

----- 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*	
Allentown-Bethlehem-Easton, PA-NJ MSA									
Warren County, NJ HUD Metro FMR Area									
VERY LOW INCOME	32450	37050	41700	46300	50050	53750	57450	61150	
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800	
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300	
38 YEAR TERM	38900	44450	50000	55550	60000	64450	68900	73350	
ADJ. MEDIAN INC.**	64900	74100	83400	92600	100100	107500	114900	122300	
Atlantic City-Hammonton, NJ MSA									
VERY LOW INCOME	25250	28850	32450	36050	38950	41850	44750	47600	
LOW INCOME	40400	46150	51950	57700	62300	66950	71550	76150	
MODERATE INCOME	45900	51650	57450	63200	67800	72450	77050	81650	
38 YEAR TERM	30300	34600	38950	43250	46700	50150	53650	57100	
ADJ. MEDIAN INC.**	50500	57700	64900	72100	77900	83700	89500	95200	
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA									
Bergen-Passaic, NJ HUD Metro FMR Area									
VERY LOW INCOME	33150	37850	42600	47300	51100	54900	58700	62450	
LOW INCOME	49450	56500	63600	70650	76300	81950	87600	93250	
MODERATE INCOME	54950	62000	69100	76150	81800	87450	93100	98750	
38 YEAR TERM	39750	45400	51100	56750	61300	65850	70350	74900	
ADJ. MEDIAN INC.**	66300	75700	85200	94600	102200	109800	117400	124900	
Jersey City, NJ HUD Metro FMR Area									
VERY LOW INCOME	27000	30850	34700	38550	41650	44750	47850	50900	
LOW INCOME	43200	49350	55550	61700	66650	71550	76500	81450	
MODERATE INCOME	48700	54850	61050	67200	72150	77050	82000	86950	
38 YEAR TERM	25850	29550	33250	36950	39900	42850	45800	48750	
ADJ. MEDIAN INC.**	54000	61700	69400	77100	83300	89500	95700	101800	
Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area									
VERY LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69300	
LOW INCOME	47300	54100	60850	67600	73000	78400	83800	89250	
MODERATE INCOME	52800	59600	66350	73100	78500	83900	89300	94750	
38 YEAR TERM	44100	50400	56700	63000	68050	73100	78100	83150	
ADJ. MEDIAN INC.**	73500	84000	94500	105000	113400	121800	130200	138600	
Monmouth-Ocean, NJ HUD Metro FMR Area									
VERY LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600	
LOW INCOME	46250	52900	59500	66100	71400	76700	81950	87250	
MODERATE INCOME	51750	58400	65000	71600	76900	82200	87450	92750	
38 YEAR TERM	38550	44100	49600	55100	59500	63900	68300	72750	
ADJ. MEDIAN INC.**	64300	73500	82700	91800	99200	106500	113900	121200	

* 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*
Newark, NJ HUD Metro FMR Area								
VERY LOW INCOME	31750	36300	40850	45350	49000	52650	56250	59900
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
38 YEAR TERM	38100	43500	48950	54400	58750	63100	67450	71800
ADJ. MEDIAN INC.**	63500	72600	81700	90700	98000	105300	112500	119800
Ocean City, NJ MSA								
VERY LOW INCOME	26150	29850	33600	37300	40300	43300	46300	49250
LOW INCOME	41800	47750	53750	59700	64500	69250	74050	78800
MODERATE INCOME	47300	53250	59250	65200	70000	74750	79550	84300
38 YEAR TERM	32150	36750	41350	45950	49650	53300	57000	60650
ADJ. MEDIAN INC.**	52300	59700	67200	74600	80600	86600	92600	98500
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA								
VERY LOW INCOME	28550	32600	36700	40750	44050	47300	50550	53800
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
38 YEAR TERM	34250	39100	44000	48900	52800	56700	60650	64550
ADJ. MEDIAN INC.**	57100	65200	73400	81500	88100	94600	101100	107600
Trenton-Ewing, NJ MSA								
VERY LOW INCOME	33500	38300	43100	47850	51700	55550	59350	63200
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
38 YEAR TERM	40200	45900	51650	57400	62000	66600	71200	75750
ADJ. MEDIAN INC.**	67000	76600	86200	95700	103400	111100	118700	126400
Vineland-Millville-Bridgeton, NJ MSA								
VERY LOW INCOME	23250	26600	29900	33200	35900	38550	41200	43850
LOW INCOME	37150	42500	47800	53100	57350	61600	65850	70100
MODERATE INCOME	42650	48000	53300	58600	62850	67100	71350	75600
38 YEAR TERM	28800	32900	37050	41150	44450	47750	51050	54300
ADJ. MEDIAN INC.**	46500	53200	59800	66400	71800	77100	82400	87700

* 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

34 NEW JERSEY

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

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

Allentown-Bethlehem-Easton, PA-NJ MSA - 10900
 Warren County, NJ HMFA - METRO10900MM5640
 Atlantic City-Hammonton, NJ MSA - 12100
 Atlantic City-Hammonton, NJ MSA - METRO12100M12100
 New York-Northern New Jersey-Long Island, NY-NJ-PA MSA
 Bergen-Passaic, NJ HMFA - METRO35620MM0875
 Jersey City, NJ HMFA - METRO35620MM3640
 Middlesex-Somerset-Hunterdon, NJ HMFA - METRO35620MM5015
 Monmouth-Ocean, NJ HMFA - METRO35620MM5190
 Newark, NJ HMFA - METRO35620MM5640
 Ocean City, NJ MSA - 36140
 Ocean City, NJ MSA - METRO36140M36140
 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA - 3798
 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA - METRO37980M37980
 Trenton-Ewing, NJ MSA - 45940
 Trenton-Ewing, NJ MSA - METRO45940M45940
 Vineland-Millville-Bridgeton, NJ MSA - 47220
 Vineland-Millville-Bridgeton, NJ MSA - METRO47220M47220

041-Warren
 001-Atlantic
 003-Bergen, 031-Passaic
 017-Hudson
 019-Hunterdon, 023-Middlesex, 035-Somerset
 025-Monmouth, 029-Ocean
 013-Essex, 027-Morris, 037-Sussex, 039-Union
 009-Cape May
 005-Burlington, 007-Camden, 015-Gloucester, 033-Salem
 021-Mercer
 011-Cumberland