

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 2002 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED* FAMILY INCOME	HUD ESTIMATED 2002 MEDIAN FAMILY INCOME
0040	ABILENE, TX	29,317	41,200
0060	AGUADILLA, PR	8,253	14,400
0080	AKRON, OH	35,193	55,600
0120	ALBANY, GA	29,346	44,900
0160	ALBANY-SCHENECTADY-TROY, NY	39,425	55,500
0200	ALBUQUERQUE, NM	31,959	51,000
0220	ALEXANDRIA, LA	25,049	37,700
0240	ALLENTOWN-BETHLEHEM-EASTON, PA	37,523	55,700
0280	ALTOONA, PA	28,368	41,800
0320	AMARILLO, TX	30,688	44,800
0380	ANCHORAGE, AK	50,109	60,500
0440	ANN ARBOR, MI	45,123	76,000
0450	ANNISTON, AL	28,340	44,000
0460	APPLETON-OSHKOSH-NEENAH, WI	37,202	61,900
0470	ARECIBO, PR	8,576	14,200
0480	ASHEVILLE, NC	30,367	49,000
0500	ATHENS, GA	31,965	50,100
0520	ATLANTA, GA	41,047	71,200
0560	ATLANTIC-CAPE MAY, NJ	39,034	51,800
0580	AUBURN-OPELIKA, AL	32,597	49,700
0600	AUGUSTA-AIKEN, GA-SC	33,051	49,900
0640	AUSTIN-SAN MARCOS, TX	35,481	71,100
0680	BAKERSFIELD, CA	31,714	40,300
0720	BALTIMORE, MD	42,206	66,400
0730	BANGOR, ME	33,618	43,600
0740	BARNSTABLE-YARMOUTH, MA	38,056	56,500
0760	BATON ROUGE, LA	32,467	49,200
0840	BEAUMONT-PORT ARTHUR, TX	30,910	46,800
0860	BELLINGHAM, WA	35,007	50,200
0870	BENTON HARBOR, MI	32,219	55,100
0875	BERGEN-PASSAIC, NJ	52,659	78,900
0880	BILLINGS, MT	31,534	48,600
0920	BILOXI-GULFPORT-PASCAGOULA, MS	27,305	44,400
0960	BINGHAMTON, NY	35,873	46,800
1000	BIRMINGHAM, AL	32,038	52,700
1010	BISMARCK, ND	33,277	52,800

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1020	BLOOMINGTON, IN	32,860	54,000
1040	BLOOMINGTON-NORMAL, IL	39,762	69,300
1080	BOISE CITY, ID	32,339	54,500
1120	BOSTON, MA-NH	48,688	74,200
1125	BOULDER-LONGMONT, CO	43,782	87,900
1145	BRAZORIA, TX	39,344	57,100
1150	BREMERTON, WA	36,388	51,500
1160	BRIDGEPORT, CT	48,221	75,000
1200	BROCKTON, MA	44,405	63,500
1240	BROWNSVILLE-HARLINGEN-SAN BENITO, TX	18,731	29,100
1260	BRYAN-COLLEGE STATION, TX	31,057	46,200
1280	BUFFALO-NIAGARA FALLS, NY	34,831	50,800
1305	BURLINGTON, VT	41,968	57,400
1310	CAGUAS, PR	10,284	17,400
1320	CANTON-MASSILLON, OH	32,485	51,900
1350	CASPER, WY	32,471	46,200
1360	CEDAR RAPIDS, IA	38,143	67,100
1400	CHAMPAIGN-URBANA, IL	35,631	59,600
1440	CHARLESTON-NORTH CHARLESTON, SC	31,647	49,200
1480	CHARLESTON, WV	30,296	45,900
1520	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	36,307	64,100
1540	CHARLOTTESVILLE, VA	38,429	63,600
1560	CHATTANOOGA, TN-GA	30,637	50,000
1580	CHEYENNE, WY	32,588	48,300
1600	CHICAGO, IL	42,758	75,400
1620	CHICO-PARADISE, CA	28,314	39,200
1640	CINCINNATI, OH-KY-IN	36,658	64,300
1660	CLARKSVILLE-HOPKINSVILLE, TN-KY	26,324	44,400
1680	CLEVELAND-LORAIN-ELYRIA, OH	36,500	60,000
1720	COLORADO SPRINGS, CO	33,932	56,800
1740	COLUMBIA, MO	34,123	57,000
1760	COLUMBIA, SC	35,732	56,400
1800	COLUMBUS, GA-AL	27,820	45,400
1840	COLUMBUS, OH	36,792	63,400
1880	CORPUS CHRISTI, TX	28,499	42,300
1890	CORVALLIS, OR	35,559	57,400

