

		----- 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*
Chattanooga, TN--GA MSA									
	VERY LOW INCOME	17800	20350	22900	25450	27500	29500	31550	33600
	LOW INCOME	28500	32600	36650	40700	44000	47250	50500	53750
	MODERATE INCOME	34000	38100	42150	46200	49500	52750	56000	59250
	38 YEAR TERM	21400	24450	27500	30550	33000	35450	37850	40300
	ADJ. MEDIAN INC.**	35600	40700	45800	50900	55000	59000	63100	67200
Clarksville--Hopkinsville, TN--KY MSA									
	VERY LOW INCOME	16150	18500	20800	23100	24950	26800	28650	30500
	LOW INCOME	25850	29550	33250	36950	39900	42850	45850	48800
	MODERATE INCOME	31350	35050	38750	42450	45400	48350	51350	54300
	38 YEAR TERM	19400	22200	24950	27700	29950	32150	34350	36600
	ADJ. MEDIAN INC.**	32300	37000	41600	46200	49900	53600	57300	61000
Jackson, TN MSA									
	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
Johnson City--Kingsport--Bristol, TN--VA MSA									
	VERY LOW INCOME	15800	18050	20300	22550	24350	26150	27950	29750
	LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
	MODERATE INCOME	30750	34350	37950	41600	44450	47350	50250	53150
	38 YEAR TERM	18950	21650	24350	27050	29200	31400	33550	35700
	ADJ. MEDIAN INC.**	31600	36100	40600	45100	48700	52300	55900	59500
Knoxville, TN MSA									
	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
Memphis, TN--AR--MS MSA									
	VERY LOW INCOME	20050	22900	25800	28650	30950	33250	35550	37800
	LOW INCOME	32100	36650	41250	45850	49500	53150	56850	60500
	MODERATE INCOME	37600	42150	46750	51350	55000	58650	62350	66000
	38 YEAR TERM	24050	27500	30950	34400	37150	39900	42650	45400
	ADJ. MEDIAN INC.**	40100	45800	51600	57300	61900	66500	71100	75600

\* 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*
Nashville, TN MSA									
	VERY LOW INCOME	21550	24650	27700	30800	33250	35750	38200	40650
	LOW INCOME	34500	39400	44350	49300	53200	57150	61100	65050
	MODERATE INCOME	40000	44900	49850	54800	58700	62650	66600	70550
	38 YEAR TERM	25850	29550	33250	36950	39900	42850	45850	48800
	ADJ. MEDIAN INC.**	43100	49300	55400	61600	66500	71500	76400	81300
Bedford County									
	VERY LOW INCOME	15800	18100	20350	22600	24400	26200	28000	29850
	LOW INCOME	25300	28950	32550	36150	39050	41950	44850	47750
	MODERATE INCOME	30800	34450	38050	41650	44550	47450	50350	53250
	38 YEAR TERM	19000	21700	24400	27100	29300	31450	33650	35800
	ADJ. MEDIAN INC.**	31600	36200	40700	45200	48800	52400	56000	59700
Benton County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Bledsoe County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Bradley 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
Campbell County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200

\* 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*
Cannon County									
	VERY LOW INCOME	16600	18950	21350	23700	25600	27500	29400	31300
	LOW INCOME	26550	30350	34150	37900	40950	44000	47000	50050
	MODERATE INCOME	32050	35850	39650	43400	46450	49500	52500	55550
	38 YEAR TERM	19900	22750	25600	28450	30700	33000	35250	37550
	ADJ. MEDIAN INC.**	33200	37900	42700	47400	51200	55000	58800	62600
Carroll County									
	VERY LOW INCOME	16350	18700	21000	23350	25200	27100	28950	30800
	LOW INCOME	26150	29900	33600	37350	40350	43350	46350	49300
	MODERATE INCOME	31650	35400	39100	42850	45850	48850	51850	54800
	38 YEAR TERM	19600	22400	25200	28000	30250	32500	34750	37000
	ADJ. MEDIAN INC.**	32700	37400	42000	46700	50400	54200	57900	61600
Claiborne County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Clay County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Cocke County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Coffee County									
	VERY LOW INCOME	15800	18050	20300	22550	24350	26150	27950	29750
	LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
	MODERATE INCOME	30750	34350	37950	41600	44450	47350	50250	53150
	38 YEAR TERM	18950	21650	24350	27050	29200	31400	33550	35700
	ADJ. MEDIAN INC.**	31600	36100	40600	45100	48700	52300	55900	59500

