

**FY 2011
HUD INCOME LIMITS
BRIEFING MATERIAL**

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

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FY 2011 INCOME LIMITS BRIEFING MATERIAL

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I. Overview of HUD Section 8 Income Limits¹

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

Beginning with FY 2010 Income Limits published on May 14, 2010, HUD eliminated its long standing "hold harmless" policy² but limited all annual decreases to 5 percent and will limit all annual increases to 5 percent or twice the change in the national median family income, whichever is greater. HUD has maintained these limits to increases and decreases in income limits for FY 2011. HOME Investment Partnerships program (HOME) rents, based in part on HUD Section 8 Income Limits, as well as rents for certain FDIC programs will continue to be held harmless and income limits for rural housing programs will continue their current hold-harmless policy at the request of the Rural Housing Service, because these limits are based on area definitions and program rules specified by the Rural Housing Service of the Department of Agriculture.

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

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

- Low-income families are defined as families whose incomes do not exceed 80 percent of the median family income for the area.
- Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.

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

² HUD's "hold harmless" policy maintained Section 8 income limits for certain areas at previously published levels when reductions would otherwise have resulted from changes in median family income estimates, housing cost adjustment data, median family income update methodology, income limit methodology, or metropolitan area definitions.

³ 42 U.S.C. 1437b

- The amendments in the Quality Housing and Work Responsibility Act of 1998 (the 1998 Act) establish a 30 percent of median family income program targeting standard.
- Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.
- Income limits are adjusted for family size.
- Income limits are adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- The Secretary of Agriculture is to be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Rural Housing and Community Development Service programs.

II. FY 2011 Median Family Income Estimates

A. Overview

HUD has updated the methodology used to produce FY 2011 Median Family Income estimates to take advantage of new data available from the Bureau of the Census' American Community Survey (ACS). In December 2010, the first set of 5-year ACS data was published. These 5-year aggregations, covering surveys administered in 2005 through 2009, are unique because they are available for most areas of geography⁴. Because of the increase in the geographic coverage of the 5-year data, HUD's methodology for calculating FY 2011 MFI no longer is based on 2000 Decennial Census data, but rather, is now based on the 2005 – 2009 ACS data. The factor used to trend the 2009 estimates to the midpoint of FY 2011 MFIs is unchanged at 3 percent per year⁵.

B. ACS Data and its Use in the Production of Median Family Incomes

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

As mentioned above, for FY 2011 MFIs, HUD is incorporating 2005-2009 5 year ACS data into the calculation process. Specifically, for each metropolitan area, subarea of a metropolitan and non-metropolitan county, 5-year ACS data is used as the new basis for calculating MFI estimates. HUD is incorporating the 5-year data in this way to eliminate the reliance on the data collected during the 2000 Decennial Census as it is more than a decade old. In areas where there is a valid 1-year ACS survey median family income result, HUD endeavors

⁴ The ACS covers the 50 United States, and a separate survey called the Puerto Rico Community Survey (PRCS) covers Puerto Rico. The US Virgin Islands and the Pacific Islands (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) are not covered by the ACS or PRCS. Detailed demographic and socio-economic information covering these island areas have been collected by a special Long Form survey conducted in conjunction with the 2010 Decennial Census. These data are scheduled to be available in the Fall of 2012. For FY 2011 median family income calculations, HUD continues to use the change in the national median income between the 2000 Decennial Census and the latest ACS data as the update factor for the US Virgin Islands and the Pacific Islands.

⁵ This average annual trend factor is unchanged from last year and relies on a comparison of the nation ACS income in 2000 compared with the income for 2008. HUD is currently evaluating alternative trend factors and may update or change this trend factor for next year, after this evaluation has been completed.

to use this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD is establishing a new basis for median family income estimates while also capturing the most recent information available.

C. Margin of Error

Because HUD is setting a new base value for areas covered by the ACS, HUD is changing the way that margins of error are used in the FY 2011 from how they have been used in prior years. HUD begins by setting the base median family income equal to the 2005-2009 5-year ACS survey value. For areas with a valid 2009 1-year survey result, HUD uses the margin of error for the 1-year data in conjunction with the margin of error for the 5-year survey result to determine if the two survey results are statistically different. If they are statistically different, HUD uses the 1-year survey result. In the few cases where the margin of error exceeds the survey estimate, the state nonmetropolitan median is applied⁶. For more information, please see section E – Median Family Income Estimate Calculations.

D. Trend Factor

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2009 ACS income data is used for FY 2011 estimates that have an as-of date of April 1, 2011. A trend factor based on historic patterns of nominal income growth is used to inflate the estimate from the end of 2009 to April, 2011. As in previous years, HUD is maintaining the use of a 3 percent trend factor.

E. Median Family Income Estimate Calculations

Median family⁷ incomes start with the development of estimates of median family income for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

2005-2009 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits are used as the new basis for FY 2011. In areas where there is also a valid 2009 1 year ACS estimate of median family income, a statistical comparison is made between the 5-year median family income and the 1-year median family income available from the ACS. If the 1 year data are statistically different then the 5-year data, HUD calculates an update factor between the 5-year data and the 1-year data and applies this to the 5 year data. Once the appropriate 2009 ACS data has been selected, the data are set as of December 2009 using the December national CPI value divided by the 2009 National CPI value.

⁶ For the FY 2011 MFI estimates, the state nonmetropolitan medium is used for Kalawao County, HI and Kenedy County, TX.

⁷ Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.

All places:

All estimates (using either 5 year data or 5 year data augmented with 1 year data) are then trended from December, 2009 to April, 2011 (1 ¼ year) with a trending factor of 3 percent per year.

For the outlying territories,⁸ which currently lack ACS coverage, national ACS income changes are used as surrogates.

⁸ The areas without ACS coverage are the U.S. Virgin Islands, Guam, American Samoa, and the Northern Marianas Islands. Puerto Rico is covered by the ACS-equivalent Puerto Rico Community Survey.

III. FY 2011 Income Limits

A. Overview

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

There are currently several legislated income limit standards (e.g., 30%, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act of 1937. If this were not done, for instance, HUD low-income limits would be less than very low-income limits in areas where very low-income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes relative to the Section 8 Fair Market Rents (FMRs).

B. Very Low-Income Limits

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

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

- (1) 50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;
- (2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);
- (3) the four-person very low-income limit is reduced to the greater of 80 percent of the U.S. median family income level, or the amount at which 30 percent of a four-person family's income equals 100 percent of the two-bedroom FMR (this adjusts income limits downward for areas of unusually high median family incomes);

- (4) the four person income limit is increased if it is less than the relevant State non-metropolitan median family income level,⁹ and;
- (5) the four person income limit is increased if it is less than 95 percent of last year's very low income limit and reduced to the greater of 105 percent of last year's very low income limit or twice the change in the national median family income estimate if that change would be larger than 5 percent. Between FY 2010 and FY 2011, the estimate of national median family income decreased by 0.3 percent. Therefore, the upward change in income limits is capped at 105 percent of last year's very low income limit.

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

⁹ A Housing and Community Development Act of 1987 amendment directed that non-metropolitan area income limits should never be set at less than if they were based on the State non-metropolitan median family income level. In implementing this provision, HUD used its discretion to apply this policy to metropolitan areas to avoid inequities that would otherwise result. Doing so avoids the anomaly of assigning higher income limits to a non-metropolitan county than are assigned to an adjacent metropolitan area where the median family income is less than the State non-metro level but above the level for the non-metro county.

