

2019

COMMONWEALTH OF MASSACHUSETTS

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

(For HUD's Assisted Housing Programs and Multifamily Tax Subsidy Projects - "MTSP")

Effective Date: 04/24/2019 for 2019

INCLUDES:

(1.) 30% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "EXTREMELY LOW INCOME"

Applicable to Massachusetts LIHTC Program per DHCD Qualified Allocation Plan (QAP)

(2.) 50% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "VERY LOW INCOME"

Applicable to Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed (MTSP) projects with 20% set-asides

(3.) 60% OF AREA MEDIAN INCOME

Applicable to Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed (MTSP) projects with 40% set-asides

(4.) 80% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "LOW INCOME"

Also applicable to the MassHousing MGL Ch. 40B New England Fund (NEF) Program

ALSO INCLUDES:

(5.) 70% OF AREA MEDIAN INCOME

Rent Limit Only - Applicable to Older NEF Funded M.G.L. Ch. 40B Developments

Income Qualification for Occupancy is 80% of Median Income Limit

Effective Date: 04/24/2019 for 2019

**2019
INCOME LIMITS**
(For Affordable Housing Programs)
30% of Area Median
(Published Limits)
EXTREMELY LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$91,300	\$19,250	\$22,000	\$24,750	\$27,450	\$30,170	\$34,590	\$39,010	\$43,430
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$113,300	\$24,900	\$28,450	\$32,000	\$35,550	\$38,400	\$41,250	\$44,100	\$46,950
BROCKTON, MA - HMFA	\$93,400	19,450	22,200	25,000	27,750	30,170	34,590	39,010	43,430
LAWRENCE, MA NH - HMFA	\$102,100	21,500	24,550	27,600	30,650	33,150	35,600	39,010	43,430
LOWELL, MA - HMFA	\$107,600	22,650	25,850	29,100	32,300	34,900	37,500	40,100	43,430
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$78,900	\$18,650	\$21,300	\$23,950	\$26,600	\$30,170	\$34,590	\$39,010	\$43,430
PITTSFIELD, MA - HMFA	\$80,000	18,650	21,300	23,950	26,600	30,170	34,590	39,010	43,430
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$117,900	\$24,750	\$28,300	\$31,850	\$35,350	\$38,200	\$41,050	\$43,850	\$46,700
NEW BEDFORD, MA - HMFA	\$75,700	16,250	18,550	21,330	25,750	30,170	34,590	39,010	43,430
Providence, RI-FALL RIVER, MA - HMFA	\$81,900	17,200	19,650	22,100	25,750	30,170	34,590	39,010	43,430
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$106,500	20,450	23,400	26,300	29,200	31,550	34,590	39,010	43,430
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$76,000	\$18,650	\$21,300	\$23,950	\$26,600	\$30,170	\$34,590	\$39,010	\$43,430
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$116,200	\$24,400	\$27,900	\$31,400	\$34,850	\$37,650	\$40,450	\$43,250	\$46,050
FITCHBURG-LEOMINSTER, MA - HMFA	\$85,800	18,650	21,300	23,950	26,600	30,170	34,590	39,010	43,430
Western WORCESTER COUNTY, MA - HMFA	\$80,500	18,650	21,300	23,950	26,600	30,170	34,590	39,010	43,430
WORCESTER, MA - HMFA	\$97,700	19,850	22,650	25,500	28,300	30,600	34,590	39,010	43,430
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
DUKES COUNTY	\$98,300	\$20,650	\$23,600	\$26,550	\$29,500	\$31,900	\$34,590	\$39,010	\$43,430
FRANKLIN COUNTY	\$85,100	18,650	21,300	23,950	26,600	30,170	34,590	39,010	43,430
NANTUCKET COUNTY	\$116,800	24,550	28,050	31,550	35,050	37,900	40,700	43,500	46,300

NOTE 1: **Extremely Low Income:** Effective July 1, 2014, the statutory definition of Extremely Low Income (ELI), formerly the 30% of AMI income targeting standard, was changed. The new definition is: "ELI families are defined as very low-income families whose incomes do not exceed the higher of the Federal poverty level or 30 percent of Area Median Income." As a result in some Massachusetts income limit areas, where the 30% of AMI limit would otherwise be less than the comparable poverty limit level, the income limit for some family sizes are increased. The Federal "poverty level" refers to the Poverty Guidelines as published and periodically updated by the Dept. of Health and Human Services. The most recent update was published 2/1/2019.

