

2021**COMMONWEALTH OF MASSACHUSETTS**

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

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

Effective Date: 04/1/2021 for 2021

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: 04/1/2021 for 2021

2021
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	\$89,300	\$20,450	\$23,350	\$26,250	\$29,150	\$31,500	\$35,580	\$40,120	\$44,660
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$28,200	\$32,200	\$36,250	\$40,250	\$43,500	\$46,700	\$49,950	\$53,150
BROCKTON, MA - HMFA	\$106,000	\$21,000	\$24,000	\$27,000	\$29,950	\$32,350	\$35,580	\$40,120	\$44,660
LAWRENCE, MA NH - HMFA	\$105,400	\$21,600	\$24,700	\$27,800	\$30,850	\$33,350	\$35,800	\$40,120	\$44,660
LOWELL, MA - HMFA	\$112,900	\$23,700	\$27,100	\$30,500	\$33,850	\$36,600	\$39,300	\$42,000	\$44,700
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
PITTSFIELD, MA - HMFA	\$85,000	\$18,150	\$20,750	\$23,350	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$26,750	\$30,600	\$34,400	\$38,200	\$41,300	\$44,350	\$47,400	\$50,450
NEW BEDFORD, MA - HMFA	\$74,500	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$18,200	\$20,800	\$23,400	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$21,000	\$24,000	\$27,000	\$29,950	\$32,350	\$35,580	\$40,120	\$44,660
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$18,850	\$21,550	\$24,250	\$26,900	\$31,040	\$35,580	\$40,120	\$44,660
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$18,350	\$21,000	\$23,600	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
WORCESTER, MA - HMFA	\$98,800	\$20,800	\$23,750	\$26,700	\$29,650	\$32,050	\$35,580	\$40,120	\$44,660
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
DUKES COUNTY	\$104,700	\$23,100	\$26,400	\$29,700	\$33,000	\$35,650	\$38,300	\$40,950	\$44,660
FRANKLIN COUNTY	\$82,900	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
NANTUCKET COUNTY	\$122,800	\$25,750	\$29,400	\$33,100	\$36,750	\$39,700	\$42,650	\$45,600	\$48,550

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 [1/13/2021](#).

	<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.):	\$12,880	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660

Effective Date: 04/1/2021 for 2021

**2021
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 \$511 \$547 \$656 \$758 \$889 \$1,059

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$705 \$755 \$906 \$1,046 \$1,167 \$1,288

BROCKTON, MA - HMFA \$525 \$562 \$675 \$778 \$889 \$1,059

LAWRENCE, MA NH - HMFA \$540 \$578 \$695 \$802 \$895 \$1,059

LOWELL, MA - HMFA \$592 \$635 \$762 \$880 \$982 \$1,083

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$442 \$473 \$568 \$719 \$889 \$1,059

PITTSFIELD, MA - HMFA \$453 \$486 \$583 \$719 \$889 \$1,059

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

EASTON - RAYNHAM, MA - HMFA \$668 \$716 \$860 \$993 \$1,108 \$1,223

NEW BEDFORD, MA - HMFA \$442 \$473 \$568 \$719 \$889 \$1,059

Providence, RI-FALL RIVER, MA - HMFA \$455 \$487 \$585 \$719 \$889 \$1,059

TAUNTON-MANSFIELD-NORTON, MA - HMFA \$525 \$562 \$675 \$778 \$889 \$1,059

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$442 \$473 \$568 \$719 \$889 \$1,059

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$616 \$660 \$791 \$914 \$1,020 \$1,125