Table 1
Summary of Income Limits Determinations for
FY 2011 Very Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	534	358
2.	Limits based on State non-metropolitan median family income level	1025	52
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom Section 8 FMR	8	19
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom FMR	1	1
5.	Limits increased if they were less than 95% of last year's limit	59	27
6.	Limits decreased if they were otherwise more than 105% of last year's limit	410	78
7.	TOTALS	2037	535

C. Low-Income Limits

Most four-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the State non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, strictly calculating low-income limits as 80 percent of median could produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit. The only exceptions are that the resulting income limit may not exceed the U.S. median family income level (\$64,200 for FY 2011) except when justified by high housing costs and that income limit changes are now restricted to 5 percent in either direction or an increase of twice the national change if that change is larger than 5 percent. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Table 2 summarizes the rules governing low-income limit determinations and how many

areas are affected by each provision:

Table 2
Summary of Income Limits Determinations
for FY 2011 Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 80% of local median family income	525	318
2.	Limits based on State nonmetropolitan median family income level	1009	49
3.	Limits increased for high housing costs proportional to such increases for very low-income limits (i.e., set at 80/50ths of the adjusted very low-income limits)	11	28
4.	Limits decreased because of unusually high incomes in relationship to housing costs	0	0
5.	Four-person base low-income limit capped at the higher of the U.S. median of \$64,200 or 80/50ths of the minimum 4-person very low-income limit	14	47
6.	Limits increased if they would otherwise be less than 95% of last year's low income limit	59	27
7.	Limits decreased if they would otherwise be more than 105% of last year's low income limit	419	66
8.	Totals	2037	535

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

D. 30 Percent of Area Median Family Income Limits

The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income, which was to be adjusted for family



size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The 30 percent income limits therefore are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to Supplemental Security Income (SSI) benefits. Since SSI benefits provide the minimum entitlement income for elderly and disabled households, the one-person 30 percent income limits are increased if they would otherwise be less than the minimum SSI level. These limits are also adjusted upward if rounding causes them to fall below 95% of last year's limit.

E. Family Size Adjustments

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

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

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, the four-person income limit should be multiplied by an additional 8 percent. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded to the nearest \$50. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the 5 percent rule, as discussed below. Rounding anomalies produce some family size-adjusted income limits whose annual change is slightly larger or smaller than 5 percent.

F. 5 Percent Rule

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

This policy was implemented in the following way:

- (1) The four person very low income limit is computed as half of the local median family income. Median family incomes are rounded to 100 so, by definition, the raw four person income limit is rounded to 50.
- (2) The cap for the four person very low income is last year's four-person very low-income multiplied by 1.05 and rounded down to the nearest \$50 or twice the change in the national median family income, also rounded down, whichever is larger. The cap is rounded down to ensure that it is less than or equal to 105 percent of last year's four-person very low-income limit.
- (3) The floor for the four-person very low-income is last year's four-person very low-income multiplied by .95 and rounded up to the nearest \$50. The floor is rounded up to ensure that it is greater than or equal to 95 percent of last year's four person very low income.
- (4) If the otherwise adjusted four-person very low-income is above the cap then it is set at the cap. If it is below the floor then it is set at the floor.
- (5) Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more or less than four persons for the very low-income limit except that it is then rounded up to the nearest \$50.
- (6) The cap and floor are applied in an analogous way to the four-person low-income limit.
- (7) No additional capping or flooring is done to any income limit based on either the very low-income limit or the low income limit.
- (8) Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low and very low incomes due to rounding.

IV. Housing and Economic Recovery Act of 2008

Prior to FY 2010, HUD held Section 8 Income Limits harmless primarily so that Multifamily¹⁰ Tax Subsidy Housing Projects would not be subject to reductions in income limits and maximum rents. Low Income Housing Tax Credit (LIHTC) and tax exempt bond-financed housing project income limits and rents are tied by statute to HUD's area median income estimates, and by regulation to HUD's Section 8 Income Limits.

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

¹⁰Multifamily Tax Subsidy Projects are those projects which are reliant upon Internal Revenue Code (IRC) section 42 Low Income Housing Tax Credit, or use tax-exempt private activity bonds under IRC section 142 as part of their financing. In the past we have referred to this group as LIHTC Projects.

V. Income Limit Applications

HUD income limits apply to the following programs:

Program	Income Limits Standard
A. Department of Housing and Urban Development	
Public Housing	Very low-income or low-income standards
All Section 8 Programs	Very low-income or low-income standards
Indian Housing (1996 Act)	"Low-Income" is defined as the greater of 80% of the median family income for the Indian area or of the U.S. national median family income
Section 202 Elderly and Section 811 Handicapped programs	Very low-income or low-income standards
Section 235 (Homeownership program)	"95 percent" of area median income, or higher cost-based income limits
Section 236 (Rental program)	Low-income standard
Section 221(d)(3) (BMIR)(Below Market Interest Rate) rental program	"95 percent" of area median income, defined as 95/80ths of low-income definition
Community Planning and Development programs	Very low-income or low-income standards for current programs under management
HOME Investment Partnerships Act of 1990	"60 percent of median" and "65 percent of median" are used as income targeting and qualification requirements; both limits are tied to Section 8 income limit determinations
National Homeownership Trust Act of 1990	"95 percent" of median is referenced as the eligibility standard, with a "115 percent" of median standard for high cost areas

Low-Income Housing Preservation and Resident Homeownership Act of 1990	Affordability of units for current occupant of “moderate income” affects terms under which mortgage may be prepaid; “moderate income” is defined as 80-95 percent of median, with “80 percent” defined as the Section 8 low-income standard
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B. Rural Housing and Community Development Service

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

Multifamily Tax Subsidy Projects	Current standard is Section 8 very low-income standard or 120% of that definition (i.e., the “60%” of median standard) for projects determining income eligibility and rents who haven’t used income limits prior to FY 2011. Income Limits for projects using income limits in FY 2010 or before will no longer be Section 8 Income Limits. A separate income limits publication will be produced for this program.
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Tax-exempt Mortgage Revenue Bonds for homeownership financing	Generally set at 115% of area median income, with “115%” defined as 230% of the Section 8 very low-income standard
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“Difficult Development Area” Designation (Low-Income Housing Tax Credit)	Areas with the worst housing cost problems as measured by the FMR to 60% of median family income ratio; this designation is awarded to 20 percent of the metro and non-metro areas (using HUD area definitions) with the most severe problems and is recalculated annually; such areas receive special additional tax benefits under this program
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“Qualified Census Tract” (Low-Income Housing Tax Credit Program Definition) Areas, as defined by the Census and designated by HUD, where 50% of all households have incomes less than 60 percent of the area median family income, adjusted for household size, or the poverty rate is 25% or higher; such areas receive special additional tax benefits under this program; this calculation is based on 2000 Census data and income limit policies and area definitions in effect as of the date estimates are prepared

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

D. Federal Deposit Insurance Corporation

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

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

E. Federal Housing Finance Board

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

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



F. Government Sponsored Enterprises (GSE's)

Income-based Housing Goals of Freddie Mac and Fannie Mae	Goals for percentages of loans are established for households with incomes at or below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 12 CFR, Part 1252. The area definitions used relate to OMB metropolitan area definitions and the median family income estimates for the nonmetropolitan portions of each state.
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G. Other Federal Banking Regulatory Provisions

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

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

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

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

Section 3:

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

(b) When used in this Act:

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

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

Section 16:

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

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

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

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

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

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

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

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



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

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

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

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

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

ATTACHMENT 2

HUD METHODOLOGY FOR ESTIMATING FY 2011 MEDIAN FAMILY INCOMES

HUD has updated the methodology used to produce FY 2011 Median Family Income (MFI) estimates to take advantage of new data available from the Bureau of the Census' American Community Survey (ACS). In December 2010, the first set of 5-year ACS data was published. These 5-year aggregations, covering surveys administered in 2005 through 2009, are unique because they are available for most areas of geography¹¹. Because of the increase in the geographic coverage of the 5-year data, HUD's methodology for calculating FY 2011 MFI no longer is based on 2000 Decennial Census data, but rather, is now based on the 2005 – 2009 ACS data. The factor used to trend the 2009 estimates to the midpoint of FY 2011 MFIs is unchanged at 3 percent per year¹². Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas, and nonmetropolitan counties.