\* 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*
Crockett County								
VERY LOW INCOME	16050	18350	20650	22950	24800	26600	28450	30300
LOW INCOME	25700	29400	33050	36700	39650	42600	45550	48450
MODERATE INCOME	31200	34900	38550	42200	45150	48100	51050	53950
38 YEAR TERM	19300	22050	24800	27550	29750	31950	34150	36350
ADJ. MEDIAN INC.**	32100	36700	41300	45900	49600	53200	56900	60600
Cumberland County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Decatur County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
DeKalb County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Dyer County								
VERY LOW INCOME	15800	18100	20350	22600	24400	26200	28000	29850
LOW INCOME	25300	28950	32550	36150	39050	41950	44850	47750
MODERATE INCOME	30800	34450	38050	41650	44550	47450	50350	53250
38 YEAR TERM	19000	21700	24400	27100	29300	31450	33650	35800
ADJ. MEDIAN INC.**	31600	36200	40700	45200	48800	52400	56000	59700
Fentress County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200

\* 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*
Franklin County								
VERY LOW INCOME	17150	19600	22050	24500	26450	28400	30400	32350
LOW INCOME	27450	31350	35300	39200	42350	45450	48600	51750
MODERATE INCOME	32950	36850	40800	44700	47850	50950	54100	57250
38 YEAR TERM	20600	23500	26450	29400	31750	34100	36450	38800
ADJ. MEDIAN INC.**	34300	39200	44100	49000	52900	56800	60800	64700
Gibson County								
VERY LOW INCOME	15450	17700	19900	22100	23850	25650	27400	29150
LOW INCOME	24750	28300	31800	35350	38200	41000	43850	46700
MODERATE INCOME	30250	33800	37300	40850	43700	46500	49350	52200
38 YEAR TERM	18550	21200	23850	26500	28650	30750	32900	35000
ADJ. MEDIAN INC.**	30900	35400	39800	44200	47700	51300	54800	58300
Giles County								
VERY LOW INCOME	17000	19450	21850	24300	26250	28200	30150	32100
LOW INCOME	27200	31100	35000	38900	42000	45100	48200	51300
MODERATE INCOME	32700	36600	40500	44400	47500	50600	53700	56800
38 YEAR TERM	20400	23350	26250	29150	31500	33850	36150	38500
ADJ. MEDIAN INC.**	34000	38900	43700	48600	52500	56400	60300	64200
Grainger County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Greene County								
VERY LOW INCOME	15800	18050	20300	22550	24350	26150	27950	29750
LOW INCOME	25250	28850	32450	36100	38950	41850	44750	47650
MODERATE INCOME	30750	34350	37950	41600	44450	47350	50250	53150
38 YEAR TERM	18950	21650	24350	27050	29200	31400	33550	35700
ADJ. MEDIAN INC.**	31600	36100	40600	45100	48700	52300	55900	59500
Grundy County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200

\* 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*
Hamblen County								
VERY LOW INCOME	15850	18100	20400	22650	24450	26250	28100	29900
LOW INCOME	25350	29000	32600	36250	39150	42050	44950	47850
MODERATE INCOME	30850	34500	38100	41750	44650	47550	50450	53350
38 YEAR TERM	19050	21750	24450	27200	29350	31550	33700	35900
ADJ. MEDIAN INC.**	31700	36200	40800	45300	48900	52500	56200	59800
Hancock County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Hardeman County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Hardin County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Haywood County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Henderson County								
VERY LOW INCOME	16600	18950	21350	23700	25600	27500	29400	31300
LOW INCOME	26550	30350	34150	37900	40950	44000	47000	50050
MODERATE INCOME	32050	35850	39650	43400	46450	49500	52500	55550
38 YEAR TERM	19900	22750	25600	28450	30700	33000	35250	37550
ADJ. MEDIAN INC.**	33200	37900	42700	47400	51200	55000	58800	62600

