

2025

COMMONWEALTH OF MASSACHUSETTS

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

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

Effective Date: 04/1/2025 for 2025

INCLUDES:

(1.) 30% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "EXTREMELY LOW INCOME"  
Applicable to Massachusetts LIHTC Program per EOHLC 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: 04/1/2025 for 2025

2025  
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>
<b>AMHERST Town-Northampton, MA MSA</b>									
AMHERST Town-Northampton, MA MSA	\$119,000	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$43,150	\$48,650	\$54,150
<b>BARNSTABLE Town, MA MSA</b>									
BARNSTABLE Town, MA MSA	\$124,100	\$28,700	\$32,800	\$36,900	\$41,000	\$44,300	\$47,600	\$50,850	\$54,150
<b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$160,900	\$34,750	\$39,700	\$44,650	\$49,600	\$53,600	\$57,550	\$61,550	\$65,500
BROCKTON, MA - HMFA	\$131,400	\$27,600	\$31,550	\$35,500	\$39,400	\$42,600	\$45,750	\$48,900	\$54,150
LAWRENCE, MA NH - HMFA	\$141,300	\$29,700	\$33,950	\$38,200	\$42,400	\$45,800	\$49,200	\$52,600	\$56,000
LOWELL, MA - HMFA	\$136,900	\$28,750	\$32,850	\$36,950	\$41,050	\$44,350	\$47,650	\$50,950	\$54,200
<b>PITTSFIELD, MA MSA</b>									
BERKSHIRE COUNTY, MA (part) HMFA	\$108,500	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$43,150	\$48,650	\$54,150
PITTSFIELD, MA - HMFA	\$103,800	\$25,800	\$29,500	\$33,200	\$36,850	\$39,800	\$43,150	\$48,650	\$54,150
<b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>									
EASTON - RAYNHAM, MA - HMFA	\$161,700	\$33,950	\$38,800	\$43,650	\$48,500	\$52,400	\$56,300	\$60,150	\$64,050
NEW BEDFORD, MA - HMFA	\$93,300	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$43,150	\$48,650	\$54,150
Providence, RI-FALL RIVER, MA - HMFA	\$114,300	\$24,050	\$27,450	\$30,900	\$34,300	\$37,650	\$43,150	\$48,650	\$54,150
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$125,600	\$26,400	\$30,200	\$33,950	\$37,700	\$40,750	\$43,750	\$48,650	\$54,150
<b>SPRINGFIELD, MA MSA</b>									
SPRINGFIELD, MA - MSA	\$96,200	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$43,150	\$48,650	\$54,150
<b>WORCESTER, MA MSA</b>									
Eastern WORCESTER COUNTY, MA - HMFA	\$173,700	\$33,850	\$38,650	\$43,500	\$48,300	\$52,200	\$56,050	\$59,900	\$63,800
FITCHBURG-LEOMINSTER, MA - HMFA	\$110,000	\$26,200	\$29,950	\$33,700	\$37,400	\$40,400	\$43,400	\$48,650	\$54,150
Western WORCESTER COUNTY, MA - HMFA	\$102,300	\$26,100	\$29,800	\$33,550	\$37,250	\$40,250	\$43,250	\$48,650	\$54,150
WORCESTER, MA - HMFA	\$122,200	\$26,200	\$29,950	\$33,700	\$37,400	\$40,400	\$43,400	\$48,650	\$54,150
<b><u>NON-Metropolitan Areas Massachusetts Counties</u></b>	<b><u>AREA MEDIAN (AMI) 100% 4 Person MFI</u></b>								
DUKES COUNTY	\$153,300	\$31,550	\$36,050	\$40,550	\$45,050	\$48,700	\$52,300	\$55,900	\$59,500
FRANKLIN COUNTY	\$104,400	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$43,150	\$48,650	\$54,150
NANTUCKET COUNTY	\$163,500	\$34,800	\$39,800	\$44,750	\$49,700	\$53,700	\$57,700	\$61,650	\$65,650

**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 [1/17/2025](#).

	<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.):	\$15,650	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150

**2025**  
**AFFORDABLE RENTS**  
**30% of 30% of Median**  
**EXTREMELY LOW INCOME**

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

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

<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%
\$788	\$845	\$1,013	\$1,171	\$1,307	\$1,442
\$628	\$673	\$808	\$933	\$1,078	\$1,285
\$870	\$932	\$1,118	\$1,292	\$1,442	\$1,591

