

**2012 FEDERAL POVERTY GUIDELINES (FPG)
ANNUAL & MONTHLY INCOME LEVELS
FROM 100% to 250%**

FAMILY SIZE	FPG (100%)		125% of FPG		150% of FPG		175% of FPG		185% of FPG		200% of FPG		235% of FPG		250% of FPG	
	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH	YEAR	MONTH
1	\$11,170	\$931	\$13,963	\$1,164	\$16,755	\$1,396	\$19,548	\$1,629	\$20,665	\$1,722	\$22,340	\$1,862	\$26,250	\$2,188	\$27,925	\$2,327
2	\$15,130	\$1,261	\$18,913	\$1,576	\$22,695	\$1,891	\$26,478	\$2,207	\$27,991	\$2,333	\$30,260	\$2,522	\$35,556	\$2,963	\$37,825	\$3,152
3	\$19,090	\$1,591	\$23,863	\$1,989	\$28,635	\$2,386	\$33,408	\$2,784	\$35,317	\$2,943	\$38,180	\$3,182	\$44,862	\$3,739	\$47,725	\$3,977
4	\$23,050	\$1,921	\$28,813	\$2,401	\$34,575	\$2,881	\$40,338	\$3,362	\$42,643	\$3,554	\$46,100	\$3,842	\$54,168	\$4,514	\$57,625	\$4,802
5	\$27,010	\$2,251	\$33,763	\$2,814	\$40,515	\$3,376	\$47,268	\$3,939	\$49,969	\$4,164	\$54,020	\$4,502	\$63,474	\$5,290	\$67,525	\$5,627
6	\$30,970	\$2,581	\$38,713	\$3,226	\$46,455	\$3,871	\$54,198	\$4,517	\$57,295	\$4,775	\$61,940	\$5,162	\$72,780	\$6,065	\$77,425	\$6,452
7	\$34,930	\$2,911	\$43,663	\$3,639	\$52,395	\$4,366	\$61,128	\$5,094	\$64,621	\$5,385	\$69,860	\$5,822	\$82,086	\$6,841	\$87,325	\$7,277
8	\$38,890	\$3,241	\$48,613	\$4,051	\$58,335	\$4,861	\$68,058	\$5,672	\$71,947	\$5,996	\$77,780	\$6,482	\$91,392	\$7,616	\$97,225	\$8,102
*	\$3,960	\$330	\$4,950	\$413	\$5,940	\$495	\$6,930	\$578	\$7,326	\$611	\$7,920	\$660	\$9,306	\$776	\$9,900	\$825

*For family units over 8, add the amount shown for each additional member.

Notes:

Federal Poverty Guidelines: 2012 Federal Poverty Guidelines (FPG) annual income levels are published in the Federal Register of January 26, 2012, Volume 77, Number 17, on pages 4034-4035.

Percentage Calculations: Annual income levels provided above for 125%-250% of FPG are derived by multiplying the FPG annual income for each family size by the appropriate percentage and rounding to the nearest whole dollar. Monthly income levels for FPG and 125%-250% of FPG are derived by dividing each annual income level by 12 and rounding to the nearest whole dollar.

Calculated and prepared by Healthcare Facility Regulation Division/Health Planning, Georgia Department of Community Health, February 1, 2012.

**GEORGIA DEPARTMENT OF COMMUNITY HEALTH
DIVISION OF HEALTH PLANNING
INDIGENT INCOME LEVELS FOR 2012**

**ANNUAL & MONTHLY INCOME LEVELS FOR
FAMILIES AND INDIVIDUALS AT 125% OF
2012 FEDERAL POVERTY GUIDELINES**

FAMILY SIZE	2012 INCOME LEVEL FOR 125% FPG	
	ANNUAL	MONTHLY
1	\$13,963 per year	\$1,164 per month
2	\$18,913 per year	\$1,576 per month
3	\$23,863 per year	\$1,989 per month
4	\$28,813 per year	\$2,401 per month
5	\$33,763 per year	\$2,814 per month
6	\$38,713 per year	\$3,226 per month
7	\$43,663 per year	\$3,639 per month
8	\$48,613 per year	\$4,051 per month

For family units over 8, add \$4950 per year or \$413 per month for each additional member.

Notes:

Federal Poverty Guidelines: "2012 Poverty Guidelines for the 48 Contiguous States and the District of Columbia" as published in the Federal Register of January 26, 2012, Volume 77, Number 17, on pages 4034 - 4035.

125% FPG Calculation: The annual income levels at 125% FPG provided above are derived by multiplying the federal poverty guidelines annual income for each family size by 1.25 (125%) and rounding to the nearest whole dollar. These annual figures are then divided by 12 and rounded to the nearest whole dollar to derive the monthly income levels.

DCH Indigent Income Level: The Georgia Department of Community Health's Division of Health Planning defines an indigent patient as being a patient who is income tested and found to be at or below 125% of the FPG.

Calculated and prepared by Healthcare Facility Regulation Division/Health Planning, Georgia Department of Community Health, February 1, 2012.

Filed Date: 1/19/12

Accession Number: 20120119-5162

Comments Due: 5 p.m. ET 2/9/12

Docket Numbers: ER12-840-000

Applicants: Northern Indiana Public Service Company

Description: Northern Indiana Public Service Company submits tariff filing per 35.13(a)(2)(iii): Definitions to be effective 2/1/2012.

Filed Date: 1/19/12

Accession Number: 20120119-5174

Comments Due: 5 p.m. ET 2/9/12

The filings are accessible in the Commission's eLibrary system by clicking on the links or querying the docket number.

Any person desiring to intervene or protest in any of the above proceedings must file in accordance with Rules 211 and 214 of the Commission's Regulations (18 CFR 385.211 and 385.214) on or before 5 p.m. Eastern time on the specified comment date. Protests may be considered, but intervention is necessary to become a party to the proceeding.

eFiling is encouraged. More detailed information relating to filing requirements, interventions, protests, service, and qualifying facilities filings can be found at: <http://www.ferc.gov/docs-filing/efiling/filing-req.pdf>. For other information, call (866) 208-3676 (toll free). For TTY, call (202) 502-8659.

Dated: January 19, 2012.

Nathaniel J. Davis, Sr.,

Deputy Secretary.

[FR Doc. 2012-1613 Filed 1-25-12; 8:45 am]

BILLING CODE 6717-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested

persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 21, 2012.

A. Federal Reserve Bank of St. Louis (Glenda Wilson, Community Affairs Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Cabool State Bank Employee Stock Ownership Plan*, Cabool, Missouri; to acquire additional voting shares, for a total of 31.95 percent of the voting shares of Cabool Bancshares, Inc., and thereby indirectly acquire additional voting shares of Cabool State Bank, both in Cabool, Missouri.

B. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *State Bankshares, Inc.*, Fargo, North Dakota; to acquire 100 percent of the voting shares of First Hawley Bancshares, Inc., and thereby indirectly acquire voting shares of First National Bank, both in Hawley, Minnesota.

C. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *First PacTrust Bancorp, Inc.*, Chula Vista, California; to become a bank holding company by acquiring 100 percent of the voting shares of Beach Business Bank, Manhattan Beach, California.

In connection with this application, Applicant also has applied to retain 100 percent of the voting shares of Pacific Trust Bank, fsb, Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.

Board of Governors of the Federal Reserve System, January 23, 2012.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2012-1616 Filed 1-25-12; 8:45 am]

BILLING CODE 6210-01-P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Annual Update of the HHS Poverty Guidelines

AGENCY: Department of Health and Human Services.

ACTION: Notice.

SUMMARY: This notice provides an update of the Department of Health and Human Services (HHS) poverty guidelines to account for last calendar year's increase in prices as measured by the Consumer Price Index.

DATES: *Effective Date:* Date of publication, unless an office administering a program using the guidelines specifies a different effective date for that particular program.

ADDRESSES: Office of the Assistant Secretary for Planning and Evaluation, Room 404E, Humphrey Building, Department of Health and Human Services, Washington, DC 20201.

FOR FURTHER INFORMATION CONTACT: For information about how the guidelines are used or how income is defined in a particular program, contact the Federal, state, or local office that is responsible for that program. For information about poverty figures for immigration forms, the Hill-Burton Uncompensated Services Program, and the number of people in poverty, use the specific telephone numbers and addresses given below.

For general questions about the poverty guidelines themselves, contact Kendall Swenson or Gordon Fisher, Office of the Assistant Secretary for Planning and Evaluation, Room 404E, Humphrey Building, Department of Health and Human Services, Washington, DC 20201—telephone: (202) 690-7507—or visit <http://aspe.hhs.gov/poverty/>.

For information about the percentage multiple of the poverty guidelines to be used on immigration forms such as USCIS Form I-864, Affidavit of Support, contact U.S. Citizenship and Immigration Services at 1-(800) 375-5283.

For information about the Hill-Burton Uncompensated Services Program (free or reduced-fee health care services at certain hospitals and other facilities for persons meeting eligibility criteria involving the poverty guidelines), contact the Office of the Director, Division of Health Facilities, Health Resources and Services Administration, HHS, Room 10-105, Parklawn Building, 5600 Fishers Lane, Rockville, Maryland 20857. To speak to a staff member,

please call (301) 443-5656. To receive a Hill-Burton information package, call 1-(800) 638-0742 (for callers outside Maryland) or 1-(800) 492-0359 (for callers in Maryland). You also may visit <http://www.hrsa.gov/getthehealthcare/affordable/hillburton/>.

For information about the number of people in poverty, visit the Poverty section of the Census Bureau's web site at <http://www.census.gov/hhes/www/poverty/poverty.html> or contact the Census Bureau's Customer Service Center at 1-(800) 923-8282 (toll-free) or visit <http://ask.census.gov> for further information.

SUPPLEMENTARY INFORMATION:

Background

Section 673(2) of the Omnibus Budget Reconciliation Act (OBRA) of 1981 (42 U.S.C. 9902(2)) requires the Secretary of the Department of Health and Human Services to update the poverty guidelines at least annually, adjusting them on the basis of the Consumer Price Index for All Urban Consumers (CPI-U). The poverty guidelines are used as an eligibility criterion by the Community Services Block Grant program and a number of other Federal programs. The *poverty guidelines* issued here are a simplified version of the *poverty thresholds* that the Census Bureau uses to prepare its estimates of the number of individuals and families in poverty.

As required by law, this update is accomplished by increasing the latest published Census Bureau poverty thresholds by the relevant percentage change in the Consumer Price Index for All Urban Consumers (CPI-U). The guidelines in this 2012 notice reflect the 3.2 percent price increase between calendar years 2010 and 2011. After this inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family sizes. The same calculation procedure was used this year as in previous years. (Note that these 2012 guidelines are roughly equal to the poverty thresholds for calendar year 2011 which the Census Bureau expects to publish in final form in September 2012.)

The poverty guidelines continue to be derived from the Census Bureau's current official poverty thresholds; they are not derived from the Census Bureau's new Supplemental Poverty Measure (SPM).

The following guideline figures represent annual income.

2012 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family/household	Poverty guideline
1	\$11,170
2	15,130
3	19,090
4	23,050
5	27,010
6	30,970
7	34,930
8	38,890

For families/households with more than 8 persons, add \$3,960 for each additional person.

2012 POVERTY GUIDELINES FOR ALASKA

Persons in family/household	Poverty guideline
1	\$13,970
2	18,920
3	23,870
4	28,820
5	33,770
6	38,720
7	43,670
8	48,620

For families/households with more than 8 persons, add \$4,950 for each additional person.

2012 POVERTY GUIDELINES FOR HAWAII

Persons in family/household	Poverty guideline
1	\$12,860
2	17,410
3	21,960
4	26,510
5	31,060
6	35,610
7	40,160
8	44,710

For families/households with more than 8 persons, add \$4,550 for each additional person.

Separate poverty guideline figures for Alaska and Hawaii reflect Office of Economic Opportunity administrative practice beginning in the 1966-1970 period. (Note that the Census Bureau poverty thresholds—the version of the poverty measure used for statistical purposes—have never had separate figures for Alaska and Hawaii.) The poverty guidelines are not defined for Puerto Rico or other outlying jurisdictions. In cases in which a Federal program using the poverty guidelines serves any of those jurisdictions, the Federal office that

administers the program is generally responsible for deciding whether to use the contiguous-states-and-DC guidelines for those jurisdictions or to follow some other procedure.

Due to confusing legislative language dating back to 1972, the poverty guidelines sometimes have been mistakenly referred to as the "OMB" (Office of Management and Budget) poverty guidelines or poverty line. In fact, OMB has never issued the guidelines; the guidelines are issued each year by the Department of Health and Human Services. The poverty guidelines may be formally referenced as "the poverty guidelines updated periodically in the **Federal Register** by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2)."

Some federal programs use a percentage multiple of the guidelines (for example, 125 percent or 185 percent of the guidelines), as noted in relevant authorizing legislation or program regulations. Non-Federal organizations that use the poverty guidelines under their own authority in non-Federally-funded activities also may choose to use a percentage multiple of the guidelines.

The poverty guidelines do not make a distinction between farm and non-farm families, or between aged and non-aged units. (Only the Census Bureau poverty thresholds have separate figures for aged and non-aged one-person and two-person units.)

Note that this notice does not provide definitions of such terms as "income" or "family," because there is considerable variation in defining these terms among the different programs that use the guidelines. These variations are traceable to the different laws and regulations that govern the various programs. This means that questions such as "Is income counted before or after taxes?", "Should a particular type of income be counted?", and "Should a particular person be counted as a member of the family/household?" are actually questions about how a specific program applies the poverty guidelines. All such questions about how a specific program applies the guidelines should be directed to the entity that administers or funds the program, since that entity has the responsibility for defining such terms as "income" or "family," to the extent that these terms are not already defined for the program in legislation or regulations.

Dated: January 19, 2012.

Kathleen Sebelius,
Secretary of Health and Human Services.

[FR Doc. 2012-1603 Filed 1-25-12; 8:45 am]

BILLING CODE 4150-05-P