

		----- 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*
Chattanooga, TN-GA MSA									
	VERY LOW INCOME	20300	23200	26100	29000	31350	33650	36000	38300
	LOW INCOME	32500	37100	41750	46400	50100	53800	57550	61250
	MODERATE INCOME	38000	42600	47250	51900	55600	59300	63050	66750
	38 YEAR TERM	24350	27850	31300	34800	37600	40350	43150	45950
	ADJ. MEDIAN INC.**	40600	46400	52200	58000	62700	67300	72000	76600
Clarksville, TN-KY MSA									
Clarksville, TN-KY HUD Metro FMR Area									
	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
Stewart County, TN HUD Metro FMR Area									
	VERY LOW INCOME	17550	20050	22550	25050	27100	29100	31100	33100
	LOW INCOME	28050	32100	36100	40100	43300	46500	49700	52950
	MODERATE INCOME	33550	37600	41600	45600	48800	52000	55200	58450
	38 YEAR TERM	21200	24250	27250	30300	32700	35150	37550	40000
	ADJ. MEDIAN INC.**	35100	40100	45100	50100	54200	58200	62200	66200
Cleveland, TN MSA									
	VERY LOW INCOME	18350	20950	23600	26200	28300	30400	32500	34600
	LOW INCOME	29350	33550	37750	41900	45250	48650	52000	55350
	MODERATE INCOME	34850	39050	43250	47400	50750	54150	57500	60850
	38 YEAR TERM	22000	25150	28300	31450	33950	36450	39000	41500
	ADJ. MEDIAN INC.**	36700	41900	47200	52400	56600	60800	65000	69200
Jackson, TN MSA									
	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
Johnson City, TN MSA									
	VERY LOW INCOME	17950	20500	23050	25600	27650	29700	31750	33800
	LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050
	MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550
	38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500
	ADJ. MEDIAN INC.**	35900	41000	46100	51200	55300	59400	63500	67600

* 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*
Kingsport-Bristol-Bristol, TN-VA MSA									
	VERY LOW INCOME	17600	20100	22600	25100	27150	29150	31150	33150
	LOW INCOME	28100	32100	36150	40150	43350	46550	49800	53000
	MODERATE INCOME	33600	37600	41650	45650	48850	52050	55300	58500
	38 YEAR TERM	21050	24100	27100	30100	32500	34900	37300	39750
	ADJ. MEDIAN INC.**	35200	40200	45200	50200	54300	58300	62300	66300
Knoxville, TN MSA									
	VERY LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
	LOW INCOME	34850	39800	44800	49750	53750	57700	61700	65650
	MODERATE INCOME	40350	45300	50300	55250	59250	63200	67200	71150
	38 YEAR TERM	26100	29850	33550	37300	40300	43250	46250	49250
	ADJ. MEDIAN INC.**	43600	49800	56000	62200	67200	72200	77200	82200
Memphis, TN-MS-AR MSA									
Memphis, TN-MS-AR 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
Morristown, TN MSA									
	VERY LOW INCOME	17300	19800	22250	24700	26700	28700	30650	32650
	LOW INCOME	27650	31600	35550	39500	42650	45800	49000	52150
	MODERATE INCOME	33150	37100	41050	45000	48150	51300	54500	57650
	38 YEAR TERM	20750	23700	26700	29650	32000	34400	36750	39150
	ADJ. MEDIAN INC.**	34600	39600	44500	49400	53400	57400	61300	65300
Nashville-Davidson--Murfreeseboro--Franklin, TN MSA									
Hickman County, TN HUD Metro FMR Area									
	VERY LOW INCOME	17350	19800	22300	24750	26750	28750	30700	32700
	LOW INCOME	27700	31700	35650	39600	42750	45950	49100	52250
	MODERATE INCOME	33200	37200	41150	45100	48250	51450	54600	57750
	38 YEAR TERM	22250	25400	28600	31750	34300	36850	39350	41900
	ADJ. MEDIAN INC.**	34700	39600	44600	49500	53500	57500	61400	65400
Macon County, TN HUD Metro FMR Area									
	VERY LOW INCOME	16500	18850	21200	23550	25450	27300	29200	31100
	LOW INCOME	26400	30150	33950	37700	40700	43750	46750	49750
	MODERATE INCOME	31900	35650	39450	43200	46200	49250	52250	55250
	38 YEAR TERM	19800	22600	25450	28250	30500	32750	35050	37300
	ADJ. MEDIAN INC.**	33000	37700	42400	47100	50900	54600	58400	62200