FITCHBURG-LEOMINSTER, MA - HMFA \$471 \$505 \$606 \$724 \$889 \$1,059

Western WORCESTER COUNTY, MA - HMFA \$458 \$491 \$590 \$719 \$889 \$1,059

WORCESTER, MA - HMFA \$520 \$556 \$667 \$771 \$889 \$1,059

**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 \$577 \$618 \$742 \$858 \$957 \$1,070

FRANKLIN COUNTY \$442 \$473 \$568 \$719 \$889 \$1,059

NANTUCKET COUNTY \$643 \$689 \$827 \$955 \$1,066 \$1,176

Effective Date: 04/1/2021 for 2021

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	\$89,300	\$34,050	\$38,900	\$43,750	\$48,600	\$52,500	\$56,400	\$60,300	\$64,200
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$47,000	\$53,700	\$60,400	\$67,100	\$72,500	\$77,850	\$83,250	\$88,600
BROCKTON, MA - HMFA	\$106,000	\$35,000	\$40,000	\$45,000	\$49,950	\$53,950	\$57,950	\$61,950	\$65,950
LAWRENCE, MA NH - HMFA	\$105,400	\$36,050	\$41,200	\$46,350	\$51,450	\$55,600	\$59,700	\$63,800	\$67,950
LOWELL, MA - HMFA	\$112,900	\$39,550	\$45,200	\$50,850	\$56,450	\$61,000	\$65,500	\$70,000	\$74,550
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
PITTSFIELD, MA - HMFA	\$85,000	\$30,250	\$34,600	\$38,900	\$43,200	\$46,700	\$50,150	\$53,600	\$57,050
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$44,600	\$50,950	\$57,300	\$63,650	\$68,750	\$73,850	\$78,950	\$84,050
NEW BEDFORD, MA - HMFA	\$74,500	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$30,300	\$34,600	\$38,950	\$43,250	\$46,750	\$50,200	\$53,650	\$57,100
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$35,000	\$40,000	\$45,000	\$49,950	\$53,950	\$57,950	\$61,950	\$65,950
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$41,000	\$46,850	\$52,700	\$58,550	\$63,250	\$67,950	\$72,650	\$77,300
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$31,400	\$35,850	\$40,350	\$44,800	\$48,400	\$52,000	\$55,600	\$59,150
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$30,600	\$35,000	\$39,350	\$43,700	\$47,200	\$50,700	\$54,200	\$57,700
WORCESTER, MA - HMFA	\$98,800	\$34,600	\$39,550	\$44,500	\$49,400	\$53,400	\$57,350	\$61,300	\$65,250
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
AREA MEDIAN (AMI) 100% 4 Person MFI									
DUKES COUNTY	\$104,700	\$38,500	\$44,000	\$49,500	\$55,000	\$59,400	\$63,800	\$68,200	\$72,600
FRANKLIN COUNTY	\$82,900	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
NANTUCKET COUNTY	\$122,800	\$42,900	\$49,000	\$55,150	\$61,250	\$66,150	\$71,050	\$75,950	\$80,850

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 (\$84,100 in Massachusetts and \$63,400 in Rhode Island / Fall River for 2021). 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 2021, the 4-person 50% median in Massachusetts is \$53,100 and in Rhode Island/Fall River it is \$44,000.

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." From FY 2020 to 2021, twice the change in the national median family income was 3.6%. Therefore, for FY 2021 the increase to income limits was limited to 5.0%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 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: 04/1/2021 for 2021

