

Ryan Knapp, Chair
Judith DeStefano, Vice Chair
Neil Chaudhary
Dan Honan
Mary Ann Jacob
Chris Eide



3 Primrose Lane
Newtown, CT. 06470
Tel. (203) 270-4210
www.newtown-ct.gov

TOWN OF NEWTOWN

Minutes of the Legislative Ordinance Committee Meeting

The Ordinance Committee met on Wednesday August 3rd, 2016 in The Council Chambers of the Municipal Center, 3 Primrose Lane, Newtown. Committee Chairman Ryan Knapp called the meeting to order at 7:00 pm.

Present: Mr. Chaudhary, Ms. Jacob, Ms. DeStefano, Mr. Honan, Mr. Eide and Mr. Knapp. Finance Director Bob Tait. 2 Members of the public

Absent: None.

MINUTES:

Mr Eide moved to approve the minutes of 7/12/2016, Mr Chaudhary seconded. 4-0 in favor. Ms. DeStefano and Mr. Honan abstained.

PUBLIC COMMENT:

None.

New Business

Review and recommendation Code of Ethics Rules.

Mr. Knapp began with a review of our current ordinance and policy. There had been discussion at the LC meeting when the committee had been charged that this would be an effort to memorialize best practices and establishing what would become a standard operating procedure for the Board as Ordinance has done with others. The committee likely begins by reaching out to CCM and familiarizing itself with the current process. We will invite current and former members as suggested.

Mr. Chaudhary will contact CCM.

Ms. Jacob suggested a letter to the Board of Ethics.

Review and recommendation regarding Ad-hoc committee for Policy and Planning for Roads and the roads ordinance language.

Mr. Knapp began by saying this charge is very large and we need to begin by fully understanding the recommendations of the committee.

Mr. Honan volunteered to meet with members of the roads committee and obtain their presentation. He will report back to the group.

Mr. Chaudhary will ask CCM what other communities have done to address non-conforming, non-town owned roads.

Old Business

Review and recommendation regarding senior tax abatement program.

Mr. Knapp started by saying that the Registrar of Voters reported there are 4,258 voters who are 65+ and 1,597 voters from 60-64 years old. In the two years since the revised program has been rolled out there has been a drop off in both years. He noted the two year application period. He asked Mr. Tait about how the \$1.65M is captured in the budget as it is shown on the calculation of the Mil Rate page (49).

Mr. Tait explained that requirements by law cannot be voted up or down. He will also bring comparison data to the committee at the next meeting related to turnover. New members in the program vs people who have left.

Mr. Eide had concerns about transparency in spending. There was discussion that this does impact taxation but at referendum the voters vote on spending.

Ms. DeStefano asked about considerations when moving from \$1.5M to \$1.65M.

Mr. Knapp recalled the circumstances of 2013, when awareness of senior needs was illuminated by the impact of the revaluation. That increased awareness that the income groups and the level of funding had not been adjusted in some time. There was support across boards at the time.

Ms. DeStefano asked how income groups were set and talked about possibly using HUD guidelines rather than basing it on discussions and feelings of the committee.

Mr. Chaudhary said that is a good tool for discussion but does not feel it should be baked into the ordinance.

Ms. Jacob asked to hear from Bob Tait on giving all seniors a tax break based on age.

Mr. Tait would like to come back at the next meeting with more information on that.

Ms. Jacob is not in favor of reducing the benefit to those most in need.

Mr. Chaudhary spoke to tricky unknowns and variability, perhaps setting a max if we were to distribute any remainder.

Ms. DeStefano asked if philosophically would this still be needs based?

Ms. Jacob spoke the challenges and costs seniors face plus the lack of services they receive compared to how they support all parts of the budget. To acknowledge that would send a message to the community.

Mr. Knapp said the group really has to have a high level discussion of what looks like four options. In no order they were 1) to do nothing, 2) create an all new age based program, 3) increase bracket ranges, or 4) to open any remaining funds to any senior who applies.

Ms. Jacob would like to hear more about option 2 before deciding.

Mr. Knapp said that at our next meeting we will need to have this discussion.

Mr. Knapp asked for clarification on 208.8 in practice and who and how the amount of abatement is set if it is not a line in the budget.

Mr. Tait will inquire.

In respect to the audience the committee allowed for a public comment period.

Public Comment:

Steve Rosenblatt, 50 Watkins Dr, thanked Ms. Jacob for what she said on why seniors are requesting tax relief. This process started a couple years ago and gave a concept of relief to non-qualifiers. He projected seniors who did not qualify, excluding dual residents and renters, was approximately 1,200. Assuming some will never apply the expected number would be 1,000. He spoke to combining group D with all other seniors and the costs in the plan he previously provided. He mentioned 60+ residents represents 38% of the voting public and that Ridgefield gives \$1,000 to anyone over 65. He said that age does impact need, that life gets harder as seniors get older and they are paying a lot of out of pocket costs of living such as taxes and insurance costs. He feels the asset test is meaningless. He asked the committee to consider this a means to attract residents who would help pay for the schools. He said by 2020 the cost per student will be approx \$21,000. Mr. Rosenblatt thanked the committee for their consideration.

Bernie Cohen, 52 Watkins Dr, suggested aged based but understands needs based. He hypothesized an age plus time in town freeze going forward. It could be needs based plus aged based by keeping A,B+C and aged based tax freezes which would have no budget impact the year they are frozen.

[It was noted that under CGS a freeze requires a lien]

Review and Recommendation regarding Pension Committee ordinance language.

Mr. Knapp compared the Pension Committee language with the Medical Self Insurance language. He expects they will end up in a similar place.

Ms. Jacobs will talk to the First Selectman to see where they are at with their policy re-write and what recommendations they got from their consultant.

Mr. Chaudhary will add a request to his CCM contact.

Mr. Knapp acknowledged we need to meet with the Pension Board, but feels we should close out Senior Tax first.

Review and Recommendation regarding abatement for volunteer fire, ambulance and underwater rescue personnel.

Mr. Tait provided recommendations and spoke to how the program would be administered going forward.

Mr. Chaudhary asked if this will impact spending.

Mr. Tait said no, it will be administered like Senior Tax as part of the Mil Rate calc.

Mr. Eide noted a difference in the draft language of Tax Collector vs First Selectman. Also discussed break in service language.

Mr. Chaudhary asked if we had gotten clarification on by laws.

Mr. Knapp suggested we wait for legal and compare.

PUBLIC COMMENT:

None.

Ms DeStefano motioned to adjourn at 9:30. Mr. Chaudhary Seconded.

Respectfully Submitted,

Ryan W. Knapp
Ordinance Committee Chairman



Ryan Knapp <ryan.w.knapp@gmail.com>

Ordinance

1 message

nkc@4newtown.com <nkc@4newtown.com>
To: Ryan Knapp <ryan.w.knapp@gmail.com>

Tue, Aug 2, 2016 at 3:54 PM

Hi Ryan,

Last time I mentioned that I got info from a CT.gov website where it said there was no requirement for senior income for some tax abatement options. I thought you might want to share with the other folks:

<https://www.cga.ct.gov/2012/rpt/2012-R-0222.htm>

This is the relevant passage (and while I haven't looked back I recall that our ordinance is based on the [CGS § 12-129n statute](#)):

ADDITIONAL LOCAL OPTION TAX RELIEF FOR SENIORS

While the tax freeze and circuit breaker programs require participants to meet certain income levels, towns are able to provide additional optional property tax relief to seniors regardless of income. The law allows towns, upon approval by the town's legislative body, to provide relief to seniors age 65 or older and disabled people without state reimbursement. It imposes no income criteria and does not require towns to adopt any ([CGS § 12-129n](#)).

The law allows towns to provide relief to homeowners already receiving tax relief under the circuit breaker program as well as to those who do not meet that program's income criteria. The tax relief can take any form, including freezing tax payments at specified levels. But the overall amount of tax relief a town can provide is limited to no more than 10% of the total value of real property in the town in each given year. And the total value of tax relief a homeowner can receive under this and the tax freeze and circuit breaker programs cannot exceed his or her annual tax. The town must put a lien on the property if the amount of tax relief is more than 75% of the tax owed, and the law places several other restrictions on optional, unreimbursed local tax relief ([CGS § 12-129n](#)).

Towns' legislative bodies can vote to abate property taxes for any homeowner regardless of age, if the tax exceeds 8% of the owner's income for a given year. The owner must agree to reimburse the town for the abated amount plus interest when he dies or the property is sold ([CGS § 12-124a](#)).

See you tomorrow,

Neil

DRAFT HUD Based Calculations for need-based subsidy
 Rough Estimates - eligibility of income limits for rental assistance

| | AMI (Area Median Income) | Base (4 person HH) | Adjusted 1 person HH (70%) | Adjusted 2 person HH (80%) | Adjusted 3 person HH (90%) |
|--|--------------------------------|-----------------------|----------------------------------|-------------------------------|-------------------------------|
| AMI (Danbury Census Group) | 105,400 | | | | |
| 80% Low/Moderate Income | | 84320 | 59024 | 67456 | 75888 |
| 60% (Section 8 Eligible)* | | 64080 | 44880 | 51300 | 57720 |
| 50% Very Low Income (HUD Assistance Eligible)* | | 53400 | 37400 | 42750 | 48100 |
| 30% Extremely Low Income* | | 32050 | 22450 | 25650 | 28850 |
| Hypothetical 125% | | 131750 | 92225 | 105400 | 118575 |

*<http://affordablehousingonline.com/housing-search/Connecticut/Newtown/> Actual numbers, not adjusted calculations

| | | | | | |
|---|---------|----------------|-----------------|-----------------|-----------------|
| AMI (Newtown 2013 Estimate) | 116,489 | | | | |
| 80% Low Income (Cap Eligible for Assistance) | | 93191.2 | 65233.84 | 74552.96 | 83872.08 |
| 60% (section 8 eligible) | | 69893.4 | 48925.38 | 55914.72 | 62904.06 |
| 50% Very Low Income | | 58244.5 | 40771.15 | 46595.6 | 52420.05 |
| 30% Extremely Low Income | | 34946.7 | 24462.69 | 27957.36 | 31452.03 |
| | | | 73780 | 84320 | 94860 |
| AMI (Newtown 2014 Estimate) | 108,667 | | | | |
| 80% Low Income (Cap Eligible for Assistance) | | 86933.6 | 60853.52 | 69546.88 | 78240.24 |
| 60% (section 8 eligible) | | 65200.2 | 45640.14 | 52160.16 | 58680.18 |
| 50% Very Low Income | | 54333.5 | 38033.45 | 43466.8 | 48900.15 |
| 30% Extremely Low Income | | 32600.1 | 22820.07 | 26080.08 | 29340.09 |

AMI is used as basis for Federal housing subsidies, including Section 8, Tax Credit Housing, etc.

**FY 2016
HUD INCOME LIMITS
BRIEFING MATERIAL**

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

March 10, 2016



FY 2016 INCOME LIMITS BRIEFING MATERIAL

[Overview of HUD Section 8 Income Limits](#)

[FY 2016 Median Family Income Estimates](#)

[Overview](#)

[ACS Data and its Use in the Production of Median Family Incomes](#)

[Margin of Error](#)

[Trend Factor](#)

[Median Family Income Estimate Calculations](#)

[FY 2016 Income Limits](#)

[Overview](#)

[Very Low-Income Limits](#)

[Low-Income Limits](#)

[30 Percent of Area Median Family Income Limits](#)

[Family Size Adjustments](#)

[5 Percent Rule](#)

[Housing and Economic Recovery Act of 2008](#)

[Income Limit Applications](#)

[Department of Housing and Urban Development](#)

[Rural Housing and Community Development Service](#)

[Treasury Programs](#)

[Federal Deposit Insurance Corporation](#)

[Federal Home Loan Banks](#)

[Federal Housing Finance Agency](#)

[Other Federal Banking Regulatory Provisions](#)

[Uniform Relocation Act](#)

[Department of Veterans Affairs](#)



ATTACHMENTS

- Attachment 1:** [U.S. Housing Act of 1937 Provisions Related to Income Limits](#)
- Attachment 2:** [HUD Methodology for Estimating FY 2016 Median Family Incomes](#)
- Attachment 3:** [Metropolitan FMR Areas with Adjusted FY 2016 Very Low-Income Limits](#)
- Attachment 4:** [Metropolitan FMR Areas with Adjusted FY 2016 Low-Income Limits](#)
- Attachment 5:** **Distribution of Changes in Area Median Income**
- Attachment 6:** **FY 2016 Median Family Incomes for States**

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.

HUD Section 8 Income Limits begin with the production of Median Family Income estimates. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family income estimates (MFIs), which means that income estimates are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The final FY 2016 FMR areas incorporate the February 28, 2013 Office of Management and Budget (OMB) metropolitan area definitions which are largely included in the 2013 American Community Survey (ACS) that serves as the basis for these medians. HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended.² Attachment 1 provides the key excerpts relevant to income limits, which may be summarized as follows:

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

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

The FY 2014 Continuing Appropriations Act defines Extremely Low-Income Families as very low-income families whose income do not exceed the greater of 30 percent of the median family income for the area or the federal poverty guidelines as published by the Department of Health and Human Services. The poverty guidelines are capped by the Very Low-Income Limit.

Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.

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

² 42 U.S.C. 1437b



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

FY 2016 Median Family Income Estimates

Overview

The FY 2016 MFI estimates use the 2009 -2013 5-year ACS and PRCS data, augmented by the 2013 1-year ACS and PRCS data. The 2013 data are inflated using a Consumer Price Index (CPI) forecast from the Congressional Budget Office (CBO) through the midpoint of FY 2016. In addition to incorporating the new metropolitan area definitions released by OMB in 2013, the FY 2016 MFI estimates update incomes for the Pacific Islands, with separate data for American Samoa, and the Northern Mariana Islands and the Virgin Islands, with separate data for St. Johns, VI.

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

As mentioned above, the FY 2016 MFIs incorporate the 2009-2013 5-year ACS data into the calculation process. Specifically, for each metropolitan area, subarea of a metropolitan area, and non-metropolitan county, HUD uses 5-year ACS data as the new basis for calculating MFI estimates. In areas with a valid 1-year ACS survey median family income result, HUD incorporates this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD establishes a new basis for median family income estimates while also capturing the most recent information available.

Margin of Error

HUD begins by setting the base median family income equal to the 2009-2013 5-year ACS survey value. For areas with a valid 2013 1-year survey result, HUD uses the margin of error for the 1-year data to ensure that the 1-year MFI are statistically reliable. Where the 1-year data are statistically reliable (i.e., where the margin of error is less than half of the estimate itself), HUD uses the 1-year survey result as the base value for median family income. For FY 2016 there is a 50 percent reduction in the level of the margin of error used to determine if data are statistically reliable. In the few cases where the statistical confidence interval for the 5-year ACS estimate of median family income includes zero, HUD assigns the state nonmetropolitan median. For more information, please see section E – Median Family Income Estimate Calculations.

CPI Inflation and Trend Factor

In calculating the FY 2015 MFI estimates, HUD decided to replace the trend factor based on the annualized change in national median family income over the last five years because the Department determined this was no longer a reasonable expectation of upcoming income growth. Consequently, the Department incorporated a CPI forecast from CBO into the process in order to account for anticipated income growth over the next year. HUD is continuing to use the CPI forecast from CBO in the FY 2016, MFI estimates which will inflate the 2013 ACS data to the mid-point of FY 2016. The CBO projection of CPI, published in January 2016 is used to inflate



the 2013 data.

Median Family Income Estimate Calculations

Median family³ incomes start with the development of estimates of median family income for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

HUD uses 2009-2013 5-year ACS estimates of median family income calculated as the basis for FY 2016 median family incomes for all areas designated as Fair Market Rent areas. In areas where there is also a valid 2016 1-year ACS estimate of median family income, HUD replaces the 5-year data with the 1-year data. A valid 1-year 2013 ACS estimate is one where the margin of error of the estimate is less than one-half of the estimate.

All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are then trended from 2013 to April 2016.

For the non-Puerto Rico Insular Areas of the United States,⁴ which currently lack ACS (or PRCS) coverage, 2010 Decennial Census data is used for the first time in the FY 2016 medians and income limits. National ACS income changes are used to update 2010 Decennial Census data to 2013 and then the same CPI forecast trend factor is used.

FY 2016 Income Limits

Overview

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

There are currently several legislated income limit standards (e.g., 30%, extremely low-income limits, 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

³ 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.

⁴ 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.



of 1937. If this were not done, for instance, HUD low-income limits would be less than very low-income limits in areas where very low-income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes relative to the Section 8 Fair Market Rents (FMRs).

Very Low-Income Limits

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

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

50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;

(2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (or 40th percentile rent in 50th percentile FMR areas). This adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income;

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

(4) the four person income limit is increased if it is less than the relevant State non-metropolitan median family income level,⁵ and;

(5) the four person income limit is increased if it is less than 95 percent of last year's very low income limit and reduced to the greater of 105 percent of last year's very low income limit or twice the change in the national median family income estimate if that amount would be larger than 5 percent. Between FY 2015 and FY 2016, the estimate of national median family income decreased; this means the upward change in income limits is capped at 105 percent of last year's

⁵ 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.

very low-income limit.

Beginning with the FY 2013 Income Limits, HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas, to calculate high housing cost areas. The purpose of this change is to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

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

Table 1
Summary of Income Limits Determinations for
FY 2016 Very Low-income Limits

| | Type Income Limit Calculation | Non-metro Counties | Metropolitan Areas |
|----|--|--------------------|--------------------|
| 1. | Limits based on 50% of local median family income | 667 | 346 |
| 2. | Limits based on State non-metropolitan median family income level | 983 | 85 |
| 3. | Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom 40 th percentile rent | 10 | 24 |
| 4. | Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom 40 th percentile rent | 1 | 3 |
| 5. | Limits floored if they were less than 95% of last year's limit | 219 | 87 |
| 6. | Limits capped at 105% (or double the increase in the National Median, if greater) of last year's limit | 94 | 80 |
| 7. | TOTALS | 1974 | 625 |

Low-Income Limits

Most four-person low-income limits are the higher of: (a) 80 percent of the area median family income, or (b) 80 percent of the State non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, strictly calculating low-income limits as 80 percent of median could produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit. The only exceptions are that the resulting income limit may not exceed the U.S. median family income level (\$65,700 for FY 2016) except when justified by high housing costs; further, that income limit

changes are now restricted to 5 percent in either direction or an increase of twice the national change if that change is larger than 5 percent. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

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

Table 2
Summary of Income Limits Determinations
for FY 2016 Low-income Limits

| | Type Income Limit Calculation | Non-metro Counties | Metropolitan Areas |
|----|--|--------------------|--------------------|
| 1. | Limits based proportional increases from very low-income limits (i.e., set at 80/50ths of the very low-income limits) | 651 | 308 |
| 2. | Limits based on State nonmetropolitan median family income level | 983 | 82 |
| 3. | Four-person base low-income limit capped at the U.S. median of \$65,800 | 24 | 51 |
| 4. | Limits increased for high housing costs | 10 | 29 |
| 5. | Limits floored if they would otherwise be less than 95% of last year's low income limit | 216 | 78 |
| 6. | Limits capped if they would otherwise be more than 105% (or double the increase in the National Median, if greater) of last year's limit | 90 | 77 |
| | Totals | 1974 | 625 |

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

Beginning with the FY 2013 Income Limits, HUD uses 40th percentile rents instead of FMRs that include 50th percentile areas to calculate high housing cost areas and continues that practice for the FY 2016 Income Limits. The purpose of this change is to prevent fluctuations in Low-Income Housing Tax Credit Difficult Development Area (DDA) determinations that result solely from high housing cost income limit fluctuations as areas go in and out of the 50th percentile FMR program.

Extremely Low-Income Limits

The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income (the extremely low-income limits), which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The Consolidated Appropriations Act, 2014, further modified and redefined these limits as Extremely Low Family income limits to ensure that these income limits would not fall below the poverty guidelines determined for each family size. Specifically, extremely low-income families are defined to be very low-income families whose incomes are the greater of the Poverty Guidelines as published and periodically updated by the Department of Health and Human Services or the 30 percent income limits calculated by HUD. Puerto Rico and other territories are specifically excluded from this adjustment. There are separate poverty guidelines for Alaska and Hawaii. The remaining 48 states and the District of Columbia use the same poverty guidelines. The extremely low income limits therefore are first calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to the appropriate poverty guideline and if the poverty guideline is higher, that value is chosen. If the poverty guideline is above the very low-income limit at that family size, the extremely low-income limit is set at the very low-income limit because the definition of extremely low-income limits caps them at the very low-income levels.

Family Size Adjustments

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

| 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 up to



the nearest \$50. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the 5-percent rule, as discussed below. Rounding anomalies produce some family size-adjusted income limits whose annual change is slightly larger or smaller than 5 percent.

Due to the extremely low-income definition changes, these family size adjustments are no longer sufficient to determine the level of extremely low-income limits. The poverty guidelines have fixed dollar amount adjustments between household sizes (different for Alaska and Hawaii than the rest of the U.S.). Therefore the actual amounts shown for 1- to 8-person families will not necessarily follow the percentages shown above. For families with more than 8 persons, HUD has developed a tool that should be used to calculate the extremely low-income limit for that area at <http://www.huduser.gov/portal/datasets/il/il16/index.html>. Please use the FY 2016 Income Limits Documentation system, pick the area in question, and select “Click Here” under the label “Extremely Low-Income Limits.” Near the bottom of the explanations, there is a drop down box to select the number of household members needed (from 9 to 20).

5-Percent Rule

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

This policy was implemented in the following way:

The four-person very-low income limit is computed as half of the local median family income. Median family incomes are rounded to 100 so, by definition, the raw four-person income limit is rounded to 50.

The cap for the four-person very low-income limit is last year’s four-person very low-income limit multiplied by 1.05 and rounded down to the nearest \$50 or twice the change in the national median family income, also rounded down, whichever is larger. The cap is rounded down to ensure that it is less than or equal to 105 percent of last year’s four-person very low-income limit.

The floor for the four-person very low-income limit is last year’s four-person very low-income limit 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 limit.

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

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

Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more or less than four persons for the very low-income limit except that it is then rounded up to the nearest \$50.

The cap and floor are applied in an analogous way to the four-person low-income limit.

No additional capping or flooring is done to any income limit based on either the very low-income limit or the low-income limit.

Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low- and very low-income limits due to rounding.

Housing and Economic Recovery Act of 2008

Prior to FY 2010, HUD held Section 8 Income Limits harmless primarily so that Multifamily Tax Subsidy Housing Projects⁶ 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.

⁶Multifamily Tax Subsidy Projects are those projects which are reliant upon Internal Revenue Code (IRC) section 42 Low Income Housing Tax Credit, or use tax-exempt private activity bonds under IRC section 142 as part of their financing. In the past we have referred to this group as LIHTC Projects.

Income Limit Applications

HUD income limits apply to the following programs:

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

| | |
|--|---|
| National Homeownership Trust Act of 1990 | “95 percent” of median is referenced as the eligibility standard, with a “115 percent” of median standard for high cost areas |
| Low-Income Housing Preservation and Resident Homeownership Act of 1990 | Affordability of units for current occupant of “moderate income” affects terms under which mortgage may be prepaid; “moderate income” is defined as 80-95 percent of median, with “80 percent” defined as the Section 8 low-income standard |

Rural Housing and Community Development Service

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

Treasury Programs

| | |
|--|--|
| Multifamily Tax Subsidy Projects | Current standard is Section 8 very low-income standard or 120 percent of that definition (i.e., the “60 percent” of median standard) for projects determining income eligibility and rents who haven’t used income limits prior to FY 2012. Income Limits for projects using income limits in FY 2010 or earlier will no longer use Section 8 Income Limits. A separate income limits publication is produced for this program. |
| Tax-exempt Mortgage Revenue Bonds for homeownership financing | Generally set at 115 percent of area median income, with “115 percent” defined as 230 percent of the Section 8 very low-income standard |
| “Difficult Development Area” Designation (Low-Income Housing Tax Credit) | Areas with the worst housing cost problems as measured by the FMR to 60 percent of median family income ratio; this designation is awarded to the population-weighted 20 percent of the metro and non-metro areas (using HUD area definitions) with the most severe problems and is recalculated annually; such areas receive special additional tax benefits under this program |

“Qualified Census Tract” (Low-Income Housing Tax Credit Program Definition) Areas, as defined by the Census and designated by HUD, where 50% of all households have incomes less than 60 percent of the area median family income, adjusted for household size, or the poverty rate is 25 percent or higher; such areas receive special additional tax benefits under this program; this calculation is based on 2010 Census data and income limit policies and area definitions in effect as of the date estimates are prepared

“Qualified Census Tract” (Mortgage Revenue Bond Program) Areas, as defined by the Census, where 70 percent of all families have incomes less than 80 percent of the state median family income, based on 2010 Census data

Federal Deposit Insurance Corporation

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

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

Federal Home Loan Banks

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

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



Federal Housing Finance Agency

| | |
|--|---|
| Income-based Housing Goals of Freddie Mac and Fannie Mae | Goals for percentages of loans are established for households with incomes at or below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 12 CFR, Part 1282. The area definitions used relate to OMB metropolitan area definitions and the median family income estimates for the nonmetropolitan portions of each state. |
|--|---|

Other Federal Banking Regulatory Provisions

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

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 |
|---|---|

Department of Veterans Affairs

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

ATTACHMENT 1

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

Section 3:

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

(b) When used in this Act:

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

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

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

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

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

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

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

Section 16:

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

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

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

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

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

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

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

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

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



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

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

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

(1) the median income of the county in which the area is located; or,

(2) the median income of the entire non-metropolitan area of the State.