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

As mentioned above, for FY 2011 MFIs, HUD is incorporating 2005-2009 5 year ACS data into the calculation process. Specifically, for each metropolitan area, subarea of a metropolitan and non-metropolitan county, 5-year ACS data is used as the new basis for calculating MFI estimates. HUD is incorporating the 5-year data in this way to eliminate the reliance on the data collected during the 2000 Decennial Census as it is more than a decade old. In areas where there is a valid 1-year ACS survey median family income result, HUD endeavors to use this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD is establishing a new basis for MFI estimates while also capturing the most

¹¹ The ACS covers the 50 United States, and a separate survey called the Puerto Rico Community Survey (PRCS) covers Puerto Rico. The US Virgin Islands and the Pacific Islands (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) are not covered by the ACS or PRCS. Detailed demographic and socio-economic information covering these island areas have been collected by a special Long Form survey conducted in conjunction with the 2010 Decennial Census. These data are scheduled to be available in the Fall of 2012. For FY 2011 median family income calculations, HUD continues to use the change in the national median income between the 2000 Decennial Census and the latest ACS data as the update factor for the US Virgin Islands and the Pacific Islands.

¹² This average annual trend factor is unchanged from last year and relies on a comparison of the nation ACS income in 2000 compared with the income for 2008. HUD is currently evaluating alternative trend factors and may update or change this trend factor for next year, after this evaluation has been completed.



recent information available.

Because HUD is setting a new base value for areas covered by the ACS, HUD is changing the way that margins of error are used in the FY 2011 from how they have been used in prior years. HUD begins by setting the base MFI equal to the 2005-2009 5-year ACS survey value. For areas with a valid 2009 1-year survey result, HUD uses the margin of error for the 1-year data in conjunction with the margin of error for the 5-year survey result to determine if the two survey results are statistically different. If they are statistically different, HUD uses the 1-year survey result. In the few cases where the margin of error exceeds the survey estimate, the state nonmetropolitan median is applied¹³.

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2009 ACS income data is used for FY 2011 estimates that have an as-of date of April 1, 2011. A trend factor based on historic patterns of nominal income growth is used to inflate the estimate from the end of 2009 to April, 2011. As in previous years, HUD is maintaining the use of a 3 percent trend factor.

Median family¹⁴ incomes start with the development of estimates of MFI for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

2005-2009 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits are used as the new basis for FY 2011. In areas where there is also a valid 2009 1 year ACS estimate of median family income, a statistical comparison is made between the 5-year median family income and the 1-year median family income available from the ACS. If the 1 year data are statistically different then the 5-year data, HUD calculates an update factor between the 5-year data and the 1-year data and applies this to the 5 year data. Once the appropriate 2009 ACS data has been selected, the data are set as of December 2009 using the December national CPI value divided by the 2009 National CPI value.

¹³ For the FY 2011 MFI estimates, the state nonmetropolitan medium is used for Kalawao County, HI and Kenedy County, TX.

¹⁴ Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.



All places:

All estimates (using either 5 year data or 5 year data augmented with 1 year data) are then trended from December, 2009 to April, 2011 (1 ¼ year) with a trending factor of 3 percent per year.

For the outlying territories,¹⁵ which currently lack ACS coverage, national ACS income changes are used as surrogates.

¹⁵ The areas without ACS coverage are the U.S. Virgin Islands, Guam, American Samoa, and the Northern Marianas Islands. Puerto Rico is covered by the ACS-equivalent Puerto Rico Community Survey.

ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2011		4-PERSON	TYPE OF VLI ADJUSTMENT
	MEDIAN INCOME	50% OF MEDIAN	VLI LIMIT	
Aguadilla-Isabela-San Sebastián, PR MSA	16300	8150	12450	Capped at 5%
Anderson, IN MSA	57000	28500	28950	Floored at 5%
Anson County, NC HMFA	38600	19300	24750	State Median Based
Aransas County, TX HMFA	54000	27000	24400	Capped at 5%
Arecibo, PR HMFA	19100	9550	13500	High Housing Cost
Armstrong County, PA HMFA	53100	26550	27450	State Median Based
Atascosa County, TX HMFA	51100	25550	25300	Capped at 5%
Austin County, TX HMFA	64200	32100	31050	Capped at 5%
Bakersfield-Delano, CA MSA	53300	26650	28600	State Median Based
Barnstable Town, MA MSA	79000	39500	41050	Capped at 5%
Barranquitas-Aibonito-Quebradillas, PR H	16500	8250	12950	Capped at 5%
Barry County, MI HMFA	65100	32550	32200	Capped at 5%
Bates County, MO HMFA	52200	26100	24400	Capped at 5%
Battle Creek, MI MSA	48800	24400	26300	Floored at 5%
Berkshire County, MA (part) HMFA	71500	35750	41050	Capped at 5%
Bismarck, ND MSA	76700	38350	35700	Capped at 5%
Bond County, IL HMFA	61300	30650	29850	Capped at 5%
Boone County, WV HMFA	52800	26400	22750	Capped at 5%
Boston-Cambridge-Quincy, MA-NH HMFA	96500	48250	48150	Capped at 5%
Bowling Green, KY MSA	56600	28300	28200	Capped at 5%
Bremer County, IA HMFA	69200	34600	34300	Capped at 5%
Brockton, MA HMFA	82600	41300	41850	Capped at 5%
Brownsville-Harlingen, TX MSA	33700	16850	24300	State Median Based
Brunswick, GA MSA	59400	29700	28700	Capped at 5%
Butts County, GA HMFA	63400	31700	29300	Capped at 5%
Caguas, PR HMFA	25700	12850	14450	Capped at 5%
Calhoun County, TX HMFA	56300	28150	27100	Capped at 5%
Cape Coral-Fort Myers, FL MSA	56200	28100	29300	Floored at 5%
Carson City, NV MSA	68300	34150	34100	Capped at 5%
Casper, WY MSA	66100	33050	33700	State Median Based
Cheyenne, WY MSA	65300	32650	33700	State Median Based
Cumberland County, ME (part) HMFA	66200	33100	32300	Capped at 5%
Cumberland, MD-WV MSA	52300	26150	35800	State Median Based
Dallas County, MO HMFA	45200	22600	23600	State Median Based
Danville, IL MSA	52600	26300	28300	State Median Based
Danville, VA MSA	48000	24000	25950	State Median Based
Detroit-Warren-Livonia, MI HMFA	64400	32200	33200	Floored at 5%
Dover, DE MSA	62400	31200	31000	Capped at 5%
Eastern Worcester County, MA HMFA	107700	53850	51350	Low Housing CostUSM
El Centro, CA MSA	44400	22200	28600	State Median Based
El Paso, TX MSA	41100	20550	24300	State Median Based
Elkhart-Goshen, IN MSA	51100	25550	27850	Floored at 5%
Fairbanks, AK MSA	91700	45850	40300	Capped at 5%
Fajardo, PR MSA	23200	11600	15100	Capped at 5%
Farmington, NM MSA	56200	28100	26950	Capped at 5%
Fitchburg-Leominster, MA HMFA	72000	36000	41050	Capped at 5%
Flagstaff, AZ MSA	60900	30450	33100	High Housing Cost
Fort Lauderdale, FL HMFA	61800	30900	37650	Floored at 5%
Franklin County, AR HMFA	41200	20600	21850	Floored at 5%
Franklin County, KS HMFA	62100	31050	30500	Capped at 5%



