

Appendix G: Low-and-Moderate Income Limit Guide

Why are we asking?

Through the Michigan Economic Development Corporation (MEDC)'s Match on Main-COVID-19 Response Program, preference will be given to applications that include businesses with owners who financially qualify as low-to-moderate income based on federally supplied data. This guide is intended to assist applicants and business owners in identifying low-to-moderate income limits based on information provided by the federal Department of Housing and Urban Development (HUD).

If a business owner does not qualify as low-to-moderate income, applicants may still include the business in their application. The low-to-moderate income qualification is only a preference of the program. **A business owner failing to meet the low-to-moderate income threshold for their County does not disqualify the business from inclusion in the application.**

How do I know if an individual meets HUD's definition of a low-or-moderate income person?

As part of the Match on Main-COVID-19 Response program, we are requesting that business owners use data from the federal Department of Housing and Urban Development (HUD) to determine whether they meet the low-to-moderate income definition that HUD provides. Please follow this link to learn more about how HUD defines low-to-moderate income (select "Chapter 3: Meeting a National Objective" and see section "3.4.1 Definitions"): <https://www.hudexchange.info/resource/2179/guide-national-objectives-eligible-activities-state-cdbg-programs/>.

Income data from HUD is provided based on the County where an individual lives; the instructions on the following pages walk through how to use the online HUD system to find County-specific income information. Applicants may wish to proactively provide County income limits to local businesses to assist them in completing the Local Business Survey.

Directions for Determining Low-to-Moderate Income Limits

Step 1: Visit the Income Limits page on the HUD website: <https://www.huduser.gov/portal/datasets/il.html>.

Step 2: Click on the box that says, “Click Here for FY 2020 IL Documentation”.

HUD's Office of Policy Development and Research (PD&R) is pleased to announce that Fair Market Rents and Income Limits data are now available via an application programming interface (API). With this API, developers can easily access and customize Fair Market Rents and Income Limits data for use in existing applications or to create new applications. To create an account and get an access token, please visit the API page here: <https://www.huduser.gov/portal/dataset/fmr-api.html>.

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

2020 2019 2018 2017 2016 Year ▾

Query Tool Data FAQs

Effective April 1, 2020.

Access Individual Income Limits Areas

This system provides complete documentation of the development of the Fair Market Rents (FMR) and Income Limits (IL) for the area of the country selected by the user. Official ILs, available in pdf and excel formats at this [link](#), may differ slightly from those calculated in the documentation system, and should be used for ALL official purposes.

Click Here for FY 2020 IL Documentation

NOTE: Due to the Housing and Economic Recovery Act of 2008 (Public Law 110-141), the data presented in this system may not be applicable to projects financed with Section 42 Low Income Housing Tax Credits (LIHTC) or section 142 tax exempt private equity bonds. These projects should use the HUD Income Limits available at Multifamily Tax Subsidy Project Income Limits

Step 3: Select “Michigan” from the list of states that says, “First select a state”.

FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

First select a state:

- Alabama - AL
- Alaska - AK
- American Samoa - AS
- Arizona - AZ
- Arkansas - AR
- California - CA
- Colorado - CO
- Connecticut - CT
- Delaware - DE
- District of Columbia - DC

Or select a FY 2020 HUD Metropolitan Fair Market Rent Income Limits Area (HMFA):

Abilene, TX MSA

View HMFA Calculations

Prepared by the [Program Parameters and Research Division](#), HUD.

Step 4: Select the County where the home or primary residence is located.

FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

First select a state:

- Louisiana - LA
- Maine - ME
- Maryland - MD
- Massachusetts - MA
- Michigan - MI
- Minnesota - MN
- Mississippi - MS
- Missouri - MO
- Montana - MT
- Nebraska - NE

Then select a county:

- Alcona County, MI
- Alger County, MI
- Allegan County, MI
- Alpena County, MI
- Antrim County, MI
- Arenac County, MI
- Baraga County, MI
- Barry County, MI
- Bay County, MI
- Benzie County, MI

Choose a County

Or view FY 2020 statewide Income Limits for Michigan:

View State Calculations

Or select a FY 2020 HUD Metropolitan Fair Market Rent/Income Limits Area (HMFA):

Abilene, TX MSA

View HMFA Calculations

Step 5: Click the button that says, "View County Calculations".

FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

First select a state:

- Louisiana - LA
- Maine - ME
- Maryland - MD
- Massachusetts - MA
- Michigan - MI
- Minnesota - MN
- Mississippi - MS
- Missouri - MO
- Montana - MT
- Nebraska - NE

Then select a county:

- Benzie County, MI
- Berrien County, MI
- Branch County, MI
- Calhoun County, MI
- Cass County, MI
- Charlevoix County, MI
- Cheboygan County, MI
- Chippewa County, MI
- Clare County, MI
- County, MI

View County Calculations

Or view FY 2020 statewide Income Limits for Michigan:

View State Calculations

Or select a FY 2020 HUD Metropolitan Fair Market Rent/Income Limits Area (HMFA):

Abilene, TX MSA

View HMFA Calculations

Step 6: Determine family size using the guide provided by HUD:

<https://www.hudexchange.info/onecpd/assets/File/CDBG-State-National-Objectives-Eligible-Activities-Chapter-3.pdf>.

FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov HUD User Home Data Sets Fair Market Rents Section 8 Income Limits MTSP Income Limits HUD LIHTC Database

FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2020 Income Limit Area	Median Family Income Explanation	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Battle Creek, MI MSA	\$61,100	Very Low (50%) Income Limits (\$) Explanation	22,400	25,600	28,800	31,950	34,550	37,100	39,650	42,200
		Extremely Low Income Limits (\$)* Explanation	13,450	17,240	21,720	26,200	30,680	35,160	39,640	42,200*
		Low (80%) Income Limits (\$) Explanation	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500

NOTE: Calhoun County is part of the Battle Creek, MI MSA, so all information presented here applies to all of the Battle Creek, MI MSA

Step 7: Look at the income levels in the box labeled "Low (80%) Income Limits".

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Step 8: Select the income level from the "Low (80%) Income Limit" box that corresponds with the size of the family. In the example below, the family size is four (4) and the corresponding income is \$51,100. This is the income level that HUD defines as low-to-moderate income.



FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

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