

	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	29800	34100	38350	42600	46000	49400	52800	56250
LOW INCOME	44800	51200	57600	64000	69100	74250	79350	84500
MODERATE INCOME	50300	56700	63100	69500	74600	79750	84850	90000
38 YEAR TERM	35750	40900	46000	51100	55200	59300	63350	67450
ADJ. MEDIAN INC.**	59600	68200	76700	85300	92000	98800	105600	112500
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	58300	62800	67500	72100	76800
Bay City, MI MSA								
VERY LOW INCOME	19800	22600	25450	28250	30500	32750	35050	37300
LOW INCOME	31650	36150	40700	45300	48800	52450	56050	59650
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
38 YEAR TERM	23750	27100	30500	33900	36600	39300	42050	44750
ADJ. MEDIAN INC.**	39600	45200	50900	56500	61000	65500	70100	74600
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	44800	51200	57600	64000	69100	74250	79350	84500
MODERATE INCOME	50300	56700	63100	69500	74600	79750	84850	90000
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
Genesee								
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

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	21600	24700	27750	30850	33300	35800	38250	40700
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
38 YEAR TERM	25900	29600	33300	37000	39950	42900	45900	48850
ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400

Kent

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	20550	23500	26400	29350	31700	34050	36400	38750
LOW INCOME	32850	37550	42250	46950	50700	54450	58250	62000
MODERATE INCOME	38350	43050	47750	52450	56200	59950	63750	67500
38 YEAR TERM	24650	28200	31700	35200	38050	40850	43650	46500
ADJ. MEDIAN INC.**	41100	47000	52800	58700	63400	68100	72800	77500

Newaygo County, MI HUD Metro FMR Area

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

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	20900	23900	26850	29850	32250	34650	37000	39400
LOW INCOME	33450	38200	43000	47750	51550	55400	59200	63050
MODERATE INCOME	38950	43700	48500	53250	57050	60900	64700	68550
38 YEAR TERM	25050	28650	32200	35800	38650	41550	44400	47250
ADJ. MEDIAN INC.**	41800	47800	53700	59700	64500	69300	74000	78800

\* 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

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	22000	25150	28300	31450	33950	36500	39000	41500
LOW INCOME	35200	40250	45250	50300	54300	58350	62350	66400
MODERATE INCOME	40700	45750	50750	55800	59800	63850	67850	71900
38 YEAR TERM	26450	30200	34000	37750	40750	43800	46800	49850
ADJ. MEDIAN INC.**	44000	50300	56600	62900	67900	73000	78000	83000

Lansing-East Lansing, MI MSA

VERY LOW INCOME	23450	26800	30150	33500	36200	38850	41550	44200
LOW INCOME	37500	42900	48250	53600	57900	62200	66450	70750
MODERATE INCOME	43000	48400	53750	59100	63400	67700	71950	76250
38 YEAR TERM	28150	32150	36200	40200	43400	46650	49850	53050
ADJ. MEDIAN INC.**	46900	53600	60300	67000	72400	77700	83100	88400

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	19600	22400	25200	28000	30250	32500	34700	36950
LOW INCOME	31350	35850	40300	44800	48400	51950	55550	59150
MODERATE INCOME	36850	41350	45800	50300	53900	57450	61050	64650
38 YEAR TERM	23500	26900	30250	33600	36300	39000	41650	44350
ADJ. MEDIAN INC.**	39200	44800	50400	56000	60500	65000	69400	73900

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

Saginaw

\* 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

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	19450	22200	25000	27750	29950	32200	34400	36650
LOW INCOME	31100	35500	39950	44400	47950	51500	55050	58600
MODERATE INCOME	36600	41000	45450	49900	53450	57000	60550	64100
38 YEAR TERM	23300	26650	29950	33300	35950	38650	41300	43950
ADJ. MEDIAN INC.**	38900	44400	50000	55500	59900	64400	68800	73300

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	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