ATTACHMENT 2

HUD PROCEDURE FOR ESTIMATING FY 2016 MEDIAN FAMILY INCOMES

The FY 2016 Median Family Income (MFI) estimates, which HUD is publishing at this time, use the 5-year series of income data from 2009 to 2013. These 5-year aggregations, covering surveys administered in 2009 through 2013, provided income data for most areas of geography⁷. HUD uses Consumer Price Index (CPI) data to inflate the American Community Survey (ACS) data from annual 2013 to the midpoint of FY 2016, based on a CPI forecast, published by the Congressional Budget Office (CBO) in January 2016. Separate HUD MFI estimates are calculated for all Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas, and nonmetropolitan counties.

As mentioned above, HUD uses the 2009-2013 5-year ACS data in the calculation process for the FY 2016 MFIs. Specifically, for each metropolitan area, subarea of a metropolitan area, and non-metropolitan county, 5-year ACS data is used as the new basis for calculating MFI estimates. This is the way it has been done since the 5-year ACS data first became available, for use in the FY 2011 MFI estimates. In areas where there is a valid 1-year ACS survey median family income result, HUD endeavors to use this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD is establishing a new basis for MFI estimates while also capturing the most recent information available.

MFI estimates are based on the most currently available data, but the delay in collecting and reporting the survey data mean that 2013 ACS income data is used for FY 2016 estimates that have an as-of date of mid-2013. A new and annually revised trend factor based on the CBO forecast of CPI is used to inflate the estimate from mid-2013 to April, 2016 (or mid FY 2016).

Median family⁸ incomes start with the development of estimates of MFI for the metropolitan areas and non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

HUD uses 2009-2013 5-year ACS estimates of median family income calculated for the areas used for FMRs and income limits as the new basis for FY 2016. In areas where there is also a 2013 1-year ACS estimate of median family income, the 1-year income data is used if the estimate is greater than its margin of error estimate. Once the appropriate 2013 ACS data has been selected, the data are set as of April 2016 using the CPI forecast by the CBO.

⁸ Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.



All places:

All estimates (using either 5-year data or 5-year data augmented with 1-year data) are updated with CPI from mid-2013 to April, 2016.

For the non-Puerto Rico Insular Areas of the United States,⁹ which currently lack ACS (or PRCS) coverage, national ACS income changes are used as surrogates to update 2010 Decennial Census data (which collected 2009 incomes).

⁹ 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 | FY2016 | | 4-PERSON | TYPE OF VLI ADJUSTMENT |
|--|-------------------------|--------|--------------|---------------------------|
| | MEDIAN 50% OF INCOME | MEDIAN | VLI LIMIT | |
| Santa Ana-Anaheim-Irvine, CA HMFA | 85000 | 42500 | 48750 | High Housing Cost |
| Aguadilla-Isabela, PR HMFA | 18400 | 9200 | 12750 | Floored at 5% |
| Albany, GA MSA | 41700 | 20850 | 22650 | State Median Based |
| Allen County, KY HMFA | 50700 | 25350 | 25300 | Increase Capped |
| Anderson, IN HMFA | 51400 | 25700 | 28550 | State Median Based |
| Ann Arbor, MI MSA | 91600 | 45800 | 44250 | Increase Capped |
| Anniston-Oxford-Jacksonville, AL MSA | 46700 | 23350 | 23500 | Floored at 5% |
| Arecibo, PR HMFA | 22200 | 11100 | 14100 | High Housing Cost |
| Armstrong County, PA HMFA | 56100 | 28050 | 28100 | Floored at 5% |
| Atlantic City-Hammonton, NJ MSA | 62200 | 31100 | 33550 | High Housing Cost |
| Bakersfield, CA MSA | 53300 | 26650 | 29450 | State Median Based |
| Barnstable Town, MA MSA | 77100 | 38550 | 42450 | High Housing Cost |
| Barranquitas-Aibonito, PR HMFA | 17900 | 8950 | 11900 | Floored at 5% |
| Bay City, MI MSA | 55300 | 27650 | 28100 | Floored at 5% |
| Benton County, MS HMFA | 43600 | 21800 | 22400 | Increase Capped |
| Berkshire County, MA (part) HMFA | 71600 | 35800 | 41600 | Floored at 5% |
| Billings, MT HMFA | 69300 | 34650 | 33700 | Increase Capped |
| Bismarck, ND HMFA | 88300 | 44150 | 42150 | Increase Capped |
| Blacksburg-Christiansburg-Radford, VA HM | 62200 | 31100 | 32050 | Floored at 5% |
| Bloomington, IL HMFA | 89300 | 44650 | 43850 | Increase Capped |
| Bloomington, IN HMFA | 67700 | 33850 | 32800 | Increase Capped |
| Bridgeport, CT HMFA | 86300 | 43150 | 44650 | State Median Based |
| Brown County, OH HMFA | 53000 | 26500 | 27700 | State Median Based |
| Brownsville-Harlingen, TX MSA | 38200 | 19100 | 26200 | State Median Based |
| Brunswick County, NC HMFA | 58300 | 29150 | 30000 | Floored at 5% |
| Brunswick, GA MSA | 49700 | 24850 | 26300 | Floored at 5% |
| Buckingham County, VA HMFA | 50100 | 25050 | 26150 | State Median Based |
| Butte County, ID HMFA | 51300 | 25650 | 25850 | State Median Based |
| Caguas, PR HMFA | 26700 | 13350 | 15500 | High Housing Cost |
| Callaway County, MO HMFA | 59900 | 29950 | 30700 | Floored at 5% |
| Campbell County, TN HMFA | 40300 | 20150 | 23200 | State Median Based |
| Cass County, MI HMFA | 56500 | 28250 | 28550 | State Median Based |
| Chambersburg-Waynesboro, PA MSA | 69900 | 34950 | 33800 | Increase Capped |
| Charleston-North Charleston, SC MSA | 68200 | 34100 | 33000 | Increase Capped |
| Charlottesville, VA HMFA | 77800 | 38900 | 39950 | Floored at 5% |
| Chattanooga, TN-GA MSA | 61300 | 30650 | 30600 | Increase Capped |
| Chester County, SC HMFA | 43200 | 21600 | 23800 | State Median Based |
| Cheyenne, WY MSA | 82500 | 41250 | 37800 | Increase Capped |
| Chico, CA MSA | 57100 | 28550 | 29450 | State Median Based |
| Clarksville, TN-KY MSA | 57300 | 28650 | 26950 | Increase Capped |
| Coeur d'Alene, ID MSA | 62500 | 31250 | 30700 | Increase Capped |
| Colchester-Lebanon, CT HMFA | 107200 | 53600 | 52550 | Low Housing CostUSM |
| Columbia County, WA HMFA | 52300 | 26150 | 28300 | Floored at 5% |
| Corpus Christi, TX HMFA | 57900 | 28950 | 29050 | High Housing Cost |
| Craven County, NC HMFA | 53400 | 26700 | 28400 | Floored at 5% |
| Crockett County, TN HMFA | 44800 | 22400 | 23200 | State Median Based |
| Culpeper County, VA HMFA | 77300 | 38650 | 38950 | Floored at 5% |
| Cumberland, MD-WV MSA | 55100 | 27550 | 36050 | Floored at 5% |
| Dallas County, MO HMFA | 45600 | 22800 | 24100 | State Median Based |
| Danbury, CT HMFA | 105400 | 52700 | 53400 | Floored at 5% |



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

| METROPOLITAN AREA | FY2016 | | 4-PERSON | | TYPE OF VLI ADJUSTMENT |
|--|-------------------------|--------|--------------|--|---------------------------|
| | MEDIAN 50% OF INCOME | MEDIAN | VLI LIMIT | | |
| Darlington County, SC HMFA | 40800 | 20400 | 22550 | | Floored at 5% |
| Davidson County, NC HMFA | 49100 | 24550 | 26150 | | Floored at 5% |
| Deltona-Daytona Beach-Ormond Beach, FL H | 51400 | 25700 | 26100 | | High Housing Cost |
| Duluth, MN-WI MSA | 62700 | 31350 | 31900 | | State Median Based |
| Durham-Chapel Hill, NC HMFA | 74900 | 37450 | 35350 | | Increase Capped |
| East Stroudsburg, PA MSA | 63900 | 31950 | 32000 | | Floored at 5% |
| Eastern Worcester County, MA HMFA | 111300 | 55650 | 52550 | | Low Housing CostUSM |
| Easton-Raynham, MA HMFA | 111700 | 55850 | 52550 | | Low Housing CostUSM |
| El Centro, CA MSA | 48400 | 24200 | 29450 | | State Median Based |
| El Paso, TX HMFA | 45400 | 22700 | 26200 | | State Median Based |
| Elkhart-Goshen, IN MSA | 52300 | 26150 | 28550 | | State Median Based |
| Eugene-Springfield, OR MSA | 58900 | 29450 | 29000 | | Increase Capped |
| Fairbanks, AK MSA | 93800 | 46900 | 42900 | | Increase Capped |
| Fajardo, PR HMFA | 23700 | 11850 | 15150 | | Floored at 5% |
| Falls County, TX HMFA | 44400 | 22200 | 26200 | | State Median Based |
| Fargo, ND-MN MSA | 73200 | 36600 | 36750 | | State Median Based |
| Fayette County, WV HMFA | 43300 | 21650 | 24150 | | State Median Based |
| Fayetteville-Springdale-Rogers, AR HMFA | 62600 | 31300 | 30800 | | Increase Capped |
| Fitchburg-Leominster, MA HMFA | 66700 | 33350 | 41600 | | Floored at 5% |
| Flagstaff, AZ MSA | 61300 | 30650 | 31600 | | Increase Capped |
| Flint, MI MSA | 52200 | 26100 | 26300 | | State Median Based |
| Florence, SC HMFA | 53500 | 26750 | 26100 | | Increase Capped |
| Floyd County, VA HMFA | 52300 | 26150 | 26600 | | Floored at 5% |
| Fort Lauderdale, FL HMFA | 60900 | 30450 | 36250 | | Increase Capped |
| Fort Wayne, IN MSA | 58300 | 29150 | 29400 | | Floored at 5% |
| Franklin County, MA (part) HMFA | 71800 | 35900 | 41600 | | Floored at 5% |
| Fresno, CA MSA | 49500 | 24750 | 29450 | | State Median Based |
| Gainesville, FL MSA | 59700 | 29850 | 30350 | | Floored at 5% |
| Gainesville, GA MSA | 53000 | 26500 | 28250 | | Floored at 5% |
| Gates County, NC HMFA | 55000 | 27500 | 29400 | | Floored at 5% |
| Gem County, ID HMFA | 51200 | 25600 | 25850 | | State Median Based |
| Golden Valley County, MT HMFA | 52300 | 26150 | 30150 | | State Median Based |
| Grand Forks, ND-MN MSA | 69400 | 34700 | 36750 | | State Median Based |
| Grand Junction, CO MSA | 56900 | 28450 | 30000 | | State Median Based |
| Grant County, KY HMFA | 53200 | 26600 | 27700 | | State Median Based |
| Grants Pass, OR MSA | 47800 | 23900 | 25950 | | State Median Based |
| Great Falls, MT MSA | 57200 | 28600 | 30150 | | State Median Based |
| Greensboro-High Point, NC HMFA | 57200 | 28600 | 28350 | | Increase Capped |
| Greenville, NC MSA | 59300 | 29650 | 27800 | | Increase Capped |
| Greenville-Mauldin-Easley, SC HMFA | 63500 | 31750 | 30450 | | Increase Capped |
| Guayama, PR MSA | 14400 | 7200 | 14850 | | Floored at 5% |
| Hagerstown, MD HMFA | 69900 | 34950 | 36050 | | Floored at 5% |
| Hall County, NE HMFA | 58400 | 29200 | 30250 | | State Median Based |
| Hammond, LA MSA | 54500 | 27250 | 25700 | | Increase Capped |
| Hanford-Corcoran, CA MSA | 47500 | 23750 | 29450 | | State Median Based |
| Haralson County, GA HMFA | 50400 | 25200 | 24700 | | Increase Capped |
| Harrisonburg, VA MSA | 58400 | 29200 | 29350 | | Floored at 5% |
| Hartford-West Hartford-East Hartford, CT | 85000 | 42500 | 44650 | | State Median Based |
| Hattiesburg, MS MSA | 53800 | 26900 | 25550 | | Increase Capped |
| Hickman County, TN HMFA | 48900 | 24450 | 24600 | | Floored at 5% |



