

**FY 2006
HUD INCOME LIMITS
BRIEFING MATERIAL**

U.S. Dept. of HUD
Office of Policy
Development & Research
January 18, 2006

FY 2006 INCOME LIMITS BRIEFING MATERIAL

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

Overview

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

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

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

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

¹ 42 U.S.C. 1437b

Modified Application of New OMB Metropolitan Statistical Areas (MSAs)

As outlined in the December 16, 2005, Federal Register (Attachment 7), the FY 2006 HUD median family income estimates and income limits were calculated using new OMB Metropolitan Statistical Areas. Most areas receive increases in their income limits using FY2006 income estimates, and many families would be adversely affected by postponing implementation of the new income limits.

By the end of January 2006, HUD had received a number of comments urging use of the proposed hold-harmless income limit policy option and use of the modified area definitions for the four metropolitan areas discussed in the December 16th preamble (i.e., Bergen-Passaic, Monmouth Ocean, Fort Lauderdale, and West Palm Beach). Although HUD still intends to wait until the end of the public comment period and review all comments received, it is implementing FY2006 income limits on an interim basis with a hold-harmless policy to avoid harming program beneficiaries. Given the comments received to date, it is likely that this approach will be consistent with most or all public comments. In the event legitimate concerns are expressed that justify additional changes, they will be implemented in a subsequent FY2006 income limit revision publication.

Median Income Estimates

Income limits start with the development of estimates of median family² income for the 523 metropolitan areas and 2,045 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:

- Decennial 2000 Census income distributions are aggregated to the FMR/income limit area level, and mid-1999 estimates of median family income (MFI) are estimated based on these data.³ (The Census asks for total income for 1999; the closest "as of" date for this reporting is mid-1999)

² Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households and multi-person households of unrelated individuals.

³ To permit members of the public to replicate its estimates, HUD uses publicly available Census income data. At HUD's request the Census prepared and released a more detailed median family income distribution that permits more accurate calculations that was released this past year and may be found www.huduser.org. The revised data were used in FY2006 estimates and generally had minor impacts except in counties with small populations.

- The mid-1999 MFI Census-based estimate is updated to mid-2000 using the Census Current Population Survey (CPS) P-60 series data for 1999 and 2000 (the March 2000 and 2001 CPS surveys).
- The American Community Survey (ACS) data for 2000 through 2004 were used to estimate state-level changes in family incomes. (The ACS has larger samples than the CPS and provides more precise and localized income estimates, but it was started too late to provide a good indicator of the change in incomes between mid-1999 and mid-2000.)
- County-level Bureau of Labor Statistics data are used to calculate local changes in average wages. These changes were used in combination with state-level median family income changes to estimate local changes in median family incomes. Based on an analysis of 1990-2000 income change patterns, the ACS change is given a weight of 83 percent and the local BLS change factor a weight of 17 percent in the initial determination of an area's median family income change.
- Delays in the availability of BLS and ACS data mean that estimates need to be trended to produce a current estimate. There is a one and three-fourths year difference between the "as of" date of the CPS/ACS income change factor estimates available to HUD and the "as of" date of the HUD income estimates. The trending factor used is 3.57 percent per year, which is based on the average change in MFI's between the last two Censuses.
- For the outlying territories,⁴ which currently lack CPS or ACS coverage, national ACS income changes are used as surrogates.

Income Limit Calculations

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

⁴ Puerto Rico, U.S. Virgin Islands, Guam, American Samoa, and the Northern Marianas Islands.

There are currently several legislated income limit standards (e.g., 30%, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act of 1937. If this was 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).

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

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

- (1) 50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;
- (2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);
- (3) the four-person very low-income limit is reduced if it would otherwise be greater than the amount at which 30 percent of it equals 100 percent of the two-bedroom FMR or if it is greater than 80 percent of the U.S. median family income level (this adjusts income limits downward for areas of unusually high median family incomes);
- (4) to minimize program management problems, income limits are normally held at FY 2005 levels for areas where lower income limits would result because of FMR reductions (in instances where a FY2006 FMR areas consisted of multiple FY2005 FMR areas, the applicable hold-harmless income limit used was that for the part of the FMR area with the largest population); and,
- (5) income limits are never set at less than if they were based on the relevant State non-metropolitan median family income level.

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

Table 1
Summary of Income Limits Determinations for
FY 2006 Very Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	539	286
2.	Limits based on State non-metropolitan median family income level	1250	73
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom Section 8 FMR	6	7
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom FMR	1	2
5.	Limits maintained at last year's level if they would otherwise be decreased by FMR Area changes or reductions in FMRs ⁵	249	155
	TOTALS	2,045	523

The 1987 Housing and Community Development Act of 1987 amendment that 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 non-metro county's level.

Low-Income Limits: Most four-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the State non-metropolitan median family income

⁵ Most of these are due to use of more detailed 2000 Census income data and involve what would otherwise be small decreases in income limits.

level. Because the very low-income limits are not always based on 50 percent of median, calculating low-income limits as 80 percent of median would 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 exception is that the resulting income limit may not exceed the U.S. median family income level (\$59,600 for FY 2006) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

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

Table 2
Summary of Income Limits Determinations
for FY 2006 Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 80% of local median family income	532	256
2.	Limits based on State nonmetropolitan median family income level	1249	71
3.	Limits increased for high housing costs proportional to such increases for very low-income limits (i.e., set at 80/50ths of the adjusted very low-income limits)	7	10
4.	Limits decreased because of unusually high incomes in relationship to housing costs	0	0
5.	Four-person base low-income limit capped at the higher of the U.S. median of \$59,600 or 80/50ths of the minimum 4-person very low-income limit	14	32
6.	Limits maintained at last year's level if they would otherwise be decreased by FMR area changes or reductions in FMRs	243	154
7	Totals	2045	523

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.

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

Family Size Adjustments

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

Number of Persons in Family and Percentage Adjustments

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	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, 8 percent of the four-person base should be added to the eight-person income limit. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded to the nearest \$50. For simplicity, this is optional for income limits for nine-plus person families.

Income Limit Applications

HUD income limits apply to the following programs:

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

Dept. of Treasury:

Low-income Rental Tax credits and Tax-exempt Rental Housing Bonds	Current standard is Section 8 very low-income standard or 120% of that definition (i.e., the "60%" of median standard)
Tax-exempt Mortgage Revenue Bonds for homeownership financing	Generally set at 115% of area median income, with "115%" defined as 230% of the Section 8 very low-income standard
"Difficult Development Area" Designation (Low-Income Housing Tax Credit)	Areas with the worst housing cost problems as measured by the FMR to 60% of median family income ratio; this designation is awarded to 20 percent of the 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% or higher; such areas receive special additional tax benefits under this program; this calculation is based on 2000 Census data and income limit policies and area definitions in effect as of the date estimates are prepared
"Qualified Census Tract" (Mortgage Revenue Bond Program)	Areas, as defined by the Census, where 70% of all families have incomes less than 80 percent of the state median family income, based on 2000 Census data

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 by low-income households. Households who intend to occupy a dwelling as their primary residence whose adjusted income does not exceed 115 percent of area median income, as determined by the Secretary of HUD, are given a purchase priority for the first 3 months a property is for sale.

Federal Housing Finance Board:

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

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

Government Sponsored Enterprises (GSE's):

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

Other Federal Banking Regulatory Provisions:

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

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

Uniform Relocation Act

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

Dept. of Veterans Affairs

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

ATTACHMENT 1

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

Section 3:

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

(b) When used in this Act:

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

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

Section 16:

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

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

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

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

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

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

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

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

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

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

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

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

Housing and Urban Development or the Secretary of Agriculture (as appropriate) shall use whichever of the following is higher:

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

ATTACHMENT 2

HUD METHODOLOGY FOR ESTIMATING FY 2006 MEDIAN FAMILY INCOMES (ECONOMIC AND MARKET ANALYSIS DIVISION, OFFICE OF ECONOMIC AFFAIRS, PD&R)

FY 2006 HUD estimates of median family income are based on 2000 Census data estimates updated with county-level bureau of labor statistics earnings data, Census American Community Survey (ACS) state-level data, and Census Current Population Survey (CPS) data. Separate median family income estimates (MFIs) are calculated for all Metropolitan Statistical Areas (MSAs), and nonmetropolitan counties.

