
Division, TEE

*David E. Shenk*

SUBJECT: Transmittal of FY 1988 Income Limits and Estimates of  
Median Income

Revised income limits for Public Housing and the Section 8 and Section 235, Section 236, and Section 221(d)(3)(BMIR) programs that implement Section 567 of the 1987 HCD Act were approved and became effective on April 21, 1988. Attached with this memo you will find:

- Revised lower and very low income limits
- Revised Section 235, Section 236, and Section 221(d)(3)(BMIR) income limits
- Signed and dated copies of the associated transmittal memoranda
- Income limit area definitions with listings of metropolitan area county components by State

You are responsible for providing copies of the income limits, the transmittal memoranda, and the area definitions for your jurisdiction to your CPD and Housing staffs. They, in turn, are responsible for distributions to subordinate Field Offices and client organizations.

Section 567 of the Housing and Community Development Act of 1987 contains a provision that establishes a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income, and increases income limits for over one-half of all nonmetropolitan areas. In addition, income limits for twenty-two metropolitan counties with incomes below the respective State nonmetropolitan median income level were also increased to reflect the fact that the 1987 Act provision effectively established a new definition of "areas of unusually low income."

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You should advise your Housing and CPD program staffs to be certain that the copies of income limits that they send to clients be accompanied by the dated transmittal memorandum and the cover sheet explaining the new law change. This will minimize any confusion associated with there having been two sets of FY 1988 income limits.

As in the past, you should continue to provide income limits and median incomes requested for areas within your jurisdiction. If numbers for an area outside your jurisdiction are requested, you should refer the caller to HUD USER. HUD USER will answer telephone inquiries for income data for one area, and sell income limits or estimates of median income for all counties in a State or the Nation. Credit card sales will be accepted. HUD USER's toll-free number is 1-800-245-2691 (use 301-251-5154 in the Washington metropolitan area).

Please call Sue Miller on 755-5577 or Joe Riley on 755-5590 if you have any questions on these matters.

Attachments





1979 & ESTIMATED FY88 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: DELAWARE

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
PMSA: WILMINGTON, DE-NU-MD	1979	6961	11277	15270	18871	22017	25496	29550	34828	45349	58698	
	FY88	11192	18131	24551	30341	35400	40993	47511	55998	72914	94377	1.608
COUNTY : DE KENT	1979	5536	8668	11485	14464	17334	20677	24297	28480	35527	44399	
	FY88	8654	13551	17955	22613	27100	32326	37985	44525	55542	69413	1.563
COUNTY : DE DE SUSSEX	1979	5890	8954	11613	14259	16907	19912	23220	27423	34723	44631	
	FY88	9231	14034	18202	22349	26500	31210	36394	42982	54424	69954	1.567

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) OCTOBER 1, 1987

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*1988  
Median Income*

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1979 & ESTIMATED FY88 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA : ALLENTOWN-BETHELEHEM, PA-NU	1979	7949	11941	15424	18388	21272	24261	27534	32364	39886	48734	
	FY88	12406	18636	24072	28698	33200	37865	42973	50511	62251	76060	1.561
MSA : ALTOONA, PA	1979	6235	9462	12115	14933	17533	20168	22949	26759	32945	39641	
	FY88	9708	14732	18863	23251	27300	31402	35733	41665	51297	61723	1.557
PMSA: BEAVER COUNTY, PA	1979	7760	12194	16238	19735	22238	25358	28653	33224	40270	48307	
	FY88	10154	15956	21248	25824	29100	33182	37494	43475	52696	63213	1.309
MSA : ERIE, PA	1979	7060	10903	14194	16973	19803	22422	25682	30007	37382	46581	
	FY88	11479	17728	23079	27598	32200	36458	41759	48791	60783	75741	1.626
MSA : HARRISBURG-LEBANON-CARLISLE, PA	1979	7965	11866	15218	17983	20752	23705	27106	31685	38985	47785	
	FY88	13049	19441	24933	29463	34000	38838	44410	51912	63872	78290	1.638
MSA : JOHNSTOWN, PA	1979	6435	9719	12566	15548	18355	21036	23992	27882	34688	43667	
	FY88	9325	14084	18210	22532	26600	30485	34769	40406	50269	63282	1.449
MSA : LANCASTER, PA	1979	7939	11767	15086	17754	20566	23381	26718	31356	39065	48182	
	FY88	12545	18595	23840	28056	32500	36948	42221	49551	61733	76140	1.580
PMSA: PHILADELPHIA, PA-NU	1979	6286	10519	14333	17887	21247	24820	28819	34252	44273	57075	
	FY88	10266	17179	23408	29212	34700	40535	47066	55955	72305	93213	1.633
PMSA: PITTSBURGH, PA	1979	7101	11069	14723	17902	20984	24125	27782	33024	41539	51424	
	FY88	11065	17249	22943	27897	32700	37594	43293	51462	64731	80135	1.558
MSA : READING, PA	1979	7512	11404	14838	17774	20696	23517	26800	31273	38804	47593	
	FY88	12631	19175	24949	29886	34800	39543	45063	52585	65248	80026	1.681
MSA : SCRANTON--WILKES-BARRE, PA	1979	6609	9692	12186	14730	17159	19873	22635	26609	33345	40305	
	FY88	10553	15476	19458	23521	27400	31733	36144	42490	53246	64360	1.597
MSA : SHARON, PA	1979	7294	10947	14251	17096	19974	22482	25664	29869	37142	45847	
	FY88	10626	15948	20762	24907	29100	32753	37389	43515	54111	66794	1.457
MSA : STATE COLLEGE, PA	1979	6615	10391	13503	16320	19098	21952	25366	30101	38790	47933	
	FY88	10806	16975	22059	26661	31200	35862	41439	49175	63370	78307	1.634
MSA : WILLIAMSPORT, PA	1979	6393	9642	12357	15039	17753	20456	23245	27022	33830	40696	
	FY88	10119	15261	19559	23804	28100	32378	36792	42771	53547	64414	1.583
MSA : YORK, PA	1979	7843	11699	15080	17835	20473	23042	26296	30327	37742	46790	
	FY88	12373	18457	23791	28138	32300	36353	41486	47846	59545	73820	1.578
COUNTY : PA ARMSTRONG	1979	6652	9681	12418	15461	18020	20684	23723	27431	33890	40297	
	FY88	10372	15096	19364	24109	28100	32254	36993	42775	52847	62838	1.559

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (C0) OCTOBER 1, 1987

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1979 & ESTIMATED FY88 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY : PA BEDFORD	1979	5508	8191	10583	12955	15372	17660	20524	24258	30561	38113	
	FY88	8420	12522	16178	19805	23500	26997	31376	37084	46720	58265	1.529
COUNTY : PA BRADFORD	1979	5677	8762	11448	13992	16401	18989	21878	25735	32331	38787	
	FY88	9345	14424	18846	23034	27000	31260	36016	42366	53224	63852	1.646
COUNTY : PA BUTLER	1979	8051	11958	15336	18170	20923	23739	26920	31322	38629	47535	
	FY88	11351	16859	21622	25618	29500	33470	37955	44161	54464	67021	1.410
COUNTY : PA CAMERON	1979	6124	9271	12310	14293	16831	19308	22098	26741	32867	38133	
	FY88	10151	15368	20405	23692	27900	32006	36630	44327	54482	63211	1.658
COUNTY : PA CLARION	1979	6371	9807	12755	15730	18915	21781	25003	29292	35549	44144	
	FY88	9262	14258	18544	22869	27500	31666	36351	42586	51683	64179	1.454
COUNTY : PA CLEARFIELD	1979	6493	9615	12271	14874	17368	20261	23283	26886	33168	40929	
	FY88	10392	15390	19641	23807	27800	32430	37267	43034	53090	65512	1.601
COUNTY : PA CLINTON	1979	6372	9685	12368	14804	17036	19428	22075	25629	31740	38334	
	FY88	9313	14155	18077	21637	24900	28396	32265	37459	46391	56029	1.462
COUNTY : PA CRAWFORD	1979	6363	9583	12355	15140	17933	20595	23764	27645	34389	42365	
	FY88	10680	16084	20737	25412	30100	34735	39887	46401	57720	71108	1.678
COUNTY : PA ELK	1979	7729	11333	14183	16724	19404	22148	25096	28939	35886	45348	
	FY88	12825	18806	23536	27752	32200	36753	41645	48022	59551	75252	1.659
COUNTY : PA FOREST	1979	5866	8525	10699	12824	15491	17856	20914	24178	30212	35150	
	FY88	8520	12382	15539	18626	22500	25935	30376	35117	43881	51053	1.452
COUNTY : PA FRANKLIN	1979	7541	11002	13862	16642	19253	22017	25178	29119	35482	42882	
	FY88	11437	16686	21023	25240	29200	33392	38186	44163	53813	65036	1.517
COUNTY : PA FULTON	1979	5058	7993	10735	12924	15371	17580	20534	23973	29275	35066	
	FY88	7732	12220	16412	19758	23500	26877	31393	36651	44757	53610	1.529
COUNTY : PA GREENE	1979	5727	8972	11862	14797	17866	20827	23778	27796	34119	39934	
	FY88	8077	12655	16731	20871	25200	29376	33538	39206	48124	56326	1.411
COUNTY : PA HUNTINGDON	1979	5857	8534	10895	13258	15744	18014	20839	24154	29644	35655	
	FY88	8965	13063	16677	20294	24100	27574	31899	36973	45377	54578	1.531
COUNTY : PA INDIANA	1979	6710	10418	13295	16108	18933	21568	24731	28767	35711	44593	
	FY88	10455	16232	20715	25098	29500	33605	38534	44822	55642	69481	1.558
COUNTY : PA JEFFERSON	1979	6256	9623	12406	15162	17663	20260	23111	27168	34279	44161	
	FY88	10023	15418	19877	24292	28300	32460	37028	43529	54922	70755	1.602

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CD) OCTOBER 1, 1987



1979 & ESTIMATED FY88 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.	
COUNTY	:	PA JUNIATA	1979	5810	8714	11075	13335	15658	18291	21237	24903	30835	37022
			FY88	8497	12744	16197	19502	22900	26750	31059	36420	45096	54145
COUNTY	:	PA LAWRENCE	1979	6594	10218	13411	16380	19198	21952	25296	29461	36535	45529
			FY88	9823	15222	19978	24401	28600	32702	37684	43889	54427	67826
COUNTY	:	PA MCKEAN	1979	6538	9918	12648	15150	17579	20272	23219	27252	34238	42342
			FY88	10822	16418	20937	25079	29100	33557	38436	45112	56677	70092
COUNTY	:	PA MIFFLIN	1979	5806	8736	11402	14239	17011	19705	22427	26173	32492	38633
			FY88	8498	12787	16689	20842	24900	28843	32827	38310	47560	56549
COUNTY	:	PA MONTGOMERY	1979	6864	10722	13497	16055	18654	21499	24897	29389	36269	46175
			FY88	10339	16151	20331	24184	28100	32385	37504	44270	54634	69557
COUNTY	:	PA NORTHUMBERLAND	1979	6170	8924	11220	13483	15861	18312	21187	24624	30270	36004
			FY88	9297	13447	16906	20316	23900	27593	31925	37104	45612	54252
COUNTY	:	PA PIKE	1979	6342	9362	11821	14358	17054	19654	23352	27722	35711	45446
			FY88	10189	15041	18992	23068	27400	31577	37518	44539	57375	73016
COUNTY	:	PA POTTER	1979	5108	7913	10559	12973	15383	17664	20316	23473	28830	35071
			FY88	8467	13117	17503	21505	25500	29281	33677	38910	47790	58136
COUNTY	:	PA SCHUYLKILL	1979	6422	9235	11557	13900	16214	18585	21370	24971	31057	37972
			FY88	9862	14182	17748	21346	24900	28541	32818	38348	47694	58313
COUNTY	:	PA SNYDER	1979	6753	9843	12369	15022	17218	19601	22296	26005	32369	38994
			FY88	9883	14406	18103	21985	25200	28687	32632	38060	47374	57071
COUNTY	:	PA SULLIVAN	1979	5663	8197	10430	12579	14559	16953	19624	23350	29624	35920
			FY88	9335	13512	17193	20736	24000	27946	32349	38491	48834	59212
COUNTY	:	PA SUSQUEHANNA	1979	5880	8804	11385	13882	16383	18976	21897	25437	31694	38409
			FY88	9690	14509	18763	22878	27000	31273	36087	41921	52233	63299
COUNTY	:	PA TIOGA	1979	5361	8211	10881	13435	16007	18538	21494	25111	31160	37958
			FY88	8841	13542	17945	22158	26400	30574	35449	41415	51391	62603
COUNTY	:	PA UNION	1979	6928	10195	12949	15653	18082	20880	23911	27435	34793	42703
			FY88	10114	14884	18905	22853	26400	30485	34910	40055	50798	62347
COUNTY	:	PA VENANGO	1979	6848	10846	13977	16718	19531	22107	24938	28926	36510	45288
			FY88	9922	15715	20252	24224	28300	32032	36134	41913	52902	65621
COUNTY	:	PA WARREN	1979	7078	10715	13828	16688	19160	21741	24652	28882	35412	44517
			FY88	11858	17951	23166	27958	32100	36424	41301	48387	59328	74582

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) OCTOBER 1, 1987

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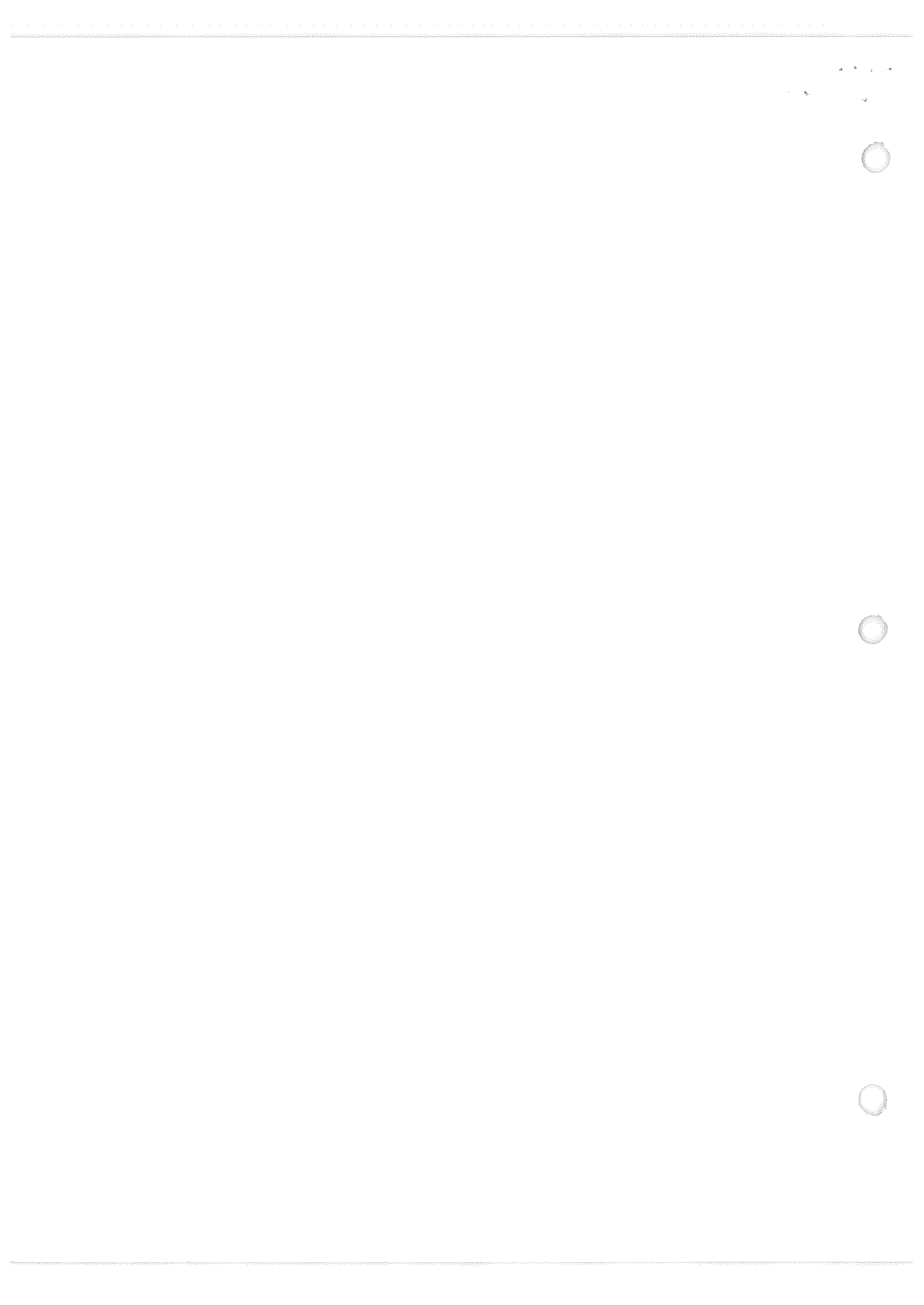
1979 & ESTIMATED FY88 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	:	PA	WAYNE									
	1979	6018	8570	10816	13042	15494	17995	21087	25110	31519	38879	
	FY88	9671	13772	17382	20959	24900	28919	33888	40353	50653	62481	1.607

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) OCTOBER 1, 1987

111787 135452



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000



OFFICE OF THE ASSISTANT SECRETARY  
FOR POLICY DEVELOPMENT AND RESEARCH

VAGHNEY  
KATZ

April 21, 1988

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

SUBJECT: 1987 HCD Act Modification of FY 1988 Income Limits  
for Lower Income and Very Low-Income Families under  
the Housing Act of 1937

This memorandum transmits revised FY 1988 income limits to replace the income limits issued on January 15, 1988. The Housing and Community Development Act of 1987 added a provision that permits use of a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income level. The attached income limits implement this provision.

