MassHousing Nov. 2025

2025

AMHERST Town-Northampton, MA MSA⁶

MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM

INCOME AND RENT LIMITS

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

AMHERST Town-Northampton, MA Area MEDIAN: \$118,000 STRINDARD Adjustment for Family Size: \$83,300 S\$65,200 \$107,100 \$119,000 \$128,520 \$138,040 \$147,560 \$157,000 \$100% \$1	INCOME LIN	ITS [For HUD's Assisted Housi	ng Programs; M	lultifamily Tax Si	ubsidy Projects -	- "MTSP" and Ma	assHousing's W	orkforce Housing	g (WFH) Program]
## STANDARD Adjustment for Family Size: \$83,300	Percentage Change from 2024:	22.68%	1 PERSON	2 PERSON	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
### HUD-Published Limits: ### Style of MEDIAN - "MISPS" (Multifamily Tas Subsidy Projectal-LiMTC Limits ### HUD-Published Limits: ### 100 Published	AMHERST Town-Northampt	STANDARD Adjustment for Family Size:				•	•			\$157,080 132
### HUD-Published Limits: \$80,220 \$87,360 \$84,200 \$77,500 \$77,500 \$84,000 \$80,200 \$88,380 \$88,880 \$80,000 \$80,		,, 1	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400	\$74,150	\$78,950
S54,450 \$62,150 \$70,050 \$77,750 \$84,000 \$90,250 \$96,400 \$102,100 \$103,616 \$103,	HUD-Published L	imits:	\$50,220	\$57,360	\$64,620	\$71,760	\$77,520	\$83,280	\$88,980	\$94,740
137% of 50% (68%150%)	65% of MEDIAN "WORKFOR	CE HOUSING" - MassHousing Program L	<u>.imits</u>							
Lower of Patient and Patient and 20% or 70% (440% of 50%) \$89,590 \$89,890 \$75,390 \$808,270 \$90,440 \$97,900 \$108,810 \$110,830 \$	Per Program Formula	130% of 50% (65%/50%) [Roundup to \$50.]	\$54,450	\$62,150	\$70,050	\$77,750	\$84,000	\$90,250	\$96,400	\$102,650
Per Program Formula \$58,600 \$66,950 \$75,400 \$83,750 \$90,450 \$97,200 \$103,850 \$110,450 \$140% of 50% (70%/50%) [Roundup to \$50] \$0.000 \$76,550 \$86,100 \$95,650 \$103,350 \$111,000 \$118,650 \$126,500 \$100,00	70% of MEDIAN - NEF Ch. 40B	140% of 50% (70%/50%) [Round to \$10.]	\$58,590	\$66,920	\$75,390	\$83,720	\$90,440	\$97,160	\$103,810	\$110,530 \$110,530 \$110,531
140% of 50% (17%450%) [Poundup to 350.] Dollar Change from 2024. \$ 87,700	70% of MEDIAN "WORKFOR	CE HOUSING" - MassHousing Program L	<u>.imits</u>							
HUD-Published Section 8 Limits: \$67,000 \$76,550 \$86,100 \$95,650 \$103,350 \$111,000 \$118,650 \$126,350 \$80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits Greater of HUD Published 80% or Uncapped 80%: \$67,000 \$76,550 \$86,200 \$95,700 \$103,400 \$111,050 \$118,650 \$126,350 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$1	Per Program Formula	140% of 50% (70%/50%) <i>[Roundup to \$50.]</i>	\$58,600	Dollar	Change from 2024:	\$7,100	\$90,450	\$97,200	\$103,850	\$110,550
80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits Greater of HUD Published 80% or Uncapped 80%: \$67,000 \$76,550 \$86,200 \$95,700 \$103,400 \$111,050 \$118,650 \$126,300 \$100,000 \$100,	80% of MEDIAN "LOW INCO	ME" ² - (For HUD's Assisted Housing Programs & MassH	ousing Statutory M	linimum in certain o	ities and towns) ³					
Greater of HUD Published 80% or Uncapped 80%: \$67,000 \$76,550 \$86,200 \$95,700 \$103,400 \$111,050 \$118,650 \$126,500 \$100,0	HUD-Published Section 8 Limits:		\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
