

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Ann Arbor, MI MSA									
	VERY LOW INCOME	30600	35000	39350	43700	47200	50700	54200	57700
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	36700	41950	47200	52450	56650	60850	65050	69250
	ADJ. MEDIAN INC.**	61200	70000	78700	87400	94400	101400	108400	115400
Battle Creek, MI MSA									
	VERY LOW INCOME	20350	23250	26150	29100	31400	33750	36050	38400
	LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450
	MODERATE INCOME	38100	42750	47400	52050	55800	59500	63250	66950
	38 YEAR TERM	24400	27900	31400	34900	37700	40450	43250	46050
	ADJ. MEDIAN INC.**	40700	46500	52300	58200	62800	67500	72100	76800
Bay City, MI MSA									
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800
	MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300
	38 YEAR TERM	24550	28100	31600	35100	37900	40700	43500	46350
	ADJ. MEDIAN INC.**	41000	46800	52700	58500	63200	67900	72600	77300
Detroit-Warren-Livonia, MI MSA									
Detroit-Warren-Livonia, MI HUD Metro FMR Area									
	VERY LOW INCOME	24850	28400	31950	35500	38350	41200	44000	46850
	LOW INCOME	39750	45450	51100	56800	61350	65900	70450	75000
	MODERATE INCOME	45250	50950	56600	62300	66850	71400	75950	80500
	38 YEAR TERM	29800	34100	38350	42600	46000	49400	52800	56250
	ADJ. MEDIAN INC.**	49700	56800	63900	71000	76700	82400	88000	93700
Livingston County, MI HUD Metro FMR Area									
	VERY LOW INCOME	31450	35950	40450	44950	48550	52150	55750	59350
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37750	43150	48550	53950	58250	62600	66900	71200
	ADJ. MEDIAN INC.**	62900	71900	80900	89900	97100	104300	111500	118700
Flint, MI MSA									
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36250	38600
	LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800
	MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300
	38 YEAR TERM	24550	28100	31600	35100	37900	40700	43500	46350
	ADJ. MEDIAN INC.**	41000	46800	52700	58500	63200	67900	72500	77200

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Grand Rapids-Wyoming, MI MSA									
Barry County, MI HUD Metro FMR Area									
	VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
	LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700
	MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200
	38 YEAR TERM	27700	31700	35650	39600	42750	45950	49100	52250
	ADJ. MEDIAN INC.**	46200	52800	59400	66000	71300	76600	81900	87200
Grand Rapids-Wyoming, MI HUD Metro FMR Area									
	VERY LOW INCOME	22100	25250	28400	31550	34050	36600	39100	41650
	LOW INCOME	35350	40400	45450	50500	54550	58600	62600	66650
	MODERATE INCOME	40850	45900	50950	56000	60050	64100	68100	72150
	38 YEAR TERM	26500	30300	34050	37850	40900	43900	46950	49950
	ADJ. MEDIAN INC.**	44200	50500	56800	63100	68100	73200	78200	83300
Ionia County, MI HUD Metro FMR Area									
	VERY LOW INCOME	20700	23650	26600	29550	31950	34300	36650	39050
	LOW INCOME	33100	37850	42550	47300	51100	54850	58650	62450
	MODERATE INCOME	38600	43350	48050	52800	56600	60350	64150	67950
	38 YEAR TERM	24800	28350	31900	35450	38300	41100	43950	46800
	ADJ. MEDIAN INC.**	41400	47300	53200	59100	63900	68600	73300	78100
Newaygo County, MI HUD Metro FMR Area									
	VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
	LOW INCOME	29750	34000	38250	42500	45900	49300	52700	56100
	MODERATE INCOME	35250	39500	43750	48000	51400	54800	58200	61600
	38 YEAR TERM	22300	25500	28650	31850	34400	36950	39500	42050
	ADJ. MEDIAN INC.**	37200	42500	47800	53100	57400	61600	65900	70100
Holland-Grand Haven, MI MSA									
	VERY LOW INCOME	24900	28450	32000	35550	38400	41250	44100	46950
	LOW INCOME	39850	45500	51200	56900	61450	66000	70550	75100
	MODERATE INCOME	45350	51000	56700	62400	66950	71500	76050	80600
	38 YEAR TERM	29850	34100	38400	42650	46050	49450	52900	56300
	ADJ. MEDIAN INC.**	49800	56900	64000	71100	76800	82500	88200	93900
Jackson, MI MSA									
	VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
	LOW INCOME	34500	39450	44350	49300	53250	57200	61150	65100
	MODERATE INCOME	40000	44950	49850	54800	58750	62700	66650	70600
	38 YEAR TERM	25850	29550	33250	36950	39900	42850	45800	48750
	ADJ. MEDIAN INC.**	43200	49300	55500	61600	66600	71500	76400	81400