Income limits for lower income and very low-income families are developed in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county in the attached lists. The income limits apply to all HUD programs which make use of Section 8 definitions of lower and very low income, and are effective as of the date of this memorandum.

These income limits are based on the HUD estimates of median family income for Fiscal Year 1988. As required by statute, the definition of "lower income family" is based on 80 percent of the median income for the area, with adjustments for smaller and larger families, and the "very low-income family" income limits are based on 50 percent of the median, with adjustments for family size. As authorized by the legislation, adjustments also have been made for areas of unusually high or low income or housing costs in the same manner as last year. Maximum income limit standards were used to constrain income limits in areas with unusually high incomes. Minimum income limit standards were used to increase income limits in areas with unusually high rental housing cost to income relationships. The 1987 HCD Act provision, in effect, established an additional minimum income limit standard based on the State nonmetropolitan median family income level. This provision increases income limits for over half of all nonmetropolitan counties, and has also been applied to the small number of metropolitan areas which had lower income limits than those based on the nonmetropolitan median family income for the State in which most or all of each area was located.

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The minimum income limit for a very low-income four-person family has been set at the higher of:

- 50 percent of the area median family income;
- 50 percent of the State nonmetropolitan median family income for the State in which all or most of the area is located; or,
- the level at which 35 percent of income would pay the rent for a unit renting at 85 percent of the estimated typical rent for an existing two-bedroom unit, as measured by the Section 8 Fair Market Rent standard.

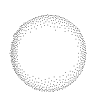
A 35 percent rent-to-income ratio was selected for use in setting minimum income limits because many nonsubsidized low-income families pay this amount or more for housing, and because households tend not to participate in assisted housing programs unless they are eligible for a significant subsidy. The 85 percent figure represents the lowest rent range at which a supply of standard quality units is normally available.

In establishing lower income limit schedules, which by statute are based on 80 percent of local median family income, the same guidelines as referenced above are applied using an 80 percent standard. Minimum income limits previously approved for lower income and very low-income families based on Regional income and renter household income standards will continue to apply to a small number of areas until increases in area income levels produce higher income limits using current procedures. In addition, income limits approved for Indian Trust Lands remain in effect unless superseded by higher FY 1988 income limits.

As in the past, a maximum income limit for lower income four-person families has been established. However, instead of being set at the national median family income level, which is \$32,400 for Fiscal Year 1988, as a result of the 1987 HCD Act change it is set at the higher of the national median family income level or 80 percent of the State nonmetropolitan median family income level. (Alaska is the only State where 80 percent of the State nonmetropolitan family income level exceeds the national median.) Use of this procedure resulted in constraining income limits for lower income families in 22 metropolitan areas and 10 nonmetropolitan areas.

There continues to be a small number of areas with unusually low rental housing costs in relationship to area median family incomes. To adjust for these situations, the maximum income limit for a very low-income four-person family has been set at the level at which 30 percent of income would pay for a unit renting at the maximum exception rent permitted by the Section 8 Existing Housing program. This guideline, however, is superseded in instances where income limits would otherwise be lower than those based on State nonmetropolitan median family incomes.

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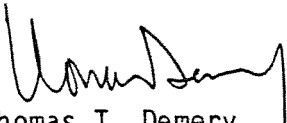
As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:


Income Limits	Number of Persons in Family and Percentage Adjustments							
	1	2	3	4	5	6	7	8
Lower income	70	80	90	Base	106.25	112.5	118.75	125
Very low-income	70	80	90	Base	108	116	124	132

Higher income limits apply to families with more than eight persons, although they are not included in the printed State lists because of space limitations. The lower income limits for families larger than eight persons are determined by adding 6.25 percent of the four-person income limit base to the eight-person limit for each person in excess of eight. For very low-income limits, 8 percent of the four-person base is added to the eight-person limit for each person in excess of eight. (e.g., the nine-person very low limit equals 1.4 (1.32 + .08) times the four-person limit. The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants, and Field Offices should be prepared to make income limits available to the public upon request.

Requests from the public for sets of national or regional income limits may be referred to HUD User, which has a toll-free number (1-800-245-2691). Questions related to how these income limits apply to tax code provisions should be referred to Mark Scott at the Department of the Treasury (202-566-3064). Questions concerning the methodology used to develop these income limits or requests for special revisions should be referred to Joseph Riley of the Headquarters Office of Economic Affairs (FTS 755-5590).

  
 Thomas T. Demery  
 Assistant Secretary for Housing-  
 Federal Housing Commissioner

  
 James E. Baugh  
 General Deputy Assistant Secretary  
 for Public and Indian Housing

Attachment





STATE: DELAWARE  
 PREPARED: 3-1-88

PMSA: WILMINGTON, DE-NU-MD  
 FY 1988 MEDIAN FAMILY  
 INCOME: 35400

COUNTY : DE KENT  
 FY 1988 MEDIAN FAMILY  
 INCOME: 27100

COUNTY : DE DE SUSSEX  
 FY 1988 MEDIAN FAMILY  
 INCOME: 26500

PROGRAM	-----I N C O M E L I M I T S-----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
LOWER INCOME	19800	22650	25450	28300	30050	31850	33600	35400
VERY LOW INCOME	12400	14150	15950	17700	19100	20550	21950	23350
LOWER INCOME	15200	17350	19550	21700	23050	24400	25750	27150
VERY LOW INCOME	9500	10850	12200	13550	14650	15700	16800	17900
LOWER INCOME	15000	17150	19300	21450	22800	24150	25450	26800
VERY LOW INCOME	9400	10700	12050	13400	14450	15550	16600	17700
							032188	103142



STATE: MARYLAND  
 PREPARED: 3-1-88

PROGRAM

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

MSA : BALTIMORE, MD  
 FY 1988 MEDIAN FAMILY INCOME: 34900  
 LOWER INCOME 19550  
 VERY LOW INCOME 12200  
 22300 25100 27900 29650 31400 33150 34900  
 13950 15700 17450 18850 20250 21650 23050

MSA : CUMBERLAND, MD-WV  
 FY 1988 MEDIAN FAMILY INCOME: 25200  
 LOWER INCOME 16600  
 VERY LOW INCOME 10350  
 18950 21350 23700 25200 26650 28150 29650  
 11850 13300 14800 16000 17150 18350 19550

MSA : HAGERSTOWN, MD  
 FY 1988 MEDIAN FAMILY INCOME: 32200  
 LOWER INCOME 18050  
 VERY LOW INCOME 11250  
 20600 23150 25750 27350 28950 30600 32200  
 12900 14500 16100 17400 18700 19950 21250

MSA : WASHINGTON, DC-MD-VA  
 FY 1988 MEDIAN FAMILY INCOME: 46900  
 LOWER INCOME 22700  
 VERY LOW INCOME 16400  
 25900 29150 32400 34450 36450 38500 40500  
 18750 21100 23450 25350 27200 29100 30950

PSMA : WILMINGTON, DE-NU-MD  
 FY 1988 MEDIAN FAMILY INCOME: 35400  
 LOWER INCOME 19800  
 VERY LOW INCOME 12400  
 22650 25450 28300 30050 31850 33600 35400  
 14150 15950 17700 19100 20550 21950 23350

COUNTY : MD CAROLINE  
 FY 1988 MEDIAN FAMILY INCOME: 26700  
 LOWER INCOME 16600  
 VERY LOW INCOME 10350  
 18950 21350 23700 25200 26650 28150 29650  
 11850 13300 14800 16000 17150 18350 19550

COUNTY : MD DORCHESTER  
 FY 1988 MEDIAN FAMILY INCOME: 27200  
 LOWER INCOME 16600  
 VERY LOW INCOME 10350  
 18950 21350 23700 25200 26650 28150 29650  
 11850 13300 14800 16000 17150 18350 19550

COUNTY : MD GARRETT  
 FY 1988 MEDIAN FAMILY INCOME: 24400  
 LOWER INCOME 16600  
 VERY LOW INCOME 10350  
 18950 21350 23700 25200 26650 28150 29650  
 11850 13300 14800 16000 17150 18350 19550

COUNTY : MD KENT  
 FY 1988 MEDIAN FAMILY INCOME: 25500  
 LOWER INCOME 16600  
 VERY LOW INCOME 10350  
 18950 21350 23700 25200 26650 28150 29650  
 11850 13300 14800 16000 17150 18350 19550

COUNTY : MD ST MARYS  
 FY 1988 MEDIAN FAMILY INCOME: 38100  
 LOWER INCOME 21350  
 VERY LOW INCOME 13350  
 24400 27450 30500 32400 34300 36200 38150  
 15250 17150 19050 20550 22100 23600 25150

COUNTY : MD SOMERSET  
 FY 1988 MEDIAN FAMILY INCOME: 23800  
 LOWER INCOME 16600  
 VERY LOW INCOME 10350  
 18950 21350 23700 25200 26650 28150 29650  
 11850 13300 14800 16000 17150 18350 19550

COUNTY : MD TALBOT  
 FY 1988 MEDIAN FAMILY INCOME: 30800  
 LOWER INCOME 17250  
 VERY LOW INCOME 10800  
 19700 22200 24650 26200 27750 29250 30800  
 12300 13850 15400 16650 17850 19100 20350

STATE: MARYLAND  
PREPARED: 3-1-88

COUNTY : MD WICOMICO  
FY 1988 MEDIAN FAMILY  
INCOME: 30000  
COUNTY : MD WORCESTER  
FY 1988 MEDIAN FAMILY  
INCOME: 27000

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
LOWER INCOME	16800	19200	21600	24000	25500	27000	28500	30000
VERY LOW INCOME	10500	12000	13500	15000	16200	17400	18600	19800
LOWER INCOME	16600	18950	21350	23700	25200	26650	28150	29650
VERY LOW INCOME	10350	11850	13300	14800	16000	17150	18350	19550

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

PROGRAM 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

MSA : ALLENTOWN-BETHLEHEM, PA-NU  
 FY 1988 MEDIAN FAMILY INCOME: 33200  
 LOWER INCOME 18600  
 VERY LOW INCOME 11600

MSA : ALTOONA, PA  
 FY 1988 MEDIAN FAMILY INCOME: 27300  
 LOWER INCOME 15300  
 VERY LOW INCOME 9550

MSA : BEAVER COUNTY, PA  
 FY 1988 MEDIAN FAMILY INCOME: 29100  
 LOWER INCOME 16300  
 VERY LOW INCOME 10200

MSA : ERIE, PA  
 FY 1988 MEDIAN FAMILY INCOME: 32200  
 LOWER INCOME 18050  
 VERY LOW INCOME 11250

MSA : HARRISBURG-LEBANON-CARLISLE, PA  
 FY 1988 MEDIAN FAMILY INCOME: 34000  
 LOWER INCOME 19050  
 VERY LOW INCOME 11900

MSA : JOHNSTOWN, PA  
 FY 1988 MEDIAN FAMILY INCOME: 26600  
 LOWER INCOME 15300  
 VERY LOW INCOME 9550

MSA : LANCASTER, PA  
 FY 1988 MEDIAN FAMILY INCOME: 32500  
 LOWER INCOME 18200  
 VERY LOW INCOME 11400

MSA : PHILADELPHIA, PA-NU  
 FY 1988 MEDIAN FAMILY INCOME: 34700  
 LOWER INCOME 19450  
 VERY LOW INCOME 12150

MSA : PITTSBURGH, PA  
 FY 1988 MEDIAN FAMILY INCOME: 32700  
 LOWER INCOME 18300  
 VERY LOW INCOME 11450

MSA : READING, PA  
 FY 1988 MEDIAN FAMILY INCOME: 34800  
 LOWER INCOME 19500  
 VERY LOW INCOME 12200

MSA : SCRANTON--WILKES-BARRE, PA  
 FY 1988 MEDIAN FAMILY INCOME: 27400  
 LOWER INCOME 15350  
 VERY LOW INCOME 9600

MSA : SHARON, PA  
 FY 1988 MEDIAN FAMILY INCOME: 29100  
 LOWER INCOME 16300  
 VERY LOW INCOME 10200

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

PROGRAM 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

MSA : STATE COLLEGE, PA  
 FY 1988 MEDIAN FAMILY INCOME: 31200  
 LOWER INCOME 17450 19950 22450 24950 26500 28050 29650 31200  
 VERY LOW INCOME 10900 12500 14050 15600 16850 18100 19350 20600

MSA : WILLIAMSPORT, PA  
 FY 1988 MEDIAN FAMILY INCOME: 28100  
 LOWER INCOME 15750 18000 20250 22500 23900 25300 26700 28150  
 VERY LOW INCOME 9850 11250 12650 14050 15150 16300 17400 18550

MSA : YORK, PA  
 FY 1988 MEDIAN FAMILY INCOME: 32300  
 LOWER INCOME 18100 20700 23250 25850 27450 29100 30700 32300  
 VERY LOW INCOME 11300 12900 14550 16150 17450 18750 20050 21300

COUNTY : PA ARMSTRONG  
 FY 1988 MEDIAN FAMILY INCOME: 28100  
 LOWER INCOME 15750 18000 20250 22500 23900 25300 26700 28150  
 VERY LOW INCOME 9850 11250 12650 14050 15150 16300 17400 18550

COUNTY : PA BEDFORD  
 FY 1988 MEDIAN FAMILY INCOME: 23500  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA BRADFORD  
 FY 1988 MEDIAN FAMILY INCOME: 27000  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA BUTLER  
 FY 1988 MEDIAN FAMILY INCOME: 29500  
 LOWER INCOME 16500 18900 21250 23600 25100 26550 28050 29500  
 VERY LOW INCOME 10350 11800 13250 14750 15950 17100 18300 19450

COUNTY : PA CAMERON  
 FY 1988 MEDIAN FAMILY INCOME: 27900  
 LOWER INCOME 15600 17850 20050 22300 23700 25100 26500 27900  
 VERY LOW INCOME 9750 11150 12550 13950 15050 16200 17300 18400

COUNTY : PA CLARION  
 FY 1988 MEDIAN FAMILY INCOME: 27500  
 LOWER INCOME 15400 17600 19800 22000 23400 24750 26150 27500  
 VERY LOW INCOME 9650 11000 12350 13750 14850 15950 17050 18150

COUNTY : PA CLEARFIELD  
 FY 1988 MEDIAN FAMILY INCOME: 27800  
 LOWER INCOME 15600 17800 20000 22250 23650 25050 26400 27800  
 VERY LOW INCOME 9750 11100 12500 13900 15000 16100 17250 18350

COUNTY : PA CLINTON  
 FY 1988 MEDIAN FAMILY INCOME: 24900  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA CRAWFORD  
 FY 1988 MEDIAN FAMILY INCOME: 30100  
 LOWER INCOME 16850 19300 21700 24100 25600 27100 28600 30150  
 VERY LOW INCOME 10550 12050 13550 15050 16250 17450 18650 19850

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

PROGRAM : I N C O M E L I M I T S  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

COUNTY : PA ELK  
 FY 1988 MEDIAN FAMILY INCOME: 32200  
 LOWER INCOME 18050 20600 23150 25750 27350 28950 30600 32200  
 VERY LOW INCOME 11250 12900 14500 16100 17400 18700 19950 21250

COUNTY : PA FOREST  
 FY 1988 MEDIAN FAMILY INCOME: 22500  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA FRANKLIN  
 FY 1988 MEDIAN FAMILY INCOME: 29200  
 LOWER INCOME 16350 18700 21000 23350 24800 26250 27750 29300  
 VERY LOW INCOME 10200 11700 13150 14600 15750 16950 18100 19250

COUNTY : PA FULTON  
 FY 1988 MEDIAN FAMILY INCOME: 23500  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA GREENE  
 FY 1988 MEDIAN FAMILY INCOME: 25200  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA HUNTINGDON  
 FY 1988 MEDIAN FAMILY INCOME: 24100  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA INDIANA  
 FY 1988 MEDIAN FAMILY INCOME: 29500  
 LOWER INCOME 16500 18900 21250 23600 25100 26550 28050 29500  
 VERY LOW INCOME 10350 11800 13250 14750 15950 17100 18300 19450

COUNTY : PA JEFFERSON  
 FY 1988 MEDIAN FAMILY INCOME: 28300  
 LOWER INCOME 15850 18100 20400 22650 24050 25500 26900 28300  
 VERY LOW INCOME 9900 11300 12750 14150 15300 16400 17550 18700

COUNTY : PA JUNIATA  
 FY 1988 MEDIAN FAMILY INCOME: 22900  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

COUNTY : PA LAWRENCE  
 FY 1988 MEDIAN FAMILY INCOME: 28600  
 LOWER INCOME 16050 18300 20600 22900 24350 25750 27200 28650  
 VERY LOW INCOME 10000 11450 12850 14300 15450 16600 17750 18900

COUNTY : PA MCKEAN  
 FY 1988 MEDIAN FAMILY INCOME: 29100  
 LOWER INCOME 16300 18650 20950 23300 24750 26200 27650 29150  
 VERY LOW INCOME 10200 11650 13100 14550 15700 16900 18050 19200

