



**SENATE BILL 38**

**COMMENTS TO THE ASSEMBLY COMMITTEE ON HOUSING**

**JIM LANGDON, EXECUTIVE ASSISTANT**

**OCTOBER 27, 1999**

**WISCONSIN  
HOUSING AND  
ECONOMIC  
DEVELOPMENT  
AUTHORITY**

Tommy G. Thompson  
Governor

Edwin J. Zagzebski  
Chairman

Fritz Ruf  
Executive Director

Thank you, Chairman Sykora and committee members. I am testifying for information only this afternoon on Senate Bill 38.

The Property Tax Deferral Loan (PTDL) Program provides loans for the payment of property taxes to seniors with incomes not exceeding \$20,000. Senate Bill 38 would expand eligibility to moderate-income seniors with incomes of up to \$30,000.

WHEDA administration of the PTDL Program is mandated by Wisconsin Statutes. However, the program receives no state financial support. Instead, the Legislature requires WHEDA to fund the program.

PTDL loans are repaid at the time the homeowner no longer resides in the home. Because there is no reliable, predictable repayment schedule, it is not possible to fund the program with bond proceeds. Therefore, WHEDA has been forced to fund the program with its general reserves since 1994.

In 1999, WHEDA made the following PTDL loans:

Number of Loans	242
Amount of Loans	\$473,079
Average Borrower Age	78

Since its inception, the program has been targeted to very low-income seniors. In 1999, the average borrower income was \$11,771. Only 11 (or 5%) were made to seniors with incomes between \$18,000 and \$20,000.

Expanding eligibility to individuals under Senate Bill 38 would have at least two fiscal effects on WHEDA:

**Increased Program Funding Required**

While specific projections cannot be determined without detailed market analysis or experience, the intent of Senate Bill 38 is to increase PTDL participation and necessary program funding. We can expect to realize one of two funding scenarios:

First, if WHEDA fully funds PTDL under Senate Bill 38, our ability to otherwise meet the housing needs of disadvantaged persons and families would be diminished. The additional amounts needed to fully fund PTDL loans for moderate-income seniors would represent a dollar-for-dollar reduction in funding available for other housing programs, including:

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Suite 700  
PO Box 1728  
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WHEDA supports equal  
housing opportunities for  
all persons



- a. Grants to community organizations and local units of government to create housing for persons-in-crisis including domestic abuse victims, homeless individuals and families, frail low-income seniors, persons with mental or physical disabilities, children-in-crisis, and other individuals and families who do not have access to decent and affordable housing.
- b. Support for bonding to fund loans for first-time home buyers.
- c. Lending for multifamily rental housing developments serving low-income families, low-income seniors, and persons with special needs.
- d. New loan and grant programs for underserved populations and markets. For instance, last year we set aside funds to encourage the development of new homes for persons with disabilities. This year, we are examining ways our resources can be used to address lead paint concerns.

Second, WHEDA could partially fund the PTDL Program at a fixed level. However, some seniors, including those with very low incomes, might be turned away when funds run out.

#### **Increased Administrative Costs**

Finally, the PTDL Program is currently administered by one full-time WHEDA staff person. Assuming Senate Bill 38 creates greater demand, additional staffing may be required. If so, the cost of administration would increase. Senate Bill 38 does not provide funding for increased administrative expenses.

Thank you.

from

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**HOUSING IMPACT NOTE**

(99-0310/1) 1999 Session

DOA/Division of Housing LRB or Bill No./Adm. Rule No. SB 38 3/8/99

Amendment No. if Applicable

- ORIGINAL
- CORRECTED
- UPDATED
- SUPPLEMENTAL

Subject  
WHEDA Property Tax Deferral Loan Income Eligibility

**HOUSING IMPACT**

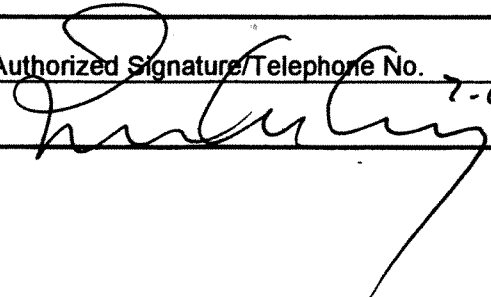
- No impact
- Impact as follows:
  - Impacts the policies, strategies, and recommendations of the State Housing Strategy Plan
  - Impacts the cost of constructing, rehabilitating, improving, or maintaining dwellings
  - Impacts the purchase price of housing
  - Impacts the cost and availability of financing, closing costs, or mortgage insurance
  - Impacts rental or utility costs, property taxes, or property insurance

Explanation/Comments (attach extra pages if necessary)

This bill would increase the number of households eligible to qualify for WHEDA property tax deferral loans. WHEDA should be consulted to insure that enough reserves are available and that there is sufficient staff time to handle what is likely to be a substantial increase in loan applicants and new loans. It would be important that the lowest income households continue to be served.

Perhaps a more gradual increase in income limits would be a better approach. Income limits could be tied to an inflation index or social security adjustments or HUD low income limits, for example.

Long-Range Housing Impact

DOA/Division of Housing Prepared by (Name & Telephone No.) Brian A. Schimming (608) 267-6902	Authorized Signature/Telephone No.  7-6902	Date 3.1.99
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## SECTION 8 COUNTY MEDIAN INCOME (CMI) LIMITS

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Adams	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Ashland	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Barron	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Bayfield	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Brown*	30%	10,700	12,200	13,750	15,250	16,500	17,700	18,950	20,150
	50%	17,800	20,350	22,900	25,450	27,500	29,500	31,550	33,600
	80%	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
Buffalo	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Burnett	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Calumet*	30%	10,000	11,400	12,850	14,250	15,400	16,550	17,650	18,800
	50%	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350
	80%	26,600	30,400	34,200	38,000	41,050	44,100	47,100	50,150
Chippewa*	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Clark	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Columbia	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Crawford	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900

30% CMI = Very Low Income (VLI); 50% CMI = Low Income (LI); 80% CMI = Moderate Income (MI)

## SECTION 8 COUNTY MEDIAN INCOME (CMI) LIMITS

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Dane*	30%	12,900	14,750	16,600	18,400	19,900	21,350	22,850	24,300
	50%	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500
	80%	33,450	38,250	43,000	47,800	51,600	55,450	59,250	63,100
Dodge	30%	9,350	10,700	12,000	13,350	14,400	15,500	16,550	17,600
	50%	15,600	17,800	20,050	22,250	24,050	25,800	27,600	29,350
	80%	24,900	28,500	32,050	35,600	38,450	41,300	44,150	47,000
Door	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Douglas*	30%	9,200	10,500	11,850	13,150	14,200	15,250	16,300	17,350
	50%	15,350	17,500	19,700	21,900	23,650	25,400	27,150	28,900
	80%	24,550	28,050	31,550	35,050	37,850	40,650	43,450	46,250
Dunn	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Eau Claire*	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Florence	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Fond du Lac	30%	10,250	11,700	13,150	14,600	15,800	16,950	18,100	19,300
	50%	17,050	19,500	21,900	24,350	26,300	28,250	30,200	32,150
	80%	27,250	31,150	35,050	38,950	42,100	45,200	48,300	51,450
Forest	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Grant	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Green	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Green Lake	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900

30% CMI = Very Low Income (VLI); 50% CMI = Low Income (LI); 80% CMI = Moderate Income (MI)

## SECTION 8 COUNTY MEDIAN INCOME (CMI) LIMITS

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Iowa	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Iron	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Jackson	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Jefferson	30%	9,550	10,900	12,250	13,600	14,700	15,800	16,900	18,000
	50%	15,900	18,150	20,450	22,700	24,500	26,350	28,150	29,950
	80%	25,400	29,050	32,700	36,300	39,200	42,150	45,050	47,950
Juneau	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Kenosha*	30%	10,750	12,300	13,800	15,350	16,600	17,800	19,050	20,300
	50%	17,900	20,500	23,050	25,600	27,650	29,700	31,750	33,800
	80%	28,650	32,750	36,850	40,950	44,250	47,500	50,800	54,050
Kewaunee	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
La Crosse*	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Lafayette	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Langlade	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Lincoln	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Manitowoc	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900

30% CMI = Very Low Income (VLI); 50% CMI = Low Income (LI); 80% CMI = Moderate Income (MI)