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

| METROPOLITAN AREA | FY2016 | | 4-PERSON | | TYPE OF VLI ADJUSTMENT |
|--|---------------|---------------|-----------|--|---------------------------|
| | MEDIAN INCOME | 50% OF MEDIAN | VLI LIMIT | | |
| Hinesville, GA HMFA | 46700 | 23350 | 24550 | | High Housing Cost |
| Hocking County, OH HMFA | 54200 | 27100 | 27700 | | State Median Based |
| Homosassa Springs, FL MSA | 52300 | 26150 | 25400 | | Increase Capped |
| Honolulu, HI MSA | 87900 | 43950 | 50250 | | Increase Capped |
| Hot Springs, AR MSA | 51200 | 25600 | 25500 | | Increase Capped |
| Houma-Thibodaux, LA MSA | 65600 | 32800 | 30800 | | Increase Capped |
| Howard County, NE HMFA | 66800 | 33400 | 33250 | | Increase Capped |
| Hudspeth County, TX HMFA | 26000 | 13000 | 26200 | | State Median Based |
| Iberia Parish, LA HMFA | 49100 | 24550 | 24700 | | Floored at 5% |
| Idaho Falls, ID HMFA | 56000 | 28000 | 28650 | | Floored at 5% |
| Iowa City, IA HMFA | 86900 | 43450 | 43200 | | Increase Capped |
| Ithaca, NY MSA | 69000 | 34500 | 36700 | | Floored at 5% |
| Jackson County, IL HMFA | 54100 | 27050 | 29000 | | State Median Based |
| Jackson, MI MSA | 58900 | 29450 | 28900 | | Increase Capped |
| Janesville-Beloit, WI MSA | 59300 | 29650 | 30100 | | State Median Based |
| Jasper County, SC HMFA | 43200 | 21600 | 22450 | | Floored at 5% |
| Jersey City, NJ HMFA | 61500 | 30750 | 40200 | | Increase Capped |
| Johnstown, PA MSA | 56100 | 28050 | 28100 | | Floored at 5% |
| Jonesboro, AR HMFA | 50600 | 25300 | 26300 | | Floored at 5% |
| Kendall County, IL HMFA | 83200 | 41600 | 42700 | | Floored at 5% |
| Kennewick-Richland, WA MSA | 65800 | 32900 | 33400 | | Floored at 5% |
| Kokomo, IN MSA | 60900 | 30450 | 28950 | | Increase Capped |
| Lafayette, LA HMFA | 72600 | 36300 | 33200 | | Increase Capped |
| Lake Charles, LA MSA | 54600 | 27300 | 28150 | | Floored at 5% |
| Lake Havasu City-Kingman, AZ MSA | 50100 | 25050 | 24350 | | Increase Capped |
| Lakeland-Winter Haven, FL MSA | 51800 | 25900 | 26250 | | High Housing Cost |
| Lamar County, GA HMFA | 51100 | 25550 | 25400 | | Increase Capped |
| Lancaster County, SC HMFA | 50000 | 25000 | 25600 | | Floored at 5% |
| Laredo, TX MSA | 43900 | 21950 | 26200 | | State Median Based |
| Las Cruces, NM MSA | 44700 | 22350 | 25350 | | State Median Based |
| Las Vegas-Henderson-Paradise, NV MSA | 59800 | 29900 | 30100 | | State Median Based |
| Laurens County, SC HMFA | 44500 | 22250 | 24200 | | Floored at 5% |
| Lima, OH MSA | 61100 | 30550 | 29200 | | Increase Capped |
| Lincoln County, GA HMFA | 44000 | 22000 | 22650 | | State Median Based |
| Lincoln County, NC HMFA | 63600 | 31800 | 29750 | | Increase Capped |
| Lincoln County, WV HMFA | 43400 | 21700 | 28100 | | Floored at 5% |
| Little River County, AR HMFA | 49700 | 24850 | 26200 | | State Median Based |
| Logan, UT-ID MSA | 57700 | 28850 | 32050 | | State Median Based |
| Longview, WA MSA | 61300 | 30650 | 30500 | | Increase Capped |
| Los Angeles-Long Beach-Glendale, CA HMFA | 62400 | 31200 | 43400 | | High Housing Cost |
| Lowell, MA HMFA | 88700 | 44350 | 45600 | | Floored at 5% |
| Lubbock, TX HMFA | 60500 | 30250 | 29450 | | Increase Capped |
| Lynn County, TX HMFA | 50600 | 25300 | 26200 | | State Median Based |
| Macon County, TN HMFA | 43400 | 21700 | 23200 | | State Median Based |
| Macon, GA HMFA | 48100 | 24050 | 25050 | | Floored at 5% |
| Madera, CA MSA | 46900 | 23450 | 29450 | | State Median Based |
| Manchester, NH HMFA | 72400 | 36200 | 37750 | | Floored at 5% |
| Manhattan, KS MSA | 65900 | 32950 | 32600 | | Increase Capped |
| Mankato-North Mankato, MN MSA | 76700 | 38350 | 37200 | | Increase Capped |
| Mansfield, OH MSA | 50500 | 25250 | 27700 | | State Median Based |



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

| METROPOLITAN AREA | FY2016 | | 4-PERSON | TYPE OF VLI ADJUSTMENT |
|---------------------------------------|---------------|---------------|-----------|---------------------------|
| | MEDIAN INCOME | 50% OF MEDIAN | VLI LIMIT | |
| Marshall County, MS HMFA | 42400 | 21200 | 23200 | State Median Based |
| Martin County, TX HMFA | 51000 | 25500 | 26300 | Floored at 5% |
| Martinsburg, WV HMFA | 62100 | 31050 | 36050 | Floored at 5% |
| Maui County, HI HMFA | 81500 | 40750 | 40250 | Increase Capped |
| Maury County, TN HMFA | 57900 | 28950 | 28100 | Increase Capped |
| Mayagüez, PR MSA | 21700 | 10850 | 13250 | High Housing Cost |
| McAllen-Edinburg-Mission, TX MSA | 38800 | 19400 | 26200 | State Median Based |
| Meade County, SD HMFA | 59700 | 29850 | 30400 | Floored at 5% |
| Merced, CA MSA | 44600 | 22300 | 29450 | State Median Based |
| Meriwether County, GA HMFA | 44700 | 22350 | 22800 | Floored at 5% |
| Merrick County, NE HMFA | 57700 | 28850 | 30250 | State Median Based |
| Miami-Miami Beach-Kendall, FL HMFA | 48100 | 24050 | 35500 | Increase Capped |
| Midland, TX HMFA | 87500 | 43750 | 37950 | Increase Capped |
| Mille Lacs County, MN HMFA | 59400 | 29700 | 31900 | State Median Based |
| Modesto, CA MSA | 56800 | 28400 | 29450 | State Median Based |
| Moniteau County, MO HMFA | 60800 | 30400 | 30800 | Floored at 5% |
| Monroe, MI MSA | 69200 | 34600 | 34100 | Increase Capped |
| Montcalm County, MI HMFA | 48700 | 24350 | 26300 | State Median Based |
| Morgan County, TN HMFA | 46600 | 23300 | 23500 | Floored at 5% |
| Morristown, TN HMFA | 42200 | 21100 | 23200 | State Median Based |
| Morristown, TN MSA | 51500 | 25750 | 24800 | Increase Capped |
| Mount Vernon-Anacortes, WA MSA | 61400 | 30700 | 32400 | Floored at 5% |
| Muncie, IN MSA | 52400 | 26200 | 28550 | State Median Based |
| Muskegon, MI MSA | 52200 | 26100 | 26300 | State Median Based |
| Napa, CA MSA | 82500 | 41250 | 43700 | High Housing Cost |
| Nashua, NH HMFA | 89200 | 44600 | 45600 | Floored at 5% |
| New Bedford, MA HMFA | 56100 | 28050 | 29450 | Floored at 5% |
| New Haven-Meriden, CT HMFA | 82700 | 41350 | 43750 | Increase Capped |
| New York, NY HMFA | 65200 | 32600 | 45300 | Increase Capped |
| Newton County, TX HMFA | 47900 | 23950 | 26200 | State Median Based |
| Norwich-New London, CT HMFA | 75700 | 37850 | 44650 | State Median Based |
| Oakland-Fremont, CA HMFA | 93600 | 46800 | 48750 | Increase Capped |
| Ocean City, NJ MSA | 80800 | 40400 | 39450 | Increase Capped |
| Okmulgee County, OK HMFA | 50000 | 25000 | 26250 | State Median Based |
| Orlando-Kissimmee-Sanford, FL MSA | 57800 | 28900 | 29250 | High Housing Cost |
| Owen County, IN HMFA | 52900 | 26450 | 28550 | State Median Based |
| Oxnard-Thousand Oaks-Ventura, CA MSA | 88300 | 44150 | 46700 | High Housing Cost |
| Palm Bay-Melbourne-Titusville, FL MSA | 58300 | 29150 | 29450 | Floored at 5% |
| Palm Coast, FL HMFA | 52900 | 26450 | 27000 | High Housing Cost |
| Pawnee County, OK HMFA | 57600 | 28800 | 28400 | Increase Capped |
| Pend Oreille County, WA HMFA | 49100 | 24550 | 27800 | State Median Based |
| Penobscot County, ME (part) HMFA | 51200 | 25600 | 27650 | State Median Based |
| Perry County, OH HMFA | 50100 | 25050 | 27700 | State Median Based |
| Person County, NC HMFA | 50800 | 25400 | 25750 | Floored at 5% |
| Pickens County, AL HMFA | 39700 | 19850 | 23150 | State Median Based |
| Pittsfield, MA HMFA | 67600 | 33800 | 41600 | Floored at 5% |
| Pocatello, ID MSA | 61200 | 30600 | 30100 | Increase Capped |
| Poinsett County, AR HMFA | 40700 | 20350 | 22350 | State Median Based |
| Ponce, PR HMFA | 20300 | 10150 | 14300 | High Housing Cost |
| Prescott, AZ MSA | 52200 | 26100 | 26600 | Floored at 5% |



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

| METROPOLITAN AREA | FY2016 | | 4-PERSON | | TYPE OF VLI ADJUSTMENT |
|--|---------------|---------------|-----------|--|---------------------------|
| | MEDIAN INCOME | 50% OF MEDIAN | VLI LIMIT | | |
| Pueblo, CO MSA | 50600 | 25300 | 30000 | | State Median Based |
| Punta Gorda, FL MSA | 52400 | 26200 | 27750 | | Floored at 5% |
| Putnam County, WV HMFA | 67600 | 33800 | 31000 | | Increase Capped |
| Quebradillas Municipio, PR HMFA | 17400 | 8700 | 11900 | | Floored at 5% |
| Racine, WI MSA | 70300 | 35150 | 34350 | | Increase Capped |
| Raleigh County, WV HMFA | 52500 | 26250 | 26000 | | Increase Capped |
| Rappahannock County, VA HMFA | 68500 | 34250 | 37050 | | Floored at 5% |
| Reading, PA MSA | 71000 | 35500 | 35450 | | Increase Capped |
| Redding, CA MSA | 50900 | 25450 | 29450 | | State Median Based |
| Reno, NV MSA | 67000 | 33500 | 33300 | | Increase Capped |
| Riverside-San Bernardino-Ontario, CA MSA | 61400 | 30700 | 31950 | | High Housing Cost |
| Rockford, IL MSA | 58000 | 29000 | 29350 | | Floored at 5% |
| Salinas, CA MSA | 63500 | 31750 | 38050 | | Increase Capped |
| Salisbury, MD HMFA | 62000 | 31000 | 36050 | | Floored at 5% |
| San Benito County, CA HMFA | 73300 | 36650 | 39100 | | Increase Capped |
| San Diego-Carlsbad, CA MSA | 73500 | 36750 | 42500 | | Increase Capped |
| San Francisco, CA HMFA | 107700 | 53850 | 61500 | | Increase Capped |
| San German, PR MSA | 22300 | 11150 | 11800 | | Floored at 5% |
| San Jose-Sunnyvale-Santa Clara, CA HMFA | 107100 | 53550 | 55800 | | Increase Capped |
| San Juan-Guaynabo, PR HMFA | 26700 | 13350 | 16650 | | Floored at 5% |
| Santa Cruz-Watsonville, CA MSA | 85100 | 42550 | 46850 | | Floored at 5% |
| Santa Maria-Santa Barbara, CA MSA | 77100 | 38550 | 42100 | | Increase Capped |
| Santa Rosa, CA MSA | 75900 | 37950 | 41200 | | High Housing Cost |
| Scott County, IN HMFA | 49700 | 24850 | 26100 | | Floored at 5% |
| Sebastian-Vero Beach, FL MSA | 52800 | 26400 | 27550 | | Floored at 5% |
| Sebring, FL MSA | 43300 | 21650 | 22700 | | Floored at 5% |
| Sharon, PA HMFA | 59000 | 29500 | 29200 | | Increase Capped |
| Sheboygan, WI MSA | 63100 | 31550 | 32750 | | Floored at 5% |
| Sherman-Denison, TX MSA | 56200 | 28100 | 29500 | | Floored at 5% |
| Sierra Vista-Douglas, AZ MSA | 58400 | 29200 | 28250 | | Increase Capped |
| Sioux City, IA-NE-SD HMFA | 58900 | 29450 | 31650 | | State Median Based |
| Sioux County, ND HMFA | 34900 | 17450 | 36750 | | State Median Based |
| Smith County, TN HMFA | 53700 | 26850 | 27000 | | Floored at 5% |
| Somerset County, MD HMFA | 54800 | 27400 | 36050 | | Floored at 5% |
| Somervell County, TX HMFA | 72500 | 36250 | 35300 | | Increase Capped |
| South Bend-Mishawaka, IN HMFA | 52500 | 26250 | 28550 | | State Median Based |
| Springfield, MA HMFA | 68200 | 34100 | 41600 | | Floored at 5% |
| St. George, UT MSA | 59600 | 29800 | 32050 | | State Median Based |
| Staunton-Waynesboro, VA MSA | 62300 | 31150 | 30100 | | Increase Capped |
| Stevens County, WA HMFA | 53800 | 26900 | 27800 | | State Median Based |
| Stockton-Lodi, CA MSA | 58600 | 29300 | 29450 | | State Median Based |
| Sumner County, KS HMFA | 63300 | 31650 | 31750 | | Floored at 5% |
| Sumter, SC MSA | 51300 | 25650 | 25400 | | Increase Capped |
| Taunton-Mansfield-Norton, MA HMFA | 89000 | 44500 | 42100 | | Increase Capped |
| Terre Haute, IN HMFA | 52400 | 26200 | 28550 | | State Median Based |
| The Villages, FL MSA | 62100 | 31050 | 29750 | | Increase Capped |
| Tooele County, UT HMFA | 67900 | 33950 | 34200 | | Floored at 5% |
| Tunica County, MS HMFA | 35900 | 17950 | 23200 | | State Median Based |
| Tuscaloosa, AL HMFA | 58800 | 29400 | 27750 | | Increase Capped |
| Tyler, TX MSA | 64000 | 32000 | 30650 | | Increase Capped |