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kalamazoo-Portage, MI MSA									
	VERY LOW INCOME	22150	25300	28450	31600	34150	36700	39200	41750
	LOW INCOME	35400	40450	45500	50550	54600	58650	62700	66750
	MODERATE INCOME	40900	45950	51000	56050	60100	64150	68200	72250
	38 YEAR TERM	26550	30300	34100	37900	40950	43950	47000	50050
	ADJ. MEDIAN INC.**	44300	50600	56900	63200	68300	73400	78400	83500
Lansing-East Lansing, MI MSA									
	VERY LOW INCOME	24050	27500	30950	34350	37100	39850	42600	45350
	LOW INCOME	38450	43950	49450	54950	59350	63750	68150	72550
	MODERATE INCOME	43950	49450	54950	60450	64850	69250	73650	78050
	38 YEAR TERM	28850	32950	37100	41200	44500	47800	51100	54400
	ADJ. MEDIAN INC.**	48100	55000	61900	68700	74200	79700	85200	90700
Monroe, MI MSA									
	VERY LOW INCOME	24600	28100	31650	35150	37950	40750	43600	46400
	LOW INCOME	39400	45000	50650	56250	60750	65250	69750	74250
	MODERATE INCOME	44900	50500	56150	61750	66250	70750	75250	79750
	38 YEAR TERM	29550	33750	38000	42200	45600	48950	52350	55700
	ADJ. MEDIAN INC.**	49200	56200	63300	70300	75900	81500	87200	92800
Muskegon-Norton Shores, MI MSA									
	VERY LOW INCOME	21700	24800	27900	31050	33500	36000	38450	40950
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	38 YEAR TERM	26050	29800	33500	37250	40200	43200	46150	49150
	ADJ. MEDIAN INC.**	43400	49600	55800	62100	67000	72000	76900	81900
Niles-Benton Harbor, MI MSA									
	VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
	LOW INCOME	32600	37250	41900	46550	50250	54000	57700	61450
	MODERATE INCOME	38100	42750	47400	52050	55750	59500	63200	66950
	38 YEAR TERM	24450	27900	31400	34900	37700	40500	43300	46050
	ADJ. MEDIAN INC.**	40800	46600	52400	58200	62900	67600	72200	76900
Saginaw-Saginaw Township North, MI MSA									
	VERY LOW INCOME	19500	22300	25100	27900	30100	32350	34550	36800
	LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950
	MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450
	38 YEAR TERM	23400	26750	30100	33450	36150	38800	41500	44150
	ADJ. MEDIAN INC.**	39000	44600	50200	55800	60200	64700	69100	73600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
South Bend-Mishawaka, IN-MI MSA									
Cass County, MI HUD Metro FMR Area									
	VERY LOW INCOME	20450	23350	26250	29150	31500	33850	36150	38500
	LOW INCOME	32650	37300	42000	46650	50400	54100	57850	61600
	MODERATE INCOME	38150	42800	47500	52150	55900	59600	63350	67100
	38 YEAR TERM	24500	28000	31500	35000	37800	40600	43400	46200
	ADJ. MEDIAN INC.**	40900	46700	52500	58300	63000	67700	72300	77000
Alcona County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Alger County, MI									
	VERY LOW INCOME	19650	22450	25250	28050	30300	32550	34800	37050
	LOW INCOME	31450	35900	40400	44900	48500	52100	55700	59250
	MODERATE INCOME	36950	41400	45900	50400	54000	57600	61200	64750
	38 YEAR TERM	23550	26900	30300	33650	36350	39050	41750	44400
	ADJ. MEDIAN INC.**	39300	44900	50500	56100	60600	65100	69600	74100
Allegan County, MI									
	VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
	LOW INCOME	34900	39900	44850	49850	53850	57850	61800	65800
	MODERATE INCOME	40400	45400	50350	55350	59350	63350	67300	71300
	38 YEAR TERM	26200	29900	33650	37400	40400	43400	46400	49350
	ADJ. MEDIAN INC.**	43700	49900	56100	62300	67300	72300	77300	82300
Alpena County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Antrim County, MI									
	VERY LOW INCOME	19050	21800	24500	27200	29400	31600	33750	35950
	LOW INCOME	30450	34800	39150	43500	47000	50450	53950	57400
	MODERATE INCOME	35950	40300	44650	49000	52500	55950	59450	62900
	38 YEAR TERM	22850	26100	29400	32650	35250	37850	40500	43100
	ADJ. MEDIAN INC.**	38100	43600	49000	54400	58800	63200	67500	71900

