U. S. Department of Housing and Urban Development

Special Attention of:

Secretarial Represenatatives,
State/Area Coordinators, Economists

NOTICE PDR-95-01

Issued: January 18, 1995
Expires: Effective until superseded

Cross References:

Subject:
Estimated Median Family Incomes for Fiscal Year 1995

This memorandum transmits median family income (MFI) and income distribution estimates for Fiscal Year 1995 (FY 1995). They are calculated for each metropolitan and nonmetropolitan area using the Fair Market Rent (FMR) area definitions applied in the Section 8 Housing Assistance Payments program. The estimated median family income for the United States for FY 1995 is $40,200.

The FY 1995 MFI estimates are based on 1990 Census median family income estimates updated to 1995 with a combination of Bureau of Labor Statistics earnings and employment data and Census Divisional P-60 median family income data. Attachment 1 provides an explanation of the methodology used to develop these estimates. Attachment 2 provides median income estimates for States, and Attachment 3 provides local estimates of median family incomes. Attachment 4 provides the area definitions used for income limits, which are the same as the Fair Market Rent area definitions.

All estimates are based on the area definitions used to develop HUD's Section 8 program Fair Market Rents. These area definitions are generally the same as those released by the Office of Management and Budget on June 30, 1993.

Please note that the use of the HUD median family income estimates and income limits is subject to individual program guidelines covering definitions of income and family, family size, effective dates, and other factors. If your have any questions concerning these income estimates, please refer them

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to your Office's economist. Public inquiries may be referred to HUD USER, whose toll-free number is 1-800-245-2691 (use 301-251-5154 in the Washington metropolitan area).

Michael A. Stegman,
Assistant Secretary for Policy
Development and Research, T

Attachments

Attachment 1

HUD METHODOLOGY FOR ESTIMATING FY 1995 MEDIAN FAMILY INCOMES (ECONOMIC AND MARKET ANALYSIS DIVISION, OFFICE OF ECONOMIC AFFAIRS, PD&R)

FY 1995 HUD estimates of median family income are based on 1990 Census data estimates updated with a combination of local Bureau of Labor Statistics data and Census Divisional data. Separate median family income estimates (MFIs) are calculated for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties.

The income adjustment factors used to update the 1990 Census-based estimates of MFIs are developed in several steps. Average wage data from the Bureau of Labor Statistics (BLS) were available for 1989 through the end of 1992 at a county level, and were aggregated to the metropolitan area level for multi-county metropolitan areas. Census Divisional level median family and household income estimates were available from the Current Population Report (CPS) March 1989-93 surveys. These data were then used to update mid-1989 income estimates from the 1990 Census to the middle of 1992. The mid-1992 estimates were then trended forward to mid-1993 using the national-level change from the preliminary March 1994 CPS results. The mid-1993 estimates were then trended forward to mid-FY 1995 using factors based on past P-60 Series trends. The step-by-step normal procedures as well as the exception procedures used are as follows:

(1) Estimate mid-1989 local median family incomes using 1990 Census data. (Current HUD Section 8 Fair Market Rent (FMR) program definitions are used to define metropolitan areas, which are normally the same as Office of Management and Budget metropolitan area definitions.)

(2) Calculate the BLS wage change factors for each Census Division for the 1989-92 period as follows:

$$\frac{\dfrac{\text{Census Division BLS Wages (1992)}}{\text{Census Division BLS Employees (1992)}}}{\dfrac{\text{Census Division BLS Wages (1989)}}{\text{Census Division BLS Employees (1989)}}} = \text{3-year BLS wage increase factor for Census Division}$$

(3) Calculate the change in median family and household incomes for the nine Census Divisions for the 1989-1992 period using Census P-60 series data.

$$\frac{\text{Census Division P-60 MFI (1992)}}{\text{Census Division P-60 MFI (1989)}} = \text{3-year increase factor for Census Division P-60 Median Family Income}$$

(4) Compare the BLS and P-60 series Census Divisional factors calculated in steps 2 and 3 to provide a means of adjusting local BLS wage factor changes so that they aggregate to the same change factor as P-60 changes in family incomes.

$$\frac{\text{3-year increase factor for Census Division P-60 MFI}}{\text{3-year increase factor for Census Division BLS Wages}} = \text{3-year ratio of Census Division P-60 MFI to 3-year ratio of Census Division BLS wage changes}$$

(5) Calculate the 1989-92 increase factors for the individual metropolitan areas and nonmetropolitan counties by applying the Census Divisional index factors from step 4 to local BLS data.

$$\frac{\frac{\text{Local BLS Wages (1992)}}{\text{Local BLS Employees (1992)}}}{\frac{\text{Local BLS Wages (1989)}}{\text{Local BLS Employees (1989)}}} * \text{Ratio of Census Division P-60 MFI to Census Division BLS wages} = \text{3-year income adjustment factor for MSA or County}$$

= 1989 to mid-1992 MFI adj. factor

(6) Convert 1989-92 step 5 change factor to a 1989-1995 change factor by using an annual trending figure of .7 percent for the mid-1992 to mid-1993 period based on the results of the March 1994 CPS survey. A 4.0 percent factor is then applied to the update the mid-1993 estimate to mid-1994, and a 3.0 percent factor (3/4ths of 4.0 percent) is applied to the mid-1994 to April 1, 1995 period. (Use of a trending factor is necessary because of lags in Bureau of Labor Statistics and P-60 Series data availability; the 4.0 percent factor is based on national income change patterns in recent years.)

(Step 5 adj. factor) * 1.007 * 1.04 * 1.03
= 1989 to mid-FY 95 adjustment factor

(7) Calculate median family incomes for FY 1995 by multiplying the step 1 Census estimate of median family income by the income adjustment factor derived in Step 6.

1990 Census Median Family Income * Step 6 factor = FY 1995 MFI est.

(8) Compare the MFI estimates from step 7 with median family income estimates based on post-1989 American Housing Survey (AHS) estimates of median family income updated to 1995. Past analysis shows that there is 95 percent likelihood that the true local median family income is within 6 percent of the AHS-based estimate. For areas where an AHS-based estimate differs by more than 6 percent from the Census-based estimate, local MFI estimates are increased or decreased so that they are within 6 percent of the AHS-based estimate.

(9) Compare the 1995 MFI estimate with the 1994 MFI estimate. If the 1994 estimate is higher, set the 1995 estimate at the 1994. (This policy is applied except when estimates are revised with decennial Census data. It is intended to minimize disruption in program activities due to temporary decreases in income limits.)

In addition to the above procedures, constraints are placed on annual changes in the Census Divisional and BLS change factors based on past experience. These guidelines did not affect any of this year's estimates.

Attachment 2

FY 1995 MEDIAN FAMILY INCOMES FOR STATES
AND THEIR METROPOLITAN AND NONMETROPOLITAN PORTIONS

STATE	FY 1995 TOTAL	FY 1995 METRO	FY 1995 NONMETRO	1989 TOTAL	1989 METRO	1989 NONMETRO
ALABAMA	$32,500	$35,100	$27,300	$28,688	$30,966	$24,500
ALASKA	$51,300	$55,600	$48,500	$46,580	$50,109	$44,045
ARIZONA	$37,500	$39,700	$29,600	$32,177	$33,623	$24,989
ARKANSAS	$30,500	$35,700	$26,700	$25,395	$29,615	$22,419
CALIFORNIA	$46,600	$47,300	$34,200	$40,558	$40,969	$29,946
COLORADO	$42,900	$45,500	$33,400	$35,929	$37,883	$28,158
CONNECTICUT	$54,000	$54,400	$47,200	$49,198	$49,512	$43,591
DELAWARE	$46,600	$50,500	$36,000	$40,251	$42,237	$31,112
DIST. OF COLUMBIA	$42,400	$42,400	$0	$36,255	$36,255	$0
FLORIDA	$37,200	$37,800	$29,600	$32,211	$32,761	$25,874
GEORGIA	$38,700	$43,500	$30,500	$33,529	$37,551	$26,690
HAWAII	$50,600	$53,500	$44,300	$43,176	$45,313	$37,990
IDAHO	$35,100	$41,200	$33,400	$29,472	$32,339	$28,166
ILLINOIS	$46,600	$48,700	$34,900	$38,663	$40,964	$29,693
INDIANA	$40,200	$42,100	$35,800	$34,082	$35,664	$30,800
IOWA	$37,000	$41,600	$34,400	$31,658	$35,618	$29,303
KANSAS	$38,600	$45,200	$32,600	$32,965	$38,356	$28,067
KENTUCKY	$30,800	$37,300	$25,400	$27,028	$32,411	$22,542
LOUISIANA	$31,100	$33,300	$24,700	$26,313	$28,246	$21,177
MAINE	$34,300	$38,800	$32,300	$32,421	$36,629	$30,719
MARYLAND	$52,300	$53,400	$39,300	$45,033	$45,988	$33,695
MASSACHUSETTS	$47,800	$48,100	$39,800	$44,366	$44,728	$37,765
MICHIGAN	$42,200	$45,100	$32,600	$36,651	$39,033	$27,893
MINNESOTA	$43,500	$48,700	$34,100	$36,915	$41,398	$28,933
MISSISSIPPI	$27,200	$33,800	$24,700	$24,447	$29,496	$21,994
MISSOURI	$37,300	$42,500	$28,600	$31,837	$36,252	$24,324
MONTANA	$33,200	$36,100	$32,200	$28,042	$30,151	$27,349
NEBRASKA	$37,500	$43,700	$32,600	$31,634	$36,639	$27,623
NEVADA	$43,500	$43,600	$43,200	$35,837	$35,891	$35,577
NEW HAMPSHIRE	$44,900	$49,000	$39,000	$41,628	$45,429	$36,623
NEW JERSEY	$54,500	$54,500	$0	$47,589	$47,589	$0
NEW MEXICO	$32,800	$37,600	$28,700	$27,623	$31,550	$23,165
NEW YORK	$44,900	$46,100	$35,100	$39,740	$40,635	$31,472
NORTH CAROLINA	$36,100	$39,200	$31,000	$31,548	$34,083	$27,206
NORTH DAKOTA	$33,400	$38,000	$30,400	$28,707	$32,677	$26,194
OHIO	$40,400	$41,600	$35,800	$34,350	$35,392	$30,562
OKLAHOMA	$33,000	$36,600	$28,200	$28,553	$31,805	$24,139
OREGON	$37,300	$40,000	$31,900	$32,336	$34,610	$28,125
PENNSYLVANIA	$38,700	$40,200	$32,000	$34,856	$36,147	$28,934
RHODE ISLAND	$41,700	$41,700	$42,700	$39,172	$39,078	$40,639
SOUTH CAROLINA	$35,200	$37,100	$30,500	$30,797	$32,349	$26,904
SOUTH DAKOTA	$32,700	$38,200	$30,100	$27,601	$32,338	$25,547
TENNESSEE	$34,000	$36,900	$28,700	$29,546	$32,129	$24,935
TEXAS	$37,800	$39,800	$28,700	$31,553	$33,231	$24,585
UTAH	$39,500	$41,300	$34,700	$33,245	$34,369	$30,123
VERMONT	$36,700	$45,600	$34,400	$34,779	$41,968	$32,453
VIRGINIA	$44,300	$51,200	$33,400	$39,327	$45,161	$28,301
WASHINGTON	$43,200	$45,500	$33,000	$36,794	$38,495	$29,671
WEST VIRGINIA	$29,000	$33,700	$26,300	$25,602	$29,882	$22,654
WISCONSIN	$41,400	$44,500	$35,900	$35,081	$37,659	$30,290
WYOMING	$37,800	$38,400	$37,700	$32,215	$32,529	$32,096
UNITED STATES	$40,200	$43,200	$31,100	$35,226	$37,669	$27,282

NOTE: DEFINITIONS OF METROPOLITAN AREAS ARE CURRENT AS OF NOVEMBER 1994

Special Attention of:

Secretarial Representatives,
State/Area Coordinators, Economists,
Public & Indian Housing Division Directors,
Directors of Housing and Multifamily Housing

NOTICE PDR-95-02

Issued: January 18, 1995
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Cross References:

Subject:

Transmittal of Fiscal Year 1995 Income Limits for Low-Income and Very Low-Income Families Under the Housing Act of 1937

This notice transmits revisions in the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits are listed by dollar amount and family size. They are issued for each metropolitan and nonmetropolitan area using the Fair Market Rent (FMR) area definitions applied in the Section 8 Housing Assistance Payments program.

Section 8 income limits are used to determine the income eligibility of applicants for the Public Housing, Section 8, and other programs subject to Section 3(b)(2). The revised income limits are based on HUD estimates of median family income for Fiscal Year 1995.

The most important statutory provisions relating to income limits are as follows:

- "very low-income" is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes or housing costs;

- "low-income" is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low housing costs;

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- where the local median family income is less than the State nonmetropolitan median family income, income limits are based on the State nonmetropolitan median; and,

- income limits are adjusted for family size so that larger families have higher income limits.

Very Low-Income Limits:

Both very low-income and low-income limits are calculated using a set of formula relationships. The first step in calculating very low-income limits is to calculate what they would be if the four-person limit is based on 50 percent of the estimated area median family income. Adjustments are then made if this number is outside of formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

(1) 50 percent of the area median family income is calculated and set as the tentative four-person family income limit;

(2) if it would otherwise be lower, the four-person income limit is increased to the amount at which 35 percent of the family's income equals 85 percent of the two-bedroom Section 8 Fair Market Rent.

(3) if it would otherwise be higher, the four-person income limit is reduced to the amount at which 30 percent of a four-person family's income equals 120 percent of the two-bedroom Fair Market Rent; and,

(4) in no instance may income limits be less than if based on the State nonmetropolitan median family income level.

The purpose of the second calculation is to adjust for areas where rental housing costs are unusually high in relation to the median income level. The third calculation makes a parallel adjustment to constrain income limits in areas where rental housing costs are unusually low relative to income levels. The fourth step supercedes the other provisions in situations where it applies.

Low-Income Limits:

Most four-person low-income limits are the higher of 80 percent of the area median family income or of the State nometropolitan median family income level. The actual calculation used, however, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit, subject to the constraint that it may not exceed the U.S. median family income level ($40,200 for FY 1995). Use of the very low-income limit as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting income limits in areas with unusually high or low housing-cost-to-income relationships.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage Adjustments

1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (E.g., the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) All income limits are rounded to the nearest $50 to reduce administrative burden.

Area Definitions:

The area definitions used by HUD for establishing income limits generally are the same as those contained in OMB bulletin No. 93-17 that was released on June 30, 1993. The HUD exceptions to the OMB definitions are counties deleted from seven large metropolitan areas whose revised OMB definitions encompass areas that were determined to be larger than the housing market areas. In such instances, the counties not considered by HUD to be core parts of the metropolitan areas were assigned their own income limits based on county-level data rather than on data for the metropolitan area as a whole. The seven metropolitan areas and the respective counties deleted from these areas and assigned separate income limits are as follows:

Area Definitions	Counties Deleted from OMB Definition
Atlanta, GA -	Carroll, Pickens, and Walton Counties
Chicago, IL -	DeKalb, Grundy and Kendall Counties
Cincinnati-Hamilton, OH-KY-IN -	Brown County, Ohio; Gallatin, Grant and Pendleton Counties in Kentucky; and Ohio County, Indiana
Dallas, TX -	Henderson County
Lafayette, LA -	St. Landry and Arcadia Parishes
New Orleans, LA -	St. James Parish
Washington, DC -	Berkeley and Jefferson Counties in West Virginia; and Clarke, Culpeper, King George and Warren counties in Virginia

The only definitional change from the FY 1994 income limits is due to the addition of the newly designated metropolitan area of Hattiesburg, Mississippi. OMB defines this area as consisting of Forrest and Lamar Counties.

HUD Field Office Responsibilities:

HUD field offices with assisted housing program functions are responsible for maintaining records of income limits established for areas within their jurisdiction. Notice of income limit revisions should be promptly distributed to program participants, and Field Offices should be prepared to make income limits available to the public upon request.

For purposes of HUD programs, income limits approved for Indian Trust Lands remain in effect unless superseded by higher FY 1995 income limits.

Requests from the public for sets of national or regional income limits may be referred to HUD USER, whose toll-free number is 1-800-245-2691 (301-251-5154 in the Washington, DC area). Questions related to how these income limits apply to the programs of State and other Federal agencies should be referred to those agencies. Questions concerning the methodology used to develop these income limits are addressed in the FY 1995 Income Limits Briefing Material supplied to all HUD field economists and also available through HUD USER.

Nicolas P. Restsinas,
Assistant Secretary for Housing -
Federal Housing Commissioner, H

Joseph Shuldiner,
Assistant Secretary for
Public and Indian Housing, P

Attachment

U. S. Department of Housing and Urban Development

Special Attention of:

Secretarial Representatives,
State/Area Coordinators, Economists,
Directors of Housing and Multifamily Housing

NOTICE PDR-95-03

Issued: January 18, 1995
Expires: Effective until superseded

Cross References:

Subject:

Approval of Revised FY 1995 Income Limits for the Section 221(d)(3)BMIR, Section 235, and Section 236 Programs

This notice transmits revised income limits used to determine the income eligibility of applicants for assistance under Section 221(d)(3)BMIR, Section 235, and Section 236 of the National Housing Act. These income limits are listed by dollar amount and family size. They are issued for each metropolitan and nonmetropolitan area using the Fair Market Rent area (FMR) definitions applied in the Section 8 Housing Assistance Payments program.

The revised income limits are based on HUD estimates of median family income for Fiscal Year 1995. By law the income limits for the Section 236 program are the same as the Section 8 low-income limits, which are defined by Section 3(b)(2) of the United States Housing Act of 1937. Section 235 states that income limits are to be defined as "95 per centum of the median income for the area, as determined by the Secretary with adjustments for larger and smaller families..." The Section 221(d)(3)BMIR income limits, which serve "individuals and families of low- and moderate-income," are also set at 95 percent of median, adjusted for family size.

Section 235 and Section 221(d)(3)(BMIR) income limits are affected by their relationship to Section 8 low-income limits. Over half of all Section 8 low-income limits are based on provisions which modify the 80 percent of area median family standard. Section 235 and Section 221(d)(3) BMIR income limits are based on the low-income limits (i.e., they are calculated

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by multiplying the low-income limits by 95/80ths) rather than on 95 percent of the local median income to attain consistency with statutory and regulatory guidance.

The most significant adjustment to these income limits results from statutory provision that specifies that income limits for nonmetropolitan areas may not to be set at less than if based on the respective State nonmetropolitan median family income level. Income limits for over half of all nonmetropolitan areas are based on the State non-metropolitan median income level. This adjustment also has been applied to a small number of metropolitan areas which otherwise would have lower income limits than those of nonmetropolitan counties in the States in which the metropolitan areas are primarily located.

For areas of unusually high income, the four-person family maximum income limit for the Section 236 program has been set at the national median family income level of $40,200. The maximums for the Section 221(d)(3)BMIR and Section 235 programs have been calculated so as to maintain the 80 to 95 percent statutory relationship.

Family Size Adjustments:

As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:

Number of Persons in Family and Percentage Adjustments

1	2	3	4	5	6	7	8
70	80	90	Base	108	116	124	132

Higher income limits apply to families larger than eight persons, although they are not included in the printed State lists because of space limitations. The limits for families larger than eight persons are determined by using an adjustment of 8 percentage points more for each person beyond the eighth person. For example, the nine-person income limit equals 140 percent of the four-person income limit (i.e., the eight-person limit of 132 percent plus 8 percent for an additional family member). The limits developed by the use of these factors are to be rounded to the nearest $50.

Area Definitions:

The area definitions used by HUD for establishing income limits generally are the same as those contained in OMB bulletin No. 93-17 that was released on June 30, 1993. The HUD exceptions to the OMB definitions are counties deleted from seven large metropolitan areas whose revised OMB definitions encompass areas that were determined to be larger than the housing market areas. In such instances, the counties not considered by HUD to be core parts of the metropolitan areas were assigned their own income limits based on county-level data rather than on data for the metropolitan area as a whole. The seven metropolitan areas and the respective counties deleted from these areas and assigned separate income limits are as follows:

FMR Area Definition	Counties Deleted from OMB Definition
Atlanta, GA -	Carroll, Pickens, and Walton Counties
Chicago, IL -	DeKalb, Grundy and Kendall Counties
Cincinnati-Hamilton, OH-KY-IN -	Brown County, Ohio; Gallatin, Grant and Pendleton Counties in Kentucky; and Ohio County, Indiana
Dallas, TX -	Henderson County
Lafayette, LA -	St. Landry and Arcadia Parishes
New Orleans, LA -	St. James Parish
Washington, DC -	Berkeley and Jefferson Counties in West Virginia; and Clarke, Culpeper, King George and Warren counties in Virginia

The only definitional change from the FY 1994 income limits is due to the addition of the newly designated metropolitan area of Hattiesburg, Mississippi. OMB defines this area as consisting of Forrest and Lamar Counties.

HUD Field Office Responsibilities:

HUD field offices with assisted multifamily housing program responsibilities are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants and Field Offices should be prepared to make income limits available to the public upon request.

If you have any questions concerning these new income limits, please contact your HUD Office economist.

Nicolas P. Retsinas,
Assistant Secretary for Housing -
Federal Housing Commissioner, H

Attachments

FY 1995
INCOME LIMITS
BRIEFING MATERIAL

U.S. Dept. of HUD
Office of Policy Development
and Research
December 1994

Income Limits Briefing Material

Attachments:

1. Overview of HUD Section 8 and Public Housing Income Limits
2. Excerpts From the Housing Act of 1937 Related to Income Limits
3. Methodology for Median Income Estimates
4. Accuracy Test
5. List of Metropolitan Areas with Very Low Income Limits Not Based on 50 Percent of the Area Median Family Income Level
6. List of Metropolitan Areas with Low-Income Limits Not Based on 80 Percent of the Area Median Family Income Level
7. Distribution of FY 1994-95 Changes in Median Income

Attachment 1

Overview of
HUD Section 8 & Public Housing Income Limits

Overview:

The Department of Housing and Urban Development (HUD) is required by law to set income limits that determine the eligibility of applicants for the Department's assisted housing programs. The major active HUD-assisted housing programs are the Public Housing program, the Section 8 programs, and the Section 202 elderly and Section 811 handicapped programs.