HUD has begun to increasingly rely on Census American Community Survey (ACS) data as the basis for calculating median family income estimates. The ACS surveys were initiated in 2000, but the first full-scale annual survey of approximately three million households started in 2005. The 2005 survey will provide data in 2006 that can be used to estimate median family incomes for most metropolitan areas, and subsequent surveys will eventually provide estimates for all but the smallest non-metropolitan counties.

The income adjustment factors used to update the 2000 Census-based estimates of Median Family incomes (MFIs) are developed in several steps. Census CPS and ACS survey data are used to develop national and state level estimates of change in median family incomes. Annual data on median family incomes are available at the national and regional level from the CPS. State-level ACS income data are now available for calendar years 2000 through 2004. CPS P-60 national data were used to cover the period between the 2000 Census and the first ACS data. In previous years, BLS local area wage data were used as an indicator of relative income change within states, but these indicators were constrained so that they equaled the CPS changes at the CPS Census Divisional level. Retrospective analysis of the 1990-2000 period showed that BLS average wage changes had larger differences with median family income changes than in the previous decade and that, by themselves, they were not the best available predictor of local changes in median family incomes. Based on statistical testing, HUD concluded that a combination of state ACS and local BLS data offered the best approach to calculating local median family income estimates until more localized ACS data begin to be available in 2006.

The Census, ACS, and CPS estimates are based on different samples, have different timing, use somewhat different methodologies, and produce somewhat different estimates.⁶ The year-to-year income change factors derived from these data sets (e.g., the national CPS MFI from one year to the next) should, however, be reasonably consistent over time. The decennial Census has the largest samples, but is only available every 10 years and may be more subject to non-response bias. The 2000-2004 ACS had relatively large samples, provides annual estimates, and should be less subject to non-response bias than the Census. The 2000-2004 ACS has larger sample sizes than the CPS, and therefore produces more accurate estimates.

Estimates of income need to be associated with a point in time. This poses the need to attribute an "as of" date to estimates when such dates are not explicitly defined. The 2000 Census income data, for instance, are based on questions regarding total income for 1999. For most households, income for a year is based on an income stream with at least some changes during the year. For purposes of estimation, HUD assumes that the 2000 Census income estimates have an "as of" date of mid-1999. For the same reason, it assumes that March CPS income estimates, which are based on responses to questions about the previous year's total income, also relate to the middle of the previous calendar year.

ACS estimates present a more complex timing issue, because they are based on samples drawn throughout a year that ask about income for the previous 12 months. Adjustments are made to incomes collected prior to December to make them approximate December reporting. Income figures collected in January are inflated by the CPI change from January to December of that year, the February changes are inflated from February to December, etc. If median income changes during the year (which are not known when the estimates are done) exactly paralleled the CPI changes, an ACS-based median family income estimate would approximate a median family income estimate based on surveying all respondents in December. That, in turn, means that the

⁶ The national 1999 MFI from the Census was \$50,046; the March 2000 CPS produced a 1999 national MFI estimate of \$48,952; and the first ACS survey, which collected data during the course of 2000 and is adjusted by Census to represent a measurement a year after those of the other surveys, had a MFI estimate of \$49,628.

ACS income data have an approximate "as of" date of the middle of the year if median incomes changed at the same pace during the course of a year.

The importance of the "as of" assumptions becomes less important over time. After the initial income estimates are produced, annual updates are estimated using the same data sources. Any estimation error or bias associated with the "as of" assumptions affects only the first year a data series starts to be used. The impact of this type of bias cannot be measured but, since it is a fixed amount and incomes increase over time, the effect should be modest. The potential for bias is further mitigated by the fact that the CPI and CPS changes for the period in question were very similar at the national level.

The step-by-step normal procedures used to develop FY 2006 estimates are as follows:

1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates.
2. The March 2000 and 2001 CPS surveys, which provided what were effectively mid-1999 and mid-2000 median family income estimates, provided an estimate of change in median family income levels at the national level that was applied to 2000 Census-based local median family income estimates to update them from mid-1999 to mid-2000. The national change in median family incomes for this period was 3.57 percent. (Multi-state Census Division CPS changes could have been used in place of a national factor, but research suggests that it is questionable whether this would have improved estimation accuracy if used only for one year.)
3. The 2000 and 2004 American Community Surveys were used to estimate the change in State MFIs for the mid-2000 to mid-2004 period. The ACS income change factors for each State for the 2000-2004 period were calculated as follows:

$$\frac{\text{ACS MFI (2004)}}{\text{ACS MFI (2000)}} = \text{4-year increase factor for ACS Median Family Income}$$

4. State and Local (metropolitan areas and nonmetropolitan counties) BLS average wage changes for all employees for the 1999-2003 period were calculated:

$$\frac{\frac{\text{BLS Wages (2003)}}{\text{BLS Employees (2003)}}}{\frac{\text{BLS Wages (1999)}}{\text{BLS Employees (1999)}}} = \text{4 year BLS wage increase factor}$$

5. Local area update factors were derived using local BLS average wage changes in conjunction with State level Income changes. They were combined according to the results of research done on the determinants of income change between 1990 and 2000.

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

6. A state level factor was generated by computing the employee-weighted average of the local area BLS wage change data for the state and using the same formula, as follows:

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

7. A state ACS control factor was developed that adjusted for differences between the aggregated results of the step 5 local update factors (as computed in step 6) and the actual ACS state change factor for the same period. Changes in BLS-reported average wages, even though they are a component of family income, are not a direct measure of changes in family income and require adjustment if being used for that purpose. This was done as follows:

$$\frac{\frac{\text{ACS State MFI (2004)}}{\text{ACS State MFI (2000)}}}{\text{State Update factor Generated in Step 6}} = \text{State control factor}$$

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

$$\begin{aligned} &\text{Local update factor (step 5) * State control factor (step 7)} \\ &= \text{Adjusted local update factor} \end{aligned}$$

9. Convert the step 1 median family income estimate to an April 1, 2005 estimate as follows:

$$\begin{aligned} &\text{Step 1 median family income} \\ &* \text{Step 2 mid-1999 to mid-2000 CPS factor} \\ &* \text{Step 8 adjusted local update factor} \\ &* 1.035 \text{ (3.5\% annual trending) * 1.75 years} \\ &= \text{FY 2006 Median Family Income estimate} \end{aligned}$$

10. As described in FR-4995-N-01, a hold-harmless policy is applied that sets income limits at the higher of normal income limit calculations or at the previous year's income limits for the largest part of the new metropolitan area definition (primary area hold-harmless policy).

A note on rounding: Two rounding changes have been made to the calculation of medians and income limits. Median incomes, which historically have been rounded to the nearest 100, were mistakenly rounded to the nearest 50 for FY2005 median publications. FY2006 medians are rounded to the nearest 100.

Also, the rounded 4 person income limit is now being used to calculate other family size income limits instead of the unrounded 4 person income limit. This will reduce some of the complexity in reproducing HUD calculations.

