

		----- 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 PMSA	VERY LOW INCOME	27200	31100	34950	38850	41950	45050	48150	51300
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	32650	37300	41950	46600	50350	54100	57800	61550
	ADJ. MEDIAN INC.**	54400	62200	69900	77700	83900	90100	96300	102600
Benton Harbor, MI MSA	VERY LOW INCOME	19300	22050	24800	27550	29750	31950	34150	36350
	LOW INCOME	30850	35250	39650	44100	47600	51150	54650	58200
	MODERATE INCOME	36350	40750	45150	49600	53100	56650	60150	63700
	38 YEAR TERM	23150	26450	29750	33050	35700	38350	41000	43650
	ADJ. MEDIAN INC.**	38600	44100	49600	55100	59500	63900	68300	72700
Detroit, MI PMSA	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
Flint, MI PMSA	VERY LOW INCOME	19450	22250	25000	27800	30000	32250	34450	36700
	LOW INCOME	31150	35600	40050	44500	48050	51600	55150	58700
	MODERATE INCOME	36650	41100	45550	50000	53550	57100	60650	64200
	38 YEAR TERM	23350	26700	30000	33350	36050	38700	41350	44050
	ADJ. MEDIAN INC.**	38900	44500	50000	55600	60000	64500	68900	73400
Grand Rapids--Muskegon--Holland, MI MSA	VERY LOW INCOME	21450	24500	27600	30650	33100	35550	38000	40450
	LOW INCOME	34350	39250	44150	49050	52950	56900	60800	64750
	MODERATE INCOME	39850	44750	49650	54550	58450	62400	66300	70250
	38 YEAR TERM	25750	29400	33100	36800	39700	42650	45600	48550
	ADJ. MEDIAN INC.**	42900	49000	55200	61300	66200	71100	76000	80900
Jackson, MI MSA	VERY LOW INCOME	20300	23200	26100	29000	31300	33650	35950	38300
	LOW INCOME	32500	37100	41750	46400	50100	53800	57550	61250
	MODERATE INCOME	38000	42600	47250	51900	55600	59300	63050	66750
	38 YEAR TERM	24350	27850	31300	34800	37600	40350	43150	45950
	ADJ. MEDIAN INC.**	40600	46400	52200	58000	62600	67300	71900	76600

\* 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*
Kalamazoo--Battle Creek, MI MSA								
VERY LOW INCOME	20100	22950	25850	28700	31000	33300	35600	37900
LOW INCOME	32150	36750	41350	45900	49600	53250	56950	60600
MODERATE INCOME	37650	42250	46850	51400	55100	58750	62450	66100
38 YEAR TERM	24100	27550	31000	34450	37200	39950	42700	45450
ADJ. MEDIAN INC.**	40200	45900	51700	57400	62000	66600	71200	75800
Lansing--East Lansing, MI MSA								
VERY LOW INCOME	22600	25850	29050	32300	34900	37450	40050	42650
LOW INCOME	36200	41350	46500	51700	55800	59950	64100	68200
MODERATE INCOME	41700	46850	52000	57200	61300	65450	69600	73700
38 YEAR TERM	27150	31000	34900	38750	41850	44950	48050	51150
ADJ. MEDIAN INC.**	45200	51700	58100	64600	69800	74900	80100	85300
Saginaw--Bay City--Midland, MI MSA								
VERY LOW INCOME	19300	22100	24850	27600	29800	32000	34200	36450
LOW INCOME	30900	35350	39750	44150	47700	51250	54750	58300
MODERATE INCOME	36400	40850	45250	49650	53200	56750	60250	63800
38 YEAR TERM	23200	26500	29800	33100	35750	38400	41050	43700
ADJ. MEDIAN INC.**	38600	44200	49700	55200	59600	64000	68400	72900
Alcona County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Alger County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Alpena County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

\* 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*
Antrim County								
VERY LOW INCOME	17350	19850	22300	24800	26800	28750	30750	32750
LOW INCOME	27800	31750	35700	39700	42850	46050	49200	52400
MODERATE INCOME	33300	37250	41200	45200	48350	51550	54700	57900
38 YEAR TERM	20850	23800	26800	29750	32150	34500	36900	39300
ADJ. MEDIAN INC.**	34700	39700	44600	49600	53600	57500	61500	65500
Arenac County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Baraga County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Barry County								
VERY LOW INCOME	20700	23650	26600	29550	31900	34300	36650	39000
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	38300	41150	43950	46800
ADJ. MEDIAN INC.**	41400	47300	53200	59100	63800	68600	73300	78000
Benzie County								
VERY LOW INCOME	18300	20900	23550	26150	28250	30350	32450	34500
LOW INCOME	29300	33450	37650	41850	45200	48550	51900	55250
MODERATE INCOME	34800	38950	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								
VERY LOW INCOME	17750	20300	22800	25350	27400	29400	31450	33450
LOW INCOME	28400	32450	36500	40550	43800	47050	50300	53550
MODERATE INCOME	33900	37950	42000	46050	49300	52550	55800	59050
38 YEAR TERM	21300	24350	27400	30400	32850	35300	37700	40150
ADJ. MEDIAN INC.**	35500	40600	45600	50700	54800	58800	62900	66900