**2021
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)

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

	STUDIO 1 Person Limit / 12 x 30%	1 BEDROOM 1 Pers.+ 2 Pers. / 2 / 12 x 30%	2 BEDROOM 3 Person Limit / 12 x 30%	3 BEDROOM 4 Pers.+ 5 Pers. / 2 / 12 x 30%	4 BEDROOM 6 Person Limit / 12 x 30%	5 BEDROOM 7 Pers.+ 8 Pers. / 2 / 12 x 30%
BARNSTABLE Town, MA MSA	\$851	\$911	\$1,093	\$1,263	\$1,410	\$1,556
BOSTON - Cambridge - Quincy, MA - NH MSA	\$1,175	\$1,258	\$1,510	\$1,745	\$1,946	\$2,148
BROCKTON, MA - HMFA	\$875	\$937	\$1,125	\$1,298	\$1,448	\$1,598
LAWRENCE, MA NH - HMFA	\$901	\$965	\$1,158	\$1,338	\$1,492	\$1,646
LOWELL, MA - HMFA	\$988	\$1,059	\$1,271	\$1,468	\$1,637	\$1,806
PITTSFIELD, MA MSA	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
BERKSHIRE COUNTY, MA (part) HMFA	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
PITTSFIELD, MA - HMFA	\$756	\$810	\$972	\$1,123	\$1,253	\$1,383
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)	\$1,115	\$1,194	\$1,432	\$1,655	\$1,846	\$2,037
EASTON - RAYNHAM, MA - HMFA	\$1,115	\$1,194	\$1,432	\$1,655	\$1,846	\$2,037
NEW BEDFORD, MA - HMFA	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
Providence, RI-FALL RIVER, MA - HMFA	\$757	\$811	\$973	\$1,125	\$1,255	\$1,384
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$875	\$937	\$1,125	\$1,298	\$1,448	\$1,598
SPRINGFIELD, MA MSA	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
SPRINGFIELD, MA - MSA	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
WORCESTER, MA MSA	\$1,025	\$1,098	\$1,317	\$1,522	\$1,698	\$1,874
Eastern WORCESTER COUNTY, MA - HMFA	\$1,025	\$1,098	\$1,317	\$1,522	\$1,698	\$1,874
FITCHBURG-LEOMINSTER, MA - HMFA	\$785	\$840	\$1,008	\$1,165	\$1,300	\$1,434
Western WORCESTER COUNTY, MA - HMFA	\$765	\$820	\$983	\$1,136	\$1,267	\$1,398
WORCESTER, MA - HMFA	\$865	\$926	\$1,112	\$1,285	\$1,433	\$1,581
DUKES COUNTY	\$962	\$1,031	\$1,237	\$1,430	\$1,595	\$1,760
FRANKLIN COUNTY	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
NANTUCKET COUNTY	\$1,072	\$1,148	\$1,378	\$1,592	\$1,776	\$1,960

Effective Date: 04/1/2021 for 2021

**2021
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	\$89,300	\$40,860	\$46,680	\$52,500	\$58,320	\$63,000	\$67,680	\$72,360	\$77,040
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$56,400	\$64,440	\$72,480	\$80,520	\$87,000	\$93,420	\$99,900	\$106,320
BROCKTON, MA - HMFA	\$106,000	\$42,000	\$48,000	\$54,000	\$59,940	\$64,740	\$69,540	\$74,340	\$79,140
LAWRENCE, MA NH - HMFA	\$105,400	\$43,260	\$49,440	\$55,620	\$61,740	\$66,720	\$71,640	\$76,560	\$81,540
LOWELL, MA - HMFA	\$112,900	\$47,460	\$54,240	\$61,020	\$67,740	\$73,200	\$78,600	\$84,000	\$89,460
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
PITTSFIELD, MA - HMFA	\$85,000	\$36,300	\$41,520	\$46,680	\$51,840	\$56,040	\$60,180	\$64,320	\$68,460
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$53,520	\$61,140	\$68,760	\$76,380	\$82,500	\$88,620	\$94,740	\$100,860
NEW BEDFORD, MA - HMFA	\$74,500	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$36,360	\$41,520	\$46,740	\$51,900	\$56,100	\$60,240	\$64,380	\$68,520
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$42,000	\$48,000	\$54,000	\$59,940	\$64,740	\$69,540	\$74,340	\$79,140
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$49,200	\$56,220	\$63,240	\$70,260	\$75,900	\$81,540	\$87,180	\$92,760
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$37,680	\$43,020	\$48,420	\$53,760	\$58,080	\$62,400	\$66,720	\$70,980
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$36,720	\$42,000	\$47,220	\$52,440	\$56,640	\$60,840	\$65,040	\$69,240
WORCESTER, MA - HMFA	\$98,800	\$41,520	\$47,460	\$53,400	\$59,280	\$64,080	\$68,820	\$73,560	\$78,300
<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	\$104,700	\$46,200	\$52,800	\$59,400	\$66,000	\$71,280	\$76,560	\$81,840	\$87,120
FRANKLIN COUNTY	\$82,900	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
NANTUCKET COUNTY	\$122,800	\$51,480	\$58,800	\$66,180	\$73,500	\$79,380	\$85,260	\$91,140	\$97,020

