

Board of County Commissioners
Agenda Request

Date of Meeting: March 24, 2008

Date Submitted: March 13, 2008

To: Honorable Chairman and Members of the Board

From: Benjamin H. Pingree, County Administrator
Lindsay Stevens, Director, Planning & Community Development
Alfred Nelson, Housing Director

Subject: Request to Consider Modifications to the County's Local Housing Assistance Plan

Statement of Issue:

This agenda requests the Board to consider modifications to the County's Local Housing Assistance Plan (LHAP).

Background:

State Housing Initiatives Partnership Program (SHIP) is an Affordable Housing Program, which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families.

SHIP funds are distributed on an entitlement basis to all 67 counties and 50 Community Development Block Grant entitlement cities in Florida. The minimum allocation is \$350,000 and the maximum allocation is over \$9 million. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.

The Wakulla County SHIP Program provides funding for rehabilitation, down payment assistance and emergency repair, and receives an annual allocation of \$350,000 from the State Housing Initiatives Partnership program.

Under the current LHAP the County has estimated that the annual allocation of SHIP funds will occur as follows: 10% (\$35,000) for administration, 42.86% (\$150,000) for rehabilitation of owner-occupied homes, 4% (\$14,000) for emergency repairs/weatherization to owner-occupied homes, 40.29% (\$141,000) for down payment assistance for purchase of homes, and 2.86% (10,000.00) for Disaster Mitigation.

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Analysis:

The proposed modifications to the Wakulla County LHAP to be considered under this item are as follows: increase funding to the emergency repairs/weatherization of owner-occupied homes from 4% (\$14,000.00) to 17.14% (\$60,000.00), decreasing the funding for rehabilitation of owner-occupied homes from 42.86% (\$150,000.00) to 29.71% (104,000.00), and to add the Strategy #4: Post Disaster Housing Recovery.

If the modifications to the Local Housing Assistance Plan are approved by the Board, the Housing Department under the State Housing Initiatives Partnership program (SHIP) will be able to provide eligible home owners with \$3500.00 to \$8000.00 in assistance to address emergency repairs, **including the County's water/sewer access fee**, and post disaster recovery funding. For example, Board approval would allow 15 households to qualify for SHIP funding of their capacity fees. As the County moves closer to implementation of these sewer enhancements to Wakulla Gardens, staff will analyze the potential for further expansion of using SHIP funding to offset these wastewater capacity fees.

Options:

1. Approve the modifications to the County's Local Housing Assistance Plan.
2. Do not approve the Modifications to the County's Local Housing Assistance Plan.
3. Board direction.

Recommendation:

Option # 1

Attachments:

1. Local Housing Assistance Plan (LHAP).
2. Florida Housing Finance Corporation Multifamily Rental Programs, Ship (all), and CWHIP (all) 2008 Income Limits Adjusted to Household Size table.
3. Resolution.

STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

FY 2006/2007 2007/2008 2008/2009

LOCAL HOUSING ASSISTANCE PLAN

FOR WAKULLA COUNTY

Amended by the Board of County Commissioners on
March 24, 2008

The Local Housing Assistance Plan for fiscal year 2006/2007 2007/2008 2008/2009 was adopted by

the Wakulla County Board of County Commissioners. The Program provides funding for rehabilitation, down payment assistance and emergency repair. The paragraphs and order of this Plan are based on the Florida Housing Finance Corporation checklist and chapter 67-37.005 F.A.C. and Section 420.9072 F.S. Wakulla County has an annual SHIP allocation of \$350,000.

There are no Inter-local agreements with other local governments.

The Plan covers a three-year time period.

The County has estimated that the annual allocation of SHIP funds will occur as follows:

- a) 10% (\$35,000) for administration.
- b) 29.71% (\$104,000) for rehabilitation of owner-occupied homes.
- c) 17.14 (\$60,000) for emergency repairs/weatherization to owner-occupied homes.
- d) 40.29 (\$141,000) for down payment assistance for purchase of homes.
- e) 2.86% (10,000.00) Disaster Mitigation.

All units assisted with rehabilitation and down payment assistance dollars will be in the form of deferred payment loans to be forgiven over a period of five (5) years at zero percent interest. The principal of the loan will be reduced by 20% for each year the residency requirement is met. However, the loan will be payable in full upon transfer of title within that (5) year period. Emergency repairs/weatherization assistance will be in the form of grants.

The Local Housing Assistance Plan shall be supervised by the Local Housing Partnership.

The development of partnerships will be facilitated by continuation of a Local Housing Partnership consisting of members appointed by the Board of County Commissioners and shall involve the local government, lending institutions, housing developers, Community-Based Organizations and community service organizations, and providers of professional services relating to affordable housing, as equal participants in the partnership.

Considerable public input was received in the development of this Plan. It was approved by a five (5) Member Local Housing Partnership. The partnership consist of: Wakulla County Grants and Special Projects Director, Local Community Leaders, Local Bankers, Realtors, and Business Owners. These members serve on a voluntary basic, to assist with the housing needs for the citizens of Wakulla County. All meetings were advertised in the local newspaper and were open to the public.

Recipients of funds will be selected based on the criteria included in this Plan.

SHIP funds will be allocated so as to insure that the funds will increase the affordability of units for persons with special needs, of very low, low and moderate income persons. The programs included in this Plan will combine local resources and cost-saving measures into a Local Housing Partnership and will use private and public funds to reduce the cost of housing.

The County will meet the SHIP requirements of:

- a) 65% of funds must be reserved for home ownership activities
- b) 75% of funds must be reserved for construction, rehabilitation, or emergency repairs/weatherization
- c) No more than 10% may be used for administration.
- d) 30% of the funds used will be occupied by very low income persons.
- e) An additional 30% of the funds used will be occupied by low income persons.
- f) No household with income exceeding the moderate income limits are to be served.

All housing units constructed, rehabilitated or otherwise assisted with SHIP funds under this Plan will be occupied by persons with income qualified persons with special housing needs, and or having very low income, low income or moderate income. Very low income, low income and moderate income are as defined in Section 420.9071 of the Florida Statute.

Persons who have received assistance from SHIP program funds will not be eligible for additional assistance for a ten (10) year period. Exception to this restriction declared of National or State emergency.

The units purchase may be existing and may not qualify as rehabilitation or emergency repair/weatherization. In no case shall the purchase price exceed 90% of the median area purchase price, of \$189,000.00 for new. The purchase price of existing housing will not exceed 90% of the median area purchase price for existing houses, or \$189,000.00.

All housing units constructed, rehabilitated or otherwise assisted with SHIP funds under this Plan will be owner-occupied. No funds will be spent on rental housing.