Income limits are calculated for each metropolitan area and nonmetropolitan county in the United States and its territories using the Fair Market Rent (FMR) area definitions used in the Section 8 Housing Assistance Payments program. They are based on the Department's estimates of median family income, with adjustments for family size and for areas which have unusually high or low income to housing cost relationships.

The statutory basis for HUD's income limit policies is found in Section 3 of the U.S. Housing Act of 1937, as amended. Attachment 2 provides the key excerpts relevant to income limits, which may be summarized as follows:

- "Low-income families" are defined as families whose incomes do not exceed 80 percent of the median family income for the area.
- "Very low-income families" are defined as families whose incomes do not exceed 50 percent of the median family income for the area.
- Income limits for nonmetropolitan areas may not be less than limits based on the State nonmetropolitan median family income level.
- Income limits must be adjusted for family size.
- Income limits may be adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- The Secretary of Agriculture must be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Farmers Home Administration programs.

Median Income Estimates:

The process of developing income limits involves a number of calculations, starting with the development of estimates of median family income. HUD first calculates area median family[1] income estimates for the 355 metropolitan and 2,353 nonmetropolitan FMR areas, including U.S. territories with assisted housing programs. It then uses these numbers as the starting point for calculating income limits.

FY 1995 median family income estimates do not contain any modifications based on American Housing Survey metropolitan data or on county-level earnings data. AHS survey results for post-decennial-Census surveys were within estimate confidence interval limits.

The process of developing income limits involves a number of calculations, starting with the development of current estimates of median family income. Attachment 3 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

- 1990 Census data income data were aggregated to the Fair Market Rent area level (i.e., nonmetropolitan counties and metropolitan areas, as defined by HUD), and mid-1989 estimates of median family income derived for those areas. (The Census asks for total income for the previous year, which means that the Census data are actually measuring mid-1989 income levels.)

- Census P-60 series data were used to estimate the median family income levels for the nine Census Divisions for 1989 and 1992 from the March 1990 and March 1993 surveys. Census Divisional and national estimates of change were then calculated for the 1989-92 period. (The P-60-based income estimates are not adequately reliable for income projections below the Census Divisional level.)

- Bureau of Labor Statistics (BLS) series data were used to calculate average wages at the FMR area level, the Census Divisional level, and the national level for the 1989 through 1992 period for which data were available.

- The ratio of 1989-92 P-60 income changes to 1989-92 BLS wage changes was calculated for each Census Division. The resulting factor, when applied to local BLS wage

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[1] "Family" refers to the Census definition of a "householder" and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. It excludes one-person households.

changes, forces these changes to equal the Census P-60 Divisional-level changes for the 1989-92 period.

- The resulting mid-calendar-year 1992 income estimates are then trended forward one year based on preliminary March 1994 P-60 survey results. The change between the March 1993 and 1994 survey estimates of median family income at the national level is applied to update the mid-1992 estimates in the previous step to mid-1993.

- A 4 percent annual updating factor is applied to update the mid-1993 estimates to the middle of FY 1995 to produce FY 1995 income estimates.

The reliability of HUD income estimates can be measured by comparing 1989 HUD estimates with 1990 Census estimates. (The 1990 Census estimates provide information on mid-1989 income levels; the most comparable HUD estimates are for FY 1989, which have an April 1, 1989, estimation date.) The 1989 HUD estimates were based on 1980 Census data updated with County Business Patterns (CBP), BLS, and Census Current Population Survey data. During the 1980's, incomes increased by over 75 percent.

Attachment 4 provides information on the results of the 1989 HUD/Census estimation comparison. To summarize, it shows the following patterns for HUD income estimates:

- The FY 1989 HUD estimate for the nation as a whole was within .6 percent of the 1989 Census P-60 survey estimate, and 3.5 percent less than the 1989 Census national median family income.

- HUD State nonmetropolitan median income estimates were within 10 percent of the 1990 Census-based estimate for every State except West Virginia. These estimates are of special interest because they serve to establish minimum income limits, and are the basis for income limits for over one-half of all nonmetropolitan counties.

- Standard errors were calculated by comparing HUD estimates with Census estimates. The standard error for nonmetropolitan State median family income estimates, which are used in setting most nonmetropolitan area income limits, was $1,441. The standard error for HUD metropolitan median family income estimates was $2,509; the standard error for nonmetropolitan counties was $2,672.

- Three percent of metropolitan areas had estimates that were 10 percent or more too high, and 16 percent had

estimates that were 10 percent or more too low. Ten percent of all nonmetropolitan counties had estimates that were 10 percent or more too high, and 22 percent had estimates that were 10 percent or more too low. Nonmetropolitan areas with errors outside the 10 percent range tended to have low populations and contained only about 15 percent of the nonmetrolitan population.

The above figures significantly overstate any errors associated with income limit estimates. This is because a large percentage of small nonmetro areas, which tend to have the least reliable median family income estimates, have income limits based on State-level nonmetropolitan median family income estimates. Since HUD State-level estimates were more accurate than HUD's area-specific estimates, there was a measurably lower rate of income limit estimation errors than median family income estimation errors.

For the past two years, HUD has used BLS wage data in place of County Business Patterns (CBP) data in the median family income estimation process. BLS data have broader and more current coverage, including Federal, local, and State government employment not covered by CBP data. A test of the results of using BLS rather than CBP data was conducted for the 1980 to 1990 period, and it was found that use of BLS data improved the reliability of the HUD median family income estimates.

Income Limit Calculations:

The first step in developing income limits is to use HUD estimates of median family income to develop tentative income limits. As required by statute, the definition of "very low-income" is tied to 50 percent of the median income for the area, and the definition of "low-income" is tied to 80 percent of the median income for the area. The term "area" is defined such that the higher of the local median income or the State nonmetropolitan median income is used in income limit calculations. Using the appropriate median, a four-person income limit is calculated, and adjustments then made for other family sizes. Also, in accordance with the statue, adjustments are made for areas with unusually high or low incomes or housing costs.

The statutory guidance for adjusting areas with unusually high or low incomes and housing costs has changed over time. The 1987 Housing Act added the requirement that income limits in nonmetropolitan areas should not be less than if based on the State nonmetropolitan median income amount, which increased income limits in over one-half of all counties in the nation. This provision in some instances supercedes another statutory provision that provides for adjustment to income limits for areas

with unusually high or low housing-cost-to-income relationships. Since passage of the nonmetropolitan State income limit "floor" provision of the 1987 Act, only a relatively small number of areas continue to have income- or housing cost-based adjustments.

The first step in calculating income limits is to calculate what the income limit would be if there were no adjustments for unusually high or low incomes or housing costs. Adjustments are made only if the resulting income limits are outside of formula constraints. For instance, the very low-income limit for a four-person family normally is set as the higher of 50 percent of the area median family income or 50 percent of the State nonmetropolitan median family income for the State in which all or most of the area is located. That number then becomes the four-person very low-income limit unless it is outside of income-to-housing-cost guidelines, in which case it adjusted using those guidelines but never set at less than the State-based income limits.

In the various statutes governing Federal housing program income limits, income limits are normally expressed as a percentage of area median family income, adjusted for family size. Numerous redefinitions have been introduced over time. For instance, the Cranston-Gonzalez National Affordable Housing Act of 1990 as well as other recent statutes referencing HUD income limits contain provisions that assume intervals between income limits will be proportional or at least ordered in a manner consistent with their expressed values (e.g., 65% of median family income will be higher than 50% and lower than 80%). The "very low-income" standard is nominally based on 50 percent of area median family income, with adjustments for family size. However, the statutory redefinitions that have been introduced produce income limits that are often not based on the local median family income estimate.

To avoid conflicts with the expressed statutory intent that income limits be ordered in a manner consistent with their stated values, most income limits are now proportionately based on very low-income limits. Thus, the four-person "65 percent" income limit is 130 percent (65/50ths) of the four-person very low-income limit, the four-person low-income limit is 160 percent (80/50ths) of the very low-income limit, and the four-person "95%" Section 235 and Section 221(d)(3)(BMIR) income limits are normally 190 percent (95/50ths) of the four-person very low-income limit. The income limits for other family sizes are based on the four-person income limit, using standard family size adjustment factors.

The increasing number of income limits in use also led to use of the same family size adjustment factors for all income limits. The income limits set at 50, 60, 65, and 80 percent of median overlap if an attempt is made to provide measurable differences in family size adjustments that favor large very low-

income families. The U.S. median family income level remains as a "cap" on all income limits based on the low-income standard or lesser standards.

In implementing the 1987 HCD Act amendment that directed the Department to establish minimum income limits for nonmetropolitan areas based on the State nonmetropolitan median family income level, the Department used its discretion to apply this standard to metropolitan areas. It did so because the new provision effectively redefined what the Congress had determined was an acceptable minimum very low-income level, and to not apply this definition to the few metropolitan areas affected would have been inconsistent with the logic of the new provision.

The specific procedures used to develop FY 1995 income limits, and the outcome of these procedures, are as follows:

Basis for Local Income Limit Determinations

	# Metro Areas	# Non-Metro Counties
For Very Low Income Limits:		
- Limits based on 50% of local median income	302	670
- Limits based on State non-metro median family income	29	1,481
- Limits increased to the amount at which 35 percent of a 4-person family's income equals 85% of the 2-bedroom Sec. 8 Existing FMR	19	21
- Limits decreased to the level at which 30 percent of a 4-person family's income equals 120% of the 2-bedroom FMR	5	181
For Low-Income Limits:		
- Limits based on 80% of local median income	274	653
- Limits based on State nonmetro median family income	27	1,481
- Limits adjusted upward because of high housing-cost-to-income ratios	15	12

- Limits adjusted downward because of low housing-cost-to-income ratios	4	181
- Four-person low-income limit is capped at U.S. median of $40,200	35	26

Family Size Adjustments:

There is a statutory requirement that income limits be adjusted for family size. The starting point for all adjustments is the four-person family income limit. For the very low-income limits, the four-person family "base" is usually set at 50 percent of "area" median income. The "base" for other income limits is calculated using the 50 percent limit as the starting point. For instance, the "80 percent" four-person limit is calculated as 1.6 (80/50) times the very low-income four-person limit unless it is "capped" by the U.S. median family income amount. Once the four-person income limit is established, standard factors are applied as follows:

Number of Persons in Family and Percentage Adjustments

1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (E.g., the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) All limits are rounded to the nearest $50 to reduce administrative burden.

Income Limit Applications:

HUD income limits apply to the following programs:

Program	Income Limit Standard
Dept. of HUD:	
All Section 8 programs	Very low-income or low-income standards[2]

[2] Section 16 of the Housing Act of 1937 determines which income limit standard applies.

Section 202 Elderly and Section 811 Handicapped programs	Very low-income or low-income standards
Public Housing	Very low-income or low-income standards*
Section 235 (Homeownership program)	"95 percent" of area median income, or higher cost-based income limits
Section 236 (Rental program)	Low-income standard
Section 221(d)(3)(BMIR) (Below Market Interest Rate rental program)	"95 percent" of area median income, defined as 95/80ths of low-income definition
Community Planning and Development programs	Very low-income or low-income standards for current programs under management
HOME Investment Partnerships Act of 1990	"60 percent of median" and 65 percent of median" are used as income targeting and qualification requirements; both limits are tied to Section 8 income limit determinations
National Homeownership Trust Act of 1990	"95 percent" of median is referenced as the normal eligibility standard, with a "115 percent" of median standard for high cost areas
Low-Income Housing Preservation and Resident Homeownership Act of 1990	Affordability of units for current occupant of "moderate income" affects terms under which mortgage may be prepaid; "moderate income" is defined as 80-95 percent of median, with "80 percent" defined as the Section 8 low-income standard
<u>Farmers Home Administration:</u>	
Rental and ownership assistance programs	Most assistance based on Sec. 8 very low-income or Low-Income standards

Dept. of Treasury:

Low Income Rental Tax Credits and Tax-exempt Rental Housing Bonds	Current standard is Sec. 8 Very Low-income standard or 120% or that definition (i.e., the "60%" of median standard)
Tax-exempt Mortgage Revenue Bonds for homeownership financing	Generally set at 115% of area median income, with "115%" defined as 230% of the Sec. 8 very low-income standard
"Difficult-to-Develop" Area Designation	Areas with the worst housing cost problems using the following ratio as an indicator of problems: (FMR/National FMR)/(median family income/U.S. median family income); this designation is awarded to 20 percent of the metro and nonmetro areas (using OMB definitions) with the most severe problems, and is recalculated annually
"Qualified Census Tract" -- Tax Credit Program Definition	Areas, as defined by the OMB, where 50% of all households have incomes less than 60 percent of the area median family income, adjusted for household size; such areas receive special additional tax benefits under this program; this calculation uses current income limits deflated to 1990 and 1990 Census data
"Qualified Census Tract" -- Mortgage Revenue Bond Program	Areas, as defined by the OMB, where 50% of all families have incomes less than 80 percent of the area median family income, based on Census data

Resolution Trust Corporation:

Disposition of Multifamily Housing to Non-profit and Agencies	Not less than 35 percent of all dwelling units must be made Public available for occupancy and be affordable" for low-income families and at least 20 percent must be made available for

	occupancy and be affordable for very low-income families. An "affordable rent" is defined as the rent that would be paid by a family paying 30 percent of income for rent whose income is "65 percent of median". The "65 percent" figure used is defined in relation to the Very low-income standard (i.e., normally 65/50ths of the standard).
Disposition of Single Family Housing	For rentals, priority is given to non-profits and public agencies that make the dwellings affordable available by low-income households. Households who intend to occupy occupy a dwelling as their primary residence whose adjusted income does not exceed 115 percent of area median income, as determined by the Secretary of HUD, are given a purchase priority for the first 3 months a property is for sale.

Federal Housing Finance Bank:

Rental program funding priorities	Very low-income, "60% of median" (defined as 120% of very low-income), and low-income standards used.
Homeownership funding priorities	115% and 140% of median figures used that parallel those used by the Treasury Department

Other Federal Banking Regulatory Provisions:

Targeting of loan funds to low-income households and areas	Varies by agency

ATTACHMENT 2

EXCERPTS FROM THE HOUSING ACT OF 1937
(As Amended through 1990)

Section 3:

(a) (1) Dwelling units assisted under this Act shall be rented only to families who are low-income families at the time of their initial occupancy of such units.....

(b) When used in this Act:

(1) The term "low-income housing" means decent, safe, and sanitary dwellings assisted under this Act....

(2) The term "low-income families means those families whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes. The term "very low-income families" means lower income families whose incomes do not exceed 50 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes. Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. In determining median incomes (of persons, families, or households) for an area or establishing any ceilings or limits based on income under this Act, the Secretary shall determine or establish area median incomes and income ceilings and limits for Westchester County, in the State of New York, as if such county were an area not contained within the metropolitan statistical area in which it is located. In determining such area median incomes or establishing such income ceilings or limits for the portion of such metropolitan statistical area that does not include Westchester County, the Secretary shall determine or establish area median incomes and income ceilings and limits as if such portion included Westchester County.

HCD Act of 1987 Amendment Affecting Section 3:
(Section 567. Median Area Income)

"For purposes of calculating the median income for any area that is not within a metropolitan statistical area (as established by the Office of Management and Budget) for programs under title I of the Housing and Community Development Act of 1974, the United States Housing Act of 1937, the National Housing Act, or title V of the Housing Act of 1949, the Secretary of Housing and Urban Development or the Secretary of Agriculture (as appropriate) shall use whichever of the following is higher:

(1) the median income of the county in which the area is located; or,

(2) the median income of the entire non-metropolitan area of the State.

Section 16, as Revised by the Housing Act of 1987 and the Cranston-Gonzalez Housing Act of 1990:

Sec. 16. (a) Not more than 25 per centum of the dwelling units which were available for occupancy under public housing annual contributions contracts and section 8 housing assistance payments contracts under this Act before the effective date of the Housing and Community Development Amendments of 1981, and which will be leased on or after such effective date shall be available for leasing by lower income families other than very low-income families.

(b)(1) Not more than 15 per centum of the dwelling units which became available for occupancy under public housing annual contributions contracts and section 8 housing assistance payments contracts under this Act on or after the effective date of the Housing and Community Development Amendments of 1981 shall be available for leasing by lower income families other than very low income families.

(2) Not more than 25 percent of the dwelling units in any project of any agency shall be available for occupancy by low-income families other than very low-income families. The limitation shall not apply in the case of any project in which, before the date of the enactment of the Cranston-Gonzalez National Affordable Housing Act, such low-income families occupy more than 25 percent of the dwelling units.

(c) In developing admission procedures implementing subsection (b), the Secretary may not totally prohibit admission of lower income families other than very low-income families, and shall establish, as appropriate, differing percentage limitations on admission of lower income families in separate assisted housing programs that, when aggregated, will achieve the overall percentage limitation contained in subsection (b). The Secretary shall issue regulations to carry out this subsection not later than 60 days after the date of the enactment of the Housing and community Development Act of 1987, and shall prohibit project owners from selecting families for residence in an order different from the waiting list for purpose of selecting relatively higher income families for residence.

(d)(1) The limitations established in subsection (b) shall not apply to dwelling units made available under section 8 housing assistance contracts for the purpose of preventing displacement, or ameliorating the effects of displacement, including displacement caused by rents exceeding 30 percent of monthly adjusted family income, of lower income families from projects being rehabilitated with assistance from rehabilitation grants under section 17 and the Secretary shall not otherwise unduly restrict the use of payments under section 8 housing assistance contracts for this purpose.

(2) The limitations established in subsections (a) and (b) shall not apply to dwelling units assisted by Indian public housing agencies.

Attachment 3

HUD METHODOLOGY FOR ESTIMATING FY 1995 MEDIAN FAMILY INCOMES
(ECONOMIC AND MARKET ANALYSIS DIVISION,
OFFICE OF ECONOMIC AFFAIRS, PD&R)

FY 1995 HUD estimates of median family income are based on 1990 Census data estimates updated with a combination of local Bureau of Labor Statistics data and Census Divisional data. Separate median family income estimates (MFIs) are calculated for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties.

The income adjustment factors used to update the 1990 Census-based estimates of MFIs are developed in several steps. Average wage data from the Bureau of Labor Statistics (BLS) were available for 1989 through the end of 1992 at a county level, and were aggregated to the metropolitan area level for multi-county metropolitan areas. Census Divisional level median family and household income estimates were available from the Current Population Report (CPS) March 1989-93 surveys. These data were then used to update mid-1989 income estimates from the 1990 Census to the middle of 1992. The mid-1992 estimates were then trended forward to mid-1993 using the national-level change from the preliminary March 1994 CPS results. The mid-1993 estimates were then trended forward to mid-FY 1995 using factors based on past P-60 Series trends. The step-by-step normal procedures as well as the exception procedures used are as follows:

(1) Estimate mid-1989 local median family incomes using 1990 Census data. (Current HUD Section 8 Fair Market Rent (FMR) program definitions are used to define metropolitan areas, which are normally the same as Office of Management and Budget metropolitan area definitions.)

(2) Calculate the BLS wage change factors for each Census Division for the 1989-92 period as follows:

$$\frac{\dfrac{\text{Census Division BLS Wages (1992)}}{\text{Census Division BLS Employees (1992)}}}{\dfrac{\text{Census Division BLS Wages (1989)}}{\text{Census Division BLS Employees (1989)}}} = \text{3-year BLS wage increase factor for Census Division}$$

(3) Calculate the change in median family and household incomes for the nine Census Divisions for the 1989-1992 period using Census P-60 series data.

$$\frac{\text{Census Division P-60 MFI (1992)}}{\text{Census Division P-60 MFI (1989)}} = \text{3-year increase factor for Census Division P-60 Median Family Income}$$

(4) Compare the BLS and P-60 series Census Divisional factors calculated in steps 2 and 3 to provide a means of adjusting local BLS wage factor changes so that they aggregate to the same change factor as P-60 changes in family incomes.

$$\frac{\text{3-year increase factor for Census Division P-60 MFI}}{\text{3-year increase factor for Census Division BLS Wages}} = \text{3-year ratio of Census Division P-60 MFI to 3-year ratio of Census Division BLS wage changes}$$

(5) Calculate the 1989-92 increase factors for the individual metropolitan areas and nonmetropolitan counties by applying the Census Divisional index factors from step 4 to local BLS data.

$$\frac{\dfrac{\text{Local BLS Wages (1992)}}{\text{Local BLS Employees (1992)}}}{\dfrac{\text{Local BLS Wages (1989)}}{\text{Local BLS Employees (1989)}}} * \text{Ratio of Census Division P-60 MFI to Census Division BLS wages} = \text{3-year income adjustment factor for MSA or County}$$

= 1989 to mid-1992 MFI adj. factor

(6) Convert 1989-92 step 5 change factor to a 1989-1995 change factor by using an annual trending figure of .7 percent for the mid-1992 to mid-1993 period based on the results of the March 1994 CPS survey. A 4.0 percent factor is then applied to the update the mid-1993 estimate to mid-1994, and a 3.0 percent factor (3/4ths of 4.0 percent) is applied to the mid-1994 to April 1, 1995 period. (Use of a trending factor is necessary because of lags in Bureau of Labor Statistics and P-60 Series data availability; the 4.0 percent factor is based on national income change patterns in recent years.)

(Step 5 adj. factor) * 1.007 * 1.04 * 1.03
= 1989 to mid-FY 95 adjustment factor

(7) Calculate median family incomes for FY 1995 by multiplying the step 1 Census estimate of median family income by the income adjustment factor derived in Step 6.

1990 Census Median Family Income * Step 6 factor = FY 1995 MFI est.

(8) Compare the MFI estimates from step 7 with median family income estimates based on post-1989 American Housing Survey (AHS) estimates of median family income updated to 1995. Past analysis shows that there is 95 percent likelihood that the true local median family income is within 6 percent of the AHS-based estimate. For areas where an AHS-based estimate differs by more than 6 percent from the Census-based estimate, local MFI estimates are increased or decreased so that they are within 6 percent of the AHS-based estimate.

