

2020

COMMONWEALTH OF MASSACHUSETTS

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

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

Effective Date: 04/1/2020 for 2020

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: 04/1/2020 for 2020

**2020
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	\$96,600	\$20,300	\$23,200	\$26,100	\$29,000	\$31,350	\$35,160	\$39,640	\$44,120
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$119,000	\$26,850	\$30,700	\$34,550	\$38,350	\$41,450	\$44,500	\$47,600	\$50,650
BROCKTON, MA - HMFA	\$95,200	\$20,000	\$22,850	\$25,700	\$28,550	\$30,850	\$35,160	\$39,640	\$44,120
LAWRENCE, MA NH - HMFA	\$98,000	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$35,160	\$39,640	\$44,120
LOWELL, MA - HMFA	\$108,000	\$22,700	\$25,950	\$29,200	\$32,400	\$35,000	\$37,600	\$40,200	\$44,120
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$80,900	\$17,950	\$20,500	\$23,050	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
PITTSFIELD, MA - HMFA	\$90,900	\$19,100	\$21,800	\$24,550	\$27,250	\$30,680	\$35,160	\$39,640	\$44,120
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$121,300	\$25,500	\$29,150	\$32,800	\$36,400	\$39,350	\$42,250	\$45,150	\$48,050
NEW BEDFORD, MA - HMFA	\$74,300	\$17,500	\$20,000	\$22,500	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
Providence, RI-FALL RIVER, MA - HMFA	\$87,000	\$18,300	\$20,900	\$23,500	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$111,900	\$22,100	\$25,250	\$28,400	\$31,550	\$34,100	\$36,600	\$39,640	\$44,120
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$77,200	\$17,950	\$20,500	\$23,050	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$111,600	\$23,450	\$26,800	\$30,150	\$33,500	\$36,200	\$38,900	\$41,550	\$44,250
FITCHBURG-LEOMINSTER, MA - HMFA	\$83,200	\$17,950	\$20,500	\$23,050	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
Western WORCESTER COUNTY, MA - HMFA	\$88,400	\$18,550	\$21,200	\$23,850	\$26,500	\$30,680	\$35,160	\$39,640	\$44,120
WORCESTER, MA - HMFA	\$98,200	\$20,650	\$23,600	\$26,550	\$29,450	\$31,850	\$35,160	\$39,640	\$44,120
NON-Metropolitan Areas Massachusetts Counties									
DUKES COUNTY	\$104,800	\$22,050	\$25,200	\$28,350	\$31,450	\$34,000	\$36,500	\$39,640	\$44,120
FRANKLIN COUNTY	\$80,000	\$17,950	\$20,500	\$23,050	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
NANTUCKET COUNTY	\$116,700	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200

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 1/17/2020.

	<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.):	\$12,760	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120

Effective Date: 04/1/2020 for 2020

**2020
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 \$507 \$543 \$652 \$754 \$879 \$1,047

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$671 \$719 \$863 \$997 \$1,112 \$1,228

BROCKTON, MA - HMFA \$500 \$535 \$642 \$742 \$879 \$1,047

LAWRENCE, MA NH - HMFA \$515 \$551 \$662 \$765 \$879 \$1,047

LOWELL, MA - HMFA \$567 \$608 \$730 \$842 \$940 \$1,054

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$448 \$480 \$576 \$711 \$879 \$1,047

PITTSFIELD, MA - HMFA \$477 \$511 \$613 \$724 \$879 \$1,047

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

EASTON - RAYNHAM, MA - HMFA \$637 \$683 \$820 \$946 \$1,056 \$1,165

NEW BEDFORD, MA - HMFA \$437 \$468 \$562 \$711 \$879 \$1,047

Providence, RI-FALL RIVER, MA - HMFA \$457 \$490 \$587 \$711 \$879 \$1,047

TAUNTON-MANSFIELD-NORTON, MA - HMFA \$552 \$591 \$710 \$820 \$915 \$1,047

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$448 \$480 \$576 \$711 \$879 \$1,047

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$586 \$628 \$753 \$871 \$972 \$1,072

