

		----- 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--Yarmouth, MA MSA									
	VERY LOW INCOME	21650	24700	27800	30900	33350	35850	38300	40800
	LOW INCOME	34600	39550	44500	49450	53400	57350	61300	65250
	MODERATE INCOME	40100	45050	50000	54950	58900	62850	66800	70750
	38 YEAR TERM	25950	29650	33350	37100	40050	43000	46000	48950
	ADJ. MEDIAN INC.**	43300	49400	55600	61800	66700	71700	76600	81600
Boston, MA--NH PMSA									
	VERY LOW INCOME	28950	33100	37200	41350	44650	47950	51250	54600
	LOW INCOME	46300	52950	59550	66150	71450	76750	82050	87350
	MODERATE INCOME	51800	58450	65050	71650	76950	82250	87550	92850
	38 YEAR TERM	34700	39650	44600	49550	53500	57500	61450	65400
	ADJ. MEDIAN INC.**	57900	66200	74400	82700	89300	95900	102500	109200
Brockton, MA PMSA									
	VERY LOW INCOME	25500	29150	32800	36450	39350	42300	45200	48100
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	30600	35000	39350	43750	47250	50750	54250	57750
	ADJ. MEDIAN INC.**	51000	58300	65600	72900	78700	84600	90400	96200
Fitchburg--Leominster, MA PMSA									
	VERY LOW INCOME	21750	24900	28000	31100	33600	36100	38550	41050
	LOW INCOME	34850	39800	44800	49750	53750	57700	61700	65700
	MODERATE INCOME	40350	45300	50300	55250	59250	63200	67200	71200
	38 YEAR TERM	26100	29850	33600	37300	40300	43300	46300	49250
	ADJ. MEDIAN INC.**	43500	49800	56000	62200	67200	72200	77100	82100
Lawrence, MA--NH PMSA									
	VERY LOW INCOME	26450	30200	34000	37750	40750	43800	46800	49850
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	31700	36250	40750	45300	48900	52550	56150	59800
	ADJ. MEDIAN INC.**	52900	60400	68000	75500	81500	87600	93600	99700
Lowell, MA--NH PMSA									
	VERY LOW INCOME	28000	32000	36000	40000	43200	46400	49600	52800
	LOW INCOME	40250	46000	51750	57500	62100	66700	71300	75900
	MODERATE INCOME	45750	51500	57250	63000	67600	72200	76800	81400
	38 YEAR TERM	33600	38400	43200	48000	51850	55700	59500	63350
	ADJ. MEDIAN INC.**	56000	64000	72000	80000	86400	92800	99200	105600

* 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

P R O G R A M	A J U S T E D I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
New Bedford, MA PMSA								
VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400
Pittsfield, MA MSA								
VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400
Providence--Fall River--Warwick, RI--MA MSA								
VERY LOW INCOME	23750	27150	30550	33950	36650	39400	42100	44800
LOW INCOME	38000	43450	48900	54300	58650	63000	67350	71700
MODERATE INCOME	43500	48950	54400	59800	64150	68500	72850	77200
38 YEAR TERM	28500	32600	36650	40750	44000	47250	50500	53800
ADJ. MEDIAN INC.**	47500	54300	61100	67900	73300	78800	84200	89600
Springfield, MA MSA								
VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400
Worcester, MA--CT PMSA								
VERY LOW INCOME	24250	27700	31200	34650	37400	40200	42950	45750
LOW INCOME	38800	44350	49900	55450	59900	64300	68750	73200
MODERATE INCOME	44300	49850	55400	60950	65400	69800	74250	78700
38 YEAR TERM	29100	33250	37400	41600	44900	48250	51550	54900
ADJ. MEDIAN INC.**	48500	55400	62400	69300	74800	80400	85900	91500
Barnstable County								
VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400

* 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*
Berkshire County									
	VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
	LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
	MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
	38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
	ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400
Dukes County									
	VERY LOW INCOME	23150	26450	29750	33050	35700	38350	41000	43650
	LOW INCOME	37000	42300	47600	52900	57100	61350	65550	69800
	MODERATE INCOME	42500	47800	53100	58400	62600	66850	71050	75300
	38 YEAR TERM	27750	31750	35700	39650	42850	46000	49200	52350
	ADJ. MEDIAN INC.**	46300	52900	59500	66100	71400	76700	82000	87300
Franklin County									
	VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
	LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
	MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
	38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
	ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400
Hampden County									
	VERY LOW INCOME	23600	26950	30350	33700	36400	39100	41800	44500
	LOW INCOME	37750	43150	48550	53900	58250	62550	66850	71150
	MODERATE INCOME	43250	48650	54050	59400	63750	68050	72350	76650
	38 YEAR TERM	28300	32350	36400	40450	43700	46900	50150	53400
	ADJ. MEDIAN INC.**	47200	53900	60700	67400	72800	78200	83600	89000
Hampshire County									
	VERY LOW INCOME	23750	27150	30550	33950	36650	39400	42100	44800
	LOW INCOME	38000	43450	48900	54300	58650	63000	67350	71700
	MODERATE INCOME	43500	48950	54400	59800	64150	68500	72850	77200
	38 YEAR TERM	28500	32600	36650	40750	44000	47250	50500	53800
	ADJ. MEDIAN INC.**	47500	54300	61100	67900	73300	78800	84200	89600
Nantucket County									
	VERY LOW INCOME	29450	33650	37850	42050	45400	48800	52150	55500
	LOW INCOME	47100	53800	60550	67300	72650	78050	83450	88800
	MODERATE INCOME	52600	59300	66050	72800	78150	83550	88950	94300
	38 YEAR TERM	32700	37400	42050	46750	50500	54200	57950	61700
	ADJ. MEDIAN INC.**	58900	67300	75700	84100	90800	97600	104300	111000

* 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*
Worcester County								
VERY LOW INCOME	21600	24700	27750	30850	33300	35800	38250	40700
LOW INCOME	34550	39500	44400	49350	53300	57250	61200	65150
MODERATE INCOME	40050	45000	49900	54850	58800	62750	66700	70650
38 YEAR TERM	25900	29600	33300	37000	40000	42950	45900	48850
ADJ. MEDIAN INC.**	43200	49400	55500	61700	66600	71600	76500	81400

* 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