

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 1999 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED* FAMILY INCOME	HUD ESTIMATED 1999 MEDIAN FAMILY INCOME
0040	ABILENE, TX	29,317	39,400
0060	AGUADILLA, PR	8,253	12,200
0080	AKRON, OH	35,193	49,900
0120	ALBANY, GA	29,346	41,600
0160	ALBANY-SCHENECTADY-TROY, NY	39,425	49,700
0200	ALBUQUERQUE, NM	31,959	46,100
0220	ALEXANDRIA, LA	25,049	35,500
0240	ALLENTOWN-BETHLEHEM-EASTON, PA	37,523	49,400
0280	ALTOONA, PA	28,368	37,100
0320	AMARILLO, TX	30,688	42,000
0380	ANCHORAGE, AK	50,109	59,200
0440	ANN ARBOR, MI	45,123	65,100
0450	ANNISTON, AL	28,340	39,500
0460	APPLETON-OSHKOSH-NEENAH, WI	37,202	53,700
0470	ARECIBO, PR	8,576	12,700
0480	ASHEVILLE, NC	30,367	43,900
0500	ATHENS, GA	31,965	43,700
0520	ATLANTA, GA	41,047	59,900
0560	ATLANTIC-CAPE MAY, NJ	39,034	48,800
0600	AUGUSTA-AIKEN, GA-SC	33,051	45,200
0640	AUSTIN-SAN MARCOS, TX	35,481	55,400
0680	BAKERSFIELD, CA	31,714	38,700
0720	BALTIMORE, MD	42,206	60,600
0730	BANGOR, ME	33,618	39,100
0740	BARNSTABLE-YARMOUTH, MA	38,056	46,300
0760	BATON ROUGE, LA	32,467	46,000
0840	BEAUMONT-PORT ARTHUR, TX	30,910	43,200
0860	BELLINGHAM, WA	35,007	48,100
0870	BENTON HARBOR, MI	32,219	46,700
0875	BERGEN-PASSAIC, NJ	52,659	69,500
0880	BILLINGS, MT	31,534	45,100
0920	BILOXI-GULFPORT-PASCAGOULA, MS	27,305	37,900
0960	BINGHAMTON, NY	35,873	42,900
1000	BIRMINGHAM, AL	32,038	47,900
1010	BISMARCK, ND	33,277	46,600
1020	BLOOMINGTON, IN	32,860	47,500

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1040	BLOOMINGTON-NORMAL, IL	39,762	62,200
1080	BOISE CITY, ID	32,339	48,500
1120	BOSTON, MA-NH	48,688	62,700
1125	BOULDER-LONGMONT, CO	43,782	68,700
1145	BRAZORIA, TX	39,344	54,400
1150	BREMERTON, WA	36,388	48,300
1160	BRIDGEPORT, CT	48,221	63,300
1200	BROCKTON, MA	44,405	55,700
1240	BROWNSVILLE-HARLINGEN-SAN BENITO, TX	18,731	26,900
1260	BRYAN-COLLEGE STATION, TX	31,057	42,400
1280	BUFFALO-NIAGARA FALLS, NY	34,831	45,800
1305	BURLINGTON, VT	41,968	50,800
1310	CAGUAS, PR	10,284	15,600
1320	CANTON-MASSILLON, OH	32,485	46,300
1350	CASPER, WY	32,471	42,300
1360	CEDAR RAPIDS, IA	38,143	54,900
1400	CHAMPAIGN-URBANA, IL	35,631	52,500
1440	CHARLESTON-NORTH CHARLESTON, SC	31,647	43,200
1480	CHARLESTON, WV	30,296	42,100
1520	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	36,307	54,500
1540	CHARLOTTESVILLE, VA	38,429	55,600
1560	CHATTANOOGA, TN-GA	30,637	44,500
1580	CHEYENNE, WY	32,588	43,800
1600	CHICAGO, IL	42,758	63,800
1620	CHICO-PARADISE, CA	28,314	36,100
1640	CINCINNATI, OH-KY-IN	36,658	54,800
1660	CLARKSVILLE-HOPKINSVILLE, TN-KY	26,324	39,800
1680	CLEVELAND-LORAIN-ELYRIA, OH	36,500	52,600
1720	COLORADO SPRINGS, CO	33,932	48,000
1740	COLUMBIA, MO	34,123	49,700
1760	COLUMBIA, SC	35,732	49,400
1800	COLUMBUS, GA-AL	27,820	39,500
1840	COLUMBUS, OH	36,792	53,800
1880	CORPUS CHRISTI, TX	28,499	40,600
1900	CUMBERLAND, MD-WV	27,016	36,600
1920	DALLAS, TX	38,754	58,200

