

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Barnstable Town, MA MSA									
	VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800
Boston-Cambridge-Quincy, MA-NH MSA									
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area									
	VERY LOW INCOME	34250	39150	44050	48900	52850	56750	60650	64550
	LOW INCOME	47150	53900	60600	67350	72750	78150	83500	88900
	MODERATE INCOME	52650	59400	66100	72850	78250	83650	89000	94400
	38 YEAR TERM	41100	46950	52850	58700	63400	68100	72800	77500
	ADJ. MEDIAN INC.**	68500	78300	88100	97800	105700	113500	121300	129100
Brockton, MA HUD Metro FMR Area									
	VERY LOW INCOME	30750	35150	39550	43900	47450	50950	54450	57950
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	61500	70300	79100	87800	94900	101900	108900	115900
Lawrence, MA-NH HUD Metro FMR Area									
	VERY LOW INCOME	31350	35800	40300	44750	48350	51950	55500	59100
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	62700	71600	80600	89500	96700	103900	111000	118200
Lowell, MA HUD Metro FMR Area									
	VERY LOW INCOME	32550	37200	41850	46450	50200	53900	57600	61350
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	39050	44600	50200	55750	60200	64650	69150	73600
	ADJ. MEDIAN INC.**	65100	74400	83700	92900	100400	107800	115200	122700
Pittsfield, MA MSA									
Berkshire County, MA (part) HUD Metro FMR Area									
	VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----									
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Pittsfield, MA HUD Metro FMR Area									
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900	
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800	
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300	
38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900	
ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800	
Providence-New Bedford-Fall River, RI-MA MSA									
Easton-Raynham, MA HUD Metro FMR Area									
VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650	
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800	
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300	
38 YEAR TERM	44050	50300	56600	62900	67950	72950	78000	83050	
ADJ. MEDIAN INC.**	72800	83200	93600	104000	112400	120700	129000	137300	
New Bedford, MA HUD Metro FMR Area									
VERY LOW INCOME	25600	29250	32900	36600	39500	42450	45350	48300	
LOW INCOME	41000	46850	52700	58550	63250	67900	72600	77300	
MODERATE INCOME	46500	52350	58200	64050	68750	73400	78100	82800	
38 YEAR TERM	30750	35100	39500	43900	47400	50900	54450	57950	
ADJ. MEDIAN INC.**	51200	58500	65800	73200	79000	84900	90700	96600	
Providence-Fall River, RI-MA HUD Metro FMR Area									
VERY LOW INCOME	26500	30250	34050	37800	40850	43850	46900	49900	
LOW INCOME	42350	48400	54450	60500	65350	70200	75000	79850	
MODERATE INCOME	47850	53900	59950	66000	70850	75700	80500	85350	
38 YEAR TERM	31750	36300	40800	45350	49000	52600	56250	59850	
ADJ. MEDIAN INC.**	53000	60500	68100	75600	81700	87700	93800	99800	
Taunton-Mansfield-Norton, MA HUD Metro FMR Area									
VERY LOW INCOME	31050	35450	39900	44300	47850	51400	54950	58500	
LOW INCOME	46300	52950	59550	66150	71450	76750	82050	87350	
MODERATE INCOME	51800	58450	65050	71650	76950	82250	87550	92850	
38 YEAR TERM	37200	42500	47850	53150	57400	61650	65900	70150	
ADJ. MEDIAN INC.**	62100	70900	79800	88600	95700	102800	109900	117000	
Springfield, MA MSA									
Franklin County, MA (part) HUD Metro FMR Area									
VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900	
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800	
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300	
38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900	
ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800	

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

		----- A J U S T E D I N C O M E L I M I T S -----							
P R O G R A M		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Springfield, MA HUD Metro FMR Area									
	VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800
Worcester, MA MSA									
Eastern Worcester County, MA HUD Metro FMR Area									
	VERY LOW INCOME	36400	41600	46800	52000	56200	60350	64500	68650
	LOW INCOME	46300	52950	59550	66150	71450	76750	82050	87350
	MODERATE INCOME	51800	58450	65050	71650	76950	82250	87550	92850
	38 YEAR TERM	45800	52350	58900	65450	70700	75900	81150	86400
	ADJ. MEDIAN INC.**	72800	83200	93600	104000	112400	120700	129000	137300
Fitchburg-Leominster, MA HUD Metro FMR Area									
	VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800
Western Worcester County, MA HUD Metro FMR Area									
	VERY LOW INCOME	30200	34500	38800	43100	46550	50000	53450	56900
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	60400	69000	77600	86200	93100	100000	106900	113800
Worcester, MA HUD Metro FMR Area									
	VERY LOW INCOME	30800	35200	39600	43950	47500	51000	54500	58050
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	61600	70400	79200	87900	95000	102000	109000	116100
Dukes County, MA									
	VERY LOW INCOME	31350	35800	40300	44750	48350	51950	55500	59100
	LOW INCOME	47200	53950	60700	67450	72850	78250	83650	89050
	MODERATE INCOME	52700	59450	66200	72950	78350	83750	89150	94550
	38 YEAR TERM	37600	42950	48350	53700	58000	62300	66600	70900
	ADJ. MEDIAN INC.**	62700	71600	80600	89500	96700	103900	111000	118200

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

\*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

----- A J U S T E D I N C O M E L I M I T S -----

P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Nantucket County, MA								
VERY LOW INCOME	38300	43800	49250	54700	59100	63500	67850	72250
LOW INCOME	61250	70000	78750	87500	94500	101500	108500	115500
MODERATE INCOME	66750	75500	84250	93000	100000	107000	114000	121000
38 YEAR TERM	43400	49600	55800	62000	66950	71900	76900	81850
ADJ. MEDIAN INC.**	76600	87600	98500	109400	118200	127000	135700	144500

\* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,  
 FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES  
 \*\* RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT

25 MASSACHUSETTS

-----METROPOLITAN AREA-----

Barnstable Town, MA MSA - 12700  
Barnstable Town, MA MSA - METRO12700M12700  
001-Barnstable County, MA

Boston-Cambridge-Quincy, MA-NH MSA - 14460  
Boston-Cambridge-Quincy, MA-NH HMFA - METRO14460MM1120  
009-Essex County, MA

017-Middlesex County, MA

021-Norfolk County, MA

023-Plymouth County, MA

025-Suffolk County, MA  
Brockton, MA HMFA - METRO14460MM1200  
021-Norfolk County, MA  
023-Plymouth County, MA

Lawrence, MA-NH HMFA - METRO14460MM4160  
009-Essex County, MA

-----Components of FMR AREA within STATE-----

Barnstable Town city, Bourne town, Brewster town, Chatham town,  
Dennis town, Eastham town, Falmouth town, Harwich town,  
Mashpee town, Orleans town, Provincetown town, Sandwich town,  
Truro town, Wellfleet town, Yarmouth town

Amesbury Town city, Beverly city, Danvers town, Essex town,  
Gloucester city, Hamilton town, Ipswich town, Lynn city,  
Lynnfield town, Manchester-by-the-Sea town, Marblehead town,  
Middleton town, Nahant town, Newbury town, Newburyport city,  
Peabody city, Rockport town, Rowley town, Salem city,  
Salisbury town, Saugus town, Swampscott town, Topsfield town,  
Wenham town  
Acton town, Arlington town, Ashby town, Ashland town, Ayer town,  
Bedford town, Belmont town, Boxborough town, Burlington town,  
Cambridge city, Carlisle town, Concord town, Everett city,  
Framingham town, Holliston town, Hopkinton town, Hudson town,  
Lexington town, Lincoln town, Littleton town, Malden city,  
Marlborough city, Maynard town, Medford city, Melrose city,  
Natick town, Newton city, North Reading town, Reading town,  
Sherborn town, Shirley town, Somerville city, Stoneham town,  
Stow town, Sudbury town, Townsend town, Wakefield town,  
Waltham city, Watertown city, Wayland town, Weston town,  
Wilmington town, Winchester town, Woburn city  
Bellingham town, Braintree Town city, Brookline town,  
Canton town, Cohasset town, Dedham town, Dover town,  
Foxborough town, Franklin Town city, Holbrook town,  
Medfield town, Medway town, Millis town, Milton town,  
Needham town, Norfolk town, Norwood town, Plainville town,  
Quincy city, Randolph town, Sharon town, Stoughton town,  
Walpole town, Wellesley town, Westwood town, Weymouth Town city,  
Wrentham town  
Carver town, Duxbury town, Hanover town, Hingham town,  
Hull town, Kingston town, Marshfield town, Norwell town,  
Pembroke town, Plymouth town, Rockland town, Scituate town,  
Wareham town  
Boston city, Chelsea city, Revere city, Winthrop Town city

Avon town  
Abington town, Bridgewater town, Brockton city,  
East Bridgewater town, Halifax town, Hanson town,  
Lakeville town, Marion town, Mattapoisett town,  
Middleborough town, Plympton town, Rochester town,  
West Bridgewater town, Whitman town

Andover town, Boxford town, Georgetown town, Groveland town,

25 MASSACHUSETTS continued

-----METROPOLITAN AREA-----

-----Components of FMR AREA within STATE-----

Lowell, MA HMFA - METRO14460MM4560  
 017-Middlesex County, MA

Pittsfield, MA MSA - 38340  
 Berkshire County, MA (part) HMFA - METRO38340N25003  
 003-Berkshire County, MA

Pittsfield, MA HMFA - METRO38340M38340  
 003-Berkshire County, MA

Providence-New Bedford-Fall River, RI-MA MSA - 39300  
 Easton-Raynham, MA HMFA - METRO39300MM1200  
 005-Bristol County, MA  
 New Bedford, MA HMFA - METRO39300MM5400  
 005-Bristol County, MA