Effective Date: 04/1/2025 for 2025

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)</u> <u>or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI)</u> <u>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>
<b>AMHERST Town-Northampton, MA MSA</b>									
AMHERST Town-Northampton, MA MSA	\$119,000	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400	\$74,150	\$78,950
<b>BARNSTABLE Town, MA MSA</b>									
BARNSTABLE Town, MA MSA	\$124,100	\$47,850	\$54,700	\$61,550	\$68,350	\$73,850	\$79,300	\$84,800	\$90,250
<b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$160,900	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200
BROCKTON, MA - HMFA	\$131,400	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250	\$81,500	\$86,750
LAWRENCE, MA NH - HMFA	\$141,300	\$49,500	\$56,550	\$63,600	\$70,650	\$76,350	\$82,000	\$87,650	\$93,300
LOWELL, MA - HMFA	\$136,900	\$47,950	\$54,800	\$61,650	\$68,450	\$73,950	\$79,450	\$84,900	\$90,400
<b>PITTSFIELD, MA MSA</b>									
BERKSHIRE COUNTY, MA (part) HMFA	\$108,500	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400	\$74,150	\$78,950
PITTSFIELD, MA - HMFA	\$103,800	\$43,000	\$49,150	\$55,300	\$61,400	\$66,350	\$71,250	\$76,150	\$81,050
<b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>									
EASTON - RAYNHAM, MA - HMFA	\$161,700	\$56,600	\$64,700	\$72,800	\$80,850	\$87,350	\$93,800	\$100,300	\$106,750
NEW BEDFORD, MA - HMFA	\$93,300	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400	\$74,150	\$78,950
Providence, RI-FALL RIVER, MA - HMFA	\$114,300	\$40,050	\$45,750	\$51,450	\$57,150	\$61,750	\$66,300	\$70,900	\$75,450
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$125,600	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
<b>SPRINGFIELD, MA MSA</b>									
SPRINGFIELD, MA - MSA	\$96,200	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400	\$74,150	\$78,950
<b>WORCESTER, MA MSA</b>									
Eastern WORCESTER COUNTY, MA - HMFA	\$173,700	\$56,350	\$64,400	\$72,450	\$80,500	\$86,900	\$93,350	\$99,800	\$106,250
FITCHBURG-LEOMINSTER, MA - HMFA	\$110,000	\$43,650	\$49,900	\$56,150	\$62,350	\$67,350	\$72,350	\$77,350	\$82,350
Western WORCESTER COUNTY, MA - HMFA	\$102,300	\$43,450	\$49,650	\$55,850	\$62,050	\$67,050	\$72,000	\$76,950	\$81,950
WORCESTER, MA - HMFA	\$122,200	\$43,650	\$49,900	\$56,150	\$62,350	\$67,350	\$72,350	\$77,350	\$82,350
<b><u>NON-Metropolitan Areas</u></b> <b><u>Massachusetts Counties</u></b>									
	<u>AREA MEDIAN (AMI)</u> <u>100% 4 Person MFI</u>								
DUKES COUNTY	\$153,300	\$52,550	\$60,050	\$67,550	\$75,050	\$81,100	\$87,100	\$93,100	\$99,100
FRANKLIN COUNTY	\$104,400	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400	\$74,150	\$78,950
NANTUCKET COUNTY	\$163,500	\$58,000	\$66,250	\$74,550	\$82,800	\$89,450	\$96,050	\$102,700	\$109,300

**NOTE 1:** 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 40th percentile FMR. [Also see Note 3.]

**NOTE 2:** 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 (\$124,700 in Massachusetts and \$82,300 in Rhode Island / Fall River for 2025). 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 2025, the 4-person 50% median in Massachusetts is \$62,350 and in Rhode Island/Fall River it is \$41,150.

**NOTE 3:** 5-Percent Rule, Ceilings & Floor Adjustment, and 10% Cap (As stated by HUD's FY 2024 Income Limits Documentation System): "Since FY 2010, HUD has not allowed income limits to decrease by more than five percent, and not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to Federal Register Notice FR-6436-N- 01, for FY 2024 and beyond, HUD is modifying this rule such that the ceiling can never exceed ten percent." Because, as calculated by HUD, twice the increase in national median family income for FY2025 is less than than 10%, under this modified rule, the income limit increase in all areas is capped at 9.23%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2025 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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: 04/1/2025 for 2025

2025  
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)