### Dollar Change from 2024: \$8,100 Percentage Change from 2024: \$9,25% **WORKFORCE HOUSING** - MassHousing Program Limits** 90% of MEDIAN 180% of 50% (90%/50%) [Roundup to \$50.] \$75,350 \$86,050 \$96,950 \$107,650 \$116,300 \$124,950 \$133,500 \$142,50 \$100% of MEDIAN \$100% of MEDIAN \$100% of Some form 2024: \$83,300 \$95,200 \$107,100 \$119,000 \$128,550 \$138,050 \$147,600 \$157,500 \$100% of MEDIAN \$100%	80% of MEDIAN "WORKFOR	CE HOUSING" - MassHousing Program I	Limits							
### Dollar Change from 2024: \$8,100 Percentage Change from 2024: \$9,25% ###################################	Greater of HUD Published 80%	or Uncapped 80%:	\$67,000	\$76,550	\$86,200	\$95,700	\$103,400	\$111,050	\$118,650	\$126,350
90% of MEDIAN 180% of 50% (90%/50%) [Roundup to \$50.] \$75,350 \$86,050 \$96,950 \$107,650 \$116,300 \$124,950 \$133,500 \$142,7 100% of MEDIAN Lesser of 200% of 50% (100%/50%) or actual 100%: \$83,300 \$95,200 \$107,100 \$119,000 \$128,550 \$138,050 \$147,600 \$157,7 Or Greater of when actual 100% is < 90%/50% [Roundup to \$50.] 110% of MEDIAN 220% of 50% (110%/50%) [Roundup to \$50.] \$92,100 \$105,200 \$118,500 \$131,600 \$142,150 \$152,700 \$163,150 \$173,7 120% of MEDIAN	Uncap	ped = 160% of 50% (80%/50%) [Roundup to \$50.]			_					
180% of 50% (90%/50%) [Roundup to \$50.] \$75,350 \$86,050 \$96,950 \$107,650 \$116,300 \$124,950 \$133,500 \$142,700 \$100% of MEDIAN Lesser of 200% of 50% (100%/50%) or actual 100%: \$83,300 \$95,200 \$107,100 \$119,000 \$128,550 \$138,050 \$147,600 \$157,700 \$110% of MEDIAN 220% of 50% (110%/50%) [Roundup to \$50.] \$92,100 \$105,200 \$118,500 \$131,600 \$142,150 \$152,700 \$163,150 \$173,700 \$120% of MEDIAN	"WORKFORCE HOUSING" -	MassHousing Program Limits								
Lesser of 200% of 50% (100%/50%) or actual 100%: \$83,300 \$95,200 \$107,100 \$119,000 \$128,550 \$138,050 \$147,600 \$157,700 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$	90% of MEDIAN	180% of 50% (90%/50%) [Roundup to \$50.]	\$75,350	\$86,050	\$96,950	\$107,650	\$116,300	\$124,950	\$133,500	\$142,150
Or Greater of when actual 100% is < 90%/50% 110% of MEDIAN 220% of 50% (110%/50%) [Roundup to \$50.] 120% of MEDIAN 120% of MEDIAN	100% of MEDIAN	Lesser of 200% of 50% (100%/50%) or actual 100%:	\$83.300	\$95,200	\$107,100	\$119,000	\$128,550	\$138.050	\$147,600	\$157,100
120% of MEDIAN		· · · · · · · · · · · · · · · · · · ·	, ,	, ,—	, - ,	, -,	, -,	,,	, , , , , , , ,	,,
	2	220% of 50% (110%/50%) [Roundup to \$50.]	\$92,100	\$105,200	\$118,500	\$131,600	\$142,150	\$152,700	\$163,150	\$173,700
240% of 50% (120%/50%) [Roundup to \$50.] \$100,450 \$114,750 \$129,250 \$143,550 \$155,050 \$166,600 \$178,000 \$189,\$		2400/ -5 500/ (4000//500/)	¢100 <i>15</i> 0	¢11 <i>1</i> 750	¢120.250	¢1/2 550	\$155.050	¢166 600	\$178,000	\$189,500

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AMHERST Town-Northampton, MA MSA⁶

MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM

INCOME AND RENT LIMITS

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

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 NOT apply in the subject's previous SPRINGFIELD, 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%.

