

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 1998 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED* FAMILY INCOME	HUD ESTIMATED 1998 MEDIAN FAMILY INCOME
0040	ABILENE, TX	29,317	37,500
0060	AGUADILLA, PR	8,253	11,800
0080	AKRON, OH	35,193	46,600
0120	ALBANY, GA	29,346	38,,400
0160	ALBANY-SCHENECTADY-TROY, NY	39,425	47,400
0200	ALBUQUERQUE, NM	31,959	44,700
0220	ALEXANDRIA, LA	25,049	33,600
0240	ALLENTOWN-BETHLEHEM-EASTON, PA	37,523	47,600
0280	ALTOONA, PA	28,368	35,400
0320	AMARILLO, TX	30,688	40,400
0380	ANCHORAGE, AK	50,109	59,200
0440	ANN ARBOR, MI	45,123	61,300
0450	ANNISTON, AL	28,340	37,500
0460	APPLETON-OSHKOSH-NEENAH, WI	37,202	50,500
0470	ARECIBO, PR	8,576	12,100
0480	ASHEVILLE, NC	30,367	40,500
0500	ATHENS, GA	31,965	40,700
0520	ATLANTA, GA	41,047	54,700
0560	ATLANTIC-CAPE MAY, NJ	39,034	46,700
0600	AUGUSTA-AIKEN, GA-SC	33,051	42,700
0640	AUSTIN-SAN MARCOS, TX	35,481	50,800
0680	BAKERSFIELD, CA	31,714	38,700
0720	BALTIMORE, MD	42,206	55,600
0730	BANGOR, ME	33,618	38,900
0740	BARNSTABLE-YARMOUTH, MA	38,056	44,700
0760	BATON ROUGE, LA	32,467	43,600
0840	BEAUMONT-PORT ARTHUR, TX	30,910	41,500
0860	BELLINGHAM, WA	35,007	46,100
0870	BENTON HARBOR, MI	32,219	44,200
0875	BERGEN-PASSAIC, NJ	52,659	67,000
0880	BILLINGS, MT	31,534	43,900
0920	BILOXI-GULFPORT-PASCAGOULA, MS	27,305	35,800
0960	BINGHAMTON, NY	35,873	41,200
1000	BIRMINGHAM, AL	32,038	44,000
1010	BISMARCK, ND	33,277	45,900
1020	BLOOMINGTON, IN	32,860	44,600

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1040	BLOOMINGTON-NORMAL, IL	39,762	58,700
1080	BOISE CITY, ID	32,339	48,000
1120	BOSTON, MA-NH	48,688	60,000
1125	BOULDER-LONGMONT, CO	43,782	63,100
1145	BRAZORIA, TX	39,344	51,600
1150	BREMERTON, WA	36,388	48,100
1160	BRIDGEPORT, CT	48,221	60,500
1200	BROCKTON, MA	44,405	53,900
1240	BROWNSVILLE-HARLINGEN-SAN BENITO, TX	18,731	25,600
1260	BRYAN-COLLEGE STATION, TX	31,057	39,600
1280	BUFFALO-NIAGARA FALLS, NY	34,831	44,000
1305	BURLINGTON, VT	41,968	48,900
1310	CAGUAS, PR	10,284	15,000
1320	CANTON-MASSILLON, OH	32,485	41,000
1350	CASPER, WY	32,471	41,200
1360	CEDAR RAPIDS, IA	38,143	53,600
1400	CHAMPAIGN-URBANA, IL	35,631	49,800
1440	CHARLESTON-NORTH CHARLESTON, SC	31,647	40,200
1480	CHARLESTON, WV	30,296	38,900
1520	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	36,307	49,600
1540	CHARLOTTESVILLE, VA	38,429	51,100
1560	CHATTANOOGA, TN-GA	30,637	41,600
1580	CHEYENNE, WY	32,588	43,800
1600	CHICAGO, IL	42,758	59,500
1620	CHICO-PARADISE, CA	28,314	35,300
1640	CINCINNATI, OH-KY-IN	36,658	51,500
1660	CLARKSVILLE-HOPKINSVILLE, TN-KY	26,324	36,800
1680	CLEVELAND-LORAIN-ELYRIA, OH	36,500	49,400
1720	COLORADO SPRINGS, CO	33,932	45,800
1740	COLUMBIA, MO	34,123	48,600
1760	COLUMBIA, SC	35,732	45,600
1800	COLUMBUS, GA-AL	27,820	36,800
1840	COLUMBUS, OH	36,792	50,600
1880	CORPUS CHRISTI, TX	28,499	38,200
1900	CUMBERLAND, MD-WV	27,016	33,700
1920	DALLAS, TX	38,754	54,400