COUNTY : PA WEFELIN  
 FY 1988 MEDIAN FAMILY INCOME: 24900  
 LOWER INCOME 15300 17500 19650 21850 23200 24600 25950 27300  
 VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

COUNTY	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : PA MONTGOMERY	LOWER INCOME	15750	18000	20250	22500	23900	25300	26700	28150
	VERY LOW INCOME	9850	11250	12650	14050	15150	16300	17400	18550
	INCOME:	28100							
COUNTY : PA NORTHUMBERLAND	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	23900							
COUNTY : PA PIKE	LOWER INCOME	15350	17500	19700	21900	23250	24650	26000	27400
	VERY LOW INCOME	9600	10950	12350	13700	14800	15900	17000	18100
	INCOME:	27400							
COUNTY : PA POTTER	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	25500							
COUNTY : PA SCHUYLKILL	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	24900							
COUNTY : PA SNYDER	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	25200							
COUNTY : PA SULLIVAN	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	24000							
COUNTY : PA SUSQUEHANNA	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	27000							
COUNTY : PA TIoga	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	26400							
COUNTY : PA UNION	LOWER INCOME	15300	17500	19650	21850	23200	24600	25950	27300
	VERY LOW INCOME	9550	10900	12300	13650	14750	15850	16950	18000
	INCOME:	26400							
COUNTY : PA VENANGO	LOWER INCOME	15850	18100	20400	22650	24050	25500	26900	28300
	VERY LOW INCOME	9900	11300	12750	14150	15300	16400	17550	18700
	INCOME:	28300							
COUNTY : PA WARREN	LOWER INCOME	18000	20550	23150	25700	27300	28900	30500	32150
	VERY LOW INCOME	11250	12850	14450	16050	17350	18600	19900	21200
	INCOME:	32100							

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STATE: PENNSYLVANIA  
PREPARED: 3-1-88

COUNTY : PA WAYNE  
FY 1988 MEDIAN FAMILY  
INCOME: 24900

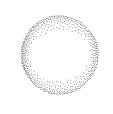
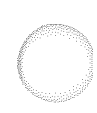
PROGRAM

-----I N C O M E L I M I T S-----  
1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

LOWER INCOME 15300 17500 19650 21850 23300 24600 25950 27300  
VERY LOW INCOME 9550 10900 12300 13650 14750 15850 16950 18000

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STATE: VIRGINIA  
 PREPARED: 3-1-88

MSA	COUNTY	PROGRAM	I N C O M E L I M I T S							
			1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : CHARLOTTESVILLE, VA		LOWER INCOME	18850	21500	24200	26900	28600	30250	31950	33650
		VERY LOW INCOME	11750	13450	15100	16800	18150	19500	20850	22200
MSA : DANVILLE, VA		LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
MSA : JOHNSON CITY-KINGSPOBT-BRISTOL, TN-VA		LOWER INCOME	12950	14800	16650	18500	19650	20800	21950	23150
		VERY LOW INCOME	8100	9250	10400	11550	12450	13400	14300	15250
MSA : LYNCHBURG, VA		LOWER INCOME	17150	19600	22050	24500	26050	27550	29100	30650
		VERY LOW INCOME	10700	12250	13750	15300	16500	17750	18950	20200
MSA : NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA		LOWER INCOME	17450	19950	22450	24950	26500	28050	29650	31200
		VERY LOW INCOME	10900	12500	14050	15600	16850	18100	19350	20600
MSA : RICHMOND-PETERSBURG, VA		LOWER INCOME	19800	22600	25400	28250	30000	31800	33550	35300
		VERY LOW INCOME	12350	14100	15900	17650	19050	20450	21900	23300
MSA : ROANOKE, VA		LOWER INCOME	17700	20250	22750	25300	26900	28450	30050	31650
		VERY LOW INCOME	11050	12650	14200	15800	17050	18350	19600	20850
MSA : WASHINGTON, DC-MD-VA		LOWER INCOME	22700	25900	29150	32400	34450	36450	38500	40500
		VERY LOW INCOME	16400	18750	21100	23450	25350	27200	29100	30950
COUNTY : VA ACCOMACK		LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA ALLEGHANY		LOWER INCOME	16500	18900	21250	23600	25100	26550	28050	29500
		VERY LOW INCOME	10350	11800	13250	14750	15950	17100	18300	19450
COUNTY : VA AMELIA		LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA APPOMATTOX		LOWER INCOME	16250	18550	20900	23300	24650	26100	27550	29000
		VERY LOW INCOME	10150	11600	13050	14500	15650	16800	18000	19150





STATE: VIRGINIA  
 PREPARED: 3-1-88

COUNTY	FY 1988 INCOME:	PROGRAM	I N C O M E L I M I T S							
			1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA AUGUSTA										
FY 1988	30000	LOWER INCOME	16800	19200	21600	24000	25500	27000	28500	30000
		VERY LOW INCOME	10500	12000	13500	15000	16200	17400	18600	19800
COUNTY : VA BATH										
FY 1988	24600	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA BEDFORD										
FY 1988	28800	LOWER INCOME	16150	18450	20750	23050	24500	25950	27350	28800
		VERY LOW INCOME	10100	11500	12950	14400	15550	16700	17850	19000
COUNTY : VA BLAND										
FY 1988	25100	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA BRUNSWICK										
FY 1988	21600	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA BUCHANAN										
FY 1988	25700	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA BUCKINGHAM										
FY 1988	21400	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA CAROLINE										
FY 1988	27200	LOWER INCOME	15250	17400	19550	21750	23100	24450	25850	27200
		VERY LOW INCOME	9500	10900	12250	13600	14700	15800	16850	17950
COUNTY : VA CARROLL										
FY 1988	22200	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA CHARLOTTE										
FY 1988	20400	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
		VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA CLARKE										
FY 1988	30600	LOWER INCOME	17150	19600	22050	24500	26050	27550	29100	30650
		VERY LOW INCOME	10700	12250	13750	15300	16500	17750	18950	20200
COUNTY : VA CRAIG										
FY 1988	28700	LOWER INCOME	16050	19350	20650	22950	24400	25800	27250	28700
		VERY LOW INCOME	10050	11500	12900	14350	15500	16650	17800	18950



STATE: VIRGINIA  
 PREPARED: 3-1-88

		-----I N C O M E L I M I T S-----							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY	: VA CULPEPER								
	FY 1988 MEDIAN FAMILY	16650	19000	21350	23750	25250	26700	28200	29700
	INCOME: 29700	10400	11900	13350	14850	16050	17250	18400	19600
COUNTY	: VA CUMBERLAND								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 20300	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA DICKENSON								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 25200	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA ESSEX								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 25600	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA FAUQUIER								
	FY 1988 MEDIAN FAMILY	19800	22650	25450	28300	30050	31850	33600	35400
	INCOME: 35400	12400	14150	15950	17700	19100	20550	21950	23350
COUNTY	: VA FLOYD								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 24600	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA FRANKLIN								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 26600	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA FREDERICK								
	FY 1988 MEDIAN FAMILY	17000	19450	21850	24300	25800	27350	28850	30400
	INCOME: 30400	10650	12150	13700	15200	16400	17650	18850	20050
COUNTY	: VA GILES								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 25800	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA GRAYSON								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 22100	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA GREENSVILLE								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 22800	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA HALIFAX								
	FY 1988 MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
	INCOME: 22500	9350	10700	12000	13350	14400	15500	16550	17600



STATE: VIRGINIA  
 PREPARED: 3-1-88

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA HENRY FY 1988 MEDIAN FAMILY INCOME: 28300	15850	18100	20400	22650	24050	25500	26900	28300
COUNTY : VA HIGHLAND FY 1988 MEDIAN FAMILY INCOME: 26500	9900	11300	12750	14150	15300	16400	17550	18700
COUNTY : VA ISLE OFWIGHT FY 1988 MEDIAN FAMILY INCOME: 31300	14950	17100	19200	21350	22700	24000	25350	26700
COUNTY : VA KING + QUEEN FY 1988 MEDIAN FAMILY INCOME: 23300	17550	20050	22550	25050	26600	28200	29750	31300
COUNTY : VA KING GEORGE FY 1988 MEDIAN FAMILY INCOME: 34100	10150	11600	13050	14500	15650	16800	18000	19150
COUNTY : VA KING WILLIAM FY 1988 MEDIAN FAMILY INCOME: 30200	19100	21850	24550	27300	29000	30700	32400	34150
COUNTY : VA LANCASTER FY 1988 MEDIAN FAMILY INCOME: 25400	11950	13650	15350	17050	18400	19800	21150	22500
COUNTY : VA LEE FY 1988 MEDIAN FAMILY INCOME: 19900	16900	19300	21750	24150	25650	27150	28700	30200
COUNTY : VA LUNENBURG FY 1988 MEDIAN FAMILY INCOME: 26700	10550	12100	13600	15100	16300	17500	18700	19950
COUNTY : VA MADISON FY 1988 MEDIAN FAMILY INCOME: 25000	14950	17100	19200	21350	22700	24000	25350	26700
COUNTY : VA MATHENS FY 1988 MEDIAN FAMILY INCOME: 28800	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA MATHEWS FY 1988 MEDIAN FAMILY INCOME: 28800	14950	17100	19200	21350	22700	24000	25350	26700
COUNTY : VA MATHENS FY 1988 MEDIAN FAMILY INCOME: 28800	16150	18450	20750	23050	24500	25950	27350	28800
COUNTY : VA MATHEWS FY 1988 MEDIAN FAMILY INCOME: 28800	10100	11500	12950	14400	15550	16700	17850	19000



STATE: VIRGINIA  
 PREPARED: 3-1-88

COUNTY	PROGRAM	I N C O M E L I M I T S							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VA MECKLENBURG	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA MECKLENBURG	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA MIDDLESEX	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA MIDDLESEX	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA MONTGOMERY	LOWER INCOME	16150	18500	20800	23100	24550	26000	27450	28900
VA MONTGOMERY	VERY LOW INCOME	10100	11550	13000	14450	15600	16750	17900	19050
VA NELSON	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA NELSON	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA NORTHAMPTON	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA NORTHAMPTON	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA NORTHUMBERLD	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA NORTHUMBERLD	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA NOTTOWAY	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA NOTTOWAY	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA ORANGE	LOWER INCOME	15350	17500	19700	21900	23250	24650	26000	27400
VA ORANGE	VERY LOW INCOME	9600	10950	12350	13700	14800	15900	17000	18100
VA PAGE	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA PAGE	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA PATRICK	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA PATRICK	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA PRINCEEDWARD	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
VA PRINCEEDWARD	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
VA PULASKI	LOWER INCOME	15400	17600	19800	22000	23400	24750	26150	27500
VA PULASKI	VERY LOW INCOME	9650	11000	12350	13750	14850	15950	17050	18150

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STATE: VIRGINIA  
 PREPARED: 3-1-88

		I N C O M E L I M I T S							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY	: VA RAPPAHANNOCK								
FY 1988	MEDIAN FAMILY	15800	18050	20300	22550	23950	25350	26800	28200
INCOME:	28200	9850	11300	12700	14100	15250	16350	17500	18600
COUNTY	: VA RICHMOND								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	26100	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA ROCKBRIDGE								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	26000	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA ROCKINGHAM								
FY 1988	MEDIAN FAMILY	16050	18350	20650	22950	24400	25800	27250	28700
INCOME:	28700	10050	11500	12900	14350	15500	16650	17800	18950
COUNTY	: VA RUSSELL								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	24000	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA SHENANDOAH								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	25300	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA SHYTH								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	23200	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA SOUTHAMPTON								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	26500	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA SPOTSLYVANIA								
FY 1988	MEDIAN FAMILY	19100	21850	24550	27300	29000	30700	32400	34150
INCOME:	34100	11950	13850	15350	17050	18400	19800	21150	22500
COUNTY	: VA SURRY								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	24800	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA SUSSEX								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	25800	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY	: VA TAZEWELL								
FY 1988	MEDIAN FAMILY	14950	17100	19200	21350	22700	24000	25350	26700
INCOME:	25300	9350	10700	12000	13350	14400	15500	16550	17600

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STATE: VIRGINIA  
 PREPARED: 3-1-88

PROGRAM 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

-----I N C O M E L I M I T S-----

COUNTY : VA WARREN	LOWER INCOME	15500	17700	19950	22150	23550	24900	26300	27700
FY 1988 MEDIAN FAMILY INCOME: 27700	VERY LOW INCOME	9700	11100	12450	13850	14950	15050	17150	18300
COUNTY : VA WESTMORELAND	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 23900	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
COUNTY : VA WISE	LOWER INCOME	15500	17700	19950	22150	23550	24900	26300	27700
FY 1988 MEDIAN FAMILY INCOME: 27700	VERY LOW INCOME	9700	11100	12450	13850	14950	16050	17150	18300
COUNTY : VA WYTHE	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 24200	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA BEDFORD	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 26700	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA BUENA VISTA	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 26700	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA CLIFTONFORGE	LOWER INCOME	17100	19500	21950	24400	25950	27450	29000	30500
FY 1988 MEDIAN FAMILY INCOME: 30500	VERY LOW INCOME	10700	12200	13700	15250	16450	17700	18900	20150
INDEP. CITY : VA COVINGTON	LOWER INCOME	15400	17600	19800	22000	23400	24750	26150	27500
FY 1988 MEDIAN FAMILY INCOME: 27500	VERY LOW INCOME	9650	11000	12350	13750	14850	15950	17050	18150
INDEP. CITY : VA EMPORIA	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 23100	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA FRANKLIN	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 26100	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA FREDERICKSBG	LOWER INCOME	17000	19450	21850	24300	25800	27350	28850	30400
FY 1988 MEDIAN FAMILY INCOME: 30400	VERY LOW INCOME	10650	12150	13700	15200	16400	17650	18850	20050
INDEP. CITY : VA GALAX	LOWER INCOME	14950	17100	19200	21350	22700	24000	25350	26700
FY 1988 MEDIAN FAMILY INCOME: 21600	VERY LOW INCOME	9350	10700	12000	13350	14400	15500	16550	17600



STATE: VIRGINIA  
 PREPARED: 3-1-88

PROGRAM	I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
INDEP. CITY : VA HARRISONBURG FY 1988 MEDIAN FAMILY INCOME : 32600	18250	20900	23500	26100	27750	29350	31000	32650
INDEP. CITY : VA LEXINGTON FY 1988 MEDIAN FAMILY INCOME : 27600	11400	13050	14650	16300	17600	18900	20200	21500
INDEP. CITY : VA MARTINSVILLE FY 1988 MEDIAN FAMILY INCOME : 28300	15850	18100	20400	22650	24050	25500	26900	28300
INDEP. CITY : VA NORTON FY 1988 MEDIAN FAMILY INCOME : 26000	9900	11300	12750	14150	15300	16400	17550	18700
INDEP. CITY : VA RADFORD FY 1988 MEDIAN FAMILY INCOME : 31600	14950	17100	19200	21350	22700	24000	25350	26700
INDEP. CITY : VA SOUTH BOSTON FY 1988 MEDIAN FAMILY INCOME : 26100	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA STAUNTON FY 1988 MEDIAN FAMILY INCOME : 32100	14950	17100	19200	21350	22700	24000	25350	26700
INDEP. CITY : VA WAYNESBORO FY 1988 MEDIAN FAMILY INCOME : 31400	9350	10700	12000	13350	14400	15500	16550	17600
INDEP. CITY : VA WINCHESTER FY 1988 MEDIAN FAMILY INCOME : 28600	16050	18300	20600	22900	24350	25750	27200	28650



----- I N C O M E L I M I T S -----

1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
TE: WEST VIRGINIA PARED: 3-1-88								
A : CHARLESTON, WV FY 1988 MEDIAN FAMILY INCOME: 31500	17650 11050	20150 12600	22700 14150	25200 15750	26800 17000	28350 18250	29950 19550	31500 20800
A : CUMBERLAND, MD-WV FY 1988 MEDIAN FAMILY INCOME: 25200	16500 10350	18950 11850	21350 13300	23700 14800	25200 16000	26650 17150	28150 18350	29650 19550
A : HUNTINGTON-ASHLAND, WV-KY-OH FY 1988 MEDIAN FAMILY INCOME: 26200	14650 9150	16750 10500	18850 11800	20950 13100	22250 14150	23550 15200	24900 16250	26200 17300
A : PARKERSBURG-MARIETTA, WV-OH FY 1988 MEDIAN FAMILY INCOME: 30800	17250 10800	19700 12300	22200 13850	24650 15400	26200 16650	27750 17850	29250 19100	30800 20350
SA : STEUBENVILLE-WEIRTON, OH-WV FY 1988 MEDIAN FAMILY INCOME: 30500	17100 10700	19500 12200	21950 13700	24400 15250	25950 16450	27450 17700	29000 18900	30500 20150
SA : WHEELING, WV-OH FY 1988 MEDIAN FAMILY INCOME: 27000	15100 9450	17300 10800	19450 12150	21600 13500	22950 14600	24300 15650	25650 16750	27000 17800
COUNTY : WV BARBOUR FY 1988 MEDIAN FAMILY INCOME: 21600	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
COUNTY : WV BERKELEY FY 1988 MEDIAN FAMILY INCOME: 30700	17200 10750	19650 12300	22100 13800	24550 15350	26100 16600	27600 17800	29150 19050	30700 20250
COUNTY : WV BOONE FY 1988 MEDIAN FAMILY INCOME: 32500	18200 11400	20800 13000	23400 14600	26000 16250	27650 17550	29250 18850	30500 20150	32500 21450
COUNTY : WV BRAXTON FY 1988 MEDIAN FAMILY INCOME: 18400	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
COUNTY : WV CALHOUN FY 1988 MEDIAN FAMILY INCOME: 17200	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
COUNTY : WV CLAY FY 1988 MEDIAN FAMILY INCOME: 19800	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700