ATTACHMENT 3
Metropolitan FMR Areas with Adjusted
Very Low Income Limits

| METROPOLITAN AREA | FY2016 | | 4-PERSON | | TYPE OF VLI ADJUSTMENT |
|--|--------|------------------|-------------|--|---------------------------|
| | MEDIAN | 50% OF INCOME | VL LIMIT | | |
| Union County, SC HMFA | 42500 | 21250 | 22450 | | Floored at 5% |
| Utica-Rome, NY MSA | 59600 | 29800 | 29950 | | Floored at 5% |
| Utuaado Municipio, PR HMFA | 17700 | 8850 | 12300 | | High Housing Cost |
| Vermillion Parish, LA HMFA | 55500 | 27750 | 28050 | | Floored at 5% |
| Vineland-Bridgeton, NJ MSA | 54400 | 27200 | 32900 | | High Housing Cost |
| Visalia-Porterville, CA MSA | 41800 | 20900 | 29450 | | State Median Based |
| Wabasha County, MN HMFA | 68400 | 34200 | 34350 | | Floored at 5% |
| Waco, TX HMFA | 51000 | 25500 | 26200 | | State Median Based |
| Wakulla County, FL HMFA | 61500 | 30750 | 31050 | | Floored at 5% |
| Warner Robins, GA HMFA | 59300 | 29650 | 32850 | | Floored at 5% |
| Waterbury, CT HMFA | 66600 | 33300 | 42550 | | Increase Capped |
| Watertown-Fort Drum, NY MSA | 57900 | 28950 | 31700 | | High Housing Cost |
| Webster Parish, LA HMFA | 45600 | 22800 | 23450 | | State Median Based |
| Weirton-Steubenville, WV-OH MSA | 50600 | 25300 | 27700 | | State Median Based |
| Wenatchee, WA MSA | 63100 | 31550 | 30350 | | Increase Capped |
| West Palm Beach-Boca Raton, FL HMFA | 65400 | 32700 | 33600 | | High Housing Cost |
| Westerly-Hopkinton-New Shoreham, RI HMFA | 76200 | 38100 | 39450 | | Floored at 5% |
| Western Worcester County, MA HMFA | 73000 | 36500 | 41600 | | Floored at 5% |
| Wheeling, WV-OH MSA | 56800 | 28400 | 28350 | | Increase Capped |
| Williamson County, IL HMFA | 55700 | 27850 | 29000 | | State Median Based |
| Worcester County, MD HMFA | 70700 | 35350 | 36050 | | Floored at 5% |
| Worcester, MA HMFA | 79700 | 39850 | 41600 | | Floored at 5% |
| Yakima, WA MSA | 48700 | 24350 | 27800 | | State Median Based |
| Yauco, PR HMFA | 15100 | 7550 | 11950 | | High Housing Cost |
| Yazoo County, MS HMFA | 34000 | 17000 | 21450 | | State Median Based |
| York County, ME (part) HMFA | 69500 | 34750 | 34200 | | Increase Capped |
| Youngstown-Warren-Boardman, OH HMFA | 53900 | 26950 | 27700 | | State Median Based |
| Yuba City, CA MSA | 55900 | 27950 | 29450 | | State Median Based |
| Yuma, AZ MSA | 45800 | 22900 | 23950 | | High Housing Cost |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|------------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| Santa Ana-Anaheim-Irvine, CA HMFA | 85000 | 68000 | 78000 | High Housing Cost |
| Aguadilla-Isabela, PR HMFA | 18400 | 14720 | 20400 | Floored at 5% |
| Albany, GA MSA | 41700 | 33360 | 36250 | State Median Based |
| Allen County, KY HMFA | 50700 | 40560 | 40450 | Increase Capped |
| Anchorage, AK HMFA | 92900 | 74320 | 65700 | Capped at US Med |
| Anderson, IN HMFA | 51400 | 41120 | 45700 | State Median Based |
| Ann Arbor, MI MSA | 91600 | 73280 | 65700 | Capped at US Med |
| Anniston-Oxford-Jacksonville, AL MSA | 46700 | 37360 | 37600 | Floored at 5% |
| Arecibo, PR HMFA | 22200 | 17760 | 22550 | High Housing Cost |
| Armstrong County, PA HMFA | 56100 | 44880 | 44950 | Floored at 5% |
| Atlantic City-Hammonton, NJ MSA | 62200 | 49760 | 53700 | High Housing Cost |
| Bakersfield, CA MSA | 53300 | 42640 | 47100 | State Median Based |
| Baltimore-Columbia-Towson, MD MSA | 86700 | 69360 | 65700 | Capped at US Med |
| Barnstable Town, MA MSA | 77100 | 61680 | 67900 | High Housing Cost |
| Barranquitas-Aibonito, PR HMFA | 17900 | 14320 | 19050 | Floored at 5% |
| Bay City, MI MSA | 55300 | 44240 | 44950 | Floored at 5% |
| Benton County, MS HMFA | 43600 | 34880 | 35850 | Increase Capped |
| Bergen-Passaic, NJ HMFA | 91200 | 72960 | 67100 | High Housing Cost |
| Berkshire County, MA (part) HMFA | 71600 | 57280 | 65700 | Capped at US Med |
| Billings, MT HMFA | 69300 | 55440 | 53900 | Increase Capped |
| Bismarck, ND HMFA | 88300 | 70640 | 65700 | Capped at US Med |
| Blacksburg-Christiansburg-Radford, VA HM | 62200 | 49760 | 51300 | Floored at 5% |
| Bloomington, IL HMFA | 89300 | 71440 | 65700 | Capped at US Med |
| Bloomington, IN HMFA | 67700 | 54160 | 52500 | Increase Capped |
| Boston-Cambridge-Quincy, MA-NH HMFA | 98100 | 78480 | 73050 | High Housing Cost |
| Boulder, CO MSA | 94800 | 75840 | 65700 | Capped at US Med |
| Brazoria County, TX HMFA | 82700 | 66160 | 65700 | Capped at US Med |
| Bridgeport, CT HMFA | 86300 | 69040 | 65700 | Capped at US Med |
| Brockton, MA HMFA | 87100 | 69680 | 65700 | Capped at US Med |
| Brown County, OH HMFA | 53000 | 42400 | 44300 | State Median Based |
| Brownsville-Harlingen, TX MSA | 38200 | 30560 | 41900 | State Median Based |
| Brunswick County, NC HMFA | 58300 | 46640 | 48000 | Floored at 5% |
| Brunswick, GA MSA | 49700 | 39760 | 42100 | Floored at 5% |
| Buckingham County, VA HMFA | 50100 | 40080 | 41850 | State Median Based |
| Burlington-South Burlington, VT MSA | 84000 | 67200 | 65700 | Capped at US Med |
| Butte County, ID HMFA | 51300 | 41040 | 41350 | State Median Based |
| Caguas, PR HMFA | 26700 | 21360 | 24800 | High Housing Cost |
| California-Lexington Park, MD MSA | 97000 | 77600 | 65700 | Capped at US Med |
| Callaway County, MO HMFA | 59900 | 47920 | 49150 | Floored at 5% |
| Campbell County, TN HMFA | 40300 | 32240 | 37100 | State Median Based |
| Cass County, MI HMFA | 56500 | 45200 | 45700 | State Median Based |
| Chambersburg-Waynesboro, PA MSA | 69900 | 55920 | 54050 | Increase Capped |
| Charleston-North Charleston, SC MSA | 68200 | 54560 | 52800 | Increase Capped |
| Charlottesville, VA HMFA | 77800 | 62240 | 63900 | Floored at 5% |
| Chattanooga, TN-GA MSA | 61300 | 49040 | 48950 | Increase Capped |
| Chester County, SC HMFA | 43200 | 34560 | 38100 | State Median Based |
| Cheyenne, WY MSA | 82500 | 66000 | 60450 | Increase Capped |
| Chico, CA MSA | 57100 | 45680 | 47100 | State Median Based |
| Clarksville, TN-KY MSA | 57300 | 45840 | 43100 | Increase Capped |
| Coeur d'Alene, ID MSA | 62500 | 50000 | 49100 | Increase Capped |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|------------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| Colchester-Lebanon, CT HMFA | 107200 | 85760 | 65700 | Capped at US Med |
| Columbia County, WA HMFA | 52300 | 41840 | 45300 | Floored at 5% |
| Corpus Christi, TX HMFA | 57900 | 46320 | 46500 | High Housing Cost |
| Craven County, NC HMFA | 53400 | 42720 | 45450 | Floored at 5% |
| Crockett County, TN HMFA | 44800 | 35840 | 37100 | State Median Based |
| Culpeper County, VA HMFA | 77300 | 61840 | 62350 | Floored at 5% |
| Cumberland, MD-WV MSA | 55100 | 44080 | 57700 | Floored at 5% |
| Dallas County, MO HMFA | 45600 | 36480 | 38550 | State Median Based |
| Danbury, CT HMFA | 105400 | 84320 | 77500 | Increase Capped |
| Darlington County, SC HMFA | 40800 | 32640 | 36100 | Floored at 5% |
| Davidson County, NC HMFA | 49100 | 39280 | 41850 | Floored at 5% |
| Deltona-Daytona Beach-Ormond Beach, FL H | 51400 | 41120 | 41750 | High Housing Cost |
| Duluth, MN-WI MSA | 62700 | 50160 | 51050 | State Median Based |
| Durham-Chapel Hill, NC HMFA | 74900 | 59920 | 56550 | Increase Capped |
| East Stroudsburg, PA MSA | 63900 | 51120 | 51200 | Floored at 5% |
| Eastern Worcester County, MA HMFA | 111300 | 89040 | 65700 | Capped at US Med |
| Easton-Raynham, MA HMFA | 111700 | 89360 | 65700 | Capped at US Med |
| El Centro, CA MSA | 48400 | 38720 | 47100 | State Median Based |
| El Paso, TX HMFA | 45400 | 36320 | 41900 | State Median Based |
| Elkhart-Goshen, IN MSA | 52300 | 41840 | 45700 | State Median Based |
| Eugene-Springfield, OR MSA | 58900 | 47120 | 46400 | Increase Capped |
| Fairbanks, AK MSA | 93800 | 75040 | 65700 | Capped at US Med |
| Fajardo, PR HMFA | 23700 | 18960 | 24250 | Floored at 5% |
| Falls County, TX HMFA | 44400 | 35520 | 41900 | State Median Based |
| Fargo, ND-MN MSA | 73200 | 58560 | 58800 | State Median Based |
| Fayette County, WV HMFA | 43300 | 34640 | 38650 | State Median Based |
| Fayetteville-Springdale-Rogers, AR HMFA | 62600 | 50080 | 49250 | Increase Capped |
| Fitchburg-Leominster, MA HMFA | 66700 | 53360 | 65700 | Capped at US Med |
| Flagstaff, AZ MSA | 61300 | 49040 | 50550 | Increase Capped |
| Flint, MI MSA | 52200 | 41760 | 42100 | State Median Based |
| Florence, SC HMFA | 53500 | 42800 | 41750 | Increase Capped |
| Floyd County, VA HMFA | 52300 | 41840 | 42550 | Floored at 5% |
| Fort Lauderdale, FL HMFA | 60900 | 48720 | 58000 | Increase Capped |
| Fort Wayne, IN MSA | 58300 | 46640 | 47050 | Floored at 5% |
| Franklin County, MA (part) HMFA | 71800 | 57440 | 65700 | Capped at US Med |
| Fresno, CA MSA | 49500 | 39600 | 47100 | State Median Based |
| Gainesville, FL MSA | 59700 | 47760 | 48550 | Floored at 5% |
| Gainesville, GA MSA | 53000 | 42400 | 45200 | Floored at 5% |
| Gates County, NC HMFA | 55000 | 44000 | 47050 | Floored at 5% |
| Gem County, ID HMFA | 51200 | 40960 | 41350 | State Median Based |
| Golden Valley County, MT HMFA | 52300 | 41840 | 48250 | State Median Based |
| Grand Forks, ND-MN MSA | 69400 | 55520 | 58800 | State Median Based |
| Grand Junction, CO MSA | 56900 | 45520 | 48000 | State Median Based |
| Grant County, KY HMFA | 53200 | 42560 | 44300 | State Median Based |
| Grants Pass, OR MSA | 47800 | 38240 | 41500 | State Median Based |
| Great Falls, MT MSA | 57200 | 45760 | 48250 | State Median Based |
| Greensboro-High Point, NC HMFA | 57200 | 45760 | 45350 | Increase Capped |
| Greenville, NC MSA | 59300 | 47440 | 44500 | Increase Capped |
| Greenville-Mauldin-Easley, SC HMFA | 63500 | 50800 | 48700 | Increase Capped |
| Guayama, PR MSA | 14400 | 11520 | 23750 | Floored at 5% |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|------------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| Gulf County, FL HMFA | 45700 | 36560 | 36600 | Floored at 5% |
| Hagerstown, MD HMFA | 69900 | 55920 | 57700 | Floored at 5% |
| Hall County, NE HMFA | 58400 | 46720 | 48400 | State Median Based |
| Hammond, LA MSA | 54500 | 43600 | 41100 | Increase Capped |
| Hanford-Corcoran, CA MSA | 47500 | 38000 | 47100 | State Median Based |
| Haralson County, GA HMFA | 50400 | 40320 | 39500 | Increase Capped |
| Harrisonburg, VA MSA | 58400 | 46720 | 46950 | Floored at 5% |
| Hartford-West Hartford-East Hartford, CT | 85000 | 68000 | 65700 | Capped at US Med |
| Hattiesburg, MS MSA | 53800 | 43040 | 40850 | Increase Capped |
| Hickman County, TN HMFA | 48900 | 39120 | 39350 | Floored at 5% |
| Hillsborough County, NH (part) HMFA | 84700 | 67760 | 65700 | Capped at US Med |
| Hinesville, GA HMFA | 46700 | 37360 | 39300 | High Housing Cost |
| Hocking County, OH HMFA | 54200 | 43360 | 44300 | State Median Based |
| Homosassa Springs, FL MSA | 52300 | 41840 | 40600 | Increase Capped |
| Honolulu, HI MSA | 87900 | 70320 | 80450 | Increase Capped |
| Hot Springs, AR MSA | 51200 | 40960 | 40750 | Increase Capped |
| Houma-Thibodaux, LA MSA | 65600 | 52480 | 49250 | Increase Capped |
| Howard County, NE HMFA | 66800 | 53440 | 53200 | Increase Capped |
| Hudspeth County, TX HMFA | 26000 | 20800 | 41900 | State Median Based |
| Iberia Parish, LA HMFA | 49100 | 39280 | 39500 | Floored at 5% |
| Idaho Falls, ID HMFA | 56000 | 44800 | 45850 | Floored at 5% |
| Iowa City, IA HMFA | 86900 | 69520 | 65700 | Capped at US Med |
| Ithaca, NY MSA | 69000 | 55200 | 58700 | Floored at 5% |
| Jackson County, IL HMFA | 54100 | 43280 | 46400 | State Median Based |
| Jackson, MI MSA | 58900 | 47120 | 46250 | Increase Capped |
| Janesville-Beloit, WI MSA | 59300 | 47440 | 48150 | State Median Based |
| Jasper County, SC HMFA | 43200 | 34560 | 35900 | Floored at 5% |
| Jersey City, NJ HMFA | 61500 | 49200 | 64300 | Increase Capped |
| Johnstown, PA MSA | 56100 | 44880 | 44950 | Floored at 5% |
| Jonesboro, AR HMFA | 50600 | 40480 | 42100 | Floored at 5% |
| Kalawao County, HI HMFA | 91100 | 72880 | 65700 | Capped at US Med |
| Kendall County, IL HMFA | 83200 | 66560 | 65700 | Capped at US Med |
| Kendall County, TX HMFA | 89000 | 71200 | 65700 | Capped at US Med |