**AMHERST Town-Northampton, MA MSA**

AMHERST Town-Northampton, MA MSA

**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
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

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

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

\$1,046	\$1,120	\$1,346	\$1,555	\$1,735	\$1,913
\$1,196	\$1,281	\$1,538	\$1,777	\$1,982	\$2,188
\$1,447	\$1,551	\$1,861	\$2,150	\$2,398	\$2,646
\$1,150	\$1,232	\$1,478	\$1,708	\$1,906	\$2,103
\$1,237	\$1,325	\$1,590	\$1,837	\$2,050	\$2,261
\$1,198	\$1,284	\$1,541	\$1,780	\$1,986	\$2,191
\$1,046	\$1,120	\$1,346	\$1,555	\$1,735	\$1,913
\$1,075	\$1,151	\$1,382	\$1,596	\$1,781	\$1,965
\$1,415	\$1,516	\$1,820	\$2,102	\$2,345	\$2,588
\$1,046	\$1,120	\$1,346	\$1,555	\$1,735	\$1,913
\$1,001	\$1,072	\$1,286	\$1,486	\$1,657	\$1,829
\$1,100	\$1,178	\$1,413	\$1,633	\$1,821	\$2,010
\$1,046	\$1,120	\$1,346	\$1,555	\$1,735	\$1,913
\$1,408	\$1,509	\$1,811	\$2,092	\$2,333	\$2,575
\$1,091	\$1,169	\$1,403	\$1,621	\$1,808	\$1,996
\$1,086	\$1,163	\$1,396	\$1,613	\$1,800	\$1,986
\$1,091	\$1,169	\$1,403	\$1,621	\$1,808	\$1,996

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

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

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

\$1,313	\$1,407	\$1,688	\$1,951	\$2,177	\$2,402
\$1,046	\$1,120	\$1,346	\$1,555	\$1,735	\$1,913
\$1,450	\$1,553	\$1,863	\$2,153	\$2,401	\$2,650

Effective Date: 04/1/2025 for 2025

2025  
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>
<b>AMHERST Town-Northampton, MA MSA</b>									
AMHERST Town-Northampton, MA MSA	\$119,000	\$50,220	\$57,360	\$64,620	\$71,760	\$77,520	\$83,280	\$88,980	\$94,740
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<b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$160,900	\$69,480	\$79,440	\$89,340	\$99,240	\$107,220	\$115,140	\$123,060	\$131,040
BROCKTON, MA - HMFA	\$131,400	\$55,200	\$63,120	\$70,980	\$78,840	\$85,200	\$91,500	\$97,800	\$104,100
LAWRENCE, MA NH - HMFA	\$141,300	\$59,400	\$67,860	\$76,320	\$84,780	\$91,620	\$98,400	\$105,180	\$111,960
LOWELL, MA - HMFA	\$136,900	\$57,540	\$65,760	\$73,980	\$82,140	\$88,740	\$95,340	\$101,880	\$108,480
<b>PITTSFIELD, MA MSA</b>									
BERKSHIRE COUNTY, MA (part) HMFA	\$108,500	\$50,220	\$57,360	\$64,620	\$71,760	\$77,520	\$83,280	\$88,980	\$94,740
PITTSFIELD, MA - HMFA	\$103,800	\$51,600	\$58,980	\$66,360	\$73,680	\$79,620	\$85,500	\$91,380	\$97,260
<b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>									
EASTON - RAYNHAM, MA - HMFA	\$161,700	\$67,920	\$77,640	\$87,360	\$97,020	\$104,820	\$112,560	\$120,360	\$128,100
NEW BEDFORD, MA - HMFA	\$93,300	\$50,220	\$57,360	\$64,620	\$71,760	\$77,520	\$83,280	\$88,980	\$94,740
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Western WORCESTER COUNTY, MA - HMFA	\$102,300	\$52,140	\$59,580	\$67,020	\$74,460	\$80,460	\$86,400	\$92,340	\$98,340
WORCESTER, MA - HMFA	\$122,200	\$52,380	\$59,880	\$67,380	\$74,820	\$80,820	\$86,820	\$92,820	\$98,820
<b><u>NON-Metropolitan Areas Massachusetts Counties</u></b>	<b><u>AREA MEDIAN (AMI) 100% 4 Person MFI</u></b>								
DUKES COUNTY	\$153,300	\$63,060	\$72,060	\$81,060	\$90,060	\$97,320	\$104,520	\$111,720	\$118,920
FRANKLIN COUNTY	\$104,400	\$50,220	\$57,360	\$64,620	\$71,760	\$77,520	\$83,280	\$88,980	\$94,740
NANTUCKET COUNTY	\$163,500	\$69,600	\$79,500	\$89,460	\$99,360	\$107,340	\$115,260	\$123,240	\$131,160

**NOTE 1:** Since the MTSP Income limits are calculated at 120% (60%/50%) or 1.2 times the Section 8 Very low-income (VLI) limits, they are subject to commensurate adjustments made to the 50% of median limits (e.g. State Non-Metro Median Family Income and Ceilings/Floor Adjustments). See 50% AMI Notes.□

Existing developments placed in service or receiving funding commitments prior to 4/1/2025 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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.