(9) Compare the 1995 MFI estimate with the 1994 MFI estimate. If the 1994 estimate is higher, set the 1995 estimate at the 1994. (This policy is applied except when estimates are revised with decennial Census data. It is intended to minimize disruption in program activities due to temporary decreases in income limits.)

In addition to the above procedures, constraints are placed on annual changes in the Census Divisional and BLS change factors based on past experience. These guidelines did not affect any of this year's estimates.

FY 1995 MEDIAN FAMILY INCOMES FOR STATES
AND THEIR METROPOLITAN AND NONMETROPOLITAN PORTIONS

STATE	FY 1995 TOTAL	FY 1995 METRO	FY 1995 NONMETRO	1989 TOTAL	1989 METRO	1989 NONMETRO
ALABAMA	$32,500	$35,100	$27,300	$28,688	$30,966	$24,500
ALASKA	$51,300	$55,600	$48,500	$46,580	$50,109	$44,045
ARIZONA	$37,500	$39,700	$29,600	$32,177	$33,623	$24,989
ARKANSAS	$30,500	$35,700	$26,700	$25,395	$29,615	$22,419
CALIFORNIA	$46,600	$47,300	$34,200	$40,558	$40,969	$29,946
COLORADO	$42,900	$45,500	$33,400	$35,929	$37,883	$28,158
CONNECTICUT	$54,000	$54,400	$47,200	$49,198	$49,512	$43,591
DELAWARE	$46,600	$50,500	$36,000	$40,251	$42,237	$31,112
DIST. OF COLUMBIA	$42,400	$42,400	$0	$36,255	$36,255	$0
FLORIDA	$37,200	$37,800	$29,600	$32,211	$32,761	$25,874
GEORGIA	$38,700	$43,500	$30,500	$33,529	$37,551	$26,690
HAWAII	$50,600	$53,500	$44,300	$43,176	$45,313	$37,990
IDAHO	$35,100	$41,200	$33,400	$29,472	$32,339	$28,166
ILLINOIS	$46,600	$48,700	$34,900	$38,663	$40,964	$29,693
INDIANA	$40,200	$42,100	$35,800	$34,082	$35,664	$30,800
IOWA	$37,000	$41,600	$34,400	$31,658	$35,618	$29,303
KANSAS	$38,600	$45,200	$32,600	$32,965	$38,356	$28,067
KENTUCKY	$30,800	$37,300	$25,400	$27,028	$32,411	$22,542
LOUISIANA	$31,100	$33,300	$24,700	$26,313	$28,246	$21,177
MAINE	$34,300	$38,800	$32,300	$32,421	$36,629	$30,719
MARYLAND	$52,300	$53,400	$39,300	$45,033	$45,988	$33,695
MASSACHUSETTS	$47,800	$48,100	$39,800	$44,366	$44,728	$37,765
MICHIGAN	$42,200	$45,100	$32,600	$36,651	$39,033	$27,893
MINNESOTA	$43,500	$48,700	$34,100	$36,915	$41,398	$28,933
MISSISSIPPI	$27,200	$33,800	$24,700	$24,447	$29,496	$21,994
MISSOURI	$37,300	$42,500	$28,600	$31,837	$36,252	$24,324
MONTANA	$33,200	$36,100	$32,200	$28,042	$30,151	$27,349
NEBRASKA	$37,500	$43,700	$32,600	$31,634	$36,639	$27,623
NEVADA	$43,500	$43,600	$43,200	$35,837	$35,891	$35,577
NEW HAMPSHIRE	$44,900	$49,000	$39,000	$41,628	$45,429	$36,623
NEW JERSEY	$54,500	$54,500	$0	$47,589	$47,589	$0
NEW MEXICO	$32,800	$37,600	$28,700	$27,623	$31,550	$23,165
NEW YORK	$44,900	$46,100	$35,100	$39,740	$40,635	$31,472
NORTH CAROLINA	$36,100	$39,200	$31,000	$31,548	$34,083	$27,206
NORTH DAKOTA	$33,400	$38,000	$30,400	$28,707	$32,677	$26,194
OHIO	$40,400	$41,600	$35,800	$34,350	$35,392	$30,562
OKLAHOMA	$33,000	$36,600	$28,200	$28,553	$31,805	$24,139
OREGON	$37,300	$40,000	$31,900	$32,336	$34,610	$28,125
PENNSYLVANIA	$38,700	$40,200	$32,000	$34,856	$36,147	$28,934
RHODE ISLAND	$41,700	$41,700	$42,700	$39,172	$39,078	$40,639
SOUTH CAROLINA	$35,200	$37,100	$30,500	$30,797	$32,349	$26,904
SOUTH DAKOTA	$32,700	$38,200	$30,100	$27,601	$32,338	$25,547
TENNESSEE	$34,000	$36,900	$28,700	$29,546	$32,129	$24,935
TEXAS	$37,800	$39,800	$28,700	$31,553	$33,231	$24,585
UTAH	$39,500	$41,300	$34,700	$33,245	$34,369	$30,123
VERMONT	$36,700	$45,600	$34,400	$34,779	$41,968	$32,453
VIRGINIA	$44,300	$51,200	$33,400	$39,327	$45,161	$28,301
WASHINGTON	$43,200	$45,500	$33,000	$36,794	$38,495	$29,671
WEST VIRGINIA	$29,000	$33,700	$26,300	$25,602	$29,882	$22,654
WISCONSIN	$41,400	$44,500	$35,900	$35,081	$37,659	$30,290
WYOMING	$37,800	$38,400	$37,700	$32,215	$32,529	$32,096
UNITED STATES	$40,200	$43,200	$31,100	$35,226	$37,669	$27,282

NOTE: DEFINITIONS OF METROPOLITAN AREAS ARE CURRENT AS OF NOVEMBER 1994

Attachment 4

COMPARISON OF FY 1989 HUD AND 1990 CENSUS MEDIAN FAMILY INCOME ESTIMATES

Procedures:

- All estimates relate to median family incomes. The Census definition of "family" is used (i.e., two or more persons related by blood or marriage). Estimates relate to the universe of all families, and are not intended to apply to a specific family size.[1]

- HUD FY 1989 estimates were based on 1980 Census income data (mid-1979 income levels) updated with Census P-60 Census Division level data, county-level County Business Patterns and Bureau of Labor Statistics data, and American Housing Survey data (available only for a small number of metropolitan areas). Survey data for updating at the time the estimates were prepared were available only through mid-1987. The 1980 Census numbers were therefore updated to mid-1987 and trended to mid-FY 1989.

- The FY 1989 HUD median family income estimates have an estimation date of April 1, 1989. The 1990 Census median family income estimates have an average estimation date of July 1, 1989. HUD estimates were increase by 1.25 percent for the three-month difference. The 1.25 percent figure was used because it equals one-fourth of the annual income trending rate of 5 percent in use in that year.

- The comparison made is between the HUD estimates published for FY 1989, adjusted by 1.25 percent, and median family income estimates for mid-1989 derived from the 1990 Census.

Findings:

1. State-level HUD estimates typically were within 10 percent of the Census estimates. All but three HUD State-wide estimates were within 10 percent. All but one HUD nonmetro State estimate (nonmetro West Virginia, which was 16 percent too high) was within a 10 percent range of the Census-based estimates. The highest estimation difference was 16 percent.

2. The standard error for State-level nonmetropolitan estimates, which are used as the basis for setting income limits for over half the areas in the country, was $1,441.

3. The standard error for all metropolitan areas was $2,509 on a base of $37,900. This error accumulated over a 10-year estimation period during which incomes increased by over 75 percent. The nonmetropolitan standard error was $2,672 on a base of $27,600. When these estimates are weighted by the number of families in the respective areas, errors were about one-third less.

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[1] Solely for purposes of income limit calculations, HUD applies statute-based percentages of median family income to calculate four-person family income limits. For instance, the 50 percent of median, Very Low-Income limit for a family of four is set at 50 percent of the median family income even though the median is based on all families, not just four-person families. Upward adjustments to income limits are then made for larger families and downward adjustments made for smaller families. Actual median family incomes tend to be lower for larger families, which is why actual relationships are not used.

4. A summary comparison of HUD and Census median family income estimates shows the following:

FY 1989 HUD INCOME ESTIMATES COMPARED WITH 1990 CENSUS MEDIAN FAMILY INCOME ESTIMATES

PERCENTAGE DIFFERENCE	# TOTAL AREAS	# METRO AREAS	PERCENT METRO	# NONMETRO AREAS	PERCENT NONMETRO
25%+ HIGH	39	0	0.0%	16	0.7%
20-25% HIGH	33	0	0.0%	25	1.0%
15-20% HIGH	84	5	1.5%	64	2.7%
10-15% HIGH	126	7	2.1%	127	5.3%
5-10% HIGH	272	26	7.7%	267	11.1%
WITHIN 5%	1,096	156	46.4%	929	38.6%
5-10% LOW	581	87	25.9%	438	18.2%
10-15% LOW	322	39	11.6%	271	11.2%
15-20% LOW	131	12	3.6%	150	6.2%
20-25% LOW	44	4	1.2%	60	2.5%
25%+ LOW	17	0	0.0%	62	2.6%
TOTALS:	2,745	336	100.0%	2,409	100%

5. Eighty percent of all HUD metropolitan area estimates were within 10 percent of the Census median income figures. The most significant estimate bias was an under-estimate of incomes for metropolitan areas in the States of New York and New Jersey surrounding New York City.

6. Sixty-eight percent of all HUD nonmetropolitan estimates were within 10 percent of the Census median income figures. Over 90 percent of all estimates were within 20 percent of the Census estimates.

Areas which had the largest errors had one or more of the following characteristics:

a. Relatively small populations (i.e., less than 5,000 families).

b. Were located on or near the fringe of a growing metropolitan area.

c. Had a large percentage of family heads commuting to other counties.

Several of the most extreme estimation errors were for counties west of the Denver metropolitan area. Clear Creek, Gilpin, Pitkin, Park and Teller counties are all located west of the Denver metropolitan area. All are relatively sparsely populated, have grown significantly since the 1980 Census, and have a large percentage of family heads commuting to the Denver area.

Clear Creek County, Colorado, which had the highest income estimation error in the country (the 1989 HUD estimate was 62 percent of the Census median), is a good example of areas with high estimation errors. It had all three of the characteristics noted above, as did most of the other counties with the largest estimation errors. Clear Creek had a 1990 total of 2,096 families, many of whom had moved to the county since 1980 but work in the Denver metropolitan area. The county-level updating procedure used does not capture earnings that do not occur within a county, since data are reported by place of employment rather than place of residence.

ATTACHMENT 5

AREAS WITH ADJUSTED FY 1995 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY95 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI LIMIT ADJUSTMENT
Las Vegas, NV-AZ	41100	20550	21600	STATE MEDIAN BASED
Yuma, AZ	30100	15050	15700	HIGH HOUSING COST
Chico-Paradise, CA	32100	16050	17100	STATE MEDIAN BASED
Los Angeles-Long Beach, CA	45200	22600	25650	HIGH HOUSING COST
Merced, CA	32700	16350	17100	STATE MEDIAN BASED
Redding, CA	33400	16700	17100	STATE MEDIAN BASED
Salinas, CA	41800	20900	22650	HIGH HOUSING COST
San Francisco, CA	58800	29400	29800	HIGH HOUSING COST
Santa Barbara-Santa Maria-Lompoc, CA	47500	23750	24750	HIGH HOUSING COST
Santa Cruz-Watsonville, CA	51500	25750	28000	HIGH HOUSING COST
Visalia-Tulare-Porterville, CA	31200	15600	17100	STATE MEDIAN BASED
Yuba City, CA	31800	15900	17100	STATE MEDIAN BASED
Pueblo, CO	30400	15200	16700	STATE MEDIAN BASED
New London-Norwich, CT-RI	45900	22950	23600	STATE MEDIAN BASED
Miami, FL	35700	17850	22300	HIGH HOUSING COST
Honolulu, HI	53600	26800	32300	HIGH HOUSING COST
Bloomington-Normal, IL	48600	24300	23600	LOW HOUSING COST
Kokomo, IN	41900	20950	20750	LOW HOUSING COST
Ohio County, IN	36400	18200	17900	STATE MEDIAN BASED
Terre Haute, IN	35300	17650	17900	STATE MEDIAN BASED
Cedar Rapids, IA	45300	22650	22300	LOW HOUSING COST
Acadia Parishes, LA	22600	11300	12350	STATE MEDIAN BASED
St. Landry Parish, LA	21600	10800	12350	STATE MEDIAN BASED
Cumberland, MD-WV	30600	15300	19650	STATE MEDIAN BASED
Hagerstown, MD	39000	19500	19650	STATE MEDIAN BASED
Barnstable-Yarmouth, MA	40400	20200	23800	HIGH HOUSING COST
New Bedford, MA	36600	18300	19900	STATE MEDIAN BASED
Providence-Fall River-Warwick, RI-MA	41600	20800	21350	STATE MEDIAN BASED
Rochester, MN	52100	26050	25800	LOW HOUSING COST
Atlantic-Cape May, NJ	43400	21700	22800	HIGH HOUSING COST
Jersey City, NJ	40400	20200	23950	HIGH HOUSING COST
Jamestown, NY	33300	16650	17550	STATE MEDIAN BASED
New York, NY	43000	21500	24500	HIGH HOUSING COST
Jacksonville, NC	28000	14000	15500	STATE MEDIAN BASED
Brown County, OH	35400	17700	17900	STATE MEDIAN BASED
Steubenville-Weirton, OH-WV	33200	16600	17900	STATE MEDIAN BASED
Youngstown-Warren, OH	35700	17850	17900	STATE MEDIAN BASED
Medford-Ashland, OR	33400	16700	17600	HIGH HOUSING COST
Altoona, PA	31500	15750	16000	STATE MEDIAN BASED
Johnstown, PA	29100	14550	16000	STATE MEDIAN BASED
Sumter, SC	29200	14600	15250	STATE MEDIAN BASED
Brownsville-Harlingen-San Benito, TX	22500	11250	14350	STATE MEDIAN BASED
El Paso, TX	28200	14100	14350	STATE MEDIAN BASED
Laredo, TX	24200	12100	14350	STATE MEDIAN BASED
Mc Allen-Edinburg-Mission, TX	22000	11000	14350	STATE MEDIAN BASED
Yakima, WA	31200	15600	16500	STATE MEDIAN BASED
Green Bay, WI	44200	22100	22000	LOW HOUSING COST
Aguadilla, PR	9100	4550	9450	HIGH HOUSING COST
Arecibo, PR	9800	4900	13700	HIGH HOUSING COST
Caguas, PR	13000	6500	11350	HIGH HOUSING COST
Mayaguez, PR	11100	5550	9450	HIGH HOUSING COST
Ponce, PR	10300	5150	13400	HIGH HOUSING COST
San Juan-Bayamon, PR	14000	7000	13400	HIGH HOUSING COST

ATTACHMENT 6

AREAS WITH ADJUSTED FY 1995 LOWER INCOME LIMITS

METROPOLITAN AREA	FY95 MEDIAN INCOME	80% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LOWER INC. LIMIT ADJUSTMENT
Anchorage, AK	55700	44550	40200	CAPPED BY US MEDIAN
Las Vegas, NV-AZ	41100	32900	34550	STATE MEDIAN BASED
Yuma, AZ	30100	24100	25100	HIGH HOUSING COST
Chico-Paradise, CA	32100	25700	27350	STATE MEDIAN BASED
Los Angeles-Long Beach, CA	45200	36150	40200	CAPPED BY US MEDIAN
Merced, CA	32700	26150	27350	STATE MEDIAN BASED
Oakland, CA	55400	44300	40200	CAPPED BY US MEDIAN
Orange County, CA	59100	47300	40200	CAPPED BY US MEDIAN
Redding, CA	33400	26700	27350	STATE MEDIAN BASED
Salinas, CA	41800	33450	36250	HIGH HOUSING COST
San Francisco, CA	58800	47050	40200	CAPPED BY US MEDIAN
San Jose, CA	64200	51350	40200	CAPPED BY US MEDIAN
Santa Barbara-Santa Maria-Lompoc, CA	47500	38000	39600	HIGH HOUSING COST
Santa Cruz-Watsonville, CA	51500	41200	40200	CAPPED BY US MEDIAN
Ventura, CA	57900	46300	40200	CAPPED BY US MEDIAN
Visalia-Tulare-Porterville, CA	31200	24950	27350	STATE MEDIAN BASED
Yuba City, CA	31800	25450	27350	STATE MEDIAN BASED
Boulder-Longmont, CO	54200	43350	40200	CAPPED BY US MEDIAN
Pueblo, CO	30400	24300	26700	STATE MEDIAN BASED
Bridgeport, CT	53600	42900	40200	CAPPED BY US MEDIAN
Danbury, CT	67000	53600	40200	CAPPED BY US MEDIAN
Hartford, CT	52500	42000	40200	CAPPED BY US MEDIAN
New Haven-Meriden, CT	51600	41300	40200	CAPPED BY US MEDIAN
New London-Norwich, CT-RI	45900	36700	37750	STATE MEDIAN BASED
Stamford-Norwalk, CT	77100	61700	40200	CAPPED BY US MEDIAN
Wilmington-Newark, DE-MD	51900	41500	40200	CAPPED BY US MEDIAN
Washington, DC-MD-VA	62700	50150	40200	CAPPED BY US MEDIAN
Miami, FL	35700	28550	35700	HIGH HOUSING COST
Honolulu, HI	53600	42900	40200	CAPPED BY US MEDIAN
Bloomington-Normal, IL	48600	38900	37750	LOW HOUSING COST
Chicago, IL	51300	41050	40200	CAPPED BY US MEDIAN
Kendall County, Il	57300	45850	40200	CAPPED BY US MEDIAN
Kokomo, IN	41900	33500	33200	LOW HOUSING COST
Ohio County, IN	36400	29100	28650	STATE MEDIAN BASED
Terre Haute, IN	35300	28250	28650	STATE MEDIAN BASED
Cedar Rapids, IA	45300	36250	35700	LOW HOUSING COST
Acadia Parishes, LA	22600	18100	19750	STATE MEDIAN BASED
St. Landry Parish, LA	21600	17300	19750	STATE MEDIAN BASED
Cumberland, MD-WV	30600	24500	31450	STATE MEDIAN BASED
Hagerstown, MD	39000	31200	31450	STATE MEDIAN BASED
Barnstable-Yarmouth, MA	40400	32300	38100	HIGH HOUSING COST
Boston, MA-NH	53100	42500	40200	CAPPED BY US MEDIAN
Lowell, MA-NH	52400	41900	40200	CAPPED BY US MEDIAN
New Bedford, MA	36600	29300	31850	STATE MEDIAN BASED
Providence-Fall River-Warwick, RI-MA	41600	33300	34150	STATE MEDIAN BASED
Ann Arbor, MI	53900	43100	40200	CAPPED BY US MEDIAN
Minneapolis-St. Paul, MN-WI	51000	40800	40200	CAPPED BY US MEDIAN
Rochester, MN	52100	41700	40200	CAPPED BY US MEDIAN
Nashua, NH	55000	44000	40200	CAPPED BY US MEDIAN
Atlantic-Cape May, NJ	43400	34700	36500	HIGH HOUSING COST
Bergen-Passaic, NJ	60400	48300	40200	CAPPED BY US MEDIAN
Jersey City, NJ	40400	32300	38300	HIGH HOUSING COST
Middlesex-Somerset-Hunterdon, NJ	63200	50550	40200	CAPPED BY US MEDIAN
Monmouth-Ocean, NJ	52400	41900	40200	CAPPED BY US MEDIAN
Newark, NJ	57300	45850	40200	CAPPED BY US MEDIAN
Trenton, NJ	55600	44500	40200	CAPPED BY US MEDIAN
Dutchess County, NY	54800	43850	40200	CAPPED BY US MEDIAN
Jamestown, NY	33300	26650	28100	STATE MEDIAN BASED
Nassau-Suffolk, NY	63400	50700	40200	CAPPED BY US MEDIAN
New York, NY	43000	34400	39200	HIGH HOUSING COST
Westchester County, NY	66900	53500	40200	CAPPED BY US MEDIAN
Jacksonville, NC	28000	22400	24800	STATE MEDIAN BASED
Brown County, OH	35400	28300	28650	STATE MEDIAN BASED
Steubenville-Weirton, OH-WV	33200	26550	28650	STATE MEDIAN BASED
Youngstown-Warren, OH	35700	28550	28650	STATE MEDIAN BASED

METROPOLITAN AREA	FY95 MEDIAN INCOME	80% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LOWER INC. LIMIT ADJUSTMENT
Medford-Ashland, OR	33400	26700	28150	HIGH HOUSING COST
Altoona, PA	31500	25200	25600	STATE MEDIAN BASED
Johnstown, PA	29100	23300	25600	STATE MEDIAN BASED
Sumter, SC	29200	23350	24400	STATE MEDIAN BASED
Brownsville-Harlingen-San Benito, TX	22500	18000	22950	STATE MEDIAN BASED
El Paso, TX	28200	22550	22950	STATE MEDIAN BASED
Laredo, TX	24200	19350	22950	STATE MEDIAN BASED
Mc Allen-Edinburg-Mission, TX	22000	17600	22950	STATE MEDIAN BASED
Seattle-Bellevue-Everett, WA	51500	41200	40200	CAPPED BY US MEDIAN
Yakima, WA	31200	24950	26400	STATE MEDIAN BASED
Green Bay, WI	44200	35350	35200	LOW HOUSING COST
Madison, WI	50400	40300	40200	CAPPED BY US MEDIAN
Aguadilla, PR	9100	7300	15150	HIGH HOUSING COST
Arecibo, PR	9800	7850	21900	HIGH HOUSING COST
Caguas, PR	13000	10400	18200	HIGH HOUSING COST
Mayaguez, PR	11100	8900	15150	HIGH HOUSING COST
Ponce, PR	10300	8250	21450	HIGH HOUSING COST
San Juan-Bayamon, PR	14000	11200	21450	HIGH HOUSING COST

