

2026
LOWELL, MA HMFA (HUD Metro FMR Area)
 MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM
INCOME AND RENT LIMITS
 (Effective Date: 05/1/2026 for 2026)

INCOME LIMITS [For HUD's Assisted Housing Programs; Multifamily Tax Subsidy Projects - "MTSP" and MassHousing's Workforce Housing (WFH) Program]									
<i>Percentage Change from 2025:</i>	4.46%	1 PERSON	2 PERSON	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
Lowell Area MEDIAN:	\$143,000								
STANDARD Adjustment for Family Size:		\$100,100	\$114,400	\$128,700	\$143,000	\$154,440	\$165,880	\$177,320	\$188,760
Percent of Median:		70%	80%	90%	100%	108%	116%	124%	132%
50% of MEDIAN "VERY LOW INCOME" ¹									
HUD-Published Limits:		\$50,050	\$57,200	\$64,350	\$71,500	\$77,250	\$82,950	\$88,700	\$94,400
60% of MEDIAN - "MTSP" (Multifamily Tax Subsidy Projects) - LIHTC Limits									
HUD-Published Limits:		\$60,060	\$68,640	\$77,220	\$85,800	\$92,700	\$99,540	\$106,440	\$113,280
<small>120% of 50% (60%/50%) [Round to \$10.]</small>									
70% of MEDIAN - NEF Ch. 40B									
Lower of Published 80% or 70% (140% of 50%):		\$70,070	\$80,080	\$90,090	\$100,100	\$108,150	\$116,130	\$124,180	\$132,160
<small>140% of 50% (70%/50%) [Round to \$10.]</small>		\$70,070	\$80,080	\$90,090	\$100,100	\$108,150	\$116,130	\$124,180	\$132,160
<small>EOHLC Homeownership (70% of 80% Converted to 100%):</small>		\$67,156	\$76,738	\$86,319	\$95,900	\$103,600	\$111,256	\$118,956	\$126,613
70% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits									
Per Program Formula		\$70,100	\$80,100	\$90,100	\$100,100	\$108,150	\$116,150	\$124,200	\$132,200
<small>140% of 50% (70%/50%) [Roundup to \$50.]</small>									
				<small>Dollar Change from 2025:</small>	\$4,250				
				<small>Percentage Change from 2025:</small>	4.43%				
80% of MEDIAN "LOW INCOME" ² - (For HUD's Assisted Housing Programs & MassHousing Statutory Minimum in certain cities and towns) ³									
HUD-Published Section 8 Limits:		\$76,750	\$87,700	\$98,650	\$109,600	\$118,400	\$127,150	\$135,950	\$144,700
80% of MEDIAN "WORKFORCE HOUSING" ⁴ - MassHousing Program Limits									
Greater of HUD Published 80% or Uncapped 80%:		\$80,100	\$91,550	\$103,000	\$114,400	\$123,600	\$132,750	\$141,950	\$151,050
<small>Uncapped = 160% of 50% (80%/50%) [Roundup to \$50.]</small>									
				<small>Dollar Change from 2025:</small>	\$4,850				
				<small>Percentage Change from 2025:</small>	4.43%				
"WORKFORCE HOUSING" - MassHousing Program Limits									
90% of MEDIAN									
<small>180% of 50% (90%/50%) [Roundup to \$50.]</small>		\$90,100	\$103,000	\$115,850	\$128,700	\$139,050	\$149,350	\$159,700	\$169,950
100% of MEDIAN									
<small>Lesser of 200% of 50% (100%/50%) or actual 100%:</small>		\$100,100	\$114,400	\$128,700	\$143,000	\$154,450	\$165,900	\$177,350	\$188,800
<small>Or Greater of when actual 100% is < 90%/50% [Roundup to \$50.]</small>									
110% of MEDIAN									
<small>220% of 50% (110%/50%) [Roundup to \$50.]</small>		\$110,150	\$125,850	\$141,600	\$157,300	\$169,950	\$182,500	\$195,150	\$207,700
120% of MEDIAN									
<small>240% of 50% (120%/50%) [Roundup to \$50.]</small>		\$120,150	\$137,300	\$154,450	\$171,600	\$185,400	\$199,100	\$212,900	\$226,600
130% of MEDIAN									
<small>260% of 50% (130%/50%) [Round to \$50.]</small>		\$130,150	\$148,750	\$167,350	\$185,900	\$200,850	\$215,700	\$230,650	\$245,450
140% of MEDIAN									
<small>280% of 50% (140%/50%) [Round to \$50.]</small>		\$140,150	\$160,200	\$180,200	\$200,200	\$216,300	\$232,300	\$248,400	\$264,350

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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 2026 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 EOHLIC. 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 FY2026 is [greater than 10%](#), under this modified rule, the [income limit increase in all areas is capped at 10.0%](#).

