

2025									
LOWELL, MA HMFA (HUD Metro FMR Area)									
MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM									
INCOME AND RENT LIMITS									
(Effective Date: 04/1/2025 for 2025)									
INCOME LIMITS [For HUD's Assisted Housing Programs; Multifamily Tax Subsidy Projects - "MTSP" and MassHousing's Workforce Housing (WFH) Program]									
Percentage Change from 2024:	3.01%	1 PERSON	2 PERSON	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
Lowell Area MEDIAN:	\$136,900								
STANDARD Adjustment for Family Size:		\$95,830	\$109,520	\$123,210	\$136,900	\$147,852	\$158,804	\$169,756	\$180,708
Percent of Median:		70%	80%	90%	100%	108%	116%	124%	132%
50% of MEDIAN "VERY LOW INCOME" <sup>1</sup>									
HUD-Published Limits:		\$47,950	\$54,800	\$61,650	\$68,450	\$73,950	\$79,450	\$84,900	\$90,400
60% of MEDIAN - "MTSP" (Multifamily Tax Subsidy Projects) - LIHTC Limits									
HUD-Published Limits:		\$57,540	\$65,760	\$73,980	\$82,140	\$88,740	\$95,340	\$101,880	\$108,480
120% of 50% (60%/50%) [Round to \$10.]									
65% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits									
Per Program Formula		\$62,350	\$71,250	\$80,150	\$89,000	\$96,150	\$103,300	\$110,400	\$117,550
130% of 50% (65%/50%) [Roundup to \$50.]									
70% of MEDIAN - NEF Ch. 40B									
Lower of Published 80% or 70% (140% of 50%):		\$67,130	\$76,720	\$86,310	\$95,830	\$103,530	\$111,230	\$118,860	\$126,560
140% of 50% (70%/50%) [Round to \$10.]		\$67,130	\$76,720	\$86,310	\$95,830	\$103,530	\$111,230	\$118,860	\$126,560
EOHLC Homeownership (70% of 80% Converted to 100%):		\$64,050	\$73,194	\$82,338	\$91,481	\$98,831	\$106,138	\$113,444	\$120,794
70% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits									
Per Program Formula		\$67,150	\$76,750	\$86,350	\$95,850	\$103,550	\$111,250	\$118,900	\$126,600
80% of MEDIAN "LOW INCOME" <sup>2</sup> - (For HUD's Assisted Housing Programs & MassHousing Statutory Minimum in certain cities and towns) <sup>3</sup>									
HUD-Published Section 8 Limits:		\$73,200	\$83,650	\$94,100	\$104,550	\$112,950	\$121,300	\$129,650	\$138,050
80% of MEDIAN "WORKFORCE HOUSING" <sup>4</sup> - MassHousing Program Limits									
Greater of HUD Published 80% or Uncapped 80%:		\$76,750	\$87,700	\$98,650	\$109,550	\$118,350	\$127,150	\$135,850	\$144,650
Uncapped = 160% of 50% (80%/50%) [Roundup to \$50.]									
Dollar Change from 2024: (\$450)									
Percentage Change from 2024: <sup>5</sup> -0.41%									
"WORKFORCE HOUSING" - MassHousing Program Limits									
90% of MEDIAN									
180% of 50% (90%/50%) [Roundup to \$50.]		\$86,350	\$98,650	\$111,000	\$123,250	\$133,150	\$143,050	\$152,850	\$162,750
100% of MEDIAN									
Lesser of 200% of 50% (100%/50%) or actual 100%:		\$95,850	\$109,550	\$123,250	\$136,900	\$147,900	\$158,850	\$169,800	\$180,750
Or Greater of when actual 100% is < 90%/50% [Roundup to \$50.]									
110% of MEDIAN									
220% of 50% (110%/50%) [Roundup to \$50.]		\$105,500	\$120,600	\$135,650	\$150,600	\$162,700	\$174,800	\$186,800	\$198,900
120% of MEDIAN									
240% of 50% (120%/50%) [Roundup to \$50.]		\$115,100	\$131,550	\$148,000	\$164,300	\$177,500	\$190,700	\$203,800	\$217,000

2025

LOWELL, MA HMFA (HUD Metro FMR Area)

MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM

INCOME AND RENT LIMITS

(Effective Date: 04/1/2025 for 2025)

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NOTE 1:

50% of Median "Very Low Income" Limits (VLIL): The VLIL published by HUD reflect certain adjustments to the preliminary 4-Person 50% of median family income in the applicable MSA or HUD Metro FMR Area (HMFA) required by statute or HUD policy, including the cap on year-to-year increases described in Note 5 below. For more information, see:

[Income Limits | HUD USER](#)

NOTE 2:

80% of Median "Low Income" Limits (LIL): The LIL published by HUD are set at 1.6 times the 50% "Very Low Income" Limits, but are capped by HUD at the U.S. median family income, subject to adjustment in "high housing cost" areas. In 2025 the "high housing cost" exception [does](#) apply in the [LOWELL, MA HMFA](#). The limits are further subject to HUD's cap on year-to-year increase described in Note 5 below.

