

2012 MTSP Income Limits

Attached are the 2012 MTSP income limits published by HUD on 12-1-2011.

Effective Date: 12-1-2011

Must be implemented by 1-14-2012

Note: It is up to owners of MTSPs to understand the income limits and which income limits are applicable to their project. Owners and managers may refer the FAQ on the main compliance page for our educational (not legal) advice on income limits. Please consult the tax credit expert of your choice if you require a legal opinion.

STATE:GEORGIA

-----I N C O M E L I M I T S-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Albany, GA MSA										
FY 2012 MFI: 49400		VERY LOW INCOME	17300	19800	22250	24700	26700	28700	30650	32650
		60% INCOME LIMIT	20760	23760	26700	29640	32040	34440	36780	39180
		HERA Special 50%*	17900	20450	23000	25550	27600	29650	31700	33750
		HERA Special 60%*	21480	24540	27600	30660	33120	35580	38040	40500
Athens-Clarke County, GA MSA										
FY 2012 MFI: 59400		VERY LOW INCOME	20800	23800	26750	29700	32100	34500	36850	39250
		60% INCOME LIMIT	24960	28560	32100	35640	38520	41400	44220	47100
		HERA Special 50%*	20900	23850	26850	29800	32200	34600	37000	39350
		HERA Special 60%*	25080	28620	32220	35760	38640	41520	44400	47220
Atlanta-Sandy Springs-Marietta, GA HMFA										
FY 2012 MFI: 69300		VERY LOW INCOME	24300	27750	31200	34650	37450	40200	43000	45750
		60% INCOME LIMIT	29160	33300	37440	41580	44940	48240	51600	54900
		HERA Special 50%*	25900	29600	33300	36950	39950	42900	45850	48800
		HERA Special 60%*	31080	35520	39960	44340	47940	51480	55020	58560
Augusta-Richmond County, GA-SC MSA										
FY 2012 MFI: 57900		VERY LOW INCOME	20300	23200	26100	28950	31300	33600	35900	38250
		60% INCOME LIMIT	24360	27840	31320	34740	37560	40320	43080	45900
Brunswick, GA MSA										
FY 2012 MFI: 60200		VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750
		60% INCOME LIMIT	25320	28920	32520	36120	39060	41940	44820	47700
		HERA Special 50%*	21150	24200	27200	30200	32650	35050	37450	39900
		HERA Special 60%*	25380	29040	32640	36240	39180	42060	44940	47880
Butts County, GA HMFA										
FY 2012 MFI: 64200		VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
		60% INCOME LIMIT	25860	29520	33240	36900	39900	42840	45780	48720
		HERA Special 50%*	22500	25700	28900	32100	34700	37250	39850	42400
		HERA Special 60%*	27000	30840	34680	38520	41640	44700	47820	50880
Chattanooga, TN-GA MSA										
FY 2012 MFI: 57800		VERY LOW INCOME	20250	23150	26050	28900	31250	33550	35850	38150
		60% INCOME LIMIT	24300	27780	31260	34680	37500	40260	43020	45780
		HERA Special 50%*	20350	23250	26150	29050	31400	33700	36050	38350
		HERA Special 60%*	24420	27900	31380	34860	37680	40440	43260	46020

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 HUD impacted areas are areas with Section 8 Income Limits held harmless by HUD in FY2007 or FY2008.

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-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Columbus, GA-AL MSA									
FY 2012 MFI: 52300	VERY LOW INCOME	18350	20950	23550	26150	28250	30350	32450	34550
	60% INCOME LIMIT	22020	25140	28260	31380	33900	36420	38940	41460
Dalton, GA HMFA									
FY 2012 MFI: 50800	VERY LOW INCOME	17800	20350	22900	25400	27450	29500	31500	33550
	60% INCOME LIMIT	21360	24420	27480	30480	32940	35400	37800	40260
	HERA Special 50%*	18900	21600	24300	27000	29200	31350	33500	35650
	HERA Special 60%*	22680	25920	29160	32400	35040	37620	40200	42780
Gainesville, GA MSA									
FY 2012 MFI: 62000	VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
	60% INCOME LIMIT	26040	29760	33480	37200	40200	43200	46140	49140
	HERA Special 50%*	22600	25800	29050	32250	34850	37450	40000	42600
	HERA Special 60%*	27120	30960	34860	38700	41820	44940	48000	51120
Haralson County, GA HMFA									
FY 2012 MFI: 47400	VERY LOW INCOME	16600	19000	21350	23700	25600	27500	29400	31300
	60% INCOME LIMIT	19920	22800	25620	28440	30720	33000	35280	37560
	HERA Special 50%*	17050	19500	21950	24350	26300	28250	30200	32150
	HERA Special 60%*	20460	23400	26340	29220	31560	33900	36240	38580
Hinesville-Fort Stewart, GA HMFA									
FY 2012 MFI: 47700	VERY LOW INCOME	16700	19100	21500	23850	25800	27700	29600	31500
	60% INCOME LIMIT	20040	22920	25800	28620	30960	33240	35520	37800
	HERA Special 50%*	17450	19950	22450	24900	26900	28900	30900	32900
	HERA Special 60%*	20940	23940	26940	29880	32280	34680	37080	39480
Lamar County, GA HMFA									
FY 2012 MFI: 43200	VERY LOW INCOME	17150	19600	22050	24450	26450	28400	30350	32300
	60% INCOME LIMIT	20580	23520	26460	29340	31740	34080	36420	38760
	HERA Special 50%*	18950	21650	24350	27050	29250	31400	33550	35750
	HERA Special 60%*	22740	25980	29220	32460	35100	37680	40260	42900
Long County, GA HMFA									
FY 2012 MFI: 49100	VERY LOW INCOME	17200	19650	22100	24550	26550	28500	30450	32450
	60% INCOME LIMIT	20640	23580	26520	29460	31860	34200	36540	38940
	HERA Special 50%*	20100	23000	25850	28700	31000	33300	35600	37900
	HERA Special 60%*	24120	27600	31020	34440	37200	39960	42720	45480