All recipients of funds shall comply with program guidelines.

No awards are expected for support services. However, the Partnership will assist with coordination of such services and awards will be considered in future plans. Available support services may include but not limited to: Home Buyer Counseling and Credit Counseling.

Each member of the Partnership will be responsible for conducting outreach with their respective

constituencies. In addition, notice of the availability of the housing assistance program will be advertised in a local paper serving the entire county at least 30 days prior to the beginning of any application period.

Wakulla County, its staff or agents, shall not discriminate on the basis of race, creed, religion, color, age, sex, familial or marital status, national origin, or handicap in the selection of recipients of contracts or assistance under SHIP Program.

The maximum award schedule is as follows:

	Average	Maximum
a) <u>Rehabilitation/construction</u>	\$25,000	35,000
b) <u>Emergency Repair/Weatherization</u>	\$ 3,500	8,000
c) Down Payment Assistance	\$ 10,000	15,000
d) Disaster Mitigation	\$ 5,000	5,000

All funds generated from reimbursements, other repayments and interest earned on distributed funds shall be placed in the Housing Trust Fund and shall be utilized in the same manner and under the same requirements as the program from which such funds are generated.

The SHIP Program considers housing affordable when the monthly rents or monthly mortgage payments, including taxes and insurance do not exceed 30 percent of an amount representing the percentage of the median anticipated gross income limits adjusted for family size for the household, unless the first mortgage lender approves a higher monthly housing debt-to-monthly income ration. These income limits are provided by HUD and distributed annually by the Florida Housing Corporation and will be adjusted without further approval by County or State upon receipt.

The administrative activities to be funded are as follows:

- a) Staffing for Partnership, including attendance at meetings, preparing needed materials, coordinating with all State and local housing-related entities, and providing advice and suggestions for improvement of the Housing Assistance Program.
- b) Doing client intake, verification of income, ownership, family size, maintain files, record keeping.
- c) Presentation to the Board of County Commissioners of all recommendations of the Partnership or the Affordable Housing Advisory Committee.
- d) Outreach to local social service and housing-related entities.

- e) Advertising of meetings and of availability of funding.
- f) Keeping of all records required by law.

Budget for Administrative Expenses FY 2006/2007 2007/2008 2008/2009

Salaries and Fringe	\$30,700
Office Expenses	2,800
Other Direct*	1,000
Indirect Charges*	500
 TOTAL	 \$35,000

*Other direct means expenses such as travel, advertising and subscriptions/publications. Indirect expenses will be charged based on standard accounting procedures of the approved cost allocation plan. They include legal and accounting costs, audit, rent and utilities, and equipment use charges.

The SHIP Program of the Wakulla County Board of County Commissioners shall be administered by the Housing Department. The Housing Director reports directly to the County Administrator and is responsible for all County affordable housing activities which include, but not limited to SHIP, RENTAL ASSISTANCE, LIHEAP/WEATHERIZATION, other housing grants and related activities.

II. Housing Strategies

Provide Description: Owner Occupied Emergency Repair

#1. Name of the Strategy: Owner Occupied Rehabilitation

a. Summary of the Strategy: The strategy provides eligible home owners with assistance to address emergency repairs, including the County's water/sewer access fee.

b. Fiscal Years Covered: 06-07, 07-08, 08-09

c. Income Categories to be served: Very low and low income

d. Maximum award is noted on the Housing Delivery Goals Charts.

e. Terms, Recapture and Default. Include terms of recapture in the event of default

Assistance will be provided as a grant to income eligible households.

f. Recipient Selection Criteria:

Assistance will be prioritized using the following criteria:

1) Emergency nature of rehabilitation/repair. Existing health and dangerous conditions, as determinant by the County Building Department shall be given high priority. If there is an existing health and dangerous conditions these families will receive highest priority.

2) Income and Assets of household.

3) Applicants must be willing to execute all necessary documents on a timely basis.

g. Sponsor Selection Criteria, if applicable: Not Applicable

#2 Name of the Strategy: Owner Occupied Rehabilitation

a. Summary of the Strategy: The strategy provides eligible home owners

with assistance to address code violations, health and safety issues, and other home repair needs.

b. Fiscal Years Covered: 06-07, 07-08, 08-09

c. Income Categories to be served: Very low and low income

d. Maximum award is noted on the Housing Delivery Goals Charts:

e. Terms, Recapture and Default. Include terms of recapture in the event of default

Loans to be forgiven over a period of five (5) years, at zero percent interest, the principal of the loan will be reduced by 20% for each year the residency requirement is met. The loan will be payable in full upon transfer of title within that (5) five year period.

f. Recipient Selection Criteria:

Assistance will be prioritized using the following criteria:

1) Emergency nature of rehabilitation/repair. Existing health and dangerous conditions, as determinant by the County Building Department shall be given high priority. If there is an existing health and dangerous conditions these families will receive highest priority.

2) Income and Assets of household.

4) Applicants must be willing to execute all necessary documents on a timely basis.

g. Sponsor Selection Criteria, if applicable: Not Applicable

#3 Strategy : Qualifications for Down Payment Assistance Recipients

A. Requirements - The following criteria must be met:

- 1) Household must qualify as very low, low or moderate income.
- 2) The Recipient must be a prospective homeowner and official year round resident of the unit to be purchased.
- 3) The housing unit to be purchased must not be a mobile home.
- 4) The Recipient must have qualified for a mortgage from a qualified lending institution, or entered a contract with the seller to purchase a housing unit.
- 5) First come, first qualified – first served.

2. Recapture

A. Requirements – The following criteria must be met:

- B. 1. All units assisted with down payment assistance will be in the form of deferred payment loans to be forgiven over a period of (5) years at zero percent interest. The principal of the loan will be reduced by 20% for each year the residency requirement is met.