	<u>1 Person</u>	<u>2 Person</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7 Persons</u>	<u>8 Persons</u>
Department of Health and Human Services (HHS) Poverty Guidelines (Contiguous U.S.):	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430

Effective Date: 04/24/2019 for 2019

**2019
AFFORDABLE RENTS
30% of 30% of Median
EXTREMELY LOW INCOME**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA	\$481	\$515	\$618	\$720	\$864	\$1,030
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BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$622	\$666	\$800	\$924	\$1,031	\$1,138
BROCKTON, MA - HMFA	486	520	625	724	864	1,030
LAWRENCE, MA NH - HMFA	537	575	690	797	890	1,030
LOWELL, MA - HMFA	566	606	727	840	937	1,044

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA	\$466	\$499	\$598	\$709	\$864	\$1,030
PITTSFIELD, MA - HMFA	466	499	598	709	864	1,030

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA	\$618	\$663	\$796	\$919	\$1,026	\$1,131
NEW BEDFORD, MA - HMFA	406	435	533	699	864	1,030
Providence, RI-FALL RIVER, MA - HMFA	430	460	552	699	864	1,030
TAUNTON-MANSFIELD-NORTON, MA - HMFA	511	548	657	759	864	1,030

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA	\$466	\$499	\$598	\$709	\$864	\$1,030
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WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA	\$610	\$653	\$785	\$906	\$1,011	\$1,116
FITCHBURG-LEOMINSTER, MA - HMFA	466	499	598	709	864	1,030
Western WORCESTER COUNTY, MA - HMFA	466	499	598	709	864	1,030
WORCESTER, MA - HMFA	496	531	637	736	864	1,030

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY	\$516	\$553	\$663	\$767	\$864	\$1,030
FRANKLIN COUNTY	466	499	598	709	864	1,030
NANTUCKET COUNTY	613	657	788	911	1,017	1,122

Effective Date: 04/24/2019 for 2019

INCOME LIMITS

For Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed (MTSP) projects with 20% at 50% set-asides

50% of Area Median

(Published Limits)

VERY LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFA)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$91,300	\$32,050	\$36,600	\$41,200	\$45,750	\$49,450	\$53,100	\$56,750	\$60,400
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$113,300	\$41,500	\$47,400	\$53,350	\$59,250	\$64,000	\$68,750	\$73,500	\$78,250
BROCKTON, MA - HMFA	\$93,400	32,400	37,000	41,650	46,250	49,950	53,650	57,350	61,050
LAWRENCE, MA NH - HMFA	\$102,100	35,750	40,850	45,950	51,050	55,150	59,250	63,350	67,400
LOWELL, MA - HMFA	\$107,600	37,700	43,050	48,450	53,800	58,150	62,450	66,750	71,050
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$78,900	\$31,050	\$35,500	\$39,950	\$44,350	\$47,900	\$51,450	\$55,000	\$58,550
PITTSFIELD, MA - HMFA	\$80,000	31,050	35,500	39,950	44,350	47,900	51,450	55,000	58,550
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$117,900	\$41,300	\$47,200	\$53,100	\$58,950	\$63,700	\$68,400	\$73,100	\$77,850
NEW BEDFORD, MA - HMFA	\$75,700	27,050	30,900	34,750	38,600	41,700	44,800	47,900	51,000
Providence, RI-FALL RIVER, MA - HMFA	\$81,900	28,700	32,800	36,900	40,950	44,250	47,550	50,800	54,100
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$106,500	34,100	39,000	43,850	48,700	52,600	56,500	60,400	64,300
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$76,000	\$31,050	\$35,500	\$39,950	\$44,350	\$47,900	\$51,450	\$55,000	\$58,550
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$116,200	\$40,700	\$46,500	\$52,300	\$58,100	\$62,750	\$67,400	\$72,050	\$76,700
FITCHBURG-LEOMINSTER, MA - HMFA	\$85,800	31,050	35,500	39,950	44,350	47,900	51,450	55,000	58,550
Western WORCESTER COUNTY, MA - HMFA	\$80,500	31,050	35,500	39,950	44,350	47,900	51,450	55,000	58,550
WORCESTER, MA - HMFA	\$97,700	33,050	37,750	42,450	47,150	50,950	54,700	58,500	62,250
NON-Metropolitan Areas Massachusetts Counties									
	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$98,300	\$34,450	\$39,350	\$44,250	\$49,150	\$53,100	\$57,050	\$60,950	\$64,900
FRANKLIN COUNTY	\$85,100	31,050	35,500	39,950	44,350	47,900	51,450	55,000	58,550
NANTUCKET COUNTY	\$116,800	40,900	46,750	52,600	58,400	63,100	67,750	72,450	77,100