When WFH Program income & rent limits decline, existing MassHousing WFH developments, placed in service or receiving funding commitments prior to [5/1/2026](#), may be subject to the special EOHLIC "Hold Harmless" Income Limits Policy for developments that do not include federal subsidies (the "EOHLIC HOLD HARMLESS Policy"). Contact MassHousing for additional information in this regard.

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<u>AFFORDABLE RENT LIMITS (Including MTSP)</u>							
Calculation of Rent: (Based on 1.5 Persons / BR)	STUDIO 1 Person Limit / 12 x 30% - Round Down	1 BEDROOM 1 Pers. + 2 Pers. Limit / 2 / 12 x 30% - Round Down	2 BEDROOM 3 Person Limit / 12 x 30% - Round Down	3 BEDROOM 4 Pers. + 5 Pers. Limit / 2 / 12 x 30% - Round Down	4 BEDROOM 6 Person Limit / 12 x 30% - Round Down	5 BEDROOM 7 Pers. + 8 Pers. Limit / 2 / 12 x 30% - Round Down	
30% of 50% of MEDIAN "VERY LOW INCOME"							
RENTS (Per Published Limits):	\$1,251	\$1,340	\$1,608	\$1,859	\$2,073	\$2,288	
30% of 60% of MEDIAN - "MTSP" (Multifamily Tax Subsidy Projects) - LIHTC Rent Limits							
RENTS (Per Published Limits):	\$1,501	\$1,608	\$1,930	\$2,231	\$2,488	\$2,746	
30% of 70% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits							
RENTS (Per Program Formula): Based on 50% Limits	\$1,752	\$1,877	\$2,252	\$2,603	\$2,903	\$3,205	
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):	\$1,918	\$2,055	\$2,466	\$2,850	\$3,178	\$3,508	
NOTE: Gross rents shown. By statute, rents payable by tenants occupying units used to satisfy the statutory 20% set-aside requirement must be <u>net of a utility allowance</u> calculated using a method approved by MassHousing.							
30% of 80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits							
RENTS (Per Program Formula): (Greater of HUD Published 80% or Uncapped 80%)	\$2,002	\$2,145	\$2,575	\$2,975	\$3,318	\$3,662	
		<i>Dollar Change from 2025:</i>	\$109				
		<i>Percentage Change from 2025:</i>	4.42%				
"WORKFORCE HOUSING" - MassHousing Program Limits							
30% of 90% of MEDIAN: Based on 50% Limits	\$2,252	\$2,413	\$2,896	\$3,346	\$3,733	\$4,120	
30% of 100% of MEDIAN: Based on 50% Limits	\$2,502	\$2,681	\$3,217	\$3,718	\$4,147	\$4,576	
30% of 110% of MEDIAN: Based on 50% Limits	\$2,753	\$2,950	\$3,540	\$4,090	\$4,562	\$5,035	
30% of 120% of MEDIAN: Based on 50% Limits	\$3,003	\$3,218	\$3,861	\$4,462	\$4,977	\$5,493	
Provided for Market Rent Tier Comparison Only							
30% of 130% of MEDIAN: Based on 50% Limits	\$3,253	\$3,486	\$4,183	\$4,834	\$5,392	\$5,951	
30% of 140% of MEDIAN: Based on 50% Limits	\$3,503	\$3,754	\$4,505	\$5,206	\$5,807	\$6,409	
FY 2026 SECTION 8 FAIR MARKET RENTS (FMR'S)							
Section 8 FMR's (As Published): <i>Effective 10/01/2025</i>	\$1,621	\$1,792	\$2,351	\$2,819	\$3,113	\$3,580	