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1900	CUMBERLAND, MD-WV	27,016	38,800
1920	DALLAS, TX	38,754	66,500
1930	DANBURY, CT	60,308	98,100
1950	DANVILLE, VA	28,683	43,300
1960	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	34,082	53,600
2000	DAYTON-SPRINGFIELD, OH	35,999	60,200
2020	DAYTONA BEACH, FL	29,722	46,700
2030	DECATUR, AL	31,211	52,800
2040	DECATUR, IL	34,862	54,300
2080	DENVER, CO	40,222	69,900
2120	DES MOINES, IA	37,304	66,900
2160	DETROIT, MI	40,727	69,900
2180	DOTHAN, AL	28,928	45,900
2190	DOVER, DE	33,594	52,100
2200	DUBUQUE, IA	33,828	54,600
2240	DULUTH-SUPERIOR, MN-WI	30,561	50,800
2281	DUTCHESS COUNTY, NY	49,305	68,100
2290	EAU CLAIRE, WI	31,613	51,500
2320	EL PASO, TX	24,057	36,300
2330	ELKHART-GOSHEN, IN	35,153	59,300
2335	ELMIRA, NY	32,015	45,500
2340	ENID, OK	28,220	39,500
2360	ERIE, PA	32,145	43,700
2400	EUGENE-SPRINGFIELD, OR	30,763	43,800
2440	EVANSVILLE-HENDERSON, IN-KY	33,523	54,700
2520	FARGO-MOORHEAD, ND-MN	33,819	55,900
2560	FAYETTEVILLE, NC	27,966	43,700
2580	FAYETTEVILLE-SPRINGDALE-ROGERS, AR	29,073	49,100
2600	FITCHBURG-LEOMINSTER, MA	39,551	60,900
2620	FLAGSTAFF, AZ-UT	30,286	48,200
2640	FLINT, MI	36,760	55,600
2650	FLORENCE, AL	28,843	44,400
2655	FLORENCE, SC	28,719	47,200
2670	FORT COLLINS-LOVELAND, CO	36,932	60,800
2680	FORT LAUDERDALE, FL	36,801	60,200
2700	FORT MYERS-CAPE CORAL, FL	32,310	52,100

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2710	FORT PIERCE-PORT ST. LUCIE, FL	33,541	52,400
2720	FORT SMITH, AR-OK	26,404	39,700
2750	FORT WALTON BEACH, FL	31,663	50,400
2760	FORT WAYNE, IN	36,533	59,800
2800	FORT WORTH-ARLINGTON, TX	37,571	61,300
2840	FRESNO, CA	30,012	40,300
2880	GADSDEN, AL	27,072	39,200
2900	GAINESVILLE, FL	31,403	48,100
2920	GALVESTON-TEXAS CITY, TX	35,403	52,500
2960	GARY, IN	36,921	56,800
2975	GLENS FALLS, NY	34,038	45,300
2980	GOLDSBORO, NC	27,445	45,300
2985	GRAND FORKS, ND-MN	29,793	48,800
2995	GRAND JUNCTION, CO	27,637	42,700
3000	GRAND RAPIDS-MUSKEGON-HOLLAND, MI	36,722	61,300
3040	GREAT FALLS, MT	27,902	41,900
3060	GREELEY, CO	30,801	47,900
3080	GREEN BAY, WI	37,121	61,900
3120	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	34,869	56,100
3150	GREENVILLE, NC	30,167	49,100
3160	GREENVILLE-SPARTANBURG-ANDERSON, SC	32,471	53,200
3180	HAGERSTOWN, MD	34,615	53,500
3200	HAMILTON-MIDDLETOWN, OH	38,674	62,600
3240	HARRISBURG-LEBANON-CARLISLE, PA	37,389	55,400
3280	HARTFORD, CT	48,418	66,600
3285	HATTIESBURG, MS	24,469	39,100
3290	HICKORY-MORGANTON-LENOIR, NC	31,514	51,500
3320	HONOLULU, HI	45,313	62,600
3350	HOUMA, LA	24,464	38,300
3360	HOUSTON, TX	36,886	59,600
3400	HUNTINGTON-ASHLAND, WV-KY-OH	26,374	37,600
3440	HUNTSVILLE, AL	37,650	60,600
3480	INDIANAPOLIS, IN	37,198	64,100
3500	IOWA CITY, IA	39,606	64,800
3520	JACKSON, MI	33,968	53,600
3560	JACKSON, MS	31,575	53,100