NOTE 1: Very Low Income - State Non-Metro Median Family Income Adjustment: The 4-Person Very Low Income, 50% of area median income limit (VLIL) is adjusted if it would otherwise be lower than 50% of the State Non-Metro Median Family Income (\$91,500 in Massachusetts and \$60,600 in Rhode Island / New Bedford-Fall River for 2019). As a result in some Massachusetts income limit areas, where the 50% of AMI limit would otherwise be less than 50% of the State Non-Metro Median Family Income, the income limits are increased up to 50% of the State Non-Metro Median Family Income, subject to the ceiling & floor adjustment described below. In 2019, the 4-person 50% median in Massachusetts is \$45,750 and in Rhode Island/New Bedford-Fall River it is \$30,300.

NOTE 2: High Housing Cost Adjustment: In areas where rental housing costs are unusually high in relation to the median income, the 4-person 50% of median income limit is increased to the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR. [Also see Note 3.]

NOTE 3: 5-Percent Rule or Ceilings & Floor Adjustment: "Beginning with FY 2010 Income Limits [...], HUD eliminated its long standing 'hold harmless' policy but limited all annual decreases to 5 percent and [...] all annual increases to 5 percent or twice the change in the national median family income, whichever is greater." For 2019 the maximum increase is limited to 10.0%, which is twice the change in the national median family income.

Existing developments placed in service or receiving funding commitments prior to 4/24/2019 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard.

"HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/24/2019 for 2019

**2019
RENT LIMITS
30% of 50% of Median
VERY LOW INCOME**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
	1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%
BARNSTABLE Town, MA MSA						
BARNSTABLE Town, MA MSA	\$801	\$858	\$1,030	\$1,190	\$1,327	\$1,464
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,037	\$1,111	\$1,333	\$1,540	\$1,718	\$1,896
BROCKTON, MA - HMFA	810	867	1,041	1,202	1,341	1,480
LAWRENCE, MA NH - HMFA	893	957	1,148	1,327	1,481	1,634
LOWELL, MA - HMFA	942	1,009	1,211	1,399	1,561	1,722
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$776	\$831	\$998	\$1,153	\$1,286	\$1,419
PITTSFIELD, MA - HMFA	776	831	998	1,153	1,286	1,419
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,032	\$1,106	\$1,327	\$1,533	\$1,710	\$1,886
NEW BEDFORD, MA - HMFA	676	724	868	1,003	1,120	1,236
Providence, RI-FALL RIVER, MA - HMFA	717	768	922	1,065	1,188	1,311
TAUNTON-MANSFIELD-NORTON, MA - HMFA	852	913	1,096	1,266	1,412	1,558
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$776	\$831	\$998	\$1,153	\$1,286	\$1,419
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,017	\$1,090	\$1,307	\$1,510	\$1,685	\$1,859
FITCHBURG-LEOMINSTER, MA - HMFA	776	831	998	1,153	1,286	1,419
Western WORCESTER COUNTY, MA - HMFA	776	831	998	1,153	1,286	1,419
WORCESTER, MA - HMFA	826	885	1,061	1,226	1,367	1,509

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
	1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%
DUKES COUNTY	\$861	\$922	\$1,106	\$1,278	\$1,426	\$1,573
FRANKLIN COUNTY	776	831	998	1,153	1,286	1,419
NANTUCKET COUNTY	1,022	1,095	1,315	1,518	1,693	1,869

Effective Date: 04/24/2019 for 2019

2019 INCOME LIMITS

For Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed projects (MTSP) with 40% at 60% set-asides