ATTACHMENT 7

FY 1994-95 DISTRIBUTION OF CHANGES IN AREA MEDIAN INCOME
(100 PERCENT = FY 1994 INCOME LEVEL)

STATE	LT. 100%	NO CHANGE	100-102%	102-104%	104-106%	106-108%	108-110%	GT. 110%	MEDIAN
AL	0	38	15	14	0	0	0	0	0
AK	0	24	0	1	0	0	0	0	0
AZ	0	9	6	0	0	0	0	0	0
AR	0	14	25	28	6	1	1	0	2
CA	0	44	7	7	0	0	0	0	0
CO	0	42	8	9	3	1	0	0	0
CT	0	2	9	5	9	0	0	0	2
DE	0	3	0	0	0	0	0	0	0
DC	0	1	0	0	0	0	0	0	0
FL	0	59	8	0	0	0	0	0	0
GA	0	143	15	1	0	0	0	0	0
HI	0	2	1	1	0	0	0	0	0
ID	0	26	12	6	0	0	0	0	0
IL	0	94	3	4	1	0	0	0	0
IN	0	87	5	0	0	0	0	0	0
IA	0	83	8	1	3	4	0	0	0
KS	0	99	4	2	0	0	0	0	0
KY	0	46	30	35	7	2	0	0	1
LA	0	29	24	8	3	0	0	0	1
ME	0	9	8	2	3	0	0	0	1
MD	0	24	0	0	0	0	0	0	0
MA	0	3	8	21	0	0	0	0	3
MI	0	81	2	0	0	0	0	0	0
MN	0	72	10	5	0	0	0	0	0
MS	0	48	24	6	3	1	0	0	0
MO	0	99	10	4	2	0	0	0	0
MT	0	43	6	7	0	0	0	0	0
NE	0	74	16	2	0	1	0	0	0
NV	0	6	7	4	0	0	0	0	1
NH	0	6	2	8	3	0	0	0	3
NJ	0	2	7	12	0	0	0	0	2
NM	0	29	3	1	0	0	0	0	0
NY	0	46	4	12	0	0	0	0	0
NC	0	94	6	0	0	0	0	0	0
ND	0	45	7	1	0	0	0	0	0
OH	0	83	3	2	0	0	0	0	0
OK	0	53	12	9	2	1	0	0	0
OR	0	18	14	2	1	1	0	0	0
PA	0	53	8	6	0	0	0	0	0
RI	0	1	7	0	0	0	0	0	1
SC	0	43	2	0	0	1	0	0	0
SD	0	50	11	5	0	0	0	0	0
TN	0	43	15	33	1	3	0	0	1
TX	0	122	49	70	7	4	2	0	0
UT	0	18	5	3	2	1	0	0	0
VT	0	10	3	3	1	0	0	0	0
VA	0	100	2	2	2	0	0	0	0
WA	0	25	6	8	0	0	0	0	0
WV	0	50	2	3	0	0	0	0	0
WI	0	66	4	2	0	0	0	0	0
WY	0	21	1	1	0	0	0	0	0
US	0	2282	444	356	59	21	3	0	0

STATE: WEST VIRGINIA
PREPARED: 12-10-94

COUNTY : Wyoming County
FY 1995 MEDIAN FAMILY
INCOME: 23200

PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
SEC. 221 BMIR	20500	23400	26350	29250	31600	33950	36300	38650
SEC. 235	20500	23400	26350	29250	31600	33950	36300	38650

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Ritchie County									
FY 1995 MEDIAN FAMILY INCOME: 24000	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Roane County									
FY 1995 MEDIAN FAMILY INCOME: 20600	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Summers County									
FY 1995 MEDIAN FAMILY INCOME: 22700	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Taylor County									
FY 1995 MEDIAN FAMILY INCOME: 25600	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Tucker County									
FY 1995 MEDIAN FAMILY INCOME: 25700	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Tyler County									
FY 1995 MEDIAN FAMILY INCOME: 28500	SECTION 236	15950	18250	20500	22800	24600	26450	28250	30100
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Upshur County									
FY 1995 MEDIAN FAMILY INCOME: 24900	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Webster County									
FY 1995 MEDIAN FAMILY INCOME: 18200	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Wetzel County									
FY 1995 MEDIAN FAMILY INCOME: 33200	SECTION 236	18600	21250	23900	26550	28700	30800	32950	35050
	SEC. 221 BMIR	25050	28650	32200	35800	38650	41550	44400	47250
	SEC. 235	25050	28650	32200	35800	38650	41550	44400	47250
COUNTY : Wirt County									
FY 1995 MEDIAN FAMILY INCOME: 23700	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Monongalia County									
FY 1995 MEDIAN FAMILY INCOME: 34000	SECTION 236	19050	21750	24500	27200	29350	31550	33750	35900
	SEC. 221 BMIR	22600	25850	29050	32300	34900	37450	40050	42650
	SEC. 235	22600	25850	29050	32300	34900	37450	40050	42650
COUNTY : Monroe County									
FY 1995 MEDIAN FAMILY INCOME: 24100	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Morgan County									
FY 1995 MEDIAN FAMILY INCOME: 32700	SECTION 236	18300	20950	23550	26150	28250	30350	32450	34550
	SEC. 221 BMIR	21750	24850	27950	31050	33550	36000	38500	41000
	SEC. 235	21750	24850	27950	31050	33550	36000	38500	41000
COUNTY : Nicholas County									
FY 1995 MEDIAN FAMILY INCOME: 23900	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Pendleton County									
FY 1995 MEDIAN FAMILY INCOME: 26300	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Pleasants County									
FY 1995 MEDIAN FAMILY INCOME: 30800	SECTION 236	17250	19700	22200	24650	26600	28600	30550	32500
	SEC. 221 BMIR	20500	23400	26350	29250	31600	33950	36300	38650
	SEC. 235	20500	23400	26350	29250	31600	33950	36300	38650
COUNTY : Pocahontas County									
FY 1995 MEDIAN FAMILY INCOME: 24300	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Preston County									
FY 1995 MEDIAN FAMILY INCOME: 26000	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Raleigh County									
FY 1995 MEDIAN FAMILY INCOME: 27600	SECTION 236	15450	17650	19850	22100	23850	25600	27400	29150
	SEC. 221 BMIR	20500	23400	26350	29250	31600	33950	36300	38650
	SEC. 235	20500	23400	26350	29250	31600	33950	36300	38650
COUNTY : Randolph County									
FY 1995 MEDIAN FAMILY INCOME: 24100	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Harrison County									
FY 1995 MEDIAN FAMILY INCOME: 29000	SECTION 236	16250	18550	20900	23200	25050	26900	28750	30600
	SEC. 221 BMIR	20850	23850	26850	29800	32200	34550	36950	39350
	SEC. 235	20850	23850	26850	29800	32200	34550	36950	39350
COUNTY : Jackson County									
FY 1995 MEDIAN FAMILY INCOME: 28100	SECTION 236	15750	18000	20250	22500	24300	26100	27850	29650
	SEC. 221 BMIR	20500	23400	26350	29250	31600	33950	36300	38650
	SEC. 235	20500	23400	26350	29250	31600	33950	36300	38650
COUNTY : Lewis County									
FY 1995 MEDIAN FAMILY INCOME: 25300	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Lincoln County									
FY 1995 MEDIAN FAMILY INCOME: 19200	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Logan County									
FY 1995 MEDIAN FAMILY INCOME: 24500	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	21950	25100	28200	31350	33850	36350	38850	41400
	SEC. 235	21950	25100	28200	31350	33850	36350	38850	41400
COUNTY : McDowell County									
FY 1995 MEDIAN FAMILY INCOME: 17700	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Marion County									
FY 1995 MEDIAN FAMILY INCOME: 30600	SECTION 236	17150	19600	22050	24500	26450	28400	30350	32300
	SEC. 221 BMIR	21400	24450	27500	30600	33000	35450	37900	40350
	SEC. 235	21400	24450	27500	30600	33000	35450	37900	40350
COUNTY : Mason County									
FY 1995 MEDIAN FAMILY INCOME: 28400	SECTION 236	15900	18200	20450	22700	24550	26350	28150	30000
	SEC. 221 BMIR	23050	26350	29650	32950	35600	38250	40850	43500
	SEC. 235	23050	26350	29650	32950	35600	38250	40850	43500
COUNTY : Mercer County									
FY 1995 MEDIAN FAMILY INCOME: 27600	SECTION 236	15450	17650	19850	22100	23850	25600	27400	29150
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Mingo County									
FY 1995 MEDIAN FAMILY INCOME: 22400	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19750	22550	25400	28200	30450	32700	34950	37250
	SEC. 235	19750	22550	25400	28200	30450	32700	34950	37250

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Braxton County									
FY 1995 MEDIAN FAMILY INCOME: 22800	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Calhoun County									
FY 1995 MEDIAN FAMILY INCOME: 19900	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Clay County									
FY 1995 MEDIAN FAMILY INCOME: 19000	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Doddridge County									
FY 1995 MEDIAN FAMILY INCOME: 23300	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Fayette County									
FY 1995 MEDIAN FAMILY INCOME: 24200	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Gilmer County									
FY 1995 MEDIAN FAMILY INCOME: 19600	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Grant County									
FY 1995 MEDIAN FAMILY INCOME: 29800	SECTION 236	16700	19050	21450	23850	25750	27650	29550	31450
	SEC. 221 BMIR	19800	22650	25500	28300	30600	32850	35100	37400
	SEC. 235	19800	22650	25500	28300	30600	32850	35100	37400
COUNTY : Greenbrier County									
FY 1995 MEDIAN FAMILY INCOME: 26700	SECTION 236	14950	17100	19200	21350	23050	24800	26500	28200
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Hampshire County									
FY 1995 MEDIAN FAMILY INCOME: 27400	SECTION 236	15350	17550	19750	21900	23650	25450	27200	28950
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Hardy County									
FY 1995 MEDIAN FAMILY INCOME: 28900	SECTION 236	16200	18500	20800	23100	24950	26800	28650	30500
	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
AREA : Berkeley County, WV									
FY 1995 MEDIAN FAMILY	SECTION 236	20700	23700	26650	29600	31950	34350	36700	39050
INCOME: 37000	SEC. 221 BMIR	24600	28100	31650	35150	37950	40750	43600	46400
	SEC. 235	24600	28100	31650	35150	37950	40750	43600	46400
MSA : Charleston, WV									
FY 1995 MEDIAN FAMILY	SECTION 236	19550	22350	25150	27900	30150	32400	34600	36850
INCOME: 34900	SEC. 221 BMIR	23300	26600	29900	33250	35900	38550	41250	43900
	SEC. 235	23300	26600	29900	33250	35900	38550	41250	43900
MSA : Cumberland, MD-WV									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 30600	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
MSA : Huntington-Ashland, WV-KY-OH									
FY 1995 MEDIAN FAMILY	SECTION 236	16700	19050	21450	23850	25750	27650	29550	31450
INCOME: 29800	SEC. 221 BMIR	20950	23950	26950	29950	32300	34700	37100	39500
	SEC. 235	20950	23950	26950	29950	32300	34700	37100	39500
AREA : Jefferson County, WV									
FY 1995 MEDIAN FAMILY	SECTION 236	21850	24950	28100	31200	33700	36200	38700	41200
INCOME: 39000	SEC. 221 BMIR	25950	29650	33350	37050	40000	43000	45950	48900
	SEC. 235	25950	29650	33350	37050	40000	43000	45950	48900
MSA : Parkersburg-Marietta, WV-OH									
FY 1995 MEDIAN FAMILY	SECTION 236	19400	22150	24900	27700	29900	32100	34300	36550
INCOME: 34600	SEC. 221 BMIR	23750	27100	30500	33900	36600	39350	42050	44750
	SEC. 235	23750	27100	30500	33900	36600	39350	42050	44750
MSA : Steubenville-Weirton, OH-WV									
FY 1995 MEDIAN FAMILY	SECTION 236	20050	22900	25800	28650	30950	33200	35500	37800
INCOME: 33200	SEC. 221 BMIR	23800	27200	30600	34000	36750	39450	42200	44900
	SEC. 235	23800	27200	30600	34000	36750	39450	42200	44900
MSA : Wheeling, WV-OH									
FY 1995 MEDIAN FAMILY	SECTION 236	17300	19800	22250	24700	26700	28650	30650	32650
INCOME: 30900	SEC. 221 BMIR	21050	24050	27050	30050	32450	34850	37250	39650
	SEC. 235	21050	24050	27050	30050	32450	34850	37250	39650
COUNTY : Barbour County									
FY 1995 MEDIAN FAMILY	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
INCOME: 21400	SEC. 221 BMIR	19550	22300	25100	27900	30150	32350	34600	36850
	SEC. 235	19550	22300	25100	27900	30150	32350	34600	36850
COUNTY : Boone County									
FY 1995 MEDIAN FAMILY	SECTION 236	14750	16850	18950	21050	22700	24400	26100	27750
INCOME: 24700	SEC. 221 BMIR	25750	29400	33100	36750	39700	42650	45550	48500
	SEC. 235	25750	29400	33100	36750	39700	42650	45550	48500

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COUNTY : Wythe County
FY 1995 MEDIAN FAMILY
INCOME: 27500

PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850

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	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Rockingham County									
FY 1995 MEDIAN FAMILY INCOME: 37500	SECTION 236	21000	24000	27000	30000	32400	34800	37200	39600
	SEC. 221 BMIR	24950	28500	32050	35650	38450	41300	44150	47000
	SEC. 235	24950	28500	32050	35650	38450	41300	44150	47000
COUNTY : Russell County									
FY 1995 MEDIAN FAMILY INCOME: 24800	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Shenandoah County									
FY 1995 MEDIAN FAMILY INCOME: 35000	SECTION 236	19600	22400	25200	28000	30250	32500	34700	36950
	SEC. 221 BMIR	23300	26600	29900	33250	35900	38550	41250	43900
	SEC. 235	23300	26600	29900	33250	35900	38550	41250	43900
COUNTY : Smyth County									
FY 1995 MEDIAN FAMILY INCOME: 28400	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Southampton County									
FY 1995 MEDIAN FAMILY INCOME: 35100	SECTION 236	19650	22450	25250	28100	30350	32550	34800	37050
	SEC. 221 BMIR	23350	26700	30050	33350	36050	38700	41400	44050
	SEC. 235	23350	26700	30050	33350	36050	38700	41400	44050
COUNTY : Surry County									
FY 1995 MEDIAN FAMILY INCOME: 33700	SECTION 236	18850	21550	24250	26950	29100	31250	33450	35600
	SEC. 221 BMIR	22400	25600	28800	32000	34550	37100	39700	42250
	SEC. 235	22400	25600	28800	32000	34550	37100	39700	42250
COUNTY : Sussex County									
FY 1995 MEDIAN FAMILY INCOME: 31500	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Tazewell County									
FY 1995 MEDIAN FAMILY INCOME: 27100	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Westmoreland County									
FY 1995 MEDIAN FAMILY INCOME: 34100	SECTION 236	19100	21800	24550	27300	29450	31650	33850	36000
	SEC. 221 BMIR	22700	25950	29200	32400	35000	37600	40200	42800
	SEC. 235	22700	25950	29200	32400	35000	37600	40200	42800
COUNTY : Wise County									
FY 1995 MEDIAN FAMILY INCOME: 26400	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Northumberland County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 32400	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Nottoway County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 29000	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Orange County									
FY 1995 MEDIAN FAMILY	SECTION 236	22450	25650	28850	32100	34650	37200	39800	42350
INCOME: 40100	SEC. 221 BMIR	26700	30500	34300	38100	41150	44200	47250	50300
	SEC. 235	26700	30500	34300	38100	41150	44200	47250	50300
COUNTY : Page County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 32600	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Patrick County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 31000	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Prince Edward County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 30400	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Pulaski County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 31400	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Rappahannock County									
FY 1995 MEDIAN FAMILY	SECTION 236	22800	26050	29300	32550	35150	37750	40350	43000
INCOME: 40700	SEC. 221 BMIR	27050	30900	34800	38650	41750	44850	47950	51000
	SEC. 235	27050	30900	34800	38650	41750	44850	47950	51000
COUNTY : Richmond County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 33200	SEC. 221 BMIR	22600	25850	29050	32300	34900	37450	40050	42650
	SEC. 235	22600	25850	29050	32300	34900	37450	40050	42650
COUNTY : Rockbridge County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 32900	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850

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COUNTY	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Lancaster County									
FY 1995 MEDIAN FAMILY INCOME: 36700	SECTION 236	20550	23500	26400	29350	31700	34050	36400	38750
	SEC. 221 BMIR	24400	27900	31350	34850	37650	40450	43200	46000
	SEC. 235	24400	27900	31350	34850	37650	40450	43200	46000
COUNTY : Lee County									
FY 1995 MEDIAN FAMILY INCOME: 19900	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Louisa County									
FY 1995 MEDIAN FAMILY INCOME: 35000	SECTION 236	19600	22400	25200	28000	30250	32500	34700	36950
	SEC. 221 BMIR	23500	26900	30250	33600	36300	39000	41650	44350
	SEC. 235	23500	26900	30250	33600	36300	39000	41650	44350
COUNTY : Lunenburg County									
FY 1995 MEDIAN FAMILY INCOME: 27400	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Madison County									
FY 1995 MEDIAN FAMILY INCOME: 35000	SECTION 236	19600	22400	25200	28000	30250	32500	34700	36950
	SEC. 221 BMIR	23300	26600	29900	33250	35900	38550	41250	43900
	SEC. 235	23300	26600	29900	33250	35900	38550	41250	43900
COUNTY : Mecklenburg County									
FY 1995 MEDIAN FAMILY INCOME: 29500	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Middlesex County									
FY 1995 MEDIAN FAMILY INCOME: 34500	SECTION 236	19300	22100	24850	27600	29800	32000	34200	36450
	SEC. 221 BMIR	22950	26200	29500	32800	35400	38000	40650	43250
	SEC. 235	22950	26200	29500	32800	35400	38000	40650	43250
COUNTY : Montgomery County									
FY 1995 MEDIAN FAMILY INCOME: 36700	SECTION 236	20550	23500	26400	29350	31700	34050	36400	38750
	SEC. 221 BMIR	24400	27900	31350	34850	37650	40450	43200	46000
	SEC. 235	24400	27900	31350	34850	37650	40450	43200	46000
COUNTY : Nelson County									
FY 1995 MEDIAN FAMILY INCOME: 31300	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Northampton County									
FY 1995 MEDIAN FAMILY INCOME: 27600	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850

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	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Franklin County									
FY 1995 MEDIAN FAMILY INCOME: 33900	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22300	25450	28650	31850	34350	36900	39450	42000
	SEC. 235	22300	25450	28650	31850	34350	36900	39450	42000
COUNTY : Frederick County									
FY 1995 MEDIAN FAMILY INCOME: 39200	SECTION 236	21950	25100	28200	31350	33850	36400	38900	41400
	SEC. 221 BMIR	26050	29800	33500	37250	40200	43200	46150	49150
	SEC. 235	26050	29800	33500	37250	40200	43200	46150	49150
COUNTY : Giles County									
FY 1995 MEDIAN FAMILY INCOME: 33600	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Grayson County									
FY 1995 MEDIAN FAMILY INCOME: 26600	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Greensville County									
FY 1995 MEDIAN FAMILY INCOME: 29900	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Halifax County									
FY 1995 MEDIAN FAMILY INCOME: 30500	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Henry County									
FY 1995 MEDIAN FAMILY INCOME: 33200	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22400	25600	28800	32000	34550	37100	39700	42250
	SEC. 235	22400	25600	28800	32000	34550	37100	39700	42250
COUNTY : Highland County									
FY 1995 MEDIAN FAMILY INCOME: 29500	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : King and Queen County									
FY 1995 MEDIAN FAMILY INCOME: 33400	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : King William County									
FY 1995 MEDIAN FAMILY INCOME: 45000	SECTION 236	22850	26100	29400	32650	35250	37850	40450	43100
	SEC. 221 BMIR	27150	31000	34900	38750	41850	44950	48100	51200
	SEC. 235	27150	31000	34900	38750	41850	44950	48100	51200

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Buchanan County									
FY 1995 MEDIAN FAMILY INCOME: 25100	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Buckingham County									
FY 1995 MEDIAN FAMILY INCOME: 30400	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Caroline County									
FY 1995 MEDIAN FAMILY INCOME: 36100	SECTION 236	20200	23100	26000	28900	31200	33500	35800	38100
	SEC. 221 BMIR	24000	27450	30900	34300	37050	39800	42550	45300
	SEC. 235	24000	27450	30900	34300	37050	39800	42550	45300
COUNTY : Carroll County									
FY 1995 MEDIAN FAMILY INCOME: 28000	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Charlotte County									
FY 1995 MEDIAN FAMILY INCOME: 26300	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Craig County									
FY 1995 MEDIAN FAMILY INCOME: 33800	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Cumberland County									
FY 1995 MEDIAN FAMILY INCOME: 30700	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Dickenson County									
FY 1995 MEDIAN FAMILY INCOME: 23100	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Essex County									
FY 1995 MEDIAN FAMILY INCOME: 36500	SECTION 236	20450	23350	26300	29200	31550	33850	36200	38550
	SEC. 221 BMIR	24250	27750	31200	34700	37450	40200	43000	45750
	SEC. 235	24250	27750	31200	34700	37450	40200	43000	45750
COUNTY : Floyd County									
FY 1995 MEDIAN FAMILY INCOME: 31500	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
AREA : Warren County, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	22950	26250	29500	32800	35400	38050	40650	43300
INCOME: 41000	SEC. 221 BMIR	27250	31150	35050	38950	42050	45200	48300	51400
	SEC. 235	27250	31150	35050	38950	42050	45200	48300	51400
AREA : Washington, DC-MD-VA									
FY 1995 MEDIAN FAMILY	SECTION 236	28150	32150	36200	40200	43400	46650	49850	53050
INCOME: 62700	SEC. 221 BMIR	33400	38200	42950	47750	51550	55350	59200	63000
	SEC. 235	33400	38200	42950	47750	51550	55350	59200	63000
COUNTY : Accomack County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 27000	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Alleghany County									
FY 1995 MEDIAN FAMILY	SECTION 236	19100	21800	24550	27300	29450	31650	33850	36000
INCOME: 34100	SEC. 221 BMIR	22750	26000	29250	32500	35100	37650	40250	42850
	SEC. 235	22750	26000	29250	32500	35100	37650	40250	42850
COUNTY : Amelia County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 33100	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Appomattox County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 33600	SEC. 221 BMIR	26050	29800	33500	37250	40200	43200	46150	49150
	SEC. 235	26050	29800	33500	37250	40200	43200	46150	49150
COUNTY : Augusta County									
FY 1995 MEDIAN FAMILY	SECTION 236	20950	23950	26950	29900	32300	34700	37100	39500
INCOME: 37400	SEC. 221 BMIR	24850	28400	31950	35500	38350	41200	44050	46850
	SEC. 235	24850	28400	31950	35500	38350	41200	44050	46850
COUNTY : Bath County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 32700	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Bland County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 32900	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850
COUNTY : Brunswick County									
FY 1995 MEDIAN FAMILY	SECTION 236	18700	21400	24050	26700	28850	31000	33150	35250
INCOME: 27100	SEC. 221 BMIR	22200	25350	28550	31700	34250	36800	39300	41850
	SEC. 235	22200	25350	28550	31700	34250	36800	39300	41850