NOTE 6:

Methodology for Calculating FY 2025 Medians - In its FY25 calculation of area median income and income limits, HUD uses for the first time the delineation of metropolitan statistical areas found in Office of Management and Budget (OMB) Bulletin No. 23-01, issued July 21, 2023. This change resulted in Hampshire County being removed from the Springfield, MA HMFA and placed in a new Amherst Town-Northampton, MA MSA. Because this delineation was not made for the FY 2025 FMRs, the cities and towns located in the new Amherst Town-Northampton, MA MSA are currently in a different HUD income area (Springfield, MA HMFA) for purposes of FMRs than for income limits.

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

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		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 INCORPORTION STATEMENTS (Per Published Limits):	OME"	\$1,046	\$1,120	\$1,346	\$1,555	\$1,735	\$1,913
,	mily Tax Subsidy Projects) - LIHTC Rent Limits	\$1,040	Ψ1,120	ψ1,340	Ψ1,333	ψ1,733	ψ1,913
RENTS (Per Published Limits):	ining rax Subsidy Projects) - Linto Rent Linits	\$1,255	\$1,344	\$1,615	\$1,866	\$2,082	\$2,296
30% of 65% of MEDIAN "WORK	(FORCE HOUSING" - MassHousing Pr						
RENTS (Per Program Formula): Based on 50% Limits		\$1,361	\$1,457	\$1,751	\$2,021	\$2,256	\$2,488
30% of 70% of MEDIAN "WORK	(FORCE HOUSING" - MassHousing Pr	ogram Limits					
RENTS (Per Program Formula): Based on 50% Limits		\$1,465	\$1,569	\$1,885	\$2,177	\$2,430	\$2,680
30% of 80% of MEDIAN "LOW I	NCOME" - (For HUD's Assisted Housing Programs	& MassHousing Sta	atutory Minimum in	certain cities and tow	ns)		
RENTS (Per Published Limits):		\$1,675	\$1,794	\$2,152	\$2,487	\$2,775	\$3,061
	vable by tenants occupying units used to satisfy the statutory		ement must be <u>net o</u>	<u>a utility allowance</u> calc	ulated using a method approved by Ma	assHousing.	
	(FORCE HOUSING" - MassHousing Pr		\$1,794	\$2,155	\$2,488	\$2,776	\$3,062
RENTS (Per Program Formula):	(Greater of HUD Published 80% or Uncapped 80%)	\$1,675	Ψ I , I 94 Change from 2024:	φ ∠ , 193 \$183	Ψ2,400	φ Ζ ,//Ο	φ3,002
	(Greater of Field Flasheried 60 % of Gricapped 60 %)		ntage Change from 2024:	9.28%			
WORKFORCE HOUSING" - Ma	assHousing Program Limits	• • • • •	• • • • •				• • • • •
BO% of 90% of MEDIAN: Based on 50% Limits		\$1,883	\$2,017	\$2,423	\$2,799	\$3,123	\$3,445
Bo% of 100% of MEDIAN: Based on 50% Limits		\$2,082	\$2,231	\$2,677	\$3,094	\$3,451	\$3,808
BO% of 110% of MEDIAN: Based on 50% Limits		\$2,302	\$2,466	\$2,962	\$3,421	\$3,817	\$4,210
Bo% of 120% of MEDIAN: Based on 50% Limits		\$2,511	\$2,690	\$3,231	\$3,732	\$4,165	\$4,593
Provided for Market Rent Tier Comparison 10% of 130% of MEDIAN: Based on 50% Limits	on Only	STUDIO \$2,721	1 BEDROOM \$2,914	2 BEDROOM \$3,501	3 BEDROOM \$4,043	4 BEDROOM \$4,511	5 BEDROO \$4,97
FY 2026 SECTION 8 FAIR MAR Section 8 FMR's (As Published): Effective 10/01/202		\$1,382	\$1,580	\$2,004	\$2,504	\$2,702	\$3,107