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1930	DANBURY, CT	60,308	76,600
1950	DANVILLE, VA	28,683	36,800
1960	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	34,082	45,400
2000	DAYTON-SPRINGFIELD, OH	35,999	49,200
2020	DAYTONA BEACH, FL	29,722	38,500
2030	DECATUR, AL	31,211	43,000
2040	DECATUR, IL	34,862	44,300
2080	DENVER, CO	40,222	55,700
2120	DES MOINES, IA	37,304	53,500
2160	DETROIT, MI	40,727	57,200
2180	DOTHAN, AL	28,928	38,700
2190	DOVER, DE	33,594	43,400
2200	DUBUQUE, IA	33,828	47,700
2240	DULUTH-SUPERIOR, MN-WI	30,561	42,600
2281	DUTCHESS COUNTY, NY	49,305	56,600
2290	EAU CLAIRE, WI	31,613	42,100
2320	EL PASO, TX	24,057	32,000
2330	ELKHART-GOSHEN, IN	35,153	48,200
2335	ELMIRA, NY	32,015	40,100
2340	ENID, OK	28,220	35,300
2360	ERIE, PA	32,145	39,100
2400	EUGENE-SPRINGFIELD, OR	30,763	39,700
2440	EVANSVILLE-HENDERSON, IN-KY	33,523	43,700
2520	FARGO-MOORHEAD, ND-MN	33,819	46,400
2560	FAYETTEVILLE, NC	27,966	35,800
2580	FAYETTEVILLE-SPRINGDALE-ROGERS, AR	29,073	40,300
2600	FITCHBURG-LEOMINSTER, MA	39,551	48,200
2620	FLAGSTAFF, AZ-UT	30,286	42,600
2640	FLINT, MI	36,760	49,700
2650	FLORENCE, AL	28,843	37,800
2655	FLORENCE, SC	28,719	38,900
2670	FORT COLLINS-LOVELAND, CO	36,932	50,900
2680	FORT LAUDERDALE, FL	36,801	49,200
2700	FORT MYERS-CAPE CORAL, FL	32,310	41,800
2710	FORT PIERCE-PORT ST. LUCIE, FL	33,541	44,500
2720	FORT SMITH, AR-OK	26,404	34,900

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2750	FORT WALTON BEACH, FL	31,663	39,900
2760	FORT WAYNE, IN	36,533	48,800
2800	FORT WORTH-ARLINGTON, TX	37,571	52,000
2840	FRESNO, CA	30,012	36,500
2880	GADSDEN, AL	27,072	34,900
2900	GAINESVILLE, FL	31,403	39,900
2920	GALVESTON-TEXAS CITY, TX	35,403	49,100
2960	GARY, IN	36,921	49,000
2975	GLENS FALLS, NY	34,038	39,900
2980	GOLDSBORO, NC	27,445	36,900
2985	GRAND FORKS, ND-MN	29,793	40,800
2995	GRAND JUNCTION, CO	27,637	37,900
3000	GRAND RAPIDS-MUSKEGON-HOLLAND, MI	36,722	50,100
3040	GREAT FALLS, MT	27,902	37,100
3060	GREELEY, CO	30,801	41,300
3080	GREEN BAY, WI	37,121	50,900
3120	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	34,869	45,500
3150	GREENVILLE, NC	30,167	40,000
3160	GREENVILLE-SPARTANBURG-ANDERSON, SC	32,471	43,700
3180	HAGERSTOWN, MD	34,615	43,800
3200	HAMILTON-MIDDLETOWN, OH	38,674	51,600
3240	HARRISBURG-LEBANON-CARLISLE, PA	37,389	46,500
3280	HARTFORD, CT	48,418	58,900
3285	HATTIESBURG, MS	24,469	32,800
3290	HICKORY-MORGANTON-LENOIR, NC	31,514	41,200
3320	HONOLULU, HI	45,313	59,600
3350	HOUMA, LA	24,464	32,500
3360	HOUSTON, TX	36,886	50,400
3400	HUNTINGTON-ASHLAND, WV-KY-OH	26,374	32,900
3440	HUNTSVILLE, AL	37,650	52,100
3480	INDIANAPOLIS, IN	37,198	51,100
3500	IOWA CITY, IA	39,606	54,900
3520	JACKSON, MI	33,968	44,900
3560	JACKSON, MS	31,575	43,300
3580	JACKSON, TN	28,349	39,800
3600	JACKSONVILLE, FL	34,276	44,700