FITCHBURG-LEOMINSTER, MA - HMFA \$448 \$480 \$576 \$711 \$879 \$1,047

Western WORCESTER COUNTY, MA - HMFA \$463 \$496 \$596 \$714 \$879 \$1,047

WORCESTER, MA - HMFA \$516 \$553 \$663 \$766 \$879 \$1,047

**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 \$551 \$590 \$708 \$818 \$912 \$1,047

FRANKLIN COUNTY \$448 \$480 \$576 \$711 \$879 \$1,047

NANTUCKET COUNTY \$612 \$656 \$787 \$910 \$1,015 \$1,120

Effective Date: 04/1/2020 for 2020

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 (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	\$96,600	\$33,850	\$38,650	\$43,500	\$48,300	\$52,200	\$56,050	\$59,900	\$63,800
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$119,000	\$44,800	\$51,200	\$57,600	\$63,950	\$69,100	\$74,200	\$79,300	\$84,450
BROCKTON, MA - HMFA	\$95,200	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$55,250	\$59,050	\$62,850
LAWRENCE, MA NH - HMFA	\$98,000	\$34,300	\$39,200	\$44,100	\$49,000	\$52,950	\$56,850	\$60,800	\$64,700
LOWELL, MA - HMFA	\$108,000	\$37,800	\$43,200	\$48,600	\$54,000	\$58,350	\$62,650	\$67,000	\$71,300
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$80,900	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
PITTSFIELD, MA - HMFA	\$90,900	\$31,850	\$36,400	\$40,950	\$45,450	\$49,100	\$52,750	\$56,400	\$60,000
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$121,300	\$42,500	\$48,550	\$54,600	\$60,650	\$65,550	\$70,400	\$75,250	\$80,100
NEW BEDFORD, MA - HMFA	\$74,300	\$29,200	\$33,350	\$37,500	\$41,650	\$45,000	\$48,350	\$51,650	\$55,000
Providence, RI-FALL RIVER, MA - HMFA	\$87,000	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$111,900	\$36,800	\$42,050	\$47,300	\$52,550	\$56,800	\$61,000	\$65,200	\$69,400
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$77,200	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$111,600	\$39,100	\$44,650	\$50,250	\$55,800	\$60,300	\$64,750	\$69,200	\$73,700
FITCHBURG-LEOMINSTER, MA - HMFA	\$83,200	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
Western WORCESTER COUNTY, MA - HMFA	\$88,400	\$30,950	\$35,400	\$39,800	\$44,200	\$47,750	\$51,300	\$54,850	\$58,350
WORCESTER, MA - HMFA	\$98,200	\$34,400	\$39,300	\$44,200	\$49,100	\$53,050	\$57,000	\$60,900	\$64,850
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	\$104,800	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200
FRANKLIN COUNTY	\$80,000	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
NANTUCKET COUNTY	\$116,700	\$40,850	\$46,700	\$52,550	\$58,350	\$63,050	\$67,700	\$72,400	\$77,050

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 (\$85,400 in Massachusetts and \$62,300 in Rhode Island / New Bedford-Fall River for 2020). 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 2020, the 4-person 50% median in Massachusetts is \$52,450 and in Rhode Island/New Bedford-Fall River it is \$44,900.

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 2020 the maximum increase is limited to 8.0%, which is twice the change in the national median family income. □

Existing developments placed in service or receiving funding commitments prior to 4/1/2020 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: 04/1/2020 for 2020

**2020
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	\$846	\$906	\$1,087	\$1,256	\$1,401	\$1,546
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,120	\$1,200	\$1,440	\$1,663	\$1,855	\$2,046
BROCKTON, MA - HMFA	\$833	\$893	\$1,071	\$1,238	\$1,381	\$1,523
LAWRENCE, MA NH - HMFA	\$857	\$918	\$1,102	\$1,274	\$1,421	\$1,568
LOWELL, MA - HMFA	\$945	\$1,012	\$1,215	\$1,404	\$1,566	\$1,728
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$747	\$801	\$961	\$1,110	\$1,238	\$1,366
PITTSFIELD, MA - HMFA	\$796	\$853	\$1,023	\$1,181	\$1,318	\$1,455
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,062	\$1,138	\$1,365	\$1,577	\$1,760	\$1,941
NEW BEDFORD, MA - HMFA	\$730	\$781	\$937	\$1,083	\$1,208	\$1,333
Providence, RI-FALL RIVER, MA - HMFA	\$761	\$815	\$978	\$1,131	\$1,262	\$1,392
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$920	\$985	\$1,182	\$1,366	\$1,525	\$1,682
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$747	\$801	\$961	\$1,110	\$1,238	\$1,366
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$977	\$1,046	\$1,256	\$1,451	\$1,618	\$1,786
FITCHBURG-LEOMINSTER, MA - HMFA	\$747	\$801	\$961	\$1,110	\$1,238	\$1,366
Western WORCESTER COUNTY, MA - HMFA	\$773	\$829	\$995	\$1,149	\$1,282	\$1,415
WORCESTER, MA - HMFA	\$860	\$921	\$1,105	\$1,276	\$1,425	\$1,571