ATTACHMENT 3

AREAS WITH ADJUSTED FY 2006 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Albany, GA MSA	46100	23050	24150	Historical Exception
Albuquerque, NM MSA	53200	26600	27100	Historical Exception
Altoona, PA MSA	48800	24400	25300	State Median Based
Anchorage, AK HMFA	76900	38450	39350	Historical Exception
Anderson, IN MSA	53900	26950	32050	Historical Exception
Anderson, SC MSA	52700	26350	27450	Historical Exception
Anson County, NC HMFA	41200	20600	23550	State Median Based
Aquadilla-Isabela-San Sebastian, PR	15400	7700	10250	High Housing Cost
Aransas County, TX HMFA	41300	20650	21550	State Median Based
Arecibo, PR HMFA	17700	8850	13700	Historical Exception
Armstrong County, PA HMFA	46400	23200	25300	State Median Based
Athens-Clarke County, GA MSA	52900	26450	27150	Historical Exception
Atlanta-Sandy Springs-Marietta, GA	68100	34050	35600	Historical Exception
Augusta-Richmond County, GA-SC MSA	52200	26100	26700	Historical Exception
Austin County, TX HMFA	55300	27650	28100	Historical Exception
Austin-Round Rock, TX MSA	69600	34800	35550	Historical Exception
Bakersfield, CA MSA	48100	24050	25400	State Median Based
Bangor, ME HMFA	51700	25850	27200	Historical Exception
Barnstable Town, MA MSA	66800	33400	35850	State Median Based
Barranquitas-Aibonito-Quebradillas, PR	15200	7600	10250	High Housing Cost
Bates County, MO HMFA	45400	22700	22800	Historical Exception
Baton Rouge, LA HMFA	55800	27900	28100	Historical Exception
Battle Creek, MI MSA	55200	27600	29100	Historical Exception
Bellingham, WA MSA	57500	28750	28950	Historical Exception
Berkshire County, MA (part) HMFA	61900	30950	35850	State Median Based
Billings, MT MSA	53800	26900	26950	Historical Exception
Bloomington, IN HMFA	55000	27500	29550	Historical Exception
Boise City-Nampa, ID HMFA	56100	28050	28800	Historical Exception
Bond County, IL HMFA	54300	27150	27800	Historical Exception
Boone County, WV HMFA	41000	20500	20800	State Median Based
Boulder, CO MSA	81600	40800	43500	Historical Exception
Bowling Green, KY MSA	50900	25450	25900	Historical Exception
Bremerton-Silverdale, WA MSA	63200	31600	31750	Historical Exception
Brockton, MA HMFA	73600	36800	36850	Historical Exception
Brown County, OH HMFA	49700	24850	26500	Historical Exception
Brownsville-Harlingen, TX MSA	33000	16500	21550	State Median Based
Brunswick, GA MSA	49700	24850	27950	Historical Exception
Burlington, NC MSA	53800	26900	28050	Historical Exception
Butts County, GA HMFA	52200	26100	26650	Historical Exception
Caguas, PR HMFA	20900	10450	11850	Historical Exception
Carson City, NV MSA	57300	28650	30000	Historical Exception
Cedar Rapids, IA HMFA	65200	32600	33750	Historical Exception
Charleston, WV HMFA	52500	26250	26950	Historical Exception
Charlottesville, VA MSA	66500	33250	33350	Historical Exception
Chicago-Naperville-Joliet, IL HMFA	72400	36200	37700	Historical Exception
Chico, CA MSA	49700	24850	25400	State Median Based
Cleveland, TN MSA	48100	24050	26200	Historical Exception
Coeur d'Alene, ID MSA	50100	25050	25100	Historical Exception
College Station-Bryan, TX MSA	52300	26150	27000	Historical Exception
Colorado Springs, CO HMFA	63100	31550	31700	Historical Exception
Columbia, SC HMFA	58900	29450	30300	Historical Exception
Columbus, GA-AL MSA	48000	24000	24350	Historical Exception
Cumberland, MD-WV MSA	48400	24200	30750	State Median Based
Dallas County, MO HMFA	41500	20750	22400	State Median Based
Dallas, TX HMFA	65500	32750	33250	Historical Exception
Dalton, GA HMFA	50800	25400	26450	Historical Exception
Danbury, CT HMFA	95900	47950	47700	Low Housing Cost/USM
Danville, IL MSA	49800	24900	26100	State Median Based
Danville, VA MSA	47500	23750	24500	State Median Based
Darlington County, SC HMFA	45100	22550	23300	State Median Based
Dayton, OH HMFA	59800	29900	30100	Historical Exception
Denver-Aurora, CO MSA	71300	35650	35850	Historical Exception
Des Moines, IA MSA	67700	33850	34050	Historical Exception
Detroit-Warren-Livonia, MI HMFA	69700	34850	34950	Historical Exception
Dover, DE MSA	55800	27900	28350	Historical Exception
Durham, NC HMFA	61700	30850	35650	Historical Exception
El Centro, CA MSA	43300	21650	25400	State Median Based
El Paso, TX MSA	39500	19750	21550	State Median Based
Elkhart-Goshen, IN MSA	59100	29550	29650	Historical Exception
Fajardo, PR MSA	20800	10400	15150	Historical Exception

ATTACHMENT 3

AREAS WITH ADJUSTED FY 2006 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Farmington, NM MSA	43400	21700	22100	Historical Exception
Fayetteville-Springdale-Rogers, AR	47400	23700	26000	Historical Exception
Fitchburg-Leominster, MA HMFA	63400	31700	35850	State Median Based
Florence, SC HMFA	48000	24000	24500	Historical Exception
Fort Collins-Loveland, CO MSA	68600	34300	34600	Historical Exception
Fort Smith, AR-OK HMFA	41200	20600	22600	Historical Exception
Franklin County, AR HMFA	40200	20100	21250	Historical Exception
Franklin County, MA (part) HMFA	62100	31050	35850	State Median Based
Fresno, CA MSA	47000	23500	25400	State Median Based
Gainesville, GA MSA	58300	29150	29700	Historical Exception
Gem County, ID HMFA	45900	22950	23850	State Median Based
Gibson County, IN HMFA	54800	27400	29100	Historical Exception
Goldsboro, NC MSA	46900	23450	23550	State Median Based
Grand Junction, CO MSA	50100	25050	26950	State Median Based
Grand Rapids-Wyoming, MI HMFA	61500	30750	31050	Historical Exception
Grant County, AR HMFA	47500	23750	24250	Historical Exception
Grant County, KY HMFA	51500	25750	25900	State Median Based
Greeley, CO MSA	57800	28900	29150	Historical Exception
Green Bay, WI HMFA	63700	31850	32300	Historical Exception
Greene County, IN HMFA	48600	24300	26750	State Median Based
Greene County, TN HMFA	42100	21050	23550	State Median Based
Greenville, NC HMFA	49600	24800	24900	Historical Exception
Guayama, PR MSA	16800	8400	10250	High Housing Cost
Gulfport-Biloxi, MS MSA	46800	23400	23450	Historical Exception
Hagerstown-Martinsburg, MD-WV MSA	57700	28850	30750	State Median Based
Hanford-Corcoran, CA MSA	46200	23100	25400	State Median Based
Haralson County, GA HMFA	44700	22350	23200	State Median Based
Haywood County, NC HMFA	46800	23400	23550	State Median Based
Henry County, AL HMFA	45300	22650	23800	Historical Exception
Hickman County, TN HMFA	42400	21200	23250	Historical Exception
Hickory-Lenoir-Morganton, NC MSA	51400	25700	25750	Historical Exception
Hinesville-Port Stewart, GA HMFA	40800	20400	23200	State Median Based
Hoke County, NC HMFA	41500	20750	23550	State Median Based
Hot Springs, AR MSA	42200	21100	22050	Historical Exception
Houston-Baytown-Sugar Land, TX HMFA	60900	30450	30500	Historical Exception
Idaho Falls, ID MSA	54900	27450	28350	Historical Exception
Ionia County, MI HMFA	58600	29300	29350	Historical Exception
Iowa City, IA HMFA	68000	34000	36300	Historical Exception
Iowa County, WI HMFA	59300	29650	33250	Historical Exception
Jackson, MS HMFA	49900	24950	26550	Historical Exception
Jacksonville, NC MSA	42700	21350	23550	State Median Based
Jasper County, IN HMFA	59000	29500	29950	Historical Exception
Jefferson City, MO HMFA	60400	30200	32250	Historical Exception
Jersey City, NJ HMFA	55000	27500	32050	Historical Exception
Johnson City, TN MSA	44900	22450	22550	Historical Exception
Johnstown, PA MSA	46100	23050	25300	State Median Based
Jonesboro, AR HMFA	42900	21450	23150	Historical Exception
Kansas City, MO-KS HMFA	67600	33800	34200	Historical Exception
Kennewick-Richland-Pasco, WA MSA	60300	30150	30950	Historical Exception
Lamar County, GA HMFA	50900	25450	25800	Historical Exception
Laredo, TX MSA	34800	17400	21550	State Median Based
Las Cruces, NM MSA	39000	19500	19550	State Median Based
Las Vegas-Paradise, NV MSA	58200	29100	29550	State Median Based
Laurens County, SC HMFA	47300	23650	23750	Historical Exception
Le Flore County, OK HMFA	38900	19450	20550	Historical Exception
Lebanon, PA MSA	59500	29750	30300	Historical Exception
Lewiston, ID-WA MSA	49400	24700	25750	Historical Exception
Lima, OH MSA	52200	26100	27000	Historical Exception
Little Rock-North Little Rock, AR H	51500	25750	27550	Historical Exception
Logan, UT-ID MSA	49200	24600	25000	Historical Exception
Long County, GA HMFA	37800	18900	23200	State Median Based
Longview, WA MSA	54100	27050	27500	Historical Exception
Los Angeles-Long Beach, CA HMFA	56200	28100	34650	High Housing Cost
Macon, GA MSA	51800	25900	27500	Historical Exception
Madera, CA MSA	48000	24000	25400	State Median Based
Madison, WI HMFA	72400	36200	36600	Historical Exception
Marshall County, MS HMFA	38600	19300	21750	State Median Based
Mayagüez, PR MSA	18900	9450	11650	High Housing Cost
McAllen-Edinburg-Pharr, TX MSA	30800	15400	21550	State Median Based
McDonald County, MO HMFA	39200	19600	22250	Historical Exception

