

		----- 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*
Baltimore-Towson, MD HUD Metro FMR Area									
	VERY LOW INCOME	30000	34250	38550	42800	46250	49650	53100	56500
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	35950	41100	46200	51350	55450	59550	63650	67800
	ADJ. MEDIAN INC.**	60000	68500	77100	85600	92500	99300	106200	113000
Cumberland, MD-WV MSA									
	VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
	LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
	MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
	38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
	ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
Hagerstown-Martinsburg, MD-WV MSA									
Hagerstown, MD HUD Metro FMR Area									
	VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
	LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
	MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
	38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
	ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA									
	VERY LOW INCOME	28550	32600	36700	40750	44050	47300	50550	53800
	LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
	MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
	38 YEAR TERM	34250	39100	44000	48900	52800	56700	60650	64550
	ADJ. MEDIAN INC.**	57100	65200	73400	81500	88100	94600	101100	107600
Salisbury, MD MSA									
Salisbury, MD HUD Metro FMR Area									
	VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
	LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
	MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
	38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
	ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
Somerset County, MD HUD Metro FMR Area									
	VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
	LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
	MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
	38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
	ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600

\* 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*
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA								
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area								
VERY LOW INCOME	37650	43000	48400	53750	58050	62350	66650	70950
LOW INCOME	49200	56200	63250	70250	75850	81500	87100	92750
MODERATE INCOME	54700	61700	68750	75750	81350	87000	92600	98250
38 YEAR TERM	45150	51600	58050	64500	69650	74800	80000	85150
ADJ. MEDIAN INC.**	75300	86000	96800	107500	116100	124700	133300	141900
Caroline County, MD								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
Dorchester County, MD								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
Garrett County, MD								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
Kent County, MD								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600
St. Mary's County, MD								
VERY LOW INCOME	33300	38050	42800	47550	51400	55200	59000	62800
LOW INCOME	45500	52000	58500	65000	70200	75400	80600	85800
MODERATE INCOME	51000	57500	64000	70500	75700	80900	86100	91300
38 YEAR TERM	42550	48650	54700	60800	65650	70550	75400	80250
ADJ. MEDIAN INC.**	66600	76100	85600	95100	102800	110400	118000	125600

\* 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*
Talbot County, MD								
VERY LOW INCOME	28300	32350	36400	40400	43650	46900	50100	53350
LOW INCOME	45100	51500	57950	64400	69550	74700	79850	85000
MODERATE INCOME	50600	57000	63450	69900	75050	80200	85350	90500
38 YEAR TERM	33950	38800	43650	48500	52400	56250	60150	64000
ADJ. MEDIAN INC.**	56600	64700	72800	80800	87300	93800	100200	106700
Worcester County, MD								
VERY LOW INCOME	26700	30500	34300	38100	41150	44200	47250	50300
LOW INCOME	42650	48750	54850	60950	65850	70700	75600	80450
MODERATE INCOME	48150	54250	60350	66450	71350	76200	81100	85950
38 YEAR TERM	33100	37850	42550	47300	51100	54850	58650	62450
ADJ. MEDIAN INC.**	53400	61000	68600	76200	82300	88400	94500	100600

\* 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

24 MARYLAND

-----METROPOLITAN AREA-----  
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-----Counties of FMR AREA within STATE-----

Baltimore-Towson, MD MSA - 12580  
 Baltimore-Towson, MD HMFA - METRO12580M12580  
 Harford,

003-Anne Arundel, 005-Baltimore, 013-Carroll, 025-  
 027-Howard, 035-Queen Anne's, 510-Baltimore city

Cumberland, MD-WV MSA - 19060  
 Cumberland, MD-WV MSA - METRO19060M19060  
 Hagerstown-Martinsburg, MD-WV MSA - 25180

001-Allegany

Hagerstown, MD HMFA - METRO25180MM3180  
 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA - 3798  
 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA - METRO37980M37980  
 Salisbury, MD MSA - 41540

043-Washington

Salisbury, MD HMFA - METRO41540M41540  
 Somerset County, MD HMFA - METRO41540N24039

015-Cecil

Washington-Arlington-Alexandria, DC-VA-MD-WV MSA - 479  
 Washington-Arlington-Alexandria, DC-VA-MD HMFA - METRO47900M47900  
 Montgomery,

045-Wicomico  
 039-Somerset

009-Calvert, 017-Charles, 021-Frederick, 031-  
 033-Prince George's

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

011-Caroline  
 041-Talbot

019-Dorchester  
 047-Worcester

023-Garrett

029-Kent

037-St. Mary's