**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	\$917	\$983	\$1,180	\$1,362	\$1,520	\$1,677
FRANKLIN COUNTY	\$747	\$801	\$961	\$1,110	\$1,238	\$1,366
NANTUCKET COUNTY	\$1,021	\$1,094	\$1,313	\$1,517	\$1,692	\$1,868

Effective Date: 04/1/2020 for 2020

**2020
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	\$96,600	\$40,620	\$46,380	\$52,200	\$57,960	\$62,640	\$67,260	\$71,880	\$76,560
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$119,000	\$53,760	\$61,440	\$69,120	\$76,740	\$82,920	\$89,040	\$95,160	\$101,340
BROCKTON, MA - HMFA	\$95,200	\$40,020	\$45,720	\$51,420	\$57,120	\$61,740	\$66,300	\$70,860	\$75,420
LAWRENCE, MA NH - HMFA	\$98,000	\$41,160	\$47,040	\$52,920	\$58,800	\$63,540	\$68,220	\$72,960	\$77,640
LOWELL, MA - HMFA	\$108,000	\$45,360	\$51,840	\$58,320	\$64,800	\$70,020	\$75,180	\$80,400	\$85,560
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$80,900	\$35,880	\$41,040	\$46,140	\$51,240	\$55,380	\$59,460	\$63,540	\$67,680
PITTSFIELD, MA - HMFA	\$90,900	\$38,220	\$43,680	\$49,140	\$54,540	\$58,920	\$63,300	\$67,680	\$72,000
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$121,300	\$51,000	\$58,260	\$65,520	\$72,780	\$78,660	\$84,480	\$90,300	\$96,120
NEW BEDFORD, MA - HMFA	\$74,300	\$35,040	\$40,020	\$45,000	\$49,980	\$54,000	\$58,020	\$61,980	\$66,000
Providence, RI-FALL RIVER, MA - HMFA	\$87,000	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400	\$60,600	\$64,740	\$68,940
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$111,900	\$44,160	\$50,460	\$56,760	\$63,060	\$68,160	\$73,200	\$78,240	\$83,280
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$77,200	\$35,880	\$41,040	\$46,140	\$51,240	\$55,380	\$59,460	\$63,540	\$67,680
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$111,600	\$46,920	\$53,580	\$60,300	\$66,960	\$72,360	\$77,700	\$83,040	\$88,440
FITCHBURG-LEOMINSTER, MA - HMFA	\$83,200	\$35,880	\$41,040	\$46,140	\$51,240	\$55,380	\$59,460	\$63,540	\$67,680
Western WORCESTER COUNTY, MA - HMFA	\$88,400	\$37,140	\$42,480	\$47,760	\$53,040	\$57,300	\$61,560	\$65,820	\$70,020
WORCESTER, MA - HMFA	\$98,200	\$41,280	\$47,160	\$53,040	\$58,920	\$63,660	\$68,400	\$73,080	\$77,820
NON-Metropolitan Areas Massachusetts Counties									
DUKES COUNTY	\$104,800	\$44,040	\$50,340	\$56,640	\$62,880	\$67,920	\$72,960	\$78,000	\$83,040
FRANKLIN COUNTY	\$80,000	\$35,880	\$41,040	\$46,140	\$51,240	\$55,380	\$59,460	\$63,540	\$67,680
NANTUCKET COUNTY	\$116,700	\$49,020	\$56,040	\$63,060	\$70,020	\$75,660	\$81,240	\$86,880	\$92,460

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 4/1/2020 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: 04/1/2020 for 2020