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STATE: WEST VIRGINIA  
 PREPARED: 3-1-88

COUNTY : WV DODDRIDGE  
 FY 1988 MEDIAN FAMILY  
 INCOME: 20100

COUNTY : WV FAYETTE  
 FY 1988 MEDIAN FAMILY  
 INCOME: 22500

COUNTY : WV GILMER  
 FY 1988 MEDIAN FAMILY  
 INCOME: 18500

COUNTY : WV GRANT  
 FY 1988 MEDIAN FAMILY  
 INCOME: 22400

COUNTY : WV GREENBRIER  
 FY 1988 MEDIAN FAMILY  
 INCOME: 22300

COUNTY : WV HAMPSHIRE  
 FY 1988 MEDIAN FAMILY  
 INCOME: 24500

COUNTY : WV HARDY  
 FY 1988 MEDIAN FAMILY  
 INCOME: 22200

COUNTY : WV HARRISON  
 FY 1988 MEDIAN FAMILY  
 INCOME: 27200

COUNTY : WV JACKSON  
 FY 1988 MEDIAN FAMILY  
 INCOME: 28900

COUNTY : WV JEFFERSON  
 FY 1988 MEDIAN FAMILY  
 INCOME: 29600

COUNTY : WV LEWIS  
 FY 1988 MEDIAN FAMILY  
 INCOME: 22800

COUNTY : WV LINCOLN  
 FY 1988 MEDIAN FAMILY  
 INCOME: 23300

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	15250 9500	17400 10900	19550 12250	21750 13600	23100 14700	24450 15800	25850 16850	27200 17950
LOWER INCOME VERY LOW INCOME	16150 10100	18500 11550	20800 13000	23100 14450	24550 15600	26000 16750	27450 17900	28900 19050
LOWER INCOME VERY LOW INCOME	16600 10350	18950 11850	21350 13300	23700 14800	25200 16000	26650 17150	28150 18350	29650 19550
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700
LOWER INCOME VERY LOW INCOME	14200 8850	16200 10100	18200 11400	20250 12650	21500 13650	22800 14650	24050 15700	25300 16700



STATE: WEST VIRGINIA  
 PREPARED: 3-1-88

PROGRAM	L I M I T S									
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	PERSON	PERSON
COUNTY : WV LOGAN FY 1988 MEDIAN FAMILY INCOME: 28100	15750	18000	20250	22500	23900	25300	26700	28150	28150	18550
LOWER INCOME VERY LOW INCOME	9850	11250	12650	14050	15150	16300	17400	18550	18550	
COUNTY : WV MCDOWELL FY 1988 MEDIAN FAMILY INCOME: 20100	14200	16200	18200	20250	21500	22800	24050	25300	25300	16700
LOWER INCOME VERY LOW INCOME	8850	10100	11400	12650	13650	14650	15700	16700	16700	
COUNTY : WV MARION FY 1988 MEDIAN FAMILY INCOME: 28700	16050	18350	20650	22950	24400	25800	27250	28700	28700	18950
LOWER INCOME VERY LOW INCOME	10050	11500	12900	14350	15500	16650	17800	18950	18950	
COUNTY : WV MASON FY 1988 MEDIAN FAMILY INCOME: 29500	16500	18900	21250	23600	25100	26550	28050	29500	29500	19450
LOWER INCOME VERY LOW INCOME	10350	11800	13250	14750	15950	17100	18300	19450	19450	
COUNTY : WV MERCER FY 1988 MEDIAN FAMILY INCOME: 24100	14200	16200	18200	20250	21500	22800	24050	25300	25300	16700
LOWER INCOME VERY LOW INCOME	8850	10100	11400	12650	13650	14650	15700	16700	16700	
COUNTY : WV MINGO FY 1988 MEDIAN FAMILY INCOME: 25300	14200	16200	18200	20250	21500	22800	24050	25300	25300	16700
LOWER INCOME VERY LOW INCOME	8850	10100	11400	12650	13650	14650	15700	16700	16700	
COUNTY : WV MONONGALIA FY 1988 MEDIAN FAMILY INCOME: 30300	17000	19400	21800	24250	25750	27300	28800	30300	30300	20000
LOWER INCOME VERY LOW INCOME	10600	12100	13650	15150	16350	17550	18800	20000	20000	
COUNTY : WV MONROE FY 1988 MEDIAN FAMILY INCOME: 18600	14200	16200	18200	20250	21500	22800	24050	25300	25300	16700
LOWER INCOME VERY LOW INCOME	8850	10100	11400	12650	13650	14650	15700	16700	16700	
COUNTY : WV MORGAN FY 1988 MEDIAN FAMILY INCOME: 27100	15200	17350	19550	21700	23050	24400	25750	27150	27150	17900
LOWER INCOME VERY LOW INCOME	9500	10850	12200	13550	14650	15700	16800	17900	17900	
COUNTY : WV NICHOLAS FY 1988 MEDIAN FAMILY INCOME: 22800	14200	16200	18200	20250	21500	22800	24050	25300	25300	16700
LOWER INCOME VERY LOW INCOME	8850	10100	11400	12650	13650	14650	15700	16700	16700	
COUNTY : WV PENDLETON FY 1988 MEDIAN FAMILY INCOME: 21700	14200	16200	18200	20250	21500	22800	24050	25300	25300	16700
LOWER INCOME VERY LOW INCOME	8850	10100	11400	12650	13650	14650	15700	16700	16700	
COUNTY : WV PLEASANTS FY 1988 MEDIAN FAMILY INCOME: 27400	15350	17500	19700	21900	23250	24650	26000	27400	27400	18100
LOWER INCOME VERY LOW INCOME	9600	10950	12350	13700	14800	15900	17000	18100	18100	



STATE: WEST VIRGINIA  
 PREPARED: 3-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

COUNTY : WV POCAHONTAS  
 FY 1988 MEDIAN FAMILY  
 INCOME: 22200

PROGRAM  
 LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV PRESTON  
 FY 1988 MEDIAN FAMILY  
 INCOME: 24700

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV RALEIGH  
 FY 1988 MEDIAN FAMILY  
 INCOME: 25200

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV RANDOLPH  
 FY 1988 MEDIAN FAMILY  
 INCOME: 23200

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV RITCHIE  
 FY 1988 MEDIAN FAMILY  
 INCOME: 20200

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV ROANE  
 FY 1988 MEDIAN FAMILY  
 INCOME: 20300

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV SUMMERS  
 FY 1988 MEDIAN FAMILY  
 INCOME: 19200

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV TAYLOR  
 FY 1988 MEDIAN FAMILY  
 INCOME: 25200

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV TUCKER  
 FY 1988 MEDIAN FAMILY  
 INCOME: 21100

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV TYLER  
 FY 1988 MEDIAN FAMILY  
 INCOME: 27400

LOWER INCOME 15350 17500 19700 21900 23250 24650 26000 27400  
 VERY LOW INCOME 9600 10950 12350 13700 14800 15900 17000 18100

COUNTY : WV UPSHUR  
 FY 1988 MEDIAN FAMILY  
 INCOME: 24100

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700

COUNTY : WV WEBSTER  
 FY 1988 MEDIAN FAMILY  
 INCOME: 17300

LOWER INCOME 14200 16200 18200 20250 21500 22800 24050 25300  
 VERY LOW INCOME 8850 10100 11400 12650 13650 14650 15700 16700



STATE: WEST VIRGINIA  
 PREPARED: 12-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM

COUNTY : WV WETZEL  
 FY 1989 MEDIAN FAMILY  
 INCOME: 36700

LOWER INCOME	20550	23500	26400	29350	31200	33000	34900	36700
VERY LOW INCOME	12100	13850	15550	17300	18700	20050	21450	22850

COUNTY : WV WIRT  
 FY 1989 MEDIAN FAMILY  
 INCOME: 21300

LOWER INCOME	15100	17300	19450	21600	22950	24300	25650	27000
VERY LOW INCOME	9450	10800	12150	13500	14600	15650	16750	17800

COUNTY : WV WYOMING  
 FY 1989 MEDIAN FAMILY  
 INCOME: 27700

LOWER INCOME	15500	17700	19950	22150	23550	24900	26350	27700
VERY LOW INCOME	9700	11100	12450	13850	14950	16050	17150	18300

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STATE: WISCONSIN  
 PREPARED: 12-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

MSA : Appleton-Oshkosh-Neenah, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 34600

MSA : Duluth, MN-WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 27600

MSA : Eau Claire, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 30600

MSA : Green Bay, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 35900

MSA : Janesville-Beloit, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 35200

PMSA : Kenosha, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 39000

MSA : La Crosse, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 32200

MSA : Madison, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 37600

PMSA : Milwaukee, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 38100

MSA : Minneapolis-St. Paul, MN-WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 42300

PMSA : Racine, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 36700

MSA : Sheboygan, WI  
 FY 1989 MEDIAN FAMILY  
 INCOME: 34200

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
LOWER INCOME	19400	22150	24950	27700	29450	31150	32900	34650
VERY LOW INCOME	12100	13850	15550	17300	18700	20050	21450	22850
LOWER INCOME	16050	18300	20600	22900	24350	25750	27200	28650
VERY LOW INCOME	10000	11450	12850	14300	15450	16600	17750	18900
LOWER INCOME	17150	19600	22050	24500	26050	27550	29100	30650
VERY LOW INCOME	10700	12250	13750	15300	16500	17750	18950	20200
LOWER INCOME	20100	22950	25850	28700	30500	32300	34100	35900
VERY LOW INCOME	12550	14350	16150	17950	19400	20800	22250	23700
LOWER INCOME	19700	22500	25350	28150	29900	31650	33450	35200
VERY LOW INCOME	12300	14100	15850	17600	19000	20400	21800	23250
LOWER INCOME	21850	24950	28100	31200	33150	35100	37100	39000
VERY LOW INCOME	13650	15600	17550	19500	21050	22600	24200	25750
LOWER INCOME	18050	20600	23150	25750	27350	28950	30600	32200
VERY LOW INCOME	11250	12900	14500	16100	17400	18700	19950	21250
LOWER INCOME	21050	24100	27100	30100	32000	33850	35750	37650
VERY LOW INCOME	13150	15050	16900	18800	20300	21800	23300	24800
LOWER INCOME	21350	24400	27450	30500	32400	34300	36250	38150
VERY LOW INCOME	13350	15250	17150	19050	20550	22100	23600	25150
LOWER INCOME	23700	27100	30450	33850	35950	38100	40250	42300
VERY LOW INCOME	14800	16900	19050	21150	22850	24550	26250	27900
LOWER INCOME	20550	23500	26400	29350	31200	33000	34900	36700
VERY LOW INCOME	12850	14700	16500	18350	19800	21300	22750	24200
LOWER INCOME	19150	21900	24600	27350	29050	30750	32500	34200
VERY LOW INCOME	11950	13700	15400	17100	18450	19850	21200	22550

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000

OFFICE OF THE ASSISTANT SECRETARY  
FOR POLICY DEVELOPMENT AND RESEARCH

April 21, 1988

MEMORANDUM FOR: Regional Economists  
Field Office Economists

FROM: David E. Shenk, Director, Economic and Market Analysis  
Division, TEE

SUBJECT: Transmittal of FY 1988 Income Limits and Estimates of  
Median Income

Revised income limits for Public Housing and the Section 8 and Section 235, Section 236, and Section 221(d)(3)(BMIR) programs that implement Section 567 of the 1987 HCD Act were approved and became effective on April 21, 1988. Attached with this memo you will find:

- Revised lower and very low income limits
- Revised Section 235, Section 236, and Section 221(d)(3)(BMIR) income limits
- Signed and dated copies of the associated transmittal memoranda
- Income limit area definitions with listings of metropolitan area county components by State

You are responsible for providing copies of the income limits, the transmittal memoranda, and the area definitions for your jurisdiction to your CPD and Housing staffs. They, in turn, are responsible for distributions to subordinate Field Offices and client organizations.

Section 567 of the Housing and Community Development Act of 1987 contains a provision that establishes a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income, and increases income limits for over one-half of all nonmetropolitan areas. In addition, income limits for twenty-two metropolitan counties with incomes below the respective State nonmetropolitan median income level were also increased to reflect the fact that the 1987 Act provision effectively established a new definition of "areas of unusually low income."



You should advise your Housing and CPD program staffs to be certain that the copies of income limits that they send to clients be accompanied by the dated transmittal memorandum and the cover sheet explaining the new law change. This will minimize any confusion associated with there having been two sets of FY 1988 income limits.

As in the past, you should continue to provide income limits and median incomes requested for areas within your jurisdiction. If numbers for an area outside your jurisdiction are requested, you should refer the caller to HUD USER. HUD USER will answer telephone inquiries for income data for one area, and sell income limits or estimates of median income for all counties in a State or the Nation. Credit card sales will be accepted. HUD USER's toll-free number is 1-800-245-2691 (use 301-251-5154 in the Washington metropolitan area).

Please call Sue Miller on 755-5577 or Joe Riley on 755-5590 if you have any questions on these matters.

Attachments



STATE: CONNECTICUT  
 PREPARED: 3-1-88

MSA : WATERBURY, CT

PROGRAM	-----I N C O M E L I M I T S-----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	20050	22900	25800	28650	30450	32250	34000	35800
SECTION 235	23800	27200	30600	34000	36150	38250	40400	42500
BMIR	23800	27200	30600	34000	36150	38250	40400	42500
SECTION 236	22700	25900	29150	32400	34450	36450	38500	40500
SECTION 235	26950	30800	34650	38500	40900	43300	45700	48150
BMIR	26950	30800	34650	38500	40900	43300	45700	48150
SECTION 236	20600	23550	26500	29450	31300	33150	34950	36800
SECTION 235	24450	27950	31450	34950	37150	39300	41500	43700
BMIR	24450	27950	31450	34950	37150	39300	41500	43700
SECTION 236	22400	25600	28800	32000	34000	36000	38000	40000
SECTION 235	26600	30400	34200	38000	40400	42750	45150	47500
BMIR	26600	30400	34200	38000	40400	42750	45150	47500
SECTION 236	22250	25400	28550	31750	33750	35700	37700	39700
SECTION 235	26400	30150	33950	37700	40050	42400	44750	47150
BMIR	26400	30150	33950	37700	40050	42400	44750	47150
SECTION 236	21200	24250	27250	30300	32200	34100	36000	37900
SECTION 235	25200	28800	32400	36000	38250	40500	42750	45000
BMIR	25200	28800	32400	36000	38250	40500	42750	45000
SECTION 236	19700	22500	25350	28150	29900	31650	33450	35200
SECTION 235	23400	26750	30100	33450	35550	37650	39700	41800
BMIR	23400	26750	30100	33450	35550	37650	39700	41800

NONMSA PART: CT HARTFORD

NONMSA PART: CT LITCHFIELD

NONMSA PART: CT MIDDLESEX

NONMSA PART: CT NEW LONDON

NONMSA PART: CT TOLLAND

NONMSA PART: CT WINDHAM

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STATE: DELAWARE  
 PREPARED: 3-1-88

PMSA: WILMINGTON, DE-NJ-MD

COUNTY : DE KENT

COUNTY : DE DE SUSSEX

PROGRAM	-----I N C O M E L I M I T S-----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	19800	22650	25450	28300	30050	31850	33600	35400
SECTION 235	23550	26900	30300	33650	35750	37850	39950	42050
BMIR	23550	26900	30300	33650	35750	37850	39950	42050
SECTION 236	15200	17350	19550	21700	23050	24400	25750	27150
SECTION 235	18050	20600	23150	25750	27350	28950	30600	32200
BMIR	18050	20600	23150	25750	27350	28950	30600	32200
SECTION 236	15000	17150	19300	21450	22800	24150	25450	26800
SECTION 235	17800	20350	22900	25450	27050	28650	30200	31800
BMIR	17800	20350	22900	25450	27050	28650	30200	31800
							032188	103303

STATE: MARYLAND  
 PREPARED: 3-1-88

----- I N C O M E L I M I T S -----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

MSA : BALTIMORE, MD

PROGRAM  
 SECTION 236  
 SECTION 235  
 BMIR

19550 22300 25100 27900 29650 31400 33150 34900  
 23200 26500 29850 33150 35200 37300 39350 41450  
 23200 26500 29850 33150 35200 37300 39350 41450

MSA : CUMBERLAND, MD-WV

SECTION 236  
 SECTION 235  
 BMIR

16600 18950 21350 23700 25200 26650 28150 29650  
 19650 22500 25300 28100 29850 31600 33350 35150  
 19650 22500 25300 28100 29850 31600 33350 35150

MSA : HAGERSTOWN, MD

SECTION 236  
 SECTION 235  
 BMIR

18050 20600 23150 25750 27350 28950 30600 32200  
 21400 24500 27550 30600 32500 34450 36350 38250  
 21400 24500 27550 30600 32500 34450 36350 38250