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3605	JACKSONVILLE, NC	24,857	32,100
3610	JAMESTOWN, NY	29,927	36,300
3620	JANESVILLE-BELOIT, WI	35,605	50,400
3640	JERSEY CITY, NJ	35,250	47,700
3660	JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	27,236	35,500
3680	JOHNSTOWN, PA	26,144	30,200
3700	JONESBORO, AR	27,169	37,600
3710	JOPLIN, MO	26,193	37,500
3720	KALAMAZOO-BATTLE CREEK, MI	34,702	45,100
3740	KANKAKEE, IL	33,561	46,600
3760	KANSAS CITY, MO-KS	37,652	52,600
3800	KENOSHA, WI	35,657	47,400
3810	KILLEEN-TEMPLE, TX	26,430	36,600
3840	KNOXVILLE, TN	30,967	42,300
3850	KOKOMO, IN	36,770	50,800
3870	LA CROSSE, WI-MN	33,226	43,500
3880	LAFAYETTE, LA	24,153	33,300
3920	LAFAYETTE, IN	34,977	48,700
3960	LAKE CHARLES, LA	29,180	39,100
3980	LAKELAND-WINTER HAVEN, FL	28,966	38,700
4000	LANCASTER, PA	37,791	46,200
4040	LANSING-EAST LANSING, MI	38,660	50,200
4080	LAREDO, TX	19,527	27,700
4100	LAS CRUCES, NM	24,721	32,900
4120	LAS VEGAS, NV-AZ	33,965	46,900
4150	LAWRENCE, KS	35,632	48,300
4160	LAWRENCE, MA-NH	46,609	56,700
4200	LAWTON, OK	26,756	35,500
4240	LEWISTON-AUBURN, ME	32,040	37,500
4280	LEXINGTON, KY	32,687	44,700
4320	LIMA, OH	33,291	43,900
4360	LINCOLN, NE	36,467	51,900
4400	LITTLE ROCK-NORTH LITTLE ROCK, AR	31,598	43,500
4420	LONGVIEW-MARSHALL, TX	28,627	37,600
4480	LOS ANGELES-LONG BEACH, CA	39,035	49,800
4520	LOUISVILLE, KY-IN	32,975	44,600

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4560	LOWELL, MA-NH	48,399	59,200
4600	LUBBOCK, TX	30,380	39,700
4640	LYNCHBURG, VA	31,863	40,900
4680	MACON, GA	32,971	41,200
4720	MADISON, WI	41,529	58,000
4760	MANCHESTER, NH	43,942	52,300
4800	MANSFIELD, OH	31,682	40,900
4840	MAYAGUEZ, PR	9,689	12,500
4880	MCALLEN-EDINBURG-MISSION, TX	17,619	25,500
4890	MEDFORD-ASHLAND, OR	29,801	38,000
4900	MELBOURNE-TITUSVILLE-PALM BAY, FL	35,402	45,300
4920	MEMPHIS, TN-AR-MS	31,990	45,000
4940	MERCED, CA	28,269	35,700
5000	MIAMI, FL	31,113	39,200
5015	MIDDLESEX-SOMERSET-HUNTERDON, NJ	55,147	72,900
5080	MILWAUKEE-WAUKESHA, WI	39,005	53,900
5120	MINNEAPOLIS-ST. PAUL, MN-WI	43,063	60,800
5160	MOBILE, AL	28,192	37,600
5170	MODESTO, CA	32,923	42,400
5190	MONMOUTH-OCEAN, NJ	46,616	57,700
5200	MONROE, LA	26,285	35,100
5240	MONTGOMERY, AL	32,049	43,700
5280	MUNCIE, IN	31,724	42,200
5330	MYRTLE BEACH, SC	28,504	37,300
5345	NAPLES, FL	38,428	54,100
5350	NASHUA, NH	49,951	59,600
5360	NASHVILLE, TN	35,797	50,100
5380	NASSAU-SUFFOLK, NY	56,726	70,200
5400	NEW BEDFORD, MA	33,927	40,900
5480	NEW HAVEN-MERIDEN, CT	46,805	57,200
5520	NEW LONDON-NORWICH, CT-RI	42,416	52,300
5560	NEW ORLEANS, LA	29,212	38,800
5600	NEW YORK, NY	37,515	49,800
5640	NEWARK, NJ	50,047	64,700
5660	NEWBURGH, NY-PA	42,859	52,500
5720	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	34,688	44,600