* 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*
Nashville-Davidson--Murfreesboro--Franklin, TN MSA									
	VERY LOW INCOME	23500	26850	30200	33550	36250	38950	41650	44300
	LOW INCOME	37600	42950	48350	53700	58000	62300	66600	70900
	MODERATE INCOME	43100	48450	53850	59200	63500	67800	72100	76400
	38 YEAR TERM	28200	32200	36250	40250	43450	46700	49900	53150
	ADJ. MEDIAN INC.**	47000	53700	60400	67100	72500	77900	83300	88600
Smith County, TN HUD Metro FMR Area									
	VERY LOW INCOME	19900	22750	25600	28400	30700	32950	35250	37500
	LOW INCOME	31800	36350	40900	45450	49100	52700	56350	60000
	MODERATE INCOME	37300	41850	46400	50950	54600	58200	61850	65500
	38 YEAR TERM	23850	27300	30700	34100	36850	39550	42300	45000
	ADJ. MEDIAN INC.**	39800	45500	51200	56800	61400	65900	70500	75000
Bedford County, TN									
	VERY LOW INCOME	17900	20450	23000	25550	27600	29650	31700	33750
	LOW INCOME	28650	32700	36800	40900	44150	47450	50700	54000
	MODERATE INCOME	34150	38200	42300	46400	49650	52950	56200	59500
	38 YEAR TERM	21450	24500	27600	30650	33100	35550	38000	40450
	ADJ. MEDIAN INC.**	35800	40900	46000	51100	55200	59300	63400	67500
Benton County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Bledsoe County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Campbell County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700

* 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*
Carroll County, TN									
	VERY LOW INCOME	17200	19650	22100	24550	26550	28500	30450	32450
	LOW INCOME	27500	31450	35350	39300	42450	45600	48750	51900
	MODERATE INCOME	33000	36950	40850	44800	47950	51100	54250	57400
	38 YEAR TERM	20600	23550	26500	29450	31800	34150	36500	38850
	ADJ. MEDIAN INC.**	34400	39300	44200	49100	53100	57000	60900	64900
Claiborne County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Clay County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Cocke County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Coffee County, TN									
	VERY LOW INCOME	18750	21400	24100	26750	28900	31050	33200	35350
	LOW INCOME	29950	34250	38500	42800	46200	49650	53050	56500
	MODERATE INCOME	35450	39750	44000	48300	51700	55150	58550	62000
	38 YEAR TERM	22450	25700	28900	32100	34650	37250	39800	42350
	ADJ. MEDIAN INC.**	37500	42800	48200	53500	57800	62100	66400	70700
Crockett County, TN									
	VERY LOW INCOME	16850	19250	21650	24050	26000	27900	29850	31750
	LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800
	MODERATE INCOME	32450	36300	40150	44000	47100	50150	53250	56300
	38 YEAR TERM	20200	23100	25950	28850	31150	33450	35750	38100
	ADJ. MEDIAN INC.**	33700	38500	43300	48100	52000	55800	59700	63500

* 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*	
Cumberland County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
DeKalb County, TN									
VERY LOW INCOME	16800	19200	21600	23950	25900	27800	29700	31650	
LOW INCOME	26800	30650	34450	38300	41350	44450	47500	50550	
MODERATE INCOME	32300	36150	39950	43800	46850	49950	53000	56050	
38 YEAR TERM	20150	23000	25900	28750	31050	33350	35650	37950	
ADJ. MEDIAN INC.**	33600	38400	43200	47900	51800	55600	59400	63300	
Decatur County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Dyer County, TN									
VERY LOW INCOME	17100	19550	22000	24400	26400	28350	30300	32250	
LOW INCOME	27350	31250	35150	39050	42150	45300	48400	51550	
MODERATE INCOME	32850	36750	40650	44550	47650	50800	53900	57050	
38 YEAR TERM	20500	23450	26350	29300	31650	34000	36350	38700	
ADJ. MEDIAN INC.**	34200	39100	44000	48800	52800	56700	60600	64500	
Fentress County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Franklin County, TN									
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	