#4 Name of the Strategy: Post Disaster Housing Recovery

a. Summary of the Strategy: The strategy provides eligible home owners with assistance in the event of an emergency or natural disaster, including but not limited to: hurricanes, tornadoes, floods, droughts, hazardous materials, wildfires and lightning. SHIP may be used to conduct interim repairs to avoid additional damage, payment of insurance policy deductibles for the rehabilitation of homes covered, and rehabilitation and new construction of housing or any other eligible activities as provided under Statute or other eligible activities as authorized by the city.

b. Fiscal Years Covered: 06-07, 07-08, 08-09

c. Income Categories to be served: Very low and low income

d. Maximum award is noted on the Housing Delivery Goals Charts:

e. Terms, Recapture and Default. Include terms of recapture in the event of default

Loans to be forgiven over a period of five (5) years, at zero percent interest; the principal of the loan will be reduced by 20% for each year the residency requirement is met. The loan will be payable in full upon transfer of title within that (5) five year period.

f. Recipient Selection Criteria:

Assistance will be offered on a first come, first served basis.

g. Sponsor Selection Criteria, if applicable: Not Applicable

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Cape Coral-Fort Myers MSA (Lee)	25%	9,800	11,200	12,600	14,000	15,125	16,250	17,350	18,475
	28%	10,976	12,544	14,112	15,680	16,940	18,200	19,432	20,692
	30%	11,750	13,450	15,100	16,800	18,150	19,500	20,850	22,200
	33%	12,936	14,784	16,632	18,480	19,965	21,450	22,902	24,387
	35%	13,720	15,680	17,640	19,600	21,175	22,750	24,290	25,865
	40%	15,680	17,920	20,160	22,400	24,200	26,000	27,760	29,560
	45%	17,640	20,160	22,680	25,200	27,225	29,250	31,230	33,255
	50%	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950
	60%	23,520	26,880	30,240	33,600	36,300	39,000	41,640	44,340
	Median: 54,700	80%	31,350	35,850	40,300	44,800	48,400	51,950	55,550
	120%	47,040	53,760	60,480	67,200	72,600	78,000	83,280	88,680
	140%	54,880	62,720	70,560	78,400	84,700	91,000	97,160	103,460
Deltona-Daytona Beach- Ormond Beach MSA (Volusia)	25%	8,800	10,050	11,325	12,575	13,575	14,575	15,600	16,600
	28%	9,856	11,256	12,684	14,084	15,204	16,324	17,472	18,592
	30%	10,550	12,100	13,600	15,100	16,300	17,500	18,700	19,950
	33%	11,616	13,266	14,949	16,599	17,919	19,239	20,592	21,912
	35%	12,320	14,070	15,855	17,605	19,005	20,405	21,840	23,240
	40%	14,080	16,080	18,120	20,120	21,720	23,320	24,960	26,560
	45%	15,840	18,090	20,385	22,635	24,435	26,235	28,080	29,880
	50%	17,600	20,100	22,650	25,150	27,150	29,150	31,200	33,200
	60%	21,120	24,120	27,180	30,180	32,580	34,980	37,440	39,840
	Median: 49,900	80%	28,200	32,200	36,250	40,250	43,450	46,700	49,900
	120%	42,240	48,240	54,360	60,360	65,160	69,960	74,880	79,680
	140%	49,280	56,280	63,420	70,420	76,020	81,620	87,360	92,960
Fort Walton Beach-Crestview- Destin MSA (Okaloosa)	25%	10,950	12,525	14,075	15,650	16,900	18,150	19,400	20,650
	28%	12,264	14,028	15,764	17,528	18,928	20,328	21,728	23,128
	30%	13,150	15,050	16,900	18,800	20,300	21,800	23,300	24,800
	33%	14,454	16,533	18,579	20,658	22,308	23,958	25,608	27,258
	35%	15,330	17,535	19,705	21,910	23,660	25,410	27,160	28,910
	40%	17,520	20,040	22,520	25,040	27,040	29,040	31,040	33,040
	45%	19,710	22,545	25,335	28,170	30,420	32,670	34,920	37,170
	50%	21,900	25,050	28,150	31,300	33,800	36,300	38,800	41,300
	60%	26,280	30,060	33,780	37,560	40,560	43,560	46,560	49,560
	Median: 62,600	80%	35,050	40,100	45,100	50,100	54,100	58,100	62,100
	120%	52,560	60,120	67,560	75,120	81,120	87,120	93,120	99,120
	140%	61,320	70,140	78,820	87,640	94,640	101,640	108,640	115,640

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	44,800	84,000
N/A	40,250	79,950
N/A	50,100	93,900

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Gainesville MSA (Alachua/Gilchrist)	25%	9,550	10,900	12,275	13,625	14,725	15,800	16,900	17,975
	28%	10,696	12,208	13,748	15,260	16,492	17,696	18,928	20,132
	30%	11,450	13,100	14,700	16,350	17,650	18,950	20,250	21,600
	33%	12,606	14,388	16,203	17,985	19,437	20,856	22,308	23,727
	35%	13,370	15,260	17,185	19,075	20,615	22,120	23,660	25,165
	40%	15,280	17,440	19,640	21,800	23,560	25,280	27,040	28,760
	45%	17,190	19,620	22,095	24,525	26,505	28,440	30,420	32,355
	50%	19,100	21,800	24,550	27,250	29,450	31,600	33,800	35,950
	60%	22,920	26,160	29,460	32,700	35,340	37,920	40,560	43,140
	80%	30,500	34,900	39,250	43,600	47,100	50,600	54,050	57,550
120%	45,840	52,320	58,920	65,400	70,680	75,840	81,120	86,280	
140%	53,480	61,040	68,740	76,300	82,460	88,480	94,640	100,660	
Median: 54,200									

Lower		Eligible
65%	80%	150%
N/A	43,600	81,750

Jacksonville MSA

Baker County HMFA	25%	9,200	10,500	11,825	13,125	14,175	15,225	16,275	17,325
	28%	10,304	11,760	13,244	14,700	15,876	17,052	18,228	19,404
	30%	11,050	12,600	14,200	15,750	17,000	18,250	19,550	20,800
	33%	12,144	13,860	15,609	17,325	18,711	20,097	21,483	22,869
	35%	12,880	14,700	16,555	18,375	19,845	21,315	22,785	24,255
	40%	14,720	16,800	18,920	21,000	22,680	24,360	26,040	27,720
	45%	16,560	18,900	21,285	23,625	25,515	27,405	29,295	31,185
	50%	18,400	21,000	23,650	26,250	28,350	30,450	32,550	34,650
	60%	22,080	25,200	28,380	31,500	34,020	36,540	39,060	41,580
	80%	29,400	33,600	37,800	42,000	45,350	48,700	52,100	55,450
120%	44,160	50,400	56,760	63,000	68,040	73,080	78,120	83,160	
140%	51,520	58,800	66,220	73,500	79,380	85,260	91,140	97,020	
Median: 51,000									
Jacksonville HMFA (Clay/Duval/ Nassau/Saint Johns)	25%	10,550	12,050	13,575	15,075	16,275	17,475	18,700	19,900
	28%	11,816	13,496	15,204	16,884	18,228	19,572	20,944	22,288
	30%	12,650	14,500	16,300	18,100	19,550	21,000	22,450	23,900
	33%	13,926	15,906	17,919	19,899	21,483	23,067	24,684	26,268
	35%	14,770	16,870	19,005	21,105	22,785	24,465	26,180	27,860
	40%	16,880	19,280	21,720	24,120	26,040	27,960	29,920	31,840
	45%	18,990	21,690	24,435	27,135	29,295	31,455	33,660	35,820
	50%	21,100	24,100	27,150	30,150	32,550	34,950	37,400	39,800
	60%	25,320	28,920	32,580	36,180	39,060	41,940	44,880	47,760
	80%	33,800	38,600	43,450	48,250	52,100	55,950	59,850	63,700
120%	50,640	57,840	65,160	72,360	78,120	83,880	89,760	95,520	
140%	59,080	67,480	76,020	84,420	91,140	97,860	104,720	111,440	
Median: 59,700									