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5775	OAKLAND, CA	47,516	63,300
5790	OCALA, FL	26,089	34,600
5800	ODESSA-MIDLAND, TX	30,955	37,700
5880	OKLAHOMA CITY, OK	32,406	41,300
5910	OLYMPIA, WA	35,859	49,000
5920	OMAHA, NE-IA	36,011	52,200
5945	ORANGE COUNTY, CA	51,269	65,800
5960	ORLANDO, FL	34,389	44,500
5990	OWENSBORO, KY	29,696	38,800
6015	PANAMA CITY, FL	28,217	37,200
6020	PARKERSBURG-MARIETTA, WV-OH	30,290	38,600
6080	PENSACOLA, FL	29,922	38,800
6120	PEORIA-PEKIN, IL	36,406	48,100
6160	PHILADELPHIA, PA-NJ	41,908	52,900
6200	PHOENIX-MESA, AZ	35,425	48,300
6240	PINE BLUFF, AR	26,361	35,100
6280	PITTSBURGH, PA	32,787	40,900
6320	PITTSFIELD, MA	39,104	44,200
6340	POCATELLO, ID	31,725	42,200
6360	PONCE, PR	8,455	11,900
6400	PORTLAND, ME	39,346	46,400
6440	PORTLAND-VANCOUVER, OR-WA	36,705	49,600
6450	PORTSMOUTH-ROCHESTER, NH-ME	40,510	48,500
6480	PROVIDENCE-FALL RIVER-WARWICK, RI-MA	38,773	46,900
6520	PROVO-OREM, UT	30,536	43,700
6560	PUEBLO, CO	25,784	35,300
6580	PUNTA GORDA, FL	29,522	38,700
6600	RACINE, WI	37,992	51,100
6640	RALEIGH-DURHAM-CHAPEL HILL, NC	39,723	54,700
6660	RAPID CITY, SD	29,570	41,400
6680	READING, PA	37,755	46,500
6690	REDDING, CA	30,333	37,100
6720	RENO, NV	38,225	53,100
6740	RICHLAND-KENNEWICK-PASCO, WA	35,709	47,800
6760	RICHMOND-PETERSBURG, VA	40,195	52,600
6780	RIVERSIDE-SAN BERNARDINO, CA	37,274	46,500

