

**APPENDIX D**

**FEDERAL INCOME GUIDELINES FOR FY2026-2027**

**ESSEX COUNTY MSA: LAWRENCE, MA-NH HUD**

**FY2026 Median Family Income Estimate Lawrence, MA-NH HUD Metro FMR Area:  
\$137,300**

**Income Limits**

<b>Family Size</b>	<b>0% - 30% Very Low Income</b>	<b>31% - 50 % Low Income</b>	<b>(51% -80%) Low/ Moderate Income</b>
<b>1</b>	<b>\$28,850</b>	<b>\$48,100</b>	<b>\$74,800</b>
<b>2</b>	<b>\$33,000</b>	<b>\$54,950</b>	<b>\$85,450</b>
<b>3</b>	<b>\$37,100</b>	<b>\$61,800</b>	<b>\$96,150</b>
<b>4</b>	<b>\$41,200</b>	<b>\$68,650</b>	<b>\$106,800</b>
<b>5</b>	<b>\$44,500</b>	<b>\$74,150</b>	<b>\$115,350</b>
<b>6</b>	<b>\$47,800</b>	<b>\$79,650</b>	<b>\$123,900</b>
<b>7</b>	<b>\$51,100</b>	<b>\$85,150</b>	<b>\$132,450</b>
<b>8</b>	<b>\$55,720</b>	<b>\$90,650</b>	<b>\$141,000</b>

Limits: Effective May 1, 2026