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	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : Charlottesville, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	24900	28500	32050	35600	38450	41300	44150	47000
INCOME: 44500	SEC. 221 BMIR	29600	33800	38050	42300	45650	49050	52400	55800
	SEC. 235	29600	33800	38050	42300	45650	49050	52400	55800
AREA : Clarke County, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	24750	28300	31800	35350	38200	41000	43850	46650
INCOME: 44200	SEC. 221 BMIR	29400	33600	37800	42000	45350	48700	52050	55400
	SEC. 235	29400	33600	37800	42000	45350	48700	52050	55400
AREA : Culpeper County, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	24150	27600	31050	34500	37250	40000	42750	45500
INCOME: 43100	SEC. 221 BMIR	28700	32750	36850	40950	44250	47500	50800	54100
	SEC. 235	28700	32750	36850	40950	44250	47500	50800	54100
MSA : Danville, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	19000	21700	24400	27100	29300	31450	33650	35800
INCOME: 33900	SEC. 221 BMIR	22550	25750	28950	32200	34750	37350	39900	42500
	SEC. 235	22550	25750	28950	32200	34750	37350	39900	42500
MSA : Johnson City-Kingsport-Bristol									
FY 1995 MEDIAN FAMILY	SECTION 236	17200	19650	22100	24550	26500	28500	30450	32400
INCOME: 30700	SEC. 221 BMIR	20400	23300	26250	29150	31500	33800	36150	38500
	SEC. 235	20400	23300	26250	29150	31500	33800	36150	38500
AREA : King George County, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	24250	27700	31200	34650	37400	40200	42950	45700
INCOME: 43300	SEC. 221 BMIR	28800	32900	37050	41150	44450	47750	51000	54300
	SEC. 235	28800	32900	37050	41150	44450	47750	51000	54300
MSA : Lynchburg, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	20050	22900	25800	28650	30950	33200	35500	37800
INCOME: 35800	SEC. 221 BMIR	23800	27200	30600	34000	36750	39450	42200	44900
	SEC. 235	23800	27200	30600	34000	36750	39450	42200	44900
MSA : Norfolk-Virginia Beach-Newport									
FY 1995 MEDIAN FAMILY	SECTION 236	22350	25550	28750	31900	34450	37050	39600	42150
INCOME: 39900	SEC. 221 BMIR	26500	30300	34100	37900	40900	43950	46950	50000
	SEC. 235	26500	30300	34100	37900	40900	43950	46950	50000
MSA : Richmond-Petersburg, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	25700	29400	33050	36700	39650	42600	45550	48450
INCOME: 45900	SEC. 221 BMIR	30500	34850	39200	43600	47050	50550	54050	57550
	SEC. 235	30500	34850	39200	43600	47050	50550	54050	57550
MSA : Roanoke, VA									
FY 1995 MEDIAN FAMILY	SECTION 236	22300	25450	28650	31850	34400	36950	39500	42050
INCOME: 39800	SEC. 221 BMIR	26450	30250	34050	37800	40850	43850	46900	49900
	SEC. 235	26450	30250	34050	37800	40850	43850	46900	49900

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	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Schuylkill County									
FY 1995 MEDIAN FAMILY	SECTION 236	18100	20650	23250	25850	27900	29950	32050	34100
INCOME: 32300	SEC. 221 BMIR	21500	24550	27650	30700	33150	35600	38050	40500
	SEC. 235	21500	24550	27650	30700	33150	35600	38050	40500
COUNTY : Snyder County									
FY 1995 MEDIAN FAMILY	SECTION 236	18850	21550	24250	26950	29100	31250	33450	35600
INCOME: 33700	SEC. 221 BMIR	22400	25600	28800	32000	34550	37100	39700	42250
	SEC. 235	22400	25600	28800	32000	34550	37100	39700	42250
COUNTY : Sullivan County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 29000	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Susquehanna County									
FY 1995 MEDIAN FAMILY	SECTION 236	18550	21200	23850	26500	28600	30700	32850	34950
INCOME: 33100	SEC. 221 BMIR	22050	25150	28300	31450	34000	36500	39000	41550
	SEC. 235	22050	25150	28300	31450	34000	36500	39000	41550
COUNTY : Tioga County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 29900	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Union County									
FY 1995 MEDIAN FAMILY	SECTION 236	19900	22700	25550	28400	30650	32950	35200	37500
INCOME: 35500	SEC. 221 BMIR	23600	27000	30350	33750	36400	39100	41800	44500
	SEC. 235	23600	27000	30350	33750	36400	39100	41800	44500
COUNTY : Venango County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 30200	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Warren County									
FY 1995 MEDIAN FAMILY	SECTION 236	19400	22150	24900	27700	29900	32100	34300	36550
INCOME: 34600	SEC. 221 BMIR	23050	26300	29600	32900	35500	38150	40800	43400
	SEC. 235	23050	26300	29600	32900	35500	38150	40800	43400
COUNTY : Wayne County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 31600	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150

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	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Indiana County									
FY 1995 MEDIAN FAMILY INCOME: 31000	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21350	24400	27450	30500	32950	35400	37850	40300
	SEC. 235	21350	24400	27450	30500	32950	35400	37850	40300
COUNTY : Jefferson County									
FY 1995 MEDIAN FAMILY INCOME: 29100	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Juniata County									
FY 1995 MEDIAN FAMILY INCOME: 32000	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Lawrence County									
FY 1995 MEDIAN FAMILY INCOME: 30600	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	22350	25550	28750	31950	34500	37050	39600	42150
	SEC. 235	22350	25550	28750	31950	34500	37050	39600	42150
COUNTY : Mc Kean County									
FY 1995 MEDIAN FAMILY INCOME: 31800	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Mifflin County									
FY 1995 MEDIAN FAMILY INCOME: 30600	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Monroe County									
FY 1995 MEDIAN FAMILY INCOME: 39800	SECTION 236	22300	25450	28650	31850	34400	36950	39500	42050
	SEC. 221 BMIR	26450	30250	34050	37800	40850	43850	46900	49900
	SEC. 235	26450	30250	34050	37800	40850	43850	46900	49900
COUNTY : Montour County									
FY 1995 MEDIAN FAMILY INCOME: 38000	SECTION 236	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 221 BMIR	25250	28900	32500	36100	39000	41900	44750	47650
	SEC. 235	25250	28900	32500	36100	39000	41900	44750	47650
COUNTY : Northumberland County									
FY 1995 MEDIAN FAMILY INCOME: 30800	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Potter County									
FY 1995 MEDIAN FAMILY INCOME: 29000	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150

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	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Clarion County									
FY 1995 MEDIAN FAMILY INCOME: 29400	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Clearfield County									
FY 1995 MEDIAN FAMILY INCOME: 29100	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Clinton County									
FY 1995 MEDIAN FAMILY INCOME: 29500	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Crawford County									
FY 1995 MEDIAN FAMILY INCOME: 30900	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21550	24600	27700	30750	33200	35700	38150	40600
	SEC. 235	21550	24600	27700	30750	33200	35700	38150	40600
COUNTY : Elk County									
FY 1995 MEDIAN FAMILY INCOME: 33500	SECTION 236	18750	21450	24100	26800	28950	31100	33250	35350
	SEC. 221 BMIR	23300	26600	29900	33250	35900	38550	41250	43900
	SEC. 235	23300	26600	29900	33250	35900	38550	41250	43900
COUNTY : Forest County									
FY 1995 MEDIAN FAMILY INCOME: 25600	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Franklin County									
FY 1995 MEDIAN FAMILY INCOME: 36300	SECTION 236	20350	23250	26150	29050	31350	33700	36000	38350
	SEC. 221 BMIR	24150	27600	31050	34500	37250	40000	42800	45550
	SEC. 235	24150	27600	31050	34500	37250	40000	42800	45550
COUNTY : Fulton County									
FY 1995 MEDIAN FAMILY INCOME: 29900	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Greene County									
FY 1995 MEDIAN FAMILY INCOME: 28100	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Huntingdon County									
FY 1995 MEDIAN FAMILY INCOME: 31800	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
MSA : Scranton--Wilkes-Barre--Hazlet									
FY 1995 MEDIAN FAMILY	SECTION 236	19550	22350	25150	27900	30150	32400	34600	36850
INCOME: 34900	SEC. 221 BMIR	23200	26500	29800	33150	35800	38450	41100	43750
	SEC. 235	23200	26500	29800	33150	35800	38450	41100	43750
MSA : Sharon, PA									
FY 1995 MEDIAN FAMILY	SECTION 236	18250	20850	23450	26100	28150	30250	32350	34400
INCOME: 32600	SEC. 221 BMIR	21700	24800	27900	31000	33450	35950	38450	40900
	SEC. 235	21700	24800	27900	31000	33450	35950	38450	40900
MSA : State College, PA									
FY 1995 MEDIAN FAMILY	SECTION 236	21350	24400	27450	30500	32900	35350	37800	40250
INCOME: 38100	SEC. 221 BMIR	25350	28950	32600	36200	39100	42000	44900	47800
	SEC. 235	25350	28950	32600	36200	39100	42000	44900	47800
MSA : Williamsport, PA									
FY 1995 MEDIAN FAMILY	SECTION 236	19000	21700	24400	27100	29300	31450	33650	35800
INCOME: 33900	SEC. 221 BMIR	22800	26100	29350	32600	35200	37800	40400	43050
	SEC. 235	22800	26100	29350	32600	35200	37800	40400	43050
MSA : York, PA									
FY 1995 MEDIAN FAMILY	SECTION 236	22950	26250	29500	32800	35400	38050	40650	43300
INCOME: 41000	SEC. 221 BMIR	27250	31150	35050	38950	42050	45200	48300	51400
	SEC. 235	27250	31150	35050	38950	42050	45200	48300	51400
COUNTY : Adams County									
FY 1995 MEDIAN FAMILY	SECTION 236	22950	26250	29500	32800	35400	38050	40650	43300
INCOME: 41000	SEC. 221 BMIR	27250	31150	35050	38950	42050	45200	48300	51400
	SEC. 235	27250	31150	35050	38950	42050	45200	48300	51400
COUNTY : Armstrong County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 30000	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Bedford County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 28200	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Bradford County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 31100	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Cameron County									
FY 1995 MEDIAN FAMILY	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
INCOME: 26700	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150

STATE: PENNSYLVANIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
MSA : Allentown-Bethlehem-Easton, PA									
FY 1995 MEDIAN FAMILY INCOME: 43000	SECTION 236	24100	27500	30950	34400	37150	39900	42650	45400
	SEC. 221 BMIR	28600	32700	36750	40850	44100	47400	50650	53900
	SEC. 235	28600	32700	36750	40850	44100	47400	50650	53900
MSA : Altoona, PA									
FY 1995 MEDIAN FAMILY INCOME: 31500	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
MSA : Erie, PA									
FY 1995 MEDIAN FAMILY INCOME: 35700	SECTION 236	20000	22850	25700	28550	30850	33150	35400	37700
	SEC. 221 BMIR	23750	27100	30500	33900	36600	39350	42050	44750
	SEC. 235	23750	27100	30500	33900	36600	39350	42050	44750
MSA : Harrisburg-Lebanon-Carlisle, P									
FY 1995 MEDIAN FAMILY INCOME: 41600	SECTION 236	23300	26600	29950	33300	35950	38600	41250	43950
	SEC. 221 BMIR	27700	31650	35600	39550	42700	45850	49050	52200
	SEC. 235	27700	31650	35600	39550	42700	45850	49050	52200
MSA : Johnstown, PA									
FY 1995 MEDIAN FAMILY INCOME: 29100	SECTION 236	17900	20500	23050	25600	27650	29700	31750	33800
	SEC. 221 BMIR	21300	24300	27350	30400	32850	35250	37700	40150
	SEC. 235	21300	24300	27350	30400	32850	35250	37700	40150
MSA : Lancaster, PA									
FY 1995 MEDIAN FAMILY INCOME: 42000	SECTION 236	23500	26900	30250	33600	36300	38950	41650	44350
	SEC. 221 BMIR	27950	31900	35900	39900	43100	46300	49500	52650
	SEC. 235	27950	31900	35900	39900	43100	46300	49500	52650
PMSA : Newburgh, NY-PA									
FY 1995 MEDIAN FAMILY INCOME: 48800	SECTION 236	27350	31250	35150	39050	42150	45300	48400	51550
	SEC. 221 BMIR	32450	37100	41750	46350	50100	53800	57500	61200
	SEC. 235	32450	37100	41750	46350	50100	53800	57500	61200
PMSA : Philadelphia, PA-NJ									
FY 1995 MEDIAN FAMILY INCOME: 47100	SECTION 236	26400	30150	33900	37700	40700	43700	46700	49750
	SEC. 221 BMIR	31350	35800	40300	44750	48350	51950	55500	59100
	SEC. 235	31350	35800	40300	44750	48350	51950	55500	59100
PMSA : Pittsburgh, PA									
FY 1995 MEDIAN FAMILY INCOME: 36700	SECTION 236	20550	23500	26400	29350	31700	34050	36400	38750
	SEC. 221 BMIR	24400	27900	31350	34850	37650	40450	43200	46000
	SEC. 235	24400	27900	31350	34850	37650	40450	43200	46000
MSA : Reading, PA									
FY 1995 MEDIAN FAMILY INCOME: 42000	SECTION 236	23500	26900	30250	33600	36300	38950	41650	44350
	SEC. 221 BMIR	27950	31900	35900	39900	43100	46300	49500	52650
	SEC. 235	27950	31900	35900	39900	43100	46300	49500	52650

STATE: MARYLAND
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Somerset County									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 31900	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
COUNTY : Talbot County									
FY 1995 MEDIAN FAMILY	SECTION 236	25500	29100	32750	36400	39300	42200	45150	48050
INCOME: 45500	SEC. 221 BMIR	30250	34600	38900	43250	46700	50150	53600	57050
	SEC. 235	30250	34600	38900	43250	46700	50150	53600	57050
COUNTY : Wicomico County									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 38500	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
COUNTY : Worcester County									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 38200	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300

STATE: MARYLAND
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
AREA : Baltimore, MD									
FY 1995 MEDIAN FAMILY	SECTION 236	27650	31600	35550	39500	42700	45850	49000	52150
INCOME: 49400	SEC. 221 BMIR	32850	37500	42200	46900	50650	54400	58150	61900
	SEC. 235	32850	37500	42200	46900	50650	54400	58150	61900
MSA : Cumberland, MD-WV									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 30600	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
PMSA : Hagerstown, MD									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 39000	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
AREA : Washington, DC-MD-VA									
FY 1995 MEDIAN FAMILY	SECTION 236	28150	32150	36200	40200	43400	46650	49850	53050
INCOME: 62700	SEC. 221 BMIR	33400	38200	42950	47750	51550	55350	59200	63000
	SEC. 235	33400	38200	42950	47750	51550	55350	59200	63000
PMSA : Wilmington-Newark, DE-MD									
FY 1995 MEDIAN FAMILY	SECTION 236	28150	32150	36200	40200	43400	46650	49850	53050
INCOME: 51900	SEC. 221 BMIR	33400	38200	42950	47750	51550	55350	59200	63000
	SEC. 235	33400	38200	42950	47750	51550	55350	59200	63000
COUNTY : Caroline County									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 35900	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
COUNTY : Dorchester County									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 35300	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
COUNTY : Garrett County									
FY 1995 MEDIAN FAMILY	SECTION 236	22000	25150	28300	31450	33950	36450	39000	41500
INCOME: 31000	SEC. 221 BMIR	26150	29900	33600	37350	40350	43300	46300	49300
	SEC. 235	26150	29900	33600	37350	40350	43300	46300	49300
COUNTY : Kent County									
FY 1995 MEDIAN FAMILY	SECTION 236	23250	26550	29900	33200	35850	38500	41150	43800
INCOME: 41500	SEC. 221 BMIR	27600	31550	35500	39450	42600	45750	48900	52050
	SEC. 235	27600	31550	35500	39450	42600	45750	48900	52050
COUNTY : St. Mary's County									
FY 1995 MEDIAN FAMILY	SECTION 236	26700	30550	34350	38150	41200	44250	47300	50350
INCOME: 47700	SEC. 221 BMIR	32100	36650	41250	45850	49500	53150	56850	60500
	SEC. 235	32100	36650	41250	45850	49500	53150	56850	60500

STATE: DELAWARE
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
MSA : Dover, DE									
FY 1995 MEDIAN FAMILY	SECTION 236	21200	24250	27300	30300	32750	35150	37600	40000
INCOME: 37900	SEC. 221 BMIR	25200	28800	32400	36000	38850	41750	44600	47500
	SEC. 235	25200	28800	32400	36000	38850	41750	44600	47500
PMSA : Wilmington-Newark, DE-MD									
FY 1995 MEDIAN FAMILY	SECTION 236	28150	32150	36200	40200	43400	46650	49850	53050
INCOME: 51900	SEC. 221 BMIR	33400	38200	42950	47750	51550	55350	59200	63000
	SEC. 235	33400	38200	42950	47750	51550	55350	59200	63000
COUNTY : Sussex County									
FY 1995 MEDIAN FAMILY	SECTION 236	20150	23050	25900	28800	31100	33400	35700	38000
INCOME: 35900	SEC. 221 BMIR	23950	27350	30800	34200	36950	39650	42400	45150
	SEC. 235	23950	27350	30800	34200	36950	39650	42400	45150

STATE: DIST. OF COLUMBIA
PREPARED: 12-10-94

AREA : Washington, DC-MD-VA
FY 1995 MEDIAN FAMILY INCOME: 62700

PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
SECTION 236	28150	32150	36200	40200	43400	46650	49850	53050
SEC. 221 BMIR	33400	38200	42950	47750	51550	55350	59200	63000
SEC. 235	33400	38200	42950	47750	51550	55350	59200	63000

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Pocahontas County									
FY 1995 MEDIAN FAMILY INCOME: 24300	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Preston County									
FY 1995 MEDIAN FAMILY INCOME: 26000	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Raleigh County									
FY 1995 MEDIAN FAMILY INCOME: 27600	VERY LOW-INCOME	9650	11050	12400	13800	14900	16000	17100	18200
	LOW-INCOME	15450	17650	19850	22100	23850	25600	27400	29150
COUNTY : Randolph County									
FY 1995 MEDIAN FAMILY INCOME: 24100	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Ritchie County									
FY 1995 MEDIAN FAMILY INCOME: 24000	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Roane County									
FY 1995 MEDIAN FAMILY INCOME: 20600	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Summers County									
FY 1995 MEDIAN FAMILY INCOME: 22700	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Taylor County									
FY 1995 MEDIAN FAMILY INCOME: 25600	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Tucker County									
FY 1995 MEDIAN FAMILY INCOME: 25700	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Tyler County									
FY 1995 MEDIAN FAMILY INCOME: 28500	VERY LOW-INCOME	10000	11400	12800	14250	15400	16550	17650	18800
	LOW-INCOME	15950	18250	20500	22800	24600	26450	28250	30100
COUNTY : Upshur County									
FY 1995 MEDIAN FAMILY INCOME: 24900	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Webster County									
FY 1995 MEDIAN FAMILY INCOME: 18200	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Logan County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 24500	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : McDowell County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 17700	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Marion County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	10700	12250	13750	15300	16500	17750	18950	20200
INCOME: 30600	LOW-INCOME	17150	19600	22050	24500	26450	28400	30350	32300
COUNTY : Mason County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9950	11350	12800	14200	15350	16450	17600	18750
INCOME: 28400	LOW-INCOME	15900	18200	20450	22700	24550	26350	28150	30000
COUNTY : Mercer County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9650	11050	12400	13800	14900	16000	17100	18200
INCOME: 27600	LOW-INCOME	15450	17650	19850	22100	23850	25600	27400	29150
COUNTY : Mingo County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 22400	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Monongalia County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11900	13600	15300	17000	18350	19700	21100	22450
INCOME: 34000	LOW-INCOME	19050	21750	24500	27200	29350	31550	33750	35900
COUNTY : Monroe County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 24100	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Morgan County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11450	13100	14700	16350	17650	18950	20250	21600
INCOME: 32700	LOW-INCOME	18300	20950	23550	26150	28250	30350	32450	34550
COUNTY : Nicholas County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 23900	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Pendleton County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 26300	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Pleasants County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	10800	12300	13850	15400	16650	17850	19100	20350
INCOME: 30800	LOW-INCOME	17250	19700	22200	24650	26600	28600	30550	32500

