

|   |          | A J U S T E D I N C O M E L I M I T S |          |          |          |          |          |           |  |
|---|----------|---------------------------------------|----------|----------|----------|----------|----------|-----------|--|
| P R O G R A M                                   | 1 PERSON | 2 PERSON                              | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON* |  |
| Baltimore-Towson, MD HUD Metro FMR Area         |          |                                       |          |          |          |          |          |           |  |
| VERY LOW INCOME                                 | 27350    | 31300                                 | 35200    | 39100    | 42250    | 45350    | 48500    | 51600     |  |
| LOW INCOME                                      | 43050    | 49200                                 | 55350    | 61500    | 66400    | 71350    | 76250    | 81200     |  |
| MODERATE INCOME                                 | 48550    | 54700                                 | 60850    | 67000    | 71900    | 76850    | 81750    | 86700     |  |
| 38 YEAR TERM                                    | 32850    | 37500                                 | 42200    | 46900    | 50650    | 54400    | 58150    | 61900     |  |
| ADJ. MEDIAN INC.**                              | 54700    | 62600                                 | 70400    | 78200    | 84500    | 90700    | 97000    | 103200    |  |
| Cumberland, MD-WV MSA                           |          |                                       |          |          |          |          |          |           |  |
| VERY LOW INCOME                                 | 23150    | 26500                                 | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME                                      | 37050    | 42350                                 | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME                                 | 42550    | 47850                                 | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM                                    | 27800    | 31750                                 | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**                              | 46300    | 53000                                 | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| Hagerstown-Martinsburg, MD-WV MSA               |          |                                       |          |          |          |          |          |           |  |
| Hagerstown, MD HUD Metro FMR Area               |          |                                       |          |          |          |          |          |           |  |
| VERY LOW INCOME                                 | 23150    | 26500                                 | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME                                      | 37050    | 42350                                 | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME                                 | 42550    | 47850                                 | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM                                    | 27800    | 31750                                 | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**                              | 46300    | 53000                                 | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA |          |                                       |          |          |          |          |          |           |  |
| Southern Wilmington, DE-MD SEA                  |          |                                       |          |          |          |          |          |           |  |
| VERY LOW INCOME                                 | 26550    | 30350                                 | 34150    | 37950    | 41000    | 44000    | 47050    | 50100     |  |
| LOW INCOME                                      | 42500    | 48550                                 | 54650    | 60700    | 65550    | 70400    | 75250    | 80100     |  |
| MODERATE INCOME                                 | 48000    | 54050                                 | 60150    | 66200    | 71050    | 75900    | 80750    | 85600     |  |
| 38 YEAR TERM                                    | 31900    | 36450                                 | 41000    | 45550    | 49200    | 52850    | 56450    | 60100     |  |
| ADJ. MEDIAN INC.**                              | 53100    | 60700                                 | 68300    | 75900    | 82000    | 88000    | 94100    | 100200    |  |
| Salisbury, MD MSA                               |          |                                       |          |          |          |          |          |           |  |
| Salisbury, MD HUD Metro FMR Area                |          |                                       |          |          |          |          |          |           |  |
| VERY LOW INCOME                                 | 23150    | 26500                                 | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME                                      | 37050    | 42350                                 | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME                                 | 42550    | 47850                                 | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM                                    | 27800    | 31750                                 | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**                              | 46300    | 53000                                 | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| Somerset County, MD HUD Metro FMR Area          |          |                                       |          |          |          |          |          |           |  |
| VERY LOW INCOME                                 | 23150    | 26500                                 | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME                                      | 37050    | 42350                                 | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME                                 | 42550    | 47850                                 | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM                                    | 27800    | 31750                                 | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**                              | 46300    | 53000                                 | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |

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

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

|  |          | ----- A J U S T E D I N C O M E L I M I T S ----- |          |          |          |          |          |           |  |
|--|----------|---|----------|----------|----------|----------|----------|-----------|--|
| P R O G R A M  | 1 PERSON | 2 PERSON  | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON* |  |
| Washington-Arlington-Alexandria, DC-VA-MD-WV MSA             |          |   |          |          |          |          |          |           |  |
| Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME  | 34450    | 39350   | 44300    | 49200    | 53150    | 57050    | 61000    | 64950     |  |
| LOW INCOME   | 43050    | 49200   | 55350    | 61500    | 66400    | 71350    | 76250    | 81200     |  |
| MODERATE INCOME  | 48550    | 54700   | 60850    | 67000    | 71900    | 76850    | 81750    | 86700     |  |
| 38 YEAR TERM   | 41600    | 47500   | 53450    | 59400    | 64150    | 68900    | 73650    | 78400     |  |
| ADJ. MEDIAN INC.**   | 68900    | 78700   | 88600    | 98400    | 106300   | 114100   | 122000   | 129900    |  |
| Caroline County, MD  |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME  | 23150    | 26500   | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME   | 37050    | 42350   | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME  | 42550    | 47850   | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM   | 27800    | 31750   | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**   | 46300    | 53000   | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| Dorchester County, MD  |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME  | 23150    | 26500   | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME   | 37050    | 42350   | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME  | 42550    | 47850   | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM   | 27800    | 31750   | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**   | 46300    | 53000   | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| Garrett County, MD   |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME  | 23150    | 26500   | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME   | 37050    | 42350   | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME  | 42550    | 47850   | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM   | 27800    | 31750   | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**   | 46300    | 53000   | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| Kent County, MD  |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME  | 23150    | 26500   | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |  |
| LOW INCOME   | 37050    | 42350   | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |  |
| MODERATE INCOME  | 42550    | 47850   | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |  |
| 38 YEAR TERM   | 27800    | 31750   | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |  |
| ADJ. MEDIAN INC.**   | 46300    | 53000   | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |  |
| St. Mary's County, MD  |          |   |          |          |          |          |          |           |  |
| VERY LOW INCOME  | 28750    | 32850   | 36950    | 41050    | 44350    | 47600    | 50900    | 54200     |  |
| LOW INCOME   | 43050    | 49200   | 55350    | 61500    | 66400    | 71350    | 76250    | 81200     |  |
| MODERATE INCOME  | 48550    | 54700   | 60850    | 67000    | 71900    | 76850    | 81750    | 86700     |  |
| 38 YEAR TERM   | 34500    | 39400   | 44350    | 49250    | 53200    | 57150    | 61050    | 65000     |  |
| ADJ. MEDIAN INC.**   | 57500    | 65700   | 73900    | 82100    | 88700    | 95200    | 101800   | 108400    |  |

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

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|----------------------|--------------------|---|----------|----------|----------|----------|----------|----------|-----------|
| P R O G R A M        |                    | 1 PERSON  | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON* |
| Talbot County, MD    |                    |   |          |          |          |          |          |          |           |
|                      | VERY LOW INCOME    | 24250   | 27700    | 31200    | 34650    | 37400    | 40200    | 42950    | 45750     |
|                      | LOW INCOME         | 38800   | 44350    | 49900    | 55450    | 59900    | 64300    | 68750    | 73200     |
|                      | MODERATE INCOME    | 44300   | 49850    | 55400    | 60950    | 65400    | 69800    | 74250    | 78700     |
|                      | 38 YEAR TERM       | 29100   | 33300    | 37450    | 41600    | 44950    | 48250    | 51600    | 54900     |
|                      | ADJ. MEDIAN INC.** | 48500   | 55400    | 62400    | 69300    | 74800    | 80400    | 85900    | 91500     |
| Worcester County, MD |                    |   |          |          |          |          |          |          |           |
|                      | VERY LOW INCOME    | 23150   | 26500    | 29800    | 33100    | 35750    | 38400    | 41050    | 43700     |
|                      | LOW INCOME         | 37050   | 42350    | 47650    | 52950    | 57200    | 61400    | 65650    | 69900     |
|                      | MODERATE INCOME    | 42550   | 47850    | 53150    | 58450    | 62700    | 66900    | 71150    | 75400     |
|                      | 38 YEAR TERM       | 27800   | 31750    | 35750    | 39700    | 42900    | 46050    | 49250    | 52400     |
|                      | ADJ. MEDIAN INC.** | 46300   | 53000    | 59600    | 66200    | 71500    | 76800    | 82100    | 87400     |

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