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3580	JACKSON, TN	28,349	49,200
3600	JACKSONVILLE, FL	34,276	55,600
3605	JACKSONVILLE, NC	24,857	40,100
3610	JAMESTOWN, NY	29,927	40,800
3620	JANESVILLE-BELOIT, WI	35,605	59,700
3640	JERSEY CITY, NJ	35,250	60,100
3660	JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	27,236	41,800
3680	JOHNSTOWN, PA	26,144	35,000
3700	JONESBORO, AR	27,169	42,500
3710	JOPLIN, MO	26,193	43,600
3720	KALAMAZOO-BATTLE CREEK, MI	34,702	53,800
3740	KANKAKEE, IL	33,561	55,400
3760	KANSAS CITY, MO-KS	37,652	64,500
3800	KENOSHA, WI	35,657	59,700
3810	KILLEEN-TEMPLE, TX	26,430	39,800
3840	KNOXVILLE, TN	30,967	52,000
3850	KOKOMO, IN	36,770	61,900
3870	LA CROSSE, WI-MN	33,226	54,000
3880	LAFAYETTE, LA	24,153	37,400
3920	LAFAYETTE, IN	34,977	58,800
3960	LAKE CHARLES, LA	29,180	42,800
3980	LAKELAND-WINTER HAVEN, FL	28,966	47,000
4000	LANCASTER, PA	37,791	53,900
4040	LANSING-EAST LANSING, MI	38,660	60,100
4080	LAREDO, TX	19,527	32,200
4100	LAS CRUCES, NM	24,721	36,800
4120	LAS VEGAS, NV-AZ	33,965	54,300
4150	LAWRENCE, KS	35,632	56,000
4160	LAWRENCE, MA-NH	46,609	67,400
4200	LAWTON, OK	26,756	39,400
4240	LEWISTON-AUBURN, ME	32,040	43,300
4280	LEXINGTON, KY	32,687	56,300
4320	LIMA, OH	33,291	52,300
4360	LINCOLN, NE	36,467	62,600
4400	LITTLE ROCK-NORTH LITTLE ROCK, AR	31,598	49,700
4420	LONGVIEW-MARSHALL, TX	28,627	41,500