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Clay County									
FY 1995 MEDIAN FAMILY INCOME: 19000	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Doddridge County									
FY 1995 MEDIAN FAMILY INCOME: 23300	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Fayette County									
FY 1995 MEDIAN FAMILY INCOME: 24200	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Gilmer County									
FY 1995 MEDIAN FAMILY INCOME: 19600	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Grant County									
FY 1995 MEDIAN FAMILY INCOME: 29800	VERY LOW-INCOME	10450	11900	13400	14900	16100	17300	18500	19650
	LOW-INCOME	16700	19050	21450	23850	25750	27650	29550	31450
COUNTY : Greenbrier County									
FY 1995 MEDIAN FAMILY INCOME: 26700	VERY LOW-INCOME	9350	10700	12000	13350	14400	15500	16550	17600
	LOW-INCOME	14950	17100	19200	21350	23050	24800	26500	28200
COUNTY : Hampshire County									
FY 1995 MEDIAN FAMILY INCOME: 27400	VERY LOW-INCOME	9600	10950	12350	13700	14800	15900	17000	18100
	LOW-INCOME	15350	17550	19750	21900	23650	25450	27200	28950
COUNTY : Hardy County									
FY 1995 MEDIAN FAMILY INCOME: 28900	VERY LOW-INCOME	10100	11550	13000	14450	15600	16750	17900	19050
	LOW-INCOME	16200	18500	20800	23100	24950	26800	28650	30500
COUNTY : Harrison County									
FY 1995 MEDIAN FAMILY INCOME: 29000	VERY LOW-INCOME	10150	11600	13050	14500	15650	16800	18000	19150
	LOW-INCOME	16250	18550	20900	23200	25050	26900	28750	30600
COUNTY : Jackson County									
FY 1995 MEDIAN FAMILY INCOME: 28100	VERY LOW-INCOME	9850	11250	12650	14050	15150	16300	17400	18550
	LOW-INCOME	15750	18000	20250	22500	24300	26100	27850	29650
COUNTY : Lewis County									
FY 1995 MEDIAN FAMILY INCOME: 25300	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Lincoln County									
FY 1995 MEDIAN FAMILY INCOME: 19200	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
AREA : Berkeley County, WV									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12950	14800	16650	18500	20000	21450	22950	24400
INCOME: 37000	LOW-INCOME	20700	23700	26650	29600	31950	34350	36700	39050
MSA : Charleston, WV									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12200	13950	15700	17450	18850	20250	21650	23050
INCOME: 34900	LOW-INCOME	19550	22350	25150	27900	30150	32400	34600	36850
MSA : Cumberland, MD-WV									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 30600	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
MSA : Huntington-Ashland, WV-KY-OH									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	10450	11900	13400	14900	16100	17300	18500	19650
INCOME: 29800	LOW-INCOME	16700	19050	21450	23850	25750	27650	29550	31450
AREA : Jefferson County, WV									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13650	15600	17550	19500	21050	22600	24200	25750
INCOME: 39000	LOW-INCOME	21850	24950	28100	31200	33700	36200	38700	41200
MSA : Parkersburg-Marietta, WV-OH									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12100	13850	15550	17300	18700	20050	21450	22850
INCOME: 34600	LOW-INCOME	19400	22150	24900	27700	29900	32100	34300	36550
MSA : Steubenville-Weirton, OH-WV									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12550	14300	16100	17900	19350	20750	22200	23650
INCOME: 33200	LOW-INCOME	20050	22900	25800	28650	30950	33200	35500	37800
MSA : Wheeling, WV-OH									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	10800	12350	13900	15450	16700	17900	19150	20400
INCOME: 30900	LOW-INCOME	17300	19800	22250	24700	26700	28650	30650	32650
COUNTY : Barbour County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 21400	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Boone County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 24700	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Braxton County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 22800	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Calhoun County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
INCOME: 19900	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750

STATE: WEST VIRGINIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Wetzel County									
FY 1995 MEDIAN FAMILY INCOME: 33200	VERY LOW-INCOME	11600	13300	14950	16600	17950	19250	20600	21900
	LOW-INCOME	18600	21250	23900	26550	28700	30800	32950	35050
COUNTY : Wirt County									
FY 1995 MEDIAN FAMILY INCOME: 23700	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750
COUNTY : Wyoming County									
FY 1995 MEDIAN FAMILY INCOME: 23200	VERY LOW-INCOME	9200	10500	11850	13150	14200	15250	16300	17350
	LOW-INCOME	14750	16850	18950	21050	22700	24400	26100	27750

STATE: VIRGINIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Rockingham County									
FY 1995 MEDIAN FAMILY INCOME: 37500	VERY LOW-INCOME	13150	15000	16850	18750	20250	21750	23250	24750
	LOW-INCOME	21000	24000	27000	30000	32400	34800	37200	39600
COUNTY : Russell County									
FY 1995 MEDIAN FAMILY INCOME: 24800	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Shenandoah County									
FY 1995 MEDIAN FAMILY INCOME: 35000	VERY LOW-INCOME	12250	14000	15750	17500	18900	20300	21700	23100
	LOW-INCOME	19600	22400	25200	28000	30250	32500	34700	36950
COUNTY : Smyth County									
FY 1995 MEDIAN FAMILY INCOME: 28400	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Southampton County									
FY 1995 MEDIAN FAMILY INCOME: 35100	VERY LOW-INCOME	12300	14050	15800	17550	18950	20350	21750	23150
	LOW-INCOME	19650	22450	25250	28100	30350	32550	34800	37050
COUNTY : Surry County									
FY 1995 MEDIAN FAMILY INCOME: 33700	VERY LOW-INCOME	11800	13500	15150	16850	18200	19550	20900	22250
	LOW-INCOME	18850	21550	24250	26950	29100	31250	33450	35600
COUNTY : Sussex County									
FY 1995 MEDIAN FAMILY INCOME: 31500	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Tazewell County									
FY 1995 MEDIAN FAMILY INCOME: 27100	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Westmoreland County									
FY 1995 MEDIAN FAMILY INCOME: 34100	VERY LOW-INCOME	11950	13650	15350	17050	18400	19800	21150	22500
	LOW-INCOME	19100	21800	24550	27300	29450	31650	33850	36000
COUNTY : Wise County									
FY 1995 MEDIAN FAMILY INCOME: 26400	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Wythe County									
FY 1995 MEDIAN FAMILY INCOME: 27500	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250

STATE: VIRGINIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Nelson County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 31300	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Northampton County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 27600	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Northumberland County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 32400	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Nottoway County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 29000	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Orange County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14050	16050	18050	20050	21650	23250	24850	26450
INCOME: 40100	LOW-INCOME	22450	25650	28850	32100	34650	37200	39800	42350
COUNTY : Page County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 32600	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Patrick County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 31000	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Prince Edward County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 30400	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Pulaski County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 31400	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Rappahannock County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14250	16300	18300	20350	22000	23600	25250	26850
INCOME: 40700	LOW-INCOME	22800	26050	29300	32550	35150	37750	40350	43000
COUNTY : Richmond County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33200	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Rockbridge County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 32900	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250

STATE: VIRGINIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Henry County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33200	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Highland County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 29500	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : King and Queen County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33400	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : King William County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14300	16300	18350	20400	22050	23650	25300	26950
INCOME: 45000	LOW-INCOME	22850	26100	29400	32650	35250	37850	40450	43100
COUNTY : Lancaster County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12850	14700	16500	18350	19800	21300	22750	24200
INCOME: 36700	LOW-INCOME	20550	23500	26400	29350	31700	34050	36400	38750
COUNTY : Lee County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 19900	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Louisa County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12250	14000	15750	17500	18900	20300	21700	23100
INCOME: 35000	LOW-INCOME	19600	22400	25200	28000	30250	32500	34700	36950
COUNTY : Lunenburg County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 27400	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Madison County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12250	14000	15750	17500	18900	20300	21700	23100
INCOME: 35000	LOW-INCOME	19600	22400	25200	28000	30250	32500	34700	36950
COUNTY : Mecklenburg County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 29500	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Middlesex County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12100	13800	15500	17250	18650	20000	21400	22750
INCOME: 34500	LOW-INCOME	19300	22100	24850	27600	29800	32000	34200	36450
COUNTY : Montgomery County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12850	14700	16500	18350	19800	21300	22750	24200
INCOME: 36700	LOW-INCOME	20550	23500	26400	29350	31700	34050	36400	38750

STATE: VIRGINIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Charlotte County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 26300	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Craig County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33800	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Cumberland County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 30700	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Dickenson County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 23100	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Essex County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12800	14600	16400	18250	19700	21150	22650	24100
INCOME: 36500	LOW-INCOME	20450	23350	26300	29200	31550	33850	36200	38550
COUNTY : Floyd County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 31500	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Franklin County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33900	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Frederick County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13700	15700	17650	19600	21150	22750	24300	25850
INCOME: 39200	LOW-INCOME	21950	25100	28200	31350	33850	36400	38900	41400
COUNTY : Giles County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33600	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Grayson County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 26600	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Greensville County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 29900	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Halifax County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 30500	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250

STATE: VIRGINIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Accomack County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 27000	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Alleghany County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11950	13650	15350	17050	18400	19800	21150	22500
INCOME: 34100	LOW-INCOME	19100	21800	24550	27300	29450	31650	33850	36000
COUNTY : Amelia County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33100	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Appomattox County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 33600	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Augusta County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13100	14950	16850	18700	20200	21700	23200	24700
INCOME: 37400	LOW-INCOME	20950	23950	26950	29900	32300	34700	37100	39500
COUNTY : Bath County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 32700	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Bland County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 32900	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Brunswick County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 27100	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Buchanan County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 25100	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Buckingham County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 30400	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250
COUNTY : Caroline County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12650	14450	16250	18050	19500	20950	22400	23850
INCOME: 36100	LOW-INCOME	20200	23100	26000	28900	31200	33500	35800	38100
COUNTY : Carroll County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11700	13350	15050	16700	18050	19350	20700	22050
INCOME: 28000	LOW-INCOME	18700	21400	24050	26700	28850	31000	33150	35250

STATE: VIRGINIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
MSA : Charlottesville, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	15600	17800	20000	22250	24050	25800	27600	29350
INCOME: 44500	LOW-INCOME	24900	28500	32050	35600	38450	41300	44150	47000
AREA : Clarke County, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	15450	17700	19900	22100	23850	25650	27400	29150
INCOME: 44200	LOW-INCOME	24750	28300	31800	35350	38200	41000	43850	46650
AREA : Culpeper County, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	15100	17250	19400	21550	23250	25000	26700	28450
INCOME: 43100	LOW-INCOME	24150	27600	31050	34500	37250	40000	42750	45500
MSA : Danville, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11850	13550	15250	16950	18300	19650	21000	22350
INCOME: 33900	LOW-INCOME	19000	21700	24400	27100	29300	31450	33650	35800
MSA : Johnson City-Kingsport-Bristol									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	10750	12300	13800	15350	16600	17800	19050	20250
INCOME: 30700	LOW-INCOME	17200	19650	22100	24550	26500	28500	30450	32400
AREA : King George County, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	15150	17300	19500	21650	23400	25100	26850	28600
INCOME: 43300	LOW-INCOME	24250	27700	31200	34650	37400	40200	42950	45700
MSA : Lynchburg, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12550	14300	16100	17900	19350	20750	22200	23650
INCOME: 35800	LOW-INCOME	20050	22900	25800	28650	30950	33200	35500	37800
MSA : Norfolk-Virginia Beach-Newport									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13950	15950	17950	19950	21550	23150	24750	26350
INCOME: 39900	LOW-INCOME	22350	25550	28750	31900	34450	37050	39600	42150
MSA : Richmond-Petersburg, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	16050	18350	20650	22950	24800	26600	28450	30300
INCOME: 45900	LOW-INCOME	25700	29400	33050	36700	39650	42600	45550	48450
MSA : Roanoke, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13950	15900	17900	19900	21500	23100	24700	26250
INCOME: 39800	LOW-INCOME	22300	25450	28650	31850	34400	36950	39500	42050
AREA : Warren County, VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14350	16400	18450	20500	22150	23800	25400	27050
INCOME: 41000	LOW-INCOME	22950	26250	29500	32800	35400	38050	40650	43300
AREA : Washington, DC-MD-VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	21950	25100	28200	31350	33850	36350	38850	41400
INCOME: 62700	LOW-INCOME	28150	32150	36200	40200	43400	46650	49850	53050

STATE: MARYLAND
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : Wicomico County									
FY 1995 MEDIAN FAMILY INCOME: 38500	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
COUNTY : Worcester County									
FY 1995 MEDIAN FAMILY INCOME: 38200	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500

STATE: MARYLAND
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
AREA : Baltimore, MD									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	17300	19750	22250	24700	26700	28650	30650	32600
INCOME: 49400	LOW-INCOME	27650	31600	35550	39500	42700	45850	49000	52150
MSA : Cumberland, MD-WV									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 30600	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
PMSA : Hagerstown, MD									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 39000	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
AREA : Washington, DC-MD-VA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	21950	25100	28200	31350	33850	36350	38850	41400
INCOME: 62700	LOW-INCOME	28150	32150	36200	40200	43400	46650	49850	53050
PMSA : Wilmington-Newark, DE-MD									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	18150	20750	23350	25950	28050	30100	32200	34250
INCOME: 51900	LOW-INCOME	28150	32150	36200	40200	43400	46650	49850	53050
COUNTY : Caroline County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 35900	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
COUNTY : Dorchester County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 35300	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
COUNTY : Garrett County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 31000	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
COUNTY : Kent County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14550	16600	18650	20750	22400	24050	25750	27400
INCOME: 41500	LOW-INCOME	23250	26550	29900	33200	35850	38500	41150	43800
COUNTY : St. Mary's County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	16700	19100	21450	23850	25750	27650	29550	31500
INCOME: 47700	LOW-INCOME	26700	30550	34350	38150	41200	44250	47300	50350
COUNTY : Somerset County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13750	15700	17700	19650	21200	22800	24350	25950
INCOME: 31900	LOW-INCOME	22000	25150	28300	31450	33950	36450	39000	41500
COUNTY : Talbot County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	15950	18200	20450	22750	24550	26400	28200	30050
INCOME: 45500	LOW-INCOME	25500	29100	32750	36400	39300	42200	45150	48050

STATE: DIST. OF COLUMBIA
PREPARED: 12-10-94

AREA : Washington, DC-MD-VA
FY 1995 MEDIAN FAMILY INCOME: 62700

PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW-INCOME	21950	25100	28200	31350	33850	36350	38850	41400
LOW-INCOME	28150	32150	36200	40200	43400	46650	49850	53050

STATE: PENNSYLVANIA
PREPARED: 12-10-94

COUNTY : Wayne County
FY 1995 MEDIAN FAMILY INCOME: 31600

PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800

STATE: PENNSYLVANIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Monroe County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13950	15900	17900	19900	21500	23100	24700	26250
INCOME: 39800	LOW-INCOME	22300	25450	28650	31850	34400	36950	39500	42050
COUNTY : Montour County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13300	15200	17100	19000	20500	22050	23550	25100
INCOME: 38000	LOW-INCOME	21300	24300	27350	30400	32850	35250	37700	40150
COUNTY : Northumberland County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 30800	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Potter County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29000	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Schuylkill County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11300	12900	14550	16150	17450	18750	20050	21300
INCOME: 32300	LOW-INCOME	18100	20650	23250	25850	27900	29950	32050	34100
COUNTY : Snyder County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11800	13500	15150	16850	18200	19550	20900	22250
INCOME: 33700	LOW-INCOME	18850	21550	24250	26950	29100	31250	33450	35600
COUNTY : Sullivan County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29000	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Susquehanna County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11600	13250	14900	16550	17850	19200	20500	21850
INCOME: 33100	LOW-INCOME	18550	21200	23850	26500	28600	30700	32850	34950
COUNTY : Tioga County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29900	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Union County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12450	14200	15950	17750	19150	20600	22000	23450
INCOME: 35500	LOW-INCOME	19900	22700	25550	28400	30650	32950	35200	37500
COUNTY : Venango County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 30200	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Warren County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12100	13850	15550	17300	18700	20050	21450	22850
INCOME: 34600	LOW-INCOME	19400	22150	24900	27700	29900	32100	34300	36550

STATE: PENNSYLVANIA
PREPARED: 12-10-94

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
		INCOME LIMITS							
COUNTY : Elk County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11750	13400	15050	16750	18100	19450	20750	22100
INCOME: 33500	LOW-INCOME	18750	21450	24100	26800	28950	31100	33250	35350
COUNTY : Forest County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 25600	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Franklin County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12700	14500	16350	18150	19600	21050	22500	23950
INCOME: 36300	LOW-INCOME	20350	23250	26150	29050	31350	33700	36000	38350
COUNTY : Fulton County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29900	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Greene County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 28100	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Huntingdon County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 31800	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Indiana County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 31000	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Jefferson County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29100	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Juniata County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 32000	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Lawrence County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 30600	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Mc Kean County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 31800	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Mifflin County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 30600	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800

FY 1995

STATE: PENNSYLVANIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : State College, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13350	15250	17150	19050	20550	22100	23600	25150
INCOME: 38100	LOW-INCOME	21350	24400	27450	30500	32900	35350	37800	40250
MSA : Williamsport, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11850	13550	15250	16950	18300	19650	21000	22350
INCOME: 33900	LOW-INCOME	19000	21700	24400	27100	29300	31450	33650	35800
MSA : York, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14350	16400	18450	20500	22150	23800	25400	27050
INCOME: 41000	LOW-INCOME	22950	26250	29500	32800	35400	38050	40650	43300
COUNTY : Adams County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14350	16400	18450	20500	22150	23800	25400	27050
INCOME: 41000	LOW-INCOME	22950	26250	29500	32800	35400	38050	40650	43300
COUNTY : Armstrong County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 30000	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Bedford County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 28200	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Bradford County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 31100	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Cameron County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 26700	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Clarion County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29400	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Clearfield County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29100	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Clinton County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29500	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
COUNTY : Crawford County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 30900	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800

FY '95

STATE: PENNSYLVANIA
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : Allentown-Bethlehem-Easton, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	15050	17200	19350	21500	23200	24950	26650	28400
INCOME: 43000	LOW-INCOME	24100	27500	30950	34400	37150	39900	42650	45400
MSA : Altoona, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 31500	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
MSA : Erie, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12500	14300	16050	17850	19300	20700	22150	23550
INCOME: 35700	LOW-INCOME	20000	22850	25700	28550	30850	33150	35400	37700
MSA : Harrisburg-Lebanon-Carlisle, P									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14550	16650	18700	20800	22450	24150	25800	27450
INCOME: 41600	LOW-INCOME	23300	26600	29950	33300	35950	38600	41250	43950
MSA : Johnstown, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11200	12800	14400	16000	17300	18550	19850	21100
INCOME: 29100	LOW-INCOME	17900	20500	23050	25600	27650	29700	31750	33800
MSA : Lancaster, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14700	16800	18900	21000	22700	24350	26050	27700
INCOME: 42000	LOW-INCOME	23500	26900	30250	33600	36300	38950	41650	44350
PMSA : Newburgh, NY-PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	17100	19500	21950	24400	26350	28300	30250	32200
INCOME: 48800	LOW-INCOME	27350	31250	35150	39050	42150	45300	48400	51550
PMSA : Philadelphia, PA-NJ									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	16500	18850	21200	23550	25450	27300	29200	31100
INCOME: 47100	LOW-INCOME	26400	30150	33900	37700	40700	43700	46700	49750
PMSA : Pittsburgh, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12850	14700	16500	18350	19800	21300	22750	24200
INCOME: 36700	LOW-INCOME	20550	23500	26400	29350	31700	34050	36400	38750
MSA : Reading, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	14700	16800	18900	21000	22700	24350	26050	27700
INCOME: 42000	LOW-INCOME	23500	26900	30250	33600	36300	38950	41650	44350
MSA : Scranton--Wilkes-Barre--Hazlet									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12200	13950	15700	17450	18850	20250	21650	23050
INCOME: 34900	LOW-INCOME	19550	22350	25150	27900	30150	32400	34600	36850
MSA : Sharon, PA									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	11400	13050	14650	16300	17600	18900	20200	21500
INCOME: 32600	LOW-INCOME	18250	20850	23450	26100	28150	30250	32350	34400

STATE: DELAWARE
PREPARED: 12-10-94

	PROGRAM	INCOME LIMITS 1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : Dover, DE									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	13250	15150	17050	18950	20450	22000	23500	25000
INCOME: 37900	LOW-INCOME	21200	24250	27300	30300	32750	35150	37600	40000
PMSA : Wilmington-Newark, DE-MD									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	18150	20750	23350	25950	28050	30100	32200	34250
INCOME: 51900	LOW-INCOME	28150	32150	36200	40200	43400	46650	49850	53050
COUNTY : Sussex County									
FY 1995 MEDIAN FAMILY	VERY LOW-INCOME	12600	14400	16200	18000	19450	20900	22300	23750
INCOME: 35900	LOW-INCOME	20150	23050	25900	28800	31100	33400	35700	38000

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY : Wetzel County	1989	6283	11242	16052	21693	28122	34356	40050	48174	61631	72162	
	FY95	7417	13271	18950	25610	33200	40559	47281	56872	72759	85192	1.181
COUNTY : Wirt County	1989	6732	10723	13934	16800	21193	25881	30794	38769	46608	57354	
	FY95	7528	11991	15582	18787	23700	28942	34436	43355	52121	64138	1.118
COUNTY : Wyoming County	1989	3989	8573	12760	16572	20730	25920	32879	40950	51220	59450	
	FY95	4464	9594	14280	18546	23200	29008	36796	45829	57322	66533	1.119

