

		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*	
Ann Arbor, MI MSA									
VERY LOW INCOME	28850	32950	37100	41200	44500	47800	51100	54400	
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200	
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700	
38 YEAR TERM	34600	39550	44500	49450	53400	57350	61300	65250	
ADJ. MEDIAN INC.**	57700	65900	74200	82400	89000	95600	102200	108800	
Battle Creek, MI MSA									
VERY LOW INCOME	20350	23250	26150	29100	31400	33750	36050	38400	
LOW INCOME	32600	37250	41900	46550	50300	54000	57750	61450	
MODERATE INCOME	38100	42750	47400	52050	55800	59500	63250	66950	
38 YEAR TERM	24400	27900	31400	34900	37700	40450	43250	46050	
ADJ. MEDIAN INC.**	40700	46500	52300	58200	62800	67500	72100	76800	
Bay City, MI MSA									
VERY LOW INCOME	19550	22300	25100	27900	30150	32350	34600	36850	
LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950	
MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450	
38 YEAR TERM	23450	26800	30150	33500	36200	38850	41550	44200	
ADJ. MEDIAN INC.**	39100	44600	50200	55800	60300	64700	69200	73700	
Detroit-Warren-Livonia, MI MSA									
Detroit-Warren-Livonia, MI HUD Metro FMR Area									
VERY LOW INCOME	24450	27950	31450	34950	37750	40550	43350	46150	
LOW INCOME	39150	44750	50350	55900	60400	64850	69350	73800	
MODERATE INCOME	44650	50250	55850	61400	65900	70350	74850	79300	
38 YEAR TERM	29350	33550	37750	41950	45300	48650	52000	55350	
ADJ. MEDIAN INC.**	48900	55900	62900	69900	75500	81100	86700	92300	
Livingston County, MI HUD Metro FMR Area									
VERY LOW INCOME	31100	35500	39950	44400	47950	51500	55050	58600	
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200	
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700	
38 YEAR TERM	37300	42650	47950	53300	57550	61850	66100	70350	
ADJ. MEDIAN INC.**	62200	71000	79900	88800	95900	103000	110100	117200	
Flint, MI MSA									
VERY LOW INCOME	20250	23100	26000	28900	31200	33500	35850	38150	
LOW INCOME	32400	37000	41650	46250	49950	53650	57350	61050	
MODERATE INCOME	37900	42500	47150	51750	55450	59150	62850	66550	
38 YEAR TERM	24300	27750	31250	34700	37500	40250	43050	45800	
ADJ. MEDIAN INC.**	40500	46200	52000	57800	62400	67000	71700	76300	

* 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*	
Grand Rapids-Wyoming, MI MSA									
Barry County, MI HUD Metro FMR Area									
VERY LOW INCOME	21150	24150	27200	30200	32600	35050	37450	39850	
LOW INCOME	33800	38650	43450	48300	52150	56050	59900	63750	
MODERATE INCOME	39300	44150	48950	53800	57650	61550	65400	69250	
38 YEAR TERM	25400	29000	32650	36250	39150	42050	44950	47850	
ADJ. MEDIAN INC.**	42300	48300	54400	60400	65200	70100	74900	79700	
Grand Rapids-Wyoming, MI HUD Metro FMR Area									
VERY LOW INCOME	21700	24800	27900	31050	33500	36000	38450	40950	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
38 YEAR TERM	26050	29800	33500	37250	40200	43200	46150	49150	
ADJ. MEDIAN INC.**	43400	49600	55800	62100	67000	72000	76900	81900	
Ionia County, MI HUD Metro FMR Area									
VERY LOW INCOME	20550	23500	26400	29350	31700	34050	36400	38750	
LOW INCOME	32850	37550	42250	46950	50700	54450	58250	62000	
MODERATE INCOME	38350	43050	47750	52450	56200	59950	63750	67500	
38 YEAR TERM	24650	28200	31700	35200	38050	40850	43650	46500	
ADJ. MEDIAN INC.**	41100	47000	52800	58700	63400	68100	72800	77500	
Newaygo County, MI HUD Metro FMR Area									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Holland-Grand Haven, MI MSA									
VERY LOW INCOME	24450	27900	31400	34900	37700	40500	43300	46050	
LOW INCOME	39100	44700	50250	55850	60300	64800	69250	73700	
MODERATE INCOME	44600	50200	55750	61350	65800	70300	74750	79200	
38 YEAR TERM	29350	33500	37700	41900	45250	48600	51950	55300	
ADJ. MEDIAN INC.**	48900	55800	62800	69800	75400	81000	86600	92100	
Jackson, MI MSA									
VERY LOW INCOME	20900	23900	26850	29850	32250	34650	37000	39400	
LOW INCOME	33450	38200	43000	47750	51550	55400	59200	63050	
MODERATE INCOME	38950	43700	48500	53250	57050	60900	64700	68550	
38 YEAR TERM	25050	28650	32200	35800	38650	41550	44400	47250	