Alleghan County, MI

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

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	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 D 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*
Arenac 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														
Baraga 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														
Benzie 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														
Branch County, MI																							
	VERY LOW INCOME	19050	21750	24500	27200	29400	31550	33750	35900														
	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	43500	49000	54400	58800	63100	67500	71800														
Charlevoix County, MI																							
	VERY LOW INCOME	19950	22800	25650	28500	30800	33050	35350	37600														
	LOW INCOME	31900	36500	41050	45600	49250	52900	56550	60200														
	MODERATE INCOME	37400	42000	46550	51100	54750	58400	62050	65700														
	38 YEAR TERM	23950	27350	30800	34200	36950	39650	42400	45150														
	ADJ. MEDIAN INC.**	39900	45600	51300	57000	61600	66100	70700	75200														
Cheboygan 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	2	3	4	5	6	7	8	PERSON*
<b>Chippewa 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>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								18500	21100	23750	26400	28500	30600	32750	34850	
LOW INCOME								29600	33800	38050	42250	45650	49000	52400	55750	
MODERATE INCOME								35100	39300	43550	47750	51150	54500	57900	61250	
38 YEAR TERM								22200	25350	28550	31700	34250	36750	39300	41850	
ADJ. MEDIAN INC.**								37000	42200	47500	52800	57000	61200	65500	69700	
<b>Dickinson County, MI</b>																
VERY LOW INCOME								18750	21450	24100	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.**								37500	42900	48200	53600	57900	62200	66500	70800	
<b>Emmet County, MI</b>																
VERY LOW INCOME								20550	23500	26400	29350	31700	34050	36400	38750	
LOW INCOME								32850	37550	42250	46950	50700	54450	58250	62000	
MODERATE INCOME								38350	43050	47750	52450	56200	59950	63750	67500	
38 YEAR TERM								24650	28200	31700	35200	38050	40850	43650	46500	
ADJ. MEDIAN INC.**								41100	47000	52800	58700	63400	68100	72800	77500	

\* 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	22150	25300	28500	31650	34200	36700	39250	41800
LOW INCOME	35450	40500	45600	50650	54700	58750	62800	66850
MODERATE INCOME	40950	46000	51100	56150	60200	64250	68300	72350
38 YEAR TERM	26600	30400	34200	38000	41050	44100	47100	50150
ADJ. MEDIAN INC.**	44300	50600	57000	63300	68400	73400	78500	83600

Gratiot 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

Hillsdale County, MI

VERY LOW INCOME	18850	21500	24200	26900	29050	31200	33350	35500
LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850
MODERATE INCOME	35650	39950	44250	48550	52000	55450	58900	62350
38 YEAR TERM	22600	25850	29050	32300	34900	37450	40050	42650
ADJ. MEDIAN INC.**	37700	43000	48400	53800	58100	62400	66700	71000

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

	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	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																
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	19850	22700	25500	28350	30600	32900	35150	37400																
LOW INCOME	31750	36300	40800	45350	49000	52600	56250	59850																
MODERATE INCOME	37250	41800	46300	50850	54500	58100	61750	65350																
38 YEAR TERM	23800	27200	30600	34000	36700	39450	42150	44900																
ADJ. MEDIAN INC.**	39700	45400	51000	56700	61200	65800	70300	74800																
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	2	3	4	5	6	7	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								22600	25800	29050	32250	34850	37400	40000	42550	
LOW INCOME								36100	41300	46450	51600	55750	59850	64000	68100	
MODERATE INCOME								41600	46800	51950	57100	61250	65350	69500	73600	
38 YEAR TERM								27100	30950	34850	38700	41800	44900	48000	51100	
ADJ. MEDIAN INC.**								45200	51600	58100	64500	69700	74800	80000	85100	
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								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	
Manistee 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

P R O G R A M 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON\*

Marquette County, MI

VERY LOW INCOME	20500	23450	26350	29300	31650	34000	36350	38700
LOW INCOME	32850	37500	42200	46900	50650	54400	58150	61900
MODERATE INCOME	38350	43000	47700	52400	56150	59900	63650	67400
38 YEAR TERM	24600	28100	31650	35150	37950	40750	43600	46400
ADJ. MEDIAN INC.**	41000	46900	52700	58600	63300	68000	72700	77400

Mason 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

Mecosta 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

Menominee 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

Midland County, MI

VERY LOW INCOME	22950	26200	29500	32750	35350	38000	40600	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	70700	76000	81200	86500

Missaukee 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  
\*\* RRS 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

	P	R	O	G	R	A	M	1	2	3	4	5	6	7	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								19500	22300	25050	27850	30100	32300	34550	36750	
LOW INCOME								31200	35650	40100	44550	48100	51700	55250	58800	
MODERATE INCOME								36700	41150	45600	50050	53600	57200	60750	64300	
38 YEAR TERM								23400	26700	30050	33400	36050	38750	41400	44100	
ADJ. MEDIAN INC.**								39000	44600	50100	55700	60200	64600	69100	73500	
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

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	20350	23250	26150	29050	31350	33700	36000	38350
LOW INCOME	32550	37200	41850	46500	50200	53950	57650	61400
MODERATE INCOME	38050	42700	47350	52000	55700	59450	63150	66900
38 YEAR TERM	24400	27900	31350	34850	37650	40450	43200	46000
ADJ. MEDIAN INC.**	40700	46500	52300	58100	62700	67400	72000	76700

St. Joseph County, MI

VERY LOW INCOME	18950	21650	24350	27050	29200	31400	33550	35700
LOW INCOME	30300	34650	38950	43300	46750	50250	53700	57150
MODERATE INCOME	35800	40150	44450	48800	52250	55750	59200	62650
38 YEAR TERM	22700	25950	29200	32450	35050	37650	40250	42850
ADJ. MEDIAN INC.**	37900	43300	48700	54100	58400	62800	67100	71400

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