



FY 2026 Income Limits Summary

FY 2026 Income Limit Area	Median Family Income	FY 2026 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area	\$129,000	Very Low (50%) Income Limits (\$)	45,150	51,600	58,050	64,500	69,700	74,850	80,000	85,150
		Extremely Low Income Limits (\$)*	27,100	31,000	34,850	38,700	41,800	44,900	50,040	55,720
		Low (80%) Income Limits (\$)	72,250	82,600	92,900	103,200	111,500	119,750	128,000	136,250

NOTE: Westerly town is part of the **Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area**, so all information presented here applies to all of the Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area**.

The **Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area** contains the following areas: Hopkinton town, RI; New Shoreham town, RI; Westerly town, RI.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

For last year's Median Family Income and Income Limits, please see here:

FY2025 Median Family Income and Income Limits for Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area