60% of Area Median

120% of 50% (60%/50%) Rounded to nearest \$10

TAX CREDIT ELIGIBLE

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$91,300	\$38,460	\$43,920	\$49,440	\$54,900	\$59,340	\$63,720	\$68,100	\$72,480
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$113,300	\$49,800	\$56,880	\$64,020	\$71,100	\$76,800	\$82,500	\$88,200	\$93,900
BROCKTON, MA - HMFA	\$93,400	38,880	44,400	49,980	55,500	59,940	64,380	68,820	73,260
LAWRENCE, MA NH - HMFA	\$102,100	42,900	49,020	55,140	61,260	66,180	71,100	76,020	80,880
LOWELL, MA - HMFA	\$107,600	45,240	51,660	58,140	64,560	69,780	74,940	80,100	85,260
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$78,900	\$37,260	\$42,600	\$47,940	\$53,220	\$57,480	\$61,740	\$66,000	\$70,260
PITTSFIELD, MA - HMFA	\$80,000	37,260	42,600	47,940	53,220	57,480	61,740	66,000	70,260
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$117,900	\$49,560	\$56,640	\$63,720	\$70,740	\$76,440	\$82,080	\$87,720	\$93,420
NEW BEDFORD, MA - HMFA	\$75,700	32,460	37,080	41,700	46,320	50,040	53,760	57,480	61,200
Providence, RI-FALL RIVER, MA - HMFA	\$81,900	34,440	39,360	44,280	49,140	53,100	57,060	60,960	64,920
TAUNTON-MANSFIELD-NORTON, MA - HMF	\$106,500	40,920	46,800	52,620	58,440	63,120	67,800	72,480	77,160
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$76,000	\$37,260	\$42,600	\$47,940	\$53,220	\$57,480	\$61,740	\$66,000	\$70,260
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$116,200	\$48,840	\$55,800	\$62,760	\$69,720	\$75,300	\$80,880	\$86,460	\$92,040
FITCHBURG-LEOMINSTER, MA - HMFA	\$85,800	37,260	42,600	47,940	53,220	57,480	61,740	66,000	70,260
Western WORCESTER COUNTY, MA - HMFA	\$80,500	37,260	42,600	47,940	53,220	57,480	61,740	66,000	70,260
WORCESTER, MA - HMFA	\$97,700	39,660	45,300	50,940	56,580	61,140	65,640	70,200	74,700
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$98,300	\$41,340	\$47,220	\$53,100	\$58,980	\$63,720	\$68,460	\$73,140	\$77,880
FRANKLIN COUNTY	\$85,100	37,260	42,600	47,940	53,220	57,480	61,740	66,000	70,260
NANTUCKET COUNTY	\$116,800	49,080	56,100	63,120	70,080	75,720	81,300	86,940	92,520

NOTE 1: Because the 60% of Median Income limits are calculated at 120% (60%/50%) or 1.2 times the Very Low Income, 50% of median limit, in areas where adjustments are made to the 50% of median limits, e.g. a State Non-Metro Median Family Income Adjustment (See 50% AMI Note 1), a commensurate adjustment to the 60% of median limits results.

Existing developments placed in service or receiving funding commitments prior to 4/24/2019 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard.
"HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/24/2019 for 2019

**2019
RENT LIMITS
30% of 60% of Median
TAX CREDIT ELIGIBLE**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA \$961 \$1,029 \$1,236 \$1,428 \$1,593 \$1,757

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$1,245 \$1,333 \$1,600 \$1,848 \$2,062 \$2,276
 BROCKTON, MA - HMFA 972 1,041 1,249 1,443 1,609 1,776
 LAWRENCE, MA NH - HMFA 1,072 1,149 1,378 1,593 1,777 1,961
 LOWELL, MA - HMFA 1,131 1,211 1,453 1,679 1,873 2,067

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$931 \$998 \$1,198 \$1,383 \$1,543 \$1,703
 PITTSFIELD, MA - HMFA 931 998 1,198 1,383 1,543 1,703

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA \$1,239 \$1,327 \$1,593 \$1,839 \$2,052 \$2,264
 NEW BEDFORD, MA - HMFA 811 869 1,042 1,204 1,344 1,483
 Providence, RI-FALL RIVER, MA - HMFA 861 922 1,107 1,278 1,426 1,573
 TAUNTON-MANSFIELD-NORTON, MA - HMFA 1,023 1,096 1,315 1,519 1,695 1,870

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$931 \$998 \$1,198 \$1,383 \$1,543 \$1,703

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$1,221 \$1,308 \$1,569 \$1,812 \$2,022 \$2,231
 FITCHBURG-LEOMINSTER, MA - HMFA 931 998 1,198 1,383 1,543 1,703
 Western WORCESTER COUNTY, MA - HMFA 931 998 1,198 1,383 1,543 1,703
 WORCESTER, MA - HMFA 991 1,062 1,273 1,471 1,641 1,811