* 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*
Gibson County, TN									
	VERY LOW INCOME	17800	20350	22900	25400	27450	29500	31500	33550
	LOW INCOME	28450	32500	36600	40650	43900	47150	50400	53650
	MODERATE INCOME	33950	38000	42100	46150	49400	52650	55900	59150
	38 YEAR TERM	21350	24400	27450	30500	32950	35400	37800	40250
	ADJ. MEDIAN INC.**	35600	40700	45800	50800	54900	59000	63000	67100
Giles County, TN									
	VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
	LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
	MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800
	38 YEAR TERM	22000	25150	28300	31450	33950	36500	39000	41500
	ADJ. MEDIAN INC.**	36700	42000	47200	52400	56600	60800	65000	69200
Greene County, TN									
	VERY LOW INCOME	16950	19350	21750	24150	26100	28050	29950	31900
	LOW INCOME	27050	30900	34800	38650	41750	44850	47950	51000
	MODERATE INCOME	32550	36400	40300	44150	47250	50350	53450	56500
	38 YEAR TERM	20800	23750	26750	29700	32100	34450	36850	39200
	ADJ. MEDIAN INC.**	33900	38700	43500	48300	52200	56100	59900	63800
Grundy County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Hancock County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Hardeman County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700

* 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*
Hardin County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Haywood County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Henderson County, TN									
	VERY LOW INCOME	17500	20000	22500	25000	27000	29000	31000	33000
	LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
	MODERATE INCOME	33500	37500	41500	45500	48700	51900	55100	58300
	38 YEAR TERM	21000	24000	27000	30000	32400	34800	37200	39600
	ADJ. MEDIAN INC.**	35000	40000	45000	50000	54000	58000	62000	66000
Henry County, TN									
	VERY LOW INCOME	17150	19600	22050	24500	26500	28450	30400	32350
	LOW INCOME	27450	31350	35300	39200	42350	45450	48600	51750
	MODERATE INCOME	32950	36850	40800	44700	47850	50950	54100	57250
	38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500
	ADJ. MEDIAN INC.**	34300	39200	44100	49000	53000	56900	60800	64700
Houston County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Humphreys County, TN									
	VERY LOW INCOME	18550	21200	23850	26450	28600	30700	32800	34950
	LOW INCOME	29600	33850	38050	42300	45700	49050	52450	55850
	MODERATE INCOME	35100	39350	43550	47800	51200	54550	57950	61350
	38 YEAR TERM	22250	25400	28600	31750	34300	36850	39350	41900
	ADJ. MEDIAN INC.**	37100	42400	47700	52900	57200	61400	65600	69900

* 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*	
Jackson County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Johnson County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Lake County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Lauderdale County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Lawrence County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Lewis County, TN									
VERY LOW INCOME	16950	19350	21750	24150	26100	28050	29950	31900	
LOW INCOME	27050	30900	34800	38650	41750	44850	47950	51000	
MODERATE INCOME	32550	36400	40300	44150	47250	50350	53450	56500	
38 YEAR TERM	21200	24250	27250	30300	32700	35150	37550	40000	
ADJ. MEDIAN INC.**	33900	38700	43500	48300	52200	56100	59900	63800	

* 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*
Lincoln County, TN									
	VERY LOW INCOME	19750	22600	25400	28200	30500	32750	35000	37250
	LOW INCOME	31550	36100	40600	45100	48700	52300	55900	59550
	MODERATE INCOME	37050	41600	46100	50600	54200	57800	61400	65050
	38 YEAR TERM	23700	27100	30450	33850	36550	39250	41950	44700
	ADJ. MEDIAN INC.**	39500	45200	50800	56400	61000	65500	70000	74500
Marshall County, TN									
	VERY LOW INCOME	20100	23000	25850	28700	31000	33300	35600	37900
	LOW INCOME	32150	36700	41300	45900	49550	53250	56900	60600
	MODERATE INCOME	37650	42200	46800	51400	55050	58750	62400	66100
	38 YEAR TERM	24100	27550	31000	34450	37200	39950	42700	45450
	ADJ. MEDIAN INC.**	40200	46000	51700	57400	62000	66600	71200	75800
Maury County, TN									
	VERY LOW INCOME	21550	24650	27700	30800	33250	35750	38200	40650
	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	45850	48800
	ADJ. MEDIAN INC.**	43100	49300	55400	61600	66500	71500	76400	81300
McMinn County, TN									
	VERY LOW INCOME	17750	20300	22850	25350	27400	29450	31450	33500
	LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
	MODERATE INCOME	33900	37950	42000	46050	49300	52550	55800	59050
	38 YEAR TERM	21300	24300	27350	30400	32850	35250	37700	40150
	ADJ. MEDIAN INC.**	35500	40600	45700	50700	54800	58900	62900	67000
McNairy County, TN									
	VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
	LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
	ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Meigs County, TN									
	VERY LOW INCOME	16400	18750	21100	23400	25300	27150	29050	30900
	LOW INCOME	26200	29950	33700	37450	40450	43450	46450	49450
	MODERATE INCOME	31700	35450	39200	42950	45950	48950	51950	54950
	38 YEAR TERM	19650	22500	25300	28100	30350	32600	34850	37100
	ADJ. MEDIAN INC.**	32800	37500	42200	46800	50600	54300	58100	61800