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-----I N C O M E L I M I T S-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Macon, GA MSA										
FY 2012 MFI: 54700		VERY LOW INCOME	19150	21900	24650	27350	29550	31750	33950	36150
		60% INCOME LIMIT	22980	26280	29580	32820	35460	38100	40740	43380
		HERA Special 50%*	20350	23250	26150	29050	31400	33700	36050	38350
		HERA Special 60%*	24420	27900	31380	34860	37680	40440	43260	46020
Meriwether County, GA HMFA										
FY 2012 MFI: 49500		VERY LOW INCOME	17350	19800	22300	24750	26750	28750	30700	32700
		60% INCOME LIMIT	20820	23760	26760	29700	32100	34500	36840	39240
		HERA Special 50%*	17800	20350	22900	25400	27450	29500	31500	33550
		HERA Special 60%*	21360	24420	27480	30480	32940	35400	37800	40260
Monroe County, GA HMFA										
FY 2012 MFI: 64600		VERY LOW INCOME	22650	25850	29100	32300	34900	37500	40100	42650
		60% INCOME LIMIT	27180	31020	34920	38760	41880	45000	48120	51180
Murray County, GA HMFA										
FY 2012 MFI: 47700		VERY LOW INCOME	16700	19100	21500	23850	25800	27700	29600	31500
		60% INCOME LIMIT	20040	22920	25800	28620	30960	33240	35520	37800
		HERA Special 50%*	18400	21000	23650	26250	28350	30450	32550	34650
		HERA Special 60%*	22080	25200	28380	31500	34020	36540	39060	41580
Rome, GA MSA										
FY 2012 MFI: 52800		VERY LOW INCOME	18500	21150	23800	26400	28550	30650	32750	34850
		60% INCOME LIMIT	22200	25380	28560	31680	34260	36780	39300	41820
		HERA Special 50%*	18700	21400	24050	26700	28850	31000	33150	35250
		HERA Special 60%*	22440	25680	28860	32040	34620	37200	39780	42300
Savannah, GA MSA										
FY 2012 MFI: 60800		VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
		60% INCOME LIMIT	25560	29220	32880	36480	39420	42360	45240	48180
		HERA Special 50%*	22400	25600	28800	31950	34550	37100	39650	42200
		HERA Special 60%*	26880	30720	34560	38340	41460	44520	47580	50640
Valdosta, GA MSA										
FY 2012 MFI: 50900		VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
		60% INCOME LIMIT	21420	24480	27540	30540	33000	35460	37920	40320
		HERA Special 50%*	19250	22000	24750	27450	29650	31850	34050	36250
		HERA Special 60%*	23100	26400	29700	32940	35580	38220	40860	43500

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Warner Robins, GA MSA FY 2012 MFI: 71400	VERY LOW INCOME	25000	28600	32150	35700	38600	41450	44300	47150
	60% INCOME LIMIT	30000	34320	38580	42840	46320	49740	53160	56580
Appling County, GA FY 2012 MFI: 45100	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17850	20400	22950	25500	27550	29600	31650	33700
	HERA Special 60%*	21420	24480	27540	30600	33060	35520	37980	40440
Atkinson County, GA FY 2012 MFI: 37000	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16850	19250	21650	24050	26000	27900	29850	31750
	HERA Special 60%*	20220	23100	25980	28860	31200	33480	35820	38100
Bacon County, GA FY 2012 MFI: 45700	VERY LOW INCOME	16000	18300	20600	22850	24700	26550	28350	30200
	60% INCOME LIMIT	19200	21960	24720	27420	29640	31860	34020	36240
	HERA Special 50%*	19500	22300	25100	27850	30100	32350	34550	36800
	HERA Special 60%*	23400	26760	30120	33420	36120	38820	41460	44160
Baldwin County, GA FY 2012 MFI: 50300	VERY LOW INCOME	17650	20150	22650	25150	27200	29200	31200	33200
	60% INCOME LIMIT	21180	24180	27180	30180	32640	35040	37440	39840
	HERA Special 50%*	18600	21250	23900	26550	28700	30800	32950	35050
	HERA Special 60%*	22320	25500	28680	31860	34440	36960	39540	42060
Banks County, GA FY 2012 MFI: 49000	VERY LOW INCOME	17150	19600	22050	24500	26500	28450	30400	32350
	60% INCOME LIMIT	20580	23520	26460	29400	31800	34140	36480	38820
	HERA Special 50%*	20300	23200	26100	29000	31350	33650	36000	38300
	HERA Special 60%*	24360	27840	31320	34800	37620	40380	43200	45960
Ben Hill County, GA FY 2012 MFI: 37000	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17250	19700	22150	24600	26600	28550	30550	32500
	HERA Special 60%*	20700	23640	26580	29520	31920	34260	36660	39000