NOTE 3:

MassHousing Statutory Requirement: Applicable for units used to meet MassHousing's statutory affordability requirements in cities or towns with housing authorities operating federally-assisted public housing. By statute, all developments financed by MassHousing must set aside at least 20% of units for "persons and families whose annual income is equal to or less than the maximum amount which would make them eligible for units owned or leased by the housing authority in the city or town in which the project or the residence for which the mortgage loan is sought is located or, in the event that there is no housing authority, that amount which is established as the maximum for eligibility for low-rent units" by EOHLC. Under current HUD regulations, the maximum income eligibility for federally-assisted housing authority units is equal to the Section 8/Public Housing Low Income (80%) Limits published by HUD. Also see below statutory rent limit note related to utility allowances.

NOTE 4:

80% AMI MassHousing Workforce Housing Program: Only applicable for units which are not used to satisfy the MassHousing statutory 20% set-aside requirement (Note 3). MassHousing calculates the 80% AMI income and rent limits for Workforce Housing units that are not used to satisfy the statutory set-aside requirement without regard to the caps and adjustments used by HUD to calculate its Section 8/Public Housing Low Income (80%) Limits. Per HUD standards, the very low-income limits (usually based on 50 percent of MFI - See Note 1) are the basis for all other income limits including all Workforce Housing limits.

NOTE 5:

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%](#).

*When WFH Program income & rent limits decline, existing MassHousing WFH developments, placed in service or receiving funding commitments prior to [4/1/2025](#), may be subject to the special EOHLC "Hold Harmless" Income Limits Policy for developments that do not include federal subsidies (the "EOHLC HOLD HARMLESS Policy"). Contact MassHousing for additional information in this regard.*

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LOWELL, MA HMFA (HUD Metro FMR Area)						
MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM						
INCOME AND RENT LIMITS						
(Effective Date: 04/1/2025 for 2025)						
AFFORDABLE RENT LIMITS (Including MTSP)						
	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
Calculation of Rent: (Based on 1.5 Persons / BR)	1 Person Limit / 12 x 30% - Round Down	1 Pers.+ 2 Pers. Limit / 2 / 12 x 30% - Round Down	3 Person Limit / 12 x 30% - Round Down	4 Pers.+ 5 Pers. Limit / 2 / 12 x 30% - Round Down	6 Person Limit / 12 x 30% - Round Down	7 Pers.+ 8 Pers. Limit / 2 / 12 x 30% - Round Down
30% of 50% of MEDIAN "VERY LOW INCOME"						
RENTS (Per Published Limits):	\$1,198	\$1,284	\$1,541	\$1,780	\$1,986	\$2,191
30% of 60% of MEDIAN - "MTSP" (Multifamily Tax Subsidy Projects) - LIHTC Rent Limits						
RENTS (Per Published Limits):	\$1,438	\$1,541	\$1,849	\$2,136	\$2,383	\$2,629
30% of 65% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits						
RENTS (Per Program Formula): Based on 50% Limits	\$1,558	\$1,670	\$2,003	\$2,314	\$2,582	\$2,849
30% of 70% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits						
RENTS (Per Program Formula): Based on 50% Limits	\$1,678	\$1,798	\$2,158	\$2,492	\$2,781	\$3,068
30% of 80% of MEDIAN "LOW INCOME" - (For HUD's Assisted Housing Programs & MassHousing Statutory Minimum in certain cities and towns)						
RENTS (Per Published Limits):	\$1,830	\$1,960	\$2,352	\$2,718	\$3,032	\$3,346
NOTE: Gross rents shown. By statute, rents payable by tenants occupying units used to satisfy the statutory 20% set-aside requirement must be net of a utility allowance calculated using a method approved by MassHousing.						
30% of 80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits						
RENTS (Per Program Formula):	\$1,918	\$2,055	\$2,466	\$2,848	\$3,178	\$3,506
"WORKFORCE HOUSING" - MassHousing Program Limits						
30% of 90% of MEDIAN: Based on 50% Limits	\$2,158	\$2,312	\$2,775	\$3,205	\$3,576	\$3,945
30% of 100% of MEDIAN: Based on 50% Limits	\$2,396	\$2,567	\$3,081	\$3,560	\$3,971	\$4,381
30% of 110% of MEDIAN: Based on 50% Limits	\$2,637	\$2,826	\$3,391	\$3,916	\$4,370	\$4,821
30% of 120% of MEDIAN: Based on 50% Limits	\$2,877	\$3,083	\$3,700	\$4,272	\$4,767	\$5,260
Provided for Market Rent Tier Comparison Only	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
30% of 130% of MEDIAN: Based on 50% Limits	\$3,117	\$3,340	\$4,007	\$4,628	\$5,165	\$5,697
FY 2025 SECTION 8 FAIR MARKET RENTS (FMR'S)						
Section 8 FMR's (As Published): Effective 10/01/2024	\$1,537	\$1,709	\$2,242	\$2,701	\$2,972	\$3,418