PHDC LAND MANAGEMENT
AS OF JANUARY 2020

HUD FY 2020 INCOME LIMITS SUMMARY
PHILADELPHIA-CAMDEN-PA-NJ-DE-MD MSA

<table>
<thead>
<tr>
<th>FY 2020 INCOME LIMIT AREA</th>
<th>MEDIAN FAMILY INCOME</th>
<th>FY 2020 INCOME LIMIT CATEGORY</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>PHILADELPHIA-CAMDEN-PA-NJ-DE-MD MSA</td>
<td>$ 96,600</td>
<td>VERY LOW (50%) INCOME LIMITS ($)</td>
<td>$33,850</td>
<td>$38,650</td>
<td>$43,500</td>
<td>$48,300</td>
<td>$52,200</td>
<td>$56,050</td>
<td>$59,900</td>
<td>$63,800</td>
</tr>
<tr>
<td></td>
<td></td>
<td>EXTREMELY LOW (30%) INCOME LIMITS ($)</td>
<td>$20,300</td>
<td>$23,200</td>
<td>$26,100</td>
<td>$29,000</td>
<td>$31,350</td>
<td>$35,160</td>
<td>$39,640</td>
<td>$44,120</td>
</tr>
<tr>
<td></td>
<td></td>
<td>LOW (80%) INCOME LIMITS ($)</td>
<td>$54,150</td>
<td>$61,850</td>
<td>$69,600</td>
<td>$77,300</td>
<td>$83,500</td>
<td>$89,700</td>
<td>$95,900</td>
<td>$102,050</td>
</tr>
</tbody>
</table>

**VERY LOW (50%) INCOME LIMITS ($)**
The 4-person Very Low-Income Limit (VLIL) is based on 50% of the median family income estimated for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA.

**EXTREMELY LOW (30%) INCOME LIMITS ($)**
The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income, which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The preliminary 30 percent income limits, therefore, are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits.

**LOW (80%) INCOME LIMITS ($)**
In general, most 4-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the State non-metropolitan median family level. However, calculating low-income limits as 80 percent of the area median family income may produce anomalies inconsistent with statutory intent because the very low-income limits are not always based on 50 percent of the median (e.g., very-low income limits could be higher than low-income limits).

The calculation normally used, therefore, is to set the 4-person low-income limit at 1.6 (i.e. 80%/50%) times the relevant 4-person very low income limit. The only exception is that the resulting income limit may not exceed the U.S. median family income level ($78,500 for FY 2020) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

**RESOURCE**