N/A	42,000	79,950
39,195	48,250	90,450

Effective 3/20/2007
 FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
 Multifamily Rental Programs, SHIP (all), and CWHIP (all)
 2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Lakeland MSA (Polk)	25%	8,675	9,900	11,150	12,375	13,375	14,350	15,350	16,325
	28%	9,716	11,088	12,488	13,860	14,980	16,072	17,192	18,284
	30%	10,400	11,900	13,350	14,850	16,050	17,250	18,400	19,600
	33%	11,451	13,068	14,718	16,335	17,655	18,942	20,262	21,549
	35%	12,145	13,860	15,610	17,325	18,725	20,090	21,490	22,855
	40%	13,880	15,840	17,840	19,800	21,400	22,960	24,560	26,120
	45%	15,615	17,820	20,070	22,275	24,075	25,830	27,630	29,385
	50%	17,350	19,800	22,300	24,750	26,750	28,700	30,700	32,650
	60%	20,820	23,760	26,760	29,700	32,100	34,440	36,840	39,180
	80%	27,700	31,700	35,650	39,600	42,750	45,950	49,100	52,250
Median: 46,900	120%	41,640	47,520	53,520	59,400	64,200	68,880	73,680	78,360
	140%	48,580	55,440	62,440	69,300	74,900	80,360	85,960	91,420

**Multifamily Rental Bond
 Income Limits NOT
 by Household Size**

Lower		Eligible
65%	80%	150%
N/A	39,600	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

City (County)	Percentage Category	Number of Persons in Household								Lower Eligible		
		1	2	3	4	5	6	7	8	65%	80%	150%
Miami-Fort Lauderdale-Miami Beach MSA												
Fort Lauderdale HMFA (Broward)	25%	10,750	12,275	13,825	15,350	16,575	17,800	19,025	20,250	N/A	49,100	92,100
	28%	12,040	13,748	15,484	17,192	18,564	19,936	21,308	22,680			
	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300			
	33%	14,190	16,203	18,249	20,262	21,879	23,496	25,113	26,730			
	35%	15,050	17,185	19,355	21,490	23,205	24,920	26,635	28,350			
	40%	17,200	19,640	22,120	24,560	26,520	28,480	30,440	32,400			
	45%	19,350	22,095	24,885	27,630	29,835	32,040	34,245	36,450			
	50%	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500			
	60%	25,800	29,460	33,180	36,840	39,780	42,720	45,660	48,600			
	Median: 58,400	80%	34,350	39,300	44,200	49,100	53,050	56,950	60,900			
	120%	51,600	58,920	66,360	73,680	79,560	85,440	91,320	97,200			
	140%	60,200	68,740	77,420	85,960	92,820	99,680	106,540	113,400			
Miami-Miami Beach- Kendall HMFA (Miami-Dade)	25%	10,375	11,850	13,350	14,825	16,000	17,200	18,375	19,575	N/A	47,450	88,950
	28%	11,620	13,272	14,952	16,604	17,920	19,264	20,580	21,924			
	30%	12,450	14,250	16,000	17,800	19,200	20,650	22,050	23,500			
	33%	13,695	15,642	17,622	19,569	21,120	22,704	24,255	25,839			
	35%	14,525	16,590	18,690	20,755	22,400	24,080	25,725	27,405			
	40%	16,600	18,960	21,360	23,720	25,600	27,520	29,400	31,320			
	45%	18,675	21,330	24,030	26,685	28,800	30,960	33,075	35,235			
	50%	20,750	23,700	26,700	29,650	32,000	34,400	36,750	39,150			
	60%	24,900	28,440	32,040	35,580	38,400	41,280	44,100	46,980			
	Median: 45,200	80%	33,200	37,950	42,700	47,450	51,250	55,050	58,850			
	120%	49,800	56,880	64,080	71,160	76,800	82,560	88,200	93,960			
	140%	58,100	66,360	74,760	83,020	89,600	96,320	102,900	109,620			
West Palm Beach- Boca Raton HMFA (Palm Beach)	25%	11,275	12,875	14,500	16,100	17,400	18,675	19,975	21,250	41,860	51,500	96,600
	28%	12,628	14,420	16,240	18,032	19,488	20,916	22,372	23,800			
	30%	13,500	15,450	17,350	19,300	20,850	22,400	23,950	25,500			
	33%	14,883	16,995	19,140	21,252	22,968	24,651	26,367	28,050			
	35%	15,785	18,025	20,300	22,540	24,360	26,145	27,965	29,750			
	40%	18,040	20,600	23,200	25,760	27,840	29,880	31,960	34,000			
	45%	20,295	23,175	26,100	28,980	31,320	33,615	35,955	38,250			
	50%	22,550	25,750	29,000	32,200	34,800	37,350	39,950	42,500			
	60%	27,060	30,900	34,800	38,640	41,760	44,820	47,940	51,000			
	Median: 61,200	80%	36,050	41,200	46,350	51,500	55,600	59,750	63,850			
	120%	54,120	61,800	69,600	77,280	83,520	89,640	95,880	102,000			
	140%	63,140	72,100	81,200	90,160	97,440	104,580	111,860	119,000			

