



Septic Repair Loan Program

Income and Cost Acquisition Limits by Market Area

Income Limits for 0% Loan*

Market Area	Family Size	
	1-2 Person	3 or More
A. Boston Area	\$25,000	\$28,500
B. Lawrence Area	\$23,500	\$27,000
C. Lowell Area	\$25,000	\$28,500
D. New Bedford Area	\$23,000	\$26,000
E. Springfield Area	\$23,000	\$26,000
F. Balance of State	\$23,000	\$26,000

Income Limits for 3% Loan*

Market Area	Family Size	
	1-2 Person	3 or More
A. Boston Area	\$50,000	\$57,000
B. Lawrence Area	\$47,000	\$54,000
C. Lowell Area	\$50,000	\$57,000
D. New Bedford Area	\$46,000	\$52,000
E. Springfield Area	\$46,000	\$52,000
F. Balance of State	\$46,000	\$52,000

Income Limits for 5% Loan*

Market Area	Family Size	
	1-2 Person	3 or More
A. Boston Area	\$100,000	\$114,000
B. Lawrence Area	\$94,000	\$108,000
C. Lowell Area	\$100,000	\$114,000
D. New Bedford Area	\$92,000	\$104,000
E. Springfield Area	\$92,000	\$104,000
F. Balance of State	\$92,000	\$104,000

*Find the letter code for your community on the following pages to determine market area.

Income and Cost Acquisition Limits: Cities and Towns

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

Income and Cost Acquisition Limits: Cities and Towns

North Reading.....A	RevereA	Stockbridge..... F	Wellfleet F
Northampton..... E	Richmond..... F	Stoneham..... A	Wendell F
NorthboroughF	RochesterD	Stoughton..... A	Wenham..... A
NorthbridgeF	Rockland.....A	Stow A	West BoylstonF
NorthfieldF	Rockport.....A	Sturbridge F	West BridgewaterF
NortonA	Rowe..... F	Sudbury..... A	West Brookfield.....F
NorwellA	RowleyA	SunderlandE	West Newbury..... B
NorwoodA	Royalston F	Sutton F	West Springfield.....E
Oak Bluffs..... F	Russell E	Swampscott..... A	West Stockbridge.....F
Oakham F	Rutland F	Swansea F	West Tisbury F
Orange F	Salem.....A	Taunton..... A	Westborough..... F
Orleans..... F	Salisbury.....A	Templeton F	Westfield..... E
Otis..... F	Sandisfield F	Tewksbury C	Westford C
Oxford..... F	Sandwich..... F	Tisbury F	Westhampton..... F
Palmer..... E	Saugus.....A	Tolland..... F	Westminster..... F
Paxton..... F	Savoy F	Topsfield A	Weston A
Peabody..... A	Scituate A	Townsend A	Westport F
Pelham F	Seekonk F	Truro F	Westwood..... A
Pembroke..... A	Sharon.....A	Tyngsborough C	Weymouth..... A
Pepperell C	Sheffield F	Tyringham F	Whately..... F
Peru F	Shelburne..... F	Upton..... A	Whitman F
Petersham..... F	Sherborne A	Uxbridge F	Wilbraham..... E
Phillipston..... F	Shirley A	Wakefield A	Williamsburg E
Pittsfield..... F	Shrewsbury..... F	Wales F	Williamstown F
Plainfield..... F	Shutesbury..... F	Walpole..... A	Wilmington A
Plainville..... A	Somerset F	Waltham A	Winchendon F
Plymouth A	Somerville A	Ware..... E	Winchester A
Plympton..... F	South Hadley E	Wareham A	Windsor F
Princeton F	Southampton..... E	Warren F	Winthrop A
Provincetown F	Southborough A	Warwick..... F	Woburn A
Quincy..... A	Southbridge F	Washington F	Worcester F
Randolph..... A	Southwick..... E	Watertown..... A	Worthington..... F
Raynham F	Spencer F	Wayland..... A	Wrentham A
Reading A	Springfield E	Webster..... F	Yarmouth..... F
Rehoboth F	Sterling F	Wellesley..... A	