

		A J U S T E D I N C O M E L I M I T S							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Duluth--Superior, MN--WI MSA									
VERY LOW INCOME	19100	21850	24550	27300	29500	31650	33850	36050	
LOW INCOME	30600	34950	39300	43700	47150	50650	54150	57650	
MODERATE INCOME	36100	40450	44800	49200	52650	56150	59650	63150	
38 YEAR TERM	22950	26200	29500	32750	35400	38000	40600	43250	
ADJ. MEDIAN INC.**	38200	43700	49100	54600	59000	63300	67700	72100	
Fargo--Moorhead, ND--MN MSA									
VERY LOW INCOME	21800	24900	28000	31150	33600	36100	38600	41100	
LOW INCOME	34900	39850	44850	49850	53850	57800	61800	65800	
MODERATE INCOME	40400	45350	50350	55350	59350	63300	67300	71300	
38 YEAR TERM	26150	29900	33600	37350	40350	43350	46300	49300	
ADJ. MEDIAN INC.**	43600	49800	56000	62300	67200	72200	77200	82200	
Grand Forks, ND--MN MSA									
VERY LOW INCOME	19550	22300	25100	27900	30150	32350	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58900	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64400	
38 YEAR TERM	23450	26800	30150	33500	36150	38850	41500	44200	
ADJ. MEDIAN INC.**	39100	44600	50200	55800	60300	64700	69200	73700	
La Crosse, WI--MN MSA									
VERY LOW INCOME	20250	23150	26050	28950	31250	33600	35900	38200	
LOW INCOME	32400	37050	41700	46300	50050	53750	57450	61150	
MODERATE INCOME	37900	42550	47200	51800	55550	59250	62950	66650	
38 YEAR TERM	24300	27800	31250	34750	37500	40300	43100	45850	
ADJ. MEDIAN INC.**	40500	46300	52100	57900	62500	67200	71800	76400	
Minneapolis--St. Paul, MN--WI MSA									
VERY LOW INCOME	26950	30800	34650	38500	41600	44650	47750	50800	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
38 YEAR TERM	32350	36950	41600	46200	49900	53600	57300	61000	
ADJ. MEDIAN INC.**	53900	61600	69300	77000	83200	89300	95500	101600	
Rochester, MN MSA									
VERY LOW INCOME	26000	29700	33450	37150	40100	43100	46050	49050	
LOW INCOME	40600	46400	52200	58000	62650	67300	71900	76550	
MODERATE INCOME	46100	51900	57700	63500	68150	72800	77400	82050	
38 YEAR TERM	31200	35650	40100	44600	48150	51700	55300	58850	
ADJ. MEDIAN INC.**	52000	59400	66900	74300	80200	86200	92100	98100	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
St. Cloud, MN MSA								
VERY LOW INCOME	21250	24250	27300	30350	32750	35200	37600	40050
LOW INCOME	34000	38850	43700	48550	52450	56350	60200	64100
MODERATE INCOME	39500	44350	49200	54050	57950	61850	65700	69600
38 YEAR TERM	25450	29100	32750	36400	39300	42200	45100	48050
ADJ. MEDIAN INC.**	42500	48500	54600	60700	65500	70400	75200	80100
Aitkin County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Becker County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Beltrami County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Big Stone County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Blue Earth County								
VERY LOW INCOME	20650	23600	26550	29550	31900	34250	36600	38950
LOW INCOME	33100	37800	42550	47300	51050	54850	58650	62400
MODERATE INCOME	38600	43300	48050	52800	56550	60350	64150	67900
38 YEAR TERM	24800	28350	31900	35450	38250	41100	43950	46750
ADJ. MEDIAN INC.**	41300	47200	53100	59100	63800	68500	73200	77900

