



Home Improvement Loan Program

Income Limits by Market Area

A complete list of all cities and towns in Massachusetts is attached. The letter to the right of each community corresponds with a letter identifying a market area on the chart below.

Market Area	Income Limits	
	1-2 Persons	3 or More Persons
<i>Metropolitan Areas</i>		
A. Barnstable	\$92,000	\$104,000
B. Boston	\$100,000	\$114,000
C. Brockton	\$92,000	\$104,000
D. Fall River	\$92,000	\$104,000
E. Fitchburg/Leominster	\$92,000	\$104,000
F. Lawrence	\$94,000	\$108,000
G. Lowell	\$100,000	\$114,000
H. New Bedford	\$92,000	\$104,000
I. Pittsfield	\$92,000	\$104,000
J. Springfield	\$92,000	\$104,000
K. Worcester	\$92,000	\$104,000
<i>Non Metropolitan Areas</i>		
L. Barnstable	\$92,000	\$104,000
M. Berkshire	\$92,000	\$104,000
N. Franklin	\$92,000	\$104,000
O. Hampden	\$92,000	\$104,000
P. Hampshire	\$92,000	\$104,000
Q. Worcester	\$92,000	\$104,000

Income Limits: Cities and Towns

Abington..... C	Chatham..... A	Gosnold..... R	Lynn..... B
Acton..... B	Chelmsford..... G	Grafton..... K	Lynnfield..... B
Acushnet..... H	Chelsea..... B	Granby..... J	Malden..... B
Adams..... I	Cheshire..... I	Granville..... O	Manchester..... B
Agawam..... J	Chester..... O	Great Barrington..... M	Mansfield..... B
Alford..... M	Chesterfield..... P	Greenfield..... N	Marblehead..... B
Amesbury..... B	Chicopee..... J	Groton..... G	Marion..... H
Amherst..... J	Chilmark..... R	Groveland..... F	Marlborough..... B
Andover..... F	Clarksburg..... M	Hadley..... J	Marshfield..... B
Arlington..... B	Clinton..... K	Halifax..... C	Mashpee..... A
Ashburnham..... E	Cohasset..... B	Hamilton..... B	Mattapoisett..... H
Ashby..... E	Colrain..... N	Hampden..... J	Maynard..... B
Ashfield..... N	Concord..... B	Hancock..... M	Medfield..... B
Ashland..... B	Conway..... N	Hanover..... B	Medford..... B
Athol..... Q	Cummington..... P	Hanson..... C	Medway..... B
Attleboro..... D	Dalton..... I	Hardwick..... Q	Melrose..... B
Auburn..... K	Danvers..... B	Harvard..... B	Mendon..... B
Avon..... C	Dartmouth..... H	Harwich..... A	Merrimac..... F
Ayer..... B	Dedham..... B	Hatfield..... J	Methuen..... F
Barnstable..... A	Deerfield..... N	Haverhill..... F	Middleborough..... C
Barre..... K	Dennis..... A	Hawley..... N	Middlefield..... P
Becket..... M	Dighton..... B	Heath..... N	Middleton..... B
Bedford..... B	Douglas..... K	Hingham..... B	Milford..... B
Belchertown..... J	Dover..... B	Hinsdale..... I	Millbury..... K
Bellingham..... B	Dracut..... G	Holbrook..... B	Millis..... B
Belmont..... B	Dudley..... K	Holden..... K	Millville..... B
Berkley..... B	Dunstable..... G	Holland..... K	Milton..... B
Berlin..... B	Duxbury..... B	Holliston..... B	Monroe..... N
Bernardston..... N	East Bridgewater..... C	Holyoke..... J	Monson..... J
Beverly..... B	East Brookfield..... K	Hopedale..... B	Montague..... N
Billerica..... G	East Longmeadow..... J	Hopkinton..... B	Monterey..... M
Blackstone..... B	Eastham..... A	Hubbardston..... Q	Montgomery..... J
Blandford..... O	Easthampton..... J	Hudson..... B	Mt. Washington..... M
Bolton..... B	Easton..... C	Hull..... B	Nahant..... B
Boston..... B	Edgartown..... R	Huntington..... J	Nantucket..... S
Bourne..... L	Egremont..... M	Ipswich..... B	Natick..... B
Boxborough..... B	Erving..... N	Kingston..... B	Needham..... B
Boxford..... F	Essex..... B	Lakeville..... C	New Ashford..... M
Boylston..... K	Everett..... B	Lancaster..... B	New Bedford..... H
Braintree..... B	Fairhaven..... H	Lanesborough..... I	New Braintree..... Q
Bridgewater..... C	Fall River..... D	Lawrence..... F	New Marlborough..... M
Brimfield..... O	Falmouth..... L	Lee..... I	New Salem..... N
Brockton..... C	Fitchburg..... E	Leicester..... K	Newbury..... B
Brewster..... A	Florida..... M	Lenox..... I	Newburyport..... B
Brookfield..... K	Foxborough..... B	Leominster..... E	Newton..... B
Brookline..... B	Framingham..... B	Leverett..... N	Norfolk..... B
Buckland..... N	Franklin..... B	Lexington..... B	North Adams..... M
Burlington..... B	Freetown..... H	Leyden..... N	North Andover..... F
Cambridge..... B	Gardner..... E	Lincoln..... B	North Attleboro..... D
Canton..... B	Gay Head (Aquinnah)..... R	Littleton..... B	North Brookfield..... K
Carlisle..... B	Georgetown..... F	Longmeadow..... J	North Reading..... B
Carver..... B	Gill..... N	Lowell..... G	Northampton..... J
Charlemont..... N	Gloucester..... B	Ludlow..... J	Northborough..... K
Charlton..... K	Goshen..... P	Lunenburg..... E	Northbridge..... K

