

|                    |                    | ----- 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* |
| Burlington, VT MSA |                    |   |          |          |          |          |          |          |           |
|                    | VERY LOW INCOME    | 24100   | 27500    | 30950    | 34400    | 37150    | 39900    | 42650    | 45400     |
|                    | LOW INCOME         | 38550   | 44050    | 49550    | 55050    | 59450    | 63850    | 68250    | 72650     |
|                    | MODERATE INCOME    | 44050   | 49550    | 55050    | 60550    | 64950    | 69350    | 73750    | 78150     |
|                    | 38 YEAR TERM       | 28900   | 33000    | 37150    | 41300    | 44600    | 47900    | 51200    | 54500     |
|                    | ADJ. MEDIAN INC.** | 48200   | 55000    | 61900    | 68800    | 74300    | 79800    | 85300    | 90800     |
| Addison County     |                    |   |          |          |          |          |          |          |           |
|                    | VERY LOW INCOME    | 20850   | 23850    | 26800    | 29800    | 32200    | 34550    | 36950    | 39350     |
|                    | LOW INCOME         | 33400   | 38150    | 42900    | 47700    | 51500    | 55300    | 59100    | 62950     |
|                    | MODERATE INCOME    | 38900   | 43650    | 48400    | 53200    | 57000    | 60800    | 64600    | 68450     |
|                    | 38 YEAR TERM       | 25050   | 28600    | 32200    | 35750    | 38600    | 41500    | 44350    | 47200     |
|                    | ADJ. MEDIAN INC.** | 41700   | 47700    | 53600    | 59600    | 64400    | 69100    | 73900    | 78700     |
| Bennington County  |                    |   |          |          |          |          |          |          |           |
|                    | VERY LOW INCOME    | 19750   | 22550    | 25400    | 28200    | 30450    | 32700    | 34950    | 37200     |
|                    | LOW INCOME         | 31600   | 36100    | 40600    | 45100    | 48750    | 52350    | 55950    | 59550     |
|                    | MODERATE INCOME    | 37100   | 41600    | 46100    | 50600    | 54250    | 57850    | 61450    | 65050     |
|                    | 38 YEAR TERM       | 23700   | 27050    | 30450    | 33850    | 36550    | 39250    | 41950    | 44650     |
|                    | ADJ. MEDIAN INC.** | 39500   | 45100    | 50800    | 56400    | 60900    | 65400    | 69900    | 74400     |
| Caledonia County   |                    |   |          |          |          |          |          |          |           |
|                    | VERY LOW INCOME    | 19500   | 22300    | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |
|                    | LOW INCOME         | 31200   | 35650    | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |
|                    | MODERATE INCOME    | 36700   | 41150    | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |
|                    | 38 YEAR TERM       | 23400   | 26750    | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |
|                    | ADJ. MEDIAN INC.** | 39000   | 44600    | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |
| Chittenden County  |                    |   |          |          |          |          |          |          |           |
|                    | VERY LOW INCOME    | 25950   | 29700    | 33400    | 37100    | 40050    | 43050    | 46000    | 48950     |
|                    | LOW INCOME         | 40250   | 46000    | 51750    | 57500    | 62100    | 66700    | 71300    | 75900     |
|                    | MODERATE INCOME    | 45750   | 51500    | 57250    | 63000    | 67600    | 72200    | 76800    | 81400     |
|                    | 38 YEAR TERM       | 31150   | 35600    | 40050    | 44500    | 48100    | 51650    | 55200    | 58750     |
|                    | ADJ. MEDIAN INC.** | 51900   | 59400    | 66800    | 74200    | 80100    | 86100    | 92000    | 97900     |
| Essex County       |                    |   |          |          |          |          |          |          |           |
|                    | VERY LOW INCOME    | 19500   | 22300    | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |
|                    | LOW INCOME         | 31200   | 35650    | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |
|                    | MODERATE INCOME    | 36700   | 41150    | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |
|                    | 38 YEAR TERM       | 23400   | 26750    | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |
|                    | ADJ. MEDIAN INC.** | 39000   | 44600    | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |

\* 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* |  |
| Franklin County    |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME    | 19500    | 22300   | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |  |
| LOW INCOME         | 31200    | 35650   | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |  |
| MODERATE INCOME    | 36700    | 41150   | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |  |
| 38 YEAR TERM       | 23400    | 26750   | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |  |
| ADJ. MEDIAN INC.** | 39000    | 44600   | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |  |
| Grand Isle County  |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME    | 19500    | 22300   | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |  |
| LOW INCOME         | 31200    | 35650   | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |  |
| MODERATE INCOME    | 36700    | 41150   | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |  |
| 38 YEAR TERM       | 23400    | 26750   | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |  |
| ADJ. MEDIAN INC.** | 39000    | 44600   | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |  |
| Lamoille County    |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME    | 19500    | 22300   | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |  |
| LOW INCOME         | 31200    | 35650   | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |  |
| MODERATE INCOME    | 36700    | 41150   | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |  |
| 38 YEAR TERM       | 23400    | 26750   | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |  |
| ADJ. MEDIAN INC.** | 39000    | 44600   | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |  |
| Orange County      |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME    | 19500    | 22300   | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |  |
| LOW INCOME         | 31200    | 35650   | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |  |
| MODERATE INCOME    | 36700    | 41150   | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |  |
| 38 YEAR TERM       | 23400    | 26750   | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |  |
| ADJ. MEDIAN INC.** | 39000    | 44600   | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |  |
| Orleans County     |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME    | 19500    | 22300   | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |  |
| LOW INCOME         | 31200    | 35650   | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |  |
| MODERATE INCOME    | 36700    | 41150   | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |  |
| 38 YEAR TERM       | 23400    | 26750   | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |  |
| ADJ. MEDIAN INC.** | 39000    | 44600   | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |  |
| Rutland County     |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME    | 19500    | 22300   | 25050    | 27850    | 30100    | 32300    | 34550    | 36750     |  |
| LOW INCOME         | 31200    | 35650   | 40100    | 44550    | 48100    | 51700    | 55250    | 58800     |  |
| MODERATE INCOME    | 36700    | 41150   | 45600    | 50050    | 53600    | 57200    | 60750    | 64300     |  |
| 38 YEAR TERM       | 23400    | 26750   | 30100    | 33400    | 36100    | 38750    | 41450    | 44100     |  |
| ADJ. MEDIAN INC.** | 39000    | 44600   | 50100    | 55700    | 60200    | 64600    | 69100    | 73500     |  |

\* 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* |
| Washington County  |                                       |          |          |          |          |          |          |           |
| VERY LOW INCOME    | 21900                                 | 25050    | 28150    | 31300    | 33800    | 36300    | 38800    | 41300     |
| LOW INCOME         | 35050                                 | 40050    | 45050    | 50100    | 54100    | 58100    | 62100    | 66100     |
| MODERATE INCOME    | 40550                                 | 45550    | 50550    | 55600    | 59600    | 63600    | 67600    | 71600     |
| 38 YEAR TERM       | 26300                                 | 30050    | 33800    | 37550    | 40550    | 43550    | 46550    | 49600     |
| ADJ. MEDIAN INC.** | 43800                                 | 50100    | 56300    | 62600    | 67600    | 72600    | 77600    | 82600     |
| Windham County     |                                       |          |          |          |          |          |          |           |
| VERY LOW INCOME    | 19900                                 | 22750    | 25600    | 28450    | 30750    | 33000    | 35300    | 37550     |
| LOW INCOME         | 31850                                 | 36400    | 40950    | 45500    | 49150    | 52800    | 56450    | 60100     |
| MODERATE INCOME    | 37350                                 | 41900    | 46450    | 51000    | 54650    | 58300    | 61950    | 65600     |
| 38 YEAR TERM       | 23900                                 | 27300    | 30750    | 34150    | 36850    | 39600    | 42350    | 45050     |
| ADJ. MEDIAN INC.** | 39800                                 | 45500    | 51200    | 56900    | 61500    | 66000    | 70600    | 75100     |
| Windsor County     |                                       |          |          |          |          |          |          |           |
| VERY LOW INCOME    | 20550                                 | 23500    | 26400    | 29350    | 31700    | 34050    | 36400    | 38750     |
| LOW INCOME         | 32850                                 | 37550    | 42250    | 46950    | 50700    | 54450    | 58250    | 62000     |
| MODERATE INCOME    | 38350                                 | 43050    | 47750    | 52450    | 56200    | 59950    | 63750    | 67500     |
| 38 YEAR TERM       | 24650                                 | 28200    | 31700    | 35200    | 38050    | 40850    | 43650    | 46500     |
| ADJ. MEDIAN INC.** | 41100                                 | 47000    | 52800    | 58700    | 63400    | 68100    | 72800    | 77500     |

\* 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