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4480	LOS ANGELES-LONG BEACH, CA	39,035	55,100
4520	LOUISVILLE, KY-IN	32,975	56,300
4560	LOWELL, MA-NH	48,399	75,200
4600	LUBBOCK, TX	30,380	45,500
4640	LYNCHBURG, VA	31,863	50,000
4680	MACON, GA	32,971	51,100
4720	MADISON, WI	41,529	71,300
4760	MANCHESTER, NH	43,942	62,100
4800	MANSFIELD, OH	31,682	49,200
4840	MAYAGUEZ, PR	9,689	15,300
4880	MCALLEN-EDINBURG-MISSION, TX	17,619	29,200
4890	MEDFORD-ASHLAND, OR	29,801	41,900
4900	MELBOURNE-TITUSVILLE-PALM BAY, FL	35,402	52,900
4920	MEMPHIS, TN-AR-MS	31,990	57,300
4940	MERCED, CA	28,269	39,400
5000	MIAMI, FL	31,113	48,200
5015	MIDDLESEX-SOMERSET-HUNTERDON, NJ	55,147	90,000
5080	MILWAUKEE-WAUKESHA, WI	39,005	67,200
5120	MINNEAPOLIS-ST. PAUL, MN-WI	43,063	76,700
5140	MISSOULA, MT	30,360	45,200
5160	MOBILE, AL	28,192	45,100
5170	MODESTO, CA	32,923	46,500
5190	MONMOUTH-OCEAN, NJ	46,616	69,900
5200	MONROE, LA	26,285	38,100
5240	MONTGOMERY, AL	32,049	53,000
5280	MUNCIE, IN	31,724	48,900
5330	MYRTLE BEACH, SC	28,504	47,100
5345	NAPLES, FL	38,428	69,800
5350	NASHUA, NH	49,951	71,100
5360	NASHVILLE, TN	35,797	61,600
5380	NASSAU-SUFFOLK, NY	56,726	83,000
5400	NEW BEDFORD, MA	33,927	47,500
5480	NEW HAVEN-MERIDEN, CT	46,805	65,300
5520	NEW LONDON-NORWICH, CT-RI	42,416	58,600
5560	NEW ORLEANS, LA	29,212	44,000
5600	NEW YORK, NY	37,515	62,800

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5640	NEWARK, NJ	50,047	78,700
5660	NEWBURGH, NY-PA	42,859	58,700
5720	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	34,688	53,800
5775	OAKLAND, CA	47,516	74,500
5790	OCALA, FL	26,089	41,600
5800	ODESSA-MIDLAND, TX	30,955	42,700
5880	OKLAHOMA CITY, OK	32,406	46,000
5910	OLYMPIA, WA	35,859	53,000
5920	OMAHA, NE-IA	36,011	64,400
5945	ORANGE COUNTY, CA	51,269	75,600
5960	ORLANDO, FL	34,389	54,700
5990	OWENSBORO, KY	29,696	47,400
6015	PANAMA CITY, FL	28,217	46,300
6020	PARKERSBURG-MARIETTA, WV-OH	30,290	45,200
6080	PENSACOLA, FL	29,922	45,300
6120	PEORIA-PEKIN, IL	36,406	57,800
6160	PHILADELPHIA, PA-NJ	41,908	63,300
6200	PHOENIX-MESA, AZ	35,425	57,900
6240	PINE BLUFF, AR	26,361	38,800
6280	PITTSBURGH, PA	32,787	48,900
6320	PITTSFIELD, MA	39,104	50,400
6340	POCATELLO, ID	31,725	46,900
6360	PONCE, PR	8,455	13,900
6400	PORTLAND, ME	39,346	53,900
6440	PORTLAND-VANCOUVER, OR-WA	36,705	57,200
6450	PORTSMOUTH-ROCHESTER, NH-ME	40,510	57,300
6480	PROVIDENCE-FALL RIVER-WARWICK, RI-MA	38,773	54,100
6520	PROVO-OREM, UT	30,536	50,400
6560	PUEBLO, CO	25,784	39,400
6580	PUNTA GORDA, FL	29,522	44,900
6600	RACINE, WI	37,992	65,000
6640	RALEIGH-DURHAM-CHAPEL HILL, NC	39,723	71,300
6660	RAPID CITY, SD	29,570	49,300
6680	READING, PA	37,755	53,300
6690	REDDING, CA	30,333	39,000
6720	RENO, NV	38,225	62,300