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2011 MEDIAN 50% OF INCOME MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT	
Franklin County, MA (part) HMFA	68900	34450	41050	Capped at 5%
Franklin County, VA HMFA	55400	27700	28000	Floored at 5%
Fresno, CA MSA	54700	27350	28600	State Median Based
Gadsden, AL MSA	46900	23450	23500	State Median Based
Gainesville, FL MSA	54800	27400	29150	Floored at 5%
Gibson County, IN HMFA	62900	31450	30600	Capped at 5%
Giles County, VA HMFA	50900	25450	27400	Floored at 5%
Grady County, OK HMFA	56600	28300	27950	Capped at 5%
Grand Junction, CO MSA	64300	32150	31500	Capped at 5%
Grant County, AR HMFA	60400	30200	28500	Capped at 5%
Grant County, KY HMFA	47900	23950	26450	State Median Based
Great Falls, MT MSA	55500	27750	27950	State Median Based
Greene County, IN HMFA	52000	26000	26450	State Median Based
Greene County, NC HMFA	47300	23650	24750	State Median Based
Greensboro-High Point, NC HMFA	54600	27300	27550	Floored at 5%
Guayama, PR MSA	20000	10000	13150	Capped at 5%
Hagerstown, MD HMFA	66800	33400	35800	State Median Based
Hanford-Corcoran, CA MSA	53600	26800	28600	State Median Based
Haywood County, NC HMFA	54100	27050	26450	Capped at 5%
Holland-Grand Haven, MI MSA	65100	32550	32650	Floored at 5%
Honolulu, HI MSA	81600	40800	49600	High Housing Cost
Iberville Parish, LA HMFA	52300	26150	25050	Capped at 5%
Iowa County, WI HMFA	69700	34850	34700	Capped at 5%
Jacksonville, NC MSA	48600	24300	24750	State Median Based
Jasper County, IN HMFA	64800	32400	31850	Capped at 5%
Jefferson County, WV HMFA	78200	39100	38250	Capped at 5%
Jersey City, NJ HMFA	60400	30200	35050	High Housing Cost
Johnson City, TN MSA	50500	25250	25100	Capped at 5%
Johnstown, PA MSA	51700	25850	27450	State Median Based
Jones County, IA HMFA	62400	31200	30050	Capped at 5%
Kankakee-Bradley, IL MSA	64400	32200	32050	Capped at 5%
Kendall County, TX HMFA	85600	42800	39350	Capped at 5%
La Crosse, WI-MN MSA	67500	33750	33300	Capped at 5%
Lake Charles, LA MSA	61600	30800	28850	Capped at 5%
Lake Havasu City-Kingman, AZ MSA	50500	25250	26700	Floored at 5%
Lamar County, GA HMFA	42700	21350	25700	Floored at 5%
Laredo, TX MSA	39100	19550	24300	State Median Based
Las Cruces, NM MSA	43200	21600	23550	State Median Based
Las Vegas-Paradise, NV MSA	63400	31700	32550	State Median Based
Lawrence, MA-NH HMFA	87100	43550	44150	State Median Based
Logan, UT-ID MSA	56600	28300	28400	State Median Based
Los Angeles-Long Beach, CA HMFA	64000	32000	42700	High Housing Cost
Macon County, TN HMFA	42900	21450	22700	State Median Based
Macoupin County, IL HMFA	62500	31250	29200	Capped at 5%
Madera-Chowchilla, CA MSA	53800	26900	28600	State Median Based
Marshall County, MS HMFA	43200	21600	22700	State Median Based
Martinsburg, WV HMFA	63000	31500	35800	State Median Based
Matanuska-Susitna Borough, AK HMFA	89400	44700	39650	Capped at 5%
Mayagüez, PR MSA	19200	9600	14200	Capped at 5%
McAllen-Edinburg-Mission, TX MSA	33700	16850	24300	State Median Based



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2011 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Meade County, SD HMFA	51400	25700	27800	State Median Based
Medina County, TX HMFA	58100	29050	27200	Capped at 5%
Merced, CA MSA	50500	25250	28600	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	51900	25950	34500	High Housing Cost
Moniteau County, MO HMFA	59300	29650	28400	Capped at 5%
Monroe, MI MSA	63000	31500	32800	Floored at 5%
Muncie, IN MSA	52300	26150	26450	State Median Based
Murray County, GA HMFA	47100	23550	24950	Floored at 5%
Muskegon-Norton Shores, MI MSA	54200	27100	28050	Floored at 5%
New Bedford, MA HMFA	63600	31800	33100	Floored at 5%
New York, NY HMFA	64200	32100	40900	High Housing Cost
Newport-Middleton-Portsmouth, RI HMFA	89200	44600	44000	Capped at 5%
North Port-Bradenton-Sarasota, FL MSA	59100	29550	32400	High Housing Cost
Oconto County, WI HMFA	58700	29350	29550	State Median Based
Odessa, TX MSA	55700	27850	26950	Capped at 5%
Okmulgee County, OK HMFA	45800	22900	24400	State Median Based
Orange County, CA HMFA	84200	42100	46150	High Housing Cost
Orlando-Kissimmee-Sanford, FL MSA	57400	28700	29150	Floored at 5%
Oshkosh-Neenah, WI MSA	61200	30600	32500	Floored at 5%
Oxnard-Thousand Oaks-Ventura, CA MSA	88100	44050	44500	High Housing Cost
Palm Bay-Melbourne-Titusville, FL MSA	57800	28900	29900	Floored at 5%
Palm Coast, FL MSA	56800	28400	29250	High Housing Cost
Penobscot County, ME (part) HMFA	48900	24450	27100	State Median Based
Pittsfield, MA HMFA	68900	34450	41050	Capped at 5%
Poinsett County, AR HMFA	41000	20500	21650	State Median Based
Polk County, MO HMFA	48800	24400	24000	Capped at 5%
Ponce, PR MSA	20300	10150	15250	Capped at 5%
Port St. Lucie, FL MSA	56200	28100	28350	Floored at 5%
Portsmouth-Rochester, NH HMFA	83100	41550	42800	Capped at 5%
Prescott, AZ MSA	56900	28450	28350	Capped at 5%
Pueblo, CO MSA	52800	26400	29600	Capped at 5%
Pulaski County, VA HMFA	48700	24350	27500	Floored at 5%
Putnam County, IN HMFA	61300	30650	29400	Capped at 5%
Riverside-San Bernardino-Ontario, CA MSA	62500	31250	33350	High Housing Cost
Rocky Mount, NC MSA	49000	24500	24750	State Median Based
Salisbury, MD HMFA	63500	31750	35800	State Median Based
San Angelo, TX MSA	55000	27500	27150	Capped at 5%
San Diego-Carlsbad-San Marcos, CA MSA	74900	37450	40950	High Housing Cost
San Francisco, CA HMFA	101600	50800	53400	High Housing Cost
San Germán-Cabo Rojo, PR MSA	19300	9650	12300	Capped at 5%
San Juan-Guaynabo, PR HMFA	26900	13450	16250	High Housing Cost
Santa Cruz-Watsonville, CA MSA	85800	42900	50400	High Housing Cost
Saunders County, NE HMFA	69400	34700	34000	Capped at 5%
Sebastian-Vero Beach, FL MSA	53100	26550	28350	Floored at 5%
Seward County, NE HMFA	73200	36600	35400	Capped at 5%
Simpson County, MS HMFA	44600	22300	22250	Capped at 5%
Smith County, TN HMFA	56100	28050	27450	Capped at 5%
Somerset County, MD HMFA	52300	26150	35800	State Median Based
Springfield, MA HMFA	69300	34650	41050	Capped at 5%
St. George, UT MSA	56300	28150	28400	State Median Based