ATTACHMENT 3

AREAS WITH ADJUSTED FY 2006 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Memphis, TN-MS-AR HMFA	54400	27200	28650	Historical Exception
Merced, CA MSA	46400	23200	25400	State Median Based
Meriwether County, GA HMFA	44100	22050	23200	State Median Based
Middlesex-Somerset-Hunterdon, NJ HM	95800	47900	47700	Low Housing CostUSM
Milwaukee-Waukesha-West Allis, WI M	66800	33400	33600	Historical Exception
Monroe, MI MSA	69600	34800	34950	Historical Exception
Morgantown, WV MSA	51300	25650	27100	Historical Exception
Morristown, TN MSA	44600	22300	22650	Historical Exception
Mount Vernon-Anacortes, WA MSA	56500	28250	28350	Historical Exception
Muncie, IN MSA	53200	26600	26750	State Median Based
Murray County, GA HMFA	48800	24400	24900	Historical Exception
Muskegon-Norton Shores, MI MSA	53000	26500	31050	Historical Exception
Myrtle Beach-Conway-North Myrtle Be	51300	25650	25750	Historical Exception
Naples-Marco Island, FL MSA	66100	33050	34900	Historical Exception
Nashville-Davidson--Murfreesboro, T	60900	30450	30800	Historical Exception
New Bedford, MA HMFA	55200	27600	36600	State Median Based
Newaygo County, MI HMFA	49400	24700	25600	State Median Based
Newport-Middleton-Portsmouth, RI HM	71900	35950	36700	Historical Exception
Niles-Benton Harbor, MI MSA	54200	27100	27550	Historical Exception
Norwich-New London, CT HMFA	73900	36950	37950	State Median Based
Odessa, TX MSA	43400	21700	24250	Historical Exception
Ogden-Clearfield, UT MSA	61200	30600	30700	Historical Exception
Okmulgee County, OK HMFA	40400	20200	21300	State Median Based
Olympia, WA MSA	64300	32150	33050	Historical Exception
Orange County, CA HMFA	78300	39150	40550	High Housing Cost
Oshkosh-Neenah, WI MSA	63200	31600	32150	Historical Exception
Owen County, IN HMFA	48600	24300	26750	State Median Based
Owensboro, KY MSA	52700	26350	26800	Historical Exception
Oxnard-Thousand Oaks-Ventura, CA MS	79500	39750	40300	Historical Exception
Penobscot County, ME (part) HMFA	45800	22900	24650	State Median Based
Pike County, PA HMFA	60300	30150	34100	Historical Exception
Pine Bluff, AR MSA	41900	20950	22800	Historical Exception
Pittsfield, MA HMFA	61200	30600	35850	State Median Based
Pocatello, ID MSA	50200	25100	25850	Historical Exception
Poinsett County, AR HMFA	35700	17850	20000	State Median Based
Ponce, PR MSA	17800	8900	13400	Historical Exception
Portland-Vancouver-Beaverton, OR-WA	66900	33450	33950	Historical Exception
Providence-Fall River, RI-MA HMFA	64000	32000	36600	State Median Based
Provo-Orem, UT MSA	56000	28000	28200	Historical Exception
Pueblo, CO MSA	46800	23400	26950	State Median Based
Putnam County, IN HMFA	53900	26950	27300	Historical Exception
Redding, CA MSA	49000	24500	25400	State Median Based
Reno-Sparks, NV MSA	62800	31400	31850	Historical Exception
Richmond, VA HMFA	67200	33600	33800	Historical Exception
Roanoke, VA HMFA	57800	28900	29000	Historical Exception
Rochester, MN HMFA	70900	35450	37150	Historical Exception
Rocky Mount, NC MSA	47600	23800	24400	Historical Exception
Rome, GA MSA	49200	24600	25100	Historical Exception
Saginaw-Saginaw Township North, MI	53800	26900	27900	Historical Exception
Salinas, CA MSA	62200	31100	31150	High Housing Cost
Salisbury, MD HMFA	55300	27650	30750	State Median Based
Salt Lake City, UT HMFA	61300	30650	30700	Historical Exception
San Diego-Carlsbad-San Marcos, CA M	64900	32450	34500	Historical Exception
San Francisco, CA HMFA	91200	45600	56550	Historical Exception
San Germán-Cabo Rojo, PR MSA	17900	8950	11350	Historical Exception
San Jose-Sunnyvale-Santa Clara, CA	97100	48550	53050	Historical Exception
San Juan-Guaynabo, PR HMFA	21500	10750	15150	Historical Exception
Santa Cruz-Watsonville, CA MSA	75100	37550	39250	Historical Exception
Santa Fe, NM MSA	58200	29100	33000	Historical Exception
Savannah, GA MSA	54800	27400	27900	Historical Exception
Seattle-Bellevue, WA HMFA	74300	37150	38950	Historical Exception
Simpson County, MS HMFA	36000	18000	18250	State Median Based
Somerset County, MD HMFA	46100	23050	30750	State Median Based
Spartanburg, SC MSA	54200	27100	27450	Historical Exception
Spokane, WA MSA	53900	26950	27300	Historical Exception
Springfield, IL MSA	64600	32300	32450	Historical Exception
Springfield, MA HMFA	62900	31450	35850	State Median Based
Springfield, OH MSA	55400	27700	30100	Historical Exception
St. George, UT MSA	46900	23450	24650	State Median Based
St. Louis, MO-IL HMFA	65800	32900	32950	Historical Exception