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**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Naples-Marco Island MSA (Collier)	25%	12,225	13,950	15,700	17,450	18,850	20,250	21,650	23,025
	28%	13,692	15,624	17,584	19,544	21,112	22,680	24,248	25,788
	30%	14,650	16,750	18,850	20,950	22,650	24,300	26,000	27,650
	33%	16,137	18,414	20,724	23,034	24,882	26,730	28,578	30,393
	35%	17,115	19,530	21,980	24,430	26,390	28,350	30,310	32,235
	40%	19,560	22,320	25,120	27,920	30,160	32,400	34,640	36,840
	45%	22,005	25,110	28,260	31,410	33,930	36,450	38,970	41,445
	50%	24,450	27,900	31,400	34,900	37,700	40,500	43,300	46,050
	60%	29,340	33,480	37,680	41,880	45,240	48,600	51,960	55,260
	Median: 63,900	80%	39,100	44,700	50,250	55,850	60,300	64,800	69,250
	120%	58,680	66,960	75,360	83,760	90,480	97,200	103,920	110,520
	140%	68,460	78,120	87,920	97,720	105,560	113,400	121,240	128,940
Ocala MSA (Marion)	25%	7,850	8,975	10,100	11,225	12,125	13,025	13,925	14,825
	28%	8,792	10,052	11,312	12,572	13,580	14,588	15,596	16,604
	30%	9,400	10,750	12,100	13,450	14,550	15,600	16,700	17,750
	33%	10,362	11,847	13,332	14,817	16,005	17,193	18,381	19,569
	35%	10,990	12,565	14,140	15,715	16,975	18,235	19,495	20,755
	40%	12,560	14,360	16,160	17,960	19,400	20,840	22,280	23,720
	45%	14,130	16,155	18,180	20,205	21,825	23,445	25,065	26,685
	50%	15,700	17,950	20,200	22,450	24,250	26,050	27,850	29,650
	60%	18,840	21,540	24,240	26,940	29,100	31,260	33,420	35,580
	Median: 42,700	80%	25,150	28,700	32,300	35,900	38,750	41,650	44,500
	120%	37,680	43,080	48,480	53,880	58,200	62,520	66,840	71,160
	140%	43,960	50,260	56,560	62,860	67,900	72,940	77,980	83,020
Orlando MSA (Lake/Orange/ Osceola/Seminole)	25%	10,050	11,475	12,925	14,350	15,500	16,650	17,800	18,950
	28%	11,256	12,852	14,476	16,072	17,360	18,648	19,936	21,224
	30%	12,050	13,750	15,500	17,200	18,600	19,950	21,350	22,700
	33%	13,266	15,147	17,061	18,942	20,460	21,978	23,496	25,014
	35%	14,070	16,065	18,095	20,090	21,700	23,310	24,920	26,530
	40%	16,080	18,360	20,680	22,960	24,800	26,640	28,480	30,320
	45%	18,090	20,655	23,265	25,830	27,900	29,970	32,040	34,110
	50%	20,100	22,950	25,850	28,700	31,000	33,300	35,600	37,900
	55%	22,110	25,245	28,435	31,570	34,100	36,630	39,160	41,690
	Median: 54,900	60%	24,120	27,540	31,020	34,440	37,200	39,960	42,720
	80%	32,150	36,700	41,300	45,900	49,550	53,250	56,900	60,600
	120%	48,240	55,080	62,040	68,880	74,400	79,920	85,440	90,960
	140%	56,280	64,260	72,380	80,360	86,800	93,240	99,680	106,120

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	55,850	104,700
N/A	35,900	79,950
N/A	45,900	86,100

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**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Palm Bay-Melbourne-Titusville MSA (Brevard)	25%	10,025	11,450	12,900	14,325	15,475	16,625	17,775	18,900
	28%	11,228	12,824	14,448	16,044	17,332	18,620	19,908	21,168
	30%	12,050	13,750	15,500	17,200	18,600	19,950	21,350	22,700
	33%	13,233	15,114	17,028	18,909	20,427	21,945	23,463	24,948
	35%	14,035	16,030	18,060	20,055	21,665	23,275	24,885	26,460
	40%	16,040	18,320	20,640	22,920	24,760	26,600	28,440	30,240
	45%	18,045	20,610	23,220	25,785	27,855	29,925	31,995	34,020
	50%	20,050	22,900	25,800	28,650	30,950	33,250	35,550	37,800
	60%	24,060	27,480	30,960	34,380	37,140	39,900	42,660	45,360
	Median: 55,600	80%	32,100	36,700	41,250	45,850	49,500	53,200	56,850
	120%	48,120	54,960	61,920	68,760	74,280	79,800	85,320	90,720
	140%	56,140	64,120	72,240	80,220	86,660	93,100	99,540	105,840
Panama City-Lynn Haven MSA (Bay)	25%	9,025	10,325	11,600	12,900	13,925	14,975	16,000	17,025
	28%	10,108	11,564	12,992	14,448	15,596	16,772	17,920	19,068
	30%	10,850	12,400	13,950	15,500	16,750	18,000	19,200	20,450
	33%	11,913	13,629	15,312	17,028	18,381	19,767	21,120	22,473
	35%	12,635	14,455	16,240	18,060	19,495	20,965	22,400	23,835
	40%	14,440	16,520	18,560	20,640	22,280	23,960	25,600	27,240
	45%	16,245	18,585	20,880	23,220	25,065	26,955	28,800	30,645
	50%	18,050	20,650	23,200	25,800	27,850	29,950	32,000	34,050
	60%	21,660	24,780	27,840	30,960	33,420	35,940	38,400	40,860
	Median: 51,300	80%	28,900	33,050	37,150	41,300	44,600	47,900	51,200
	120%	43,320	49,560	55,680	61,920	66,840	71,880	76,800	81,720
	140%	50,540	57,820	64,960	72,240	77,980	83,860	89,600	95,340
Pensacola-Ferry Pass-Brent MSA (Escambia/Santa Rosa)	25%	9,200	10,500	11,825	13,125	14,175	15,225	16,275	17,325
	28%	10,304	11,760	13,244	14,700	15,876	17,052	18,228	19,404
	30%	11,050	12,600	14,200	15,750	17,000	18,250	19,550	20,800
	33%	12,144	13,860	15,609	17,325	18,711	20,097	21,483	22,869
	35%	12,880	14,700	16,555	18,375	19,845	21,315	22,785	24,255
	40%	14,720	16,800	18,920	21,000	22,680	24,360	26,040	27,720
	45%	16,560	18,900	21,285	23,625	25,515	27,405	29,295	31,185
	50%	18,400	21,000	23,650	26,250	28,350	30,450	32,550	34,650
	60%	22,080	25,200	28,380	31,500	34,020	36,540	39,060	41,580
	Median: 52,500	80%	29,400	33,600	37,800	42,000	45,350	48,700	52,100
	120%	44,160	50,400	56,760	63,000	68,040	73,080	78,120	83,160
	140%	51,520	58,800	66,220	73,500	79,380	85,260	91,140	97,020

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	45,850	85,950
N/A	41,300	79,950
N/A	42,000	79,950