ADJ. MEDIAN INC.**	41800	47800	53700	59700	64500	69300	74000	78800	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- 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*
Kalamazoo-Portage, MI MSA									
	VERY LOW INCOME	21200	24250	27250	30300	32700	35150	37550	40000
	LOW INCOME	33950	38800	43650	48500	52400	56250	60150	64000
	MODERATE INCOME	39450	44300	49150	54000	57900	61750	65650	69500
	38 YEAR TERM	25450	29100	32700	36350	39250	42150	45050	48000
	ADJ. MEDIAN INC.**	42400	48500	54500	60600	65400	70300	75100	80000
Lansing-East Lansing, MI MSA									
	VERY LOW INCOME	22700	25950	29200	32450	35050	37650	40250	42850
	LOW INCOME	36350	41500	46700	51900	56050	60200	64350	68500
	MODERATE INCOME	41850	47000	52200	57400	61550	65700	69850	74000
	38 YEAR TERM	27250	31150	35050	38950	42050	45200	48300	51400
	ADJ. MEDIAN INC.**	45400	51900	58400	64900	70100	75300	80500	85700
Monroe, MI MSA									
	VERY LOW INCOME	24450	27950	31450	34950	37750	40550	43350	46150
	LOW INCOME	39150	44750	50350	55900	60400	64850	69350	73800
	MODERATE INCOME	44650	50250	55850	61400	65900	70350	74850	79300
	38 YEAR TERM	29350	33550	37750	41950	45300	48650	52000	55350
	ADJ. MEDIAN INC.**	48900	55900	62900	69900	75500	81100	86700	92300
Muskegon-Norton Shores, MI MSA									
	VERY LOW INCOME	21700	24800	27900	31050	33500	36000	38450	40950
	LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600
	MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100
	38 YEAR TERM	26050	29800	33500	37250	40200	43200	46150	49150
	ADJ. MEDIAN INC.**	43400	49600	55800	62100	67000	72000	76900	81900
Niles-Benton Harbor, MI MSA									
	VERY LOW INCOME	19300	22050	24800	27550	29750	31950	34150	36350
	LOW INCOME	30850	35300	39700	44100	47650	51150	54700	58200
	MODERATE INCOME	36350	40800	45200	49600	53150	56650	60200	63700
	38 YEAR TERM	23150	26450	29750	33050	35700	38350	41000	43650
	ADJ. MEDIAN INC.**	38600	44100	49600	55100	59500	63900	68300	72700
Saginaw-Saginaw Township North, MI MSA									
	VERY LOW INCOME	19500	22300	25100	27900	30100	32350	34550	36800
	LOW INCOME	31250	35700	40200	44650	48200	51800	55350	58950
	MODERATE INCOME	36750	41200	45700	50150	53700	57300	60850	64450
	38 YEAR TERM	23400	26750	30100	33450	36150	38800	41500	44150
	ADJ. MEDIAN INC.**	39000	44600	50200	55800	60200	64700	69100	73600

* 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*	
South Bend-Mishawaka, IN-MI MSA									
Cass County, MI HUD Metro FMR Area									
VERY LOW INCOME	19000	21700	24450	27150	29300	31500	33650	35850	
LOW INCOME	30400	34750	39100	43450	46950	50400	53900	57350	
MODERATE INCOME	35900	40250	44600	48950	52450	55900	59400	62850	
38 YEAR TERM	22800	26100	29350	32600	35200	37800	40400	43050	
ADJ. MEDIAN INC.**	38000	43400	48900	54300	58600	63000	67300	71700	
Alcona County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Alger County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Allegan County, MI									
VERY LOW INCOME	21700	24800	27900	31050	33500	36000	38450	40950	
LOW INCOME	34800	39750	44750	49700	53700	57650	61650	65600	
MODERATE INCOME	40300	45250	50250	55200	59200	63150	67150	71100	
38 YEAR TERM	26050	29800	33500	37250	40200	43200	46150	49150	
ADJ. MEDIAN INC.**	43400	49600	55800	62100	67000	72000	76900	81900	
Alpena County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Antrim County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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*	
Arenac County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Baraga County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Benzie County, MI									
VERY LOW INCOME	18300	20900	23550	26150	28250	30350	32450	34500	
LOW INCOME	29300	33500	37650	41850	45200	48550	51900	55250	
MODERATE INCOME	34800	39000	43150	47350	50700	54050	57400	60750	
38 YEAR TERM	21950	25100	28250	31400	33900	36400	38900	41400	
ADJ. MEDIAN INC.**	36600	41800	47100	52300	56500	60700	64900	69000	
Branch County, MI									
VERY LOW INCOME	18350	20950	23600	26200	28300	30400	32500	34600	
LOW INCOME	29350	33500	37700	41900	45250	48600	51950	55300	
MODERATE INCOME	34850	39000	43200	47400	50750	54100	57450	60800	
38 YEAR TERM	22000	25150	28300	31450	33950	36500	39000	41500	