Income Limits: Cities and Towns (continued)

Northfield.....N	Rockland.....B	Stoughton.....B	Wendell.....N
Norton.....B	Rockport.....B	Stow.....B	Wenham.....B
Norwell.....B	Rowe.....N	Sturbridge.....K	West Boylston.....K
Norwood.....B	Rowley.....B	Sudbury.....B	West Bridgewater.....C
Oak Bluffs.....R	Royalston.....Q	Sunderland.....J	West Brookfield.....K
Oakham.....K	Russell.....J	Sutton.....K	West Newbury.....F
Orange.....N	Rutland.....K	Swampscott.....B	West Springfield.....J
Orleans.....A	Salem.....B	Swansea.....D	West Stockbridge.....M
Otis.....M	Salisbury.....B	Taunton.....B	West Tisbury.....R
Oxford.....K	Sandisfield.....M	Templeton.....E	Westborough.....K
Palmer.....J	Sandwich.....A	Tewksbury.....G	Westfield.....J
Paxton.....K	Saugus.....B	Tisbury.....R	Westford.....G
Peabody.....B	Savoy.....M	Tolland.....O	Westhampton.....P
Pelham.....P	Scituate.....B	Topsfield.....B	Westminster.....E
Pembroke.....B	Seekonk.....D	Townsend.....B	Weston.....B
Pepperell.....G	Sharon.....B	Truro.....L	Westport.....D
Peru.....M	Sheffield.....M	Tyngsborough.....G	Westwood.....B
Petersham.....Q	Shelburne.....N	Tyringham.....M	Weymouth.....B
Phillipston.....Q	Sherborne.....B	Upton.....B	Whatley.....N
Pittsfield.....I	Shirley.....B	Uxbridge.....K	Whitman.....C
Plainfield.....P	Shrewsbury.....K	Wakefield.....B	Wilbraham.....J
Plainville.....B	Shutesbury.....N	Wales.....O	Williamsburg.....J
Plymouth.....B	Somerset.....D	Walpole.....B	Williamstown.....M
Plympton.....C	Somerville.....B	Waltham.....B	Wilmington.....B
Princeton.....K	South Hadley.....J	Ware.....J	Winchendon.....E
Provincetown.....L	Southampton.....J	Wareham.....B	Winchester.....B
Quincy.....B	Southborough.....B	Warren.....Q	Windsor.....M
Randolph.....B	Southbridge.....K	Warwick.....N	Winthrop.....B
Raynham.....C	Southwick.....J	Washington.....M	Woburn.....B
Reading.....B	Spencer.....K	Watertown.....B	Worcester.....K
Rehoboth.....D	Springfield.....J	Wayland.....B	Worthington.....P
Revere.....B	Sterling.....K	Webster.....K	Wrentham.....B
Richmond.....I	Stockbridge.....I	Wellesley.....B	Yarmouth.....A
Rochester.....H	Stoneham.....B	Wellfleet.....L	