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	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Berrien County, GA									
FY 2012 MFI: 44300	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17550	20050	22550	25050	27100	29100	31100	33100
	HERA Special 60%*	21060	24060	27060	30060	32520	34920	37320	39720
Bleckley County, GA									
FY 2012 MFI: 53000	VERY LOW INCOME	18550	21200	23850	26500	28650	30750	32900	35000
	60% INCOME LIMIT	22260	25440	28620	31800	34380	36900	39480	42000
Bulloch County, GA									
FY 2012 MFI: 56700	VERY LOW INCOME	19850	22700	25550	28350	30650	32900	35200	37450
	60% INCOME LIMIT	23820	27240	30660	34020	36780	39480	42240	44940
Calhoun County, GA									
FY 2012 MFI: 43800	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	19450	22200	25000	27750	30000	32200	34450	36650
	HERA Special 60%*	23340	26640	30000	33300	36000	38640	41340	43980
Camden County, GA									
FY 2012 MFI: 61700	VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750
	60% INCOME LIMIT	25920	29640	33360	37020	40020	42960	45960	48900
Candler County, GA									
FY 2012 MFI: 41300	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	18050	20600	23200	25750	27850	29900	31950	34000
	HERA Special 60%*	21660	24720	27840	30900	33420	35880	38340	40800
Charlton County, GA									
FY 2012 MFI: 48900	VERY LOW INCOME	17150	19600	22050	24450	26450	28400	30350	32300
	60% INCOME LIMIT	20580	23520	26460	29340	31740	34080	36420	38760
	HERA Special 50%*	19700	22500	25300	28100	30350	32600	34850	37100
	HERA Special 60%*	23640	27000	30360	33720	36420	39120	41820	44520
Chattooga County, GA									
FY 2012 MFI: 41100	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17050	19500	21950	24350	26300	28250	30200	32150
	HERA Special 60%*	20460	23400	26340	29220	31560	33900	36240	38580

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Clay County, GA									
FY 2012 MFI: 44800	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	21350	24400	27450	30500	32950	35400	37850	40300
	HERA Special 60%*	25620	29280	32940	36600	39540	42480	45420	48360
Clinch County, GA									
FY 2012 MFI: 42200	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	18300	20900	23500	26100	28200	30300	32400	34500
	HERA Special 60%*	21960	25080	28200	31320	33840	36360	38880	41400
Coffee County, GA									
FY 2012 MFI: 42900	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17000	19400	21850	24250	26200	28150	30100	32050
	HERA Special 60%*	20400	23280	26220	29100	31440	33780	36120	38460
Colquitt County, GA									
FY 2012 MFI: 40900	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17050	19450	21900	24300	26250	28200	30150	32100
	HERA Special 60%*	20460	23340	26280	29160	31500	33840	36180	38520
Cook County, GA									
FY 2012 MFI: 41600	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17800	20350	22900	25400	27450	29500	31500	33550
	HERA Special 60%*	21360	24420	27480	30480	32940	35400	37800	40260
Crisp County, GA									
FY 2012 MFI: 40900	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17000	19400	21850	24250	26200	28150	30100	32050
	HERA Special 60%*	20400	23280	26220	29100	31440	33780	36120	38460
Decatur County, GA									
FY 2012 MFI: 47400	VERY LOW INCOME	16600	19000	21350	23700	25600	27500	29400	31300
	60% INCOME LIMIT	19920	22800	25620	28440	30720	33000	35280	37560
	HERA Special 50%*	19950	22800	25650	28500	30800	33100	35350	37650
	HERA Special 60%*	23940	27360	30780	34200	36960	39720	42420	45180

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		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Dodge County, GA										
FY 2012 MFI: 46800		VERY LOW INCOME	16400	18750	21100	23400	25300	27150	29050	30900
		60% INCOME LIMIT	19680	22500	25320	28080	30360	32580	34860	37080
		HERA Special 50%*	18400	21000	23650	26250	28350	30450	32550	34650
		HERA Special 60%*	22080	25200	28380	31500	34020	36540	39060	41580
Dooly County, GA										
FY 2012 MFI: 40300		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	16800	19200	21600	23950	25900	27800	29700	31650
		HERA Special 60%*	20160	23040	25920	28740	31080	33360	35640	37980
Early County, GA										
FY 2012 MFI: 41800		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	18100	20650	23250	25800	27900	29950	32000	34100
		HERA Special 60%*	21720	24780	27900	30960	33480	35940	38400	40920
Elbert County, GA										
FY 2012 MFI: 40100		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	16900	19300	21700	24100	26050	28000	29900	31850
		HERA Special 60%*	20280	23160	26040	28920	31260	33600	35880	38220
Emanuel County, GA										
FY 2012 MFI: 39300		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	17100	19550	22000	24400	26400	28350	30300	32250
		HERA Special 60%*	20520	23460	26400	29280	31680	34020	36360	38700
Evans County, GA										
FY 2012 MFI: 44800		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	19500	22250	25050	27800	30050	32250	34500	36700
		HERA Special 60%*	23400	26700	30060	33360	36060	38700	41400	44040
Fannin County, GA										
FY 2012 MFI: 46300		VERY LOW INCOME	16250	18550	20850	23150	25050	26900	28750	30600
		60% INCOME LIMIT	19500	22260	25020	27780	30060	32280	34500	36720
		HERA Special 50%*	17650	20150	22650	25150	27200	29200	31200	33200
		HERA Special 60%*	21180	24180	27180	30180	32640	35040	37440	39840