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Brown County									
VERY LOW INCOME	20450	23350	26300	29200	31550	33850	36200	38550	
LOW INCOME	32700	37400	42050	46700	50450	54200	57950	61650	
MODERATE INCOME	38200	42900	47550	52200	55950	59700	63450	67150	
38 YEAR TERM	24550	28050	31550	35050	37850	40650	43450	46250	
ADJ. MEDIAN INC.**	40900	46700	52600	58400	63100	67700	72400	77100	
Carlton County									
VERY LOW INCOME	19850	22700	25500	28350	30600	32900	35150	37400	
LOW INCOME	31750	36300	40800	45350	49000	52600	56250	59900	
MODERATE INCOME	37250	41800	46300	50850	54500	58100	61750	65400	
38 YEAR TERM	23800	27200	30600	34000	36750	39450	42200	44900	
ADJ. MEDIAN INC.**	39700	45400	51000	56700	61200	65800	70300	74800	
Cass County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Chippewa County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Clearwater County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Cook County									
VERY LOW INCOME	19400	22150	24950	27700	29900	32150	34350	36550	
LOW INCOME	31000	35450	39900	44300	47850	51400	54950	58500	
MODERATE INCOME	36500	40950	45400	49800	53350	56900	60450	64000	
38 YEAR TERM	23250	26600	29900	33250	35900	38550	41200	43900	
ADJ. MEDIAN INC.**	38800	44300	49900	55400	59800	64300	68700	73100	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Cottonwood County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Crow Wing County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Dodge County									
VERY LOW INCOME	22400	25600	28800	32000	34550	37100	39700	42250	
LOW INCOME	35850	40950	46100	51200	55300	59400	63500	67600	
MODERATE INCOME	41350	46450	51600	56700	60800	64900	69000	73100	
38 YEAR TERM	26900	30700	34550	38400	41450	44550	47600	50700	
ADJ. MEDIAN INC.**	44800	51200	57600	64000	69100	74200	79400	84500	
Douglas County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Faribault County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Fillmore County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Freeborn County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Goodhue County									
	VERY LOW INCOME	22950	26200	29500	32800	35400	38000	40650	43250
	LOW INCOME	36750	42000	47250	52500	56700	60900	65100	69250
	MODERATE INCOME	42250	47500	52750	58000	62200	66400	70600	74750
	38 YEAR TERM	27550	31450	35400	39350	42500	45600	48750	51900
	ADJ. MEDIAN INC.**	45900	52400	59000	65600	70800	76000	81300	86500
Grant County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Hubbard County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Itasca County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Jackson County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Kanabec County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Kandiyohi County								
VERY LOW INCOME	19800	22600	25450	28250	30500	32750	35050	37300
LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
38 YEAR TERM	23750	27100	30500	33900	36600	39300	42050	44750
ADJ. MEDIAN INC.**	39600	45200	50900	56500	61000	65500	70100	74600
Kittson County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Koochiching County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Lac qui Parle County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Lake County								
VERY LOW INCOME	19200	21900	24650	27400	29600	31800	34000	36150
LOW INCOME	30700	35050	39450	43850	47350	50850	54350	57850
MODERATE INCOME	36200	40550	44950	49350	52850	56350	59850	63350
38 YEAR TERM	23000	26300	29600	32900	35500	38150	40750	43400
ADJ. MEDIAN INC.**	38400	43800	49300	54800	59200	63600	68000	72300

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Lake of the Woods County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Le Sueur County								
VERY LOW INCOME	21750	24850	27950	31100	33550	36050	38550	41000
LOW INCOME	34850	39800	44800	49750	53750	57700	61700	65700
MODERATE INCOME	40350	45300	50300	55250	59250	63200	67200	71200
38 YEAR TERM	26100	29850	33550	37300	40250	43250	46250	49200
ADJ. MEDIAN INC.**	43500	49700	55900	62200	67100	72100	77100	82000
Lincoln County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Lyon County								
VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
LOW INCOME	32200	36800	41400	46000	49700	53350	57050	60700
MODERATE INCOME	37700	42300	46900	51500	55200	58850	62550	66200
38 YEAR TERM	24150	27600	31050	34500	37250	40000	42800	45550
ADJ. MEDIAN INC.**	40300	46000	51800	57500	62100	66700	71300	75900
McLeod County								
VERY LOW INCOME	22550	25750	29000	32200	34800	37350	39950	42500
LOW INCOME	36050	41200	46350	51500	55650	59750	63900	68000
MODERATE INCOME	41550	46700	51850	57000	61150	65250	69400	73500
38 YEAR TERM	27050	30900	34800	38650	41750	44800	47900	51000
ADJ. MEDIAN INC.**	45100	51500	58000	64400	69600	74700	79900	85000
Mahnomen County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Marshall County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Martin County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Meeker County								
VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
LOW INCOME	31700	36200	40750	45300	48900	52500	56150	59750
MODERATE INCOME	37200	41700	46250	50800	54400	58000	61650	65250
38 YEAR TERM	23750	27150	30550	33950	36700	39400	42100	44850
ADJ. MEDIAN INC.**	39600	45300	50900	56600	61100	65700	70200	74700
Mille Lacs County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Morrison County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Mower County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT



----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Murray County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Nicollet County								
VERY LOW INCOME	22800	26100	29350	32600	35200	37800	40400	43050
LOW INCOME	36500	41750	46950	52150	56350	60500	64700	68850
MODERATE INCOME	42000	47250	52450	57650	61850	66000	70200	74350
38 YEAR TERM	27400	31300	35200	39100	42250	45400	48500	51650
ADJ. MEDIAN INC.**	45600	52200	58700	65200	70400	75600	80800	86100
Nobles County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Norman County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Otter Tail County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Pennington County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Pine County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Pipestone County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Pope County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Red Lake County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Redwood County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	
Renville County									
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850	
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450	
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950	
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050	
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Rice County								
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40900	43550
LOW INCOME	36950	42250	47500	52800	57000	61250	65450	69700
MODERATE INCOME	42450	47750	53000	58300	62500	66750	70950	75200
38 YEAR TERM	27700	31700	35650	39600	42750	45950	49100	52250
ADJ. MEDIAN INC.**	46200	52800	59400	66000	71300	76600	81800	87100
Rock County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Roseau County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Sibley County								
VERY LOW INCOME	20150	23050	25900	28800	31100	33400	35700	38000
LOW INCOME	32250	36850	41450	46100	49750	53450	57150	60850
MODERATE INCOME	37750	42350	46950	51600	55250	58950	62650	66350
38 YEAR TERM	24200	27650	31100	34550	37300	40100	42850	45600
ADJ. MEDIAN INC.**	40300	46100	51800	57600	62200	66800	71400	76000
Steele County								
VERY LOW INCOME	22200	25400	28550	31750	34250	36800	39350	41900
LOW INCOME	35550	40650	45700	50800	54850	58950	63000	67050
MODERATE INCOME	41050	46150	51200	56300	60350	64450	68500	72550
38 YEAR TERM	26650	30450	34250	38050	41100	44150	47200	50250
ADJ. MEDIAN INC.**	44400	50800	57100	63500	68500	73600	78700	83800
Stevens County								
VERY LOW INCOME	19800	22600	25450	28250	30500	32750	35050	37300
LOW INCOME	31650	36150	40700	45200	48800	52450	56050	59650
MODERATE INCOME	37150	41650	46200	50700	54300	57950	61550	65150
38 YEAR TERM	23750	27100	30500	33900	36600	39300	42050	44750
ADJ. MEDIAN INC.**	39600	45200	50900	56500	61000	65500	70100	74600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Swift County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Todd County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Traverse County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Wabasha County								
VERY LOW INCOME	20800	23750	26750	29700	32100	34450	36850	39200
LOW INCOME	33250	38000	42750	47500	51300	55100	58900	62750
MODERATE INCOME	38750	43500	48250	53000	56800	60600	64400	68250
38 YEAR TERM	24950	28500	32100	35650	38500	41350	44200	47050
ADJ. MEDIAN INC.**	41600	47500	53500	59400	64200	68900	73700	78400
Wadena County								
VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Waseca County								
VERY LOW INCOME	20550	23500	26450	29400	31750	34100	36450	38800
LOW INCOME	32950	37650	42350	47050	50800	54550	58350	62100
MODERATE INCOME	38450	43150	47850	52550	56300	60050	63850	67600
38 YEAR TERM	24700	28200	31750	35250	38050	40900	43700	46550
ADJ. MEDIAN INC.**	41100	47000	52900	58800	63500	68200	72900	77600

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Watonwan County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700
Wilkin County									
	VERY LOW INCOME	19100	21850	24550	27300	29500	31650	33850	36050
	LOW INCOME	30600	34950	39300	43700	47150	50650	54150	57650
	MODERATE INCOME	36100	40450	44800	49200	52650	56150	59650	63150
	38 YEAR TERM	22950	26200	29500	32750	35400	38000	40600	43250
	ADJ. MEDIAN INC.**	38200	43700	49100	54600	59000	63300	67700	72100
Winona County									
	VERY LOW INCOME	20550	23450	26400	29350	31650	34000	36350	38700
	LOW INCOME	32850	37550	42250	46950	50700	54450	58250	62000
	MODERATE INCOME	38350	43050	47750	52450	56200	59950	63750	67500
	38 YEAR TERM	24650	28150	31650	35200	38000	40800	43650	46450
	ADJ. MEDIAN INC.**	41100	46900	52800	58700	63300	68000	72700	77400
Yellow Medicine County									
	VERY LOW INCOME	19000	21750	24450	27200	29350	31500	33700	35850
	LOW INCOME	30450	34800	39150	43500	47000	50500	53950	57450
	MODERATE INCOME	35950	40300	44650	49000	52500	56000	59450	62950
	38 YEAR TERM	22850	26100	29350	32600	35200	37850	40450	43050
	ADJ. MEDIAN INC.**	38000	43500	48900	54400	58700	63000	67400	71700

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT