

Exhibit 1
Median Family Income (MFI) by Household Size
 Effective March, 2009
 For DuPage County and Cities of Naperville and Wheaton

Household Size	30% of MFI (1)	50% of MFI (2)	60% of MFI (3)	65% of MFI (4)	80% of MFI (5)	Median Family Income
1	15,850	26,400	31,700	34,300	42,200	52,800
2	18,100	30,150	36,200	39,200	48,250	60,300
3	20,350	33,950	40,750	44,150	54,250	67,900
4	22,600	37,700	45,240	45,370	60,300	74,900
5	24,450	40,700	48,850	52,900	65,100	81,400
6	26,250	43,750	52,500	56,875	69,950	87,500
7	28,050	46,750	56,100	60,775	74,750	93,500
8 or more	29,850	49,750	59,700	64,675	79,600	99,500

NOTES:

- (1) Called Extremely Low Income in HUD terminology. This is a proxy for poverty level.
- (2) Called Very Low Income in HUD terminology. 20% of affordable rental units must be occupied by households at this level or below.
- (3) 90% of affordable rental units must be occupied by households at or below these limits.
- (4) To qualify as "affordable" rental units, they must be affordable to households at or below this level when they are paying no more that 30% of their income toward rent (see High HOME Rents in Exhibit 2).
- (5) Called "Low Income" in HUD terminology. 100% of all households getting direct assistance from homeownership programs must be at or below these limits. Also, 100% of all rental units must be occupied by households at or below these limits.

Exhibit 2
Maximum Allowable Rents for HOME and Housing Development Fund Projects*
 Effective April 27, 2009
 For DuPage County and Cities of Naperville and Wheaton

	0 Bdrm	1 Bdrm	2 Bdrm	3 bdrm	4 Bdrm	5 Bdrm	6 Bdrm
High HOME Rent (1)	781	893	1,004	1,226	1,364	1,486	1,609
Low HOME Rent (2)	660	706	848	980	1,093	1,206	1,319
Fair Market Rent	781	893	1,004	1,226	1,385	1,593	1,801

NOTES:

* These are maximum rents, including utilities. If the tenant is to pay utilities, a utility allowance must be subtracted from the figures in this table to determine the maximum contract rent (see Exhibit 5 to calculate utility allowances).

- (1) 100% of qualifying affordable units must have rents at or below these limits.
- (2) 20% of qualifying affordable units must have rents at or below these limits.

Exhibit 3
Intentionally Left Blank - Not Applicable to this Application

Exhibit 4
**Value Limits for Single Family Purchase HOME
and Housing Development Fund Projects***
Last Updated February 26, 2009
For DuPage County and Cities of Naperville and Wheaton

	1-Family Bldg	2-Family Bldg	3-Family Bldg	4-Family Bldg
Maximum Bldg Value (1)	275,200	309,962	376,589	434,526

(To be used for condos & townhomes as well per HUD 1/07)

- * Any household using HOME or HDF dollars to assist the purchase of a single family home may purchase up to a 4-unit building provided that the buyer remains a resident of the building.
- (1) These limits are based on FHA mortgage limits (pre-Economic Stimulus Act) and are also considered as maximum values for purchase and rehab programs and for rehab programs benefiting existing homeowners.

Exhibit 5
Utility Allowances*
 Effective May 1, 2009
 For DuPage County Except the City of Aurora

	0 Bdrm	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	5 Bdr
ELECTRIC						
<u>LIGHTS, ETC. (Other Electric)</u>						
All Unit Types	23	29	39	48	60	64
<u>COOKING</u>						
All Unit Types	7	8	11	14	17	19
<u>WATER HEATING</u>						
All Unit Types	11	14	19	24	30	32
<u>HEATING</u>						
Apartments/Townhouse/Rowhouse	38	51	69	87	105	122
House (Single Family Detached)	51	69	82	104	117	136
High -Rise with Eevators	35	43	52	65	80	94
NATURAL GAS						
<u>COOKING</u>						
All Unit Types	5	6	9	11	13	14
<u>WATER HEATING</u>						
All Unit Types	6	8	11	13	17	18
<u>HEATING</u>						
Apartments/Townhouse/Rowhouse	28	37	51	63	76	89
House (Singe Family Detached)	37	50	60	75	85	99
High-Rise With Eelvators	29	33	39	47	53	67
MISCELLANEOUS						
<u>WATER</u>						
All Unit Types	16	22	28	34	44	50
<u>SEWER</u>						
All Unit Types	17	23	29	36	45	51
<u>TRASH</u>						
All Unit Types	17	17	17	17	17	17
<u>REFRIGERATOR</u>						
All Unit Types	4	4	4	4	4	6
<u>RANGE</u>						
All Unit Types	3	3	4	4	4	4