

**International Bank of Commerce  
IBC Zapata Assessment Area Income Levels  
(Revised April 1, 2025)**

<u>COUNTY</u>	<u>2025 MEDIAN FAMILY INCOME</u>	<u>LOW INCOME</u> less than	<u>MODERATE INCOME</u> less than	<u>MIDDLE INCOME</u> less than
1 BEE	\$80,800.00	\$ 40,400.00	\$ <b>64,640.00</b>	\$ 96,960.00
2 JIM HOGG	\$52,000.00	\$ 26,000.00	\$ <b>41,600.00</b>	\$ 62,400.00
3 JIM WELLS	\$65,800.00	\$ 32,900.00	\$ <b>52,640.00</b>	\$ 78,960.00
4 KLEBERG	\$75,500.00	\$ 37,750.00	\$ <b>60,400.00</b>	\$ 90,600.00
5 STARR	\$50,900.00	\$ 25,450.00	\$ <b>40,720.00</b>	\$ 61,080.00
6 ZAPATA	\$43,900.00	\$ 21,950.00	\$ <b>35,120.00</b>	\$ 52,680.00

**Low-income - less than 50% of the area median income.**

**Moderate-income - at least 50% and less than 80% of the area median income.**

**Middle-income - at least 80% and less than 120% of the area median income.**

**Upper-income - at least 120% or more of area median income.**