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STATE:GEORGIA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Franklin County, GA									
FY 2012 MFI: 46200	VERY LOW INCOME	16200	18500	20800	23100	24950	26800	28650	30500
	60% INCOME LIMIT	19440	22200	24960	27720	29940	32160	34380	36600
	HERA Special 50%*	17500	20000	22500	24950	26950	28950	30950	32950
	HERA Special 60%*	21000	24000	27000	29940	32340	34740	37140	39540
Gilmer County, GA									
FY 2012 MFI: 44500	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16900	19300	21700	24100	26050	28000	29900	31850
	HERA Special 60%*	20280	23160	26040	28920	31260	33600	35880	38220
GlascocK County, GA									
FY 2012 MFI: 43400	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16800	19200	21600	24000	25950	27850	29800	31700
	HERA Special 60%*	20160	23040	25920	28800	31140	33420	35760	38040
Gordon County, GA									
FY 2012 MFI: 52400	VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
	60% INCOME LIMIT	22020	25200	28320	31440	33960	36480	39000	41520
	HERA Special 50%*	18650	21300	23950	26600	28750	30900	33000	35150
	HERA Special 60%*	22380	25560	28740	31920	34500	37080	39600	42180
Grady County, GA									
FY 2012 MFI: 45700	VERY LOW INCOME	16000	18300	20600	22850	24700	26550	28350	30200
	60% INCOME LIMIT	19200	21960	24720	27420	29640	31860	34020	36240
	HERA Special 50%*	18200	20800	23400	26000	28100	30200	32250	34350
	HERA Special 60%*	21840	24960	28080	31200	33720	36240	38700	41220
Greene County, GA									
FY 2012 MFI: 48000	VERY LOW INCOME	16800	19200	21600	24000	25950	27850	29800	31700
	60% INCOME LIMIT	20160	23040	25920	28800	31140	33420	35760	38040
	HERA Special 50%*	17350	19800	22300	24750	26750	28750	30700	32700
	HERA Special 60%*	20820	23760	26760	29700	32100	34500	36840	39240
Habersham County, GA									
FY 2012 MFI: 50900	VERY LOW INCOME	17850	20400	22950	25450	27500	29550	31600	33600
	60% INCOME LIMIT	21420	24480	27540	30540	33000	35460	37920	40320
	HERA Special 50%*	18450	21050	23700	26300	28450	30550	32650	34750
	HERA Special 60%*	22140	25260	28440	31560	34140	36660	39180	41700

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-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Hancock County, GA									
FY 2012 MFI: 33800	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16950	19350	21750	24150	26100	28050	29950	31900
	HERA Special 60%*	20340	23220	26100	28980	31320	33660	35940	38280
Hart County, GA									
FY 2012 MFI: 50600	VERY LOW INCOME	17750	20250	22800	25300	27350	29350	31400	33400
	60% INCOME LIMIT	21300	24300	27360	30360	32820	35220	37680	40080
Irwin County, GA									
FY 2012 MFI: 56600	VERY LOW INCOME	17900	20450	23000	25550	27600	29650	31700	33750
	60% INCOME LIMIT	21480	24540	27600	30660	33120	35580	38040	40500
	HERA Special 50%*	21850	25000	28100	31200	33700	36200	38700	41200
	HERA Special 60%*	26220	30000	33720	37440	40440	43440	46440	49440
Jackson County, GA									
FY 2012 MFI: 59300	VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150
	60% INCOME LIMIT	24960	28500	32040	35580	38460	41280	44160	46980
Jeff Davis County, GA									
FY 2012 MFI: 39000	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17300	19750	22200	24650	26650	28600	30600	32550
	HERA Special 60%*	20760	23700	26640	29580	31980	34320	36720	39060
Jefferson County, GA									
FY 2012 MFI: 39000	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16950	19400	21800	24200	26150	28100	30050	31950
	HERA Special 60%*	20340	23280	26160	29040	31380	33720	36060	38340
Jenkins County, GA									
FY 2012 MFI: 37000	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17050	19450	21900	24300	26250	28200	30150	32100
	HERA Special 60%*	20460	23340	26280	29160	31500	33840	36180	38520
Johnson County, GA									
FY 2012 MFI: 33300	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16700	19100	21500	23850	25800	27700	29600	31500
	HERA Special 60%*	20040	22920	25800	28620	30960	33240	35520	37800

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-----I N C O M E L I M I T S-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Laurens County, GA										
FY 2012 MFI:	51300	VERY LOW INCOME	18000	20550	23100	25650	27750	29800	31850	33900
		60% INCOME LIMIT	21600	24660	27720	30780	33300	35760	38220	40680
Lincoln County, GA										
FY 2012 MFI:	43700	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	16800	19200	21600	24000	25950	27850	29800	31700
		HERA Special 60%*	20160	23040	25920	28800	31140	33420	35760	38040
Lumpkin County, GA										
FY 2012 MFI:	53100	VERY LOW INCOME	18600	21250	23900	26550	28700	30800	32950	35050
		60% INCOME LIMIT	22320	25500	28680	31860	34440	36960	39540	42060
		HERA Special 50%*	20200	23100	26000	28850	31200	33500	35800	38100
		HERA Special 60%*	24240	27720	31200	34620	37440	40200	42960	45720
Macon County, GA										
FY 2012 MFI:	39200	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	18450	21050	23700	26300	28450	30550	32650	34750
		HERA Special 60%*	22140	25260	28440	31560	34140	36660	39180	41700
Miller County, GA										
FY 2012 MFI:	45300	VERY LOW INCOME	15900	18150	20400	22650	24500	26300	28100	29900
		60% INCOME LIMIT	19080	21780	24480	27180	29400	31560	33720	35880
		HERA Special 50%*	19450	22200	25000	27750	30000	32200	34450	36650
		HERA Special 60%*	23340	26640	30000	33300	36000	38640	41340	43980
Mitchell County, GA										
FY 2012 MFI:	48300	VERY LOW INCOME	16950	19350	21750	24150	26100	28050	29950	31900
		60% INCOME LIMIT	20340	23220	26100	28980	31320	33660	35940	38280
		HERA Special 50%*	21050	24050	27050	30050	32500	34900	37300	39700
		HERA Special 60%*	25260	28860	32460	36060	39000	41880	44760	47640
Montgomery County, GA										
FY 2012 MFI:	48100	VERY LOW INCOME	16850	19250	21650	24050	26000	27900	29850	31750
		60% INCOME LIMIT	20220	23100	25980	28860	31200	33480	35820	38100
		HERA Special 50%*	17250	19700	22150	24600	26600	28550	30550	32500
		HERA Special 60%*	20700	23640	26580	29520	31920	34260	36660	39000