| Kennewick-Richland, WA MSA | 65800 | 52640 | 53450 | Floored at 5% |
| Kokomo, IN MSA | 60900 | 48720 | 46300 | Increase Capped |
| Lafayette, LA HMFA | 72600 | 58080 | 53100 | Increase Capped |
| Lake Charles, LA MSA | 54600 | 43680 | 45050 | Floored at 5% |
| Lake Havasu City-Kingman, AZ MSA | 50100 | 40080 | 38950 | Increase Capped |
| Lakeland-Winter Haven, FL MSA | 51800 | 41440 | 42000 | High Housing Cost |
| Lamar County, GA HMFA | 51100 | 40880 | 40600 | Increase Capped |
| Lancaster County, SC HMFA | 50000 | 40000 | 40950 | Floored at 5% |
| Laredo, TX MSA | 43900 | 35120 | 41900 | State Median Based |
| Las Cruces, NM MSA | 44700 | 35760 | 40550 | State Median Based |
| Las Vegas-Henderson-Paradise, NV MSA | 59800 | 47840 | 48150 | State Median Based |
| Laurens County, SC HMFA | 44500 | 35600 | 38700 | Floored at 5% |
| Lawrence, MA-NH HMFA | 84100 | 67280 | 65700 | Capped at US Med |
| Lima, OH MSA | 61100 | 48880 | 46700 | Increase Capped |
| Lincoln County, GA HMFA | 44000 | 35200 | 36250 | State Median Based |
| Lincoln County, NC HMFA | 63600 | 50880 | 47600 | Increase Capped |
| Lincoln County, WV HMFA | 43400 | 34720 | 44950 | Floored at 5% |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|------------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| Little River County, AR HMFA | 49700 | 39760 | 41900 | State Median Based |
| Livingston County, MI HMFA | 84800 | 67840 | 65700 | Capped at US Med |
| Logan, UT-ID MSA | 57700 | 46160 | 51300 | State Median Based |
| Longview, WA MSA | 61300 | 49040 | 48800 | Increase Capped |
| Los Angeles-Long Beach-Glendale, CA HMFA | 62400 | 49920 | 69450 | High Housing Cost |
| Lowell, MA HMFA | 88700 | 70960 | 65700 | Capped at US Med |
| Lubbock, TX HMFA | 60500 | 48400 | 47100 | Increase Capped |
| Lynn County, TX HMFA | 50600 | 40480 | 41900 | State Median Based |
| Macon County, TN HMFA | 43400 | 34720 | 37100 | State Median Based |
| Macon, GA HMFA | 48100 | 38480 | 40100 | Floored at 5% |
| Madera, CA MSA | 46900 | 37520 | 47100 | State Median Based |
| Madison, WI HMFA | 83900 | 67120 | 65700 | Capped at US Med |
| Manchester, NH HMFA | 72400 | 57920 | 60400 | Floored at 5% |
| Manhattan, KS MSA | 65900 | 52720 | 52150 | Increase Capped |
| Mankato-North Mankato, MN MSA | 76700 | 61360 | 59500 | Increase Capped |
| Mansfield, OH MSA | 50500 | 40400 | 44300 | State Median Based |
| Marshall County, MS HMFA | 42400 | 33920 | 37100 | State Median Based |
| Martin County, TX HMFA | 51000 | 40800 | 42100 | Floored at 5% |
| Martinsburg, WV HMFA | 62100 | 49680 | 57700 | Floored at 5% |
| Matanuska-Susitna Borough, AK HMFA | 85700 | 68560 | 65700 | Capped at US Med |
| Maui County, HI HMFA | 81500 | 65200 | 64400 | Increase Capped |
| Maury County, TN HMFA | 57900 | 46320 | 44950 | Increase Capped |
| Mayagüez, PR MSA | 21700 | 17360 | 21200 | High Housing Cost |
| McAllen-Edinburg-Mission, TX MSA | 38800 | 31040 | 41900 | State Median Based |
| Meade County, SD HMFA | 59700 | 47760 | 48650 | Floored at 5% |
| Merced, CA MSA | 44600 | 35680 | 47100 | State Median Based |
| Meriwether County, GA HMFA | 44700 | 35760 | 36500 | Floored at 5% |
| Merrick County, NE HMFA | 57700 | 46160 | 48400 | State Median Based |
| Miami-Miami Beach-Kendall, FL HMFA | 48100 | 38480 | 56800 | Increase Capped |
| Middlesex-Somerset-Hunterdon, NJ HMFA | 103800 | 83040 | 73150 | Increase Capped |
| Midland, TX HMFA | 87500 | 70000 | 60700 | Increase Capped |
| Milford-Ansonia-Seymour, CT HMFA | 96800 | 77440 | 65700 | Capped at US Med |
| Mille Lacs County, MN HMFA | 59400 | 47520 | 51050 | State Median Based |
| Minneapolis-St. Paul-Bloomington, MN-WI | 85800 | 68640 | 65700 | Capped at US Med |
| Modesto, CA MSA | 56800 | 45440 | 47100 | State Median Based |
| Moniteau County, MO HMFA | 60800 | 48640 | 49300 | Floored at 5% |
| Monmouth-Ocean, NJ HMFA | 90900 | 72720 | 66100 | High Housing Cost |
| Monroe, MI MSA | 69200 | 55360 | 54550 | Increase Capped |
| Montcalm County, MI HMFA | 48700 | 38960 | 42100 | State Median Based |
| Morgan County, TN HMFA | 46600 | 37280 | 37600 | Floored at 5% |
| Morristown, TN HMFA | 42200 | 33760 | 37100 | State Median Based |
| Morristown, TN MSA | 51500 | 41200 | 39700 | Increase Capped |
| Mount Vernon-Anacortes, WA MSA | 61400 | 49120 | 51850 | Floored at 5% |
| Muncie, IN MSA | 52400 | 41920 | 45700 | State Median Based |
| Muskegon, MI MSA | 52200 | 41760 | 42100 | State Median Based |
| Napa, CA MSA | 82500 | 66000 | 69900 | High Housing Cost |
| Nashua, NH HMFA | 89200 | 71360 | 65700 | Capped at US Med |
| Nassau-Suffolk, NY HMFA | 106200 | 84960 | 75700 | Floored at 5% |
| New Bedford, MA HMFA | 56100 | 44880 | 47100 | Floored at 5% |
| New Haven-Meriden, CT HMFA | 82700 | 66160 | 65700 | Capped at US Med |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|------------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| New York, NY HMFA | 65200 | 52160 | 72500 | Increase Capped |
| Newark, NJ HMFA | 89700 | 71760 | 65700 | Capped at US Med |
| Newport-Middleton-Portsmouth, RI HMFA | 90100 | 72080 | 65700 | Capped at US Med |
| Newton County, TX HMFA | 47900 | 38320 | 41900 | State Median Based |
| Norwich-New London, CT HMFA | 75700 | 60560 | 65700 | Capped at US Med |
| Oakland-Fremont, CA HMFA | 93600 | 74880 | 75150 | Increase Capped |
| Ocean City, NJ MSA | 80800 | 64640 | 63100 | Increase Capped |
| Okmulgee County, OK HMFA | 50000 | 40000 | 42000 | State Median Based |
| Oliver County, ND HMFA | 83600 | 66880 | 65700 | Capped at US Med |
| Orlando-Kissimmee-Sanford, FL MSA | 57800 | 46240 | 46800 | High Housing Cost |
| Owen County, IN HMFA | 52900 | 42320 | 45700 | State Median Based |
| Oxnard-Thousand Oaks-Ventura, CA MSA | 88300 | 70640 | 74700 | High Housing Cost |
| Palm Bay-Melbourne-Titusville, FL MSA | 58300 | 46640 | 47100 | Floored at 5% |
| Palm Coast, FL HMFA | 52900 | 42320 | 43200 | High Housing Cost |
| Pawnee County, OK HMFA | 57600 | 46080 | 45450 | Increase Capped |
| Pend Oreille County, WA HMFA | 49100 | 39280 | 44500 | State Median Based |
| Penobscot County, ME (part) HMFA | 51200 | 40960 | 44250 | State Median Based |
| Perry County, OH HMFA | 50100 | 40080 | 44300 | State Median Based |
| Person County, NC HMFA | 50800 | 40640 | 41200 | Floored at 5% |
| Pickens County, AL HMFA | 39700 | 31760 | 37050 | State Median Based |
| Pittsfield, MA HMFA | 67600 | 54080 | 65700 | Capped at US Med |
| Pocatello, ID MSA | 61200 | 48960 | 48150 | Increase Capped |
| Poinsett County, AR HMFA | 40700 | 32560 | 35750 | State Median Based |
| Ponce, PR HMFA | 20300 | 16240 | 22900 | High Housing Cost |
| Portsmouth-Rochester, NH HMFA | 83400 | 66720 | 65700 | Capped at US Med |
| Poughkeepsie-Newburgh-Middletown, NY HMF | 87100 | 69680 | 65700 | Capped at US Med |
| Prescott, AZ MSA | 52200 | 41760 | 42600 | Floored at 5% |
| Pueblo, CO MSA | 50600 | 40480 | 48000 | State Median Based |
| Punta Gorda, FL MSA | 52400 | 41920 | 44400 | Floored at 5% |
| Putnam County, WV HMFA | 67600 | 54080 | 49600 | Increase Capped |
| Quebradillas Municipio, PR HMFA | 17400 | 13920 | 19050 | Floored at 5% |
| Racine, WI MSA | 70300 | 56240 | 54950 | Increase Capped |
| Raleigh County, WV HMFA | 52500 | 42000 | 41600 | Increase Capped |
| Rappahannock County, VA HMFA | 68500 | 54800 | 59300 | Floored at 5% |
| Reading, PA MSA | 71000 | 56800 | 56700 | Increase Capped |
| Redding, CA MSA | 50900 | 40720 | 47100 | State Median Based |
| Reno, NV MSA | 67000 | 53600 | 53300 | Increase Capped |
| Riverside-San Bernardino-Ontario, CA MSA | 61400 | 49120 | 51100 | High Housing Cost |
| Rochester, MN HMFA | 84300 | 67440 | 65700 | Capped at US Med |
| Rockford, IL MSA | 58000 | 46400 | 46950 | Floored at 5% |
| Rockland County, NY HMFA | 100600 | 80480 | 72500 | Increase Capped |
| Salinas, CA MSA | 63500 | 50800 | 60900 | Increase Capped |
| Salisbury, MD HMFA | 62000 | 49600 | 57700 | Floored at 5% |
| San Benito County, CA HMFA | 73300 | 58640 | 62550 | Increase Capped |
| San Diego-Carlsbad, CA MSA | 73500 | 58800 | 68000 | Increase Capped |
| San Francisco, CA HMFA | 107700 | 86160 | 98500 | Increase Capped |
| San German, PR MSA | 22300 | 17840 | 18900 | Floored at 5% |
| San Jose-Sunnyvale-Santa Clara, CA HMFA | 107100 | 85680 | 79250 | Increase Capped |
| San Juan-Guaynabo, PR HMFA | 26700 | 21360 | 26650 | Floored at 5% |
| Santa Cruz-Watsonville, CA MSA | 85100 | 68080 | 75000 | Floored at 5% |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|------------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| Santa Maria-Santa Barbara, CA MSA | 77100 | 61680 | 67350 | Increase Capped |
| Santa Rosa, CA MSA | 75900 | 60720 | 65900 | High Housing Cost |
| Scott County, IN HMFA | 49700 | 39760 | 41750 | Floored at 5% |
| Seattle-Bellevue, WA HMFA | 90300 | 72240 | 69300 | Increase Capped |
| Sebastian-Vero Beach, FL MSA | 52800 | 42240 | 44100 | Floored at 5% |
| Sebring, FL MSA | 43300 | 34640 | 36300 | Floored at 5% |
| Sharon, PA HMFA | 59000 | 47200 | 46700 | Increase Capped |
| Sheboygan, WI MSA | 63100 | 50480 | 52400 | Floored at 5% |
| Sherman-Denison, TX MSA | 56200 | 44960 | 47250 | Floored at 5% |
| Sierra Vista-Douglas, AZ MSA | 58400 | 46720 | 45200 | Increase Capped |
| Sioux City, IA-NE-SD HMFA | 58900 | 47120 | 50650 | State Median Based |
| Sioux County, ND HMFA | 34900 | 27920 | 58800 | State Median Based |
| Smith County, TN HMFA | 53700 | 42960 | 43200 | Floored at 5% |
| Somerset County, MD HMFA | 54800 | 43840 | 57700 | Floored at 5% |
| Somervell County, TX HMFA | 72500 | 58000 | 56500 | Increase Capped |
| South Bend-Mishawaka, IN HMFA | 52500 | 42000 | 45700 | State Median Based |
| Southern Middlesex County, CT HMFA | 101600 | 81280 | 65700 | Capped at US Med |
| Springfield, MA HMFA | 68200 | 54560 | 65700 | Capped at US Med |
| St. George, UT MSA | 59600 | 47680 | 51300 | State Median Based |
| Stamford-Norwalk, CT HMFA | 131300 | 105040 | 82800 | Increase Capped |
| Staunton-Waynesboro, VA MSA | 62300 | 49840 | 48150 | Increase Capped |
| Stevens County, WA HMFA | 53800 | 43040 | 44500 | State Median Based |
| Stockton-Lodi, CA MSA | 58600 | 46880 | 47100 | State Median Based |
| Sumner County, KS HMFA | 63300 | 50640 | 50800 | Floored at 5% |
| Sumter, SC MSA | 51300 | 41040 | 40600 | Increase Capped |
| Taunton-Mansfield-Norton, MA HMFA | 89000 | 71200 | 65700 | Capped at US Med |
| Terre Haute, IN HMFA | 52400 | 41920 | 45700 | State Median Based |
| The Villages, FL MSA | 62100 | 49680 | 47600 | Increase Capped |
| Tooele County, UT HMFA | 67900 | 54320 | 54750 | Floored at 5% |
| Trenton, NJ MSA | 93000 | 74400 | 65700 | Capped at US Med |
| Tunica County, MS HMFA | 35900 | 28720 | 37100 | State Median Based |
| Tuscaloosa, AL HMFA | 58800 | 47040 | 44400 | Increase Capped |
| Tyler, TX MSA | 64000 | 51200 | 49000 | Increase Capped |
| Union County, SC HMFA | 42500 | 34000 | 35900 | Floored at 5% |
| Utica-Rome, NY MSA | 59600 | 47680 | 47900 | Floored at 5% |
| Utuado Municipio, PR HMFA | 17700 | 14160 | 19700 | High Housing Cost |
| Vermilion Parish, LA HMFA | 55500 | 44400 | 44900 | Floored at 5% |
| Vineland-Bridgeton, NJ MSA | 54400 | 43520 | 52650 | High Housing Cost |
| Visalia-Porterville, CA MSA | 41800 | 33440 | 47100 | State Median Based |
| Wabasha County, MN HMFA | 68400 | 54720 | 55000 | Floored at 5% |
| Waco, TX HMFA | 51000 | 40800 | 41900 | State Median Based |
| Wakulla County, FL HMFA | 61500 | 49200 | 49700 | Floored at 5% |
| Warner Robins, GA HMFA | 59300 | 47440 | 52550 | Floored at 5% |
| Warren County, NJ HMFA | 83900 | 67120 | 65700 | Capped at US Med |
| Washington-Arlington-Alexandria, DC-VA-M | 108600 | 86880 | 70150 | High Housing Cost |
| Waterbury, CT HMFA | 66600 | 53280 | 65700 | Capped at US Med |
| Watertown-Fort Drum, NY MSA | 57900 | 46320 | 50700 | High Housing Cost |
| Webster Parish, LA HMFA | 45600 | 36480 | 37500 | State Median Based |
| Weirton-Steubenville, WV-OH MSA | 50600 | 40480 | 44300 | State Median Based |
| Wenatchee, WA MSA | 63100 | 50480 | 48550 | Increase Capped |