ATTACHMENT 3

AREAS WITH ADJUSTED FY 2006 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Sullivan County, IN HMFA	46100	23050	26750	State Median Based
Summit County, UT HMFA	81200	40600	41700	Historical Exception
Tacoma, WA HMFA	61000	30500	31050	Historical Exception
Taunton-Mansfield-Norton, MA HMFA	76200	38100	41350	Historical Exception
Teller County, CO HMFA	66700	33350	33550	Historical Exception
Terre Haute, IN HMFA	49300	24650	26750	State Median Based
Tooele County, UT HMFA	56600	28300	28400	Historical Exception
Tunica County, MS HMFA	28500	14250	21750	State Median Based
Tuscaloosa, AL MSA	52300	26150	26500	Historical Exception
Valdosta, GA MSA	45900	22950	24600	Historical Exception
Victoria, TX HMFA	51200	25600	26500	Historical Exception
Visalia-Porterville, CA MSA	44100	22050	25400	State Median Based
Wakulla County, FL HMFA	49400	24700	25650	Historical Exception
Walker County, AL HMFA	43000	21500	22600	State Median Based
Washington County, IN HMFA	50000	25000	26400	Historical Exception
Washington County, MO HMFA	38800	19400	22400	State Median Based
Waterbury, CT HMFA	65800	32900	37950	State Median Based
Weirton-Steubenville, WV-OH MSA	47500	23750	25900	State Median Based
Wenatchee, WA MSA	53000	26500	27050	Historical Exception
Westerly-Hopkinton-New Shoreham, RI	65700	32850	36600	State Median Based
Western Worcester County, MA HMFA	59500	29750	35850	State Median Based
Williamsport, PA MSA	49900	24950	25300	State Median Based
Wilmington, NC HMFA	53900	26950	27100	Historical Exception
Winchester, VA HMFA	58400	29200	30450	Historical Exception
Yakima, WA MSA	46300	23150	24950	State Median Based
Yauco, PR MSA	15500	7750	13400	Historical Exception
Yuba City, CA MSA	48200	24100	25400	State Median Based

ATTACHMENT 4

AREAS WITH ADJUSTED FY 2006 LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Albany, GA MSA	46100	23050	38650	Historical Exception
Albuquerque, NM MSA	53200	26600	43350	Historical Exception
Altoona, PA MSA	48800	24400	40500	State Median Based
Anchorage, AK HMFA	76900	38450	59600	Capped by US Median
Anderson, IN MSA	53900	26950	51300	Historical Exception
Anderson, SC MSA	52700	26350	43900	Historical Exception
Ann Arbor, MI MSA	82400	41200	59600	Capped by US Median
Anson County, NC HMFA	41200	20600	37700	State Median Based
Aquadilla-Isabela-San Sabastian, PR	15400	7700	16400	High Housing Cost
Aransas County, TX HMFA	41300	20650	34500	State Median Based
Arecibo, PR HMFA	17700	8850	21900	Historical Exception
Armstrong County, PA HMFA	46400	23200	40500	State Median Based
Athens-Clarke County, GA MSA	52900	26450	43450	Historical Exception
Atlanta-Sandy Springs-Marietta, GA	68100	34050	56950	Historical Exception
Augusta-Richmond County, GA-SC MSA	52200	26100	42700	Historical Exception
Austin County, TX HMFA	55300	27650	44950	Historical Exception
Austin-Round Rock, TX MSA	69600	34800	56900	Historical Exception
Bakersfield, CA MSA	48100	24050	40650	State Median Based
Bangor, ME HMFA	51700	25850	43500	Historical Exception
Barnstable Town, MA MSA	66800	33400	57350	State Median Based
Barranquitas-Aibonito-Quebradillas,	15200	7600	16400	High Housing Cost
Bates County, MO HMFA	45400	22700	36500	Historical Exception
Baton Rouge, LA HMFA	55800	27900	44950	Historical Exception
Battle Creek, MI MSA	55200	27600	46550	Historical Exception
Bellingham, WA MSA	57500	28750	46300	Historical Exception
Bergen-Passiac, NJ HMFA	87500	43750	59600	Capped by US Median
Berkshire County, MA (part) HMFA	61900	30950	57350	State Median Based
Billings, MT MSA	53800	26900	43100	Historical Exception
Bloomington, IN HMFA	55000	27500	47300	Historical Exception
Boise City-Nampa, ID HMFA	56100	28050	46100	Historical Exception
Bond County, IL HMFA	54300	27150	44500	Historical Exception
Boone County, WV HMFA	41000	20500	33300	State Median Based
Boston-Cambridge-Quincy, MA-NH HMFA	84100	42050	66150	Historical Exception
Boulder, CO MSA	81600	40800	59600	Capped by US Median
Bowling Green, KY MSA	50900	25450	41450	Historical Exception
Bremerton-Silverdale, WA MSA	63200	31600	50800	Historical Exception
Bridgeport, CT HMFA	79900	39950	59600	Capped by US Median
Brockton, MA HMFA	73600	36800	58950	Historical Exception
Brown County, OH HMFA	49700	24850	42400	Historical Exception
Brownsville-Harlingen, TX MSA	33000	16500	34500	State Median Based
Brunswick, GA MSA	49700	24850	44700	Historical Exception
Burlington, NC MSA	53800	26900	44900	Historical Exception
Butts County, GA HMFA	52200	26100	42650	Historical Exception
Caguas, PR HMFA	20900	10450	18950	Historical Exception
Carson City, NV MSA	57300	28650	48000	Historical Exception
Cedar Rapids, IA HMFA	65200	32600	54000	Historical Exception
Charleston, WV HMFA	52500	26250	43100	Historical Exception
Charlottesville, VA MSA	66500	33250	53350	Historical Exception
Chicago-Naperville-Joliet, IL HMFA	72400	36200	59600	Capped by US Median
Chico, CA MSA	49700	24850	40650	State Median Based
Cleveland, TN MSA	48100	24050	41900	Historical Exception
Coeur d'Alene, ID MSA	50100	25050	40150	Historical Exception
Colchester-Lebanon, CT HMFA	86000	43000	59600	Capped by US Median
College Station-Bryan, TX MSA	52300	26150	43200	Historical Exception
Colorado Springs, CO HMFA	63100	31550	50700	Historical Exception
Columbia, SC HMFA	58900	29450	48500	Historical Exception
Columbus, GA-AL MSA	48000	24000	38950	Historical Exception
Cumberland, MD-WV MSA	48400	24200	49200	State Median Based
Dallas County, MO HMFA	41500	20750	35850	State Median Based
Dallas, TX HMFA	65500	32750	53200	Historical Exception
Dalton, GA HMFA	50800	25400	42300	Historical Exception
Danbury, CT HMFA	95900	47950	59600	Capped by US Median
Danville, IL MSA	49800	24900	41750	State Median Based
Danville, VA MSA	47500	23750	39200	State Median Based
Darlington County, SC HMFA	45100	22550	37300	State Median Based
Dayton, OH HMFA	59800	29900	48150	Historical Exception
Denver-Aurora, CO MSA	71300	35650	57350	Historical Exception
Des Moines, IA MSA	67700	33850	54500	Historical Exception
Detroit-Warren-Livonia, MI HMFA	69700	34850	55900	Historical Exception
Dover, DE MSA	55800	27900	45350	Historical Exception