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Morgan County, GA									
FY 2012 MFI: 57500	VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
	60% INCOME LIMIT	24180	27600	31080	34500	37260	40020	42780	45540
Peach County, GA									
FY 2012 MFI: 59600	VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550
	60% INCOME LIMIT	24540	28080	31560	35040	37860	40680	43500	46260
	HERA Special 50%*	23450	26800	30150	33500	36200	38900	41550	44250
	HERA Special 60%*	28140	32160	36180	40200	43440	46680	49860	53100
Pierce County, GA									
FY 2012 MFI: 49400	VERY LOW INCOME	17300	19800	22250	24700	26700	28700	30650	32650
	60% INCOME LIMIT	20760	23760	26700	29640	32040	34440	36780	39180
	HERA Special 50%*	18600	21250	23900	26550	28700	30800	32950	35050
	HERA Special 60%*	22320	25500	28680	31860	34440	36960	39540	42060
Polk County, GA									
FY 2012 MFI: 48600	VERY LOW INCOME	17050	19450	21900	24300	26250	28200	30150	32100
	60% INCOME LIMIT	20460	23340	26280	29160	31500	33840	36180	38520
	HERA Special 50%*	17400	19900	22400	24850	26850	28850	30850	32850
	HERA Special 60%*	20880	23880	26880	29820	32220	34620	37020	39420
Pulaski County, GA									
FY 2012 MFI: 47200	VERY LOW INCOME	16550	18900	21250	23600	25500	27400	29300	31200
	60% INCOME LIMIT	19860	22680	25500	28320	30600	32880	35160	37440
	HERA Special 50%*	18900	21600	24300	27000	29200	31350	33500	35650
	HERA Special 60%*	22680	25920	29160	32400	35040	37620	40200	42780
Putnam County, GA									
FY 2012 MFI: 52700	VERY LOW INCOME	18450	21100	23750	26350	28500	30600	32700	34800
	60% INCOME LIMIT	22140	25320	28500	31620	34200	36720	39240	41760
	HERA Special 50%*	18900	21600	24300	26950	29150	31300	33450	35600
	HERA Special 60%*	22680	25920	29160	32340	34980	37560	40140	42720
Quitman County, GA									
FY 2012 MFI: 40900	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	18100	20700	23300	25850	27950	30000	32100	34150
	HERA Special 60%*	21720	24840	27960	31020	33540	36000	38520	40980

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Rabun County, GA									
FY 2012 MFI: 53300	VERY LOW INCOME	18700	21350	24000	26650	28800	30950	33050	35200
	60% INCOME LIMIT	22440	25620	28800	31980	34560	37140	39660	42240
Randolph County, GA									
FY 2012 MFI: 33900	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17000	19400	21850	24250	26200	28150	30100	32050
	HERA Special 60%*	20400	23280	26220	29100	31440	33780	36120	38460
Schley County, GA									
FY 2012 MFI: 48700	VERY LOW INCOME	17050	19500	21950	24350	26300	28250	30200	32150
	60% INCOME LIMIT	20460	23400	26340	29220	31560	33900	36240	38580
	HERA Special 50%*	17950	20500	23050	25600	27650	29700	31750	33800
	HERA Special 60%*	21540	24600	27660	30720	33180	35640	38100	40560
Screven County, GA									
FY 2012 MFI: 49700	VERY LOW INCOME	17400	19900	22400	24850	26850	28850	30850	32850
	60% INCOME LIMIT	20880	23880	26880	29820	32220	34620	37020	39420
	HERA Special 50%*	19700	22500	25300	28100	30350	32600	34850	37100
	HERA Special 60%*	23640	27000	30360	33720	36420	39120	41820	44520
Seminole County, GA									
FY 2012 MFI: 45800	VERY LOW INCOME	16050	18350	20650	22900	24750	26600	28400	30250
	60% INCOME LIMIT	19260	22020	24780	27480	29700	31920	34080	36300
	HERA Special 50%*	18700	21350	24000	26650	28800	30950	33050	35200
	HERA Special 60%*	22440	25620	28800	31980	34560	37140	39660	42240
Stephens County, GA									
FY 2012 MFI: 45300	VERY LOW INCOME	15900	18150	20400	22650	24500	26300	28100	29900
	60% INCOME LIMIT	19080	21780	24480	27180	29400	31560	33720	35880
	HERA Special 50%*	17250	19700	22150	24600	26600	28550	30550	32500
	HERA Special 60%*	20700	23640	26580	29520	31920	34260	36660	39000
Stewart County, GA									
FY 2012 MFI: 38700	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17750	20300	22850	25350	27400	29450	31450	33500
	HERA Special 60%*	21300	24360	27420	30420	32880	35340	37740	40200

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Sumter County, GA									
FY 2012 MFI: 41400	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16900	19300	21700	24100	26050	28000	29900	31850
	HERA Special 60%*	20280	23160	26040	28920	31260	33600	35880	38220
Talbot County, GA									
FY 2012 MFI: 47300	VERY LOW INCOME	16600	18950	21300	23650	25550	27450	29350	31250
	60% INCOME LIMIT	19920	22740	25560	28380	30660	32940	35220	37500
	HERA Special 50%*	18150	20750	23350	25900	28000	30050	32150	34200
	HERA Special 60%*	21780	24900	28020	31080	33600	36060	38580	41040
Taliaferro County, GA									
FY 2012 MFI: 25600	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16500	18850	21200	23550	25450	27350	29250	31100
	HERA Special 60%*	19800	22620	25440	28260	30540	32820	35100	37320
Tattnall County, GA									
FY 2012 MFI: 46300	VERY LOW INCOME	16250	18550	20850	23150	25050	26900	28750	30600
	60% INCOME LIMIT	19500	22260	25020	27780	30060	32280	34500	36720
	HERA Special 50%*	17450	19950	22450	24900	26900	28900	30900	32900
	HERA Special 60%*	20940	23940	26940	29880	32280	34680	37080	39480
Taylor County, GA									
FY 2012 MFI: 37500	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16850	19250	21650	24050	26000	27900	29850	31750
	HERA Special 60%*	20220	23100	25980	28860	31200	33480	35820	38100
Telfair County, GA									
FY 2012 MFI: 40800	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17450	19950	22450	24900	26900	28900	30900	32900
	HERA Special 60%*	20940	23940	26940	29880	32280	34680	37080	39480
Thomas County, GA									
FY 2012 MFI: 51900	VERY LOW INCOME	18200	20800	23400	25950	28050	30150	32200	34300
	60% INCOME LIMIT	21840	24960	28080	31140	33660	36180	38640	41160
	HERA Special 50%*	18450	21100	23750	26350	28500	30600	32700	34800
	HERA Special 60%*	22140	25320	28500	31620	34200	36720	39240	41760