\* 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*	
Cass County									
VERY LOW INCOME	18150	20750	23350	25950	28050	30100	32200	34250	
LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800	
MODERATE INCOME	34550	38700	42850	47000	50350	53650	57000	60300	
38 YEAR TERM	21800	24900	28050	31150	33650	36100	38600	41100	
ADJ. MEDIAN INC.**	36300	41500	46700	51900	56100	60200	64400	68500	
Charlevoix County									
VERY LOW INCOME	18100	20700	23250	25850	27900	30000	32050	34100	
LOW INCOME	28950	33100	37200	41350	44650	48000	51300	54600	
MODERATE INCOME	34450	38600	42700	46850	50150	53500	56800	60100	
38 YEAR TERM	21700	24800	27900	31000	33500	36000	38450	40950	
ADJ. MEDIAN INC.**	36200	41400	46500	51700	55800	60000	64100	68200	
Cheboygan County									
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250	
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650	
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150	
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750	
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500	
Chippewa County									
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250	
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650	
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150	
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750	
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500	
Clare County									
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250	
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650	
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150	
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750	
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500	
Crawford County									
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250	
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650	
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150	
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750	
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500	

\* 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*
Delta County									
	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	24600	27650	30700	33200	35650	38100	40550
	ADJ. MEDIAN INC.**	35800	41000	46100	51200	55300	59400	63500	67600
Dickinson County									
	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Emmet County									
	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
Gladwin County									
	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Gogebic County									
	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Grand Traverse 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

\* 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*
Gratiot County									
	VERY LOW INCOME	17200	19700	22150	24600	26550	28550	30500	32450
	LOW INCOME	27550	31500	35400	39350	42500	45650	48800	51950
	MODERATE INCOME	33050	37000	40900	44850	48000	51150	54300	57450
	38 YEAR TERM	20650	23600	26550	29500	31900	34250	36600	38950
	ADJ. MEDIAN INC.**	34400	39400	44300	49200	53100	57100	61000	64900
Hillsdale County									
	VERY LOW INCOME	18350	20950	23600	26200	28300	30400	32500	34600
	LOW INCOME	29350	33550	37750	41900	45250	48650	52000	55350
	MODERATE INCOME	34850	39050	43250	47400	50750	54150	57500	60850
	38 YEAR TERM	22000	25150	28300	31450	33950	36450	39000	41500
	ADJ. MEDIAN INC.**	36700	41900	47200	52400	56600	60800	65000	69200
Houghton County									
	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Huron County									
	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Ionia County									
	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
Iosco County									
	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

\* 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*
Iron County	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Isabella County	VERY LOW INCOME	18200	20800	23400	26000	28100	30150	32250	34300
	LOW INCOME	29100	33300	37450	41600	44950	48250	51600	54900
	MODERATE INCOME	34600	38800	42950	47100	50450	53750	57100	60400
	38 YEAR TERM	21850	24950	28100	31200	33700	36200	38700	41200
	ADJ. MEDIAN INC.**	36400	41600	46800	52000	56200	60300	64500	68600
Kalkaska County	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Keweenaw County	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Lake County	VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
	LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
	MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
	38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
	ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Leelanau County	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

\* 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*
Luce County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Mackinac County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Manistee County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Marquette County								
VERY LOW INCOME	18150	20750	23350	25950	28050	30100	32200	34250
LOW INCOME	29050	33200	37350	41500	44850	48150	51500	54800
MODERATE INCOME	34550	38700	42850	47000	50350	53650	57000	60300
38 YEAR TERM	21800	24900	28050	31150	33650	36100	38600	41100
ADJ. MEDIAN INC.**	36300	41500	46700	51900	56100	60200	64400	68500
Mason County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Mecosta County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

\* 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*
Menominee County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Missaukee County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Montcalm County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Montmorency County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Newaygo County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Oceana County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

\* 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*
Ogemaw County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Ontonagon County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Osceola County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Oscoda County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Otsego County								
VERY LOW INCOME	18000	20550	23150	25700	27750	29800	31850	33900
LOW INCOME	28800	32900	37000	41100	44400	47700	51000	54300
MODERATE INCOME	34300	38400	42500	46600	49900	53200	56500	59800
38 YEAR TERM	21600	24650	27750	30850	33300	35750	38250	40700
ADJ. MEDIAN INC.**	36000	41100	46300	51400	55500	59600	63700	67800
Presque Isle County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

\* 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*
Roscommon County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
St. Joseph County								
VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
LOW INCOME	29500	33750	37950	42150	45550	48900	52300	55650
MODERATE INCOME	35000	39250	43450	47650	51050	54400	57800	61150
38 YEAR TERM	22150	25300	28450	31600	34150	36700	39200	41750
ADJ. MEDIAN INC.**	36900	42200	47400	52700	56900	61100	65300	69600
Sanilac County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Schoolcraft County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500
Shiawassee County								
VERY LOW INCOME	19550	22350	25150	27950	30200	32400	34650	36900
LOW INCOME	31300	35800	40250	44700	48300	51900	55450	59050
MODERATE INCOME	36800	41300	45750	50200	53800	57400	60950	64550
38 YEAR TERM	23500	26850	30200	33550	36200	38900	41600	44250
ADJ. MEDIAN INC.**	39100	44700	50300	55900	60400	64800	69300	73800
Tuscola 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*
Wexford County								
VERY LOW INCOME	17100	19550	22000	24450	26400	28350	30300	32250
LOW INCOME	27400	31300	35200	39100	42250	45400	48500	51650
MODERATE INCOME	32900	36800	40700	44600	47750	50900	54000	57150
38 YEAR TERM	20550	23450	26400	29350	31700	34050	36400	38750
ADJ. MEDIAN INC.**	34200	39100	44000	48900	52800	56700	60600	64500

\* 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