\* 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*	
Henry County									
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100	
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000	
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500	
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750	
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200	
Hickman County									
VERY LOW INCOME	16300	18600	20950	23250	25100	26950	28850	30700	
LOW INCOME	26050	29750	33500	37200	40200	43150	46150	49100	
MODERATE INCOME	31550	35250	39000	42700	45700	48650	51650	54600	
38 YEAR TERM	19550	22300	25100	27900	30150	32350	34600	36850	
ADJ. MEDIAN INC.**	32600	37200	41900	46500	50200	53900	57700	61400	
Houston County									
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100	
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000	
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500	
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750	
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200	
Humphreys County									
VERY LOW INCOME	16150	18500	20800	23100	24950	26800	28650	30500	
LOW INCOME	25850	29550	33250	36950	39900	42850	45850	48800	
MODERATE INCOME	31350	35050	38750	42450	45400	48350	51350	54300	
38 YEAR TERM	19400	22200	24950	27700	29950	32150	34350	36600	
ADJ. MEDIAN INC.**	32300	37000	41600	46200	49900	53600	57300	61000	
Jackson County									
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100	
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000	
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500	
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750	
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200	
Jefferson County									
VERY LOW INCOME	16200	18500	20850	23150	25000	26850	28700	30550	
LOW INCOME	25950	29650	33350	37050	40000	42950	45950	48900	
MODERATE INCOME	31450	35150	38850	42550	45500	48450	51450	54400	
38 YEAR TERM	19450	22200	25000	27800	30000	32200	34450	36650	
ADJ. MEDIAN INC.**	32400	37000	41700	46300	50000	53700	57400	61100	

\* 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*
Johnson County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Lake County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Lauderdale County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Lawrence County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Lewis County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Lincoln County								
VERY LOW INCOME	16750	19100	21500	23900	25800	27700	29650	31550
LOW INCOME	26750	30600	34400	38250	41300	44350	47400	50500
MODERATE INCOME	32250	36100	39900	43750	46800	49850	52900	56000
38 YEAR TERM	20100	22950	25800	28700	30950	33250	35550	37850
ADJ. MEDIAN INC.**	33500	38200	43000	47800	51600	55400	59300	63100

\* 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*	
McMinn County									
VERY LOW INCOME	15400	17600	19800	22000	23750	25500	27300	29050	
LOW INCOME	24650	28150	31700	35200	38000	40850	43650	46450	
MODERATE INCOME	30150	33650	37200	40700	43500	46350	49150	51950	
38 YEAR TERM	18500	21100	23750	26400	28500	30600	32750	34850	
ADJ. MEDIAN INC.**	30800	35200	39600	44000	47500	51000	54600	58100	
McNairy County									
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100	
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000	
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500	
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750	
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200	
Macon County									
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100	
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000	
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500	
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750	
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200	
Marshall 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	
Maury County									
VERY LOW INCOME	21550	24650	27700	30800	33250	35750	38200	40650	
LOW INCOME	34500	39400	44350	49300	53200	57150	61100	65050	
MODERATE INCOME	40000	44900	49850	54800	58700	62650	66600	70550	
38 YEAR TERM	25850	29550	33250	36950	39900	42850	45850	48800	
ADJ. MEDIAN INC.**	43100	49300	55400	61600	66500	71500	76400	81300	
Meigs County									
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100	
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000	
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500	
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750	
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200	

\* 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*
Monroe County	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Moore County	VERY LOW INCOME	16750	19150	21550	23950	25850	27800	29700	31600
	LOW INCOME	26800	30650	34500	38300	41400	44450	47500	50600
	MODERATE INCOME	32300	36150	40000	43800	46900	49950	53000	56100
	38 YEAR TERM	20100	23000	25850	28750	31050	33350	35650	37950
	ADJ. MEDIAN INC.**	33500	38300	43100	47900	51700	55600	59400	63200
Morgan County	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Obion County	VERY LOW INCOME	16100	18400	20700	23000	24850	26700	28500	30350
	LOW INCOME	25750	29450	33100	36800	39750	42700	45650	48600
	MODERATE INCOME	31250	34950	38600	42300	45250	48200	51150	54100
	38 YEAR TERM	19300	22100	24850	27600	29800	32000	34200	36450
	ADJ. MEDIAN INC.**	32200	36800	41400	46000	49700	53400	57000	60700
Overton County	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Perry County	VERY LOW INCOME	15000	17100	19250	21400	23100	24800	26550	28250
	LOW INCOME	23950	27400	30800	34250	37000	39700	42450	45200
	MODERATE INCOME	29450	32900	36300	39750	42500	45200	47950	50700
	38 YEAR TERM	18000	20550	23100	25700	27750	29800	31850	33900
	ADJ. MEDIAN INC.**	30000	34200	38500	42800	46200	49600	53100	56500