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-----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	
Tift County, GA										
FY 2012 MFI: 47700		VERY LOW INCOME	16700	19100	21500	23850	25800	27700	29600	31500
		60% INCOME LIMIT	20040	22920	25800	28620	30960	33240	35520	37800
		HERA Special 50%*	17050	19450	21900	24300	26250	28200	30150	32100
		HERA Special 60%*	20460	23340	26280	29160	31500	33840	36180	38520
Toombs County, GA										
FY 2012 MFI: 43800		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	17150	19600	22050	24500	26500	28450	30400	32350
		HERA Special 60%*	20580	23520	26460	29400	31800	34140	36480	38820
Towns County, GA										
FY 2012 MFI: 51900		VERY LOW INCOME	17900	20450	23000	25550	27600	29650	31700	33750
		60% INCOME LIMIT	21480	24540	27600	30660	33120	35580	38040	40500
		HERA Special 50%*	19150	21850	24600	27300	29500	31700	33900	36050
		HERA Special 60%*	22980	26220	29520	32760	35400	38040	40680	43260
Treutlen County, GA										
FY 2012 MFI: 39000		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	16950	19350	21750	24150	26100	28050	29950	31900
		HERA Special 60%*	20340	23220	26100	28980	31320	33660	35940	38280
Troup County, GA										
FY 2012 MFI: 50800		VERY LOW INCOME	17800	20350	22900	25400	27450	29500	31500	33550
		60% INCOME LIMIT	21360	24420	27480	30480	32940	35400	37800	40260
		HERA Special 50%*	18100	20700	23300	25850	27950	30000	32100	34150
		HERA Special 60%*	21720	24840	27960	31020	33540	36000	38520	40980
Turner County, GA										
FY 2012 MFI: 41500		VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
		60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
		HERA Special 50%*	18200	20800	23400	25950	28050	30150	32200	34300
		HERA Special 60%*	21840	24960	28080	31140	33660	36180	38640	41160
Union County, GA										
FY 2012 MFI: 51400		VERY LOW INCOME	18000	20600	23150	25700	27800	29850	31900	33950
		60% INCOME LIMIT	21600	24720	27780	30840	33360	35820	38280	40740

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STATE:GEORGIA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Upson County, GA									
FY 2012 MFI: 45500	VERY LOW INCOME	15950	18200	20500	22750	24600	26400	28250	30050
	60% INCOME LIMIT	19140	21840	24600	27300	29520	31680	33900	36060
	HERA Special 50%*	17050	19450	21900	24300	26250	28200	30150	32100
	HERA Special 60%*	20460	23340	26280	29160	31500	33840	36180	38520
Ware County, GA									
FY 2012 MFI: 46600	VERY LOW INCOME	16350	18650	21000	23300	25200	27050	28900	30800
	60% INCOME LIMIT	19620	22380	25200	27960	30240	32460	34680	36960
	HERA Special 50%*	18550	21200	23850	26450	28600	30700	32800	34950
	HERA Special 60%*	22260	25440	28620	31740	34320	36840	39360	41940
Warren County, GA									
FY 2012 MFI: 37000	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17350	19800	22300	24750	26750	28750	30700	32700
	HERA Special 60%*	20820	23760	26760	29700	32100	34500	36840	39240
Washington County, GA									
FY 2012 MFI: 43300	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17250	19700	22150	24600	26600	28550	30550	32500
	HERA Special 60%*	20700	23640	26580	29520	31920	34260	36660	39000
Wayne County, GA									
FY 2012 MFI: 52400	VERY LOW INCOME	18350	21000	23600	26200	28300	30400	32500	34600
	60% INCOME LIMIT	22020	25200	28320	31440	33960	36480	39000	41520
Webster County, GA									
FY 2012 MFI: 38300	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	16750	19150	21550	23900	25850	27750	29650	31550
	HERA Special 60%*	20100	22980	25860	28680	31020	33300	35580	37860
Wheeler County, GA									
FY 2012 MFI: 47700	VERY LOW INCOME	16700	19100	21500	23850	25800	27700	29600	31500
	60% INCOME LIMIT	20040	22920	25800	28620	30960	33240	35520	37800
	HERA Special 50%*	21900	25000	28150	31250	33750	36250	38750	41250
	HERA Special 60%*	26280	30000	33780	37500	40500	43500	46500	49500

* Income Limit for any project in a HUD impacted area whose current limit would be less than last year or less than its FY2008 limit times the FY2011 Median over the FY2008 median.
 HUD impacted areas are areas with Section 8 Income Limits held harmless by HUD in FY2007 or FY2008.