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 4/1/2021 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: 04/1/2021 for 2021

**2021
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 \$1,021 \$1,094 \$1,312 \$1,516 \$1,692 \$1,867

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA \$1,410 \$1,510 \$1,812 \$2,094 \$2,335 \$2,577

BROCKTON, MA - HMFA \$1,050 \$1,125 \$1,350 \$1,558 \$1,738 \$1,918

LAWRENCE, MA NH - HMFA \$1,081 \$1,158 \$1,390 \$1,605 \$1,791 \$1,976

LOWELL, MA - HMFA \$1,186 \$1,271 \$1,525 \$1,761 \$1,965 \$2,168

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA \$883 \$946 \$1,135 \$1,312 \$1,464 \$1,615

PITTSFIELD, MA - HMFA \$907 \$972 \$1,167 \$1,348 \$1,504 \$1,659

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

EASTON - RAYNHAM, MA - HMFA \$1,338 \$1,433 \$1,719 \$1,986 \$2,215 \$2,445

NEW BEDFORD, MA - HMFA \$883 \$946 \$1,135 \$1,312 \$1,464 \$1,615

Providence, RI-FALL RIVER, MA - HMFA \$909 \$973 \$1,168 \$1,350 \$1,506 \$1,661

TAUNTON-MANSFIELD-NORTON, MA - HMFA \$1,050 \$1,125 \$1,350 \$1,558 \$1,738 \$1,918

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA \$883 \$946 \$1,135 \$1,312 \$1,464 \$1,615

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA \$1,230 \$1,317 \$1,581 \$1,827 \$2,038 \$2,249

FITCHBURG-LEOMINSTER, MA - HMFA \$942 \$1,008 \$1,210 \$1,398 \$1,560 \$1,721

Western WORCESTER COUNTY, MA - HMFA \$918 \$984 \$1,180 \$1,363 \$1,521 \$1,678

WORCESTER, MA - HMFA \$1,038 \$1,112 \$1,335 \$1,542 \$1,720 \$1,898

**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 \$1,155 \$1,237 \$1,485 \$1,716 \$1,914 \$2,112

FRANKLIN COUNTY \$883 \$946 \$1,135 \$1,312 \$1,464 \$1,615

NANTUCKET COUNTY \$1,287 \$1,378 \$1,654 \$1,911 \$2,131 \$2,352

Effective Date: 04/1/2021 for 2021

**2021
INCOME LIMITS**

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

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	\$89,300	\$54,450	\$62,200	\$70,000	\$77,750	\$84,000	\$90,200	\$96,450	\$102,650
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400
BROCKTON, MA - HMFA	\$106,000	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
LAWRENCE, MA NH - HMFA	\$105,400	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
LOWELL, MA - HMFA	\$112,900	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
PITTSFIELD, MA - HMFA	\$85,000	\$48,400	\$55,300	\$62,200	\$69,100	\$74,650	\$80,200	\$85,700	\$91,250
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
NEW BEDFORD, MA - HMFA	\$74,500	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$48,450	\$55,400	\$62,300	\$69,200	\$74,750	\$80,300	\$85,850	\$91,350
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$50,200	\$57,400	\$64,550	\$71,700	\$77,450	\$83,200	\$88,950	\$94,650
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$48,950	\$55,950	\$62,950	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300
WORCESTER, MA - HMFA	\$98,800	\$55,350	\$63,250	\$71,150	\$79,050	\$85,400	\$91,700	\$98,050	\$104,350
NON-Metropolitan Areas Massachusetts Counties									
DUKES COUNTY	\$104,700	\$59,200	\$67,650	\$76,100	\$84,550	\$91,350	\$98,100	\$104,850	\$111,650
FRANKLIN COUNTY	\$82,900	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
NANTUCKET COUNTY	\$122,800	\$58,950	\$67,350	\$75,750	\$84,150	\$90,900	\$97,650	\$104,350	\$111,100