Providence-Fall River, RI-MA HMFA - METRO39300M39300  
 005-Bristol County, MA

Taunton-Mansfield-Norton, MA HMFA - METRO39300MM1120  
 005-Bristol County, MA

Springfield, MA MSA - 44140  
 Franklin County, MA (part) HMFA - METRO44140N25011  
 011-Franklin County, MA

Springfield, MA HMFA - METRO44140M44140  
 011-Franklin County, MA  
 013-Hampden County, MA

Haverhill city, Lawrence city, Merrimac town, Methuen city,  
 North Andover town, West Newbury town

Billerica town, Chelmsford town, Dracut town, Dunstable town,  
 Groton town, Lowell city, Pepperell town, Tewksbury town,  
 Tyngsborough town, Westford town

Alford town, Becket town, Clarksburg town, Egremont town,  
 Florida town, Great Barrington town, Hancock town,  
 Monterey town, Mount Washington town, New Ashford town,  
 New Marlborough town, North Adams city, Otis town, Peru town,  
 Sandisfield town, Savoy town, Sheffield town, Tyringham town,  
 Washington town, West Stockbridge town, Williamstown town,  
 Windsor town

Adams town, Cheshire town, Dalton town, Hinsdale town,  
 Lanesborough town, Lee town, Lenox town, Pittsfield city,  
 Richmond town, Stockbridge town

Easton town, Raynham town

Acushnet town, Dartmouth town, Fairhaven town, Freetown town,  
 New Bedford city

Attleboro city, Fall River city, North Attleborough town,  
 Rehoboth town, Seekonk town, Somerset town, Swansea town,  
 Westport town

Berkley town, Dighton town, Mansfield town, Norton town,  
 Taunton city

Ashfield town, Bernardston town, Buckland town, Charlemont town,  
 Colrain town, Conway town, Deerfield town, Erving town,  
 Gill town, Greenfield Town city, Hawley town, Heath town,  
 Leverett town, Leyden town, Monroe town, Montague town,  
 New Salem town, Northfield town, Orange town, Rowe town,  
 Shelburne town, Shutesbury town, Warwick town, Wendell town,  
 Whately town

Sunderland town

Agawam Town city, Blandford town, Brimfield town, Chester town,  
 Chicopee city, East Longmeadow town, Granville town,  
 Hampden town, Holland town, Holyoke city, Longmeadow town,  
 Ludlow town, Monson town, Montgomery town, Palmer Town city,  
 Russell town, Southwick town, Springfield city, Tolland town,

25 MASSACHUSETTS continued

-----METROPOLITAN AREA-----

015-Hampshire County, MA

Worcester, MA MSA - 49340  
Eastern Worcester County, MA HMFA - METRO49340MM1120  
027-Worcester County, MA

Fitchburg-Leominster, MA HMFA - METRO49340MM2600  
027-Worcester County, MA

Western Worcester County, MA HMFA - METRO49340N25027  
027-Worcester County, MA

Worcester, MA HMFA - METRO49340M49340  
027-Worcester County, MA

-----Components of FMR AREA within STATE-----

Wales town, Westfield city, West Springfield Town city,  
Wilbraham town  
Amherst town, Belchertown town, Chesterfield town,  
Cummington town, Easthampton Town city, Goshen town,  
Granby town, Hadley town, Hatfield town, Huntington town,  
Middlefield town, Northampton city, Pelham town,  
Plainfield town, Southampton town, South Hadley town, Ware town,  
Westhampton town, Williamsburg town, Worthington town

Berlin town, Blackstone town, Bolton town, Harvard town,  
Hopedale town, Lancaster town, Mendon town, Milford town,  
Millville town, Southborough town, Upton town

Ashburnham town, Fitchburg city, Gardner city, Leominster city,  
Lunenburg town, Templeton town, Westminster town,  
Winchendon town

Athol town, Hardwick town, Hubbardston town, New Braintree town,  
Petersham town, Phillipston town, Royalston town, Warren town

Auburn town, Barre town, Boylston town, Brookfield town,  
Charlton town, Clinton town, Douglas town, Dudley town,  
East Brookfield town, Grafton town, Holden town, Leicester town,  
Millbury town, Northborough town, Northbridge town,  
North Brookfield town, Oakham town, Oxford town, Paxton town,  
Princeton town, Rutland town, Shrewsbury town,  
Southbridge Town city, Spencer town, Sterling town,  
Sturbridge town, Sutton town, Uxbridge town, Webster town,  
Westborough town, West Boylston town, West Brookfield town,  
Worcester city

-----NONMETROPOLITAN COUNTIES-----

Dukes County.....  
Nantucket County.....

-----Towns within nonmetropolitan counties-----

Aquinnah town, Chilmark town, Edgartown town, Gosnold town,  
Oak Bluffs town, Tisbury town, West Tisbury town  
Nantucket town