STATE:GEORGIA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
White County, GA									
FY 2012 MFI: 54600	VERY LOW INCOME	19150	21850	24600	27300	29500	31700	33900	36050
	60% INCOME LIMIT	22980	26220	29520	32760	35400	38040	40680	43260
Wilcox County, GA									
FY 2012 MFI: 41700	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17150	19600	22050	24450	26450	28400	30350	32300
	HERA Special 60%*	20580	23520	26460	29340	31740	34080	36420	38760
Wilkes County, GA									
FY 2012 MFI: 42600	VERY LOW INCOME	15850	18100	20350	22600	24450	26250	28050	29850
	60% INCOME LIMIT	19020	21720	24420	27120	29340	31500	33660	35820
	HERA Special 50%*	17050	19500	21950	24350	26300	28250	30200	32150
	HERA Special 60%*	20460	23400	26340	29220	31560	33900	36240	38580
Wilkinson County, GA									
FY 2012 MFI: 45800	VERY LOW INCOME	16050	18350	20650	22900	24750	26600	28400	30250
	60% INCOME LIMIT	19260	22020	24780	27480	29700	31920	34080	36300
	HERA Special 50%*	17150	19600	22050	24500	26500	28450	30400	32350
	HERA Special 60%*	20580	23520	26460	29400	31800	34140	36480	38820

* Income Limit for any project in a HUD impacted area whose current limit would be less than last year or less than its FY2008 limit times the FY2011 Median over the FY2008 median.
 HUD impacted areas are areas with Section 8 Income Limits held harmless by HUD in FY2007 or FY2008.

INCOME LIMITS Frequently Asked Questions

Income Limits

1. *Incomes limits have fallen in my area but haven't done so in the past, why did this happen?*

Beginning with FY 2010 Income Limits, HUD eliminated its long standing “hold harmless” policy. HUD’s “hold harmless” policy maintained Section 8 income limits for certain areas at previously published levels when reductions would otherwise have resulted from changes in median family income (MFI) estimates, housing cost adjustment data, MFI update methodology, income limit methodology, or metropolitan area definitions. HUD eliminated the “hold harmless” policy to ensure better alignment between an area’s most recent income experience and the income thresholds for housing assistance.

Furthermore, in an effort to minimize disruptions in the operation of the section 8 Housing Choice Voucher program, HUD instituted maximum thresholds for the amount income limits can change from year to year. The new policy limits annual increases in income limits to 5 percent or twice the change in the national median family income, whichever is greater. For areas where income limits are decreasing, HUD limits the decrease to no more than 5 percent per year.

HOME Investment Partnerships program (HOME) rents, based in part on HUD Section 8 Income Limits, will continue to be held harmless and income limits for rural housing programs will continue their current hold-harmless policy at the request of the Rural Housing Service, because these limits are based on area definitions and program rules specified by the Rural Housing Service of the Department of Agriculture.

2. *Given the recession that our area has experienced in recent years, why have income limits increased?*

Although HUD uses the most recent data available concerning local area incomes, there is still a lag between when the data are collected and when the data are available for use. For example, FY 2012 Income Limits are calculated using 2005-2009 5-year American Community Survey (ACS) data. The effects of the latest recession on local area incomes are most likely to be detected in 2009, but this represents only 20 percent of the survey sample. In areas where there is sufficient sample for a one-year update, the 2009 data does generally show a decline in incomes.

3. *Why does my very low income limit not equal 50% of my median family income (MFI) (or my low-income limit not equal 80% of my MFI)?*

There are many exceptions to the arithmetic calculation of income limits. These include adjustments for high housing cost relative to income, the application of state

nonmetropolitan income limits in low-income areas, and national maximums in high-income areas. These exceptions are detailed in the FY 2012 Income Limits Briefing Material report, at the following site:

http://www.huduser.org/portal/datasets/il/il12/IncomeLimitsBriefingMaterial_FY12.pdf

Please review this report and pay special attention to Attachments 3 and 4 that list the exceptions for metropolitan areas. Please also note that Tables 1 and 2 (beginning on page 7) show that most nonmetropolitan area income limits are based on state nonmetropolitan area medians.

For further information on the exact adjustments made to any area of the country, please see our FY 2012 Income Limits Documentation System. The documentation system is available at: http://www.huduser.org/portal/datasets/il/il12/index_il2012.html. Once the area in question is selected, a summary of the area's MFI, Very Low-Income, Extremely Low-Income, and Low-Income Limits are displayed. Detailed calculations are obtained by selecting the relevant links.

Median Family Incomes

4. How does HUD calculate median family incomes?

To calculate the FY 2012 MFI estimates, HUD incorporates 2005-2009 5-year ACS data. Specifically, for each metropolitan area, subarea of a metropolitan and non-metropolitan county, 5-year ACS data is used as the new basis for calculating MFI estimates. HUD is incorporating the 5-year data in this way to eliminate the reliance on the data collected during the 2000 Decennial Census as it is more than a decade old. In areas where there is a valid 1-year ACS survey MFI result, HUD endeavors to use this data as well to take advantage of more recent survey information. By using both the 5-year data and the 1-year data, where available, HUD is establishing a new basis for median family income estimates while also capturing the most recent information available.

This ACS data was also used for the FY 2011 MFI estimates. The FY 2012 MFI estimates vary from the FY 2011 MFI in that HUD uses an additional year of CPI and updated FY 2012 Fair Market Rents (FMRs) for high housing cost determinations. Area definitions were not changed.

For additional details concerning the use of the ACS in HUD's calculations of MFI, please see our FY 2012 Income Limits Briefing Materials, Attachment 2 at the following web address:

http://www.huduser.org/portal/datasets/il/il12/IncomeLimitsBriefingMaterial_FY12.pdf.

Additionally, full documentation of all calculations for Median Family Income and Income Limits is available in our FY 2012 Income Limits Documentation System. This system is available at this web address:

http://www.huduser.org/portal/datasets/il/il12/index_il2012.html.