MSA : WASHINGTON, DC-MD-VA

SECTION 236  
 SECTION 235  
 BMIR

22700 25900 29150 32400 34450 36450 38500 40500  
 26950 30800 34650 38500 40900 43300 45700 48150  
 26950 30800 34650 38500 40900 43300 45700 48150

PMSA: WILMINGTON, DE-NJ-MD

SECTION 236  
 SECTION 235  
 BMIR

19800 22650 25450 28300 30050 31850 33600 35400  
 23550 26900 30300 33650 35750 37850 39950 42050  
 23550 26900 30300 33650 35750 37850 39950 42050

COUNTY : MD CAROLINE

SECTION 236  
 SECTION 235  
 BMIR

16600 18950 21350 23700 25200 26650 28150 29650  
 19650 22500 25300 28100 29850 31600 33350 35150  
 19650 22500 25300 28100 29850 31600 33350 35150

COUNTY : MD DORCHESTER

SECTION 236  
 SECTION 235  
 BMIR

16600 18950 21350 23700 25200 26650 28150 29650  
 19650 22500 25300 28100 29850 31600 33350 35150  
 19650 22500 25300 28100 29850 31600 33350 35150

COUNTY : MD GARRETT

SECTION 236  
 SECTION 235  
 BMIR

16600 18950 21350 23700 25200 26650 28150 29650  
 19650 22500 25300 28100 29850 31600 33350 35150  
 19650 22500 25300 28100 29850 31600 33350 35150

COUNTY : MD KENT

SECTION 236  
 SECTION 235  
 BMIR

16600 18950 21350 23700 25200 26650 28150 29650  
 19650 22500 25300 28100 29850 31600 33350 35150  
 19650 22500 25300 28100 29850 31600 33350 35150

COUNTY : MD ST MARYS

SECTION 236  
 SECTION 235  
 BMIR

21350 24400 27450 30500 32400 34300 36200 38150  
 25350 28950 32600 36200 38450 40750 43000 45250  
 25350 28950 32600 36200 38450 40750 43000 45250

STATE: MARYLAND  
 PREPARED: 3-1-88

		-----I N C O M E L I M I T S-----							
COUNTY	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
: MD SOMERSET	SECTION 236	16600	18950	21350	23700	25200	26650	28150	29650
	SECTION 235	19650	22500	25300	28100	29850	31600	33350	35150
	BMIR	19650	22500	25300	28100	29850	31600	33350	35150
: MD TALBOT	SECTION 236	17250	19700	22200	24650	26200	27750	29250	30800
	SECTION 235	20500	23400	26300	29250	31100	32900	34750	36550
	BMIR	20500	23400	26300	29250	31100	32900	34750	36550
: MD WICOMICO	SECTION 236	16800	19200	21600	24000	25500	27000	28500	30000
	SECTION 235	19950	22800	25650	28500	30300	32050	33850	35650
	BMIR	19950	22800	25650	28500	30300	32050	33850	35650
: MD WORCESTER	SECTION 236	16600	18950	21350	23700	25200	26650	28150	29650
	SECTION 235	19650	22500	25300	28100	29850	31600	33350	35150
	BMIR	19650	22500	25300	28100	29850	31600	33350	35150
								032188	103303

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STATE: OREGON  
PREPARED: 3-1-88

COUNTY : OR WASCO

COUNTY : OR WHEELER

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	16750	19100	21500	23900	25400	26900	28400	29900
SECTION 235	19900	22700	25550	28400	30200	31950	33750	35500
BMIR	19900	22700	25550	28400	30200	31950	33750	35500
SECTION 236	15250	17400	19550	21750	23100	24450	25850	27200
SECTION 235	18100	20700	23250	25850	27450	29100	30700	32300
BMIR	18100	20700	23250	25850	27450	29100	30700	32300
							032188	103303

STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

MSA : ALLENTOWN-BETHLEHEM, PA-NJ

MSA : ALTOONA, PA

PMSA: BEAVER COUNTY, PA

MSA : ERIE, PA

MSA : HARRISBURG-LEBANON-CARLISLE, PA

MSA : JOHNSTOWN, PA

MSA : LANCASTER, PA

PMSA: PHILADELPHIA, PA-NJ

PMSA: PITTSBURGH, PA

MSA : READING, PA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	18600	21250	23900	26550	28200	29850	31550	33200
SECTION 235	22100	25250	28400	31550	33500	35500	37450	39450
BMIR	22100	25250	28400	31550	33500	35500	37450	39450
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	16300	18650	20950	23300	24750	26200	27650	29150
SECTION 235	19350	22100	24900	27650	29400	31100	32850	34550
BMIR	19350	22100	24900	27650	29400	31100	32850	34550
SECTION 236	18050	20600	23150	25750	27350	28950	30600	32200
SECTION 235	21400	24500	27550	30600	32500	34450	36350	38250
BMIR	21400	24500	27550	30600	32500	34450	36350	38250
SECTION 236	19050	21750	24500	27200	28900	30600	32300	34000
SECTION 235	22600	25850	29050	32300	34300	36350	38350	40400
BMIR	22600	25850	29050	32300	34300	36350	38350	40400
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	18200	20800	23400	26000	27650	29250	30900	32500
SECTION 235	21650	24700	27800	30900	32850	34750	36700	38650
BMIR	21650	24700	27800	30900	32850	34750	36700	38650
SECTION 236	19450	22200	24950	27750	29500	31200	32950	34700
SECTION 235	23050	26350	29650	32950	35000	37050	39150	41200
BMIR	23050	26350	29650	32950	35000	37050	39150	41200
SECTION 236	18300	20900	23550	26150	27800	29400	31050	32700
SECTION 235	21750	24850	27950	31050	33000	34950	36850	38800
BMIR	21750	24850	27950	31050	33000	34950	36850	38800
SECTION 236	19500	22300	25050	27850	29600	31350	33050	34800
SECTION 235	23150	26450	29750	33050	35100	37200	39250	41300
BMIR	23150	26450	29750	33050	35100	37200	39250	41300

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

----- I N C O M E L I M I T S -----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

MSA : SCRANTON--WILKES-BARRE, PA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15350	17500	19700	21900	23250	24650	26000	27400
SECTION 235	18250	20850	23450	26050	27700	29300	30950	32550
BMIR	18250	20850	23450	26050	27700	29300	30950	32550

MSA : SHARON, PA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	16300	18650	20950	23300	24750	26200	27650	29150
SECTION 235	19350	22100	24900	27650	29400	31100	32850	34550
BMIR	19350	22100	24900	27650	29400	31100	32850	34550

MSA : STATE COLLEGE, PA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	17450	19950	22450	24950	26500	28050	29650	31200
SECTION 235	20750	23700	26700	29650	31500	33350	35200	37050
BMIR	20750	23700	26700	29650	31500	33350	35200	37050

MSA : WILLIAMSPORT, PA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15750	18000	20250	22500	23900	25300	26700	28150
SECTION 235	18700	21350	24050	26700	28350	30050	31700	33400
BMIR	18700	21350	24050	26700	28350	30050	31700	33400

MSA : YORK, PA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	18100	20700	23250	25850	27450	29100	30700	32300
SECTION 235	21500	24550	27650	30700	32600	34550	36450	38400
BMIR	21500	24550	27650	30700	32600	34550	36450	38400

COUNTY : PA ARMSTRONG

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15750	18000	20250	22500	23900	25300	26700	28150
SECTION 235	18700	21350	24050	26700	28350	30050	31700	33400
BMIR	18700	21350	24050	26700	28350	30050	31700	33400

COUNTY : PA BEDFORD

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450

COUNTY : PA BRADFORD

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450

COUNTY : PA BUTLER

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	16500	18900	21250	23600	25100	26550	28050	29500
SECTION 235	19650	22450	25250	28050	29800	31550	33300	35050
BMIR	19650	22450	25250	28050	29800	31550	33300	35050

COUNTY : PA CAMERON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15600	17850	20050	22300	23700	25100	26500	27900
SECTION 235	18550	21200	23850	26500	28150	29800	31450	33150
BMIR	18550	21200	23850	26500	28150	29800	31450	33150

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

		-----I N C O M E L I M I T S-----							
COUNTY	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
: PA CLARION	SECTION 236	15400	17600	19800	22000	23400	24750	26150	27500
	SECTION 235	18300	20900	23550	26150	27800	29400	31050	32700
	BMIR	18300	20900	23550	26150	27800	29400	31050	32700
: PA CLEARFIELD	SECTION 236	15600	17800	20000	22250	23650	25050	26400	27800
	SECTION 235	18500	21100	23750	26400	28050	29700	31350	33000
	BMIR	18500	21100	23750	26400	28050	29700	31350	33000
: PA CLINTON	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
: PA CRAWFORD	SECTION 236	16850	19300	21700	24100	25600	27100	28600	30150
	SECTION 235	20000	22900	25750	28600	30400	32200	33950	35750
	BMIR	20000	22900	25750	28600	30400	32200	33950	35750
: PA ELK	SECTION 236	18050	20600	23150	25750	27350	28950	30600	32200
	SECTION 235	21400	24500	27550	30600	32500	34450	36350	38250
	BMIR	21400	24500	27550	30600	32500	34450	36350	38250
: PA FOREST	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
: PA FRANKLIN	SECTION 236	16350	18700	21000	23350	24800	26250	27750	29200
	SECTION 235	19450	22200	24950	27750	29500	31200	32950	34700
	BMIR	19450	22200	24950	27750	29500	31200	32950	34700
: PA FULTON	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
: PA GREENE	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
: PA HUNTINGDON	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

		----- I N C O M E L I M I T S -----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY :	PA INDIANA								
	SECTION 236	16500	18900	21250	23600	25100	26550	28050	29500
	SECTION 235	19650	22450	25250	28050	29800	31550	33300	35050
	BMIR	19650	22450	25250	28050	29800	31550	33300	35050
COUNTY :	PA JEFFERSON								
	SECTION 236	15850	18100	20400	22650	24050	25500	26900	28300
	SECTION 235	18850	21500	24200	26900	28600	30250	31950	33650
	BMIR	18850	21500	24200	26900	28600	30250	31950	33650
COUNTY :	PA JUNIATA								
	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
COUNTY :	PA LAWRENCE								
	SECTION 236	16050	18300	20600	22900	24350	25750	27200	28650
	SECTION 235	19000	21700	24450	27150	28850	30550	32250	33950
	BMIR	19000	21700	24450	27150	28850	30550	32250	33950
COUNTY :	PA MCKEAN								
	SECTION 236	16300	18650	20950	23300	24750	26200	27650	29150
	SECTION 235	19350	22100	24900	27650	29400	31100	32850	34550
	BMIR	19350	22100	24900	27650	29400	31100	32850	34550
COUNTY :	PA MIFFLIN								
	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
COUNTY :	PA MONTGOMERY								
	SECTION 236	15750	18000	20250	22500	23900	25300	26700	28150
	SECTION 235	18700	21350	24050	26700	28350	30050	31700	33400
	BMIR	18700	21350	24050	26700	28350	30050	31700	33400
COUNTY :	PA NORTHUMBERLAND								
	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450
COUNTY :	PA PIKE								
	SECTION 236	15350	17500	19700	21900	23250	24650	26000	27400
	SECTION 235	18250	20850	23450	26050	27700	29300	30950	32550
	BMIR	18250	20850	23450	26050	27700	29300	30950	32550
COUNTY :	PA POTTER								
	SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
	SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
	BMIR	18150	20750	23350	25950	27550	29200	30800	32450

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STATE: PENNSYLVANIA  
 PREPARED: 3-1-88

COUNTY : PA SCHUYLKILL

COUNTY : PA SNYDER

COUNTY : PA SULLIVAN

COUNTY : PA SUSQUEHANNA

COUNTY : PA TIOGA

COUNTY : PA UNION

COUNTY : PA VENANGO

COUNTY : PA WARREN

COUNTY : PA WAYNE

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450
SECTION 236	15850	18100	20400	22650	24050	25500	26900	28300
SECTION 235	18850	21500	24200	26900	28600	30250	31950	33650
BMIR	18850	21500	24200	26900	28600	30250	31950	33650
SECTION 236	18000	20550	23150	25700	27300	28900	30500	32150
SECTION 235	21350	24400	27450	30500	32400	34300	36200	38150
BMIR	21350	24400	27450	30500	32400	34300	36200	38150
SECTION 236	15300	17500	19650	21850	23200	24600	25950	27300
SECTION 235	18150	20750	23350	25950	27550	29200	30800	32450
BMIR	18150	20750	23350	25950	27550	29200	30800	32450

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STATE: VIRGINIA  
 PREPARED: 3-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM

MSA : CHARLOTTESVILLE, VA

SECTION 236	18850	21500	24200	26900	28600	30250	31950	33650
SECTION 235	22350	25500	28700	31900	33900	35900	37900	39900
BMIR	22350	25500	28700	31900	33900	35900	37900	39900

MSA : DANVILLE, VA

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

MSA : JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA

SECTION 236	12950	14800	16650	18500	19650	20800	21950	23150
SECTION 235	15350	17550	19750	21950	23300	24700	26050	27450
BMIR	15350	17550	19750	21950	23300	24700	26050	27450

MSA : LYNCHBURG, VA

SECTION 236	17150	19600	22050	24500	26050	27550	29100	30650
SECTION 235	20350	23250	26150	29050	30850	32700	34500	36300
BMIR	20350	23250	26150	29050	30850	32700	34500	36300

MSA : NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA

SECTION 236	17450	19950	22450	24950	26500	28050	29650	31200
SECTION 235	20750	23700	26700	29650	31500	33350	35200	37050
BMIR	20750	23700	26700	29650	31500	33350	35200	37050

MSA : RICHMOND-PETERSBURG, VA

SECTION 236	19800	22600	25400	28250	30000	31800	33550	35300
SECTION 235	23500	26850	30200	33550	35650	37750	39850	41950
BMIR	23500	26850	30200	33550	35650	37750	39850	41950

MSA : ROANOKE, VA

SECTION 236	17700	20250	22750	25300	26900	28450	30050	31650
SECTION 235	21000	24000	27000	30000	31900	33750	35650	37500
BMIR	21000	24000	27000	30000	31900	33750	35650	37500

MSA : WASHINGTON, DC-MD-VA

SECTION 236	22700	25900	29150	32400	34450	36450	38500	40500
SECTION 235	26950	30800	34650	38500	40900	43300	45700	48150
BMIR	26950	30800	34650	38500	40900	43300	45700	48150

COUNTY : VA ACCOMACK

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA ALLEGHANY

SECTION 236	16500	18900	21250	23600	25100	26550	28050	29500
SECTION 235	19650	22450	25250	28050	29800	31550	33300	35050
BMIR	19650	22450	25250	28050	29800	31550	33300	35050

STATE: VIRGINIA  
 PREPARED: 3-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

COUNTY : VA AMELIA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA APPOMATTOX

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	16250	18550	20900	23200	24650	26100	27550	29000
SECTION 235	19300	22050	24800	27550	29250	31000	32700	34450
BMIR	19300	22050	24800	27550	29250	31000	32700	34450

COUNTY : VA AUGUSTA

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	16800	19200	21600	24000	25500	27000	28500	30000
SECTION 235	19950	22800	25650	28500	30300	32050	33850	35650
BMIR	19950	22800	25650	28500	30300	32050	33850	35650

COUNTY : VA BATH

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA BEDFORD

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	16150	18450	20750	23050	24500	25950	27350	28800
SECTION 235	19150	21900	24600	27350	29050	30750	32500	34200
BMIR	19150	21900	24600	27350	29050	30750	32500	34200

COUNTY : VA BLAND

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA BRUNSWICK

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA BUCHANAN

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA BUCKINGHAM

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA CAROLINE

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15250	17400	19550	21750	23100	24450	25850	27200
SECTION 235	18100	20700	23250	25850	27450	29100	30700	32300
BMIR	18100	20700	23250	25850	27450	29100	30700	32300

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STATE: VIRGINIA  
 PREPARED: 3-1-88

		----- I N C O M E L I M I T S -----							
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA CARROLL	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700
COUNTY : VA CHARLOTTE	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700
COUNTY : VA CLARKE	SECTION 236	17150	19600	22050	24500	26050	27550	29100	30650
	SECTION 235	20350	23250	26150	29050	30850	32700	34500	36300
	BMIR	20350	23250	26150	29050	30850	32700	34500	36300
COUNTY : VA CRAIG	SECTION 236	16050	18350	20650	22950	24400	25800	27250	28700
	SECTION 235	19100	21800	24500	27250	28950	30650	32350	34050
	BMIR	19100	21800	24500	27250	28950	30650	32350	34050
COUNTY : VA CULPEPER	SECTION 236	16650	19000	21350	23750	25250	26700	28200	29700
	SECTION 235	19750	22550	25400	28200	29950	31750	33500	35250
	BMIR	19750	22550	25400	28200	29950	31750	33500	35250
COUNTY : VA CUMBERLAND	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700
COUNTY : VA DICKENSON	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700
COUNTY : VA ESSEX	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700
COUNTY : VA FAUQUIER	SECTION 236	19800	22650	25450	28300	30050	31850	33600	35400
	SECTION 235	23550	26900	30300	33650	35750	37850	39950	42050
	BMIR	23550	26900	30300	33650	35750	37850	39950	42050
COUNTY : VA FLOYD	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700

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STATE: VIRGINIA  
 PREPARED: 3-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

COUNTY : VA FRANKLIN

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA FREDERICK

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	17000	19450	21850	24300	25800	27350	28850	30400
SECTION 235	20250	23100	26000	28900	30700	32500	34300	36150
BMIR	20250	23100	26000	28900	30700	32500	34300	36150