ATTACHMENT 4
Metropolitan FMR Areas with Adjusted
Low Income Limits

| METROPOLITAN AREA | FY2016 | | | TYPE OF LI ADJUSTMENT |
|--|---------------|------------------------------|-------|--------------------------|
| | MEDIAN INCOME | 80% OF 4-PERSON MEDIAN LI | LIMIT | |
| West Palm Beach-Boca Raton, FL HMFA | 65400 | 52320 | 53750 | High Housing Cost |
| Westchester County, NY Statutory Excepti | 107800 | 86240 | 70400 | High Housing Cost |
| Westerly-Hopkinton-New Shoreham, RI HMFA | 76200 | 60960 | 63100 | Floored at 5% |
| Western Rockingham County, NH HMFA | 101800 | 81440 | 65700 | Capped at US Med |
| Western Worcester County, MA HMFA | 73000 | 58400 | 65700 | Capped at US Med |
| Wheeling, WV-OH MSA | 56800 | 45440 | 45350 | Increase Capped |
| Williamson County, IL HMFA | 55700 | 44560 | 46400 | State Median Based |
| Worcester County, MD HMFA | 70700 | 56560 | 57700 | Floored at 5% |
| Worcester, MA HMFA | 79700 | 63760 | 65700 | Capped at US Med |
| Yakima, WA MSA | 48700 | 38960 | 44500 | State Median Based |
| Yauco, PR HMFA | 15100 | 12080 | 19100 | High Housing Cost |
| Yazoo County, MS HMFA | 34000 | 27200 | 34300 | State Median Based |
| York County, ME (part) HMFA | 69500 | 55600 | 54700 | Increase Capped |
| York-Kittery-South Berwick, ME HMFA | 84200 | 67360 | 65700 | Capped at US Med |
| Youngstown-Warren-Boardman, OH HMFA | 53900 | 43120 | 44300 | State Median Based |
| Yuba City, CA MSA | 55900 | 44720 | 47100 | State Median Based |
| Yuma, AZ MSA | 45800 | 36640 | 38300 | High Housing Cost |



ATTACHMENT 5
 FY 2015 - 2016 Distribution of changes in Area Median Income
 (100 Percent = FY 2015 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 | |
| | 2 | | | | 1 | 1 | | | | | | 73 |
| AK | | | 1 | 4 | 10 | 10 | 4 | | | | | 99 |
| AL | 1 | | | 9 | 27 | 13 | 2 | 1 | 1 | | | 98 |
| AR | | | 2 | 11 | 31 | 18 | 4 | | | | | 97 |
| AZ | | | | 3 | 5 | 3 | 2 | 1 | | | | 99 |
| CA | | 1 | 1 | 4 | 19 | 20 | 6 | | | | | 100 |
| CO | | | 2 | 11 | 29 | 11 | 2 | | | | | 97 |
| CT | | | 1 | 1 | 5 | 5 | | | | | | 99 |
| DE | | | | | 2 | | | | | | | 96 |
| FL | | | 2 | 11 | 17 | 17 | 4 | | | | 1 | 99 |
| GA | | 3 | 8 | 16 | 45 | 31 | 5 | 2 | | | | 98 |
| GU | | | | | | 1 | | | | | | 102 |
| HI | | | | 2 | | 2 | 1 | | | | | 100 |
| IA | | | | 2 | 37 | 48 | 3 | | | | | 100 |
| ID | 1 | | 1 | 5 | 15 | 15 | 1 | | 1 | | | 99 |
| IL | | | 1 | 11 | 37 | 28 | 4 | | | | | 98 |
| IN | | | 2 | 5 | 37 | 19 | 3 | 2 | | | | 98 |
| KS | | | 3 | 10 | 37 | 34 | 6 | | 1 | | | 99 |
| KY | | 1 | 1 | 11 | 40 | 37 | 2 | 2 | | | | 99 |
| LA | | | | 7 | 22 | 12 | | 3 | | | | 98 |
| MA | | 1 | | 1 | 7 | 4 | 2 | | | | | 97 |
| MD | | | 1 | | 8 | 3 | 2 | | | | | 98 |
| ME | | | 1 | | 12 | 5 | 1 | | | | | 98 |
| MI | | | 2 | 5 | 47 | 18 | 3 | | | | | 98 |
| MN | | | | 3 | 34 | 33 | | | | | | 99 |
| MO | 1 | | | 10 | 54 | 30 | 2 | | | | | 98 |
| MS | | | | 8 | 41 | 19 | 2 | | 2 | | | 98 |
| MT | | | 4 | 10 | 16 | 16 | 5 | 3 | 1 | | | 99 |
| NC | | 1 | 6 | 10 | 42 | 16 | 3 | 4 | | | | 98 |
| ND | | | | 1 | 16 | 22 | 9 | 3 | 1 | | | 102 |
| NE | | | 5 | 3 | 44 | 28 | 8 | | | | | 99 |
| NH | | | | 4 | 5 | 1 | | | | | | 98 |
| NJ | | | | 2 | 1 | | 1 | | | | | 94 |
| NM | | | 1 | 5 | 12 | 7 | 3 | 2 | | | | 99 |
| NV | | | | 3 | 5 | 4 | 3 | | | | 1 | 99 |
| NY | | | 2 | 1 | 24 | 19 | 1 | | | | | 99 |
| OH | 1 | | 3 | 6 | 33 | 19 | 5 | 1 | | | | 98 |
| OK | | | | 7 | 33 | 24 | 3 | | | | | 99 |
| OR | | | 1 | 4 | 16 | 7 | 3 | | | | | 98 |
| PA | | | | 4 | 22 | 23 | 2 | | | | | 99 |
| PR | 2 | | 1 | 2 | 4 | 2 | 3 | | | | | 98 |
| RI | | | | 2 | 3 | | | 1 | | | | 98 |
| SC | | | 2 | 4 | 18 | 7 | 5 | | | | | 98 |
| SD | | | 2 | 8 | 26 | 22 | 3 | 1 | | | | 99 |
| TN | | 1 | 4 | 8 | 34 | 23 | 3 | 2 | | | | 98 |
| TX | 3 | 1 | 3 | 26 | 77 | 76 | 18 | 9 | 1 | 1 | | 99 |
| UT | | | | 2 | 14 | 6 | 3 | | 1 | | | 99 |
| VA | 2 | | 2 | 9 | 31 | 15 | 4 | | | | | 98 |
| VI | | | | | | | | | 1 | | 2 | 127 |
| VT | | | | | 9 | 3 | | | | | | 98 |
| WA | | | 2 | 6 | 11 | 10 | 3 | 1 | | | | 98 |
| WI | | 1 | 1 | 1 | 35 | 23 | 1 | | | | | 99 |
| WV | 1 | | | 5 | 16 | 14 | 7 | 1 | | | | 100 |
| WY | | | | 2 | 13 | 7 | | 1 | | | | 98 |
| US | 14 | 10 | 68 | 285 | 1179 | 831 | 157 | 40 | 10 | 1 | 4 | 99 |