Area Definitions:

5. *Why do area definitions change for MFI and income limits?*

HUD follows Office of Management and Budget (OMB) definitions of metropolitan areas with some exceptions. In 2006, when HUD implemented the widespread area definition changes OMB made based on the 2000 Decennial Census, exceptions were made to the new OMB area definitions when FMR or MFI changes for new areas were greater than five percent. HUD created exception subareas, called HUD Metro FMR Areas, which continue to exist today. .

Since 2006, OMB updated its metropolitan area definitions based on updated population counts and updated commuting data collected by the Bureau of the Census. There have been no changes in area definitions since the FY 2010 Income Limits. For a complete description of the area definitions a used in the FY 2012 Income Limits, please review the Area Definitions report:

http://www.huduser.org/portal/datasets/il/il12/area_definitions.pdf.

6. *What is the relationship between Fair Market Rent areas and Income Limit areas?*

With minor exceptions, FMR areas and Income Limit areas are identical. HUD uses FMR areas in calculating income limits because FMRs are needed for the calculation of some income limits; specifically to determine high and low housing cost adjustments. Also, the two sets of area definitions are linked in statutory history. The two exceptions to the similarity between Fair Market Rent areas and Income Limit areas are Columbia, MD and Rockland County, NY. Due to historical precedent, independent FMRs are calculated for Columbia, MD, but income limits are not. By statute, income limits are calculated for Rockland County, NY while separate FMRs are not. Furthermore, depending on when OMB releases new area definitions, HUD may be able to incorporate these changes into income limits before they are implemented into FMRs.

7. *What does the term “HMFA” mean?*

HUD Metro FMR Area. This term indicates that only a portion of the OMB-defined core-based statistical area (CBSA) is in the area to which the income limits (or FMRs) apply. HUD is required by OMB to alter the name of metropolitan geographic entities it derives from the CBSAs when the geography is not the same as that established by OMB.

8. *How can you tell if the entire CBSA or just the subarea (SA) is used to calculate the income limits?*

The FY 2012 Income Limits Area Definitions report places a “CBSA” in front of those areas where all counties in the CBSA are used in the calculation; an “SA” is placed in front of those areas where only the counties or towns of the subarea are used. Note that HUD Metro FMR Areas (HMFAs) are not the same as CBSAs, but that an HMFA’s income limits may be based on CBSA data. To determine if income estimates are based

on the subarea or CBSA income, please review the FY 2012 Area Definitions report at: http://www.huduser.org/portal/datasets/il/il12/area_definitions.pdf

Multifamily Tax Subsidy Projects (MTSPs) (otherwise known as Low-Income Tax Credit projects (LIHTC))

9. *What are Multifamily Tax Subsidy Projects?*

Multifamily Tax Subsidy Projects (MTSPs), a term coined by HUD, are all Low Income Housing Tax Subsidy projects under Section 42 of the I.R.S. Code and multifamily projects funded by tax-exempt bonds under Section 142. These projects may have special income limits so HUD has published them on a separate webpage. If you are a tax credit developer or resident in an MTSP, please go to the following site to determine what the appropriate income limits are:

<http://www.huduser.org/portal/datasets/mtsp.html>.

10. *How can 60 percent income limits be calculated?*

For the Low Income Housing Tax Credit program, users should refer to the FY 2012 Multifamily Tax Subsidy Project income limits available at <http://www.huduser.org/portal/datasets/mtsp.html>. The formula used to compute these income limits is as follows: take 120 percent of the Very Low-Income Limit. Do not calculate income limit percentages based on a direct arithmetic relationship with the MFI; there are too many exceptions made to the arithmetic rule in computing income limits.

11. *How are maximum rents for Low Income Housing Tax Credit projects computed from the very low income limits?*

Please consult with the state housing financing agency that governs the tax credit project in question for a determination of official maximum rental rates. A list of state housing finance agencies can be found http://lihtc.huduser.org/agency_list.htm. The Low Income Housing Tax Credit program is a U.S. Treasury Department program; therefore, HUD has no official authority over setting maximum rental rates. The following table is included for informational purposes only.

The imputed income limitation (as defined in 26USC Sec. 42(g)(2)) is 60 percent of the MFI. A rent may not exceed 30 percent of this imputed income limitation under 26USC Sec. 42(g)(2). Unit rents by number of bedrooms are derived from Very Low Income Limits (VLILs) for the different household sizes according to the following table:

LIHTC Maximum Rent Derivation from HUD Very Low Income Limits (VLILs)

Unit Size	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
50% MFI Unit Maximum Monthly Rent is 1/12 of 30% of:	1-Person VLIL	(1-Person VLIL + 2- Person VLIL)/2	3-Person VLIL	(4-Person VLIL + 5- Person VLIL)/2	6-Person VLIL
60% MFI Unit Maximum Monthly Rent is 1/12 of 30% of:	120% of 1- Person VLIL	120 % of [(1- Person VLIL + 2-Person VLIL)/2]	120% of 3- Person VLIL	120 % of [(4-Person VLIL + 5- Person VLIL)/2]	120 % of 6- Person VLIL

NOTE: Maximum rents for larger units are set by assuming an additional 1.5 persons per bedroom.

12. *What is the national non-metro median to be used to calculate the floor on rural LIHTC rents?*

Section 3004 of the Housing and Economic Recovery Act (HERA) specifies that any project for residential rental property located in a rural area (as defined in section 520 of the Housing Act of 1949) use the maximum of the area median gross income or the national non-metropolitan median income. The FY 2012 non-metropolitan median income is: \$52,400.

GO Zones:

13. *What are the income limits that are used in certain provisions of the Gulf Opportunity Zone (GO Zone) Act of 2005 (also based on the non-metropolitan median income of \$52,400)?*

The 1-8 Person 50% Income Limits are as follows:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$18,350	\$20,950	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600