COUNTY : VA GILES

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA GRAYSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA GREENSVILLE

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA HALIFAX

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA HENRY

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	15850	18100	20400	22650	24050	25500	26900	28300
SECTION 235	18850	21500	24200	26900	28600	30250	31950	33650
BMIR	18850	21500	24200	26900	28600	30250	31950	33650

COUNTY : VA HIGHLAND

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA ISLE OFWIGHT

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	17550	20050	22550	25050	26600	28200	29750	31300
SECTION 235	20850	23800	26750	29750	31600	33450	35350	37200
BMIR	20850	23800	26750	29750	31600	33450	35350	37200

COUNTY : VA KING + QUEEN

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

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STATE: VIRGINIA  
 PREPARED: 3-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

COUNTY : VA KING GEORGE

PROGRAM  
 SECTION 236  
 SECTION 235  
 BMIR

19100	21850	24550	27300	29000	30700	32400	34150
22700	25900	29150	32400	34450	36450	38500	40500
22700	25900	29150	32400	34450	36450	38500	40500

COUNTY : VA KING WILLIAM

SECTION 236  
 SECTION 235  
 BMIR

16900	19300	21750	24150	25650	27150	28700	30200
20100	22950	25850	28700	30500	32300	34100	35900
20100	22950	25850	28700	30500	32300	34100	35900

COUNTY : VA LANCASTER

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA LEE

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA LOUISA

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA LUNENBURG

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA MADISON

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA MATHEWS

SECTION 236  
 SECTION 235  
 BMIR

16150	18450	20750	23050	24500	25950	27350	28800
19150	21900	24600	27350	29050	30750	32500	34200
19150	21900	24600	27350	29050	30750	32500	34200

COUNTY : VA MECKLENBURG

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA MIDDLESEX

SECTION 236  
 SECTION 235  
 BMIR

14950	17100	19200	21350	22700	24000	25350	26700
17750	20300	22800	25350	26950	28500	30100	31700
17750	20300	22800	25350	26950	28500	30100	31700

STATE: VIRGINIA  
 PREPARED: 3-1-88

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM

COUNTY : VA MONTGOMERY

SECTION 236	16150	18500	20800	23100	24550	26000	27450	28900
SECTION 235	19200	21950	24700	27450	29150	30900	32600	34300
BMIR	19200	21950	24700	27450	29150	30900	32600	34300

COUNTY : VA NELSON

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA NORTHAMPTON

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA NORTHUMBERLD

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA NOTTOWAY

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA ORANGE

SECTION 236	15350	17500	19700	21900	23250	24650	26000	27400
SECTION 235	18250	20850	23450	26050	27700	29300	30950	32550
BMIR	18250	20850	23450	26050	27700	29300	30950	32550

COUNTY : VA PAGE

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA PATRICK

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA PRINCEEDWARD

SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR	17750	20300	22800	25350	26950	28500	30100	31700

COUNTY : VA PULASKI

SECTION 236	15400	17600	19800	22000	23400	24750	26150	27500
SECTION 235	18300	20900	23550	26150	27800	29400	31050	32700
BMIR	18300	20900	23550	26150	27800	29400	31050	32700

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STATE: VIRGINIA  
 PREPARED: 3-1-88

		----- I N C O M E L I M I T S -----							
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY :	VA RAPPAHANNOCK	15800	18050	20300	22550	23950	25350	26800	28200
	SECTION 236	18750	21450	24100	26800	28500	30150	31850	33500
	SECTION 235	18750	21450	24100	26800	28500	30150	31850	33500
	BMIR								
COUNTY :	VA RICHMOND	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								
COUNTY :	VA ROCKBRIDGE	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								
COUNTY :	VA ROCKINGHAM	16050	18350	20650	22950	24400	25800	27250	28700
	SECTION 236	19100	21800	24500	27250	28950	30650	32350	34050
	SECTION 235	19100	21800	24500	27250	28950	30650	32350	34050
	BMIR								
COUNTY :	VA RUSSELL	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								
COUNTY :	VA SHENANDOAH	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								
COUNTY :	VA SMYTH	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								
COUNTY :	VA SOUTHAMPTON	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								
COUNTY :	VA SPOTSLYVNIA	19100	21850	24550	27300	29000	30700	32400	34150
	SECTION 236	22700	25900	29150	32400	34450	36450	38500	40500
	SECTION 235	22700	25900	29150	32400	34450	36450	38500	40500
	BMIR								
COUNTY :	VA SURRY	14950	17100	19200	21350	22700	24000	25350	26700
	SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
	BMIR								

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STATE: VIRGINIA  
 PREPARED: 3-1-88

		-----I N C O M E L I M I T S-----									
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	PERSON	PERSON
COUNTY : VA SUSSEX											
	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700	26700	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
COUNTY : VA TAZEWELL											
	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700	26700	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
COUNTY : VA WARREN											
	SECTION 236	15500	17700	19950	22150	23550	24900	26300	27700	27700	27700
	SECTION 235	18400	21050	23650	26300	27950	29600	31250	32900	32900	32900
	BMIR	18400	21050	23650	26300	27950	29600	31250	32900	32900	32900
COUNTY : VA WESTMORELAND											
	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700	26700	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
COUNTY : VA WISE											
	SECTION 236	15500	17700	19950	22150	23550	24900	26300	27700	27700	27700
	SECTION 235	18400	21050	23650	26300	27950	29600	31250	32900	32900	32900
	BMIR	18400	21050	23650	26300	27950	29600	31250	32900	32900	32900
COUNTY : VA WYTHE											
	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700	26700	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
INDEP. CITY : VA BEDFORD											
	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700	26700	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
INDEP. CITY : VA BUENA VISTA											
	SECTION 236	14950	17100	19200	21350	22700	24000	25350	26700	26700	26700
	SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
	BMIR	17750	20300	22800	25350	26950	28500	30100	31700	31700	31700
INDEP. CITY : VA CLIFTONFORGE											
	SECTION 236	17100	19500	21950	24400	25950	27450	29000	30500	30500	30500
	SECTION 235	20300	23200	26100	29000	30800	32650	34450	36250	36250	36250
	BMIR	20300	23200	26100	29000	30800	32650	34450	36250	36250	36250
INDEP. CITY : VA COVINGTON											
	SECTION 236	15400	17600	19800	22000	23400	24750	26150	27500	27500	27500
	SECTION 235	18300	20900	23550	26150	27800	29400	31050	32700	32700	32700
	BMIR	18300	20900	23550	26150	27800	29400	31050	32700	32700	32700

STATE: VIRGINIA  
 PREPARED: 3-1-88

PROGRAM	----- I N C O M E L I M I T S -----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
INDEP. CITY : VA EMPORIA	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR								
INDEP. CITY : VA FRANKLIN	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR								
INDEP. CITY : VA FREDERICKSBG	17000	19450	21850	24300	25800	27350	28850	30400
SECTION 236	20250	23100	26000	28900	30700	32500	34300	36150
SECTION 235	20250	23100	26000	28900	30700	32500	34300	36150
BMIR								
INDEP. CITY : VA GALAX	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR								
INDEP. CITY : VA HARRISONBURG	18250	20900	23500	26100	27750	29350	31000	32650
SECTION 236	21650	24750	27850	30950	32900	34800	36750	38700
SECTION 235	21650	24750	27850	30950	32900	34800	36750	38700
BMIR								
INDEP. CITY : VA LEXINGTON	15450	17700	19900	22100	23500	24850	26250	27650
SECTION 236	18350	20950	23600	26200	27850	29500	31100	32750
SECTION 235	18350	20950	23600	26200	27850	29500	31100	32750
BMIR								
INDEP. CITY : VA MARTINSVILLE	15850	18100	20400	22650	24050	25500	26900	28300
SECTION 236	18850	21500	24200	26900	28600	30250	31950	33650
SECTION 235	18850	21500	24200	26900	28600	30250	31950	33650
BMIR								
INDEP. CITY : VA NORTON	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR								
INDEP. CITY : VA RADFORD	17700	20250	22750	25300	26900	28450	30050	31650
SECTION 236	21000	24000	27000	30000	31900	33750	35650	37500
SECTION 235	21000	24000	27000	30000	31900	33750	35650	37500
BMIR								
INDEP. CITY : VA SOUTH BOSTON	14950	17100	19200	21350	22700	24000	25350	26700
SECTION 236	17750	20300	22800	25350	26950	28500	30100	31700
SECTION 235	17750	20300	22800	25350	26950	28500	30100	31700
BMIR								

STATE: VIRGINIA  
PREPARED: 3-1-88

INDEP. CITY : VA STAUNTON

INDEP. CITY : VA WAYNESBORO

INDEP. CITY : VA WINCHESTER

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	18000	20550	23150	25700	27300	28900	30500	32150
SECTION 235	21350	24400	27450	30500	32400	34300	36200	38150
BMIR	21350	24400	27450	30500	32400	34300	36200	38150
SECTION 236	17550	20100	22600	25100	26650	28250	29800	31400
SECTION 235	20900	23900	26850	29850	31700	33600	35450	37300
BMIR	20900	23900	26850	29850	31700	33600	35450	37300
SECTION 236	16050	18300	20600	22900	24350	25750	27200	28650
SECTION 235	19000	21700	24450	27150	28850	30550	32250	33950
BMIR	19000	21700	24450	27150	28850	30550	32250	33950
						032188		103303



FY88 AND 1979 MEDIAN FAMILY INCOMES  
FOR STATES, METROPOLITAN, AND NONMETROPOLITAN  
PORTIONS OF STATES.

	FY88		1979	
	TOTAL	METRO	TOTAL	METRO
		NON-METRO		NON-METRO
ALABAMA	24200	26200	16347	17581
ALASKA	45500	48400	28395	30846
ARIZONA	30000	32100	19017	20123
ARKANSAS	23300	27100	14640	16955
CALIFORNIA	36200	36700	21536	21740
COLORADO	34800	36900	21279	22138
CONNECTICUT	42000	42500	23148	23392
DELAWARE	32500	35400	20817	22703
FLORIDA	29100	29700	17280	17631
GEORGIA	30000	33500	17413	19517
HAWAII	35300	36500	22751	23553
IDAHO	27000	32400	17492	20773
ILLINOIS	36900	38600	22746	23821
INDIANA	31500	32600	20535	21482
IOWA	29900	33400	20051	22174
KANSAS	31500	35600	19706	22206
KENTUCKY	24200	28700	16444	19432
LOUISIANA	28500	31000	18088	19610
MAINE	27700	30500	16167	17718
MARYLAND	38400	39100	23111	23631
MASSACHUSETTS	37700	38300	21166	21447
MICHIGAN	34600	36500	22107	23471
MINNESOTA	34200	38700	21184	23705
MISSISSIPPI	21500	26300	14591	17701
MISSOURI	30400	34400	18783	21203
MONTANA	28100	31000	18413	19988
NEBRASKA	29400	34200	19121	21466
NEVADA	33100	33500	21310	21713
NEW HAMPSHIRE	35000	37600	19723	21194
NEW JERSEY	37900	37900	22906	22906
NEW MEXICO	27300	31400	16928	18829
NEW YORK	34000	34700	20180	20545
NORTH CAROLINA	28300	31600	16791	18411
NORTH DAKOTA	28000	30900	18023	20669
OHIO	32300	33100	20909	21516
OKLAHOMA	28700	32200	17668	19774
OREGON	30700	32500	20026	20913
PENNSYLVANIA	31900	32700	19995	20448
RHODE ISLAND	33700	33600	19447	19448
SOUTH CAROLINA	27900	29800	16978	18157
SOUTH DAKOTA	24800	29400	15992	19395
TENNESSEE	24600	26500	16563	17973
TEXAS	31900	33800	19618	20662
UTAH	32100	33200	20024	20552
VERMONT	29100	35600	17205	20855
VIRGINIA	33500	36500	20018	21923
WASHINGTON	33100	34600	21696	22379
WEST VIRGINIA	26800	29300	17307	19548
WISCONSIN	32400	34900	20915	22434
WYOMING	34200	36500	22430	23340



MASTERS

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STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - DELAWARE

-----PMSA/MSA METROPOLITAN AREAS-----  
PMSA: WILMINGTON, DE-NJ-MD  
-----NONMETROPOLITAN AREAS-----

-----C O U N T I E S-----

NEW CASTLE  
KENT, SUSSEX

030987 074904



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STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - PENNSYLVANIA

-----PMSA/MSA METROPOLITAN AREAS-----  
 MSA : ALLENTOWN-BETHLEHEM, PA-NU  
 MSA : ALTOONA, PA  
 PMSA : BEAVER COUNTY, PA  
 MSA : ERIE, PA  
 MSA : HARRISBURG-LEBANON-CARLISLE, PA  
 MSA : JOHNSTOWN, PA  
 MSA : LANCASTER, PA  
 PMSA : PHILADELPHIA, PA-NU  
 PMSA : PITTSBURGH, PA  
 MSA : READING, PA  
 MSA : SCRANTON--WILKES-BARRE, PA  
 MSA : SHARON, PA  
 MSA : STATE COLLEGE, PA  
 MSA : WILLIAMSPORT, PA  
 MSA : YORK, PA  
 -----NONMETROPOLITAN AREAS-----

-----C O U N T I E S-----  
 CARBON, LEHIGH, NORTHAMPTON  
 BLAIR  
 BEAVER  
 ERIE  
 CUMBERLAND, DAUPHIN, LEBANON, PERRY  
 CAMBRIA, SOMERSET  
 LANCASTER  
 BUCKS, CHESTER, DELAWARE, MONTGOMERY, PHILADELPHIA  
 ALLEGHANY, FAYETTE, WASHINGTON, WESTMORELAND  
 BERKS  
 COLUMBIA, LACKAWANNA, LUZERNE, MONROE, WYOMING  
 MERCER  
 CENTRE  
 LYCOMING  
 ADAMS, YORK  
 ARMSTRONG, BEDFORD, BRADFORD, BUTLER, CAMERON, CLARION, CLEARFIELD  
 CLINTON, CRAWFORD, ELK, FOREST, FRANKLIN, FULTON, GREENE, HUNTINGDON  
 INDIANA, JEFFERSON, JUNIATA, LAWRENCE, MCKEAN, MIFFLIN, MONTGOMERY  
 NORTHUMBRLND, PIKE, POTTER, SCHUYLKILL, SNYDER, SULLIVAN, SUSQUEHANNA  
 TIOGA, UNION, VENANGO, WARREN, WAYNE

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-8000

OFFICE OF THE ASSISTANT SECRETARY FOR  
HOUSING-FEDERAL HOUSING COMMISSIONER

April 21, 1988

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

FROM: Thomas T. Demery, Assistant Secretary for Housing-Federal Housing  
Commissioner, H

SUBJECT: Approval of Revised FY 1988 Income Limits for  
the Section 221(d)(3) BMIR, Section 235, and  
Section 236 Programs

This memorandum transmits revised FY 1988 income limits for determination of family eligibility under Section 221(d)(3) BMIR, Section 235, and Section 236 of the National Housing Act. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county. The revised income limits were developed in accordance with a provision in the 1987 HCD Act, which primarily affects nonmetropolitan counties with median family incomes lower than the State average nonmetropolitan level. These income limits replace those issued on January 15, 1988, and are effective as of the date of this memorandum.

These revised income limits are based on the HUD estimates of median family income for Fiscal Year 1988. As required by legislation, the limits for the Section 236 program are based on 80 percent of the median income for the area, with adjustments for smaller and larger families, and the limits for the Section 235 and Section 221(d)(3) programs are based on 95 percent of the median, with adjustments for family size. As authorized by legislation, adjustments also have been made for areas of unusually high or low income in the same manner as last year. In accordance with the 1987 HCD Act, income limits for areas which have income limits lower than those based on the State nonmetropolitan median family income level will be increased to that level. This latter provision results in higher income limits for almost half of all nonmetropolitan areas, and has also been applied to the small number of metropolitan areas with lower income limits than based on the nonmetropolitan median family income for the State in which all or most of the metropolitan area is located.

There will continue to be a small number of areas where minimum income limits based on previously approved guidelines will remain in effect. In accordance with established procedures, Field Offices may request modified Section 235 income limits for specific market areas where warranted by local construction costs.

For areas of unusually high income, the four-person family maximum income limit for the Section 236 program has been established at the higher of the State nonmetropolitan median family income or the national median family income level of \$32,400. The maximums for the Section 221(d)(3) BMIR and Section 235 programs have been calculated so as to maintain the 80 to 95 percent statutory relationship. For areas where Section 235 income limits have been approved on the basis of local cost data, the maximum limits may be higher.

As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:

<u>Number of Persons in Family and Percentage Adjustments</u>							
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70	80	90	Base	106.25	112.5	118.75	125

Higher income limits apply to families larger than eight persons, although they are not included in the printed State lists because of space limitations. The limits for families larger than eight persons are determined by using an adjustment of 6.25 percentage points more for each person beyond the eight person. For example, the nine-person income limit is determined by multiplying the 4-person income limit by 1.3125 (i.e., the eight-person limit of 125 percent plus 6.25 percent for an additional family member. The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants and Field Offices should be prepared to make income limits available to the public upon request.

If you have any questions concerning these new income limit approvals or the procedures for requesting special revisions, please contact Joseph Riley of the Headquarters Economic and Market Analysis Division, telephone 755-5590.

