Nov. 2025 MassHousing

## 2025

# LAWRENCE, MA-NH HMFA (HUD Metro FMR Area) MassHousing WORKFORCE HOUSING (Opportunity Fund) PROGRAM

## INCOME AND RENT LIMITS

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

Percentage Change from 2024: 10.48%	1 PERSON	2 PERSON	3 PERSONS	<b>4 PERSONS</b>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	7 PERSONS	<b>8 PERSONS</b>
Lawrence Area MEDIAN: \$141,300 STANDARD Adjustment for Family Size: Percent of Median:	\$98,910 70%	\$113,040 80%	\$127,170 90%	\$141,300 100%	\$152,604 108%	\$163,908 116%	\$175,212 124%	\$186,516 132%
50% of MEDIAN "VERY LOW INCOME" 1								
HUD-Published Limits:	\$49,500	\$56,550	\$63,600	\$70,650	<b>\$76,350</b>	\$82,000	\$87,650	\$93,300
60% of MEDIAN - "MTSP" (Multifamily Tax Subsidy Projects) - HUD-Published Limits: 120% of 50% (60%/50%) [Round to \$10.]	<u>LIHTC Limits</u> \$59,400	\$67,860	\$76,320	\$84,780	\$91,620	\$98,400	\$105,180	\$111,960
65% of MEDIAN "WORKFORCE HOUSING" - M	assHousing	Program Limit	<u>s</u>					
Per Program Formula  130% of 50% (65%/50%) [Roundup to \$50.]	\$64,350	\$73,550	\$82,700	\$91,850	\$99,300	\$106,600	\$113,950	\$121,300
70% of MEDIAN - NEF Ch. 40B  Lower of Published 80% or 70% (140% of 50%):  140% of 50% (70%/50%) [Round to \$10.]  EOHLC Homeownership (70% of 80% Converted to 100%):	\$69,300 \$69,300 \$63,831	\$79,170 \$79,170 \$72,975	\$89,040 \$89,040 \$82,075	\$98,910 \$98,910 \$91,175	\$106,890 \$106,890 \$98,481	\$114,800 \$114,800 \$105,788	\$122,710 \$122,710 \$113,094	\$130,620 \$130,620 \$120,356
70% of MEDIAN "WORKFORCE HOUSING" - M					,	, ,		, ,
Per Program Formula	\$69,300	\$79,200	\$89,050	\$98,950	\$106,900	\$114,800	\$122,750	\$130,650
80% of MEDIAN "LOW INCOME" 2 - (For HUD's Assi	sted Housina Proar	ams & MassHousing	Statutory Minimum	in certain cities and	towns) <sup>3</sup>			
HUD-Published Section 8 Limits:	\$72,950	\$83,400	\$93,800	\$104,200	\$112,550	\$120,900	\$129,250	\$137,550
80% of MEDIAN "WORKFORCE HOUSING" - N	<b>MassHousing</b>	Program Limi	ts					
Greater of HUD Published 80% or Uncapped 80%:	\$79,200	\$90,500	\$101,800	\$113,050	\$122,200	\$131,200	\$140,250	\$149,300
Uncapped = 160% of 50% (80%/50%) [Roundup to \$50.]			ar Change from 2024: Change from 2024:	\$5,850 5.46%				
"WORKFORCE HOUSING" - MassHousing Pro	ogram Limits							
90% of MEDIAN  180% of 50% (90%/50%) [Roundup to \$50.]	\$89,100	\$101,800	\$114,500	\$127,200	\$137,450	\$147,600	\$157,800	\$167,950
· · · · · · · · · · · · · · · · · · ·	φοο, τοο	Ψ101,000	Ψ111,000	Ψ121,200	Ψ101,100	Ψ117,000	Ψ101,000	Ψ101,000
100% of MEDIAN  Lesser of 200% of 50% (100%/50%) or actual 100%:  Or Greater of when actual 100% is < [Roundup to \$50.]	\$98,950	\$113,050	\$127,200	\$141,300	\$152,650	\$163,950	\$175,250	\$186,550
110% of MEDIAN 220% of 50% (110%/50%) [Roundup to \$50.]	\$108.900	\$124.450	\$139.950	\$155.450	\$168.000	\$180.400	\$192.850	\$205,300
220% of 50% (110%/50%) [Roundup to \$50.]	\$108,900	\$124,450	\$139,950	\$155,450	\$168,000	\$180,400	\$192,850	\$205,30
120% of MEDIAN 240% of 50% (120%/50%) [Roundup to \$50.]	\$118,800	\$135,750	\$152,650	\$169,600	\$183,250	\$196,800	\$210,400	\$223,950