ATTACHMENT 4

AREAS WITH ADJUSTED FY 2006 LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Durham, NC HMFA	61700	30850	57050	Historical Exception
Eastern Worcester County, MA HMFA	91600	45800	66150	Historical Exception
Easton-Raynham, MA HMFA	93600	46800	59850	High Housing Cost
El Centro, CA MSA	43300	21650	40650	State Median Based
El Paso, TX MSA	39500	19750	34500	State Median Based
Elkhart-Goshen, IN MSA	59100	29550	47450	Historical Exception
Fajardo, PR MSA	20800	10400	24250	Historical Exception
Farmington, NM MSA	43400	21700	35350	Historical Exception
Fayetteville-Springdale-Rogers, AR	47400	23700	41600	Historical Exception
Fitchburg-Leominster, MA HMFA	63400	31700	57350	State Median Based
Florence, SC HMFA	48000	24000	39200	Historical Exception
Fort Collins-Loveland, CO MSA	68600	34300	55350	Historical Exception
Fort Smith, AR-OK HMFA	41200	20600	36150	Historical Exception
Franklin County, AR HMFA	40200	20100	34000	Historical Exception
Franklin County, MA (part) HMFA	62100	31050	57350	State Median Based
Fresno, CA MSA	47000	23500	40650	State Median Based
Gainesville, GA MSA	58300	29150	47500	Historical Exception
Gem County, ID HMFA	45900	22950	38150	State Median Based
Gibson County, IN HMFA	54800	27400	46550	Historical Exception
Goldsboro, NC MSA	46900	23450	37700	State Median Based
Grand Junction, CO MSA	50100	25050	43100	State Median Based
Grand Rapids-Wyoming, MI HMFA	61500	30750	49700	Historical Exception
Grant County, AR HMFA	47500	23750	38800	Historical Exception
Grant County, KY HMFA	51500	25750	41450	State Median Based
Greeley, CO MSA	57800	28900	46650	Historical Exception
Green Bay, WI HMFA	63700	31850	51700	Historical Exception
Greene County, IN HMFA	48600	24300	42800	State Median Based
Greene County, NC HMFA	42100	21050	37700	State Median Based
Greenville, NC HMFA	49600	24800	39850	Historical Exception
Guayama, PR MSA	16800	8400	16400	High Housing Cost
Gulfport-Biloxi, MS MSA	46800	23400	37500	Historical Exception
Hagerstown-Martinsburg, MD-WV MSA	57700	28850	49200	State Median Based
Hanford-Corcoran, CA MSA	46200	23100	40650	State Median Based
Haralson County, GA HMFA	44700	22350	37100	State Median Based
Hartford-West Hartford-East Hartfor	80200	40100	59600	Capped by US Median
Haywood County, NC HMFA	46800	23400	37700	State Median Based
Henry County, AL HMFA	45300	22650	38100	Historical Exception
Hickman County, TN HMFA	42400	21200	37200	Historical Exception
Hickory-Lenoir-Morganton, NC MSA	51400	25700	41200	Historical Exception
Hinesville-Fort Stewart, GA HMFA	40800	20400	37100	State Median Based
Hoke County, NC HMFA	41500	20750	37700	State Median Based
Hot Springs, AR MSA	42200	21100	35300	Historical Exception
Houston-Baytown-Sugar Land, TX HMFA	60900	30450	48800	Historical Exception
Idaho Falls, ID MSA	54900	27450	45350	Historical Exception
Ionia County, MI HMFA	58600	29300	46950	Historical Exception
Iowa City, IA HMFA	68000	34000	58100	Historical Exception
Iowa County, WI HMFA	59300	29650	53200	Historical Exception
Jackson, MS HMFA	49900	24950	42500	Historical Exception
Jacksonville, NC MSA	42700	21350	37700	State Median Based
Jasper County, IN HMFA	59000	29500	47900	Historical Exception
Jefferson City, MO HMFA	60400	30200	51600	Historical Exception
Jersey City, NJ HMFA	55000	27500	51300	Historical Exception
Johnson City, TN MSA	44900	22450	36100	Historical Exception
Johnstown, PA MSA	46100	23050	40500	State Median Based
Jonesboro, AR HMFA	42900	21450	37050	Historical Exception
Kansas City, MO-KS HMFA	67600	33800	54700	Historical Exception
Kennewick-Richland-Pasco, WA MSA	60300	30150	49500	Historical Exception
Lamar County, GA HMFA	50900	25450	41300	Historical Exception
Laredo, TX MSA	34800	17400	34500	State Median Based
Las Cruces, NM MSA	39000	19500	31300	State Median Based
Las Vegas-Paradise, NV MSA	58200	29100	47300	State Median Based
Laurens County, SC HMFA	47300	23650	38000	Historical Exception
Lawrence, MA-NH HMFA	78200	39100	59600	Capped by US Median
Le Flore County, OK HMFA	38900	19450	32900	Historical Exception
Lebanon, PA MSA	59500	29750	48500	Historical Exception
Lewiston, ID-WA MSA	49400	24700	41200	Historical Exception
Lima, OH MSA	52200	26100	43200	Historical Exception
Little Rock-North Little Rock, AR H	51500	25750	44100	Historical Exception
Livingston County, MI HMFA	87800	43900	59600	Capped by US Median
Logan, UT-ID MSA	49200	24600	40000	Historical Exception

ATTACHMENT 4

AREAS WITH ADJUSTED FY 2006 LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Long County, GA HMFA	37800	18900	37100	State Median Based
Longview, WA MSA	54100	27050	44000	Historical Exception
Los Angeles-Long Beach, CA HMFA	56200	28100	55450	High Housing Cost
Lowell, MA HMFA	81600	40800	59600	Capped by US Median
Macon, GA MSA	51800	25900	44000	Historical Exception
Madera, CA MSA	48000	24000	40650	State Median Based
Madison, WI HMFA	72400	36200	58550	Historical Exception
Manchester, NH HMFA	76900	38450	59600	Capped by US Median
Marshall County, MS HMFA	38600	19300	34800	State Median Based
Mayagüez, PR MSA	18900	9450	18650	High Housing Cost
McAllen-Edinburg-Pharr, TX MSA	30800	15400	34500	State Median Based
McDonald County, MO HMFA	39200	19600	35600	Historical Exception
Memphis, TN-MS-AR HMFA	54400	27200	45850	Historical Exception
Merced, CA MSA	46400	23200	40650	State Median Based
Meriwether County, GA HMFA	44100	22050	37100	State Median Based
Middlesex-Somerset-Hunterdon, NJ HM	95800	47900	59600	Capped by US Median
Milford-Ansonia-Seymour, CT HMFA	81700	40850	59600	Capped by US Median
Milwaukee-Waukesha-West Allis, WI M	66800	33400	53750	Historical Exception
Minneapolis-St. Paul-Bloomington, M	78500	39250	59600	Capped by US Median
Monmouth-Ocean, NJ HMFA	81900	40950	59600	Capped by US Median
Monroe, MI MSA	69600	34800	55900	Historical Exception
Morgantown, WV MSA	51300	25650	43350	Historical Exception
Morristown, TN MSA	44600	22300	36250	Historical Exception
Mount Vernon-Anacortes, WA MSA	56500	28250	45350	Historical Exception
Muncie, IN MSA	53200	26600	42800	State Median Based
Murray County, GA HMFA	48800	24400	39850	Historical Exception
Muskegon-Norton Shores, MI MSA	53000	26500	49700	Historical Exception
Myrtle Beach-Conway-North Myrtle Be	51300	25650	41200	Historical Exception
Napa, CA MSA	75000	37500	59600	Capped by US Median
Naples-Marco Island, FL MSA	66100	33050	55850	Historical Exception
Nashua, NH HMFA	83700	41850	59600	Capped by US Median
Nashville-Davidson--Murfreesboro, T	60900	30450	49300	Historical Exception
Nassau-Suffolk, NY HMFA	91000	45500	61750	Historical Exception
New Bedford, MA HMFA	55200	27600	58550	State Median Based
New Haven-Meriden, CT HMFA	76600	38300	59600	Capped by US Median
Newark, NJ HMFA	84400	42200	59600	Capped by US Median
Newaygo County, MI HMFA	49400	24700	40950	State Median Based
Newport-Middleton-Portsmouth, RI HM	71900	35950	58700	Historical Exception
Niles-Benton Harbor, MI MSA	54200	27100	44100	Historical Exception
Norwich-New London, CT HMFA	73900	36950	59600	Capped by US Median
Oakland-Fremont, CA HMFA	83800	41900	66250	Historical Exception
Odessa, TX MSA	43400	21700	38800	Historical Exception
Ogden-Clearfield, UT MSA	61200	30600	49100	Historical Exception
Okmulgee County, OK HMFA	40400	20200	34100	State Median Based
Olympia, WA MSA	64300	32150	52900	Historical Exception
Orange County, CA HMFA	78300	39150	64900	High Housing Cost
Oshkosh-Neenah, WI MSA	63200	31600	51450	Historical Exception
Owen County, IN HMFA	48600	24300	42800	State Median Based
Owensboro, KY MSA	52700	26350	42900	Historical Exception
Oxnard-Thousand Oaks-Ventura, CA MS	79500	39750	64500	Historical Exception
Penobscot County, ME (part) HMFA	45800	22900	39450	State Median Based
Pike County, PA HMFA	60300	30150	54550	Historical Exception
Pine Bluff, AR MSA	41900	20950	36500	Historical Exception
Pittsfield, MA HMFA	61200	30600	57350	State Median Based
Pocatello, ID MSA	50200	25100	41350	Historical Exception
Poinsett County, AR HMFA	35700	17850	32000	State Median Based
Ponce, PR MSA	17800	8900	21450	Historical Exception
Portland-Vancouver-Beaverton, OR-WA	66900	33450	54300	Historical Exception
Providence-Fall River, RI-MA HMFA	64000	32000	58550	State Median Based
Provo-Orem, UT MSA	56000	28000	45100	Historical Exception
Pueblo, CO MSA	46800	23400	43100	State Median Based
Putnam County, IN HMFA	53900	26950	43700	Historical Exception
Redding, CA MSA	49000	24500	40650	State Median Based
Reno-Sparks, NV MSA	62800	31400	50950	Historical Exception
Richmond, VA HMFA	67200	33600	54100	Historical Exception
Roanoke, VA HMFA	57800	28900	46400	Historical Exception
Rochester, MN HMFA	70900	35450	59450	Historical Exception
Rockland County, NY HMFA	94000	47000	59600	Capped by US Median
Rocky Mount, NC MSA	47600	23800	39050	Historical Exception
Rome, GA MSA	49200	24600	40150	Historical Exception