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

METROPOLITAN AREA	FY2011 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Steubenville-Weirton, OH-WV MSA	51000	25500	26450	State Median Based
Sullivan County, IN HMFA	52200	26100	26450	State Median Based
Summit County, UT HMFA	99000	49500	48950	Capped at 5%
Sumner County, KS HMFA	64300	32150	31350	Capped at 5%
Sumter, SC MSA	47100	23550	23850	State Median Based
Tampa-St. Petersburg-Clearwater, FL MSA	55700	27850	28250	Floored at 5%
Tate County, MS HMFA	46100	23050	24900	Floored at 5%
Taunton-Mansfield-Norton, MA HMFA	87400	43700	43500	Capped at 5%
Tunica County, MS HMFA	31500	15750	22700	State Median Based
Union County, OH HMFA	81400	40700	38550	Capped at 5%
Visalia-Porterville, CA MSA	48800	24400	28600	State Median Based
Wakulla County, FL HMFA	65100	32550	29900	Capped at 5%
Warner Robins, GA MSA	70400	35200	34650	Capped at 5%
Warren County, VA HMFA	77300	38650	36250	Capped at 5%
Washington County, IA HMFA	63500	31750	31500	Capped at 5%
Washington County, IN HMFA	47800	23900	24550	Floored at 5%
Washington County, MO HMFA	43300	21650	23600	State Median Based
Waterbury, CT HMFA	67200	33600	41000	State Median Based
West Palm Beach-Boca Raton, FL HMFA	63300	31650	38050	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI HMFA	84400	42200	41150	Capped at 5%
Western Worcester County, MA HMFA	69200	34600	41050	Capped at 5%
Williamsport, PA MSA	54100	27050	27450	State Median Based
Worcester, MA HMFA	82500	41250	41900	Capped at 5%
Yakima, WA MSA	50500	25250	28300	State Median Based
Yauco, PR MSA	16800	8400	12450	High Housing Cost
York County, ME (part) HMFA	67000	33500	33150	Capped at 5%
Yuma, AZ MSA	43900	21950	24350	High Housing Cost

ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2011			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF MEDIAN LI	4-PERSON LIMIT	
Aguadilla-Isabela-San Sebastián, PR MSA	16300	8150	19900	Capped at 5%
Anchorage, AK HMFA	84000	42000	64200	Capped at US Med
Anderson, IN MSA	57000	28500	46350	Floored at 5%
Ann Arbor, MI MSA	86300	43150	64200	Capped at US Med
Anson County, NC HMFA	38600	19300	39600	State Median Based
Aransas County, TX HMFA	54000	27000	39050	Capped at 5%
Arecibo, PR HMFA	19100	9550	21600	High Housing Cost
Armstrong County, PA HMFA	53100	26550	43900	State Median Based
Atascosa County, TX HMFA	51100	25550	40450	Capped at 5%
Austin County, TX HMFA	64200	32100	49700	Capped at 5%
Bakersfield-Delano, CA MSA	53300	26650	45750	State Median Based
Baltimore-Towson, MD HMFA	84500	42250	64200	Capped at US Med
Barnstable Town, MA MSA	79000	39500	64200	Capped at US Med
Barranquitas-Aibonito-Quebradillas, PR H	16500	8250	20700	Capped at 5%
Barry County, MI HMFA	65100	32550	51500	Capped at 5%
Bates County, MO HMFA	52200	26100	39050	Capped at 5%
Battle Creek, MI MSA	48800	24400	42100	Floored at 5%
Bergen-Passaic, NJ HMFA	93300	46650	67600	Capped at 5%
Berkshire County, MA (part) HMFA	71500	35750	64200	Capped at US Med
Bismarck, ND MSA	76700	38350	57100	Capped at 5%
Bond County, IL HMFA	61300	30650	47750	Capped at 5%
Boone County, WV HMFA	52800	26400	36400	Capped at 5%
Boston-Cambridge-Quincy, MA-NH HMFA	96500	48250	64200	Capped at US Med
Boulder, CO MSA	92500	46250	64200	Capped at US Med
Bowling Green, KY MSA	56600	28300	45100	Capped at 5%
Bremer County, IA HMFA	69200	34600	54900	Capped at 5%
Bridgeport, CT HMFA	86000	43000	64200	Capped at US Med
Brockton, MA HMFA	82600	41300	64200	Capped at US Med
Brownsville-Harlingen, TX MSA	33700	16850	38900	State Median Based
Brunswick, GA MSA	59400	29700	45900	Capped at 5%
Butts County, GA HMFA	63400	31700	46900	Capped at 5%
Caguas, PR HMFA	25700	12850	23100	Capped at 5%
Calhoun County, TX HMFA	56300	28150	43350	Capped at 5%
Cape Coral-Fort Myers, FL MSA	56200	28100	46900	Floored at 5%
Carson City, NV MSA	68300	34150	54550	Capped at 5%
Casper, WY MSA	66100	33050	53900	State Median Based
Cheyenne, WY MSA	65300	32650	53900	State Median Based
Colchester-Lebanon, CT HMFA	98700	49350	64200	Capped at US Med
Cumberland County, ME (part) HMFA	66200	33100	51700	Capped at 5%
Cumberland, MD-WV MSA	52300	26150	57300	State Median Based
Dallas County, MO HMFA	45200	22600	37750	State Median Based
Danbury, CT HMFA	108900	54450	74650	High Housing Cost
Danville, IL MSA	52600	26300	45300	State Median Based
Danville, VA MSA	48000	24000	41500	State Median Based
Detroit-Warren-Livonia, MI HMFA	64400	32200	53100	Floored at 5%
Dover, DE MSA	62400	31200	49600	Capped at 5%
Eastern Worcester County, MA HMFA	107700	53850	64200	Capped at US Med
Easton-Raynham, MA HMFA	103000	51500	64200	Capped at US Med
El Centro, CA MSA	44400	22200	45750	State Median Based
El Paso, TX MSA	41100	20550	38900	State Median Based