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1930	DANBURY, CT	60,308	80,800
1950	DANVILLE, VA	28,683	38,900
1960	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	34,082	47,900
2000	DAYTON-SPRINGFIELD, OH	35,999	52,400
2020	DAYTONA BEACH, FL	29,722	41,700
2030	DECATUR, AL	31,211	46,500
2040	DECATUR, IL	34,862	47,400
2080	DENVER, CO	40,222	58,600
2120	DES MOINES, IA	37,304	55,300
2160	DETROIT, MI	40,727	60,500
2180	DOTHAN, AL	28,928	40,600
2190	DOVER, DE	33,594	47,500
2200	DUBUQUE, IA	33,828	48,500
2240	DULUTH-SUPERIOR, MN-WI	30,561	43,800
2281	DUTCHESS COUNTY, NY	49,305	58,500
2290	EAU CLAIRE, WI	31,613	44,300
2320	EL PASO, TX	24,057	34,100
2330	ELKHART-GOSHEN, IN	35,153	52,000
2335	ELMIRA, NY	32,015	41,400
2340	ENID, OK	28,220	37,400
2360	ERIE, PA	32,145	40,400
2400	EUGENE-SPRINGFIELD, OR	30,763	41,200
2440	EVANSVILLE-HENDERSON, IN-KY	33,523	47,000
2520	FARGO-MOORHEAD, ND-MN	33,819	47,700
2560	FAYETTEVILLE, NC	27,966	39,200
2580	FAYETTEVILLE-SPRINGDALE-ROGERS, AR	29,073	42,500
2600	FITCHBURG-LEOMINSTER, MA	39,551	50,700
2620	FLAGSTAFF, AZ-UT	30,286	43,800
2640	FLINT, MI	36,760	50,900
2650	FLORENCE, AL	28,843	40,200
2655	FLORENCE, SC	28,719	42,100
2670	FORT COLLINS-LOVELAND, CO	36,932	53,300
2680	FORT LAUDERDALE, FL	36,801	53,200
2700	FORT MYERS-CAPE CORAL, FL	32,310	45,700
2710	FORT PIERCE-PORT ST. LUCIE, FL	33,541	47,500
2720	FORT SMITH, AR-OK	26,404	36,700

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2750	FORT WALTON BEACH, FL	31,663	43,600
2760	FORT WAYNE, IN	36,533	51,900
2800	FORT WORTH-ARLINGTON, TX	37,571	55,300
2840	FRESNO, CA	30,012	37,200
2880	GADSDEN, AL	27,072	35,900
2900	GAINESVILLE, FL	31,403	42,700
2920	GAL VESTON-TEXAS CITY, TX	35,403	52,100
2960	GARY, IN	36,921	52,400
2975	GLENS FALLS, NY	34,038	41,800
2980	GOLDSBORO, NC	27,445	40,500
2985	GRAND FORKS, ND-MN	29,793	41,300
2995	GRAND JUNCTION, CO	27,637	38,800
3000	GRAND RAPIDS-MUSKEGON-HOLLAND, MI	36,722	53,800
3040	GREAT FALLS, MT	27,902	38,300
3060	GREELEY, CO	30,801	43,200
3080	GREEN BAY, WI	37,121	54,100
3120	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	34,869	49,300
3150	GREENVILLE, NC	30,167	43,300
3160	GREENVILLE-SPARTANBURG-ANDERSON, SC	32,471	47,200
3180	HAGERSTOWN, MD	34,615	47,100
3200	HAMILTON-MIDDLETOWN, OH	38,674	55,100
3240	HARRISBURG-LEBANON-CARLISLE, PA	37,389	48,400
3280	HARTFORD, CT	48,418	59,600
3285	HATTIESBURG, MS	24,469	35,600
3290	HICKORY-MORGANTON-LENOIR, NC	31,514	44,500
3320	HONOLULU, HI	45,313	60,400
3350	HOUMA, LA	24,464	34,800
3360	HOUSTON, TX	36,886	54,100
3400	HUNTINGTON-ASHLAND, WV-KY-OH	26,374	35,200
3440	HUNTSVILLE, AL	37,650	54,600
3480	INDIANAPOLIS, IN	37,198	54,600
3500	IOWA CITY, IA	39,606	56,000
3520	JACKSON, MI	33,968	47,300
3560	JACKSON, MS	31,575	46,600
3580	JACKSON, TN	28,349	43,000
3600	JACKSONVILLE, FL	34,276	48,800