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Morgan County	1989	10727	15217	19610	23962	28251	32065	37809	44796	55897	72399	
		FY95	12416	17613	22698	27735	32700	37114	43763	51850	64699	83800	1.157
COUNTY	: Nicholas County	1989	5569	9678	13513	17464	21390	26046	31887	40020	51238	62741	
		FY95	6222	10813	15098	19513	23900	29102	35628	44716	57250	70103	1.117
COUNTY	: Pendleton County	1989	7411	11769	15432	18951	22499	27012	32021	38551	51704	64035	
		FY95	8663	13757	18039	22152	26300	31575	37430	45063	60438	74853	1.169
COUNTY	: Pleasants County	1989	6304	11923	16768	21092	26109	31635	37017	45766	57335	74815	
		FY95	7436	14065	19780	24881	30800	37318	43667	53988	67636	88256	1.180
COUNTY	: Pocahontas County	1989	6884	10594	13588	17251	20595	23700	27915	34830	46254	58568	
		FY95	8122	12499	16032	20354	24300	27963	32936	41095	54575	69104	1.180
COUNTY	: Preston County	1989	6735	11368	15292	19209	23221	28100	33049	39786	51547	64001	
		FY95	7541	12728	17122	21507	26000	31462	37004	44547	57715	71660	1.120
COUNTY	: Raleigh County	1989	6391	11315	15504	19438	24391	30673	36983	44715	56205	72824	
		FY95	7231	12803	17543	21995	27600	34708	41848	50597	63599	82405	1.132
COUNTY	: Randolph County	1989	6779	10988	14622	18179	21521	25899	31312	39049	51817	67535	
		FY95	7591	12304	16374	20357	24100	29002	35064	43728	58026	75628	1.120
COUNTY	: Ritchie County	1989	6018	10160	13548	16941	20583	25074	31376	38804	47979	57722	
		FY95	7017	11846	15797	19753	24000	29236	36584	45245	55944	67304	1.166
COUNTY	: Roane County	1989	5483	9163	12283	14886	17897	21640	26989	33867	43877	54283	
		FY95	6311	10546	14138	17134	20600	24908	31065	38981	50503	62481	1.151
COUNTY	: Summers County	1989	5788	10024	13044	16709	20076	23868	28690	35783	48183	58046	
		FY95	6544	11334	14748	18892	22700	26987	32439	40459	54480	65632	1.131
COUNTY	: Taylor County	1989	5875	10350	14223	18049	22356	26991	32810	39063	50239	59393	
		FY95	6727	11851	16286	20668	25600	30907	37570	44731	57529	68011	1.145
COUNTY	: Tucker County	1989	7588	11720	15354	18621	22825	27025	31490	38807	47882	56976	
		FY95	8543	13196	17287	20966	25700	30429	35456	43695	53913	64152	1.126
COUNTY	: Tyler County	1989	6865	11392	15379	19493	25461	33249	39463	46131	54008	62204	
		FY95	7684	12751	17214	21819	28500	37217	44173	51637	60454	69628	1.119
COUNTY	: Upshur County	1989	6082	10714	14196	18245	22266	26970	32787	39849	50843	62677	
		FY95	6801	11981	15875	20403	24900	30160	36665	44563	56857	70091	1.118
COUNTY	: Webster County	1989	3353	6627	9822	12383	15489	19106	24044	30264	41427	48475	
		FY95	3939	7786	11541	14550	18200	22450	28252	35561	48677	56959	1.175

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Grant County	1989	8068	12491	16694	20695	25327	30102	36137	41825	53604	66829	
		FY95	9492	14697	19642	24349	29800	35418	42519	49211	63070	78631	1.177
COUNTY	: Greenbrier County	1989	7390	12263	15991	19728	23818	27945	33192	41815	54824	70397	
		FY95	8284	13746	17925	22115	26700	31326	37208	46874	61457	78915	1.121
COUNTY	: Hampshire County	1989	7590	12310	16160	20376	24163	28044	32372	39919	50536	61424	
		FY95	8606	13959	18324	23105	27400	31800	36708	45266	57306	69652	1.134
COUNTY	: Hardy County	1989	8535	12527	16789	20778	25842	30576	35304	40706	50857	62541	
		FY95	9544	14009	18775	23236	28900	34194	39481	45522	56875	69941	1.118
COUNTY	: Harrison County	1989	7130	12047	16397	20625	25244	30398	36128	44700	57605	72007	
		FY95	8190	13839	18836	23693	29000	34920	41503	51350	66175	82720	1.149
COUNTY	: Jackson County	1989	6652	11722	16555	20946	25120	30846	36252	42917	53520	63591	
		FY95	7441	13112	18518	23430	28100	34505	40552	48008	59869	71134	1.119
COUNTY	: Lewis County	1989	5890	9967	13712	18439	22273	26340	31068	37006	49482	63029	
		FY95	6690	11321	15575	20944	25300	29919	35290	42035	56206	71594	1.136
COUNTY	: Lincoln County	1989	3814	7102	10157	13386	16867	21966	28721	36715	46254	54745	
		FY95	4341	8084	11561	15237	19200	25004	32693	41793	52651	62317	1.138
COUNTY	: Logan County	1989	4502	9001	12762	16671	21100	26249	32443	40533	52015	66222	
		FY95	5227	10451	14818	19357	24500	30478	37670	47064	60396	76892	1.161
COUNTY	: McDowell County	1989	2818	5746	9049	12201	15755	20098	24977	33883	43307	54760	
		FY95	3165	6455	10166	13707	17700	22579	28060	38065	48653	61520	1.123
COUNTY	: Marion County	1989	6850	12003	16631	21416	25963	31466	37610	44796	56233	69734	
		FY95	8073	14146	19601	25240	30600	37085	44327	52796	66276	82188	1.179
COUNTY	: Mason County	1989	5958	10308	15071	19661	24125	29078	35101	42252	51797	61976	
		FY95	7013	12134	17741	23144	28400	34230	41320	49739	60975	72958	1.177
COUNTY	: Mercer County	1989	6508	11365	15424	19483	24020	29294	35334	42455	54712	71336	
		FY95	7477	13058	17722	22386	27600	33660	40600	48782	62866	81968	1.149
COUNTY	: Mingo County	1989	3200	6789	10847	14806	19643	25307	32393	40265	54228	71132	
		FY95	3649	7741	12369	16884	22400	28858	36939	45916	61839	81115	1.140
COUNTY	: Monongalia County	1989	8499	14530	20055	25206	30426	37016	43610	53052	70251	90946	
		FY95	9497	16236	22410	28166	34000	41364	48732	59283	78503	101629	1.117
COUNTY	: Monroe County	1989	6141	10855	14815	17855	21530	26150	30583	37801	49674	58858	
		FY95	6874	12150	16583	19986	24100	29271	34233	42313	55603	65883	1.119

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
: Berkeley County, WV	1989	10187	17044	22561	27267	32040	36928	41871	49810	63882	78510	
	FY95	11764	19682	26053	31488	37000	42644	48352	57520	73771	90663	1.155
MSA : Charleston, WV	1989	8586	14500	19357	24529	30296	36030	42966	52225	68134	86151	
	FY95	9890	16703	22298	28256	34900	41505	49495	60161	78488	99243	1.152
MSA : Cumberland, MD-WV	1989	8427	13652	18206	22311	27015	31962	38403	45897	58498	72381	
	FY95	9545	15463	20622	25271	30600	36203	43499	51987	66260	81986	1.133
MSA : Huntington-Ashland, WV-KY-OH	1989	6434	11293	16104	20923	26374	32251	38766	47057	60446	74435	
	FY95	7269	12759	18195	23640	29800	36440	43801	53169	68297	84104	1.130
: Jefferson County, WV	1989	11170	17332	23757	29165	34886	39983	46441	55956	71736	92234	
	FY95	12487	19375	26558	32604	39000	44698	51917	62554	80195	103110	1.118
MSA : Parkersburg-Marietta, WV-OH	1989	8948	14671	19797	24972	30290	35821	41586	49306	62806	75667	
	FY95	10221	16758	22613	28525	34600	40918	47503	56321	71742	86433	1.142
MSA : Steubenville-Weirton, OH-WV	1989	8307	14481	19538	24324	29168	34635	41359	49524	63072	73691	
	FY95	9455	16482	22238	27686	33200	39422	47076	56369	71790	83877	1.138
MSA : Wheeling, WV-OH	1989	7683	13522	18282	22457	27287	32495	39022	46768	58026	72324	
	FY95	8700	15312	20702	25430	30900	36797	44188	52960	65709	81900	1.132
COUNTY : Barbour County	1989	4382	7878	11144	15058	19105	23542	29324	36488	48637	59233	
	FY95	4908	8824	12482	16866	21400	26369	32846	40871	54479	66348	1.120
COUNTY : Boone County	1989	4130	8371	12157	16408	21221	28360	37088	45269	55007	67528	
	FY95	4807	9743	14150	19097	24700	33009	43168	52690	64024	78598	1.164
COUNTY : Braxton County	1989	5799	9909	12826	16551	20364	24561	30330	36791	49067	56529	
	FY95	6492	11094	14360	18530	22800	27499	33958	41192	54936	63291	1.120
COUNTY : Calhoun County	1989	3714	7320	10769	13879	17670	22427	26723	33765	43624	53022	
	FY95	4182	8243	12128	15630	19900	25257	30095	38026	49129	59713	1.126
COUNTY : Clay County	1989	3031	6026	8953	12161	16130	20333	26115	31765	42239	52318	
	FY95	3570	7098	10546	14324	19000	23950	30761	37416	49754	61626	1.178
COUNTY : Doddridge County	1989	6366	10195	13045	16550	19829	23636	28801	36153	47961	54266	
	FY95	7480	11979	15328	19447	23300	27773	33842	42481	56356	63765	1.175
COUNTY : Fayette County	1989	5586	10060	13346	16882	20848	25865	31518	38057	49551	60288	
	FY95	6484	11677	15491	19596	24200	30023	36585	44175	57517	69981	1.161
COUNTY : Gilmer County	1989	4563	8091	10956	13432	16994	21886	28952	36745	47007	56355	
	FY95	5262	9331	12636	15491	19600	25242	33391	42379	54215	64996	1.153

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Southampton County	1989	7680	13019	18164	24338	29815	35818	42298	52918	67754	83217	
		FY95	9041	15326	21383	28652	35100	42167	49795	62298	79764	97968	1.177
COUNTY	: Surry County	1989	8809	16295	21839	25270	30109	34299	41615	50869	69663	87004	
		FY95	9859	18238	24443	28283	33700	38389	46578	56935	77971	97380	1.119
COUNTY	: Sussex County	1989	6979	11385	15879	20996	26538	31664	36918	46221	59155	73048	
		FY95	8283	13513	18848	24921	31500	37584	43820	54863	70215	86706	1.187
COUNTY	: Tazewell County	1989	6592	11208	14991	18939	23535	28597	34214	42072	54343	68795	
		FY95	7590	12905	17261	21807	27100	32928	39396	48444	62574	79215	1.151
COUNTY	: Westmoreland County	1989	10261	15592	20110	24603	29915	35494	42574	50756	65758	84286	
		FY95	11696	17773	22923	28044	34100	40459	48529	57856	74957	96077	1.140
COUNTY	: Wise County	1989	5976	10380	14329	18463	22905	28520	35026	42468	55872	71656	
		FY95	6887	11963	16515	21280	26400	32871	40370	48948	64397	82589	1.153
COUNTY	: Wythe County	1989	8022	12682	16434	20342	24619	30042	36657	43590	57037	68725	
		FY95	8960	14166	18357	22722	27500	33557	40946	48691	63711	76767	1.117

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Nelson County	1989	8252	13804	18372	22519	27892	33669	39963	47097	66305	89856	
		FY95	9260	15490	20616	25270	31300	37782	44845	52851	74406	100835	1.122
COUNTY	: Northampton County	1989	5922	10326	14145	18428	23305	27619	35013	44595	58891	86041	
		FY95	7013	12229	16751	21824	27600	32709	41465	52813	69744	101897	1.184
COUNTY	: Northumberland County	1989	8760	12949	18042	22495	28324	33663	41065	49786	73294	98525	
		FY95	10020	14812	20638	25732	32400	38507	46974	56950	83841	112703	1.144
COUNTY	: Nottoway County	1989	8082	12945	17042	21468	25966	30356	35551	43238	57252	70169	
		FY95	9026	14457	19033	23976	29000	33902	39704	48290	63941	78367	1.117
COUNTY	: Orange County	1989	13279	19725	25132	30541	35120	41164	47069	56059	71033	88608	
		FY95	15161	22521	28695	34871	40100	47001	53743	64008	81105	101172	1.142
COUNTY	: Page County	1989	9962	15401	20028	24237	28250	32978	38668	45497	59468	74434	
		FY95	11495	17772	23111	27969	32600	38056	44622	52502	68625	85895	1.154
COUNTY	: Patrick County	1989	8386	12636	17071	22290	26879	31287	36005	42038	53612	69206	
		FY95	9671	14573	19688	25707	31000	36083	41525	48483	61831	79816	1.153
COUNTY	: Prince Edward County	1989	6517	11260	16347	21203	27081	32574	37227	44262	56971	73182	
		FY95	7315	12640	18350	23801	30400	36566	41789	49686	63953	82151	1.123
COUNTY	: Pulaski County	1989	9725	14299	18651	22911	28057	34216	40367	46903	60601	72710	
		FY95	10883	16002	20873	25640	31400	38292	45176	52491	67821	81373	1.119
COUNTY	: Rappahannock County	1989	10812	17939	25092	30231	36398	40674	49124	58357	76735	109224	
		FY95	12089	20059	28057	33804	40700	45481	54930	65254	85804	122133	1.118
COUNTY	: Richmond County	1989	9205	13916	19548	24531	28383	34102	39792	48732	64217	87332	
		FY95	10767	16277	22865	28694	33200	39889	46545	57002	75115	102153	1.170
COUNTY	: Rockbridge County	1989	9902	14727	19261	24631	29417	33893	40032	47649	60892	75371	
		FY95	11074	16470	21541	27547	32900	37905	44771	53290	68101	84294	1.118
COUNTY	: Rockingham County	1989	12476	18703	23830	28572	33183	38742	45330	53754	70204	89329	
		FY95	14099	21136	26930	32289	37500	43782	51227	60747	79337	100950	1.130
COUNTY	: Russell County	1989	5814	9780	13207	16858	21776	26224	31843	39935	51969	63332	
		FY95	6621	11138	15041	19199	24800	29865	36264	45480	59185	72126	1.139
COUNTY	: Shenandoah County	1989	10699	16971	22168	26757	31272	36075	41900	49841	63451	78675	
		FY95	11974	18994	24810	29946	35000	40375	46894	55782	71015	88054	1.119
COUNTY	: Smyth County	1989	7804	12346	16934	20749	25026	29378	33924	40877	50587	63700	
		FY95	8856	14010	19217	23546	28400	33338	38497	46388	57407	72288	1.135

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Giles County	1989	10144	15483	19580	24452	29415	33825	39111	46992	59706	72471	
		FY95	11587	17685	22365	27930	33600	38637	44675	53677	68200	82781	1.142
COUNTY	: Grayson County	1989	7712	11654	15523	19564	22525	26295	31124	35821	45535	54194	
		FY95	9107	13762	18331	23103	26600	31052	36754	42301	53772	63998	1.181
COUNTY	: Greensville County	1989	7278	12773	17673	21468	25391	29770	34889	41396	53044	69484	
		FY95	8570	15041	20811	25280	29900	35056	41084	48747	62463	81823	1.178
COUNTY	: Halifax County	1989	7805	13096	17494	22193	27274	32014	37851	44965	55172	69611	
		FY95	8728	14645	19563	24818	30500	35800	42328	50283	61697	77844	1.118
COUNTY	: Henry County	1989	10441	15577	19864	25184	29711	34448	40396	47375	60851	74458	
		FY95	11667	17406	22196	28141	33200	38493	45139	52938	67996	83201	1.117
COUNTY	: Highland County	1989	7985	11976	15631	20259	25714	29488	34081	40923	50923	64440	
		FY95	9160	13739	17932	23241	29500	33829	39098	46948	58420	73927	1.147
COUNTY	: King and Queen County	1989	8702	14522	19305	24757	29712	35194	41210	47881	59469	73655	
		FY95	9782	16324	21701	27829	33400	39562	46325	53824	66850	82797	1.124
COUNTY	: King William County	1989	12110	18899	25672	32123	38634	42961	49454	60539	73619	90842	
		FY95	14105	22013	29902	37416	45000	50039	57602	70514	85749	105810	1.165
COUNTY	: Lancaster County	1989	9068	14482	20412	26677	31592	37339	45650	58736	94891	143196	
		FY95	10534	16823	23712	30990	36700	43376	53030	68232	110233	166348	1.162
COUNTY	: Lee County	1989	5190	8188	10964	13806	17782	21983	27419	34670	47366	57483	
		FY95	5808	9163	12269	15450	19900	24601	30684	38799	53007	64329	1.119
COUNTY	: Louisa County	1989	9631	15350	20913	25912	31293	37239	42340	51164	67220	88147	
		FY95	10771	17168	23390	28981	35000	41650	47355	57224	75182	98588	1.118
COUNTY	: Lunenburg County	1989	7233	12497	16297	19955	23952	27630	32951	39629	49647	63996	
		FY95	8274	14296	18643	22827	27400	31607	37694	45333	56793	73208	1.144
COUNTY	: Madison County	1989	10377	14978	20138	25951	30433	35879	41908	49918	62599	81553	
		FY95	11934	17225	23160	29845	35000	41263	48197	57409	71993	93791	1.150
COUNTY	: Mecklenburg County	1989	8211	12623	16758	20883	26345	31551	37553	44321	57135	73093	
		FY95	9194	14134	18764	23383	29500	35329	42050	49628	63977	81846	1.120
COUNTY	: Middlesex County	1989	10487	16206	21349	25646	30428	36326	43443	52639	77157	99452	
		FY95	11890	18374	24206	29078	34500	41187	49256	59683	87482	112761	1.134
COUNTY	: Montgomery County	1989	9115	15704	21226	26358	31984	38162	45040	54954	70554	89346	
		FY95	10458	18019	24355	30244	36700	43788	51681	63056	80957	102519	1.147

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Augusta County	1989	12132	18412	23371	27930	32772	38115	43738	51585	67105	84551	
		FY95	13845	21012	26671	31874	37400	43497	49914	58869	76581	96491	1.141
COUNTY	: Bath County	1989	7056	13528	17278	24722	29282	33432	39274	49326	64217	72989	
		FY95	7879	15107	19294	27607	32700	37334	43858	55083	71712	81508	1.117
COUNTY	: Bland County	1989	9667	14546	18309	23810	28749	32398	37530	45438	54110	63686	
		FY95	11062	16646	20952	27247	32900	37075	42948	51998	61922	72881	1.144
COUNTY	: Brunswick County	1989	6731	10626	13989	19018	23947	27767	32787	40871	52987	68357	
		FY95	7617	12025	15830	21522	27100	31422	37103	46252	59963	77357	1.132
COUNTY	: Buchanan County	1989	6083	10588	14573	18389	22464	27435	34350	41053	52371	69126	
		FY95	6796	11830	16283	20546	25100	30654	38380	45870	58516	77237	1.117
COUNTY	: Buckingham County	1989	6393	11984	16759	22133	27163	31761	37996	44059	54512	65801	
		FY95	7154	13412	18756	24770	30400	35545	42523	49309	61008	73642	1.119
COUNTY	: Caroline County	1989	10985	16649	22073	27578	32245	37641	43924	51172	65607	86668	
		FY95	12298	18639	24711	30875	36100	42141	49175	57289	73450	97029	1.120
COUNTY	: Carroll County	1989	7800	12398	16993	21287	25001	28900	33083	39472	49248	60722	
		FY95	8735	13885	19031	23840	28000	32366	37051	44206	55155	68005	1.120
COUNTY	: Charlotte County	1989	7087	11355	15373	20065	23548	27434	32706	38637	49234	63292	
		FY95	7915	12682	17169	22409	26300	30640	36528	43152	54987	70688	1.117
COUNTY	: Craig County	1989	10224	15762	19717	24084	28530	34062	39701	46273	56710	72107	
		FY95	12112	18673	23359	28532	33800	40353	47034	54820	67185	85426	1.185
COUNTY	: Cumberland County	1989	8893	12152	17273	21779	26565	32621	37445	47702	59991	73306	
		FY95	10277	14043	19961	25169	30700	37698	43273	55127	69328	84716	1.156
COUNTY	: Dickenson County	1989	5154	9190	12316	15779	19498	23352	28587	36016	47885	59283	
		FY95	6106	10887	14591	18693	23100	27665	33868	42669	56731	70234	1.185
COUNTY	: Essex County	1989	9303	15702	21423	26154	31339	35545	41163	49253	66787	81787	
		FY95	10835	18287	24951	30461	36500	41398	47941	57364	77785	95255	1.165
COUNTY	: Floyd County	1989	7854	13808	18152	23024	27438	31378	36156	44928	56982	71129	
		FY95	9016	15852	20839	26432	31500	36023	41508	51579	65417	81659	1.148
COUNTY	: Franklin County	1989	10574	16447	21581	25974	29957	34755	41287	49144	61959	74853	
		FY95	11965	18611	24421	29392	33900	39329	46721	55612	70114	84705	1.132
COUNTY	: Frederick County	1989	13493	19843	25267	30163	35038	40378	46758	54417	70925	90153	
		FY95	15095	22200	28268	33745	39200	45174	52312	60880	79349	100861	1.119