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6740	RICHLAND-KENNEWICK-PASCO, WA	35,709	49,500
6760	RICHMOND-PETERSBURG, VA	40,195	65,900
6780	RIVERSIDE-SAN BERNARDINO, CA	37,274	50,300
6800	ROANOKE, VA	34,942	56,300
6820	ROCHESTER, MN	43,197	74,300
6840	ROCHESTER, NY	40,519	54,900
6880	ROCKFORD, IL	37,078	59,800
6895	ROCKY MOUNT, NC	28,912	48,800
6920	SACRAMENTO, CA	38,850	57,300
6960	SAGINAW-BAY CITY-MIDLAND, MI	34,727	55,100
6980	ST. CLOUD, MN	32,693	56,300
7000	ST. JOSEPH, MO	28,721	46,500
7040	ST. LOUIS, MO-IL	37,995	61,400
7080	SALEM, OR	31,452	46,700
7120	SALINAS, CA	36,223	53,800
7160	SALT LAKE CITY-OGDEN, UT	35,240	57,200
7200	SAN ANGELO, TX	28,571	44,400
7240	SAN ANTONIO, TX	29,898	46,200
7320	SAN DIEGO, CA	39,798	60,100
7360	SAN FRANCISCO, CA	49,282	86,100
7400	SAN JOSE, CA	53,771	96,000
7440	SAN JUAN-BAYAMON, PR	11,482	18,800
7460	SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	37,087	50,300
7480	SANTA BARBARA-SANTA MARIA-LOMPOC, CA	41,289	56,800
7485	SANTA CRUZ-WATSONVILLE, CA	43,131	69,000
7490	SANTA FE, NM	38,146	63,100
7500	SANTA ROSA, CA	41,961	63,400
7510	SARASOTA-BRADENTON, FL	33,128	53,400
7520	SAVANNAH, GA	31,881	50,700
7560	SCRANTON--WILKES-BARRE--HAZLETON, PA	30,676	45,100
7600	SEATTLE-BELLEVUE-EVERETT, WA	43,103	77,900
7610	SHARON, PA	29,347	39,500
7620	SHEBOYGAN, WI	36,708	62,700
7640	SHERMAN-DENISON, TX	30,114	45,100
7680	SHREVEPORT-BOSSIER CITY, LA	27,402	40,100
7720	SIOUX CITY, IA-NE	30,450	52,300

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7760	SIoux FALLS, SD	34,101	58,800
7800	SOUTH BEND, IN	34,206	55,700
7840	SPOKANE, WA	31,784	46,600
7880	SPRINGFIELD, IL	37,373	64,900
7920	SPRINGFIELD, MO	29,389	49,200
8000	SPRINGFIELD, MA	38,097	50,700
8040	STAMFORD-NORWALK, CT	69,403	115,500
8050	STATE COLLEGE, PA	34,313	47,800
8080	STEUBENVILLE-WEIRTON, OH-WV	29,169	39,400
8120	STOCKTON-LODI, CA	34,701	47,500
8140	SUMTER, SC	25,684	39,900
8160	SYRACUSE, NY	36,672	50,300
8200	TACOMA, WA	35,108	52,000
8240	TALLAHASSEE, FL	34,476	57,200
8280	TAMPA-ST. PETERSBURG-CLEARWATER, FL	31,244	50,500
8320	TERRE HAUTE, IN	29,561	47,400
8360	TEXARKANA, TX-AR	28,088	40,700
8400	TOLEDO, OH	35,775	56,700
8440	TOPEKA, KS	35,987	59,200
8480	TRENTON, NJ	48,490	74,100
8520	TUCSON, AZ	30,985	49,200
8560	TULSA, OK	32,578	46,900
8600	TUSCALOOSA, AL	30,135	48,900
8640	TYLER, TX	31,042	47,600
8680	UTICA-ROME, NY	31,702	42,500
8720	VALLEJO-FAIRFIELD-NAPA, CA	42,468	57,200
8735	VENTURA, CA	50,103	74,700
8750	VICTORIA, TX	31,686	47,300
8760	VINELAND-MILLVILLE-BRIDGETON, NJ	34,572	50,200
8780	VISALIA-TULARE-PORTERVILLE, CA	26,697	37,400
8800	WACO, TX	28,954	46,300
8840	WASHINGTON, DC-MD-VA-WV	52,807	91,500
8880	WATERBURY, CT	45,198	62,200
8920	WATERLOO-CEDAR FALLS, IA	32,438	48,700
8940	WAUSAU, WI	34,988	57,700
8960	WEST PALM BEACH-BOCA RATON, FL	38,539	62,800