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2025  
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)

**AMHERST Town-Northampton, MA MSA**

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BARNSTABLE Town, MA MSA

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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

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**SPRINGFIELD, MA MSA**

SPRINGFIELD, MA - MSA

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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%
\$1,255	\$1,344	\$1,615	\$1,866	\$2,082	\$2,296
\$1,435	\$1,538	\$1,846	\$2,133	\$2,379	\$2,625
\$1,737	\$1,861	\$2,233	\$2,580	\$2,878	\$3,176
\$1,380	\$1,479	\$1,774	\$2,050	\$2,287	\$2,523
\$1,485	\$1,590	\$1,908	\$2,205	\$2,460	\$2,714
\$1,438	\$1,541	\$1,849	\$2,136	\$2,383	\$2,629
\$1,255	\$1,344	\$1,615	\$1,866	\$2,082	\$2,296
\$1,290	\$1,382	\$1,659	\$1,916	\$2,137	\$2,358
\$1,698	\$1,819	\$2,184	\$2,523	\$2,814	\$3,105
\$1,255	\$1,344	\$1,615	\$1,866	\$2,082	\$2,296
\$1,201	\$1,287	\$1,543	\$1,783	\$1,989	\$2,195
\$1,320	\$1,413	\$1,696	\$1,959	\$2,185	\$2,412
\$1,255	\$1,344	\$1,615	\$1,866	\$2,082	\$2,296
\$1,690	\$1,811	\$2,173	\$2,511	\$2,800	\$3,090
\$1,309	\$1,403	\$1,684	\$1,945	\$2,170	\$2,395
\$1,303	\$1,396	\$1,675	\$1,936	\$2,160	\$2,383
\$1,309	\$1,403	\$1,684	\$1,945	\$2,170	\$2,395
\$1,576	\$1,689	\$2,026	\$2,342	\$2,613	\$2,883
\$1,255	\$1,344	\$1,615	\$1,866	\$2,082	\$2,296
\$1,740	\$1,863	\$2,236	\$2,583	\$2,881	\$3,180

Effective Date: 04/1/2025 for 2025

2025  
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>
<b>AMHERST Town-Northampton, MA MSA</b>									
AMHERST Town-Northampton, MA MSA	\$119,000	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
<b>BARNSTABLE Town, MA MSA</b>									
BARNSTABLE Town, MA MSA	\$124,100	\$74,800	\$85,450	\$96,150	\$106,800	\$115,350	\$123,900	\$132,450	\$141,000
<b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$160,900	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500	\$164,100	\$174,650
BROCKTON, MA - HMFA	\$131,400	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
LAWRENCE, MA NH - HMFA	\$141,300	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
LOWELL, MA - HMFA	\$136,900	\$73,200	\$83,650	\$94,100	\$104,550	\$112,950	\$121,300	\$129,650	\$138,050
<b>PITTSFIELD, MA MSA</b>									
BERKSHIRE COUNTY, MA (part) HMFA	\$108,500	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
PITTSFIELD, MA - HMFA	\$103,800	\$68,800	\$78,600	\$88,450	\$98,250	\$106,150	\$114,000	\$121,850	\$129,700
<b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>									
EASTON - RAYNHAM, MA - HMFA	\$161,700	\$78,500	\$89,700	\$100,900	\$112,100	\$121,100	\$130,050	\$139,050	\$148,000
NEW BEDFORD, MA - HMFA	\$93,300	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
Providence, RI-FALL RIVER, MA - HMFA	\$114,300	\$64,050	\$73,200	\$82,350	\$91,450	\$98,800	\$106,100	\$113,400	\$120,750
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$125,600	\$70,350	\$80,400	\$90,450	\$100,500	\$108,550	\$116,600	\$124,650	\$132,700
<b>SPRINGFIELD, MA MSA</b>									
SPRINGFIELD, MA - MSA	\$96,200	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
<b>WORCESTER, MA MSA</b>									
Eastern WORCESTER COUNTY, MA - HMFA	\$173,700	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
FITCHBURG-LEOMINSTER, MA - HMFA	\$110,000	\$69,850	\$79,800	\$89,800	\$99,750	\$107,750	\$115,750	\$123,700	\$131,700
Western WORCESTER COUNTY, MA - HMFA	\$102,300	\$69,550	\$79,450	\$89,400	\$99,300	\$107,250	\$115,200	\$123,150	\$131,100
WORCESTER, MA - HMFA	\$122,200	\$69,850	\$79,800	\$89,800	\$99,750	\$107,750	\$115,750	\$123,700	\$131,700
<b><u>NON-Metropolitan Areas Massachusetts Counties</u></b>									
<b><u>AREA MEDIAN (AMI) 100% 4 Person MFI</u></b>									
DUKES COUNTY	\$153,300	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
FRANKLIN COUNTY	\$104,400	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
NANTUCKET COUNTY	\$163,500	\$83,850	\$95,800	\$107,800	\$119,750	\$129,350	\$138,950	\$148,500	\$158,100