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2011			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF MEDIAN LI	4-PERSON LIMIT	
Elkhart-Goshen, IN MSA	51100	25550	44600	Floored at 5%
Fairbanks, AK MSA	91700	45850	64200	Capped at US Med
Fajardo, PR MSA	23200	11600	24150	Capped at 5%
Farmington, NM MSA	56200	28100	43100	Capped at 5%
Fitchburg-Leominster, MA HMFA	72000	36000	64200	Capped at US Med
Flagstaff, AZ MSA	60900	30450	52950	High Housing Cost
Fort Lauderdale, FL HMFA	61800	30900	60250	Floored at 5%
Franklin County, AR HMFA	41200	20600	34950	Floored at 5%
Franklin County, KS HMFA	62100	31050	48800	Capped at 5%
Franklin County, MA (part) HMFA	68900	34450	64200	Capped at US Med
Franklin County, VA HMFA	55400	27700	44800	Floored at 5%
Fresno, CA MSA	54700	27350	45750	State Median Based
Gadsden, AL MSA	46900	23450	37600	State Median Based
Gainesville, FL MSA	54800	27400	46650	Floored at 5%
Gibson County, IN HMFA	62900	31450	48950	Capped at 5%
Giles County, VA HMFA	50900	25450	43850	Floored at 5%
Grady County, OK HMFA	56600	28300	44700	Capped at 5%
Grand Junction, CO MSA	64300	32150	50400	Capped at 5%
Grant County, AR HMFA	60400	30200	45600	Capped at 5%
Grant County, KY HMFA	47900	23950	42300	State Median Based
Great Falls, MT MSA	55500	27750	44700	State Median Based
Greene County, IN HMFA	52000	26000	42300	State Median Based
Greene County, NC HMFA	47300	23650	39600	State Median Based
Greensboro-High Point, NC HMFA	54600	27300	44100	Floored at 5%
Grundy County, IL HMFA	78600	39300	62850	Capped at 5%
Guayama, PR MSA	20000	10000	21050	Capped at 5%
Hagerstown, MD HMFA	66800	33400	57300	State Median Based
Hanford-Corcoran, CA MSA	53600	26800	45750	State Median Based
Hartford-West Hartford-East Hartford, CT	86500	43250	64200	Capped at US Med
Haywood County, NC HMFA	54100	27050	42300	Capped at 5%
Holland-Grand Haven, MI MSA	65100	32550	52250	Floored at 5%
Honolulu, HI MSA	81600	40800	79350	High Housing Cost
Iberville Parish, LA HMFA	52300	26150	40100	Capped at 5%
Iowa County, WI HMFA	69700	34850	55500	Capped at 5%
Jacksonville, NC MSA	48600	24300	39600	State Median Based
Jasper County, IN HMFA	64800	32400	50950	Capped at 5%
Jefferson County, WV HMFA	78200	39100	61200	Capped at 5%
Jersey City, NJ HMFA	60400	30200	56100	High Housing Cost
Johnson City, TN MSA	50500	25250	40150	Capped at 5%
Johnstown, PA MSA	51700	25850	43900	State Median Based
Jones County, IA HMFA	62400	31200	48100	Capped at 5%
Kankakee-Bradley, IL MSA	64400	32200	51300	Capped at 5%
Kendall County, IL HMFA	91000	45500	64200	Capped at US Med
Kendall County, TX HMFA	85600	42800	62950	Capped at 5%
La Crosse, WI-MN MSA	67500	33750	53300	Capped at 5%
Lake Charles, LA MSA	61600	30800	46150	Capped at 5%
Lake Havasu City-Kingman, AZ MSA	50500	25250	42750	Floored at 5%
Lamar County, GA HMFA	42700	21350	41150	Floored at 5%
Laredo, TX MSA	39100	19550	38900	State Median Based
Las Cruces, NM MSA	43200	21600	37650	Capped at 5%



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2011			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF MEDIAN LI	4-PERSON LIMIT	
Las Vegas-Paradise, NV MSA	63400	31700	52100	State Median Based
Lawrence, MA-NH HMFA	87100	43550	64200	Capped at US Med
Livingston County, MI HMFA	83200	41600	64200	Capped at US Med
Logan, UT-ID MSA	56600	28300	45450	State Median Based
Los Angeles-Long Beach, CA HMFA	64000	32000	68300	High Housing Cost
Lowell, MA HMFA	91700	45850	64200	Capped at US Med
Macon County, TN HMFA	42900	21450	36300	State Median Based
Macoupin County, IL HMFA	62500	31250	46700	Capped at 5%
Madera-Chowchilla, CA MSA	53800	26900	45750	State Median Based
Madison, WI HMFA	81800	40900	64200	Capped at US Med
Marshall County, MS HMFA	43200	21600	36300	State Median Based
Martinsburg, WV HMFA	63000	31500	57300	State Median Based
Matanuska-Susitna Borough, AK HMFA	89400	44700	63450	Capped at 5%
Mayagüez, PR MSA	19200	9600	22700	Capped at 5%
McAllen-Edinburg-Mission, TX MSA	33700	16850	38900	State Median Based
Meade County, SD HMFA	51400	25700	44500	State Median Based
Medina County, TX HMFA	58100	29050	43500	Capped at 5%
Merced, CA MSA	50500	25250	45750	State Median Based
Miami-Miami Beach-Kendall, FL HMFA	51900	25950	55200	High Housing Cost
Middlesex-Somerset-Hunterdon, NJ HMFA	103600	51800	67600	High Housing Cost
Milford-Ansonia-Seymour, CT HMFA	91000	45500	64200	Capped at US Med
Minneapolis-St. Paul-Bloomington, MN-WI	82700	41350	64200	Capped at US Med
Moniteau County, MO HMFA	59300	29650	45450	Capped at 5%
Monmouth-Ocean, NJ HMFA	90500	45250	64200	Capped at US Med
Monroe, MI MSA	63000	31500	52500	Floored at 5%
Muncie, IN MSA	52300	26150	42300	State Median Based
Murray County, GA HMFA	47100	23550	39900	Floored at 5%
Muskegon-Norton Shores, MI MSA	54200	27100	44900	Floored at 5%
Napa, CA MSA	85000	42500	65750	High Housing Cost
Nashua, NH HMFA	92700	46350	64200	Capped at US Med
Nassau-Suffolk, NY HMFA	106100	53050	77450	High Housing Cost
New Bedford, MA HMFA	63600	31800	52950	Floored at 5%
New Haven-Meriden, CT HMFA	83700	41850	64200	Capped at US Med
New York, NY HMFA	64200	32100	65450	High Housing Cost
Newark, NJ HMFA	89500	44750	64200	Capped at US Med
Newport-Middleton-Portsmouth, RI HMFA	89200	44600	64200	Capped at US Med
North Port-Bradenton-Sarasota, FL MSA	59100	29550	51850	High Housing Cost
Norwich-New London, CT HMFA	83200	41600	64200	Capped at US Med
Oakland-Fremont, CA HMFA	92300	46150	64950	High Housing Cost
Oconto County, WI HMFA	58700	29350	47300	State Median Based
Odessa, TX MSA	55700	27850	43100	Capped at 5%
Okmulgee County, OK HMFA	45800	22900	39050	State Median Based
Orange County, CA HMFA	84200	42100	73850	High Housing Cost
Orlando-Kissimmee-Sanford, FL MSA	57400	28700	46650	Floored at 5%
Oshkosh-Neenah, WI MSA	61200	30600	52000	Floored at 5%
Oxnard-Thousand Oaks-Ventura, CA MSA	88100	44050	71200	High Housing Cost
Palm Bay-Melbourne-Titusville, FL MSA	57800	28900	47850	Floored at 5%
Palm Coast, FL MSA	56800	28400	46800	High Housing Cost
Penobscot County, ME (part) HMFA	48900	24450	43350	State Median Based
Philadelphia-Camden-Wilmington, PA-NJ-DE	80400	40200	64200	Capped at US Med