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9000	WHEELING, WV-OH	27,288	40,600
9040	WICHITA, KS	35,931	59,000
9080	WICHITA FALLS, TX	28,853	40,900
9140	WILLIAMSPORT, PA	30,462	41,900
9160	WILMINGTON-NEWARK, DE-MD	44,332	75,900
9200	WILMINGTON, NC	31,537	50,100
9240	WORCESTER, MA-CT	42,220	58,400
9260	YAKIMA, WA	27,507	40,500
9270	YOLO, CA	36,866	57,000
9280	YORK, PA	37,590	53,600
9320	YOUNGSTOWN-WARREN, OH	30,605	46,400
9340	YUBA CITY, CA	27,665	39,300
9360	YUMA, AZ	25,648	36,800
9999	nonmetro portion of ALABAMA	24,084	39,300
9999	nonmetro portion of ALASKA	44,045	50,100
9999	nonmetro portion of ARIZONA	23,997	34,200
9999	nonmetro portion of ARKANSAS	22,208	34,200
9999	nonmetro portion of CALIFORNIA	29,946	39,200
9999	nonmetro portion of COLORADO	28,257	46,000
9999	nonmetro portion of CONNECTICUT	43,591	59,900
9999	nonmetro portion of DELAWARE	31,112	49,600
9999	nonmetro portion of FLORIDA	25,874	40,200
9999	nonmetro portion of GEORGIA	26,690	42,200
9999	nonmetro portion of HAWAII	37,990	52,400
9999	nonmetro portion of IDAHO	27,799	41,400
9999	nonmetro portion of ILLINOIS	29,693	46,700
9999	nonmetro portion of INDIANA	30,800	50,300
9999	nonmetro portion of IOWA	29,303	49,400
9999	nonmetro portion of KANSAS	28,067	44,200
9999	nonmetro portion of KENTUCKY	22,542	36,300
9999	nonmetro portion of LOUISIANA	21,177	31,600
9999	nonmetro portion of MAINE	30,719	40,500
9999	nonmetro portion of MARYLAND	33,695	54,800
9999	nonmetro portion of MASSACHUSETTS	37,765	52,100
9999	nonmetro portion of MICHIGAN	27,893	44,800
9999	nonmetro portion of MINNESOTA	28,933	48,500

\*REFLECTS 2002 GEOGRAPHY AS DEFINED BY OMB

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 2002 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED* FAMILY INCOME	HUD ESTIMATED 2002 MEDIAN FAMILY INCOME
9999	nonmetro portion of MISSISSIPPI	21,994	36,000
9999	nonmetro portion of MISSOURI	24,324	40,600
9999	nonmetro portion of MONTANA	26,977	39,600
9999	nonmetro portion of NEBRASKA	27,623	45,800
9999	nonmetro portion of NEVADA	35,577	56,500
9999	nonmetro portion of NEW HAMPSHIRE	36,623	51,000
9999	nonmetro portion of NEW MEXICO	23,165	33,700
9999	nonmetro portion of NEW YORK	31,472	43,600
9999	nonmetro portion of NORTH CAROLINA	27,206	43,700
9999	nonmetro portion of NORTH DAKOTA	26,194	41,700
9999	nonmetro portion of OHIO	30,562	48,700
9999	nonmetro portion of OKLAHOMA	24,139	34,200
9999	nonmetro portion of OREGON	27,616	38,300
9999	nonmetro portion of PENNSYLVANIA	28,934	41,100
9999	nonmetro portion of RHODE ISLAND	40,639	56,200
9999	nonmetro portion of SOUTH CAROLINA	26,904	43,700
9999	nonmetro portion of SOUTH DAKOTA	25,547	44,800
9999	nonmetro portion of TENNESSEE	24,935	42,600
9999	nonmetro portion of TEXAS	24,585	36,100
9999	nonmetro portion of UTAH	30,183	42,900
9999	nonmetro portion of VERMONT	32,453	43,400
9999	nonmetro portion of VIRGINIA	28,301	43,000
9999	nonmetro portion of WASHINGTON	29,671	40,200
9999	nonmetro portion of WEST VIRGINIA	22,654	32,400
9999	nonmetro portion of WISCONSIN	30,290	50,800
9999	nonmetro portion of WYOMING	32,096	47,200
9999	nonmetro portion of PUERTO RICO	7,717	13,800

\*REFLECTS 2002 GEOGRAPHY AS DEFINED BY OMB