2023

COMMONWEALTH OF MASSACHUSETTS

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

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

Effective Date: 05/15/2023 for 2023

INCLUDES:

(1.) 30% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "EXTREMELY LOW INCOME"

Applicable to Massachusetts LIHTC Program per DHCD 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: 05/15/2023 for 2023

2023

INCOME LIMITS

(For Affordable Housing Programs)

30% of Area Median

(Published Limits)

EXTREMELY LOW INCOME

<u>Metropolitan Statistical Areas (MSAs)</u> or HUD Metro FMR Areas (HMFAs)	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$124,300	\$24,200	\$27,650	\$31,100	\$34,550	\$37,350	\$40,280	\$45,420	\$50,560
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$149,300	\$31,150	\$35,600	\$40,050	\$44,500	\$48,100	\$51,650	\$55,200	\$58,750
BROCKTON, MA - HMFA	\$113,900	\$24,850	\$28,400	\$31,950	\$35,500	\$38,350	\$41,200	\$45,420	\$50,560
LAWRENCE, MA NH - HMFA	\$118,600	\$25,600	\$29,250	\$32,900	\$36,550	\$39,500	\$42,400	\$45,420	\$50,560
LOWELL, MA - HMFA	\$132,400	\$27,800	\$31,800	\$35,750	\$39,700	\$42,900	\$46,100	\$49,250	\$52,450
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$101,500	\$20,950	\$23,950	\$26,950	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
PITTSFIELD, MA - HMFA	\$88,800	\$21,500	\$24,600	\$27,650	\$30,700	\$35,140	\$40,280	\$45,420	\$50,560
Providence-Warwick, RI-MA MSA (Incl. NEW BED	FORD - FALL RIVER)								
EASTON - RAYNHAM, MA - HMFA	\$152,600	\$31,700	\$36,200	\$40,750	\$45,250	\$48,900	\$52,500	\$56,150	\$59,750
NEW BEDFORD, MA - HMFA	\$87,700	\$20,950	\$23,950	\$26,950	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
Providence, RI-FALL RIVER, MA - HMFA	\$106,000	\$21,500	\$24,600	\$27,650	\$30,700	\$35,140	\$40,280	\$45,420	\$50,560
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$124,900	\$24,850	\$28,400	\$31,950	\$35,500	\$38,350	\$41,200	\$45,420	\$50,560
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$93,700	\$20,950	\$23,950	\$26,950	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,600	\$29,150	\$33,300	\$37,450	\$41,600	\$44,950	\$48,300	\$51,600	\$54,950
FITCHBURG-LEOMINSTER, MA - HMFA	\$104,400	\$22,300	\$25,500	\$28,700	\$31,850	\$35,140	\$40,280	\$45,420	\$50,560
Western WORCESTER COUNTY, MA - HMFA	\$98,800	\$21,700	\$24,800	\$27,900	\$31,000	\$35,140	\$40,280	\$45,420	\$50,560
WORCESTER, MA - HMFA	\$122,000	\$24,600	\$28,100	\$31,600	\$35,100	\$37,950	\$40,750	\$45,420	\$50,560
<u>NON-Metropolitan Areas</u> <u>Massachusetts Counties</u>	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
DUKES COUNTY	\$124,900	\$27,350	\$31,250	\$35,150	\$39,050	\$42,200	\$45,300	\$48,450	\$51,550
FRANKLIN COUNTY	\$98,600	\$20,950	\$23,950	\$26,950	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
NANTUCKET COUNTY	\$136,300	\$30,500	\$34,850	\$39,200	\$43,550	\$47,050	\$50,550	\$54,050	\$57,500

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 1/12/2023.

1 Person 2 Person 3 Persons 4 Persons <u> 5 Persons</u> 6 Persons 7 Persons 8 Persons Department of Health and Human Services (HHS) Poverty Guidelines (Contiguous U.S.): \$14,580 \$24,860 \$30,000 \$40,280 \$45,420 \$50,560 \$19,720 \$35,140