**NOTE 1:** Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median family income level (\$104,200 for FY 2025), 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 U.S. 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, Ceilings & Floor Adjustment, and 10% Cap (As stated by HUD's FY 2024 Income Limits Documentation System): "Since FY 2010, HUD has not allowed income limits to decrease by more than five percent, and not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to Federal Register Notice FR-6436-N- 01, for FY 2024 and beyond, HUD is modifying this rule such that the ceiling can never exceed ten percent." Because, as calculated by HUD, twice the increase in national median family income for FY2025 is less than 10%, under this modified rule, the income limit increase in all areas is capped at 9.23%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2025 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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: 04/1/2025 for 2025

2025  
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)

**AMHERST Town-Northampton, MA MSA**

AMHERST Town-Northampton, MA MSA

**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%
\$1,675	\$1,794	\$2,152	\$2,487	\$2,775	\$3,061
\$1,870	\$2,003	\$2,403	\$2,776	\$3,097	\$3,418
\$2,316	\$2,481	\$2,977	\$3,440	\$3,837	\$4,234
\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,335
\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,335
\$1,830	\$1,960	\$2,352	\$2,718	\$3,032	\$3,346
\$1,675	\$1,794	\$2,152	\$2,487	\$2,775	\$3,061
\$1,720	\$1,842	\$2,211	\$2,555	\$2,850	\$3,144
\$1,962	\$2,102	\$2,522	\$2,915	\$3,251	\$3,588
\$1,675	\$1,794	\$2,152	\$2,487	\$2,775	\$3,061
\$1,601	\$1,715	\$2,058	\$2,378	\$2,652	\$2,926
\$1,758	\$1,884	\$2,261	\$2,613	\$2,915	\$3,216
\$1,675	\$1,794	\$2,152	\$2,487	\$2,775	\$3,061
\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,335
\$1,746	\$1,870	\$2,245	\$2,593	\$2,893	\$3,192
\$1,738	\$1,862	\$2,235	\$2,581	\$2,880	\$3,178
\$1,746	\$1,870	\$2,245	\$2,593	\$2,893	\$3,192
\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,335
\$1,675	\$1,794	\$2,152	\$2,487	\$2,775	\$3,061
\$2,096	\$2,245	\$2,695	\$3,113	\$3,473	\$3,832

Effective Date: 04/1/2025 for 2025

2025  
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)

**AMHERST Town-Northampton, MA MSA**

AMHERST Town-Northampton, MA MSA

**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%
\$1,464	\$1,568	\$1,884	\$2,177	\$2,429	\$2,679
\$1,674	\$1,794	\$2,154	\$2,488	\$2,775	\$3,063
\$2,026	\$2,171	\$2,605	\$3,010	\$3,358	\$3,705
\$1,610	\$1,725	\$2,070	\$2,392	\$2,668	\$2,944
\$1,732	\$1,855	\$2,226	\$2,572	\$2,870	\$3,166
\$1,678	\$1,798	\$2,157	\$2,492	\$2,780	\$3,067
\$1,464	\$1,568	\$1,884	\$2,177	\$2,429	\$2,679
\$1,505	\$1,612	\$1,935	\$2,235	\$2,493	\$2,751
\$1,962	\$2,102	\$2,522	\$2,915	\$3,251	\$3,588
\$1,464	\$1,568	\$1,884	\$2,177	\$2,429	\$2,679
\$1,401	\$1,501	\$1,800	\$2,080	\$2,320	\$2,561
\$1,540	\$1,649	\$1,979	\$2,286	\$2,549	\$2,814
\$1,464	\$1,568	\$1,884	\$2,177	\$2,429	\$2,679
\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,335
\$1,527	\$1,637	\$1,965	\$2,269	\$2,532	\$2,794
\$1,520	\$1,629	\$1,954	\$2,259	\$2,520	\$2,780
\$1,527	\$1,637	\$1,965	\$2,269	\$2,532	\$2,794
\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,335
\$1,464	\$1,568	\$1,884	\$2,177	\$2,429	\$2,679
\$2,030	\$2,174	\$2,609	\$3,014	\$3,361	\$3,710

**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 4/1/2025 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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. □