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2011			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF 4-PERSON MEDIAN LI	LIMIT	
Pittsfield, MA HMFA	68900	34450	64200	Capped at US Med
Poinsett County, AR HMFA	41000	20500	34650	State Median Based
Polk County, MO HMFA	48800	24400	38400	Capped at 5%
Ponce, PR MSA	20300	10150	24400	Capped at 5%
Port St. Lucie, FL MSA	56200	28100	45350	Floored at 5%
Portsmouth-Rochester, NH HMFA	83100	41550	64200	Capped at US Med
Poughkeepsie-Newburgh-Middletown, NY MSA	86100	43050	64200	Capped at US Med
Prescott, AZ MSA	56900	28450	45350	Capped at 5%
Pueblo, CO MSA	52800	26400	47350	Capped at 5%
Pulaski County, VA HMFA	48700	24350	44000	Floored at 5%
Putnam County, IN HMFA	61300	30650	47000	Capped at 5%
Riverside-San Bernardino-Ontario, CA MSA	62500	31250	53350	High Housing Cost
Rockland County, NY HMFA	101700	50850	65450	High Housing Cost
Rocky Mount, NC MSA	49000	24500	39600	State Median Based
Salisbury, MD HMFA	63500	31750	57300	State Median Based
San Angelo, TX MSA	55000	27500	43450	Capped at 5%
San Diego-Carlsbad-San Marcos, CA MSA	74900	37450	65500	High Housing Cost
San Francisco, CA HMFA	101600	50800	85450	High Housing Cost
San Germán-Cabo Rojo, PR MSA	19300	9650	19700	Capped at 5%
San Jose-Sunnyvale-Santa Clara, CA HMFA	103600	51800	79350	High Housing Cost
San Juan-Guaynabo, PR HMFA	26900	13450	26000	High Housing Cost
Santa Cruz-Watsonville, CA MSA	85800	42900	80650	High Housing Cost
Santa Rosa-Petaluma, CA MSA	81500	40750	64200	Capped at US Med
Saunders County, NE HMFA	69400	34700	54400	Capped at 5%
Seattle-Bellevue, WA HMFA	86800	43400	64200	Capped at US Med
Sebastian-Vero Beach, FL MSA	53100	26550	45350	Floored at 5%
Seward County, NE HMFA	73200	36600	56650	Capped at 5%
Simpson County, MS HMFA	44600	22300	35550	Capped at 5%
Smith County, TN HMFA	56100	28050	43900	Capped at 5%
Somerset County, MD HMFA	52300	26150	57300	State Median Based
Southern Middlesex County, CT HMFA	97300	48650	64200	Capped at US Med
Springfield, MA HMFA	69300	34650	64200	Capped at US Med
St. George, UT MSA	56300	28150	45450	State Median Based
Stamford-Norwalk, CT HMFA	126600	63300	84500	High Housing Cost
Steubenville-Weirton, OH-WV MSA	51000	25500	42300	State Median Based
Sullivan County, IN HMFA	52200	26100	42300	State Median Based
Summit County, UT HMFA	99000	49500	64200	Capped at US Med
Sumner County, KS HMFA	64300	32150	50150	Capped at 5%
Sumter, SC MSA	47100	23550	38150	State Median Based
Tampa-St. Petersburg-Clearwater, FL MSA	55700	27850	45200	Floored at 5%
Tate County, MS HMFA	46100	23050	39850	Floored at 5%
Taunton-Mansfield-Norton, MA HMFA	87400	43700	64200	Capped at US Med
Trenton-Ewing, NJ MSA	94400	47200	64200	Capped at US Med
Tunica County, MS HMFA	31500	15750	36300	State Median Based
Union County, OH HMFA	81400	40700	61700	Capped at 5%
Vallejo-Fairfield, CA MSA	81500	40750	64200	Capped at US Med
Visalia-Porterville, CA MSA	48800	24400	45750	State Median Based
Wakulla County, FL HMFA	65100	32550	47850	Capped at 5%
Warner Robins, GA MSA	70400	35200	55400	Capped at 5%
Warren County, NJ HMFA	88000	44000	64200	Capped at US Med



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

METROPOLITAN AREA	FY2011			TYPE OF LI ADJUSTMENT
	MEDIAN INCOME	80% OF MEDIAN LI	4-PERSON LIMIT	
Warren County, VA HMFA	77300	38650	58000	Capped at 5%
Washington County, IA HMFA	63500	31750	50400	Capped at 5%
Washington County, IN HMFA	47800	23900	39300	Floored at 5%
Washington County, MO HMFA	43300	21650	37750	State Median Based
Washington-Arlington-Alexandria, DC-VA-M	106100	53050	67600	Capped at 5%
Waterbury, CT HMFA	67200	33600	64200	Capped at US Med
West Palm Beach-Boca Raton, FL HMFA	63300	31650	60900	High Housing Cost
Westchester County, NY Statutory Excepti	106500	53250	72800	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI HMFA	84400	42200	64200	Capped at US Med
Western Rockingham County, NH HMFA	99700	49850	64200	Capped at US Med
Western Worcester County, MA HMFA	69200	34600	64200	Capped at US Med
Williamsport, PA MSA	54100	27050	43900	State Median Based
Worcester, MA HMFA	82500	41250	64200	Capped at US Med
Yakima, WA MSA	50500	25250	45300	State Median Based
Yauco, PR MSA	16800	8400	19900	High Housing Cost
York County, ME (part) HMFA	67000	33500	53050	Capped at 5%
Yuma, AZ MSA	43900	21950	38950	High Housing Cost

ATTACHMENT 5

FY 2010 - 2011 Distribution of changes in Area Median Income
(100 Percent = FY 2010 Income Level)

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95% to 99.9%	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK	1	1	4	5	5	6	1	1	2	1	2	98
AL			2	9	13	22	4	2	1			100
AR		1	3	6	13	28	9	6				102
AZ					5	6	3					103
CA				2	7	31	7	2		2		103
CO			1	4	5	15	18	3	1	5	3	106
CT					2	10						102
DE							2					106
FL			2	9	7	22	5	5	1	1		101
GA	2		4	15	25	33	17	8	2	1	3	101
GU						1						100
HI						3	1				1	103
IA				6	12	44	18	4	2	4		103
ID		1	1	2	11	14	4	4	1			100
IL		1		1	9	47	15	6		2		104
IN			1	1	18	35	9	2				101
KS	1	2	3	3	15	30	18	12	5		1	103
KY			2	12	15	36	12	9	3	5		102
LA	1		1	2	5	19	10	3	2		1	103
MA						13	2	2				104
MD					2	11						103
ME					2	13	4					103
MI			1	2	5	42	18	4	3			103
MN				3	9	42	10	3	2	1		103
MO			2	5	9	36	31	11	2			105
MS	1	5	6	8	12	22	8	3	3	2		100
MT		1	3	5	11	14	8	5	4	2	2	103
NC	1	1	7	7	14	30	13	4	2	1	1	101
ND			1	4	11	11	5	10	2	5	3	104
NE				6	9	33	20	4	5	5	6	104
NH					1	9						102
NJ						4						103
NM		1	1	1	3	15	4	4	1			103
NV				2	6	4	3	1				100
NY					5	37	4	1				102
OH			1	2	12	41	9	1				102
OK			1	2	11	28	9	8	4	2	2	102
OR		1			6	15	6	2	1			103
PA				1	6	42	2					103
PR					3	8	1					101
RI						4	2					105
SC	1	1	7	2	12	12	1					98
SD			1	1	9	20	11	7	7	3	3	105
TN		1	3	12	17	29	8	3		1		101
TX	2	2	5	8	23	77	26	28	16	11	15	105
UT					5	12	4	3		1	1	103
VA		2	4	10	14	20	7	3				99
VI						2						100
VT					1	7	3	1				104
WA			1	3	7	21	1					101
WI				3	4	42	11	1		1		103
WV			1	5	4	19	5	3	2	1		103
WY			1	1	5	13	1			1	1	102
US	10	21	70	170	405	1150	390	179	74	58	45	103