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**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Port Saint Lucie-Fort Pierce MSA (Martin/Saint Lucie)	25%	9,550	10,925	12,275	13,650	14,750	15,825	16,925	18,025
	28%	10,696	12,236	13,748	15,288	16,520	17,724	18,956	20,188
	30%	11,500	13,100	14,750	16,400	17,700	19,000	20,350	21,650
	33%	12,606	14,421	16,203	18,018	19,470	20,889	22,341	23,793
	35%	13,370	15,295	17,185	19,110	20,650	22,155	23,695	25,235
	40%	15,280	17,480	19,640	21,840	23,600	25,320	27,080	28,840
	45%	17,190	19,665	22,095	24,570	26,550	28,485	30,465	32,445
	50%	19,100	21,850	24,550	27,300	29,500	31,650	33,850	36,050
	60%	22,920	26,220	29,460	32,760	35,400	37,980	40,620	43,260
	Median: 52,800	80%	30,600	34,950	39,350	43,700	47,200	50,700	54,200
	120%	45,840	52,440	58,920	65,520	70,800	75,960	81,240	86,520
	140%	53,480	61,180	68,740	76,440	82,600	88,620	94,780	100,940
Punta Gorda MSA (Charlotte)	25%	8,900	10,150	11,425	12,700	13,725	14,725	15,750	16,775
	28%	9,968	11,368	12,796	14,224	15,372	16,492	17,640	18,788
	30%	10,700	12,200	13,750	15,250	16,450	17,700	18,900	20,150
	33%	11,748	13,398	15,081	16,764	18,117	19,437	20,790	22,143
	35%	12,460	14,210	15,995	17,780	19,215	20,615	22,050	23,485
	40%	14,240	16,240	18,280	20,320	21,960	23,560	25,200	26,840
	45%	16,020	18,270	20,565	22,860	24,705	26,505	28,350	30,195
	50%	17,800	20,300	22,850	25,400	27,450	29,450	31,500	33,550
	60%	21,360	24,360	27,420	30,480	32,940	35,340	37,800	40,260
	Median: 49,800	80%	28,450	32,500	36,600	40,650	43,900	47,150	50,400
	120%	42,720	48,720	54,840	60,960	65,880	70,680	75,600	80,520
	140%	49,840	56,840	63,980	71,120	76,860	82,460	88,200	93,940
Sarasota-Bradenton- Venice MSA (Manatee/Sarasota)	25%	10,225	11,675	13,150	14,600	15,775	16,925	18,100	19,275
	28%	11,452	13,076	14,728	16,352	17,668	18,956	20,272	21,588
	30%	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	33%	13,497	15,411	17,358	19,272	20,823	22,341	23,892	25,443
	35%	14,315	16,345	18,410	20,440	22,085	23,695	25,340	26,985
	40%	16,360	18,680	21,040	23,360	25,240	27,080	28,960	30,840
	45%	18,405	21,015	23,670	26,280	28,395	30,465	32,580	34,695
	50%	20,450	23,350	26,300	29,200	31,550	33,850	36,200	38,550
	60%	24,540	28,020	31,560	35,040	37,860	40,620	43,440	46,260
	Median: 57,500	80%	32,700	37,350	42,050	46,700	50,450	54,150	57,900
	120%	49,080	56,040	63,120	70,080	75,720	81,240	86,880	92,520
	140%	57,260	65,380	73,640	81,760	88,340	94,780	101,360	107,940

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	43,700	81,900
N/A	40,650	79,950
N/A	46,700	87,600

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**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sebastian-Vero Beach MSA (Indian River)	25%	9,725	11,100	12,500	13,875	14,975	16,100	17,200	18,325
	28%	10,892	12,432	14,000	15,540	16,772	18,032	19,264	20,524
	30%	11,650	13,300	15,000	16,650	18,000	19,300	20,650	22,000
	33%	12,837	14,652	16,500	18,315	19,767	21,252	22,704	24,189
	35%	13,615	15,540	17,500	19,425	20,965	22,540	24,080	25,655
	40%	15,560	17,760	20,000	22,200	23,960	25,760	27,520	29,320
	45%	17,505	19,980	22,500	24,975	26,955	28,980	30,960	32,985
	50%	19,450	22,200	25,000	27,750	29,950	32,200	34,400	36,650
	55%	21,395	24,420	27,500	30,525	32,945	35,420	37,840	40,315
	60%	23,340	26,640	30,000	33,300	35,940	38,640	41,280	43,980
Median: 54,100	80%	31,100	35,500	39,950	44,400	47,950	51,500	55,050	58,600
	120%	46,680	53,280	60,000	66,600	71,880	77,280	82,560	87,960
	140%	54,460	62,160	70,000	77,700	83,860	90,160	96,320	102,620

Lower		Eligible
65%	80%	150%
N/A	44,400	83,250

Tallahassee MSA									
Tallahassee HMFA (Gadsden/Leon/ Jefferson)	25%	10,250	11,700	13,175	14,625	15,800	16,975	18,125	19,300
	28%	11,480	13,104	14,756	16,380	17,696	19,012	20,300	21,616
	30%	12,300	14,050	15,800	17,550	18,950	20,350	21,750	23,150
	33%	13,530	15,444	17,391	19,305	20,856	22,407	23,925	25,476
	35%	14,350	16,380	18,445	20,475	22,120	23,765	25,375	27,020
	40%	16,400	18,720	21,080	23,400	25,280	27,160	29,000	30,880
	45%	18,450	21,060	23,715	26,325	28,440	30,555	32,625	34,740
	50%	20,500	23,400	26,350	29,250	31,600	33,950	36,250	38,600
	60%	24,600	28,080	31,620	35,100	37,920	40,740	43,500	46,320
	Median: 58,200	80%	32,750	37,450	42,100	46,800	50,550	54,300	58,050
	120%	49,200	56,160	63,240	70,200	75,840	81,480	87,000	92,640
	140%	57,400	65,520	73,780	81,900	88,480	95,060	101,500	108,080
Wakulla County HMFA	25%	8,975	10,250	11,550	12,825	13,850	14,875	15,900	16,925
	28%	10,052	11,480	12,936	14,364	15,512	16,660	17,808	18,956
	30%	10,800	12,300	13,850	15,400	16,650	17,850	19,100	20,350
	33%	11,847	13,530	15,246	16,929	18,282	19,635	20,988	22,341
	35%	12,565	14,350	16,170	17,955	19,390	20,825	22,260	23,695
	40%	14,360	16,400	18,480	20,520	22,160	23,800	25,440	27,080
	45%	16,155	18,450	20,790	23,085	24,930	26,775	28,620	30,465
	50%	17,950	20,500	23,100	25,650	27,700	29,750	31,800	33,850
	60%	21,540	24,600	27,720	30,780	33,240	35,700	38,160	40,620
	Median: 48,000	80%	28,750	32,850	36,950	41,050	44,350	47,600	50,900
	120%	43,080	49,200	55,440	61,560	66,480	71,400	76,320	81,240
	140%	50,260	57,400	64,680	71,820	77,560	83,300	89,040	94,780