* 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*	
Monroe County, TN									
VERY LOW INCOME	16750	19150	21550	23900	25850	27750	29650	31550	
LOW INCOME	26800	30600	34450	38250	41300	44350	47450	50500	
MODERATE INCOME	32300	36100	39950	43750	46800	49850	52950	56000	
38 YEAR TERM	20100	22950	25850	28700	31000	33300	35600	37900	
ADJ. MEDIAN INC.**	33500	38300	43100	47800	51700	55500	59300	63100	
Moore County, TN									
VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750	
LOW INCOME	33700	38500	43350	48150	52000	55850	59700	63550	
MODERATE INCOME	39200	44000	48850	53650	57500	61350	65200	69050	
38 YEAR TERM	25850	29500	33200	36900	39850	42800	45750	48700	
ADJ. MEDIAN INC.**	42200	48200	54200	60200	65100	69900	74700	79500	
Morgan County, TN									
VERY LOW INCOME	16950	19350	21750	24150	26100	28050	29950	31900	
LOW INCOME	27050	30900	34800	38650	41750	44850	47950	51000	
MODERATE INCOME	32550	36400	40300	44150	47250	50350	53450	56500	
38 YEAR TERM	20500	23450	26350	29300	31650	34000	36350	38700	
ADJ. MEDIAN INC.**	33900	38700	43500	48300	52200	56100	59900	63800	
Obion County, TN									
VERY LOW INCOME	17800	20350	22900	25400	27450	29500	31500	33550	
LOW INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
MODERATE INCOME	33950	38000	42100	46150	49400	52650	55900	59150	
38 YEAR TERM	21350	24400	27450	30500	32950	35400	37800	40250	
ADJ. MEDIAN INC.**	35600	40700	45800	50800	54900	59000	63000	67100	
Overton County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Perry County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	

* 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*	
Pickett County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Putnam County, TN									
VERY LOW INCOME	17650	20200	22700	25200	27250	29250	31250	33300	
LOW INCOME	28200	32250	36250	40300	43500	46750	49950	53200	
MODERATE INCOME	33700	37750	41750	45800	49000	52250	55450	58700	
38 YEAR TERM	22700	25950	29200	32450	35050	37650	40250	42850	
ADJ. MEDIAN INC.**	35300	40400	45400	50400	54500	58500	62500	66600	
Rhea County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Roane County, TN									
VERY LOW INCOME	19350	22100	24850	27600	29850	32050	34250	36450	
LOW INCOME	30900	35300	39750	44150	47700	51200	54750	58300	
MODERATE INCOME	36400	40800	45250	49650	53200	56700	60250	63800	
38 YEAR TERM	23150	26500	29800	33100	35750	38400	41050	43700	
ADJ. MEDIAN INC.**	38700	44200	49700	55200	59700	64100	68500	72900	
Scott County, TN									
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850	
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300	
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800	
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950	
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700	
Sevier County, TN									
VERY LOW INCOME	18450	21100	23750	26400	28500	30600	32700	34800	
LOW INCOME	29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME	35100	39300	43550	47750	51150	54500	57900	61250	
38 YEAR TERM	22150	25300	28500	31650	34200	36700	39250	41800	
ADJ. MEDIAN INC.**	36900	42200	47500	52800	57000	61200	65400	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*
Van Buren County, TN								
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Warren County, TN								
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
LOW INCOME	26150	29900	33600	37350	40350	43350	46350	49300
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51850	54800
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34750	37000
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700
Wayne County, TN								
VERY LOW INCOME	16800	19200	21600	23950	25900	27800	29700	31650
LOW INCOME	26800	30650	34450	38300	41350	44450	47500	50550
MODERATE INCOME	32300	36150	39950	43800	46850	49950	53000	56050
38 YEAR TERM	20150	23000	25900	28750	31050	33350	35650	37950
ADJ. MEDIAN INC.**	33600	38400	43200	47900	51800	55600	59400	63300
Weakley County, TN								
VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30050	32000
LOW INCOME	27150	31050	34900	38800	41900	45000	48100	51200
MODERATE INCOME	32650	36550	40400	44300	47400	50500	53600	56700
38 YEAR TERM	20350	23300	26200	29100	31450	33750	36100	38400
ADJ. MEDIAN INC.**	34000	38800	43700	48500	52400	56300	60100	64000
White County, TN								
VERY LOW INCOME	16350	18700	21050	23350	25250	27100	29000	30850
LOW INCOME	26150	29900	33600	37350	40350	43350	46300	49300
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51800	54800
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34700	36950
ADJ. MEDIAN INC.**	32700	37400	42100	46700	50500	54200	58000	61700