## SECTION 8 COUNTY MEDIAN INCOME (CMI) LIMITS

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Marathon*	30%	9,700	11,050	12,450	13,850	14,950	16,050	17,150	18,250
	50%	16,150	18,450	20,750	23,050	24,900	26,750	28,600	30,450
	80%	25,800	29,500	33,200	36,900	39,850	42,800	45,750	48,700
Marinette	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Marquette	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Menominee	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Milwaukee*	30%	12,100	13,800	15,550	17,300	18,650	20,050	21,450	22,800
	50%	20,150	23,050	25,900	28,800	31,100	33,400	35,700	38,000
	80%	32,250	36,850	41,450	46,100	49,750	53,450	57,150	60,800
Monroe	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Oconto	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Oneida	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Outagamie*	30%	10,000	11,400	12,850	14,250	15,400	16,550	17,650	18,800
	50%	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350
	80%	26,600	30,400	34,200	38,000	41,050	44,100	47,100	50,150
Ozaukee*	30%	12,100	13,800	15,550	17,300	18,650	20,050	21,450	22,800
	50%	20,150	23,050	25,900	28,800	31,100	33,400	35,700	38,000
	80%	32,250	36,850	41,450	46,100	49,750	53,450	57,150	60,800
Pepin	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Pierce*	30%	13,350	15,250	17,150	19,100	20,600	22,150	23,650	25,200
	50%	22,250	25,450	28,600	31,800	34,350	36,900	39,450	42,000
	80%	33,450	38,250	43,000	47,800	51,600	55,450	59,250	63,100

30% CMI = Very Low Income (VLI); 50% CMI = Low Income (LI); 80% CMI = Moderate Income (MI)

## SECTION 8 COUNTY MEDIAN INCOME (CMI) LIMITS

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Polk	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Portage	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Price	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Racine*	30%	10,800	12,350	13,900	15,400	16,650	17,900	19,100	20,350
	50%	18,000	20,550	23,150	25,700	27,750	29,800	31,850	33,900
	80%	28,800	32,900	37,000	41,100	44,400	47,700	51,000	54,300
Richland	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Rock*	30%	11,000	12,550	14,100	15,700	16,950	18,200	19,450	20,700
	50%	18,300	20,900	23,550	26,150	28,250	30,350	32,450	34,500
	80%	29,300	33,450	37,650	41,850	45,200	48,550	51,900	55,250
Rusk	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
St.Croix*	30%	13,350	15,250	17,150	19,100	20,600	22,150	23,650	25,200
	50%	22,250	25,450	28,600	31,800	34,350	36,900	39,450	42,000
	80%	33,450	38,250	43,000	47,800	51,600	55,450	59,250	63,100
Sauk	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Sawyer	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Shawano	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Sheboygan*	30%	9,600	10,950	12,300	13,700	14,750	15,850	16,950	18,050
	50%	15,950	18,250	20,500	22,800	24,600	26,450	28,250	30,100
	80%	25,550	29,200	32,850	36,500	39,400	42,300	45,250	48,150

30% CMI = Very Low Income (VLI); 50% CMI = Low Income (LI); 80% CMI = Moderate Income (MI)



## SECTION 8 COUNTY MEDIAN INCOME (CMI) LIMITS

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Taylor	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Trempealeau	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Vernon	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Vilas	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Walworth	30%	10,550	12,050	13,600	15,100	16,300	17,500	18,700	19,900
	50%	17,600	20,100	22,650	25,150	27,150	29,150	31,200	33,200
	80%	28,150	32,200	36,200	40,250	43,450	46,700	49,900	53,100
Washburn	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Washington*	30%	12,100	13,800	15,550	17,300	18,650	20,050	21,450	22,800
	50%	20,150	23,050	25,900	28,800	31,100	33,400	35,700	38,000
	80%	32,250	36,850	41,450	46,100	49,750	53,450	57,150	60,800
Waukesha*	30%	12,100	13,800	15,550	17,300	18,650	20,050	21,450	22,800
	50%	20,150	23,050	25,900	28,800	31,100	33,400	35,700	38,000
	80%	32,250	36,850	41,450	46,100	49,750	53,450	57,150	60,800
Waupaca	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Waushara	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
Winnebago*	30%	10,000	11,400	12,850	14,250	15,400	16,550	17,650	18,800
	50%	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350
	80%	26,600	30,400	34,200	38,000	41,050	44,100	47,100	50,150
Wood	30%	9,300	10,650	12,000	13,300	14,400	15,450	16,500	17,600
	50%	15,550	17,750	20,000	22,200	24,000	25,750	27,550	29,300
	80%	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900

30% CMI = Very Low Income (VLI); 50% CMI = Low Income (LI); 80% CMI = Moderate Income (MI)