\* 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*
Pickett County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Polk County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Putnam County									
	VERY LOW INCOME	16850	19300	21700	24100	26050	27950	29900	31800
	LOW INCOME	27000	30850	34700	38550	41650	44750	47800	50900
	MODERATE INCOME	32500	36350	40200	44050	47150	50250	53300	56400
	38 YEAR TERM	20250	23150	26050	28900	31250	33550	35850	38150
	ADJ. MEDIAN INC.**	33700	38600	43400	48200	52100	55900	59800	63600
Rhea County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Roane County									
	VERY LOW INCOME	16400	18750	21100	23450	25350	27200	29100	30950
	LOW INCOME	26250	30000	33750	37500	40500	43500	46500	49550
	MODERATE INCOME	31750	35500	39250	43000	46000	49000	52000	55050
	38 YEAR TERM	19700	22500	25350	28150	30400	32650	34900	37150
	ADJ. MEDIAN INC.**	32800	37500	42200	46900	50700	54400	58200	61900
Scott County									
	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200

\* 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*
Sequatchie County								
VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Smith County								
VERY LOW INCOME	17000	19450	21850	24300	26250	28200	30150	32100
LOW INCOME	27200	31100	35000	38900	42000	45100	48200	51300
MODERATE INCOME	32700	36600	40500	44400	47500	50600	53700	56800
38 YEAR TERM	20400	23350	26250	29150	31500	33850	36150	38500
ADJ. MEDIAN INC.**	34000	38900	43700	48600	52500	56400	60300	64200
Stewart County								
VERY LOW INCOME	15250	17400	19600	21750	23500	25250	26950	28700
LOW INCOME	24350	27850	31300	34800	37600	40350	43150	45950
MODERATE INCOME	29850	33350	36800	40300	43100	45850	48650	51450
38 YEAR TERM	18250	20900	23500	26100	28200	30300	32350	34450
ADJ. MEDIAN INC.**	30500	34800	39200	43500	47000	50500	53900	57400
Trousdale County								
VERY LOW INCOME	16400	18700	21050	23400	25250	27150	29000	30900
LOW INCOME	26200	29950	33700	37450	40450	43450	46450	49400
MODERATE INCOME	31700	35450	39200	42950	45950	48950	51950	54900
38 YEAR TERM	19650	22450	25250	28100	30350	32550	34800	37050
ADJ. MEDIAN INC.**	32800	37400	42100	46800	50500	54300	58000	61800
Van Buren County								
VERY LOW INCOME	15250	17400	19600	21750	23500	25250	26950	28700
LOW INCOME	24350	27850	31300	34800	37600	40350	43150	45950
MODERATE INCOME	29850	33350	36800	40300	43100	45850	48650	51450
38 YEAR TERM	18250	20900	23500	26100	28200	30300	32350	34450
ADJ. MEDIAN INC.**	30500	34800	39200	43500	47000	50500	53900	57400
Warren County								
VERY LOW INCOME	16350	18700	21000	23350	25200	27100	28950	30800
LOW INCOME	26150	29900	33600	37350	40350	43350	46350	49300
MODERATE INCOME	31650	35400	39100	42850	45850	48850	51850	54800
38 YEAR TERM	19600	22400	25200	28000	30250	32500	34750	37000
ADJ. MEDIAN INC.**	32700	37400	42000	46700	50400	54200	57900	61600

\* 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*
Wayne County	VERY LOW INCOME	14900	17050	19150	21300	23000	24700	26400	28100
	LOW INCOME	23850	27250	30650	34100	36800	39550	42250	45000
	MODERATE INCOME	29350	32750	36150	39600	42300	45050	47750	50500
	38 YEAR TERM	17900	20450	23000	25550	27600	29650	31700	33750
	ADJ. MEDIAN INC.**	29800	34100	38300	42600	46000	49400	52800	56200
Weakley County	VERY LOW INCOME	17000	19400	21850	24250	26200	28150	30050	32000
	LOW INCOME	27150	31050	34900	38800	41900	45000	48100	51200
	MODERATE INCOME	32650	36550	40400	44300	47400	50500	53600	56700
	38 YEAR TERM	20350	23300	26200	29100	31450	33750	36100	38400
	ADJ. MEDIAN INC.**	34000	38800	43700	48500	52400	56300	60100	64000
White County	VERY LOW INCOME	15000	17150	19300	21450	23150	24900	26600	28300
	LOW INCOME	24000	27450	30900	34300	37050	39800	42550	45300
	MODERATE INCOME	29500	32950	36400	39800	42550	45300	48050	50800
	38 YEAR TERM	18000	20600	23150	25750	27800	29850	31900	34000
	ADJ. MEDIAN INC.**	30000	34300	38600	42900	46300	49800	53200	56600

\* 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