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY \$1,033 \$1,107 \$1,327 \$1,533 \$1,711 \$1,887
 FRANKLIN COUNTY 931 998 1,198 1,383 1,543 1,703
 NANTUCKET COUNTY 1,227 1,314 1,578 1,822 2,032 2,243

Effective Date: 04/24/2019 for 2019

2019 INCOME LIMITS

For HUD's Assisted Housing Programs (Section 8) - MassHousing Statutory Minimum set-aside 20% at 80%

80% of Area Median

(Published Limits - 160% of 50% Rounded to Nearest \$50)

LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$91,300	\$51,250	\$58,600	\$65,900	\$73,200	\$79,100	\$84,950	\$90,800	\$96,650
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$113,300	\$62,450	\$71,400	\$80,300	\$89,200	\$96,350	\$103,500	\$110,650	\$117,750
BROCKTON, MA - HMFA	\$93,400	51,800	59,200	66,600	74,000	79,950	85,850	91,800	97,700
LAWRENCE, MA NH - HMFA	\$102,100	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
LOWELL, MA - HMFA	\$107,600	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$78,900	\$49,700	\$56,800	\$63,900	\$70,950	\$76,650	\$82,350	\$88,000	\$93,700
PITTSFIELD, MA - HMFA	\$80,000	49,700	56,800	63,900	70,950	76,650	82,350	88,000	93,700
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$117,900	\$52,850	\$60,400	\$67,950	\$75,500	\$81,550	\$87,600	\$93,650	\$99,700
NEW BEDFORD, MA - HMFA	\$75,700	43,200	49,400	55,550	61,700	66,650	71,600	76,550	81,450
Providence, RI-FALL RIVER, MA - HMFA	\$81,900	45,850	52,400	58,950	65,500	70,750	76,000	81,250	86,500
TAUNTON-MANSFIELD-NORTON, MA - HMF	\$106,500	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$76,000	\$49,700	\$56,800	\$63,900	\$70,950	\$76,650	\$82,350	\$88,000	\$93,700
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$116,200	\$52,850	\$60,400	\$67,950	\$75,500	\$81,550	\$87,600	\$93,650	\$99,700
FITCHBURG-LEOMINSTER, MA - HMFA	\$85,800	49,700	56,800	63,900	70,950	76,650	82,350	88,000	93,700
Western WORCESTER COUNTY, MA - HMFA	\$80,500	49,700	56,800	63,900	70,950	76,650	82,350	88,000	93,700
WORCESTER, MA - HMFA	\$97,700	52,850	60,400	67,950	75,450	81,500	87,550	93,600	99,600
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$98,300	\$54,350	\$62,100	\$69,850	\$77,600	\$83,850	\$90,050	\$96,250	\$102,450
FRANKLIN COUNTY	\$85,100	49,700	56,800	63,900	70,950	76,650	82,350	88,000	93,700
NANTUCKET COUNTY	\$116,800	53,150	60,750	68,350	75,900	82,000	88,050	94,150	100,200

NOTE 1: **Low Income:** The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median income level (\$75,500 for 2019), except when justified by high housing costs. An area's income limit is adjusted due to High Housing Costs if 85% of the area's annual 2 bedroom FMR is greater than 35% of the US Median Income.

NOTE 2: **High Housing Cost Adjustment:** In areas where rental housing costs are unusually high in relation to the median income, the 4-person 50% of median income limit (VLIL) is increased to the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR. For the low-income (80%) limit, the adjustment is augmented by 1.6. [Also see Note 3.]

NOTE 3: **5-Percent Rule or Ceilings & Floor Adjustment:** "Beginning with FY 2010 Income Limits [...], HUD eliminated its long standing 'hold harmless' policy but limited all annual decreases to 5 percent and [...] all annual increases to 5 percent or twice the change in the national median family income, whichever is greater." For 2019 the maximum increase is limited to 10.0%, which is twice the change in the national median family income.