ATTACHMENT 4

AREAS WITH ADJUSTED FY 2006 LOW INCOME LIMITS

METROPOLITAN AREA	FY2006 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Saginaw-Saginaw Township North, MI	53800	26900	44650	Historical Exception
Salinas, CA MSA	62200	31100	49850	High Housing Cost
Salisbury, MD HMFA	55300	27650	49200	State Median Based
Salt Lake City, UT HMFA	61300	30650	49100	Historical Exception
San Diego-Carlsbad-San Marcos, CA M	64900	32450	55200	Historical Exception
San Francisco, CA HMFA	91200	45600	90500	Historical Exception
San Germán-Cabo Rojo, PR MSA	17900	8950	18150	Historical Exception
San Jose-Sunnyvale-Santa Clara, CA	97100	48550	84900	Historical Exception
San Juan-Guaynabo, PR HMFA	21500	10750	24250	Historical Exception
Santa Cruz-Watsonville, CA MSA	75100	37550	62800	Historical Exception
Santa Fe, NM MSA	58200	29100	52800	Historical Exception
Santa Rosa-Petaluma, CA MSA	75100	37550	59600	Capped by US Median
Savannah, GA MSA	54800	27400	44650	Historical Exception
Seattle-Bellevue, WA HMFA	74300	37150	59600	Capped by US Median
Simpson County, MS HMFA	36000	18000	29200	State Median Based
Somerset County, MD HMFA	46100	23050	49200	State Median Based
Southern Middlesex County, CT HMFA	93000	46500	59600	Capped by US Median
Spartanburg, SC MSA	54200	27100	43900	Historical Exception
Spokane, WA MSA	53900	26950	43700	Historical Exception
Springfield, IL MSA	64600	32300	51900	Historical Exception
Springfield, MA HMFA	62900	31450	57350	State Median Based
Springfield, OH MSA	55400	27700	48150	Historical Exception
St. George, UT MSA	46900	23450	39450	State Median Based
St. Louis, MO-IL HMFA	65800	32900	52700	Historical Exception
Stamford-Norwalk, CT HMFA	116300	58150	70000	High Housing Cost
Sullivan County, IN HMFA	46100	23050	42800	State Median Based
Summit County, UT HMFA	81200	40600	59600	Capped by US Median
Tacoma, WA HMFA	61000	30500	49700	Historical Exception
Taunton-Mansfield-Norton, MA HMFA	76200	38100	66150	Historical Exception
Teller County, CO HMFA	66700	33350	53700	Historical Exception
Terre Haute, IN HMFA	49300	24650	42800	State Median Based
Tooele County, UT HMFA	56600	28300	45450	Historical Exception
Trenton-Ewing, NJ MSA	85400	42700	59600	Capped by US Median
Tunica County, MS HMFA	28500	14250	34800	State Median Based
Tuscaloosa, AL MSA	52300	26150	42400	Historical Exception
Valdosta, GA MSA	45900	22950	39350	Historical Exception
Victoria, TX HMFA	51200	25600	42400	Historical Exception
Visalia-Porterville, CA MSA	44100	22050	40650	State Median Based
Wakulla County, FL HMFA	49400	24700	41050	Historical Exception
Walker County, AL HMFA	43000	21500	36150	State Median Based
Warren County, NJ HMFA	82600	41300	59600	Capped by US Median
Washington County, IN HMFA	50000	25000	42250	Historical Exception
Washington County, MO HMFA	38800	19400	35850	State Median Based
Washington-Arlington-Alexandria, DC	90300	45150	59600	Capped by US Median
Waterbury, CT HMFA	65800	32900	59600	Capped by US Median
Weirton-Steubenville, WV-OH MSA	47500	23750	41450	State Median Based
Wenatchee, WA MSA	53000	26500	43300	Historical Exception
Westchester County, NY HMFA	96500	48250	61350	High Housing Cost
Westerly-Hopkinton-New Shoreham, RI	65700	32850	58550	State Median Based
Western Rockingham County, NH HMFA	85700	42850	59600	Capped by US Median
Western Worcester County, MA HMFA	59500	29750	57350	State Median Based
Williamsport, PA MSA	49900	24950	40500	State Median Based
Wilmington, NC HMFA	53900	26950	43350	Historical Exception
Winchester, VA HMFA	58400	29200	48700	Historical Exception
Yakima, WA MSA	46300	23150	39900	State Median Based
Yauco, PR MSA	15500	7750	21450	Historical Exception
Yuba City, CA MSA	48200	24100	40650	State Median Based

Attachment 5
 FY 2005 - 2006 distribution of changes in Area Median Income -
 (100 percent = FY 2005 Income Level)