N/A	46,800	87,750
N/A	41,050	79,950

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**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Tampa-St.Petersburg- Clearwater MSA (Hernando/Hillsborough/ Pasco/Pinellas)	20%	7,620	8,700	9,800	10,880	11,760	12,620	13,500	14,360
	25%	9,525	10,875	12,250	13,600	14,700	15,775	16,875	17,950
	28%	10,668	12,180	13,720	15,232	16,464	17,668	18,900	20,104
	30%	11,400	13,050	14,650	16,300	17,600	18,900	20,200	21,500
	33%	12,573	14,355	16,170	17,952	19,404	20,823	22,275	23,694
	35%	13,335	15,225	17,150	19,040	20,580	22,085	23,625	25,130
	40%	15,240	17,400	19,600	21,760	23,520	25,240	27,000	28,720
	45%	17,145	19,575	22,050	24,480	26,460	28,395	30,375	32,310
	50%	19,050	21,750	24,500	27,200	29,400	31,550	33,750	35,900
	60%	22,860	26,100	29,400	32,640	35,280	37,860	40,500	43,080
Median: 53,900	80%	30,450	34,800	39,150	43,500	47,000	50,450	53,950	57,400
	120%	45,720	52,200	58,800	65,280	70,560	75,720	81,000	86,160
	140%	53,340	60,900	68,600	76,160	82,320	88,340	94,500	100,520
Bradford County	25%	8,275	9,450	10,650	11,825	12,775	13,725	14,675	15,600
	28%	9,268	10,584	11,928	13,244	14,308	15,372	16,436	17,472
	30%	9,950	11,350	12,800	14,200	15,350	16,450	17,600	18,750
	33%	10,923	12,474	14,058	15,609	16,863	18,117	19,371	20,592
	35%	11,585	13,230	14,910	16,555	17,885	19,215	20,545	21,840
	40%	13,240	15,120	17,040	18,920	20,440	21,960	23,480	24,960
	45%	14,895	17,010	19,170	21,285	22,995	24,705	26,415	28,080
	50%	16,550	18,900	21,300	23,650	25,550	27,450	29,350	31,200
	60%	19,860	22,680	25,560	28,380	30,660	32,940	35,220	37,440
	Median: 45,600	80%	26,500	30,300	34,050	37,850	40,900	43,900	46,950
120%		39,720	45,360	51,120	56,760	61,320	65,880	70,440	74,880
140%		46,340	52,920	59,640	66,220	71,540	76,860	82,180	87,360
Calhoun County	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	Median: 37,300	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750
120%		37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840
140%		43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

Lower		Eligible 150%
65%	80%	
N/A	43,500	79,950
N/A	37,850	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Citrus County Median: 42,800	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Columbia County Median: 41,800	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
DeSoto County Median: 40,400	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	35,300	79,950
N/A	35,300	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Dixie County Median: 36,400	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Flagler County Median: 51,900	25%	9,725	11,100	12,500	13,875	14,975	16,100	17,200	18,325
	28%	10,892	12,432	14,000	15,540	16,772	18,032	19,264	20,524
	30%	11,650	13,300	15,000	16,650	18,000	19,300	20,650	22,000
	33%	12,837	14,652	16,500	18,315	19,767	21,252	22,704	24,189
	35%	13,615	15,540	17,500	19,425	20,965	22,540	24,080	25,655
	40%	15,560	17,760	20,000	22,200	23,960	25,760	27,520	29,320
	45%	17,505	19,980	22,500	24,975	26,955	28,980	30,960	32,985
	50%	19,450	22,200	25,000	27,750	29,950	32,200	34,400	36,650
	60%	23,340	26,640	30,000	33,300	35,940	38,640	41,280	43,980
	80%	31,100	35,500	39,950	44,400	47,950	51,500	55,050	58,600
120%	46,680	53,280	60,000	66,600	71,880	77,280	82,560	87,960	
140%	54,460	62,160	70,000	77,700	83,860	90,160	96,320	102,620	
Franklin County Median: 36,700	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
28,665	35,300	79,950
N/A	44,400	83,250
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Glades County Median: 40,400	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Gulf County Median: 42,200	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Hamilton County Median: 35,600	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

Lower		Eligible
65%	80%	150%
N/A	35,300	79,950
N/A	35,300	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Hardee County Median: 37,800	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Hendry County Median: 40,500	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Highlands County Median: 41,300	25%	8,075	9,225	10,375	11,525	12,450	13,375	14,300	15,225
	28%	9,044	10,332	11,620	12,908	13,944	14,980	16,016	17,052
	30%	9,700	11,100	12,450	13,850	14,950	16,050	17,150	18,300
	33%	10,659	12,177	13,695	15,213	16,434	17,655	18,876	20,097
	35%	11,305	12,915	14,525	16,135	17,430	18,725	20,020	21,315
	40%	12,920	14,760	16,600	18,440	19,920	21,400	22,880	24,360
	45%	14,535	16,605	18,675	20,745	22,410	24,075	25,740	27,405
	50%	16,150	18,450	20,750	23,050	24,900	26,750	28,600	30,450
	60%	19,380	22,140	24,900	27,660	29,880	32,100	34,320	36,540
	80%	25,850	29,500	33,200	36,900	39,850	42,800	45,750	48,700
120%	38,760	44,280	49,800	55,320	59,760	64,200	68,640	73,080	
140%	45,220	51,660	58,100	64,540	69,720	74,900	80,080	85,260	

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

Lower		Eligible
65%	80%	150%
N/A	35,300	79,950
N/A	35,300	79,950
N/A	36,900	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Holmes County Median: 40,100	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Jackson County Median: 42,500	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Lafayette County Median: 40,900	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	35,300	79,950
N/A	35,300	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Levy County Median: 35,800	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Liberty County Median: 40,000	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Madison County Median: 37,200	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