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA : Charlottesville, VA	1989	12474	19847	26365	32353	38428	44876	53057	64634	87624	115916	
	FY95	14445	22983	30530	37465	44500	51966	61440	74846	101469	134231	1.158
: Clarke County, VA	1989	13079	20779	26605	31704	38095	44475	51777	65904	89034	114674	
	FY95	15175	24108	30868	36784	44200	51602	60074	76465	103302	133051	1.160
: Culpeper County, VA	1989	11989	19630	25037	31002	36604	42202	49227	57784	74267	99825	
	FY95	14116	23113	29480	36503	43100	49691	57963	68038	87446	117540	1.177
MSA : Danville, VA	1989	9830	14962	20135	24962	29412	34434	40440	48209	61090	73163	
	FY95	11329	17245	23207	28770	33900	39688	46610	55565	70411	84326	1.153
MSA : Johnson City-Kingsport-Bristol, TN-VA	1989	8225	13075	17637	22177	27333	32964	39355	47529	61171	77485	
	FY95	9238	14685	19809	24908	30700	37024	44202	53383	68706	87029	1.123
: King George County, VA	1989	15570	21743	27623	33552	38209	44290	49841	59551	76419	95411	
	FY95	17644	24640	31303	38022	43300	50191	56481	67485	86601	108123	1.133
MSA : Lynchburg, VA	1989	10304	16475	21760	26737	31863	37340	44228	52648	67853	85906	
	FY95	11577	18510	24448	30040	35800	41953	49692	59153	76236	96520	1.124
MSA : Norfolk-Virginia Beach-Newport News, V	1989	10354	17570	23126	28956	34678	40766	47825	57422	73567	93017	
	FY95	11913	20215	26608	33316	39900	46904	55026	66068	84645	107024	1.151
MSA : Richmond-Petersburg, VA	1989	12332	20663	27440	34017	40470	46925	54657	65562	85175	105449	
	FY95	13986	23435	31121	38581	45900	53221	61990	74358	96603	119597	1.134
MSA : Roanoke, VA	1989	11184	17987	23673	29571	34877	40741	47378	56551	73198	95284	
	FY95	12762	20525	27014	33745	39800	46491	54065	64533	83530	108733	1.141
: Warren County, VA	1989	12430	19001	24579	29843	35130	40991	47410	54981	68955	83821	
	FY95	14506	22175	28685	34829	41000	47840	55331	64167	80476	97826	1.167
: Washington, DC-MD-VA	1989	19117	29405	38008	46034	53940	62952	73089	88821	112901	141799	
	FY95	22221	34180	44180	53510	62700	73175	84958	103245	131236	164827	1.162
COUNTY : Accomack County	1989	7120	11699	15900	19722	24063	28759	34171	41194	53438	69517	
	FY95	7989	13126	17840	22129	27000	32269	38341	46221	59960	78001	1.122
COUNTY : Alleghany County	1989	10193	14902	19466	24053	28739	33635	40283	46148	60544	72434	
	FY95	12094	17681	23097	28539	34100	39909	47797	54756	71837	85945	1.187
COUNTY : Amelia County	1989	10568	16517	21371	25968	29568	35659	42181	49262	64756	79711	
	FY95	11830	18490	23923	29069	33100	39918	47219	55146	72491	89232	1.119
COUNTY : Appomattox County	1989	10213	15981	20612	24773	30058	34584	40034	46355	56755	68554	
	FY95	11416	17864	23040	27692	33600	38659	44751	51817	63442	76632	1.118

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
: Wayne County	1989	10204	15021	19332	24133	28394	33320	39166	47074	61546	78632	
	FY95	11356	16717	21514	26857	31600	37082	43588	52389	68495	87510	1.113

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Juniata County	1989	11754	16658	20814	24626	28780	32916	38202	44935	56002	68233	
		FY95	13069	18521	23142	27381	32000	36598	42476	49962	62267	75867	1.112
COUNTY	: Lawrence County	1989	9034	14585	18507	22907	27490	32154	37962	45899	58952	74146	
		FY95	10056	16235	20600	25498	30600	35791	42256	51091	65621	82534	1.113
COUNTY	: Mc Kean County	1989	8997	14119	19010	23626	28566	33195	39174	45708	56288	69265	
		FY95	10015	15717	21162	26300	31800	36953	43608	50882	62660	77106	1.113
COUNTY	: Mifflin County	1989	10419	15618	19492	23123	27502	31941	36897	43251	55049	68566	
		FY95	11592	17377	21687	25727	30600	35539	41053	48123	61250	76289	1.113
COUNTY	: Monroe County	1989	13579	20151	25772	31406	36514	41710	48037	56592	71864	90878	
		FY95	14801	21964	28091	34232	39800	45463	52359	61684	78331	99056	1.090
COUNTY	: Montour County	1989	12214	18600	23037	27945	33130	38397	44723	53291	70489	96470	
		FY95	14009	21334	26423	32052	38000	44041	51297	61124	80850	110650	1.147
COUNTY	: Northumberland County	1989	10306	15222	19600	23279	27668	32431	37449	43536	54915	68058	
		FY95	11472	16945	21818	25914	30800	36102	41688	48464	61131	75762	1.113
COUNTY	: Potter County	1989	8430	13082	17451	21280	25447	29821	34276	40939	53358	67155	
		FY95	9607	14908	19887	24251	29000	33984	39061	46655	60808	76531	1.140
COUNTY	: Schuylkill County	1989	10636	15307	20110	24556	29040	33673	38823	45740	57936	71099	
		FY95	11829	17025	22367	27312	32300	37453	43181	50874	64439	79080	1.112
COUNTY	: Snyder County	1989	11593	16769	21529	25700	30302	34405	39505	46246	58294	73327	
		FY95	12893	18649	23943	28581	33700	38263	43935	51431	64830	81549	1.112
COUNTY	: Sullivan County	1989	9037	12423	17182	20641	25316	30027	34117	40678	51315	60933	
		FY95	10352	14230	19682	23644	29000	34396	39081	46597	58782	69800	1.146
COUNTY	: Susquehanna County	1989	10067	14806	19816	24407	29024	33922	39703	47012	59480	72849	
		FY95	11480	16885	22598	27834	33100	38685	45278	53614	67833	83079	1.140
COUNTY	: Tioga County	1989	9355	14610	18160	22352	26563	31632	37164	44253	57150	72743	
		FY95	10530	16445	20441	25159	29900	35605	41832	49812	64329	81881	1.126
COUNTY	: Union County	1989	12285	18572	22628	27229	31775	36934	42866	50854	67056	91486	
		FY95	13725	20749	25280	30421	35500	41263	47891	56815	74917	102210	1.117
COUNTY	: Venango County	1989	9141	14506	18827	22447	27161	32083	37618	45255	57089	69715	
		FY95	10163	16129	20933	24958	30200	35672	41827	50318	63476	77515	1.112
COUNTY	: Warren County	1989	12065	17521	21874	26385	31091	35889	41485	48562	60839	74745	
		FY95	13426	19498	24342	29362	34600	39939	46167	54042	67705	83180	1.113

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1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: Armstrong County	1989	9445	14565	18569	22522	27024	31946	37045	43075	53789	66167	
		FY95	10485	16168	20613	25002	30000	35464	41124	47818	59712	73453	1.110
COUNTY	: Bedford County	1989	9534	13940	17832	21487	25354	29816	34498	41306	52248	64852	
		FY95	10604	15504	19833	23898	28200	33162	38370	45942	58112	72131	1.112
COUNTY	: Bradford County	1989	9622	14649	19242	23597	27914	33001	38839	46586	59116	73415	
		FY95	10720	16320	21438	26290	31100	36767	43271	51903	65863	81794	1.114
COUNTY	: Cameron County	1989	10067	14702	17559	20633	24005	28192	32662	39022	50316	62947	
		FY95	11197	16352	19530	22949	26700	31357	36328	43402	55964	70013	1.112
COUNTY	: Clarion County	1989	8563	13838	18187	22163	26488	30957	35768	42395	54257	69847	
		FY95	9504	15359	20186	24599	29400	34360	39700	47055	60221	77525	1.110
COUNTY	: Clearfield County	1989	8675	13573	17963	21925	26191	30835	36075	42387	54405	69380	
		FY95	9638	15080	19958	24360	29100	34259	40081	47094	60447	77085	1.111
COUNTY	: Clinton County	1989	8802	13929	18356	22720	26575	30763	35820	43010	55252	71315	
		FY95	9770	15462	20376	25220	29500	34148	39762	47743	61333	79164	1.110
COUNTY	: Crawford County	1989	9241	14694	19343	23219	27827	32768	37810	44731	57408	72838	
		FY95	10261	16316	21479	25783	30900	36386	41985	49670	63747	80881	1.110
COUNTY	: Elk County	1989	10704	16273	21031	25468	30176	34556	39606	45627	54768	68488	
		FY95	11883	18065	23347	28273	33500	38362	43968	50652	60800	76032	1.110
COUNTY	: Forest County	1989	9901	13606	16482	19395	23009	27129	32143	38388	47619	58133	
		FY95	11015	15138	18338	21579	25600	30183	35762	42710	52981	64679	1.113
COUNTY	: Franklin County	1989	13430	19236	23768	28714	32659	37652	43314	50837	65021	82425	
		FY95	14927	21380	26417	31915	36300	41849	48142	56504	72269	91614	1.111
COUNTY	: Fulton County	1989	9529	14862	19055	23004	26865	31188	36282	42875	53137	66155	
		FY95	10605	16540	21207	25602	29900	34711	40380	47718	59140	73628	1.113
COUNTY	: Greene County	1989	6806	11847	16137	19905	25283	30333	36613	44387	55434	68748	
		FY95	7564	13166	17934	22122	28100	33712	40692	49332	61610	76407	1.111
COUNTY	: Huntingdon County	1989	9679	14454	19165	23674	27806	32064	37270	43902	55326	69514	
		FY95	11069	16530	21917	27074	31800	36669	42623	50207	63272	79498	1.144
COUNTY	: Indiana County	1989	8787	14398	18980	23341	27893	32544	38614	46177	60208	74843	
		FY95	9765	16001	21094	25940	31000	36169	42915	51320	66914	83179	1.111
COUNTY	: Jefferson County	1989	8889	14171	18311	22102	26207	30691	36215	42996	55237	68537	
		FY95	9870	15735	20332	24541	29100	34078	40212	47742	61334	76102	1.110

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA : Allentown-Bethlehem-Easton, PA	1989	14174	20856	26681	32057	37523	43352	50155	59426	75508	96287	
	FY95	16242	23900	30575	36736	43000	49679	57475	68100	86529	110341	1.146
MSA : Altoona, PA	1989	9230	14695	19369	23770	28366	32686	38400	45553	57657	72086	
	FY95	10249	16318	21508	26396	31500	36297	42642	50585	64027	80050	1.110
MSA : Erie, PA	1989	10426	16735	22055	27056	32144	37444	43485	51613	66286	84507	
	FY95	11579	18586	24494	30049	35700	41586	48295	57322	73619	93855	1.111
MSA : Harrisburg-Lebanon-Carlisle, PA	1989	14521	21378	27097	32236	37388	42905	49558	58308	73828	94164	
	FY95	16156	23786	30149	35867	41600	47738	55141	64876	82145	104772	1.113
MSA : Johnstown, PA	1989	8985	14309	18346	22040	26144	30664	36095	43221	55668	70226	
	FY95	10000	15926	20420	24531	29100	34131	40176	48107	61962	78166	1.113
MSA : Lancaster, PA	1989	14907	22028	27847	32744	37790	43147	49585	58136	74307	95877	
	FY95	16567	24482	30949	36391	42000	47953	55109	64612	82585	106558	1.111
PMSA: Newburgh, NY-PA	1989	14238	22620	30233	36626	42858	50193	57660	68993	88938	107007	
	FY95	16212	25756	34424	41703	48800	57151	65654	78558	101268	121842	1.139
PMSA: Philadelphia, PA-NJ	1989	12539	21153	28489	35377	41907	49250	57822	70185	92942	118124	
	FY95	14092	23774	32019	39760	47100	55352	64987	78882	104459	132761	1.124
PMSA: Pittsburgh, PA	1989	10252	16624	21974	27307	32786	38907	46052	55747	73127	95269	
	FY95	11475	18608	24597	30566	36700	43551	51549	62402	81856	106642	1.119
MSA : Reading, PA	1989	14107	21140	26983	32352	37755	43461	49751	58495	74019	94839	
	FY95	15693	23516	30016	35989	42000	48347	55344	65071	82341	105502	1.112
MSA : Scranton--Wilkes-Barre--Hazleton, PA	1989	10758	16087	20951	25815	30675	35750	41718	49767	64597	81994	
	FY95	12239	18302	23836	29370	34900	40674	47463	56621	73494	93287	1.138
MSA : Sharon, PA	1989	10232	15829	20305	24948	29346	33937	39763	47095	60278	74844	
	FY95	11366	17584	22556	27714	32600	37700	44172	52317	66961	83142	1.111
MSA : State College, PA	1989	12474	18978	24038	28803	34312	40552	47917	57737	75729	96996	
	FY95	13851	21073	26691	31982	38100	45028	53206	64111	84089	107704	1.110
MSA : Williamsport, PA	1989	11035	16571	21433	25777	30461	35209	40755	47371	59725	74596	
	FY95	12280	18441	23852	28687	33900	39184	45356	52719	66467	83017	1.113
MSA : York, PA	1989	14982	21675	27313	32400	37590	42893	48961	57201	72056	91135	
	FY95	16341	23641	29790	35339	41000	46784	53402	62390	78592	99402	1.091
COUNTY : Adams County	1989	14280	20218	25127	29691	34171	38962	44415	52110	66263	81585	
	FY95	17133	24258	30148	35624	41000	46748	53291	62524	79505	97889	1.200

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MAR[illegible] ANALYSIS DIVISION (CO) DECEMBER 5, 1994

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: MARYLAND	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
: Baltimore, MD	1989	12860	21452	28845	35615	42206	49701	58170	70281	91836	114291	
	FY95	15051	25108	33761	41685	49400	58172	68085	82260	107489	133771	1.170
MSA : Cumberland, MD-WV	1989	8427	13652	18206	22311	27015	31962	38403	45897	58498	72381	
	FY95	9545	15463	20622	25271	30600	36203	43499	51987	66260	81986	1.133
PMSA: Hagerstown, MD	1989	11693	18891	24414	29497	34614	39916	45472	53776	68839	85560	
	FY95	13174	21284	27507	33234	39000	44973	51233	60590	77561	96401	1.127
: Washington, DC-MD-VA	1989	19117	29405	38008	46034	53940	62952	73089	88821	112901	141799	
	FY95	22221	34180	44180	53510	62700	73175	84958	103245	131236	164827	1.162
PMSA: Wilmington-Newark, DE-MD	1989	15982	24549	31466	37927	44331	51307	59233	70587	91309	112611	
	FY95	18710	28740	36838	44402	51900	60067	69346	82638	106898	131838	1.171
COUNTY : Caroline County	1989	10614	16171	21371	26463	32092	37688	44221	51231	65908	81002	
	FY95	11873	18089	23906	29603	35900	42160	49468	57310	73728	90613	1.119
COUNTY : Dorchester County	1989	9311	14714	20098	24986	30004	35009	41394	50871	67746	86162	
	FY95	10954	17311	23645	29396	35300	41188	48700	59850	79703	101370	1.177
COUNTY : Garrett County	1989	8733	13749	17933	22130	26364	31125	36879	45365	58848	70960	
	FY95	10268	16166	21086	26021	31000	36598	43364	53342	69196	83438	1.176
COUNTY : Kent County	1989	11876	17982	24085	29779	35230	41491	49207	62360	81563	114065	
	FY95	13989	21182	28371	35078	41500	48875	57964	73458	96079	134365	1.178
COUNTY : St. Mary's County	1989	15013	21758	28185	34599	40828	47219	54452	64955	80066	96246	
	FY95	17539	25420	32928	40422	47700	55166	63617	75887	93542	112445	1.168
COUNTY : Somerset County	1989	8539	12965	18111	22790	27097	31905	37781	44573	57047	70539	
	FY95	10052	15263	21321	26829	31900	37560	44477	52473	67158	83042	1.177
COUNTY : Talbot County	1989	12260	19498	25994	31920	38598	46273	55358	71302	98136	132083	
	FY95	14452	22984	30642	37627	45500	54547	65256	84052	115684	155701	1.179
COUNTY : Wicomico County	1989	11064	17123	22684	27870	33449	39343	46054	54670	72597	95409	
	FY95	12734	19708	26109	32078	38500	45284	53008	62925	83559	109816	1.151
COUNTY : Worcester County	1989	11050	16757	22560	28088	33089	38467	44356	53306	71365	93953	
	FY95	12756	19345	26044	32426	38200	44408	51207	61539	82388	108465	1.154

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: DIST. OF COLUMBIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
: Washington, DC-MD-VA	1989	19117	29405	38008	46034	53940	62952	73089	88821	112901	141799	
	FY95	22221	34180	44180	53510	62700	73175	84958	103245	131236	164827	1.162

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

113094 134530

1989 & ESTIMATED FY95 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: DELAWARE

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA : Dover, DE	1989	11485	17182	22787	28126	33593	38864	45389	54612	70676	88580	
	FY95	12957	19384	25708	31732	37900	43846	51208	61613	79737	99936	1.128
PMSA: Wilmington-Newark, DE-MD	1989	15982	24549	31466	37927	44331	51307	59233	70587	91309	112611	
	FY95	18710	28740	36838	44402	51900	60067	69346	82638	106898	131838	1.171
COUNTY : Sussex County	1989	11018	16522	21258	26180	31112	36494	43016	51917	66764	84709	
	FY95	12713	19064	24529	30208	35900	42110	49635	59906	77038	97745	1.154

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) DECEMBER 5, 1994

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STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - DELAWARE

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------
MSA : Dover, DE	Kent
PMSA: Wilmington-Newark, DE-MD	New Castle
---------NONMETROPOLITAN AREAS---------	Sussex

120794 120750

STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - DIST. OF COLUMBIA

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------		
: Washington, DC-MD-VA	District Of Columbia	120794	120750

STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - PENNSYLVANIA

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------
MSA : Allentown-Bethlehem-Easton, PA	Carbon, Lehigh, Northampton
MSA : Altoona, PA	Blair
MSA : Erie, PA	Erie
MSA : Harrisburg-Lebanon-Carlisle, PA	Cumberland, Dauphin, Lebanon, Perry
MSA : Johnstown, PA	Cambria, Somerset
MSA : Lancaster, PA	Lancaster
PMSA: Newburgh, NY-PA	Pike
PMSA: Philadelphia, PA-NJ	Bucks, Chester, Delaware, Montgomery, Philadelphia
PMSA: Pittsburgh, PA	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland
MSA : Reading, PA	Berks
MSA : Scranton--Wilkes-Barre--Hazleton, PA	Columbia, Lackawanna, Luzerne, Wyoming
MSA : Sharon, PA	Mercer
MSA : State College, PA	Centre
MSA : Williamsport, PA	Lycoming
MSA : York, PA	York
---------NONMETROPOLITAN AREAS---------	Adams, Armstrong, Bedford, Bradford, Cameron, Clarion, Clearfield, Clinton Crawford, Elk, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana Jefferson, Juniata, Lawrence, Mc Kean, Mifflin, Monroe, Montour Northumberland, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga Union, Venango, Warren, Wayne

120794 120750

STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - MARYLAND

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------
: Baltimore, MD	Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's Baltimore City
: Columbia, MD	Columbia
MSA : Cumberland, MD-WV	Allegany Washington
PMSA: Hagerstown, MD	
: Washington, DC-MD-VA	Calvert, Charles, Frederick, Montgomery, Prince George's
PMSA: Wilmington-Newark, DE-MD	Cecil
---------NONMETROPOLITAN AREAS---------	Caroline, Dorchester, Garrett, Kent, St. Mary's, Somerset, Talbot Wicomico, Worcester

120794 120750

STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - VIRGINIA

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------
MSA : Charlottesville, VA	Albemarle, Fluvanna, Greene, Charlottesville City
: Clarke County, VA	Clarke
: Culpeper County, VA	Culpeper
MSA : Danville, VA	Pittsylvania, Danville City
MSA : Johnson City-Kingsport-Bristol, TN-VA	Scott, Washington, Bristol City
: King George County, VA	King George
MSA : Lynchburg, VA	Amherst, Bedford, Campbell, Bedford City, Lynchburg City
MSA : Norfolk-Virginia Beach-Newport News, VA-NC	Gloucester, Isle Of Wight, James City, Mathews, York, Chesapeake City Hampton City, Newport News City, Norfolk City, Poquoson City Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City
MSA : Richmond-Petersburg, VA	Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico New Kent, Powhatan, Prince George, Colonial Heights City, Hopewell City Petersburg City, Richmond City
MSA : Roanoke, VA	Botetourt, Roanoke, Roanoke City, Salem City
: Warren County, VA	Warren
: Washington, DC-MD-VA	Arlington, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania Stafford, Alexandria City, Fairfax City, Falls Church City Fredericksburg City, Manassas City, Manassas Park City
---------NONMETROPOLITAN AREAS---------	Accomack, Alleghany, Amelia, Appomattox, Augusta, Bath, Bland, Brunswick Buchanan, Buckingham, Caroline, Carroll, Charlotte, Craig, Cumberland Dickenson, Essex, Floyd, Franklin, Frederick, Giles, Grayson, Greensville Halifax, Henry, Highland, King And Queen, King William, Lancaster, Lee Louisa, Lunenburg, Madison, Mecklenburg, Middlesex, Montgomery, Nelson Northampton, Northumberland, Nottoway, Orange, Page, Patrick Prince Edward, Pulaski, Rappahannock, Richmond, Rockbridge, Rockingham Russell, Shenandoah, Smyth, Southampton, Surry, Sussex, Tazewell Westmoreland, Wise, Wythe, Buena Vista City, Clifton Forge City Covington City, Emporia City, Franklin City, Galax City, Harrisonburg City Lexington City, Martinsville City, Norton City, Radford City South Boston City, Staunton City, Waynesboro City, Winchester City

120794 120750

STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - WEST VIRGINIA

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------
: Berkeley County, WV	Berkeley
MSA : Charleston, WV	Kanawha, Putnam
MSA : Cumberland, MD-WV	Mineral
MSA : Huntington-Ashland, WV-KY-OH	Cabell, Wayne
: Jefferson County, WV	Jefferson
MSA : Parkersburg-Marietta, WV-OH	Wood
MSA : Steubenville-Weirton, OH-WV	Brooke, Hancock
MSA : Wheeling, WV-OH	Marshall, Ohio
---------NONMETROPOLITAN AREAS---------	Barbour, Boone, Braxton, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant Greenbrier, Hampshire, Hardy, Harrison, Jackson, Lewis, Lincoln, Logan Mcdowell, Marion, Mason, Mercer, Mingo, Monongalia, Monroe, Morgan Nicholas, Pendleton, Pleasants, Pocahontas, Preston, Raleigh, Randolph Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel Wirt, Wyoming

120794 120750

STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - NEW JERSEY

------PMSA/MSA METROPOLITAN AREAS------	----------C O U N T I E S----------
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

120794 120750