

| STATE:MICHIGAN                  |         | -----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 |       |
| Ann Arbor, MI MSA               |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 85200   | 30% OF MEDIAN                     | 17900    | 20450    | 23000    | 25550    | 27600    | 29650    | 31700    | 33750 |
|                                 |         | VERY LOW INCOME                   | 29800    | 34100    | 38350    | 42600    | 46000    | 49400    | 52800    | 56250 |
|                                 |         | LOW-INCOME                        | 44800    | 51200    | 57600    | 64000    | 69100    | 74250    | 79350    | 84500 |
| Battle Creek, MI MSA            |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 55700   | 30% OF MEDIAN                     | 12200    | 13950    | 15700    | 17450    | 18850    | 20250    | 21650    | 23050 |
|                                 |         | VERY LOW INCOME                   | 20350    | 23250    | 26150    | 29100    | 31400    | 33750    | 36050    | 38400 |
|                                 |         | LOW-INCOME                        | 32600    | 37250    | 41900    | 46550    | 50300    | 54000    | 57750    | 61450 |
| Bay City, MI MSA                |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 56500   | 30% OF MEDIAN                     | 11850    | 13550    | 15250    | 16950    | 18300    | 19650    | 21000    | 22350 |
|                                 |         | VERY LOW INCOME                   | 19800    | 22600    | 25450    | 28250    | 30500    | 32750    | 35050    | 37300 |
|                                 |         | LOW-INCOME                        | 31650    | 36150    | 40700    | 45200    | 48800    | 52450    | 56050    | 59650 |
| Detroit-Warren-Livonia, MI MSA  |         |                                   |          |          |          |          |          |          |          |       |
| Detroit-Warren-Livonia, MI HMFA |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 71000   | 30% OF MEDIAN                     | 14900    | 17050    | 19150    | 21300    | 23000    | 24700    | 26400    | 28100 |
|                                 |         | VERY LOW INCOME                   | 24850    | 28400    | 31950    | 35500    | 38350    | 41200    | 44000    | 46850 |
|                                 |         | LOW-INCOME                        | 39750    | 45450    | 51100    | 56800    | 61350    | 65900    | 70450    | 75000 |
| Livingston County, MI HMFA      |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 89900   | 30% OF MEDIAN                     | 18850    | 21550    | 24250    | 26950    | 29100    | 31250    | 33400    | 35550 |
|                                 |         | VERY LOW INCOME                   | 31450    | 35950    | 40450    | 44950    | 48550    | 52150    | 55750    | 59350 |
|                                 |         | LOW-INCOME                        | 44800    | 51200    | 57600    | 64000    | 69100    | 74250    | 79350    | 84500 |
| Flint, MI MSA                   |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 58500   | 30% OF MEDIAN                     | 12300    | 14050    | 15800    | 17550    | 18950    | 20350    | 21750    | 23150 |
|                                 |         | VERY LOW INCOME                   | 20500    | 23400    | 26350    | 29250    | 31600    | 33950    | 36250    | 38600 |
|                                 |         | LOW-INCOME                        | 32750    | 37450    | 42100    | 46800    | 50550    | 54300    | 58050    | 61800 |
| Grand Rapids-Wyoming, MI MSA    |         |                                   |          |          |          |          |          |          |          |       |
| Barry County, MI HMFA           |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 61700   | 30% OF MEDIAN                     | 12950    | 14800    | 16650    | 18500    | 20000    | 21450    | 22950    | 24400 |
|                                 |         | VERY LOW INCOME                   | 21600    | 24700    | 27750    | 30850    | 33300    | 35800    | 38250    | 40700 |
|                                 |         | LOW-INCOME                        | 34550    | 39500    | 44400    | 49350    | 53300    | 57250    | 61200    | 65150 |
| Grand Rapids-Wyoming, MI HMFA   |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 63100   | 30% OF MEDIAN                     | 13250    | 15150    | 17050    | 18950    | 20450    | 22000    | 23500    | 25000 |
|                                 |         | VERY LOW INCOME                   | 22100    | 25250    | 28400    | 31550    | 34050    | 36600    | 39100    | 41650 |
|                                 |         | LOW-INCOME                        | 35350    | 40400    | 45450    | 50500    | 54550    | 58600    | 62600    | 66650 |
| Ionia County, MI HMFA           |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 58700   | 30% OF MEDIAN                     | 12350    | 14100    | 15850    | 17600    | 19000    | 20450    | 21850    | 23250 |
|                                 |         | VERY LOW INCOME                   | 20550    | 23500    | 26400    | 29350    | 31700    | 34050    | 36400    | 38750 |
|                                 |         | LOW-INCOME                        | 32850    | 37550    | 42250    | 46950    | 50700    | 54450    | 58250    | 62000 |
| Newaygo County, MI HMFA         |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                    | 51200   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                                 |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                                 |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |

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|--|---------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|-------|
|  | PROGRAM | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |       |
| Holland-Grand Haven, MI MSA            |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 71100   | 30% OF MEDIAN                     | 14950    | 17100    | 19200    | 21350    | 23050    | 24750    | 26450    | 28200 |
|  |         | VERY LOW INCOME                   | 24900    | 28450    | 32000    | 35550    | 38400    | 41250    | 44100    | 46950 |
|  |         | LOW-INCOME                        | 39850    | 45500    | 51200    | 56900    | 61450    | 66000    | 70550    | 75100 |
| Jackson, MI MSA                        |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 59400   | 30% OF MEDIAN                     | 12550    | 14300    | 16100    | 17900    | 19350    | 20750    | 22200    | 23650 |
|  |         | VERY LOW INCOME                   | 20900    | 23900    | 26850    | 29850    | 32250    | 34650    | 37000    | 39400 |
|  |         | LOW-INCOME                        | 33450    | 38200    | 43000    | 47750    | 51550    | 55400    | 59200    | 63050 |
| Kalamazoo-Portage, MI MSA              |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 62900   | 30% OF MEDIAN                     | 13200    | 15100    | 16950    | 18850    | 20350    | 21850    | 23350    | 24900 |
|  |         | VERY LOW INCOME                   | 22000    | 25150    | 28300    | 31450    | 33950    | 36500    | 39000    | 41500 |
|  |         | LOW-INCOME                        | 35200    | 40250    | 45250    | 50300    | 54300    | 58350    | 62350    | 66400 |
| Lansing-East Lansing, MI MSA           |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 67000   | 30% OF MEDIAN                     | 14050    | 16100    | 18100    | 20100    | 21700    | 23300    | 24900    | 26550 |
|  |         | VERY LOW INCOME                   | 23450    | 26800    | 30150    | 33500    | 36200    | 38850    | 41550    | 44200 |
|  |         | LOW-INCOME                        | 37500    | 42900    | 48250    | 53600    | 57900    | 62200    | 66450    | 70750 |
| Monroe, MI MSA                         |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 70300   | 30% OF MEDIAN                     | 14750    | 16900    | 19000    | 21100    | 22800    | 24500    | 26150    | 27850 |
|  |         | VERY LOW INCOME                   | 24600    | 28100    | 31650    | 35150    | 37950    | 40750    | 43600    | 46400 |
|  |         | LOW-INCOME                        | 39400    | 45000    | 50650    | 56250    | 60750    | 65250    | 69750    | 74250 |
| Muskegon-Norton Shores, MI MSA         |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 54800   | 30% OF MEDIAN                     | 13050    | 14900    | 16800    | 18650    | 20150    | 21650    | 23150    | 24600 |
|  |         | VERY LOW INCOME                   | 21700    | 24800    | 27900    | 31050    | 33500    | 36000    | 38450    | 40950 |
|  |         | LOW-INCOME                        | 34800    | 39750    | 44750    | 49700    | 53700    | 57650    | 61650    | 65600 |
| Niles-Benton Harbor, MI MSA            |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 56000   | 30% OF MEDIAN                     | 11750    | 13450    | 15100    | 16800    | 18150    | 19500    | 20850    | 22200 |
|  |         | VERY LOW INCOME                   | 19600    | 22400    | 25200    | 28000    | 30250    | 32500    | 34700    | 36950 |
|  |         | LOW-INCOME                        | 31350    | 35850    | 40300    | 44800    | 48400    | 51950    | 55550    | 59150 |
| Saginaw-Saginaw Township North, MI MSA |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 55500   | 30% OF MEDIAN                     | 11750    | 13400    | 15100    | 16750    | 18100    | 19450    | 20750    | 22100 |
|  |         | VERY LOW INCOME                   | 19500    | 22300    | 25100    | 27900    | 30100    | 32350    | 34550    | 36800 |
|  |         | LOW-INCOME                        | 31250    | 35700    | 40200    | 44650    | 48200    | 51800    | 55350    | 58950 |
| South Bend-Mishawaka, IN-MI MSA        |         |                                   |          |          |          |          |          |          |          |       |
| Cass County, MI HMFA                   |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 55300   | 30% OF MEDIAN                     | 11650    | 13300    | 15000    | 16650    | 18000    | 19300    | 20650    | 22000 |
|  |         | VERY LOW INCOME                   | 19450    | 22200    | 25000    | 27750    | 29950    | 32200    | 34400    | 36650 |
|  |         | LOW-INCOME                        | 31100    | 35500    | 39950    | 44400    | 47950    | 51500    | 55050    | 58600 |
| Alcona County, MI                      |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:                           | 42600   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|  |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|  |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |

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| PROGRAM               |       | 1 PERSON        | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |       |
|-----------------------|-------|-----------------|----------|----------|----------|----------|----------|----------|----------|-------|
| Alger County, MI      |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 50200 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Allegan County, MI    |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 61200 | 30% OF MEDIAN   | 13050    | 14900    | 16800    | 18650    | 20150    | 21650    | 23150    | 24600 |
|                       |       | VERY LOW INCOME | 21700    | 24800    | 27900    | 31050    | 33500    | 36000    | 38450    | 40950 |
|                       |       | LOW-INCOME      | 34800    | 39750    | 44750    | 49700    | 53700    | 57650    | 61650    | 65600 |
| Alpena County, MI     |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 49900 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Antrim County, MI     |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 52300 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Arenac County, MI     |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 46600 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Baraga County, MI     |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 50800 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Benzie County, MI     |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 51000 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Branch County, MI     |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 54400 | 30% OF MEDIAN   | 11400    | 13050    | 14650    | 16300    | 17600    | 18900    | 20200    | 21500 |
|                       |       | VERY LOW INCOME | 19050    | 21750    | 24500    | 27200    | 29400    | 31550    | 33750    | 35900 |
|                       |       | LOW-INCOME      | 30450    | 34800    | 39150    | 43500    | 47000    | 50450    | 53950    | 57400 |
| Charlevoix County, MI |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 57000 | 30% OF MEDIAN   | 11950    | 13700    | 15400    | 17100    | 18450    | 19850    | 21200    | 22550 |
|                       |       | VERY LOW INCOME | 19950    | 22800    | 25650    | 28500    | 30800    | 33050    | 35350    | 37600 |
|                       |       | LOW-INCOME      | 31900    | 36500    | 41050    | 45600    | 49250    | 52900    | 56550    | 60200 |
| Cheboygan County, MI  |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 45900 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Chippewa County, MI   |       |                 |          |          |          |          |          |          |          |       |
| FY 2009 MFI:          | 49500 | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                       |       | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                       |       | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |

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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 |
|---------------------------|--|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Clare County, MI          |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 42500        |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                           |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                           |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Crawford County, MI       |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 44200        |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                           |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                           |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Delta County, MI          |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 52800        |  | 30% OF MEDIAN   | 11100    | 12700    | 14250    | 15850    | 17100    | 18400    | 19650    | 20900    |
|                           |  | VERY LOW INCOME | 18500    | 21100    | 23750    | 26400    | 28500    | 30600    | 32750    | 34850    |
|                           |  | LOW-INCOME      | 29600    | 33800    | 38050    | 42250    | 45650    | 49000    | 52400    | 55750    |
| Dickinson County, MI      |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 53600        |  | 30% OF MEDIAN   | 11250    | 12900    | 14500    | 16100    | 17400    | 18700    | 19950    | 21250    |
|                           |  | VERY LOW INCOME | 18750    | 21450    | 24100    | 26800    | 28950    | 31100    | 33250    | 35400    |
|                           |  | LOW-INCOME      | 30050    | 34300    | 38600    | 42900    | 46350    | 49750    | 53200    | 56650    |
| Emmet County, MI          |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 58100        |  | 30% OF MEDIAN   | 12350    | 14100    | 15850    | 17600    | 19000    | 20450    | 21850    | 23250    |
|                           |  | VERY LOW INCOME | 20550    | 23500    | 26400    | 29350    | 31700    | 34050    | 36400    | 38750    |
|                           |  | LOW-INCOME      | 32850    | 37550    | 42250    | 46950    | 50700    | 54450    | 58250    | 62000    |
| Gladwin County, MI        |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 43800        |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                           |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                           |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Gogebic County, MI        |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 42700        |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                           |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                           |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Grand Traverse County, MI |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 63300        |  | 30% OF MEDIAN   | 13300    | 15200    | 17100    | 19000    | 20500    | 22050    | 23550    | 25100    |
|                           |  | VERY LOW INCOME | 22150    | 25300    | 28500    | 31650    | 34200    | 36700    | 39250    | 41800    |
|                           |  | LOW-INCOME      | 35450    | 40500    | 45600    | 50650    | 54700    | 58750    | 62800    | 66850    |
| Gratiot County, MI        |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 52000        |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                           |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                           |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Hillsdale County, MI      |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 53500        |  | 30% OF MEDIAN   | 11300    | 12900    | 14550    | 16150    | 17450    | 18750    | 20050    | 21300    |
|                           |  | VERY LOW INCOME | 18850    | 21500    | 24200    | 26900    | 29050    | 31200    | 33350    | 35500    |
|                           |  | LOW-INCOME      | 30150    | 34450    | 38750    | 43050    | 46500    | 49950    | 53400    | 56850    |
| Houghton County, MI       |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 46100        |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                           |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                           |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |

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|---------------------|---------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|-------|
|                     | PROGRAM | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |       |
| Huron County, MI    |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 51800   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Iosco County, MI    |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 43500   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Iron County, MI     |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 44200   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Isabella County, MI |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 56700   | 30% OF MEDIAN                     | 11900    | 13600    | 15300    | 17000    | 18350    | 19700    | 21100    | 22450 |
|                     |         | VERY LOW INCOME                   | 19850    | 22700    | 25500    | 28350    | 30600    | 32900    | 35150    | 37400 |
|                     |         | LOW-INCOME                        | 31750    | 36300    | 40800    | 45350    | 49000    | 52600    | 56250    | 59850 |
| Kalkaska County, MI |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 47700   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Keweenaw County, MI |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 43900   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Lake County, MI     |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 38300   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Leelanau County, MI |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 64500   | 30% OF MEDIAN                     | 13550    | 15500    | 17400    | 19350    | 20900    | 22450    | 24000    | 25550 |
|                     |         | VERY LOW INCOME                   | 22600    | 25800    | 29050    | 32250    | 34850    | 37400    | 40000    | 42550 |
|                     |         | LOW-INCOME                        | 36100    | 41300    | 46450    | 51600    | 55750    | 59850    | 64000    | 68100 |
| Lenawee County, MI  |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 63300   | 30% OF MEDIAN                     | 16400    | 18750    | 21100    | 23450    | 25350    | 27200    | 29100    | 30950 |
|                     |         | VERY LOW INCOME                   | 27300    | 31200    | 35100    | 39050    | 42150    | 45250    | 48400    | 51500 |
|                     |         | LOW-INCOME                        | 43750    | 50000    | 56250    | 62500    | 67500    | 72500    | 77500    | 82500 |
| Luce County, MI     |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 43400   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |
| Mackinac County, MI |         |                                   |          |          |          |          |          |          |          |       |
| FY 2009 MFI:        | 47700   | 30% OF MEDIAN                     | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850 |
|                     |         | VERY LOW INCOME                   | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800 |
|                     |         | LOW-INCOME                        | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650 |