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3605	JACKSONVILLE, NC	24,857	34,700
3610	JAMESTOWN, NY	29,927	37,300
3620	JANESVILLE-BELOIT, WI	35,605	53,800
3640	JERSEY CITY, NJ	35,250	51,100
3660	JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	27,236	38,600
3680	JOHNSTOWN, PA	26,144	31,100
3700	JONESBORO, AR	27,169	39,900
3710	JOPLIN, MO	26,193	38,000
3720	KALAMAZOO-BATTLE CREEK, MI	34,702	48,800
3740	KANKAKEE, IL	33,561	50,500
3760	KANSAS CITY, MO-KS	37,652	54,200
3800	KENOSHA, WI	35,657	51,200
3810	KILLEEN-TEMPLE, TX	26,430	39,000
3840	KNOXVILLE, TN	30,967	45,500
3850	KOKOMO, IN	36,770	53,500
3870	LA CROSSE, WI-MN	33,226	47,200
3880	LAFAYETTE, LA	24,153	34,400
3920	LAFAYETTE, IN	34,977	51,400
3960	LAKE CHARLES, LA	29,180	41,100
3980	LAKELAND-WINTER HAVEN, FL	28,966	42,100
4000	LANCASTER, PA	37,791	48,000
4040	LANSING-EAST LANSING, MI	38,660	53,600
4080	LAREDO, TX	19,527	30,200
4100	LAS CRUCES, NM	24,721	33,200
4120	LAS VEGAS, NV-AZ	33,965	48,900
4150	LAWRENCE, KS	35,632	48,400
4160	LAWRENCE, MA-NH	46,609	57,900
4200	LAWTON, OK	26,756	36,600
4240	LEWISTON-AUBURN, ME	32,040	38,700
4280	LEXINGTON, KY	32,687	48,800
4320	LIMA, OH	33,291	45,900
4360	LINCOLN, NE	36,467	53,000
4400	LITTLE ROCK-NORTH LITTLE ROCK, AR	31,598	45,900
4420	LONGVIEW-MARSHALL, TX	28,627	39,900
4480	LOS ANGELES-LONG BEACH, CA	39,035	51,300
4520	LOUISVILLE, KY-IN	32,975	48,400

