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Low to Moderate-Income Limits for Affordable Housing in the Delaware Valley Area

2012 AMI Standards for Phil-Camden MSA*

Percentage	Family Sizes								
%	4	3	2	1		5	6	7	8
120%	\$104,640	94,176	83,816	73,274		113,100	121,429	129,758	138,218
100%	\$87,200	78,480	69,847	61,062		94,250	101,191	108,132	115,182
80%	\$69,760	62,784	55,878	48,850		75,400	80,953	86,506	92,146
50%	\$43,600	39,240	34,924	30,531		47,125	50,596	54,066	57,591
30%	\$26,160	23,544	20,954	18,319		28,275	30,357	32,440	34,555

*Based on the FFIEC Census and FFIEC Estimated MSA/MD Median Family Income for 2012 CRA/HMDA Reports

The **Federal Financial Institutions Examination Council**, or **FFIEC**, is a formal interagency body of the [United States government](#) empowered to prescribe uniform principles, standards, and report forms for the federal examination of [financial institutions](#) by the [Board of Governors of the Federal Reserve System](#) (FRB), the [Federal Deposit Insurance Corporation](#) (FDIC), the [National Credit Union Administration](#) (NCUA), the [Office of the Comptroller of the Currency](#) (OCC), and the [Consumer Financial Protection Bureau](#) (CFPB) and to make recommendations to promote uniformity in the supervision of financial institutions. Ref: Wikipedia

The **Consumer Financial Protection Bureau** (CFPB) was founded as a result of the [Dodd–Frank Wall Street Reform and Consumer Protection Act](#), which passed during the [111th United States Congress](#) in response to the [Late-2000s recession](#) and [financial crisis](#).^[1] The bureau began operation on July 21, 2011. The bureau was set up by [Elizabeth Warren](#), who was passed over for Director in favor of [Richard Cordray](#).^[6] Ref: Wikipedia

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