STATE:MICHIGAN

-----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 |
|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Manistee County, MI    |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 49200     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Marquette County, MI   |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 58600     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 12300    | 14100    | 15850    | 17600    | 19000    | 20400    | 21800    | 23250    |
| VERY LOW INCOME        | 20500    | 23450    | 26350    | 29300    | 31650    | 34000    | 36350    | 38700    |
| LOW-INCOME             | 32850    | 37500    | 42200    | 46900    | 50650    | 54400    | 58150    | 61900    |
| Mason County, MI       |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 49700     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Mecosta County, MI     |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 49500     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Menominee County, MI   |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 50500     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Midland County, MI     |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 65500     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 13750    | 15700    | 17700    | 19650    | 21200    | 22800    | 24350    | 25950    |
| VERY LOW INCOME        | 22950    | 26200    | 29500    | 32750    | 35350    | 38000    | 40600    | 43250    |
| LOW-INCOME             | 36700    | 41900    | 47150    | 52400    | 56600    | 60800    | 65000    | 69150    |
| Missaukee County, MI   |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 46700     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Montcalm County, MI    |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 49700     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Montmorency County, MI |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 41500     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Oceana County, MI      |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 47300     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Ogemaw County, MI      |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 41900     |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN          | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME        | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME             | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |

STATE:MICHIGAN

-----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 |
|-------------------------|--|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Ontonagon County, MI    |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 43800      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Osceola County, MI      |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 45100      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Oscoda County, MI       |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 38500      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Otsego County, MI       |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 55700      |  | 30% OF MEDIAN   | 11700    | 13350    | 15050    | 16700    | 18050    | 19350    | 20700    | 22050    |
|                         |  | VERY LOW INCOME | 19500    | 22300    | 25050    | 27850    | 30100    | 32300    | 34550    | 36750    |
|                         |  | LOW-INCOME      | 31200    | 35650    | 40100    | 44550    | 48100    | 51700    | 55250    | 58800    |
| Presque Isle County, MI |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 44700      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Roscommon County, MI    |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 41800      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Sanilac County, MI      |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 50400      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Schoolcraft County, MI  |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 44000      |  | 30% OF MEDIAN   | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
|                         |  | VERY LOW INCOME | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
|                         |  | LOW-INCOME      | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |
| Shiawassee County, MI   |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 58100      |  | 30% OF MEDIAN   | 12200    | 13950    | 15700    | 17450    | 18850    | 20250    | 21650    | 23050    |
|                         |  | VERY LOW INCOME | 20350    | 23250    | 26150    | 29050    | 31350    | 33700    | 36000    | 38350    |
|                         |  | LOW-INCOME      | 32550    | 37200    | 41850    | 46500    | 50200    | 53950    | 57650    | 61400    |
| St. Joseph County, MI   |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 54100      |  | 30% OF MEDIAN   | 11400    | 13000    | 14650    | 16250    | 17550    | 18850    | 20150    | 21450    |
|                         |  | VERY LOW INCOME | 18950    | 21650    | 24350    | 27050    | 29200    | 31400    | 33550    | 35700    |
|                         |  | LOW-INCOME      | 30300    | 34650    | 38950    | 43300    | 46750    | 50250    | 53700    | 57150    |
| Tuscola County, MI      |  |                 |          |          |          |          |          |          |          |          |
| FY 2009 MFI: 53900      |  | 30% OF MEDIAN   | 11500    | 13150    | 14800    | 16450    | 17750    | 19100    | 20400    | 21700    |
|                         |  | VERY LOW INCOME | 19200    | 21900    | 24650    | 27400    | 29600    | 31800    | 34000    | 36150    |
|                         |  | LOW-INCOME      | 30700    | 35100    | 39450    | 43850    | 47350    | 50850    | 54350    | 57900    |

STATE:MICHIGAN

-----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 |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Wexford County, MI<br>FY 2009 MFI: 47800 |          |          |          |          |          |          |          |          |
| 30% OF MEDIAN                            | 11050    | 12650    | 14200    | 15800    | 17050    | 18350    | 19600    | 20850    |
| VERY LOW INCOME                          | 18450    | 21100    | 23700    | 26350    | 28450    | 30550    | 32650    | 34800    |
| LOW-INCOME                               | 29500    | 33700    | 37950    | 42150    | 45500    | 48900    | 52250    | 55650    |