ATTACHMENT 5A

FY 2010 - 2011 Distribution of changes in Area Median Income
 (100 Percent = FY 2010 Income Level)
 Metropolitan Areas

STATE	Percent Change												Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more		
AK						1			2			118	
AL					5	9						100	
AR				1		8		2				103	
AZ					2	3	1					101	
CA					5	22	3					102	
CO					1	6	1					103	
CT					2	8						102	
DE							1					106	
FL			2	7	3	11		1				99	
GA	1			1	4	11	2	1	1			102	
HI						1						100	
IA						8	3					103	
ID					2	4						100	
IL						15	1					102	
IN			1		3	13	3					102	
KS						4	1					103	
KY				1	1	7						101	
LA					1	6	1	1				103	
MA						13	2					104	
MD					1	5						102	
ME					1	5	2					102	
MI			1	2	3	11	1					102	
MN					1	5						102	
MO					1	7	7	2				106	
MS						4	1					103	
MT					1	2						101	
NC			1	1	5	12	1	1				101	
ND						2		1				102	
NE						2	2					104	
NH						3						102	
NJ						4						103	
NM					1	2	1					101	
NV					2	1						99	
NY					1	20						102	
OH			1		4	11	1	1				101	
OK						6	1					101	
OR						6						102	
PA						16						103	
PR					3	7	1					101	
RI						4	2					105	
SC					3	8						101	
SD				1	2							98	
TN			1	1	3	11	1					102	
TX						29	4	2		1		103	
UT					1	5	1					103	
VA		1	1	1	3	8	1	1				102	
VT						1						103	
WA					2	9						102	
WI				1	1	12	1					102	
WV						5				1		103	
WY					1	1						99	
US	1	1	8	17	69	374	47	13	3	2		102	



ATTACHMENT 5B
 FY 2010 - 2011 Distribution of changes in Area Median Income
 (100 Percent = FY 2010 Income Level)
 Non-metropolitan Areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK	1	1	4	5	5	5	1	1		1	2	96
AL			2	9	8	13	4	2	1			100
AR		1	3	5	13	20	9	4				101
AZ					3	3	2					104
CA				2	2	9	4	2		2		104
CO			1	4	4	9	17	3	1	5	3	107
CT						2						104
DE							1					106
FL				2	4	11	5	4	1	1		103
GA	1		4	14	21	22	15	7	1	1	3	101
GU						1						100
HI						2	1				1	105
IA				6	12	36	15	4	2	4		103
ID		1	1	2	9	10	4	4	1			100
IL		1		1	9	32	14	6		2		104
IN				1	15	22	6	2				101
KS	1	2	3	3	15	26	17	12	5		1	104
KY			2	11	14	29	12	9	3	5		102
LA	1		1	2	4	13	9	2	2		1	103
MA								2				112
MD					1	6						103
ME					1	8	2					104
MI					2	31	17	4	3			104
MN				3	8	37	10	3	2	1		103
MO			2	5	8	29	24	9	2			105
MS	1	5	6	8	12	18	7	3	3	2		100
MT		1	3	5	10	12	8	5	4	2	2	103
NC	1	1	6	6	9	18	12	3	2	1	1	100
ND			1	4	11	9	5	9	2	5	3	104
NE				6	9	31	18	4	5	5	6	104
NH					1	6						102
NM		1	1	1	2	13	3	4	1			103
NV				2	4	3	3	1				101
NY					4	17	4	1				103
OH				2	8	30	8					102
OK			1	2	11	22	8	8	4	2	2	103
OR		1			6	9	6	2	1			103
PA				1	6	26	2					103
PR						1						104
SC	1	1	7	2	9	4	1					96
SD			1		7	20	11	7	7	3	3	106
TN		1	2	11	14	18	7	3		1		100
TX	2	2	5	8	23	48	22	26	16	10	15	106
UT					4	7	3	3		1	1	104
VA		1	3	9	11	12	6	2				97
VI						2						100
VT					1	6	3	1				104
WA			1	3	5	12	1					101
WI				2	3	30	10	1		1		103
WV			1	5	4	14	5	3	2			102
WY			1	1	4	12	1			1	1	102
US	9	20	62	153	336	776	343	166	71	56	45	103

ATTACHMENT 6
FY 2011 Median Family Incomes for States,
Metropolitan and Nonmetropolitan Portions of States

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	TOTAL	METRO	NONMETRO
Alabama	54600	58100	47000
Alaska	79300	83400	70100
Arizona	60800	62000	46200
Arkansas	50200	55900	43300
California	70400	70900	57200
Colorado	73100	75600	60200
Connecticut	88000	88800	82000
Delaware	72400	76300	61800
District of Columbia	70400	70400	51600*
Florida	56200	57000	45300
Georgia	59000	62900	44600
Hawaii	78300	81600	72400
Idaho	54500	57600	49800
Illinois	71100	74200	56600
Indiana	59300	61500	52900
Iowa	64000	69400	58500
Kansas	64300	71100	53700
Kentucky	52300	60900	43000
Louisiana	55000	58800	46300
Maine	60200	65500	54200
Maryland	88100	89300	71600
Massachusetts	84900	84900	88300
Michigan	59600	62000	51400
Minnesota	72900	79100	59200
Mississippi	48000	56900	41600
Missouri	59900	65700	47200
Montana	57200	60000	55900
Nebraska	63500	70500	56200
Nevada	63900	63800	65100
New Hampshire	79400	86300	69400
New Jersey	88200	88200	51600*
New Mexico	53800	58200	47100
New York	70400	72300	56100
North Carolina	57000	60800	49500
North Dakota	66700	71900	63000
Ohio	60300	62400	52900
Oklahoma	55000	59100	48800
Oregon	63100	66800	52700
Pennsylvania	65700	68400	54900
Rhode Island	74600	74600	51600*
South Carolina	55100	57600	47700
South Dakota	59600	64800	55600
Tennessee	53900	58200	45400
Texas	59500	61500	48600
Utah	66600	68100	56800
Vermont	66700	75700	62900
Virginia	75800	81700	51900
Washington	71900	74600	56600
West Virginia	50000	54600	44800
Wisconsin	65800	69200	59100
Wyoming	66800	65700	67400
US	64200	66700	51600

* US non-metropolitan median