**2020
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)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

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

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

**NON-Metropolitan Areas
Massachusetts Counties**

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

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

	<u>STUDIO</u>	<u>1 BEDROOM</u>	<u>2 BEDROOM</u>	<u>3 BEDROOM</u>	<u>4 BEDROOM</u>	<u>5 BEDROOM</u>
	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	\$1,015	\$1,087	\$1,305	\$1,507	\$1,681	\$1,855
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,344	\$1,440	\$1,728	\$1,995	\$2,226	\$2,456
BROCKTON, MA - HMFA	\$1,000	\$1,071	\$1,285	\$1,485	\$1,657	\$1,828
LAWRENCE, MA NH - HMFA	\$1,029	\$1,102	\$1,323	\$1,529	\$1,705	\$1,882
LOWELL, MA - HMFA	\$1,134	\$1,215	\$1,458	\$1,685	\$1,879	\$2,074
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$897	\$961	\$1,153	\$1,332	\$1,486	\$1,640
PITTSFIELD, MA - HMFA	\$955	\$1,023	\$1,228	\$1,418	\$1,582	\$1,746
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,275	\$1,365	\$1,638	\$1,893	\$2,112	\$2,330
NEW BEDFORD, MA - HMFA	\$876	\$938	\$1,125	\$1,299	\$1,450	\$1,599
Providence, RI-FALL RIVER, MA - HMFA	\$913	\$978	\$1,174	\$1,357	\$1,515	\$1,671
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,104	\$1,182	\$1,419	\$1,640	\$1,830	\$2,019
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$897	\$961	\$1,153	\$1,332	\$1,486	\$1,640
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,173	\$1,256	\$1,507	\$1,741	\$1,942	\$2,143
FITCHBURG-LEOMINSTER, MA - HMFA	\$897	\$961	\$1,153	\$1,332	\$1,486	\$1,640
Western WORCESTER COUNTY, MA - HMFA	\$928	\$995	\$1,194	\$1,379	\$1,539	\$1,698
WORCESTER, MA - HMFA	\$1,032	\$1,105	\$1,326	\$1,532	\$1,710	\$1,886
NON-Metropolitan Areas Massachusetts Counties						
DUKES COUNTY	\$1,101	\$1,179	\$1,416	\$1,635	\$1,824	\$2,013
FRANKLIN COUNTY	\$897	\$961	\$1,153	\$1,332	\$1,486	\$1,640
NANTUCKET COUNTY	\$1,225	\$1,313	\$1,576	\$1,821	\$2,031	\$2,241

Effective Date: 04/1/2020 for 2020

**2020
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	\$96,600	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,050
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$119,000	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650	\$119,350	\$127,050
BROCKTON, MA - HMFA	\$95,200	\$53,350	\$60,950	\$68,550	\$76,150	\$82,250	\$88,350	\$94,450	\$100,550
LAWRENCE, MA NH - HMFA	\$98,000	\$54,900	\$62,750	\$70,600	\$78,400	\$84,700	\$90,950	\$97,250	\$103,500
LOWELL, MA - HMFA	\$108,000	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$80,900	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200
PITTSFIELD, MA - HMFA	\$90,900	\$50,900	\$58,200	\$65,450	\$72,700	\$78,550	\$84,350	\$90,150	\$96,000
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$121,300	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
NEW BEDFORD, MA - HMFA	\$74,300	\$46,650	\$53,300	\$59,950	\$66,600	\$71,950	\$77,300	\$82,600	\$87,950
Providence, RI-FALL RIVER, MA - HMFA	\$87,000	\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$111,900	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$77,200	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$111,600	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
FITCHBURG-LEOMINSTER, MA - HMFA	\$83,200	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200
Western WORCESTER COUNTY, MA - HMFA	\$88,400	\$49,500	\$56,600	\$63,650	\$70,700	\$76,400	\$82,050	\$87,700	\$93,350
WORCESTER, MA - HMFA	\$98,200	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
NON-Metropolitan Areas Massachusetts Counties									
DUKES COUNTY	\$104,800	\$56,400	\$64,450	\$72,500	\$80,550	\$87,000	\$93,450	\$99,900	\$106,350
FRANKLIN COUNTY	\$80,000	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200
NANTUCKET COUNTY	\$116,700	\$56,150	\$64,150	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,800

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median income level (\$78,500 for 2020), 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

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 2020 the maximum increase is limited to 8.0%, which is twice the change in the national median family income.

