	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
		---------- AJUSTEDINCOME LIMITS ----------							
Atlantic--Cape May, NJ PMSA									
	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	40000	42950	45900	48850
	ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400
Bergen--Passaic, NJ PMSA									
	VERY LOW INCOME	29250	33400	37600	41750	45100	48450	51750	55100
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	35050	40100	45100	50100	54100	58100	62100	66150
	ADJ. MEDIAN INC.**	58500	66800	75200	83500	90200	96900	103500	110200
Jersey City, NJ PMSA									
	VERY LOW INCOME	21650	24700	27800	30900	33350	35850	38300	40800
	LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250
	MODERATE INCOME	40100	45050	50000	54950	58900	62850	66800	70750
	38 YEAR TERM	25250	28850	32450	36050	38950	41850	44700	47600
	ADJ. MEDIAN INC.**	43300	49400	55600	61800	66700	71700	76600	81600
Middlesex--Somerset--Hunterdon, NJ PMSA									
	VERY LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	38650	44150	49700	55200	59600	64050	68450	72850
	ADJ. MEDIAN INC.**	64400	73600	82800	92000	99400	106700	114100	121400
Monmouth--Ocean, NJ PMSA									
	VERY LOW INCOME	27350	31300	35200	39100	42250	45350	48500	51600
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	32850	37550	42250	46900	50650	54450	58200	61950
	ADJ. MEDIAN INC.**	54700	62600	70400	78200	84500	90700	97000	103200
Newark, NJ PMSA									
	VERY LOW INCOME	28100	32100	36150	40150	43350	46550	49800	53000
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	33750	38550	43350	48200	52050	55900	59750	63600
	ADJ. MEDIAN INC.**	56200	64200	72300	80300	86700	93100	99600	106000

* 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

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
		AJUSTED INCOME LIMITS							
Philadelphia, PA--NJ PMSA									
	VERY LOW INCOME	24100	27500	30950	34400	37150	39900	42650	45400
	LOW INCOME	38550	44050	49550	55050	59450	63850	68250	72650
	MODERATE INCOME	44050	49550	55050	60550	64950	69350	73750	78150
	38 YEAR TERM	28900	33000	37150	41300	44600	47900	51200	54500
	ADJ. MEDIAN INC.**	48200	55000	61900	68800	74300	79800	85300	90800
Trenton, NJ PMSA									
	VERY LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	35200	40200	45250	50300	54300	58300	62350	66350
	ADJ. MEDIAN INC.**	58700	67000	75400	83800	90500	97200	103900	110600
Vineland--Millville--Bridgeton, NJ PMSA									
	VERY LOW INCOME	18600	21300	23950	26600	28750	30850	33000	35100
	LOW INCOME	29800	34050	38300	42550	45950	49350	52750	56200
	MODERATE INCOME	35300	39550	43800	48050	51450	54850	58250	61700
	38 YEAR TERM	22350	25550	28750	31900	34450	37050	39600	42150
	ADJ. MEDIAN INC.**	37200	42600	47900	53200	57500	61700	66000	70200

U.S. DEPT. OF HUD FY 2004 INCOME LIMITS AREA DEFINITIONS
STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - NEW JERSEY

------PMSA/MSA METROPOLITAN AREAS------	----------COUNTIES----------
PMSA: Atlantic-Cape May, NJ	Atlantic, Cape May
PMSA: Bergen-Passaic, NJ	Bergen, Passaic
PMSA: Jersey City, NJ	Hudson
PMSA: Middlesex-Somerset-Hunterdon, NJ	Hunterdon, Middlesex, Somerset
PMSA: Monmouth-Ocean, NJ	Monmouth, Ocean
PMSA: Newark, NJ	Essex, Morris, Sussex, Union, Warren
PMSA: Philadelphia, PA-NJ	Burlington, Camden, Gloucester, Salem
PMSA: Trenton, NJ	Mercer
PMSA: Vineland-Millville-Bridgeton, NJ	Cumberland

* 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