MassHousing Nov. 2025

### 2025

### LAWRENCE, MA-NH HMFA (HUD Metro FMR Area)

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 LAWRENCE, 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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## 2025

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# INCOME AND RENT LIMITS (Effective Date: 04/1/2025 for 2025)

1/2   1/2	Coloulation of Dont	STUDIO	1 BEDROOM 1 Pers.+ 2 Pers. Limit / 2	2 BEDROOM	3 BEDROOM 4 Pers. + 5 Pers. Limit / 2	4 BEDROOM	5 BEDROO 7 Pers.+ 8 Pers. Limit / 2
### RENTS (Per Published Limits): \$1,237 \$1,325 \$1,590 \$1,897 \$2,050 \$1,897 \$2,050 \$1,897 \$1,998 \$1,998 \$2,205 \$2,460 \$1,998 \$1,998 \$2,205 \$2,460 \$1,799 \$1,998 \$1,998 \$2,205 \$2,460 \$1,799 \$1,998 \$1,998 \$2,205 \$2,460 \$1,799 \$1,998 \$1,998 \$2,205 \$2,460 \$1,799 \$1,998 \$1,998 \$2,2067 \$2,389 \$2,665 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,799 \$1,898 \$1,998 \$2,226 \$2,573 \$2,870 \$1,898 \$1,998 \$1,998 \$1,998 \$2,665 \$1,799 \$1,999 \$	Calculation of Rent: (Based on 1.5 Persons / BR)	1 Person Limit / 12 x 30% - Round Down		3 Person Limit / 12 x 30% - Round Down		6 Person Limit / 12 x 30% - Round Down	/ 12 x 30% - Round Down
RENTS (Per Published Limits):   \$1,485   \$1,590   \$1,908   \$2,205   \$2,460   \$2,067   \$2,389   \$2,665   \$3,000   \$1,008   \$1,908   \$2,007   \$2,389   \$2,665   \$3,000   \$3,00		¢4 227	¢4 225	¢4 500	¢4 027	¢2.050	\$2,26
RENTS (Per Published Limits):   \$1,485   \$1,590   \$1,998   \$1,998   \$2,265   \$2,460   \$30% of 65% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits   \$1,608   \$1,723   \$2,067   \$2,389   \$2,665   \$3,2889   \$2,665   \$3,2889   \$2,665   \$3,2889   \$2,665   \$3,2899   \$2,665   \$3,2899   \$3,007	,	,		φ1,5 <del>5</del> 0	φ1,03 <i>1</i>	<b>φ2,030</b>	\$2,20
RENTS (Per Program Formula):				\$1,908	\$2,205	\$2,460	\$2,71
RENTS (Per Program Formula):	80% of 65% of MEDIAN "WORKFORCE H	OUSING" - MassHo	ousing Progra	m Limits			
RENTS (Per Program Formula): \$1,732 \$1,856 \$2,226 \$2,573 \$2,870 \$3  Based on 50% Limits \$1,823 \$1,954 \$2,345 \$2,709 \$3,022 \$5  RENTS (Per Published Limits): \$1,823 \$1,954 \$2,345 \$2,709 \$3,022 \$5  RENTS (Per Published Limits): \$1,823 \$1,954 \$2,345 \$2,709 \$3,022 \$5  RENTS (Per Published Limits): \$1,823 \$1,954 \$2,345 \$2,709 \$3,022 \$5  OTE: Gross rents shown. By statute, rents payable by tenants occupying units used to satisfy the statutory 20% set-aside requirement must be not of a utility allowance calculated using a method approved by MassHousing.  WORK of 80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits  RENTS (Per Program Formula): \$1,980 \$2,121 \$2,545 \$2,940 \$3,280 \$5  WORKFORCE HOUSING" - MassHousing Program Limits  Based on 50% Limits  \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$5  \$0% of 100% of MEDIAN: \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$5  \$0% of 110% of MEDIAN: \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$5  \$0% of 120% of MEDIAN: \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$5  Based on 50% Limits  Based on 50% Limits  Based on 50% Limits  Based on 50% Limits  \$0.9% of 120% of MEDIAN: \$2,970 \$3,181 \$3,816 \$4,410 \$4,920 \$5  Based on 50% Limits  Based on 50% Limits  Frovided for Market Rent Tier Comparison Only \$3,217 \$5,346 \$4,135 \$4,778 \$5,330 \$5  Based on 50% Limits					\$2,389	\$2,665	\$2,940
