

**2016 CPA AFFORDABLE HOUSING MODERATE INCOME LIMITS**

**Moderate Income is 100% of Areawide Median Income**

| <b>Community</b> | <b>Census Area Designation</b>               | <b>Areawide Median Income for a Family of Four</b> | <b>Moderate Income Limits Household Size: 1</b> | <b>Moderate Income Limits Household Size: 2</b> | <b>Moderate Income Limits Household Size: 3</b> | <b>Moderate Income Limits Household Size: 4</b> | <b>Moderate Income Limits Household Size: 5</b> | <b>Moderate Income Limits Household Size: 6</b> | <b>Moderate Income Limits Household Size: 7</b> | <b>Moderate Income Limits Household Size: 8</b> |
|------------------|----------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Abington         | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Acton            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Acushnet         | PNBFR MSA, New Bedford HMFA                  | 56,100                                             | 39,270                                          | 44,880                                          | 50,490                                          | 56,100                                          | 60,588                                          | 65,076                                          | 69,564                                          | 74,052                                          |
| Adams            | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Agawam           | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Alford           | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Amesbury         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Amherst          | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Andover          | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Aquinnah         | Dukes County                                 | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Arlington        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Ashburnham       | Worcester MSA, Fitchburg-Leominster HMFA     | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Ashby            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Ashfield         | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Ashland          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Athol            | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Attleboro        | PNBFR MSA, Providence-Fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Auburn           | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Avon             | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Ayer             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Barnstable       | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Barre            | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Becket           | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Bedford          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Belchertown      | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Bellingham       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Belmont          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Berkley          | PNBFR MSA, Taunton-Mansfield-Norton HMFA     | 89,000                                             | 62,300                                          | 71,200                                          | 80,100                                          | 89,000                                          | 96,120                                          | 103,240                                         | 110,360                                         | 117,480                                         |
| Berlin           | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Bernardston      | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Beverly          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Billerica        | BCQ MSA, Lowell HMFA                         | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Blackstone       | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Blandford        | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Bolton           | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Boston           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Bourne           | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Boxborough       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Boxford          | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Boylston         | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Braintree        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Brewster         | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Bridgewater      | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Brimfield        | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Brockton         | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Brookfield       | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |

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|------------------|------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Brookline        | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Buckland         | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Burlington       | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Cambridge        | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Canton           | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Carlisle         | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Carver           | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Charlemont       | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Charlton         | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Chatham          | Barnstable MSA                           | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Chelmsford       | BCQ MSA, Lowell HMFA                     | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Chelsea          | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Cheshire         | Pittsfield MSA, Pittsfield HMFA          | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Chester          | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Chesterfield     | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Chicopee         | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Chilmark         | Dukes County                             | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Clarksburg       | Pittsfield MSA, Berkshire County HMFA    | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Clinton          | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Cohasset         | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Colrain          | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Concord          | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Conway           | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Cummington       | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Dalton           | Pittsfield MSA, Pittsfield HMFA          | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Danvers          | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Dartmouth        | PNBFR MSA, New Bedford HMFA              | 56,100                                             | 39,270                                          | 44,880                                          | 50,490                                          | 56,100                                          | 60,588                                          | 65,076                                          | 69,564                                          | 74,052                                          |
| Dedham           | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Deerfield        | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Dennis           | Barnstable MSA                           | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Dighton          | PNBFR MSA, Taunton-Mansfield-Norton HMFA | 89,000                                             | 62,300                                          | 71,200                                          | 80,100                                          | 89,000                                          | 96,120                                          | 103,240                                         | 110,360                                         | 117,480                                         |
| Douglas          | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Dover            | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Dracut           | BCQ MSA, Lowell HMFA                     | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Dudley           | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Dunstable        | BCQ MSA, Lowell HMFA                     | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Duxbury          | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| East Bridgewater | BCQ MSA, Brockton HMFA                   | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| East Brookfield  | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| East Longmeadow  | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Eastham          | Barnstable MSA                           | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Easthampton      | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Easton           | PNBFR MSA, Easton-Raynham HMFA           | 111,700                                            | 78,190                                          | 89,360                                          | 100,530                                         | 111,700                                         | 120,636                                         | 129,572                                         | 138,508                                         | 147,444                                         |
| Edgartown        | Dukes County                             | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Egremont         | Pittsfield MSA, Berkshire County HMFA    | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Erving           | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |

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|------------------|----------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Essex            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Everett          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Fairhaven        | PNBFR MSA, New Bedford HMFA                  | 56,100                                             | 39,270                                          | 44,880                                          | 50,490                                          | 56,100                                          | 60,588                                          | 65,076                                          | 69,564                                          | 74,052                                          |
| Fall River       | PNBFR MSA, Providence-Fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Falmouth         | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Fitchburg        | Worcester MSA, Fitchburg-Leominster HMFA     | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Florida          | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Foxborough       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Framingham       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Franklin         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Freetown         | PNBFR MSA, New Bedford HMFA                  | 56,100                                             | 39,270                                          | 44,880                                          | 50,490                                          | 56,100                                          | 60,588                                          | 65,076                                          | 69,564                                          | 74,052                                          |
| Gardner          | Worcester MSA, Fitchburg-Leominster HMFA     | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Georgetown       | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Gill             | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Gloucester       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Goshen           | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Gosnold          | Dukes County                                 | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Grafton          | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Granby           | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Granville        | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Great Barrington | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Greenfield       | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Groton           | BCQ MSA, Lowell HMFA                         | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Groveland        | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Hadley           | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Halifax          | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Hamilton         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Hampden          | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Hancock          | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Hanover          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Hanson           | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Hardwick         | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Harvard          | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Harwich          | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Hatfield         | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Haverhill        | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Hawley           | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Heath            | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Hingham          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Hinsdale         | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Holbrook         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Holden           | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Holland          | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Holliston        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Holyoke          | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Hopedale         | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |

**2016 CPA AFFORDABLE HOUSING MODERATE INCOME LIMITS**

**Moderate Income is 100% of Areawide Median Income**

| <b>Community</b>      | <b>Census Area Designation</b>               | <b>Areawide Median Income for a Family of Four</b> | <b>Moderate Income Limits Household Size: 1</b> | <b>Moderate Income Limits Household Size: 2</b> | <b>Moderate Income Limits Household Size: 3</b> | <b>Moderate Income Limits Household Size: 4</b> | <b>Moderate Income Limits Household Size: 5</b> | <b>Moderate Income Limits Household Size: 6</b> | <b>Moderate Income Limits Household Size: 7</b> | <b>Moderate Income Limits Household Size: 8</b> |
|-----------------------|----------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Hopkinton             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Hubbardston           | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Hudson                | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Hull                  | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Huntington            | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Ipswich               | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Kingston              | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Lakeville             | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Lancaster             | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Lanesborough          | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Lawrence              | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Lee                   | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Leicester             | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Lenox                 | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Leominster            | Worcester MSA, Fitchburg-Leominster HMFA     | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Leverett              | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Lexington             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Leyden                | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Lincoln               | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Littleton             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Longmeadow            | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Lowell                | BCQ MSA, Lowell HMFA                         | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Ludlow                | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Lunenburg             | Worcester MSA, Fitchburg-Leominster HMFA     | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Lynn                  | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Lynnfield             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Malden                | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Manchester-by-the-Sea | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Mansfield             | PNBFR MSA, Taunton-Mansfield-Norton HMFA     | 89,000                                             | 62,300                                          | 71,200                                          | 80,100                                          | 89,000                                          | 96,120                                          | 103,240                                         | 110,360                                         | 117,480                                         |
| Marblehead            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Marion                | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Marlborough           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Marshfield            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Mashpee               | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Mattapoisett          | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Maynard               | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Medfield              | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Medford               | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Medway                | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Melrose               | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Mendon                | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Merrimac              | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Methuen               | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| Middleborough         | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Middlefield           | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Middleton             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |

**2016 CPA AFFORDABLE HOUSING MODERATE INCOME LIMITS**

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| <b>Community</b>   | <b>Census Area Designation</b>               | <b>Areawide Median Income for a Family of Four</b> | <b>Moderate Income Limits Household Size: 1</b> | <b>Moderate Income Limits Household Size: 2</b> | <b>Moderate Income Limits Household Size: 3</b> | <b>Moderate Income Limits Household Size: 4</b> | <b>Moderate Income Limits Household Size: 5</b> | <b>Moderate Income Limits Household Size: 6</b> | <b>Moderate Income Limits Household Size: 7</b> | <b>Moderate Income Limits Household Size: 8</b> |
|--------------------|----------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Milford            | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Millbury           | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Millis             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Millville          | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Milton             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Monroe             | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Monson             | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Montague           | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Monterey           | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Montgomery         | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Mount Washington   | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Nahant             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Nantucket          | Nantucket County                             | 94,900                                             | 66,430                                          | 75,920                                          | 85,410                                          | 94,900                                          | 102,492                                         | 110,084                                         | 117,676                                         | 125,268                                         |
| Natick             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Needham            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| New Ashford        | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| New Bedford        | PNBFR MSA, New Bedford HMFA                  | 56,100                                             | 39,270                                          | 44,880                                          | 50,490                                          | 56,100                                          | 60,588                                          | 65,076                                          | 69,564                                          | 74,052                                          |
| New Braintree      | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| New Marlborough    | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| New Salem          | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Newbury            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Newburyport        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Newton             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Norfolk            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| North Adams        | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| North Andover      | BCQ MSA, Lawrence HMFA                       | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| North Attleborough | PNBFR MSA, Providence-Fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| North Brookfield   | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| North Reading      | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Northampton        | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Northborough       | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Northbridge        | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Northfield         | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Norton             | PNBFR MSA, Taunton-Mansfield-Norton HMFA     | 89,000                                             | 62,300                                          | 71,200                                          | 80,100                                          | 89,000                                          | 96,120                                          | 103,240                                         | 110,360                                         | 117,480                                         |
| Norwell            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Norwood            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Oak Bluffs         | Dukes County                                 | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Oakham             | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Orange             | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Orleans            | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Otis               | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Oxford             | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Palmer             | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Paxton             | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Peabody            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Pelham             | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |

**2016 CPA AFFORDABLE HOUSING MODERATE INCOME LIMITS**

**Moderate Income is 100% of Areawide Median Income**

| <b>Community</b> | <b>Census Area Designation</b>               | <b>Areawide Median Income for a Family of Four</b> | <b>Moderate Income Limits Household Size: 1</b> | <b>Moderate Income Limits Household Size: 2</b> | <b>Moderate Income Limits Household Size: 3</b> | <b>Moderate Income Limits Household Size: 4</b> | <b>Moderate Income Limits Household Size: 5</b> | <b>Moderate Income Limits Household Size: 6</b> | <b>Moderate Income Limits Household Size: 7</b> | <b>Moderate Income Limits Household Size: 8</b> |
|------------------|----------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Pembroke         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Pepperell        | BCQ MSA, Lowell HMFA                         | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Peru             | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Petersham        | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Phillipston      | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Pittsfield       | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Plainfield       | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Plainville       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Plymouth         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Plympton         | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Princeton        | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Provincetown     | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Quincy           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Randolph         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Raynham          | PNBFR MSA, Easton-Raynham HMFA               | 111,700                                            | 78,190                                          | 89,360                                          | 100,530                                         | 111,700                                         | 120,636                                         | 129,572                                         | 138,508                                         | 147,444                                         |
| Reading          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Rehoboth         | PNBFR MSA, Providence-Fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Revere           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Richmond         | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Rochester        | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Rockland         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Rockport         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Rowe             | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Rowley           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Royalston        | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Russell          | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Rutland          | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Salem            | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Salisbury        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Sandisfield      | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Sandwich         | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Saugus           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Savoy            | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Scituate         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Seekonk          | PNBFR MSA, Providence-Fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Sharon           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Sheffield        | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Shelburne        | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Sherborn         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Shirley          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Shrewsbury       | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Shutesbury       | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Somerset         | PNBFR MSA, Providence-Fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Somerville       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| South Hadley     | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Southampton      | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |

**2016 CPA AFFORDABLE HOUSING MODERATE INCOME LIMITS**

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| <b>Community</b> | <b>Census Area Designation</b>               | <b>Areawide Median Income for a Family of Four</b> | <b>Moderate Income Limits Household Size: 1</b> | <b>Moderate Income Limits Household Size: 2</b> | <b>Moderate Income Limits Household Size: 3</b> | <b>Moderate Income Limits Household Size: 4</b> | <b>Moderate Income Limits Household Size: 5</b> | <b>Moderate Income Limits Household Size: 6</b> | <b>Moderate Income Limits Household Size: 7</b> | <b>Moderate Income Limits Household Size: 8</b> |
|------------------|----------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Southborough     | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Southbridge      | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Southwick        | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Spencer          | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Springfield      | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Sterling         | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Stockbridge      | Pittsfield MSA, Pittsfield HMFA              | 67,600                                             | 47,320                                          | 54,080                                          | 60,840                                          | 67,600                                          | 73,008                                          | 78,416                                          | 83,824                                          | 89,232                                          |
| Stoneham         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Stoughton        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Stow             | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Sturbridge       | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Sudbury          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Sunderland       | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Sutton           | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Swampscott       | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Swansea          | PNBFR MSA, Providence-fall River HMFA        | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Taunton          | PNBFR MSA, Taunton-Mansfield-Norton HMFA     | 89,000                                             | 62,300                                          | 71,200                                          | 80,100                                          | 89,000                                          | 96,120                                          | 103,240                                         | 110,360                                         | 117,480                                         |
| Templeton        | Worcester MSA, Fitchburg-Leominster HMFA     | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Tewksbury        | BCQ MSA, Lowell HMFA                         | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Tisbury          | Dukes County                                 | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Tolland          | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Topsfield        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Townsend         | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Truro            | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Tyngsborough     | BCQ MSA, Lowell HMFA                         | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Tyringham        | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Upton            | Worcester MSA, Eastern Worcester County HMFA | 111,300                                            | 77,910                                          | 89,040                                          | 100,170                                         | 111,300                                         | 120,204                                         | 129,108                                         | 138,012                                         | 146,916                                         |
| Uxbridge         | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Wakefield        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Wales            | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Walpole          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Waltham          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Ware             | Springfield MSA, Springfield HMFA            | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Wareham          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Warren           | Worcester MSA, Western Worcester County HMFA | 73,000                                             | 51,100                                          | 58,400                                          | 65,700                                          | 73,000                                          | 78,840                                          | 84,680                                          | 90,520                                          | 96,360                                          |
| Warwick          | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Washington       | Pittsfield MSA, Berkshire County HMFA        | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Watertown        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Wayland          | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Webster          | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Wellesley        | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Wellfleet        | Barnstable MSA                               | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |
| Wendell          | Springfield MSA, Franklin County HMFA        | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Wenham           | BCQ MSA, BCQ HMFA                            | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| West Boylston    | Worcester MSA, Worcester HMFA                | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| West Bridgewater | BCQ MSA, Brockton HMFA                       | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |

**2016 CPA AFFORDABLE HOUSING MODERATE INCOME LIMITS**

**Moderate Income is 100% of Areawide Median Income**

| <b>Community</b> | <b>Census Area Designation</b>           | <b>Areawide Median Income for a Family of Four</b> | <b>Moderate Income Limits Household Size: 1</b> | <b>Moderate Income Limits Household Size: 2</b> | <b>Moderate Income Limits Household Size: 3</b> | <b>Moderate Income Limits Household Size: 4</b> | <b>Moderate Income Limits Household Size: 5</b> | <b>Moderate Income Limits Household Size: 6</b> | <b>Moderate Income Limits Household Size: 7</b> | <b>Moderate Income Limits Household Size: 8</b> |
|------------------|------------------------------------------|----------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| West Brookfield  | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| West Newbury     | BCQ MSA, Lawrence HMFA                   | 84,100                                             | 58,870                                          | 67,280                                          | 75,690                                          | 84,100                                          | 90,828                                          | 97,556                                          | 104,284                                         | 111,012                                         |
| West Springfield | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| West Stockbridge | Pittsfield MSA, Berkshire County HMFA    | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| West Tisbury     | Dukes County                             | 84,600                                             | 59,220                                          | 67,680                                          | 76,140                                          | 84,600                                          | 91,368                                          | 98,136                                          | 104,904                                         | 111,672                                         |
| Westborough      | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Westfield        | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Westford         | BCQ MSA, Lowell HMFA                     | 88,700                                             | 62,090                                          | 70,960                                          | 79,830                                          | 88,700                                          | 95,796                                          | 102,892                                         | 109,988                                         | 117,084                                         |
| Westhampton      | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Westminster      | Worcester MSA, Fitchburg-Leominster HMFA | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Weston           | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Westport         | PNBFR MSA, Providence-Fall River HMFA    | 72,800                                             | 50,960                                          | 58,240                                          | 65,520                                          | 72,800                                          | 78,624                                          | 84,448                                          | 90,272                                          | 96,096                                          |
| Westwood         | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Weymouth         | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Whately          | Springfield MSA, Franklin County HMFA    | 71,800                                             | 50,260                                          | 57,440                                          | 64,620                                          | 71,800                                          | 77,544                                          | 83,288                                          | 89,032                                          | 94,776                                          |
| Whitman          | BCQ MSA, Brockton HMFA                   | 87,100                                             | 60,970                                          | 69,680                                          | 78,390                                          | 87,100                                          | 94,068                                          | 101,036                                         | 108,004                                         | 114,972                                         |
| Wilbraham        | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Williamsburg     | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Williamstown     | Pittsfield MSA, Berkshire County HMFA    | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Wilmington       | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Winchendon       | Worcester MSA, Fitchburg-Leominster HMFA | 66,700                                             | 46,690                                          | 53,360                                          | 60,030                                          | 66,700                                          | 72,036                                          | 77,372                                          | 82,708                                          | 88,044                                          |
| Winchester       | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Windsor          | Pittsfield MSA, Berkshire County HMFA    | 71,600                                             | 50,120                                          | 57,280                                          | 64,440                                          | 71,600                                          | 77,328                                          | 83,056                                          | 88,784                                          | 94,512                                          |
| Winthrop         | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Woburn           | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Worcester        | Worcester MSA, Worcester HMFA            | 79,700                                             | 55,790                                          | 63,760                                          | 71,730                                          | 79,700                                          | 86,076                                          | 92,452                                          | 98,828                                          | 105,204                                         |
| Worthington      | Springfield MSA, Springfield HMFA        | 68,200                                             | 47,740                                          | 54,560                                          | 61,380                                          | 68,200                                          | 73,656                                          | 79,112                                          | 84,568                                          | 90,024                                          |
| Wrentham         | BCQ MSA, BCQ HMFA                        | 98,100                                             | 68,670                                          | 78,480                                          | 88,290                                          | 98,100                                          | 105,948                                         | 113,796                                         | 121,644                                         | 129,492                                         |
| Yarmouth         | Barnstable MSA                           | 77,100                                             | 53,970                                          | 61,680                                          | 69,390                                          | 77,100                                          | 83,268                                          | 89,436                                          | 95,604                                          | 101,772                                         |