ATTACHMENT 5A
 FY 2015 - 2016 Distribution of changes in Area Median Income
 (100 Percent = FY 2015 Income Level)
 Metropolitan Areas

| STATE | Percent Change | | | | | | | | | | | Median |
|-------|----------------|--------------|--------------|--------------|------------|--------------|----------------|----------------|----------------|----------------|----------------|--------|
| | less than 80% | 80% to 84.9% | 85% to 89.9% | 90% to 94.9% | 95 to 99.9 | 100% to 105% | 105.1% to 110% | 110.1% to 115% | 115.1% to 120% | 120.1% to 125% | 125.1% or more | |
| | | | | | 1 | 1 | | | | | | 98 |
| AK | | | | | | 2 | 1 | | | | | 104 |
| AL | | | | 2 | 6 | 7 | | 1 | | | | 100 |
| AR | | | 1 | | 6 | 3 | 1 | | | | | 98 |
| AZ | | | | 1 | 2 | 1 | 2 | 1 | | | | 103 |
| CA | | | 1 | 1 | 11 | 13 | 4 | | | | | 101 |
| CO | | | | | 6 | 2 | | | | | | 99 |
| CT | | | 1 | 1 | 5 | 3 | | | | | | 99 |
| DE | | | | | 2 | | | | | | | 96 |
| FL | | | | 7 | 11 | 7 | 4 | | | | | 99 |
| GA | | 1 | 2 | 4 | 8 | 8 | 2 | | | | | 99 |
| HI | | | | 1 | | 1 | 1 | | | | | 101 |
| IA | | | | | 4 | 7 | 1 | | | | | 100 |
| ID | | | | 1 | 2 | 3 | 1 | | | | | 100 |
| IL | | | 1 | 2 | 7 | 6 | 3 | | | | | 99 |
| IN | | | 1 | 3 | 8 | 5 | 3 | | | | | 98 |
| KS | | | | | 3 | 2 | 1 | | | | | 99 |
| KY | | | | | 4 | 6 | | | | | | 101 |
| LA | | | | 2 | 5 | 5 | | 3 | | | | 100 |
| MA | | 1 | | 1 | 7 | 2 | 2 | | | | | 97 |
| MD | | | | | 4 | 2 | 2 | | | | | 99 |
| ME | | | 1 | | 3 | 3 | 1 | | | | | 99 |
| MI | | | | 1 | 6 | 8 | 3 | | | | | 101 |
| MN | | | | | 7 | 3 | | | | | | 99 |
| MO | | | | 3 | 9 | 3 | | | | | | 97 |
| MS | | | | | 4 | 2 | | | 1 | | | 98 |
| MT | | | 1 | 2 | | 1 | | | | | | 93 |
| NC | | | 3 | 2 | 8 | 9 | 2 | 4 | | | | 100 |
| ND | | | | 1 | 1 | 1 | 1 | 1 | | | | 102 |
| NE | | | | | 7 | 1 | | | | | | 98 |
| NH | | | | 2 | 1 | | | | | | | 93 |
| NJ | | | | 2 | 1 | | 1 | | | | | 94 |
| NM | | | | | 1 | 2 | 1 | | | | | 104 |
| NV | | | | | 1 | 1 | 1 | | | | | 101 |
| NY | | | 1 | | 12 | 10 | | | | | | 99 |
| OH | | | | | 9 | 6 | 2 | 1 | | | | 100 |
| OK | | | | | 3 | 5 | | | | | | 100 |
| OR | | | | | 5 | 1 | 2 | | | | | 99 |
| PA | | | | 4 | 6 | 9 | 2 | | | | | 100 |
| PR | 2 | | 1 | 2 | 3 | 2 | 3 | | | | | 99 |
| RI | | | | 2 | 3 | | | 1 | | | | 98 |
| SC | | | 1 | 1 | 6 | 4 | 4 | | | | | 100 |
| SD | | | | 1 | 1 | 2 | | | | | | 99 |
| TN | | 1 | 1 | 2 | 8 | 6 | 3 | 1 | | | | 98 |
| TX | | | | 6 | 17 | 13 | 6 | | | 1 | | 99 |
| UT | | | | 1 | 2 | 3 | 1 | | | | | 100 |
| VA | | | | 4 | 8 | 5 | 2 | | | | | 99 |
| VT | | | | | | 1 | | | | | | 103 |
| WA | | | 1 | 3 | 3 | 6 | 1 | 1 | | | | 100 |
| WI | | | | 1 | 7 | 7 | 1 | | | | | 99 |
| WV | 1 | | | 2 | 2 | 3 | 2 | | | | | 99 |
| WY | | | | | 1 | | | 1 | | | | 106 |
| US | 3 | 3 | 17 | 68 | 247 | 203 | 67 | 15 | 1 | 1 | | 99 |



ATTACHMENT 5B
 FY 2015 - 2016 Distribution of changes in Area Median Income
 (100 Percent = FY 2015 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 | | |
| | 2 | | | | | | | | | | | | 48 |
| AK | | | 1 | 4 | 10 | 8 | 3 | | | | | | 98 |
| AL | 1 | | | 7 | 21 | 6 | 2 | | 1 | | | | 97 |
| AR | | | 1 | 11 | 25 | 15 | 3 | | | | | | 97 |
| AZ | | | | 2 | 3 | 2 | | | | | | | 98 |
| CA | | 1 | | 3 | 8 | 7 | 2 | | | | | | 98 |
| CO | | | 2 | 11 | 23 | 9 | 2 | | | | | | 97 |
| CT | | | | | | 2 | | | | | | | 101 |
| FL | | | 2 | 4 | 6 | 10 | | | | | 1 | | 99 |
| GA | | 2 | 6 | 12 | 37 | 23 | 3 | 2 | | | | | 98 |
| GU | | | | | | 1 | | | | | | | 102 |
| HI | | | | 1 | | 1 | | | | | | | 96 |
| IA | | | | 2 | 33 | 41 | 2 | | | | | | 100 |
| ID | 1 | | 1 | 4 | 13 | 12 | | | 1 | | | | 99 |
| IL | | | | 9 | 30 | 22 | 1 | | | | | | 98 |
| IN | | | 1 | 2 | 29 | 14 | | 2 | | | | | 98 |
| KS | | | 3 | 10 | 34 | 32 | 5 | | 1 | | | | 99 |
| KY | | 1 | 1 | 11 | 36 | 31 | 2 | 2 | | | | | 98 |
| LA | | | | 5 | 17 | 7 | | | | | | | 98 |
| MA | | | | | | 2 | | | | | | | 101 |
| MD | | | 1 | | 4 | 1 | | | | | | | 98 |
| ME | | | | | 9 | 2 | | | | | | | 98 |
| MI | | | 2 | 4 | 41 | 10 | | | | | | | 97 |
| MN | | | | 3 | 27 | 30 | | | | | | | 99 |
| MO | 1 | | | 7 | 45 | 27 | 2 | | | | | | 98 |
| MS | | | | 8 | 37 | 17 | 2 | | 1 | | | | 98 |
| MT | | | 3 | 8 | 16 | 15 | 5 | 3 | 1 | | | | 99 |
| NC | | 1 | 3 | 8 | 34 | 7 | 1 | | | | | | 97 |
| ND | | | | | 15 | 21 | 8 | 2 | 1 | | | | 102 |
| NE | | | 5 | 3 | 37 | 27 | 8 | | | | | | 99 |
| NH | | | | 2 | 4 | 1 | | | | | | | 98 |
| NM | | | 1 | 5 | 11 | 5 | 2 | 2 | | | | | 98 |
| NV | | | | 3 | 4 | 3 | 2 | | | | 1 | | 98 |
| NY | | | 1 | 1 | 12 | 9 | 1 | | | | | | 99 |
| OH | 1 | | 3 | 6 | 24 | 13 | 3 | | | | | | 97 |
| OK | | | | 7 | 30 | 19 | 3 | | | | | | 99 |
| OR | | | 1 | 4 | 11 | 6 | 1 | | | | | | 98 |
| PA | | | | | 16 | 14 | | | | | | | 99 |
| PR | | | | | 1 | | | | | | | | 96 |
| SC | | | 1 | 3 | 12 | 3 | 1 | | | | | | 97 |
| SD | | | 2 | 7 | 25 | 20 | 3 | 1 | | | | | 99 |
| TN | | | 3 | 6 | 26 | 17 | | 1 | | | | | 98 |
| TX | 3 | 1 | 3 | 20 | 60 | 63 | 12 | 9 | 1 | | | | 99 |
| UT | | | | 1 | 12 | 3 | 2 | | 1 | | | | 98 |
| VA | 2 | | 2 | 5 | 23 | 10 | 2 | | | | | | 97 |
| VI | | | | | | | | | 1 | | 2 | | 127 |
| VT | | | | | 9 | 2 | | | | | | | 98 |
| WA | | | 1 | 3 | 8 | 4 | 2 | | | | | | 98 |
| WI | | 1 | 1 | | 28 | 16 | | | | | | | 99 |
| WV | | | | 3 | 14 | 11 | 5 | 1 | | | | | 100 |
| WY | | | | 2 | 12 | 7 | | | | | | | 98 |
| US | 11 | 7 | 51 | 217 | 932 | 628 | 90 | 25 | 9 | | 4 | | 98 |

ATTACHMENT 6
 FY 2016 Median Family Incomes for States,
 Metropolitan and Nonmetropolitan Portions of States

| | ----- FY 2016 ----- | | |
|----------------------|---------------------|--------------|--------------|
| | TOTAL | METRO | NONMETRO |
| Alabama | 55500 | 59000 | 46300 |
| Alaska | 87600 | 91500 | 77600 |
| Arizona | 58700 | 59600 | 44000 |
| Arkansas | 51700 | 57200 | 44700 |
| California | 70000 | 70400 | 58900 |
| Colorado | 73900 | 76600 | 60000 |
| Connecticut | 87800 | 87700 | 89300 |
| Delaware | 71200 | 71200 | 53300* |
| District of Columbia | 74200 | 74200 | 53300* |
| Florida | 57200 | 57700 | 44800 |
| Georgia | 59000 | 62500 | 45300 |
| Hawaii | 82400 | 86700 | 60700 |
| Idaho | 57700 | 61200 | 51700 |
| Illinois | 71400 | 73600 | 58000 |
| Indiana | 61000 | 62300 | 57100 |
| Iowa | 68400 | 73500 | 63300 |
| Kansas | 66700 | 73000 | 57300 |
| Kentucky | 56100 | 64000 | 46400 |
| Louisiana | 57300 | 60200 | 46900 |
| Maine | 61700 | 67200 | 55300 |
| Maryland | 89500 | 90500 | 67000 |
| Massachusetts | 86000 | 86200 | 77600 |
| Michigan | 62500 | 65100 | 52600 |
| Minnesota | 77100 | 82500 | 63800 |
| Mississippi | 48900 | 55400 | 42900 |
| Missouri | 60300 | 65700 | 48200 |
| Montana | 61700 | 64000 | 60300 |
| Nebraska | 66500 | 71500 | 60500 |
| Nevada | 61000 | 61100 | 60200 |
| New Hampshire | 79700 | 85100 | 71400 |
| New Jersey | 87700 | 87700 | 53300* |
| New Mexico | 56000 | 58500 | 50700 |
| New York | 72300 | 73600 | 58900 |
| North Carolina | 57600 | 61400 | 47600 |
| North Dakota | 75800 | 79300 | 73500 |
| Ohio | 62600 | 64800 | 55400 |
| Oklahoma | 58100 | 61700 | 52500 |
| Oregon | 63400 | 66200 | 51900 |
| Pennsylvania | 68300 | 70600 | 56000 |
| Rhode Island | 73500 | 73500 | 53300* |
| South Carolina | 56100 | 58900 | 44200 |
| South Dakota | 62900 | 66800 | 58500 |
| Tennessee | 56100 | 60000 | 46400 |
| Texas | 62800 | 64200 | 52400 |
| Utah | 69000 | 70000 | 64100 |
| Vermont | 70200 | 84000 | 64400 |
| Virginia | 77500 | 82900 | 52300 |
| Washington | 73300 | 75800 | 55600 |
| West Virginia | 53000 | 57000 | 48300 |
| Wisconsin | 67300 | 70400 | 60200 |
| Wyoming | 73300 | 77500 | 72200 |
| US | 65700 | 67800 | 53300 |

* US non-metropolitan median