ADJ. MEDIAN INC.**	36700	41900	47200	52400	56600	60800	65000	69200	
Charlevoix County, MI									
VERY LOW INCOME	18850	21500	24200	26900	29050	31200	33350	35500	
LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850	
MODERATE INCOME	35650	39950	44250	48550	52000	55450	58900	62350	
38 YEAR TERM	22600	25850	29050	32300	34900	37450	40050	42650	
ADJ. MEDIAN INC.**	37700	43000	48400	53800	58100	62400	66700	71000	
Cheboygan County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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*	
Chippewa County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Clare County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Crawford County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Delta County, MI									
VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650	
LOW INCOME	29400	33600	37800	42000	45350	48700	52100	55450	
MODERATE INCOME	34900	39100	43300	47500	50850	54200	57600	60950	
38 YEAR TERM	22050	25200	28350	31500	34000	36550	39050	41600	
ADJ. MEDIAN INC.**	36800	42000	47300	52500	56700	60900	65100	69300	
Dickinson County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Emmet County, MI									
VERY LOW INCOME	20550	23500	26400	29350	31700	34050	36400	38750	
LOW INCOME	32850	37550	42250	46950	50700	54450	58250	62000	
MODERATE INCOME	38350	43050	47750	52450	56200	59950	63750	67500	
38 YEAR TERM	24650	28200	31700	35200	38050	40850	43650	46500	
ADJ. MEDIAN INC.**	41100	47000	52800	58700	63400	68100	72800	77500	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Gladwin County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Gogebic County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Grand Traverse County, MI									
VERY LOW INCOME	21850	24950	28100	31200	33700	36200	38700	41200	
LOW INCOME	34950	39900	44900	49900	53900	57900	61900	65850	
MODERATE INCOME	40450	45400	50400	55400	59400	63400	67400	71350	
38 YEAR TERM	26200	29950	33700	37450	40450	43450	46450	49450	
ADJ. MEDIAN INC.**	43700	49900	56200	62400	67400	72400	77400	82400	
Gratiot County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Hillsdale County, MI									
VERY LOW INCOME	18850	21500	24200	26900	29050	31200	33350	35500	
LOW INCOME	30150	34450	38750	43050	46500	49950	53400	56850	
MODERATE INCOME	35650	39950	44250	48550	52000	55450	58900	62350	
38 YEAR TERM	22600	25850	29050	32300	34900	37450	40050	42650	
ADJ. MEDIAN INC.**	37700	43000	48400	53800	58100	62400	66700	71000	
Houghton County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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*	
Huron County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Iosco County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Iron County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Isabella County, MI									
VERY LOW INCOME	19150	21900	24600	27350	29550	31750	33900	36100	
LOW INCOME	30650	35000	39400	43750	47250	50750	54250	57750	
MODERATE INCOME	36150	40500	44900	49250	52750	56250	59750	63250	
38 YEAR TERM	22950	26250	29500	32800	35400	38050	40650	43300	
ADJ. MEDIAN INC.**	38300	43800	49200	54700	59100	63500	67800	72200	
Kalkaska County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Keweenaw County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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 County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Leelanau County, MI									
VERY LOW INCOME	22300	25500	28650	31850	34400	36950	39500	42050	
LOW INCOME	35650	40750	45850	50950	55050	59100	63200	67250	
MODERATE INCOME	41150	46250	51350	56450	60550	64600	68700	72750	
38 YEAR TERM	26750	30600	34400	38200	41300	44350	47400	50450	
ADJ. MEDIAN INC.**	44600	51000	57300	63700	68800	73900	79000	84100	
Lenawee County, MI									
VERY LOW INCOME	27300	31200	35100	39050	42150	45250	48400	51500	
LOW INCOME	43050	49200	55350	61500	66400	71350	76250	81200	
MODERATE INCOME	48550	54700	60850	67000	71900	76850	81750	86700	
38 YEAR TERM	32800	37450	42150	46850	50600	54300	58050	61800	
ADJ. MEDIAN INC.**	54600	62400	70200	78100	84300	90500	96800	103000	