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
<b>Arenac County, MI</b>									
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700	
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600	
<b>Baraga County, MI</b>									
VERY LOW INCOME	18800	21500	24200	26850	29000	31150	33300	35450	
LOW INCOME	30050	34350	38650	42950	46400	49800	53250	56700	
MODERATE INCOME	35550	39850	44150	48450	51900	55300	58750	62200	
38 YEAR TERM	22550	25750	29000	32200	34800	37350	39950	42500	
ADJ. MEDIAN INC.**	37600	43000	48400	53700	58000	62300	66600	70900	
<b>Benzie County, MI</b>									
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400	
LOW INCOME	31700	36250	40750	45300	48900	52550	56150	59800	
MODERATE INCOME	37200	41750	46250	50800	54400	58050	61650	65300	
38 YEAR TERM	23750	27150	30550	33950	36650	39400	42100	44800	
ADJ. MEDIAN INC.**	39700	45300	51000	56600	61200	65700	70200	74800	
<b>Branch County, MI</b>									
VERY LOW INCOME	19550	22350	25150	27900	30150	32400	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
38 YEAR TERM	23450	26800	30150	33500	36200	38850	41550	44200	
ADJ. MEDIAN INC.**	39100	44700	50300	55800	60300	64800	69200	73700	
<b>Charlevoix County, MI</b>									
VERY LOW INCOME	21250	24300	27350	30350	32800	35250	37650	40100	
LOW INCOME	34000	38850	43700	48550	52450	56300	60200	64100	
MODERATE INCOME	39500	44350	49200	54050	57950	61800	65700	69600	
38 YEAR TERM	25500	29100	32750	36400	39300	42200	45150	48050	
ADJ. MEDIAN INC.**	42500	48600	54700	60700	65600	70500	75300	80200	
<b>Cheboygan County, MI</b>									
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700	
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
<b>Chippewa County, MI</b>									
VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950	
LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700	
MODERATE INCOME	37700	42300	46900	51500	55200	58850	62550	66200	
38 YEAR TERM	24150	27600	31050	34500	37250	40000	42800	45550	
ADJ. MEDIAN INC.**	40300	46000	51800	57500	62100	66700	71300	75900	
<b>Clare County, MI</b>									
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700	
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600	
<b>Crawford County, MI</b>									
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800	
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650	
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150	
38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700	
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600	
<b>Delta County, MI</b>									
VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
38 YEAR TERM	22950	26250	29500	32800	35400	38050	40650	43300	
ADJ. MEDIAN INC.**	38300	43800	49300	54700	59100	63500	67900	72300	
<b>Dickinson County, MI</b>									
VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950	
LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700	
MODERATE INCOME	37700	42300	46900	51500	55200	58850	62550	66200	
38 YEAR TERM	24150	27600	31050	34500	37250	40000	42800	45550	
ADJ. MEDIAN INC.**	40300	46000	51800	57500	62100	66700	71300	75900	
<b>Emmet County, MI</b>									
VERY LOW INCOME	22950	26200	29500	32750	35400	38000	40650	43250	
LOW INCOME	36700	41900	47150	52400	56600	60800	65000	69150	
MODERATE INCOME	42200	47400	52650	57900	62100	66300	70500	74650	
38 YEAR TERM	27500	31450	35350	39300	42450	45600	48750	51900	
ADJ. MEDIAN INC.**	45900	52400	59000	65500	70800	76000	81300	86500	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Gladwin County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Gogebic County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Grand Traverse County, MI									
	VERY LOW INCOME	23100	26400	29700	32950	35600	38250	40900	43500
	LOW INCOME	36900	42150	47450	52700	56900	61150	65350	69550
	MODERATE INCOME	42400	47650	52950	58200	62400	66650	70850	75050
	38 YEAR TERM	27700	31650	35600	39550	42700	45900	49050	52200
	ADJ. MEDIAN INC.**	46200	52800	59400	65900	71200	76500	81800	87000
Gratiot County, MI									
	VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
	LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
	MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
	38 YEAR TERM	22500	25700	28950	32150	34700	37300	39850	42450
	ADJ. MEDIAN INC.**	37600	42900	48300	53600	57900	62200	66500	70800
Hillsdale County, MI									
	VERY LOW INCOME	19000	21700	24400	27100	29300	31450	33650	35800
	LOW INCOME	30350	34700	39000	43350	46800	50300	53750	57200
	MODERATE INCOME	35850	40200	44500	48850	52300	55800	59250	62700
	38 YEAR TERM	22750	26000	29250	32500	35100	37700	40300	42900
	ADJ. MEDIAN INC.**	38000	43400	48800	54200	58600	62900	67300	71600
Houghton County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Huron County, MI									
	VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47500	52700	57000	61200	65400	69600
Iosco County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Iron County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Isabella County, MI									
	VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
	LOW INCOME	33050	37750	42500	47200	51000	54750	58550	62300
	MODERATE INCOME	38550	43250	48000	52700	56500	60250	64050	67800
	38 YEAR TERM	24800	28300	31850	35400	38250	41050	43900	46750
	ADJ. MEDIAN INC.**	41300	47200	53100	59000	63800	68500	73200	77900
Kalkaska County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Keweenaw County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT



		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lake County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Leelanau County, MI									
	VERY LOW INCOME	24300	27800	31250	34700	37500	40300	43050	45850
	LOW INCOME	38850	44400	49950	55500	59950	64400	68800	73250
	MODERATE INCOME	44350	49900	55450	61000	65450	69900	74300	78750
	38 YEAR TERM	29150	33300	37500	41650	45000	48300	51650	55000
	ADJ. MEDIAN INC.**	48600	55600	62500	69400	75000	80600	86100	91700
Lenawee County, MI									
	VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500
	LOW INCOME	43750	50000	56250	62500	67500	72500	77500	82500
	MODERATE INCOME	49250	55500	61750	68000	73000	78000	83000	88000
	38 YEAR TERM	32800	37450	42150	46850	50600	54300	58050	61800
	ADJ. MEDIAN INC.**	54600	62400	70200	78100	84300	90500	96800	103000
Luce County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Mackinac County, MI									
	VERY LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050
	LOW INCOME	30600	34950	39350	43700	47200	50700	54200	57700
	MODERATE INCOME	36100	40450	44850	49200	52700	56200	59700	63200
	38 YEAR TERM	22950	26200	29500	32750	35350	38000	40600	43250
	ADJ. MEDIAN INC.**	38300	43700	49200	54600	59000	63400	67800	72100
Manistee County, MI									
	VERY LOW INCOME	18650	21300	23950	26600	28750	30900	33000	35150
	LOW INCOME	29800	34050	38300	42550	45950	49350	52750	56150
	MODERATE INCOME	35300	39550	43800	48050	51450	54850	58250	61650
	38 YEAR TERM	22350	25500	28700	31900	34450	37000	39550	42100
	ADJ. MEDIAN INC.**	37300	42600	47900	53200	57500	61800	66000	70300