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95% to 99.9%	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK				1	5	12	9					103
AL					2	19	31			1		106
AR				16	48	2						95
AZ	1					13						104
CA				1	1	49						103
CO				2	30	23						99
CT					3	3	3	1	1		1	105
DE					2							99
FL				1	3	46		1		1		104
GA			2	6	98	2	1					98
GU						1						101
HI						4						105
IA				1	4	85						100
ID					16	22						100
IL					6	64	11					105
IN	1		1	3	6	55						102
KS					1	86	5					105
KY		1	1		14	76	1					102
LA	1	1	1		5	35		1				102
MA						15		1		1		102
MD					2	10						101
ME					1	3	15					106
MI		1	1		12	57	1	2	1			101
MN					3	68						102
MO				1	6	89						102
MS			1		8	44	17					103
MT				1		54						101
NC		1	2	1	8	69						102
ND						37	15					105
NE					8	80						103
NH						3	7					107
NJ						4						104
NM			1	1	11	16					1	100
NV			1		14	1						99
NY	1		1	3		40	1				1	102
OH		1		2	5	55	1					101
OK			1	1	9	56						102
OR					4	27						102
PA					2	46	3					104
PR				2	4	5		1				100
RI				1	3	1					1	98
SC			1		15	20						100
SD					1	48	13					105
TN				1	1	72						102
TX				6	37	168	1	1				103
UT				2	10	14						100
VA					2	57	1					102
VI					1	1						100
VT						7	5					105
WA		1			11	21						100
WI					5	57						102
WV					3	24	13					104
WY						6	17					106
US	4	6	14	53	430	1872	171	8	3	2	4	102

Attachment 5A
 FY 2005 - 2006 distribution of changes in Area Median Income -
 (100 percent = FY 2005 Income Level)
 Metropolitan Areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95% to 99.9%	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK					1	2						101
AL					1	5	8					106
AR				5	4	2						95
AZ						5						104
CA				1	1	28						103
CO					5	3						99
CT					2	3	3	1			1	105
DE					1							99
FL					1	21				1		104
GA			1	3	15		1					98
HI						1						105
IA				1	1	9						101
ID					4	2						97
IL					1	12	2					105
IN			1	2		17						101
KS						4						104
KY					2	5	1					101
LA					1	7		1				102
MA						13		1		1		102
MD					2	3						101
ME					1	1	6					106
MI			1		3	11	1	2				101
MN					1	4						102
MO				1	1	13						101
MS					1	4						102
MT						3						101
NC			1		2	18						103
ND						2	1					104
NE						4						103
NH						1	2					106
NJ						4						104
NM			1		2	1						98
NV					2	1						99
NY			1			18	1				1	103
OH				1	1	14						101
OK						7						103
OR					1	5						101
PA					1	12	3					104
PR				2	3	5		1				101
RI				1	3	1					1	98
SC					5	6						100
SD						3						104
TN					1	16						102
TX				1	3	31		1				103
UT					3	4						100
VA					1	14	1					102
VT						1						102
WA					8	3						99
WI					4	11						102
WV					2	4						103
WY						1	1					106
US			6	18	91	365	31	7		2	3	102

Attachment 5B
 FY 2005 - 2006 distribution of changes in Area Median Income -
 (100 percent = FY 2005 Income Level)
 Non-Metropolitan Areas

STATE	Percent Change											Median
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95% to 99.9%	100% to 105%	105.1% to 110%	110.1% to 115%	115.1% to 120%	120.1% to 125%	125.1% or more	
AK				1	4	10	9					103
AL					1	14	23		1			106
AR				11	44							95
AZ	1					8						104
CA						21						103
CO				2	25	20						99
CT					1				1			108
DE					1							99
FL				1	2	25		1				104
GA			1	3	83	2						98
GU						1						101
HI						3						105
IA					3	76						100
ID					12	20						100
IL					5	52	9					105
IN	1			1	6	38						102
KS					1	82	5					105
KY		1	1		12	71						103
LA	1	1	1		4	28						102
MA						2						102
MD						7						101
ME						2	9					106
MI		1			9	46			1			101
MN					2	64						102
MO					5	76						102
MS			1		7	40	17					103
MT				1		51						101
NC		1	1	1	6	51						102
ND						35	14					105
NE					8	76						103
NH						2	5					107
NM				1	9	15					1	100
NV			1		12							98
NY	1			3		22						102
OH		1		1	4	41	1					101
OK			1	1	9	49						102
OR					3	22						102
PA					1	34						104
PR					1							97
SC			1		10	14						100
SD					1	45	13					105
TN				1		56						102
TX				5	34	137	1					103
UT				2	7	10						100
VA					1	43						102
VI					1	1						100
VT						6	5					105
WA		1			3	18						101
WI					1	46						102
WV					1	20	13					105
WY						5	16					106
US	4	6	8	35	339	1507	140	1	3		1	102

ATTACHMENT 6

FY 2006 MEDIAN FAMILY INCOMES FOR STATES, METROPOLITAN AND NONMETROPOLITAN PORTIONS OF STATES

	FY 2006			1999		
	TOTAL	METRO	NONMETRO	TOTAL	METRO	NONMETRO
ALABAMA	51400	54800	45200	41657	44345	36633
ALASKA	72900	78700	68200	59036	61161	54260
ARIZONA	54900	57100	40950	46723	48590	34682
ARKANSAS	45300	51200	40000	38664	42408	34268
CALIFORNIA	64100	64600	50800	53024	53451	42074
COLORADO	65400	67850	53900	55870	58000	44319
CONNECTICUT	81000	81500	75900	65521	65943	61354
DELAWARE	67350	71450	55100	55258	58619	45203
DISTRICT OF COLUMBIA	60100	60100	.	46283	46283	.
FLORIDA	54800	55600	44100	45625	46303	36703
GEORGIA	58400	64900	46350	49280	52536	37277
HAWAII	67600	71300	59900	56961	60118	50547
IDAHO	50850	56650	47700	43490	46523	39157
ILLINOIS	66600	69900	52200	55545	58262	43476
INDIANA	58800	60500	53500	50261	51692	45683
IOWA	57800	63800	53550	48005	52409	43847
KANSAS	59300	66400	49800	49624	55623	41651
KENTUCKY	49100	57900	40100	40938	48265	32782
LOUISIANA	48800	51700	40000	39774	42193	32654
MAINE	55600	61100	49300	45179	49629	40087
MARYLAND	75900	76800	61500	61875	62636	50109
MASSACHUSETTS	75700	75700	71700	61663	61673	58382
MICHIGAN	62100	65500	51200	53457	56384	44086
MINNESOTA	68200	74700	55100	56872	62325	45957
MISSISSIPPI	40700	48900	36500	37405	43160	33535
MISSOURI	57000	63300	44800	46045	50949	36187
MONTANA	48600	51900	46900	40488	43226	39044
NEBRASKA	59400	67500	51400	48032	54645	41598
NEVADA	59550	59650	59050	50849	51078	49209
NEW HAMPSHIRE	71000	77000	62900	57577	62442	50966
NEW JERSEY	81200	81200	.	65370	65370	.
NEW MEXICO	46200	52800	39100	39425	43195	33627
NEW YORK	61500	62900	49900	51691	52887	41753
NORTH CAROLINA	53800	57900	47100	46335	49800	40571
NORTH DAKOTA	57000	65100	51800	43656	49842	39664
OHIO	58400	60300	51800	50037	51617	43778
OKLAHOMA	48800	53000	42600	40709	44258	35546
OREGON	58900	63300	48300	48680	51880	39834
PENNSYLVANIA	60000	62200	50600	49184	50959	41452
RHODE ISLAND	64550	63950	.	52780	52780	.
SOUTH CAROLINA	52900	55400	46600	44227	46219	38930
SOUTH DAKOTA	52600	59200	48000	43234	48701	39484
TENNESSEE	51200	55000	43500	43517	46735	36972
TEXAS	54300	56600	43100	45862	47797	36410
UTAH	57450	60000	49300	51022	52316	41227
VERMONT	62100	70800	58900	48625	55412	46087
VIRGINIA	66400	71800	48950	54169	58055	39000
WASHINGTON	62200	64700	49900	53761	55868	42260
WEST VIRGINIA	46800	51800	41600	36484	40433	32454
WISCONSIN	62200	65800	54900	52912	56008	46677
WYOMING	58800	59400	58500	45685	46159	45472
US	59600	62400	47700	50046	52413	40111

Attachment 7

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