Luce County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Mackinac County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Manistee County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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*	
Marquette County, MI									
VERY LOW INCOME	18750	21450	24100	26800	28950	31100	33250	35400	
LOW INCOME	30050	34300	38600	42900	46350	49750	53200	56650	
MODERATE INCOME	35550	39800	44100	48400	51850	55250	58700	62150	
38 YEAR TERM	22500	25700	28950	32150	34700	37300	39850	42450	
ADJ. MEDIAN INC.**	37500	42900	48200	53600	57900	62200	66500	70800	
Mason County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Mecosta County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Menominee County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Midland County, MI									
VERY LOW INCOME	22600	25850	29050	32300	34900	37450	40050	42650	
LOW INCOME	36200	41350	46550	51700	55850	59950	64100	68250	
MODERATE INCOME	41700	46850	52050	57200	61350	65450	69600	73750	
38 YEAR TERM	27150	31000	34900	38750	41850	44950	48050	51150	
ADJ. MEDIAN INC.**	45200	51700	58100	64600	69800	74900	80100	85300	
Missaukee County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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*	
Montcalm County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Montmorency County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Oceana County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Ogemaw County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Ontonagon County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Osceola County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* 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*	
Oscoda County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Otsego County, MI									
VERY LOW INCOME	18850	21550	24250	26950	29100	31250	33400	35550	
LOW INCOME	30150	34500	38800	43100	46550	50000	53450	56900	
MODERATE INCOME	35650	40000	44300	48600	52050	55500	58950	62400	
38 YEAR TERM	22650	25900	29100	32350	34950	37550	40100	42700	
ADJ. MEDIAN INC.**	37700	43100	48500	53900	58200	62500	66800	71100	
Presque Isle County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Roscommon County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Sanilac County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	
Schoolcraft County, MI									
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800	
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050	
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550	
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500	
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
 ** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

P R O G R A M	A J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Shiawassee County, MI								
VERY LOW INCOME	20200	23100	25950	28850	31150	33450	35750	38100
LOW INCOME	32300	36900	41550	46150	49850	53550	57250	60900
MODERATE INCOME	37800	42400	47050	51650	55350	59050	62750	66400
38 YEAR TERM	24200	27700	31150	34600	37350	40150	42900	45650
ADJ. MEDIAN INC.**	40400	46200	51900	57700	62300	66900	71500	76200
St. Joseph County, MI								
VERY LOW INCOME	18900	21600	24300	27000	29150	31300	33500	35650
LOW INCOME	30250	34550	38900	43200	46650	50100	53550	57000
MODERATE INCOME	35750	40050	44400	48700	52150	55600	59050	62500
38 YEAR TERM	22700	25900	29150	32400	35000	37600	40200	42750
ADJ. MEDIAN INC.**	37800	43200	48600	54000	58300	62600	67000	71300
Tuscola County, MI								
VERY LOW INCOME	19200	21900	24650	27400	29600	31800	34000	36150
LOW INCOME	30700	35100	39450	43850	47350	50850	54350	57900
MODERATE INCOME	36200	40600	44950	49350	52850	56350	59850	63400
38 YEAR TERM	23000	26300	29600	32900	35500	38150	40750	43400
ADJ. MEDIAN INC.**	38400	43800	49300	54800	59200	63600	68000	72300
Wexford County, MI								
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800
LOW INCOME	28650	32750	36850	40950	44250	47500	50800	54050
MODERATE INCOME	34150	38250	42350	46450	49750	53000	56300	59550
38 YEAR TERM	21500	24550	27650	30700	33150	35600	38050	40500
ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600

* 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