Attachment



The minimum income limit for a very low-income four-person family has been set at the higher of:

- 50 percent of the area median family income;
- 50 percent of the State nonmetropolitan median family income for the State in which all or most of the area is located; or,
- the level at which 35 percent of income would pay the rent for a unit renting at 85 percent of the estimated typical rent for an existing two-bedroom unit, as measured by the Section 8 Fair Market Rent standard.

A 35 percent rent-to-income ratio was selected for use in setting minimum income limits because many nonsubsidized low-income families pay this amount or more for housing, and because households tend not to participate in assisted housing programs unless they are eligible for a significant subsidy. The 85 percent figure represents the lowest rent range at which a supply of standard quality units is normally available.

In establishing lower income limit schedules, which by statute are based on 80 percent of local median family income, the same guidelines as referenced above are applied using an 80 percent standard. Minimum income limits previously approved for lower income and very low-income families based on Regional income and renter household income standards will continue to apply to a small number of areas until increases in area income levels produce higher income limits using current procedures. In addition, income limits approved for Indian Trust Lands remain in effect unless superseded by higher FY 1988 income limits.

As in the past, a maximum income limit for lower income four-person families has been established. However, instead of being set at the national median family income level, which is \$32,400 for Fiscal Year 1988, as a result of the 1987 HCD Act change it is set at the higher of the national median family income level or 80 percent of the State nonmetropolitan median family income level. (Alaska is the only State where 80 percent of the State nonmetropolitan family income level exceeds the national median.) Use of this procedure resulted in constraining income limits for lower income families in 22 metropolitan areas and 10 nonmetropolitan areas.

There continues to be a small number of areas with unusually low rental housing costs in relationship to area median family incomes. To adjust for these situations, the maximum income limit for a very low-income four-person family has been set at the level at which 30 percent of income would pay for a unit renting at the maximum exception rent permitted by the Section 8 Existing Housing program. This guideline, however, is superseded in instances where income limits would otherwise be lower than those based on State nonmetropolitan median family incomes.

As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:


Income Limits	Number of Persons in Family and Percentage Adjustments							
	1	2	3	4	5	6	7	8
Lower income	70	80	90	Base	106.25	112.5	118.75	125
Very low-income	70	80	90	Base	108	116	124	132

Higher income limits apply to families with more than eight persons, although they are not included in the printed State lists because of space limitations. The lower income limits for families larger than eight persons are determined by adding 6.25 percent of the four-person income limit base to the eight-person limit for each person in excess of eight. For very low-income limits, 8 percent of the four-person base is added to the eight-person limit for each person in excess of eight. (e.g., the nine-person very low limit equals 1.4 (1.32 + .08) times the four-person limit. The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants, and Field Offices should be prepared to make income limits available to the public upon request.

Requests from the public for sets of national or regional income limits may be referred to HUD User, which has a toll-free number (1-800-245-2691). Questions related to how these income limits apply to tax code provisions should be referred to Mark Scott at the Department of the Treasury (202-566-3064). Questions concerning the methodology used to develop these income limits or requests for special revisions should be referred to Joseph Riley of the Headquarters Office of Economic Affairs (FTS 755-5590).

  
 Thomas T. Demery  
 Assistant Secretary for Housing-  
 Federal Housing Commissioner

  
 James E. Baugh  
 General Deputy Assistant Secretary  
 for Public and Indian Housing

Attachment



U.S. Department of Housing and Urban Development

Richmond Office, Region III  
701 East Franklin Street  
Richmond, Virginia 23219-2591

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SPECIAL ATTENTION OF:  
All People Doing Business  
with the Virginia HUD Office

NOTICE PHIL-RICH 88-2 (M)  
Issued: April 21, 1988

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SUBJECT: REVISED INCOME LIMITS FOR HUD-SUBSIDIZED PROGRAMS  
*VIRGINIA*

This Notice transmits revised Income Limits for several assisted housing programs administered through the Virginia HUD Office. The Income Limits are listed for each city and county in our jurisdiction. Programs affected by this revision are:

BMIR: Section 221(d)(3), Below-Market Interest Rate

HDC 235: Section 234, Home Ownership

HUD 236: Section 236

HCD 8: Section 8, Low/Moderate Income

HCDVLI: Very Low Income

The attached Income Limits became effective April 21, 1988 and supersede those contained in Notice 88-1 dated January 15, 1988. This change was necessitated by the Housing & Community Development Act of 1987 which permits the use of a non-metropolitan income limit "floor" based on the State's nonmetropolitan median family income level of \$26,700. Recipients of Income Limits for subsidized housing will continue to be advised of any changes in those limits as they occur.

Any questions concerning these Income Limits should be directed to Ms. Frances Kenney, Economist, at 804/771-2194.

  
G. William Thomas, Jr.  
Manager

Attachments

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000

OFFICE OF THE ASSISTANT SECRETARY  
FOR POLICY DEVELOPMENT AND RESEARCH

April 21, 1988

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

SUBJECT: 1987 HCD Act Modification of FY 1988 Income Limits  
for Lower Income and Very Low-Income Families under  
the Housing Act of 1937

This memorandum transmits revised FY 1988 income limits to replace the income limits issued on January 15, 1988. The Housing and Community Development Act of 1987 added a provision that permits use of a nonmetropolitan income limit "floor" based on the State nonmetropolitan median family income level. The attached income limits implement this provision.

Income limits for lower income and very low-income families are developed in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county in the attached lists. The income limits apply to all HUD programs which make use of Section 8 definitions of lower and very low income, and are effective as of the date of this memorandum.

These income limits are based on the HUD estimates of median family income for Fiscal Year 1988. As required by statute, the definition of "lower income family" is based on 80 percent of the median income for the area, with adjustments for smaller and larger families, and the "very low-income family" income limits are based on 50 percent of the median, with adjustments for family size. As authorized by the legislation, adjustments also have been made for areas of unusually high or low income or housing costs in the same manner as last year. Maximum income limit standards were used to constrain income limits in areas with unusually high incomes. Minimum income limit standards were used to increase income limits in areas with unusually high rental housing cost to income relationships. The 1987 HCD Act provision, in effect, established an additional minimum income limit standard based on the State nonmetropolitan median family income level. This provision increases income limits for over half of all nonmetropolitan counties, and has also been applied to the small number of metropolitan areas which had lower income limits than those based on the nonmetropolitan median family income for the State in which most or all of each area was located.

The minimum income limit for a very low-income four-person family has been set at the higher of:

- 50 percent of the area median family income;
- 50 percent of the State nonmetropolitan median family income for the State in which all or most of the area is located; or,
- the level at which 35 percent of income would pay the rent for a unit renting at 85 percent of the estimated typical rent for an existing two-bedroom unit, as measured by the Section 8 Fair Market Rent standard.

A 35 percent rent-to-income ratio was selected for use in setting minimum income limits because many nonsubsidized low-income families pay this amount or more for housing, and because households tend not to participate in assisted housing programs unless they are eligible for a significant subsidy. The 85 percent figure represents the lowest rent range at which a supply of standard quality units is normally available.

In establishing lower income limit schedules, which by statute are based on 80 percent of local median family income, the same guidelines as referenced above are applied using an 80 percent standard. Minimum income limits previously approved for lower income and very low-income families based on Regional income and renter household income standards will continue to apply to a small number of areas until increases in area income levels produce higher income limits using current procedures. In addition, income limits approved for Indian Trust Lands remain in effect unless superseded by higher FY 1988 income limits.

As in the past, a maximum income limit for lower income four-person families has been established. However, instead of being set at the national median family income level, which is \$32,400 for Fiscal Year 1988, as a result of the 1987 HCD Act change it is set at the higher of the national median family income level or 80 percent of the State nonmetropolitan median family income level. (Alaska is the only State where 80 percent of the State nonmetropolitan family income level exceeds the national median.) Use of this procedure resulted in constraining income limits for lower income families in 22 metropolitan areas and 10 nonmetropolitan areas.

There continues to be a small number of areas with unusually low rental housing costs in relationship to area median family incomes. To adjust for these situations, the maximum income limit for a very low-income four-person family has been set at the level at which 30 percent of income would pay for a unit renting at the maximum exception rent permitted by the Section 8 Existing Housing program. This guideline, however, is superseded in instances where income limits would otherwise be lower than those based on State nonmetropolitan median family incomes.

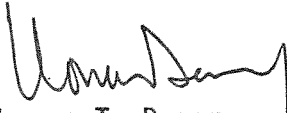
As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:

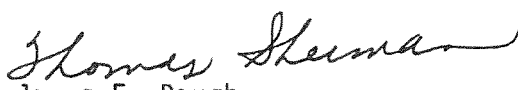
Income Limits	Number of Persons in Family and Percentage Adjustments							
	1	2	3	4	5	6	7	8
Lower income	70	80	90	Base	106.25	112.5	118.75	125
Very low-income	70	80	90	Base	108	116	124	132

Higher income limits apply to families with more than eight persons, although they are not included in the printed State lists because of space limitations. The lower income limits for families larger than eight persons are determined by adding 6.25 percent of the four-person income limit base to the eight-person limit for each person in excess of eight. For very low-income limits, 8 percent of the four-person base is added to the eight-person limit for each person in excess of eight. (e.g., the nine-person very low limit equals 1.4 (1.32 + .08) times the four-person limit. The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants, and Field Offices should be prepared to make income limits available to the public upon request.

Requests from the public for sets of national or regional income limits may be referred to HUD User, which has a toll-free number (1-800-245-2691). Questions related to how these income limits apply to tax code provisions should be referred to Mark Scott at the Department of the Treasury (202-566-3064). Questions concerning the methodology used to develop these income limits or requests for special revisions should be referred to Joseph Riley of the Headquarters Office of Economic Affairs (FTS 755-5590).

  
 Thomas T. Demery  
 Assistant Secretary for Housing-  
 Federal Housing Commissioner

  
 James E. Baugh  
 General Deputy Assistant Secretary  
 for Public and Indian Housing

Attachment





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-8000

OFFICE OF THE ASSISTANT SECRETARY FOR  
HOUSING-FEDERAL HOUSING COMMISSIONER

April 21, 1988

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

FROM: Thomas Y. Demery, Assistant Secretary for Housing-Federal Housing  
Commissioner, H

SUBJECT: Approval of Revised FY 1988 Income Limits for  
the Section 221(d)(3) BMIR, Section 235, and  
Section 236 Programs

This memorandum transmits revised FY 1988 income limits for determination of family eligibility under Section 221(d)(3) BMIR, Section 235, and Section 236 of the National Housing Act. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county. The revised income limits were developed in accordance with a provision in the 1987 HCD Act, which primarily affects nonmetropolitan counties with median family incomes lower than the State average nonmetropolitan level. These income limits replace those issued on January 15, 1988, and are effective as of the date of this memorandum.

These revised income limits are based on the HUD estimates of median family income for Fiscal Year 1988. As required by legislation, the limits for the Section 236 program are based on 80 percent of the median income for the area, with adjustments for smaller and larger families, and the limits for the Section 235 and Section 221(d)(3) programs are based on 95 percent of the median, with adjustments for family size. As authorized by legislation, adjustments also have been made for areas of unusually high or low income in the same manner as last year. In accordance with the 1987 HCD Act, income limits for areas which have income limits lower than those based on the State nonmetropolitan median family income level will be increased to that level. This latter provision results in higher income limits for almost half of all nonmetropolitan areas, and has also been applied to the small number of metropolitan areas with lower income limits than based on the nonmetropolitan median family income for the State in which all or most of the metropolitan area is located.

There will continue to be a small number of areas where minimum income limits based on previously approved guidelines will remain in effect. In accordance with established procedures, Field Offices may request modified Section 235 income limits for specific market areas where warranted by local construction costs.



For areas of unusually high income, the four-person family maximum income limit for the Section 236 program has been established at the higher of the State nonmetropolitan median family income or the national median family income level of \$32,400. The maximums for the Section 221(d)(3) BMIR and Section 235 programs have been calculated so as to maintain the 80 to 95 percent statutory relationship. For areas where Section 235 income limits have been approved on the basis of local cost data, the maximum limits may be higher.

As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:

<u>Number of Persons in Family and Percentage Adjustments</u>							
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70	80	90	Base	106.25	112.5	118.75	125

Higher income limits apply to families larger than eight persons, although they are not included in the printed State lists because of space limitations. The limits for families larger than eight persons are determined by using an adjustment of 6.25 percentage points more for each person beyond the eight person. For example, the nine-person income limit is determined by multiplying the 4-person income limit by 1.3125 (i.e., the eight-person limit of 125 percent plus 6.25 percent for an additional family member. The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants and Field Offices should be prepared to make income limits available to the public upon request.

If you have any questions concerning these new income limit approvals or the procedures for requesting special revisions, please contact Joseph Riley of the Headquarters Economic and Market Analysis Division, telephone 755-5590.

Attachment



FY 1988  
INCOME LIMITS  
BRIEFING MATERIAL

U.S. Dept. of HUD  
Policy Development and Research  
TEE  
November 1987

1 1



## Income Limits Briefing Material

### Attachments:

1. Overview of HUD Section 8 and Public Housing Income Limits
2. Excerpts From the Housing Act of 1937 Related to Income Limits
3. Methodology for Median Income Estimates
4. Accuracy Test
5. List of Metropolitan Areas with Very Low Income Limits Adjusted For Unusually High Housing Cost to Income Relationships
6. List of Metropolitan Areas where Lower Income Limits are Capped
7. Distribution of FY 1987-88 Changes in Median Income





## Attachment 1

### Overview of

#### HUD Section 8 & Public Housing Income Limits

- Section 3 of the U.S. Housing Act of 1937 contains the following provisions related to income limits:
  - "Lower 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.
  - Income limits must be adjusted for family size.
  - Income limits may be adjusted for areas with unusually high or low family income or housing cost to income relationships.
  - The Secretary of Agriculture must be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Farmers Home Administration programs.
- Section 16 of the U.S. Housing Act of 1937 contains the following additional provisions:
  - At least 95 percent of the dwelling units which first became available for occupancy under either program on or after October 1, 1981, must be leased to very low-income families, and at least 75 percent of the units available prior to October 1981 must be leased to very low-income families.
- HUD calculates area median family income levels (one-person households and households consisting of unrelated individuals are excluded from these calculations) for 339 metropolitan areas and 2418 nonmetropolitan areas.
- Median family income estimates are based on decennial Census data updated with Bureau of the Census P-60 income data and Department of Commerce County Business Patterns employment and earnings data.
- Two procedures are used to minimize year-to-year fluctuations in estimates. One is to maintain median income estimates and income limits at the previous year's levels for areas where they would decrease if based solely on the most current data. The other is to cap increases at ten percent. The cap is exceeded only if two or more years of data show that a higher increase is warranted.



- Comparisons of HUD estimates of median area incomes with 1980 Census data provide an indication on estimation accuracy over the 1970-80 period, during which incomes changed by over 100 percent:
  - The population-weighted average standard error was 6 percent.
  - Seven percent of metro areas and about 30 percent of nonmetro areas had estimate errors in excess of 10 percent.
  - Errors were highest for nonmetro counties with populations of less than 5,000 persons and of unusually low income.

#### Family Size Adjustments:

- Income limits for very-low and lower income 4-person families are normally calculated by taking 50 percent and 80 percent, respectively, of the area median income.
- Income Limit Adjustments for varying family sizes are made as follows:

	<u>Number Persons in Family</u>							
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
Very low-income limit: (50% of median or adj. median=100%)	70%	80%	90%	100%	108%	116%	124%	132%
Lower income limit: (80% of median or adj. median=100%)	70%	80%	90%	100%	106.25%	112.5%	118.75%	125%

#### Adjustments for Areas With Unusual Incomes or Housing Costs:

- HUD has always adjusted income limits for areas of unusually high or low income; since 1983 the 4-person lower income limit for an area has been "capped" at the U.S. median family income level, and in 1983 and 1984 a 4-person Very Low Income Limit "floor" was set at 80 percent of the U.S. median renter household income level.
- Consistent with current legislation, income limits calculations for the past two years and for FY 1988 take into consideration income to housing cost relationships to define areas of unusually high or low income. The method used has almost no affect on lower income limits, but modifies how very low-income limits are set in a manner more consistent with program objectives.



- The methods used to calculate minimum and maximum income limits for areas of unusually high or low income or housing costs are as follows:

	<u># MSAs Affected</u>	<u># Non-Metro Counties Affected</u>
<u>For Very Low Income Limits based on 50% of area median income:</u>		
- The minimum is set at the income level at which 35 percent of a 4-person family's income would pay for a unit renting at 85 percent of the 2-bedroom FMR*	41	391
- The maximum is set at the income level at which 30 percent of a 4-person family's income would pay for a unit renting at 120 percent of the 2-bedroom FMR**	2	60
<u>For Lower Income Limits based on on 80% of area median income:</u>		
- The minimum is set at the Very Low Income Limit level if it would otherwise be lower	6 (all are in U.S. territories)	7
- The maximum for a 4-person family is set at the U.S. median family income level of \$32,400	22	15

- These methods of calculating limits for areas with unusually high or low incomes or housing costs have the following effects:
  - Less than 10 percent of the population resides in areas in which income limit minimums or maximums apply.
  - Forty-one of 339 metro areas have higher Very Low-Income Limits than would otherwise occur because rental housing costs are unusually high relative to income levels.

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\* 85 percent of the Section 8 Existing FMR is the lowest rent range at which a reasonable supply of standard units is normally available.