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4560	LOWELL, MA-NH	48,399	61,800
4600	LUBBOCK, TX	30,380	42,900
4640	LYNCHBURG, VA	31,863	44,500
4680	MACON, GA	32,971	44,700
4720	MADISON, WI	41,529	61,400
4760	MANCHESTER, NH	43,942	53,900
4800	MANSFIELD, OH	31,682	43,800
4840	MAYAGUEZ, PR	9,689	13,000
4880	MCALLEN-EDINBURG-MISSION, TX	17,619	27,400
4890	MEDFORD-ASHLAND, OR	29,801	38,800
4900	MELBOURNE-TITUSVILLE-PALM BAY, FL	35,402	48,300
4920	MEMPHIS, TN-AR-MS	31,990	48,600
4940	MERCED, CA	28,269	36,900
5000	MIAMI, FL	31,113	42,400
5015	MIDDLESEX-SOMERSET-HUNTERDON, NJ	55,147	76,700
5080	MILWAUKEE-WAUKESHA, WI	39,005	57,600
5120	MINNEAPOLIS-ST. PAUL, MN-WI	43,063	63,600
5140	MISSOULA COUNTY, MT	30,360	41,300
5160	MOBILE, AL	28,192	40,700
5170	MODESTO, CA	32,923	43,100
5190	MONMOUTH-OCEAN, NJ	46,616	59,800
5200	MONROE, LA	26,285	36,500
5240	MONTGOMERY, AL	32,049	47,000
5280	MUNCIE, IN	31,724	45,200
5330	MYRTLE BEACH, SC	28,504	40,400
5345	NAPLES, FL	38,428	59,100
5350	NASHUA, NH	49,951	61,600
5360	NASHVILLE, TN	35,797	53,700
5380	NASSAU-SUFFOLK, NY	56,726	73,300
5400	NEW BEDFORD, MA	33,927	42,100
5480	NEW HAVEN-MERIDEN, CT	46,805	58,500
5520	NEW LONDON-NORWICH, CT-RI	42,416	52,900
5560	NEW ORLEANS, LA	29,212	40,400
5600	NEW YORK, NY	37,515	53,400
5640	NEWARK, NJ	50,047	67,900
5660	NEWBURGH, NY-PA	42,859	53,900

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5720	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	34,688	48,000
5775	OAKLAND, CA	47,516	65,700
5790	OCALA, FL	26,089	37,200
5800	ODESSA-MIDLAND, TX	30,955	39,800
5880	OKLAHOMA CITY, OK	32,406	43,300
5910	OLYMPIA, WA	35,859	49,900
5920	OMAHA, NE-IA	36,011	53,600
5945	ORANGE COUNTY, CA	51,269	68,300
5960	ORLANDO, FL	34,389	48,100
5990	OWENSBORO, KY	29,696	41,500
6015	PANAMA CITY, FL	28,217	40,300
6020	PARKERSBURG-MARIETTA, WV-OH	30,290	41,600
6080	PENSACOLA, FL	29,922	41,900
6120	PEORIA-PEKIN, IL	36,406	50,000
6160	PHILADELPHIA, PA-NJ	41,908	55,600
6200	PHOENIX-MESA, AZ	35,425	50,200
6240	PINE BLUFF, AR	26,361	36,400
6280	PITTSBURGH, PA	32,787	42,700
6320	PITTSFIELD, MA	39,104	45,000
6340	POCATELLO, ID	31,725	43,400
6360	PONCE, PR	8,455	12,300
6400	PORTLAND, ME	39,346	47,400
6440	PORTLAND-VANCOUVER, OR-WA	36,705	52,400
6450	PORTSMOUTH-ROCHESTER, NH-ME	40,510	49,500
6480	PROVIDENCE-FALL RIVER-WARWICK, RI-MA	38,773	48,100
6520	PROVO-OREM, UT	30,536	44,900
6560	PUEBLO, CO	25,784	36,100
6580	PUNTA GORDA, FL	29,522	42,000
6600	RACINE, WI	37,992	54,700
6640	RALEIGH-DURHAM-CHAPEL HILL, NC	39,723	59,500
6660	RAPID CITY, SD	29,570	42,100
6680	READING, PA	37,755	48,200
6690	REDDING, CA	30,333	37,500
6720	RENO, NV	38,225	55,300
6740	RICHLAND-KENNEWICK-PASCO, WA	35,709	48,200
6760	RICHMOND-PETERSBURG, VA	40,195	57,400