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
<b>Marquette County, MI</b>									
	VERY LOW INCOME	23000	26300	29600	32850	35500	38150	40750	43400
	LOW INCOME	36800	42050	47300	52550	56750	60950	65150	69350
	MODERATE INCOME	42300	47550	52800	58050	62250	66450	70650	74850
	38 YEAR TERM	27600	31500	35450	39400	42550	45700	48850	52000
	ADJ. MEDIAN INC.**	46000	52600	59200	65700	71000	76300	81500	86800
<b>Mason County, MI</b>									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
<b>Mecosta County, MI</b>									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
<b>Menominee County, MI</b>									
	VERY LOW INCOME	18800	21450	24150	26800	28950	31100	33250	35400
	LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650
	MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150
	38 YEAR TERM	22500	25700	28950	32150	34700	37300	39850	42450
	ADJ. MEDIAN INC.**	37600	42900	48300	53600	57900	62200	66500	70800
<b>Midland County, MI</b>									
	VERY LOW INCOME	23300	26600	29950	33250	35950	38600	41250	43900
	LOW INCOME	37250	42550	47900	53200	57450	61700	65950	70200
	MODERATE INCOME	42750	48050	53400	58700	62950	67200	71450	75700
	38 YEAR TERM	27950	31900	35900	39900	43100	46300	49500	52650
	ADJ. MEDIAN INC.**	46600	53200	59900	66500	71900	77200	82500	87800
<b>Missaukee County, MI</b>									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Montcalm County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Montmorency County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Oceana County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Ogemaw County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Ontonagon County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Osceola County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Oscoda County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Otsego County, MI									
	VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
	LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700
	MODERATE INCOME	37700	42300	46900	51500	55200	58850	62550	66200
	38 YEAR TERM	24150	27600	31050	34500	37250	40000	42800	45550
	ADJ. MEDIAN INC.**	40300	46000	51800	57500	62100	66700	71300	75900
Presque Isle County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Roscommon County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Sanilac County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Schoolcraft County, MI									
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
	LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
	MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
	38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
	ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Shiawassee County, MI								
VERY LOW INCOME	20400	23300	26200	29100	31450	33800	36100	38450
LOW INCOME	32600	37250	41900	46550	50250	54000	57700	61450
MODERATE INCOME	38100	42750	47400	52050	55750	59500	63200	66950
38 YEAR TERM	24450	27900	31400	34900	37700	40500	43300	46050
ADJ. MEDIAN INC.**	40800	46600	52400	58200	62900	67600	72200	76900
St. Joseph County, MI								
VERY LOW INCOME	19600	22400	25200	27950	30200	32450	34700	36900
LOW INCOME	31300	35750	40250	44700	48300	51850	55450	59000
MODERATE INCOME	36800	41250	45750	50200	53800	57350	60950	64500
38 YEAR TERM	23500	26850	30200	33550	36250	38900	41600	44300
ADJ. MEDIAN INC.**	39200	44800	50400	55900	60400	64900	69400	73800
Tuscola County, MI								
VERY LOW INCOME	19200	21900	24650	27400	29600	31800	34000	36150
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
38 YEAR TERM	23000	26300	29600	32900	35500	38150	40750	43400
ADJ. MEDIAN INC.**	38400	43800	49300	54800	59200	63600	68000	72300
Wexford County, MI								
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
LOW INCOME	29500	33700	37950	42150	45500	48900	52250	55650
MODERATE INCOME	35000	39200	43450	47650	51000	54400	57750	61150
38 YEAR TERM	22100	25300	28450	31600	34150	36650	39200	41700
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