Existing developments placed in service or receiving funding commitments prior to 4/1/2020 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: 04/1/2020 for 2020

**2020
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 \$1,353 \$1,450 \$1,740 \$2,010 \$2,242 \$2,474

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$1,685 \$1,805 \$2,166 \$2,502 \$2,791 \$3,080

BROCKTON, MA - HMFA \$1,333 \$1,428 \$1,713 \$1,980 \$2,208 \$2,437

LAWRENCE, MA NH - HMFA \$1,372 \$1,470 \$1,765 \$2,038 \$2,273 \$2,509

LOWELL, MA - HMFA \$1,373 \$1,471 \$1,766 \$2,041 \$2,277 \$2,512

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$1,196 \$1,281 \$1,537 \$1,776 \$1,981 \$2,186

PITTSFIELD, MA - HMFA \$1,272 \$1,363 \$1,636 \$1,890 \$2,108 \$2,326

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

EASTON - RAYNHAM, MA - HMFA \$1,373 \$1,471 \$1,766 \$2,041 \$2,277 \$2,512

NEW BEDFORD, MA - HMFA \$1,166 \$1,249 \$1,498 \$1,731 \$1,932 \$2,131

Providence, RI-FALL RIVER, MA - HMFA \$1,218 \$1,305 \$1,566 \$1,810 \$2,018 \$2,228

TAUNTON-MANSFIELD-NORTON, MA - HMFA \$1,373 \$1,471 \$1,766 \$2,041 \$2,277 \$2,512

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$1,196 \$1,281 \$1,537 \$1,776 \$1,981 \$2,186

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$1,373 \$1,471 \$1,766 \$2,041 \$2,277 \$2,512

FITCHBURG-LEOMINSTER, MA - HMFA \$1,196 \$1,281 \$1,537 \$1,776 \$1,981 \$2,186

Western WORCESTER COUNTY, MA - HMFA \$1,237 \$1,326 \$1,591 \$1,838 \$2,051 \$2,263

WORCESTER, MA - HMFA \$1,373 \$1,471 \$1,766 \$2,041 \$2,277 \$2,512

**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 \$1,410 \$1,510 \$1,812 \$2,094 \$2,336 \$2,578

FRANKLIN COUNTY \$1,196 \$1,281 \$1,537 \$1,776 \$1,981 \$2,186

NANTUCKET COUNTY \$1,403 \$1,503 \$1,803 \$2,084 \$2,325 \$2,565

Effective Date: 04/1/2020 for 2020

**2020
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	\$1,184	\$1,268	\$1,522	\$1,758	\$1,961	\$2,164
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,568	\$1,680	\$2,016	\$2,328	\$2,597	\$2,865
BROCKTON, MA - HMFA	\$1,167	\$1,250	\$1,499	\$1,733	\$1,933	\$2,133
LAWRENCE, MA NH - HMFA	\$1,200	\$1,286	\$1,543	\$1,784	\$1,989	\$2,196
LOWELL, MA - HMFA	\$1,323	\$1,417	\$1,701	\$1,966	\$2,192	\$2,420
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$1,046	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913
PITTSFIELD, MA - HMFA	\$1,114	\$1,194	\$1,433	\$1,654	\$1,846	\$2,037
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,373	\$1,471	\$1,766	\$2,041	\$2,277	\$2,512
NEW BEDFORD, MA - HMFA	\$1,022	\$1,094	\$1,312	\$1,516	\$1,692	\$1,866
Providence, RI-FALL RIVER, MA - HMFA	\$1,065	\$1,141	\$1,370	\$1,583	\$1,767	\$1,949
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,288	\$1,379	\$1,655	\$1,913	\$2,135	\$2,355
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$1,046	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,368	\$1,465	\$1,758	\$2,031	\$2,266	\$2,500
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,046	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913
Western WORCESTER COUNTY, MA - HMFA	\$1,083	\$1,161	\$1,393	\$1,609	\$1,795	\$1,981
WORCESTER, MA - HMFA	\$1,204	\$1,289	\$1,547	\$1,787	\$1,995	\$2,200

**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	\$1,284	\$1,376	\$1,652	\$1,907	\$2,128	\$2,348
FRANKLIN COUNTY	\$1,046	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913
NANTUCKET COUNTY	\$1,403	\$1,503	\$1,803	\$2,084	\$2,325	\$2,565

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 4/1/2020 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. □