RENTS (Per Program Formula): \$1,732 \$1,856 \$2,226 \$2,573 \$2,870 \$3  Based on 50% Limits  82,473 \$2,345 \$2,345 \$2,246 \$2,246 \$2,270 \$3,022 \$3  STORE From Formula): \$1,823 \$1,954 \$2,345 \$2,345 \$2,270 \$3,022 \$3  STORE From Formula): \$1,823 \$1,954 \$2,345 \$2,740 \$3,022 \$3  STORE 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.  RENTS (Per Program Formula): \$1,980 \$2,121 \$2,545 \$2,940 \$3,280 \$3  STORE From Formula): \$1,980 \$2,121 \$2,545 \$2,940 \$3,280 \$3  STORE FROM FORCE HOUSING" - MassHousing Program Limits  RENTS (Per Program Formula): \$2,227 \$2,386 \$2,862 \$3,308 \$3,690 \$3  STORE FROM FORCE HOUSING: \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$4  STORE FROM FORCE HOUSING: \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$4  STORE FROM FORCE HOUSING: \$2,473 \$2,916 \$3,498 \$4,043 \$4,510 \$4  STORE FROM FROM FORCE HOUSING: \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$4  STORE FROM FROM FROM FROM FROM FROM FROM FROM	Based on 50% Limits						
Based on 50% Limits	0% of 70% of MEDIAN "WORKFORCE H	<mark>OUSING"</mark> - MassHo	<mark>ousing Progra</mark>	m Limits			
RENTS (Per Published Limits): \$1,823 \$1,954 \$2,345 \$2,709 \$3,022 \$5 OTE: 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.    10% of 80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits   1,980 \$2,121 \$2,545 \$2,940 \$3,280 \$5   2,940 \$3,280 \$5   3,308 \$3,690 \$5   3,308 \$5   3,409 \$5   3,	,	\$1,732	\$1,856	\$2,226	\$2,573	\$2,870	\$3,16
OTE: 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.  10% of 80% of MEDIAN "WORKFORCE HOUSING" - MassHousing Program Limits  RENTS (Per Program Formula): \$1,980 \$2,121 \$2,545 \$2,940 \$3,280 \$3  WORKFORCE HOUSING" - MassHousing Program Limits  10% of 90% of MEDIAN: \$2,227 \$2,386 \$2,862 \$3,308 \$3,690 \$4  Based on 50% Limits  10% of 100% of MEDIAN: \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$4  Based on 50% Limits  10% of 110% of MEDIAN: \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$4  Based on 50% Limits  10% of 120% of MEDIAN: \$2,970 \$3,181 \$3,816 \$4,410 \$4,920 \$4  Based on 50% Limits  10% of 120% of MEDIAN: \$2,970 \$3,181 \$3,816 \$4,410 \$4,920 \$4  Based on 50% Limits  10% of 130% of MEDIAN: \$3,217 \$3,446 \$4,135 \$4,778 \$5,330	0% of 80% of MEDIAN "LOW INCOME" -	(For HUD's Assisted Hous	ing Programs & Mas	sHousing Statutory Minimum	in certain cities and towns)		
Name	RENTS (Per Published Limits):	\$1,823	\$1,954	\$2,345	\$2,709	\$3,022	\$3,33
RENTS (Per Program Formula): \$1,980 \$2,121 \$2,545 \$2,940 \$3,280 \$3  WORKFORCE HOUSING" - MassHousing Program Limits  10% of 90% of MEDIAN: \$2,227 \$2,386 \$2,862 \$3,308 \$3,690 \$5  Based on 50% Limits  10% of 100% of MEDIAN: \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$5  Based on 50% Limits  10% of 110% of MEDIAN: \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$5  Based on 50% Limits  10% of 120% of MEDIAN: \$2,970 \$3,181 \$3,816 \$4,410 \$4,920 \$5  Based on 50% Limits  10% of 120% of MEDIAN: \$2,970 \$3,181 \$3,816 \$4,410 \$4,920 \$5  Frovided for Market Rent Tier Comparison Only \$3,217 \$3,446 \$4,135 \$4,135 \$5,330	OTE: Gross rents shown. By statute, rents payable by tenants	s occupying units used to sati	sfy the statutory 20% s	set-aside requirement must be <u>r</u>	net of a utility allowance calculate	ed using a method approved by	y MassHousing.