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6780	RIVERSIDE-SAN BERNARDINO, CA	37,274	47,200
6800	ROANOKE, VA	34,942	49,200
6820	ROCHESTER, MN	43,197	62,800
6840	ROCHESTER, NY	40,519	50,600
6880	ROCKFORD, IL	37,078	52,600
6895	ROCKY MOUNT, NC	28,912	42,300
6920	SACRAMENTO, CA	38,850	51,900
6960	SAGINAW-BAY CITY-MIDLAND, MI	34,727	49,900
6980	ST. CLOUD, MN	32,693	46,800
7000	ST. JOSEPH, MO	28,721	40,100
7040	ST. LOUIS, MO-IL	37,995	52,000
7080	SALEM, OR	31,452	43,200
7120	SALINAS, CA	36,223	49,400
7160	SALT LAKE CITY-OGDEN, UT	35,240	50,300
7200	SAN ANGELO, TX	28,571	40,500
7240	SAN ANTONIO, TX	29,898	41,900
7320	SAN DIEGO, CA	39,798	52,500
7360	SAN FRANCISCO, CA	49,282	72,400
7400	SAN JOSE, CA	53,771	82,600
7440	SAN JUAN-BAYAMON, PR	11,482	16,500
7460	SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	37,087	48,000
7480	SANTA BARBARA-SANTA MARIA-LOMPOC, CA	41,289	52,100
7485	SANTA CRUZ-WATSONVILLE, CA	43,131	61,000
7490	SANTA FE, NM	38,146	56,800
7500	SANTA ROSA, CA	41,961	55,900
7510	SARASOTA-BRADENTON, FL	33,128	46,000
7520	SAVANNAH, GA	31,881	44,200
7560	SCRANTON--WILKES-BARRE--HAZLETON, PA	30,676	40,500
7600	SEATTLE-BELLEVUE-EVERETT, WA	43,103	62,600
7610	SHARON, PA	29,347	36,200
7620	SHEBOYGAN, WI	36,708	54,500
7640	SHERMAN-DENISON, TX	30,114	42,100
7680	SHREVEPORT-BOSSIER CITY, LA	27,402	37,900
7720	SIOUX CITY, IA-NE	30,450	46,000
7760	SIOUX FALLS, SD	34,101	49,600
7800	SOUTH BEND, IN	34,206	49,200

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7840	SPOKANE, WA	31,784	43,700
7880	SPRINGFIELD, IL	37,373	56,000
7920	SPRINGFIELD, MO	29,389	42,400
8000	SPRINGFIELD, MA	38,097	46,400
8040	STAMFORD-NORWALK, CT	69,403	94,300
8050	STATE COLLEGE, PA	34,313	42,000
8080	STEUBENVILLE-WEIRTON, OH-WV	29,169	38,100
8120	STOCKTON-LODI, CA	34,701	44,300
8140	SUMTER, SC	25,684	36,200
8160	SYRACUSE, NY	36,672	45,400
8200	TACOMA, WA	35,108	48,900
8240	TALLAHASSEE, FL	34,476	50,300
8280	TAMPA-ST. PETERSBURG-CLEARWATER, FL	31,244	45,600
8320	TERRE HAUTE, IN	29,561	40,800
8360	TEXARKANA, TX-TEXARKANA, AR	28,088	38,100
8400	TOLEDO, OH	35,775	50,200
8440	TOPEKA, KS	35,987	51,200
8480	TRENTON, NJ	48,490	65,000
8520	TUCSON, AZ	30,985	43,600
8560	TULSA, OK	32,578	43,700
8600	TUSCALOOSA, AL	30,135	42,400
8640	TYLER, TX	31,042	44,000
8680	UTICA-ROME, NY	31,702	38,600
8720	VALLEJO-FAIRFIELD-NAPA, CA	42,468	52,300
8735	VENTURA, CA	50,103	65,300
8750	VICTORIA, TX	31,686	44,900
8760	VINELAND-MILLVILLE-BRIDGETON, NJ	34,572	45,500
8780	VISALIA-TULARE-PORTERVILLE, CA	26,697	34,300
8800	WACO, TX	28,954	42,700
8840	WASHINGTON, DC-MD-VA-WV	52,807	78,900
8880	WATERBURY, CT	45,198	55,900
8920	WATERLOO-CEDAR FALLS, IA	32,438	43,500
8940	WAUSAU, WI	34,988	51,200
8960	WEST PALM BEACH-BOCA RATON, FL	38,539	55,600
9000	WHEELING, WV-OH	27,288	36,500
9040	WICHITA, KS	35,931	50,700