Lower		Eligible
65%	80%	150%
N/A	35,300	79,950
N/A	35,300	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Monroe County	25%	10,675	12,200	13,725	15,250	16,475	17,700	18,900	20,125
	28%	11,956	13,664	15,372	17,080	18,452	19,824	21,168	22,540
	30%	12,800	14,650	16,450	18,300	19,750	21,250	22,700	24,150
	33%	14,091	16,104	18,117	20,130	21,747	23,364	24,948	26,565
	35%	14,945	17,080	19,215	21,350	23,065	24,780	26,460	28,175
	40%	17,080	19,520	21,960	24,400	26,360	28,320	30,240	32,200
	45%	19,215	21,960	24,705	27,450	29,655	31,860	34,020	36,225
	50%	21,350	24,400	27,450	30,500	32,950	35,400	37,800	40,250
	60%	25,620	29,280	32,940	36,600	39,540	42,480	45,360	48,300
	Median: 59,400	80%	34,150	39,050	43,900	48,800	52,700	56,600	60,500
	120%	51,240	58,560	65,880	73,200	79,080	84,960	90,720	96,600
	140%	59,780	68,320	76,860	85,400	92,260	99,120	105,840	112,700
	150%	64,050	73,200	82,350	91,500	98,850	106,200	113,400	120,750
Okeechobee County	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	Median: 41,100	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750
	120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840
	140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480
Putnam County	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	Median: 39,600	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750
	120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840
	140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480

Multifamily Rental Bond Income Limits NOT by Household Size		
Lower		Eligible
65%	80%	150%
N/A	48,800	91,500
N/A	35,300	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sumter County Median: 42,900	25%	7,800	8,900	10,025	11,125	12,025	12,900	13,800	14,675
	28%	8,736	9,968	11,228	12,460	13,468	14,448	15,456	16,436
	30%	9,350	10,700	12,000	13,350	14,400	15,500	16,550	17,600
	33%	10,296	11,748	13,233	14,685	15,873	17,028	18,216	19,371
	35%	10,920	12,460	14,035	15,575	16,835	18,060	19,320	20,545
	40%	12,480	14,240	16,040	17,800	19,240	20,640	22,080	23,480
	45%	14,040	16,020	18,045	20,025	21,645	23,220	24,840	26,415
	50%	15,600	17,800	20,050	22,250	24,050	25,800	27,600	29,350
	60%	18,720	21,360	24,060	26,700	28,860	30,960	33,120	35,220
	80%	24,900	28,500	32,050	35,600	38,450	41,300	44,150	47,000
120%	37,440	42,720	48,120	53,400	57,720	61,920	66,240	70,440	
140%	43,680	49,840	56,140	62,300	67,340	72,240	77,280	82,180	
Suwannee County Median: 39,800	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	
Taylor County Median: 40,500	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840	
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480	

**Multifamily Rental Bond
Income Limits NOT
by Household Size**

Lower		Eligible
65%	80%	150%
N/A	35,600	79,950
N/A	35,300	79,950
N/A	35,300	79,950

Effective 3/20/2007
FHFC Posted 3/21/2007

**Florida Housing Finance Corporation
Multifamily Rental Programs, SHIP (all), and CWHIP (all)
2007 Income Limits Adjusted To Household Size**

City (County)	Percentage Category	Number of Persons in Household								Multifamily Rental Bond Income Limits NOT by Household Size		
		1	2	3	4	5	6	7	8	Lower		Eligible
										65%	80%	150%
Union County Median: 43,400	25%	7,850	8,975	10,100	11,225	12,125	13,025	13,925	14,825	N/A	35,900	79,950
	28%	8,792	10,052	11,312	12,572	13,580	14,588	15,596	16,604			
	30%	9,450	10,800	12,100	13,450	14,550	15,650	16,700	17,800			
	33%	10,362	11,847	13,332	14,817	16,005	17,193	18,381	19,569			
	35%	10,990	12,565	14,140	15,715	16,975	18,235	19,495	20,755			
	40%	12,560	14,360	16,160	17,960	19,400	20,840	22,280	23,720			
	45%	14,130	16,155	18,180	20,205	21,825	23,445	25,065	26,685			
	50%	15,700	17,950	20,200	22,450	24,250	26,050	27,850	29,650			
	60%	18,840	21,540	24,240	26,940	29,100	31,260	33,420	35,580			
	80%	25,150	28,750	32,350	35,900	38,800	41,650	44,550	47,400			
120%	37,680	43,080	48,480	53,880	58,200	62,520	66,840	71,160				
140%	43,960	50,260	56,560	62,860	67,900	72,940	77,980	83,020				
Walton County Median: 44,600	25%	7,975	9,100	10,250	11,375	12,275	13,200	14,100	15,025	N/A	36,400	79,950
	28%	8,932	10,192	11,480	12,740	13,748	14,784	15,792	16,828			
	30%	9,550	10,900	12,300	13,650	14,750	15,850	16,950	18,000			
	33%	10,527	12,012	13,530	15,015	16,203	17,424	18,612	19,833			
	35%	11,165	12,740	14,350	15,925	17,185	18,480	19,740	21,035			
	40%	12,760	14,560	16,400	18,200	19,640	21,120	22,560	24,040			
	45%	14,355	16,380	18,450	20,475	22,095	23,760	25,380	27,045			
	50%	15,950	18,200	20,500	22,750	24,550	26,400	28,200	30,050			
	60%	19,140	21,840	24,600	27,300	29,460	31,680	33,840	36,060			
	80%	25,500	29,100	32,750	36,400	39,300	42,200	45,150	48,050			
120%	38,280	43,680	49,200	54,600	58,920	63,360	67,680	72,120				
140%	44,660	50,960	57,400	63,700	68,740	73,920	78,960	84,140				
Washington County Median: 38,400	25%	7,725	8,825	9,925	11,025	11,900	12,800	13,675	14,550	N/A	35,300	79,950
	28%	8,652	9,884	11,116	12,348	13,328	14,336	15,316	16,296			
	30%	9,300	10,600	11,950	13,250	14,300	15,350	16,450	17,500			
	33%	10,197	11,649	13,101	14,553	15,708	16,896	18,051	19,206			
	35%	10,815	12,355	13,895	15,435	16,660	17,920	19,145	20,370			
	40%	12,360	14,120	15,880	17,640	19,040	20,480	21,880	23,280			
	45%	13,905	15,885	17,865	19,845	21,420	23,040	24,615	26,190			
	50%	15,450	17,650	19,850	22,050	23,800	25,600	27,350	29,100			
	60%	18,540	21,180	23,820	26,460	28,560	30,720	32,820	34,920			
	80%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600			
120%	37,080	42,360	47,640	52,920	57,120	61,440	65,640	69,840				
140%	43,260	49,420	55,580	61,740	66,640	71,680	76,580	81,480				

Florida Housing Finance Corporation (FHFC) Income Limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. The FHFC will provide updated limits when this occurs.