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median income level (\$79,900 for FY 2021), 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." From FY 2020 to 2021, twice the change in the national median family income was 3.6%. Therefore, for FY 2021 the increase to income limits was limited to 5.0%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 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: 04/1/2021 for 2021

**2021
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)

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

	STUDIO 1 Person Limit / 12 x 30%	1 BEDROOM 1 Pers.+ 2 Pers. / 2 / 12 x 30%	2 BEDROOM 3 Person Limit / 12 x 30%	3 BEDROOM 4 Pers.+ 5 Pers. / 2 / 12 x 30%	4 BEDROOM 6 Person Limit / 12 x 30%	5 BEDROOM 7 Pers.+ 8 Pers. / 2 / 12 x 30%
BARNSTABLE Town, MA MSA	\$1,361	\$1,458	\$1,750	\$2,021	\$2,255	\$2,488
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,768	\$1,895	\$2,273	\$2,627	\$2,931	\$3,234
BROCKTON, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
LAWRENCE, MA NH - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
LOWELL, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
BERKSHIRE COUNTY, MA (part) HMFA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
PITTSFIELD, MA - HMFA	\$1,210	\$1,296	\$1,555	\$1,796	\$2,005	\$2,211
EASTON - RAYNHAM, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
NEW BEDFORD, MA - HMFA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
Providence, RI-FALL RIVER, MA - HMFA	\$1,211	\$1,298	\$1,557	\$1,799	\$2,007	\$2,215
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
SPRINGFIELD, MA - MSA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
Eastern WORCESTER COUNTY, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,255	\$1,345	\$1,613	\$1,864	\$2,080	\$2,295
Western WORCESTER COUNTY, MA - HMFA	\$1,223	\$1,311	\$1,573	\$1,817	\$2,027	\$2,237
WORCESTER, MA - HMFA	\$1,383	\$1,482	\$1,778	\$2,055	\$2,292	\$2,530
DUKES COUNTY	\$1,480	\$1,585	\$1,902	\$2,198	\$2,452	\$2,706
FRANKLIN COUNTY	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
NANTUCKET COUNTY	\$1,473	\$1,578	\$1,893	\$2,188	\$2,441	\$2,693

Effective Date: 04/1/2021 for 2021

**2021
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)

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

	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	\$1,191	\$1,276	\$1,531	\$1,769	\$1,974	\$2,178
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,645	\$1,762	\$2,114	\$2,443	\$2,724	\$3,007
BROCKTON, MA - HMFA	\$1,225	\$1,312	\$1,575	\$1,818	\$2,028	\$2,238
LAWRENCE, MA NH - HMFA	\$1,261	\$1,351	\$1,622	\$1,873	\$2,089	\$2,305
LOWELL, MA - HMFA	\$1,384	\$1,483	\$1,779	\$2,055	\$2,292	\$2,529
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
PITTSFIELD, MA - HMFA	\$1,058	\$1,134	\$1,361	\$1,573	\$1,755	\$1,936
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
NEW BEDFORD, MA - HMFA	\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
Providence, RI-FALL RIVER, MA - HMFA	\$1,060	\$1,135	\$1,363	\$1,575	\$1,757	\$1,938
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,225	\$1,312	\$1,575	\$1,818	\$2,028	\$2,238
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,099	\$1,176	\$1,412	\$1,631	\$1,820	\$2,008
Western WORCESTER COUNTY, MA - HMFA	\$1,071	\$1,148	\$1,377	\$1,590	\$1,774	\$1,958
WORCESTER, MA - HMFA	\$1,211	\$1,297	\$1,557	\$1,799	\$2,007	\$2,214

	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	\$1,347	\$1,443	\$1,732	\$2,002	\$2,233	\$2,464
FRANKLIN COUNTY	\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
NANTUCKET COUNTY	\$1,473	\$1,578	\$1,893	\$2,188	\$2,441	\$2,693

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 4/1/2021 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. □