* 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

47 TENNESSEE

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

Chattanooga, TN-GA MSA - 16860
 Chattanooga, TN-GA MSA - METRO16860M16860
 Clarksville, TN-KY MSA - 17300
 Clarksville, TN-KY HMFA - METRO17300M17300
 Stewart County, TN HMFA - METRO17300N47161
 Cleveland, TN MSA - 17420
 Cleveland, TN MSA - METRO17420M17420
 Jackson, TN MSA - 27180
 Jackson, TN MSA - METRO27180M27180
 Johnson City, TN MSA - 27740
 Johnson City, TN MSA - METRO27740M27740
 Kingsport-Bristol-Bristol, TN-VA MSA - 28700
 Kingsport-Bristol-Bristol, TN-VA MSA - METRO28700M28700
 Knoxville, TN MSA - 28940
 Knoxville, TN MSA - METRO28940M28940
 Memphis, TN-MS-AR MSA - 32820
 Memphis, TN-MS-AR HMFA - METRO32820M32820
 Morristown, TN MSA - 34100
 Morristown, TN MSA - METRO34100M34100
 Nashville-Davidson--Murfreesboro--Franklin, TN MSA - 3
 Hickman County, TN HMFA - METRO34980N47081
 Macon County, TN HMFA - METRO34980N47111
 Nashville-Davidson--Murfreesboro--Franklin, TN MSA - METRO34980M34980

 Smith County, TN HMFA - METRO34980N47159

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

065-Hamilton, 115-Marion, 153-Sequatchie
 125-Montgomery
 161-Stewart

 011-Bradley, 139-Polk

 023-Chester, 113-Madison

 019-Carter, 171-Unicoi, 179-Washington

 073-Hawkins, 163-Sullivan

 001-Anderson, 009-Blount, 093-Knox, 105-Loudon, 173-Union

 047-Fayette, 157-Shelby, 167-Tipton

 057-Grainger, 063-Hamblen, 089-Jefferson

 081-Hickman
 111-Macon
 015-Cannon, 021-Cheatham, 037-Davidson, 043-Dickson,
 147-Robertson, 149-Rutherford, 165-Sumner, 169-Trousdale,
 187-Williamson, 189-Wilson
 159-Smith

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

003-Bedford	005-Benton	007-Bledsoe	013-Campbell	017-Carroll
025-Claiborne	027-Clay	029-Cocke	031-Coffee	033-Crockett
035-Cumberland	041-DeKalb	039-Decatur	045-Dyer	049-Fentress
051-Franklin	053-Gibson	055-Giles	059-Greene	061-Grundy
067-Hancock	069-Hardeman	071-Hardin	075-Haywood	077-Henderson
079-Henry	083-Houston	085-Humphreys	087-Jackson	091-Johnson
095-Lake	097-Lauderdale	099-Lawrence	101-Lewis	103-Lincoln
117-Marshall	119-Maury	107-McMinn	109-McNairy	121-Meigs
123-Monroe	127-Moore	129-Morgan	131-Obion	133-Overton
135-Perry	137-Pickett	141-Putnam	143-Rhea	145-Roane
151-Scott	155-Sevier	175-Van Buren	177-Warren	181-Wayne
183-Weakley	185-White			