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9080	WICHITA FALLS, TX	28,853	39,200
9140	WILLIAMSPORT, PA	30,462	37,500
9160	WILMINGTON-NEWARK, DE-MD	44,332	66,000
9200	WILMINGTON, NC	31,537	44,700
9240	WORCESTER, MA-CT	42,220	52,600
9260	YAKIMA, WA	27,507	37,700
9270	YOLO, CA	36,866	53,200
9280	YORK, PA	37,590	47,900
9320	YOUNGSTOWN-WARREN, OH	30,605	42,500
9340	YUBA CITY, CA	27,665	35,100
9360	YUMA, AZ	25,648	33,500
9999	nonmetro portion of ALABAMA	24,500	35,100
9999	nonmetro portion of ALASKA	44,045	50,100
9999	nonmetro portion of ARIZONA	23,997	32,300
9999	nonmetro portion of ARKANSAS	22,208	31,800
9999	nonmetro portion of CALIFORNIA	29,946	36,700
9999	nonmetro portion of COLORADO	28,257	40,400
9999	nonmetro portion of CONNECTICUT	43,591	53,500
9999	nonmetro portion of DELAWARE	31,112	43,400
9999	nonmetro portion of FLORIDA	25,874	36,100
9999	nonmetro portion of GEORGIA	26,690	37,500
9999	nonmetro portion of HAWAII	37,990	50,900
9999	nonmetro portion of IDAHO	27,799	38,200
9999	nonmetro portion of ILLINOIS	29,693	41,500
9999	nonmetro portion of INDIANA	30,800	43,600
9999	nonmetro portion of IOWA	29,303	42,100
9999	nonmetro portion of KANSAS	28,067	38,700
9999	nonmetro portion of KENTUCKY	22,542	32,200
9999	nonmetro portion of LOUISIANA	21,177	29,500
9999	nonmetro portion of MAINE	30,719	36,400
9999	nonmetro portion of MARYLAND	33,695	47,800
9999	nonmetro portion of MASSACHUSETTS	37,765	46,400
9999	nonmetro portion of MICHIGAN	27,893	39,400
9999	nonmetro portion of MINNESOTA	28,933	41,600
9999	nonmetro portion of MISSISSIPPI	21,994	32,100
9999	nonmetro portion of MISSOURI	24,324	34,900

\*REFLECTS 1996 GEOGRAPHY AS DEFINED BY OMB

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 1999 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED* FAMILY INCOME	HUD ESTIMATED 1999 MEDIAN FAMILY INCOME
9999	nonmetro portion of MONTANA	26,977	36,300
9999	nonmetro portion of NEBRASKA	27,623	39,800
9999	nonmetro portion of NEVADA	35,577	51,900
9999	nonmetro portion of NEW HAMPSHIRE	36,623	44,600
9999	nonmetro portion of NEW MEXICO	23,165	31,400
9999	nonmetro portion of NEW YORK	31,472	39,300
9999	nonmetro portion of NORTH CAROLINA	27,206	38,800
9999	nonmetro portion of NORTH DAKOTA	26,194	36,900
9999	nonmetro portion of OHIO	30,562	43,200
9999	nonmetro portion of OKLAHOMA	24,139	32,700
9999	nonmetro portion of OREGON	28,125	37,500
9999	nonmetro portion of PENNSYLVANIA	28,934	36,700
9999	nonmetro portion of RHODE ISLAND	40,639	47,700
9999	nonmetro portion of SOUTH CAROLINA	26,904	38,800
9999	nonmetro portion of SOUTH DAKOTA	25,547	37,800
9999	nonmetro portion of TENNESSEE	24,935	37,500
9999	nonmetro portion of TEXAS	24,585	33,900
9999	nonmetro portion of UTAH	30,183	39,200
9999	nonmetro portion of VERMONT	32,453	38,800
9999	nonmetro portion of VIRGINIA	28,301	38,300
9999	nonmetro portion of WASHINGTON	29,671	38,400
9999	nonmetro portion of WEST VIRGINIA	22,654	30,000
9999	nonmetro portion of WISCONSIN	30,290	44,400
9999	nonmetro portion of WYOMING	32,096	42,800
9999	nonmetro portion of PUERTO RICO	7,717	11,600

\*REFLECTS 1996 GEOGRAPHY AS DEFINED BY OMB