-----METROPOLITAN AREA-----

Ann Arbor, MI MSA - 11460  
 Ann Arbor, MI MSA - METRO11460M11460  
 Battle Creek, MI MSA - 12980  
 Battle Creek, MI MSA - METRO12980M12980  
 Bay City, MI MSA - 13020  
 Bay City, MI MSA - METRO13020M13020  
 Detroit-Warren-Livonia, MI MSA - 19820  
 Detroit-Warren-Livonia, MI HMFA - METRO19820M19820  
 Livingston County, MI HMFA - METRO19820MM0440  
 Flint, MI MSA - 22420  
 Flint, MI MSA - METRO22420M22420  
 Grand Rapids-Wyoming, MI MSA - 24340  
 Barry County, MI HMFA - METRO24340N26015  
 Grand Rapids-Wyoming, MI HMFA - METRO24340M24340  
 Ionia County, MI HMFA - METRO24340N26067  
 Newaygo County, MI HMFA - METRO24340N26123  
 Holland-Grand Haven, MI MSA - 26100  
 Holland-Grand Haven, MI MSA - METRO26100M26100  
 Jackson, MI MSA - 27100  
 Jackson, MI MSA - METRO27100M27100  
 Kalamazoo-Portage, MI MSA - 28020  
 Kalamazoo-Portage, MI MSA - METRO28020M28020  
 Lansing-East Lansing, MI MSA - 29620  
 Lansing-East Lansing, MI MSA - METRO29620M29620  
 Monroe, MI MSA - 33780  
 Monroe, MI MSA - METRO33780M33780  
 Muskegon-Norton Shores, MI MSA - 34740  
 Muskegon-Norton Shores, MI MSA - METRO34740M34740  
 Niles-Benton Harbor, MI MSA - 35660  
 Niles-Benton Harbor, MI MSA - METRO35660M35660  
 Saginaw-Saginaw Township North, MI MSA - 40980  
 Saginaw-Saginaw Township North, MI MSA - METRO40980M40980  
 South Bend-Mishawaka, IN-MI MSA - 43780  
 Cass County, MI HMFA - METRO43780N26027

-----Counties of FMR AREA within STATE-----

161-Washtenaw  
 025-Calhoun  
 017-Bay  
 087-Lapeer, 099-Macomb, 125-Oakland, 147-St. Clair, 163-Wayne  
 093-Livingston  
 049-Genesee  
 015-Barry  
 081-Kent  
 067-Ionia  
 123-Newaygo  
 139-Ottawa  
 075-Jackson  
 077-Kalamazoo, 159-Van Buren  
 037-Clinton, 045-Eaton, 065-Ingham  
 115-Monroe  
 121-Muskegon  
 021-Berrien  
 145-Saginaw  
 027-Cass

-----NONMETROPOLITAN COUNTIES-----

001-Alcona	003-Alger	005-Allegan	007-Alpena	009-Antrim
011-Arenac	013-Baraga	019-Benzie	023-Branch	029-Charlevoix
031-Cheboygan	033-Chippewa	035-Clare	039-Crawford	041-Delta
043-Dickinson	047-Emmet	051-Gladwin	053-Gogebic	055-Grand Traverse
057-Gratiot	059-Hillsdale	061-Houghton	063-Huron	069-Iosco
071-Iron	073-Isabella	079-Kalkaska	083-Keweenaw	085-Lake
089-Leelanau	091-Lenawee	095-Luce	097-Mackinac	101-Manistee
103-Marquette	105-Mason	107-Mecosta	109-Menominee	111-Midland
113-Missaukee	117-Montcalm	119-Montmorency	127-Oceana	129-Ogemaw

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-----NONMETROPOLITAN COUNTIES-----

131-Ontonagon  
143-Roscommon  
157-Tuscola

133-Osceola  
151-Sanilac  
165-Wexford

135-Oscoda  
153-Schoolcraft

137-Otsego  
155-Shiawassee

141-Presque Isle  
149-St. Joseph