WORKFORCE HOUSING" - MassHousing Program Limits   S0% of 90% of MEDIAN:   \$2,227   \$2,386   \$2,862   \$3,308   \$3,690   \$4,00% of 100% of MEDIAN:   \$2,473   \$2,650   \$3,180   \$3,674   \$4,098   \$4,00% of 100% of MEDIAN:   \$2,722   \$2,916   \$3,498   \$4,043   \$4,510   \$4,920   \$4,00% of 120% of MEDIAN:   \$2,970   \$3,181   \$3,816   \$4,410   \$4,920   \$4,920   \$4,00% of 120% of MEDIAN:   \$2,970   \$3,181   \$3,816   \$4,410   \$4,920   \$4,00% of 120% of MEDIAN:   \$2,970   \$3,181   \$3,816   \$4,410   \$4,920   \$4,00% of 120% of MEDIAN:   \$2,970   \$3,181   \$3,816   \$4,410   \$4,920   \$4,00% of 120% of MEDIAN:   \$3,217   \$3,446   \$4,135   \$4,778   \$5,330   \$5,330   \$4,778   \$5,330   \$4,778   \$5,330   \$4,778   \$5,330   \$4,778   \$6,000   \$4,000   \$	0% of 80% of MEDIAN "WORKFORCE H	<mark>OUSING"</mark> - MassHo	<mark>ousing Progra</mark>	m Limits			
\$3,308 \$3,690 \$4,098 \$5,00% of MEDIAN:  \$2,227 \$2,386 \$2,862 \$3,308 \$3,690 \$4,098 \$5,00% of 100% of MEDIAN:  \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$5,00% of 100% of MEDIAN:  \$3,674 \$4,098 \$5,00% of 110% of MEDIAN:  \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$5,00% of 120% of MEDIAN:  \$3,816 \$4,410 \$4,920 \$5,00% of 120% of MEDIAN:  \$4,410 \$4,920 \$5,00% of 120% of MEDIAN:  \$4,778 \$5,330 \$5,	,	, ,	\$2,121	\$2,545	\$2,940	\$3,280	\$3,619
Based on 50% Limits  \$0% of 100% of MEDIAN: Based on 50% Limits  \$2,473 \$2,650 \$3,180 \$3,674 \$4,098 \$4,098 \$4,000 \$5,000 \$100 \$100 \$100 \$100 \$100 \$100 \$100							
Based on 50% Limits  50% of 110% of MEDIAN: Based on 50% Limits  50% of 120% of MEDIAN: Based on 50% Limits  50% of 120% of MEDIAN: Based on 50% Limits  50% of 130% of Market Rent Tier Comparison Only Based on 50% Limits  50% of 130% of MEDIAN: 50% of MEDIA		\$2,227	\$2,386	\$2,862	\$3,308	\$3,690	\$4,07
\$0% of 110% of MEDIAN:  Based on 50% Limits  \$0% of 120% of MEDIAN:  Based on 50% Limits  \$2,722 \$2,916 \$3,498 \$4,043 \$4,510 \$4  \$0% of 120% of MEDIAN:  Based on 50% Limits  \$2,970 \$3,181 \$3,816 \$4,410 \$4,920 \$5  Frovided for Market Rent Tier Comparison Only  \$50% of 130% of MEDIAN:  Based on 50% Limits  \$3,446 \$4,135 \$4,778 \$5,330		\$2,473	\$2,650	\$3,180	\$3,674	\$4,098	\$4,52
Based on 50% Limits    30% of 120% of MEDIAN:   \$2,970   \$3,181   \$3,816   \$4,410   \$4,920   \$3,446   \$4,410   \$4,920   \$4,920	Based on 50% Limits						
Based on 50% Limits     STUDIO   1 BEDROOM   2 BEDROOM   3 BEDROOM   4 BEDROOM   5 Bedroom   5 Studio   5 St		\$2,722	\$2,916	\$3,498	\$4,043	\$4,510	\$4,970
0% of 130% of MEDIAN: \$3,217 \$3,446 \$4,135 \$4,778 \$5,330 Based on 50% Limits		\$2,970	\$3,181	\$3,816	\$4,410	\$4,920	\$5,429
Y 2026 SECTION & FAIR MARKET RENTS (EMR'S)	0% of 130% of MEDIAN:						<b>5 BEDRO</b> (\$5,86
1 2020 SECTION OT AIR WARRET RENTS (TWIRS)	Y 2026 SECTION 8 FAIR MARKET RENT	S (FMR'S)					