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6800	ROANOKE, VA	34,942	45,900
6820	ROCHESTER, MN	43,197	60,400
6840	ROCHESTER, NY	40,519	48,800
6880	ROCKFORD, IL	37,078	49,700
6895	ROCKY MOUNT, NC	28,912	39,200
6920	SACRAMENTO, CA	38,850	51,400
6960	SAGINAW-BAY CITY-MIDLAND, MI	34,727	46,500
6980	ST. CLOUD, MN	32,693	45,300
7000	ST. JOSEPH, MO	28,721	38,900
7040	ST. LOUIS, MO-IL	37,995	51,000
7080	SALEM, OR	31,452	42,200
7120	SALINAS, CA	36,223	48,200
7160	SALT LAKE CITY-OGDEN, UT	35,240	48,200
7200	SAN ANGELO, TX	28,571	39,000
7240	SAN ANTONIO, TX	29,898	39,800
7320	SAN DIEGO, CA	39,798	50,800
7360	SAN FRANCISCO, CA	49,282	68,600
7400	SAN JOSE, CA	53,771	77,200
7440	SAN JUAN-BAYAMON, PR	11,482	16,100
7460	SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	37,087	46,200
7480	SANTA BARBARA-SANTA MARIA-LOMPOC, CA	41,289	51,400
7485	SANTA CRUZ-WATSONVILLE, CA	43,131	58,700
7490	SANTA FE, NM	38,146	54,700
7500	SANTA ROSA, CA	41,961	54,300
7510	SARASOTA-BRADENTON, FL	33,128	43,300
7520	SAVANNAH, GA	31,881	40,200
7560	SCRANTON--WILKES-BARRE--HAZLETON, PA	30,676	38,900
7600	SEATTLE-BELLEVUE-EVERETT, WA	43,103	59,000
7610	SHARON, PA	29,347	35,000
7620	SHEBOYGAN, WI	36,708	50,500
7640	SHERMAN-DENISON, TX	30,114	39,100
7680	SHREVEPORT-BOSSIER CITY, LA	27,402	36,600
7720	SIOUX CITY, IA-NE	30,450	45,000
7760	SIOUX FALLS, SD	34,101	48,500
7800	SOUTH BEND, IN	34,206	46,800
7840	SPOKANE, WA	31,784	42,000

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7880	SPRINGFIELD, IL	37,373	52,500
7920	SPRINGFIELD, MO	29,389	41,600
8000	SPRINGFIELD, MA	38,097	45,500
8040	STAMFORD-NORWALK, CT	69,403	89,300
8050	STATE COLLEGE, PA	34,313	40,900
8080	STEUBENVILLE-WEIRTON, OH-WV	29,169	36,200
8120	STOCKTON-LODI, CA	34,701	43,700
8140	SUMTER, SC	25,684	33,100
8160	SYRACUSE, NY	36,672	44,500
8200	TACOMA, WA	35,108	47,300
8240	TALLAHASSEE, FL	34,476	45,900
8280	TAMPA-ST. PETERSBURG-CLEARWATER, FL	31,244	42,000
8320	TERRE HAUTE, IN	29,561	38,900
8360	TEXARKANA, TX-TEXARKANA, AR	28,088	36,300
8400	TOLEDO, OH	35,775	47,400
8440	TOPEKA, KS	35,987	50,800
8480	TRENTON, NJ	48,490	63,000
8520	TUCSON, AZ	30,985	41,700
8560	TULSA, OK	32,578	41,400
8600	TUSCALOOSA, AL	30,135	39,800
8640	TYLER, TX	31,042	41,200
8680	UTICA-ROME, NY	31,702	37,700
8720	VALLEJO-FAIRFIELD-NAPA, CA	42,468	51,800
8735	VENTURA, CA	50,103	63,100
8750	VICTORIA, TX	31,686	41,600
8760	VINELAND-MILLVILLE-BRIDGETON, NJ	34,572	43,900
8780	VISALIA-TULARE-PORTERVILLE, CA	26,697	33,800
8800	WACO, TX	28,954	40,300
8840	WASHINGTON, DC-MD-VA-WV	52,807	72,300
8880	WATERBURY, CT	45,198	54,700
8920	WATERLOO-CEDAR FALLS, IA	32,438	43,500
8940	WAUSAU, WI	34,988	48,000
8960	WEST PALM BEACH-BOCA RATON, FL	38,539	51,200
9000	WHEELING, WV-OH	27,288	34,100
9040	WICHITA, KS	35,931	49,000
9080	WICHITA FALLS, TX	28,853	37,400