*Existing developments placed in service or receiving funding commitments prior to 4/24/2019 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard.
"HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.*

Effective Date: 04/24/2019 for 2019

**2019
RENT LIMITS
30% of 80% of Median
LOW INCOME**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA \$1,281 \$1,373 \$1,647 \$1,903 \$2,123 \$2,343

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$1,561 \$1,673 \$2,007 \$2,319 \$2,587 \$2,855

BROCKTON, MA - HMFA 1,295 1,387 1,665 1,924 2,146 2,368

LAWRENCE, MA NH - HMFA 1,321 1,415 1,698 1,963 2,190 2,416

LOWELL, MA - HMFA 1,321 1,415 1,698 1,963 2,190 2,416

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$1,242 \$1,331 \$1,597 \$1,845 \$2,058 \$2,271

PITTSFIELD, MA - HMFA 1,242 1,331 1,597 1,845 2,058 2,271

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA \$1,321 \$1,415 \$1,698 \$1,963 \$2,190 \$2,416

NEW BEDFORD, MA - HMFA 1,080 1,157 1,388 1,604 1,790 1,975

Providence, RI-FALL RIVER, MA - HMFA 1,146 1,228 1,473 1,703 1,900 2,096

TAUNTON-MANSFIELD-NORTON, MA - HMFA 1,321 1,415 1,698 1,963 2,190 2,416

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$1,242 \$1,331 \$1,597 \$1,845 \$2,058 \$2,271

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$1,321 \$1,415 \$1,698 \$1,963 \$2,190 \$2,416

FITCHBURG-LEOMINSTER, MA - HMFA 1,242 1,331 1,597 1,845 2,058 2,271

Western WORCESTER COUNTY, MA - HMFA 1,242 1,331 1,597 1,845 2,058 2,271

WORCESTER, MA - HMFA 1,321 1,415 1,698 1,961 2,188 2,415

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY \$1,358 \$1,455 \$1,746 \$2,018 \$2,251 \$2,483

FRANKLIN COUNTY 1,242 1,331 1,597 1,845 2,058 2,271

NANTUCKET COUNTY 1,328 1,423 1,708 1,973 2,201 2,429

Effective Date: 04/24/2019 for 2019

**2019
RENT LIMITS
30% of 70% of Median
Rent Limit Only - Applicable to NEF Funded Ch. 40B Developments**
(Income Qualification for Occupancy is 80% of Median Income Limit)

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA \$1,121 \$1,201 \$1,442 \$1,666 \$1,858 \$2,050

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$1,452 \$1,555 \$1,867 \$2,156 \$2,406 \$2,655
 BROCKTON, MA - HMFA 1,134 1,214 1,457 1,683 1,877 2,072
 LAWRENCE, MA NH - HMFA 1,251 1,340 1,608 1,858 2,073 2,288
 LOWELL, MA - HMFA 1,319 1,413 1,695 1,959 2,185 2,411

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$1,086 \$1,164 \$1,398 \$1,614 \$1,800 \$1,987
 PITTSFIELD, MA - HMFA 1,086 1,164 1,398 1,614 1,800 1,987

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA \$1,321 \$1,415 \$1,698 \$1,963 \$2,190 \$2,416
 NEW BEDFORD, MA - HMFA 946 1,014 1,216 1,405 1,568 1,730
 Providence, RI-FALL RIVER, MA - HMFA 1,004 1,076 1,291 1,491 1,664 1,835
 TAUNTON-MANSFIELD-NORTON, MA - HMFA 1,193 1,279 1,534 1,772 1,977 2,182

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$1,086 \$1,164 \$1,398 \$1,614 \$1,800 \$1,987

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$1,321 \$1,415 \$1,698 \$1,963 \$2,190 \$2,416
 FITCHBURG-LEOMINSTER, MA - HMFA 1,086 1,164 1,398 1,614 1,800 1,987
 Western WORCESTER COUNTY, MA - HMFA 1,086 1,164 1,398 1,614 1,800 1,987
 WORCESTER, MA - HMFA 1,156 1,239 1,485 1,716 1,914 2,113

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY \$1,205 \$1,291 \$1,548 \$1,789 \$1,996 \$2,202
 FRANKLIN COUNTY 1,086 1,164 1,398 1,614 1,800 1,987
 NANTUCKET COUNTY 1,328 1,423 1,708 1,973 2,201 2,429

NOTE: To avoid anomalies due to HUD adjustments to 50% and/or 80% income limits, for older NEF Ch. 40B rental developments, those with Regulatory Agreements that reference 70% of AMI rent limits, the applicable rent limit shall be the lower of the rent derived from the HUD-published 80% of AMI income limits or the rent derived from the 70% of AMI income limits. The 80% of AMI income limit is the standard used to qualify for occupancy at all Massachusetts NEF Ch. 40B affordable rental housing developments.

Existing developments placed in service or receiving funding commitments prior to 4/24/2019 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.