\*\* There is a statutory constraint that adjustments may not result in FMRs in excess of 120 percent of published FMRs.



- Seven non-metro areas, three of which are in Alaska and one of which is in Puerto Rico, have higher Lower Income Limits as a result of the new policy, because their Very Low-Income Limits would otherwise exceed their Lower Income Limits.
- For HUD housing programs, Very Low Income Limits are much more relevant than Lower Income Limits because:
  - The 30 percent rent to income ratio makes assisted housing unattractive to most households with incomes above 65 percent of area median family income.
  - There are strict statutory limits on program participation by those not of Very Low Income; the net effect of the 1981 and 1983 Amendments is to restrict most program participation to households of Very Low Income.
- The Farmers Home Administration and several State housing finance agencies are directed by legislation to use HUD's Lower Income Limits, but the relevant HUD legislation governing income limit adjustments related only to factors influencing the Public Housing and Section 8 programs.





Attachment 2

EXCERPTS FROM  
HOUSING ACT OF 1937

Section 3 (2) The term "lower 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 ceilings 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.

Sec. 16 (a) Not more than 25 per centum of the dwelling units which were available for occupancy under public housing annual contributions contracts and section 8 public 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.

(b) Not more than 5 per centum of the dwelling units which become available for occupancy under public housing annual contributions contracts and 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.



### Attachment 3

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

FROM: C. Duncan MacRae

SUBJECT: Estimated median family incomes for Fiscal Year 1988

This memorandum transmits updated median family income (MFI) estimates and income distributions for Fiscal Year 1988 (FY 88) covering all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties in each Field Office jurisdiction. A separate list is attached which provides median income estimates for States and for the metropolitan and nonmetropolitan parts of each State in the United States.

The FY 88 MFI estimates have been developed by updating the 1979 median family incomes obtained from the 1980 Census. The latest available wage data from County Business Patterns and median family income data from the Bureau of Census Current Population Reports, P-60 Series, have been used to develop these estimates as follows:

- The 1979 to 1985 change was estimated by using MSA and non-MSA county group wage data from County Business Patterns combined with Census Division median family income data from the P-60 Series. The P-60 Series data, which are reliable down to the Census Division level, are used to determine the increase in median family incomes for the nine Census Divisions. An index is then developed which distributes the P-60 based estimates of changes in family incomes to the county level using County Business Patterns data. In effect, the amount of change is determined by the P-60 data, and the distribution of that change within a Census Division is determined by the County Business Patterns data.
- An estimated average annual projected increase of 6.2 percent in MFI is used for 1986 based on preliminary March 1987 P-60 data. Based on trending of P-60 data, an average increase of 4.3 percent is used for 1987 and an increase of 3.4 percent used for the period between mid-1987 and the middle of FY 1988. Use of predictive factors for the 1986 through March 1988 period is necessary because of the lag in County Business Patterns and P-60 Series data, which are not available in detailed form beyond 1985.



The estimated median family income for the United States for FY 1988 is \$32,400. The step by step description of the methodology used to develop the median family income estimates is attached.

Please note that the use of the median family income for various HUD program applications, including income limits for subsidized housing, is subject to individual program guidelines covering definition of income and family, family size, effective dates and other factors. If there are any questions concerning the income estimates, please contact Joseph Riley of the Headquarters Office of Economic Affairs. His telephone number is 755-5590.

Attachment



HUD METHODOLOGY FOR ESTIMATING FY 1988 MEDIAN FAMILY INCOMES  
(ECONOMIC AND MARKET ANALYSIS DIVISION, OFFICE OF ECONOMIC AFFAIRS, PD&R)

The methodology used for estimating the FY 1988 median family incomes (MFIs) for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties is based on development of income adjustment factors for each metropolitan area and nonmetropolitan Census County Group which are used to update 1979 MFIs obtained from the 1980 Census.

The income adjustment factors are developed in several steps based on the use of individual wage earner data from County Business Patterns (CBP) which are available for 1979 through 1984, Census Division MFI from the Current Population Reports P-60 Series which is available for 1979 through 1986, and HUD income increase estimates for 1987 and up to the middle of FY 1988. The HUD estimate used for 1986 is based on the preliminary 1987 P-60 Series estimate. The 1987 and 1988 estimates are based on a regression-derived trend-line of P-60 family median income data. The step by step procedure is as follows:

- (1) The increase factors for wage increases are calculated for Census Division for the 1979-1984 period.

$$\frac{\text{Census Division CBP Wages (1984)}}{\text{Census Division CBP Employees (1984)}} = \text{5-year increase factor for Census Division CBP Wages}$$

$$\frac{\text{Census Division CBP Wages (1979)}}{\text{Census Division CBP Employees (1979)}}$$

- (2) The increase factors for the P-60 Series median family incomes are calculated for Census Divisions for the 1979-1985 period.

$$\frac{\text{Census Division P-60 MFI (1985)}}{\text{Census Division P-60 MFI (1979)}} = \text{6-year increase factor for Census Division P-60 MFI}$$

- (3) The indices relating the County Business Patterns data to the P-60 Series data are calculated for the Census Divisions by deriving the ratios of the P-60 Series factors to the County Business Patterns factors.

$$\frac{\text{6-year increase factor for Census Division P-60 MFI}}{\text{5-year increase factor for Census Division CBP Wages}} = \text{6- to 5-year ratio of Census Division P-60 MFI to Census Division CBP wages}$$





- (4) The increase factors for the individual metropolitan areas and nonmetropolitan counties are calculated by applying the index factors developed for the Census Division to the County Business Patterns data.

$$\frac{\text{MSA CBP Wages (1984)}}{\text{MSA CBP Employees (1984)}} \times \frac{\text{6- to 5-year ratio of Census Division P-60 MFI to Census Division CBP wages}}{\text{6-year income adjustment factor for MSA or County Group}}$$

- (5) An average annual increase of 6.2 percent is used for 1986, based on P-60 data. A projected increase of 4.3 percent in MFI is used for calendar year 1987, and an average increase of 3.4 percent is to cover the following nine months to obtain a mid-FY 1988 estimate. Use of projected increases for the 1986 through March 1988 period is necessary because of the lag in County Business Patterns and P-60 Series data.

$$\begin{array}{l} \text{(6-year income adj.)} \\ \text{(factor for MSA )} \\ \text{(or County Group )} \end{array} \times 1.062 \times 1.043 \times 1.034 = \begin{array}{l} \text{8-year 9-month income} \\ \text{adjustment factor for} \\ \text{MSA or Non-MSA county} \end{array}$$

- (6) Calculation of the median family incomes for FY 1988 is completed by multiplying the 1979 median family income obtained from the 1980 census by the income adjustment factor derived in step (5).
- (7) If the estimated median family income for FY 1988 is less than the estimate published for FY 1987, the median published for FY 1988 is the same as that published in 1987. Increases are capped at ten percent, unless there is multi-year evidence of a significant differential.

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NOTE: In step (4) use MSA or Census County Group data as appropriate for 1979 and 1984.



Attachment 4

Evaluation of Method Used to Estimate 1983 Median Family Incomes

Procedure:

- 1) The 1969 median incomes from the 1970 Census were updated to 1979 and matched with 1980 Census median incomes.
- 2) Data from 1969 and 1979 County Business Patterns and income estimates from March 1970 and 1980 current population surveys were used to update median incomes from 1970 Census in the same manner that current estimates are calculated.
- 3) The only difference in the updating procedure used is that data are available for the entire 1969-1979 period; we estimated the most recent two years because data are not yet available.

Findings:

- 1) The national standard error is \$1,826 on a base of \$20,000 during a period when family income changed by more than 100 percent. When incomes are weighted by number of families in an SMSA or non-metro county, the standard error is reduced to \$1,279.

Standard Error Estimates

<u>U.S. and Census Divisions</u>	<u>Weighted by No. Families</u>	<u>Unweighted</u>
U.S.	\$1,279	\$1,826
New England	1,335	1,617
Middle Atlantic	1,587	1,406
East North Central	931	1,331
West North Central	1,085	1,569
South Atlantic	1,198	1,681
East South Central	1,344	1,665
West South Central	1,482	1,998
Mountain	1,664	2,722
Pacific	1,083	2,646

- 2) 94 percent of all SMSA estimates were within 10 percent of the 1980 Census medians and all but one (Melbourne, Florida) of the SMSAs were within 20 percent. For non-SMSA counties, the range of errors were 67 percent of the counties within 10 percent and 92 percent of the counties within 20 percent. Areas which had the largest errors have one of two characteristics:
  - a) A very small count of families. Approximately 55 percent of all counties have a count of families below 5,000; and 177 counties have less than 1,000 families. The smallest are Loving, Texas and Yellowstone National Park with 28 and 66 families; our estimates for both of the areas were off by more than 20 percent.
  - b) Areas of unusually low income as reported in the 1970 Census. 260 counties had incomes in 1969 below \$5,000. In all of these counties, our estimates understated incomes by more than 20 percent.



## Attachment 5

METROPOLITAN AREAS WHERE VERY LOW INCOME LIMITS HAVE BEEN  
 ADJUSTED FOR UNUSUALLY HIGH HOUSING COST TO INCOME RELATIONSHIPS  
 (FY 1988)

METROPOLITAN AREA	FY 1988 MEDIAN INCOME	UNADJUSTED VLI LIMIT	FMR-BASED VLI LIMIT
TUCSON, AZ	29100	14550	15050
BAKERSFIELD, CA	29700	14850	15300
CHICO, CA	25100	12550	13450
LOS ANGELES-LONG B	35500	17750	19150
OAKLAND, CA	40100	20050	21700
REDDING, CA	25900	12950	14000
RIVERSIDE-SAN BERN	30300	15150	15450
SALINAS-SEASIDE-MO	33300	16650	16700
SAN DIEGO, CA	34500	17250	18250
SAN FRANCISCO, CA	42500	21250	23850
SANTA CRUZ, CA	35800	17900	21250
SANTA ROSA-PETALUM	35900	17950	18700
VISALIA-TULARE-POR	25500	12750	13050
BRADENTON, FL	26400	13200	14050
DAYTONA BEACH, FL	25100	12550	13550
FORT MYERS-CAPE CO	28200	14100	14400
FORT PIERCE, FL	27700	13850	14400
SARASOTA, FL	29200	14600	15200
CLARKSVILLE-HOPKIN	21100	10550	12100
PORTLAND, ME	32200	16100	17300
BOSTON, MA	41100	20550	22150
FALL RIVER, MA-RI	28800	14400	14600
LAS VEGAS, NV	32200	16100	16900
RENO, NV	36700	18350	20850
BERGEN-PASSAIC, NJ	42100	21050	21250
JERSEY CITY, NJ	29100	14550	14600
VINELAND-MILLVILLE	27300	13650	14600
EUGENE-SPRINGFIELD	28700	14350	14750
MEDFORD, OR	27000	13500	14650
BROWNSVILLE-HARLIN	19400	9700	11150
BRYAN-COLLEGE STAT	28700	14350	14750
LAREDO, TX	19200	9600	10250
MC ALLEN-EDINBURG-	18400	9200	11050
AGUADILLA, PR	9570	4750	9500
ARECIBO, PR	7200	3600	13700
CAGUAS, PR	9300	4650	11400
MAYAGUEZ, PR	12600	6300	9500
PONCE, PR	8500	4250	13450
SAN JUAN, PR	11550	5750	13450



## Attachment 6

METROPOLITAN AREAS WHERE SECTION 8 LOWER INCOME LIMITS  
FOR A FOUR-PERSON FAMILY HAVE BEEN CAPPED  
AT THE FY 1988 MEDIAN U.S. FAMILY INCOME LEVEL

METROPOLITAN AREA	FY 1988 MEDIAN INCOME	UNADJUSTED 4-PERSON INCOME LIMIT
ANCHORAGE, AK	48400	38700
ANAHEIM-SANTA ANA,	44400	35500
SAN FRANCISCO, CA	42500	33950
SAN JOSE, CA	47400	37900
SANTA BARBARA-SANT	41100	32850
BOULDER-LONGMONT,	41400	33100
BRIDGEPORT-MILFORD	42000	33550
DANEUR, CT	49700	39750
HARTFORD, CT	42000	33550
NORWALK, CT	57400	45900
STAMFORD, CT	58900	47100
WASHINGTON, DC-MD-	46900	37500
LAKE COUNTY, IL	46300	37000
BOSTON, MA	41100	32850
LOWELL, MA-NH	40600	32450
SALEM-GLOUCESTER,	41800	33400
MINNEAPOLIS-ST. PA	40700	32550
NASHUA, NH	42000	33550
BERGEN-PASSAIC, NJ	42100	33650
MIDDLESEX-SOMERSET	43100	34450
NASSAU-SUFFOLK, NY	44500	35550
MIDLAND, TX	41100	32850





# Attachment 7

-- FY 1987-88 DISTRIBUTION OF CHANGES IN AREA MEDIAN INCOME --  
(100 PERCENT = FY 1987 INCOME LEVEL)

STATE	100	101	102	103	104	105	106	107	108	109	110	MEDIAN
ME	0	1	0	0	4	0	3	9	2	1	2	7
NH	1	2	0	0	0	0	0	0	0	2	14	10
VT	0	0	0	0	1	0	2	8	3	3	0	7
MA	0	0	0	0	3	1	0	3	3	1	24	10
RI	0	0	0	0	0	0	0	0	7	0	4	8
CT	0	0	0	0	0	1	0	2	13	4	7	8
NY	0	0	1	1	0	0	11	9	11	7	22	8
NJ	1	0	0	0	0	0	1	8	6	2	3	8
PA	1	0	0	4	4	6	1	15	18	7	11	8
OH	3	1	1	4	2	8	19	4	17	11	18	8
IN	3	0	4	3	4	3	16	20	16	0	23	7
IL	0	1	1	3	18	11	23	7	21	9	8	6
MI	2	2	8	3	17	9	28	10	2	0	2	6
WI	0	1	4	2	0	29	23	8	0	4	1	5
MN	12	7	8	19	10	14	7	10	0	0	0	3
IA	31	12	22	14	3	14	2	1	0	0	0	2
MO	24	13	6	6	19	21	5	21	0	0	0	4
ND	2	0	1	12	15	10	0	3	2	0	8	4
SD	1	0	5	32	14	8	0	0	0	0	6	3
NE	1	8	12	45	27	0	0	0	0	0	0	3
KS	0	11	24	16	13	8	9	12	5	0	7	4
OK	0	0	0	1	1	0	1	0	0	0	0	4
MD	0	0	0	0	3	13	1	1	4	1	1	5
DC	0	0	0	0	0	1	0	0	0	0	0	5
VA	4	0	0	6	18	52	30	10	0	3	13	5
WV	2	0	9	6	2	11	12	9	0	3	1	5
NC	4	1	6	20	4	19	14	23	5	0	4	5
SC	1	0	0	2	12	3	2	18	2	3	3	7
GA	3	5	9	11	14	11	58	18	20	0	10	6
FL	0	0	4	5	22	21	4	5	4	1	1	5
KY	37	19	17	15	8	9	8	7	0	0	0	2
TN	75	12	0	7	1	0	0	0	0	0	0	0
AL	40	0	18	7	1	0	0	1	0	0	0	0
MS	63	14	5	0	0	0	0	0	0	0	0	0
AR	6	14	7	6	5	3	13	14	7	0	0	4
LA	4	5	25	10	7	4	3	3	2	0	1	2
OK	12	1	22	8	18	5	7	1	3	0	0	3
TX	50	20	3	46	31	29	48	16	2	5	4	4
MT	0	0	0	0	0	0	12	20	2	0	23	7
ID	0	0	0	7	4	0	0	7	9	0	17	8
WY	0	0	0	0	0	0	4	3	1	0	15	10
CO	8	0	0	0	0	0	1	7	16	11	20	8
NM	6	0	0	2	1	0	0	0	1	1	22	10
AZ	3	0	0	0	0	0	0	2	0	1	9	10
UT	0	0	8	2	0	0	0	3	0	1	15	10
WY	0	0	0	0	0	1	0	1	15	0	0	8
MT	8	0	0	9	6	4	10	2	0	0	0	4
OR	0	4	4	6	4	6	2	8	2	0	0	4
CA	0	0	0	7	2	6	15	12	5	4	7	6
AK	17	0	0	0	5	0	0	0	0	0	1	0
HI	0	0	0	0	0	0	0	1	2	1	0	8



STATE: DELAWARE  
 PREPARED: 10-1-87

PMSA: WILMINGTON, DE-NJ-MD  
 FY 1988 MEDIAN FAMILY  
 INCOME: 35400

COUNTY : DE KENT  
 FY 1988 MEDIAN FAMILY  
 INCOME: 27100

COUNTY : DE DE SUSSEX  
 FY 1988 MEDIAN FAMILY  
 INCOME: 26500

PROGRAM	-----I N C O M E L I M I T S-----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
LOWER INCOME	19800	22650	25450	28300	30050	31850	33600	35400
VERY LOW INCOME	12400	14150	15950	17700	19100	20550	21950	23350
LOWER INCOME	15200	17350	19550	21700	23050	24400	25750	27150
VERY LOW INCOME	9500	10850	12200	13550	14650	15700	16800	17900
LOWER INCOME	14850	16950	19100	21200	22550	23850	25200	26500
VERY LOW INCOME	9300	10600	11900	13250	14300	15350	16450	17500
							111787	140613