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9140	WILLIAMSPORT, PA	30,462	36,500
9160	WILMINGTON-NEWARK, DE-MD	44,332	60,000
9200	WILMINGTON, NC	31,537	41,300
9240	WORCESTER, MA-CT	42,220	51,000
9260	YAKIMA, WA	27,507	36,800
9270	YOLO, CA	36,866	52,500
9280	YORK, PA	37,590	46,000
9320	YOUNGSTOWN-WARREN, OH	30,605	40,300
9340	YUBA CITY, CA	27,665	35,000
9360	YUMA, AZ	25,648	33,500
9999	nonmetro portion of ALABAMA	24,500	32,600
9999	nonmetro portion of ALASKA	44,045	50,100
9999	nonmetro portion of ARIZONA	23,997	31,200
9999	nonmetro portion of ARKANSAS	22,208	30,100
9999	nonmetro portion of CALIFORNIA	29,946	36,500
9999	nonmetro portion of COLORADO	28,257	39,000
9999	nonmetro portion of CONNECTICUT	43,591	53,000
9999	nonmetro portion of DELAWARE	31,112	40,200
9999	nonmetro portion of FLORIDA	25,874	33,300
9999	nonmetro portion of GEORGIA	26,690	34,600
9999	nonmetro portion of HAWAII	37,990	50,200
9999	nonmetro portion of IDAHO	27,799	37,400
9999	nonmetro portion of ILLINOIS	29,693	39,500
9999	nonmetro portion of INDIANA	30,800	41,100
9999	nonmetro portion of IOWA	29,303	41,200
9999	nonmetro portion of KANSAS	28,067	38,200
9999	nonmetro portion of KENTUCKY	22,542	29,800
9999	nonmetro portion of LOUISIANA	21,177	28,000
9999	nonmetro portion of MAINE	30,719	35,900
9999	nonmetro portion of MARYLAND	33,695	44,100
9999	nonmetro portion of MASSACHUSETTS	37,765	44,900
9999	nonmetro portion of MICHIGAN	27,893	37,100
9999	nonmetro portion of MINNESOTA	28,933	40,500
9999	nonmetro portion of MISSISSIPPI	21,994	29,800
9999	nonmetro portion of MISSOURI	24,324	34,000
9999	nonmetro portion of MONTANA	27,349	36,100

\*REFLECTS 1998 GEOGRAPHY AS DEFINED BY OMB

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 1998 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED* FAMILY INCOME	HUD ESTIMATED 1998 MEDIAN FAMILY INCOME
9999	nonmetro portion of NEBRASKA	27,623	39,300
9999	nonmetro portion of NEVADA	35,577	49,500
9999	nonmetro portion of NEW HAMPSHIRE	36,623	43,400
9999	nonmetro portion of NEW MEXICO	23,165	30,600
9999	nonmetro portion of NEW YORK	31,472	37,700
9999	nonmetro portion of NORTH CAROLINA	27,206	36,100
9999	nonmetro portion of NORTH DAKOTA	26,194	35,800
9999	nonmetro portion of OHIO	30,562	40,500
9999	nonmetro portion of OKLAHOMA	24,139	31,100
9999	nonmetro portion of OREGON	28,125	36,500
9999	nonmetro portion of PENNSYLVANIA	28,934	35,200
9999	nonmetro portion of RHODE ISLAND	40,639	46,400
9999	nonmetro portion of SOUTH CAROLINA	26,904	35,900
9999	nonmetro portion of SOUTH DAKOTA	25,547	36,800
9999	nonmetro portion of TENNESSEE	24,935	34,500
9999	nonmetro portion of TEXAS	24,585	32,100
9999	nonmetro portion of UTAH	30,183	38,500
9999	nonmetro portion of VERMONT	32,453	38,200
9999	nonmetro portion of VIRGINIA	28,301	35,900
9999	nonmetro portion of WASHINGTON	29,671	37,300
9999	nonmetro portion of WEST VIRGINIA	22,654	28,200
9999	nonmetro portion of WISCONSIN	30,290	41,800
9999	nonmetro portion of WYOMING	32,096	41,900
9999	nonmetro portion of AMERICA SAMOA		
9999	nonmetro portion of GUAM		
9999	nonmetro portion of NORTHERN MARIANA ISLAND		
9999	nonmetro portion of PALAU		
9999	nonmetro portion of PUERTO RICO	7,717	11,100
9999	nonmetro portion of VIRGIN ISLANDS		

\*REFLECTS 1998 GEOGRAPHY AS DEFINED BY OMB