Effective Date: 05/15/2023 for 2023

2023 AFFORDABLE RENTS 30% of 30% of Median EXTREMELY LOW INCOME

	EXIKEW	ELY LOW I	NCOME			
<u>Metropolitan Statistical Areas (MSAs)</u> or HUD Metro FMR Areas (HMFA)	STUDIO_	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
Calculation of Rent:	1 Person Limit	1 Pers.+ 2 Pers.	3 Person Limit	4 Pers.+ 5 Pers.	6 Person Limit	7 Pers.+ 8 Pers.
(Based on 1.5 Persons / BR)	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%
BARNSTABLE Town, MA MSA						
BARNSTABLE Town, MA MSA	\$605	\$648	\$777	\$898	\$1,007	\$1,199
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$778	\$834	\$1,001	\$1,157	\$1,291	\$1,424
BROCKTON, MA - HMFA	\$621	\$665	\$798	\$923	\$1,030	\$1,199
LAWRENCE, MA NH - HMFA	\$640	\$685	\$822	\$950	\$1,060	\$1,199
LOWELL, MA - HMFA	\$695	\$745	\$893	\$1,032	\$1,152	\$1,271
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$523	\$561	\$673	\$814	\$1,007	\$1,199
PITTSFIELD, MA - HMFA	\$537	\$576	\$691	\$823	\$1,007	\$1,199
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FA	ALL RIVER)					
EASTON - RAYNHAM, MA - HMFA	\$792	\$848	\$1,018	\$1,176	\$1,312	\$1,448
NEW BEDFORD, MA - HMFA	\$523	\$561	\$673	\$814	\$1,007	\$1,199
Providence, RI-FALL RIVER, MA - HMFA	\$537	\$576	\$691	\$823	\$1,007	\$1,199
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$621	\$665	\$798	\$923	\$1,030	\$1,199
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$523	\$561	\$673	\$814	\$1,007	\$1,199
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$728	\$780	\$936	\$1,081	\$1,207	\$1,331
FITCHBURG-LEOMINSTER, MA - HMFA	\$557	\$597	\$717	\$837	\$1,007	\$1,199
Western WORCESTER COUNTY, MA - HMFA	\$542	\$581	\$697	\$826	\$1,007	\$1,199
WORCESTER, MA - HMFA	\$615	\$658	\$790	\$913	\$1,018	\$1,199
NON-Metropolitan Areas						
Massachusetts Counties Calculation of Rent:	STUDIO 1 Person Limit	1 BEDROOM 1 Pers.+ 2 Pers.	2 BEDROOM 3 Person Limit	3 BEDROOM 4 Pers.+ 5 Pers.	4 BEDROOM 6 Person Limit	5 BEDROOM 7 Pers.+ 8 Pers.
(Based on 1.5 Persons / BR)	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%
DUKES COUNTY	\$683	\$732	\$878	\$1,015	\$1,132	\$1,250
FRANKLIN COUNTY	\$523	\$561	\$673	\$814	\$1,007	\$1,199
NANTUCKET COUNTY	\$762	\$816	\$980	\$1,132	\$1,263	\$1,394

Effective Date: 05/15/2023 for 2023

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> or HUD Metro FMR Areas (HMFAs)	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$124,300	\$40,300	\$46,050	\$51,800	\$57,550	\$62,200	\$66,800	\$71,400	\$76,000
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$149,300	\$51,950	\$59,400	\$66,800	\$74,200	\$80,150	\$86,100	\$92,050	\$97,950
BROCKTON, MA - HMFA	\$113,900	\$41,450	\$47,350	\$53,250	\$59,150	\$63,900	\$68,650	\$73,350	\$78,100
LAWRENCE, MA NH - HMFA	\$118,600	\$42,700	\$48,800	\$54,900	\$60,950	\$65,850	\$70,750	\$75,600	\$80,500
LOWELL, MA - HMFA	\$132,400	\$46,350	\$53,000	\$59,600	\$66,200	\$71,500	\$76,800	\$82,100	\$87,400
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$101,500	\$34,900	\$39,850	\$44,850	\$49,800	\$53,800	\$57,800	\$61,800	\$65,750
PITTSFIELD, MA - HMFA	\$88,800	\$35,850	\$40,950	\$46,050	\$51,150	\$55,250	\$59,350	\$63,450	\$67,550
Providence-Warwick, RI-MA MSA (Incl. NEW BEDF	ORD - FALL RIVER)								
EASTON - RAYNHAM, MA - HMFA	\$152,600	\$52,800	\$60,350	\$67,900	\$75,400	\$81,450	\$87,500	\$93,500	\$99,550
NEW BEDFORD, MA - HMFA	\$87,700	\$34,900	\$39,850	\$44,850	\$49,800	\$53,800	\$57,800	\$61,800	\$65,750
Providence, RI-FALL RIVER, MA - HMFA	\$106,000	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$124,900	\$41,450	\$47,350	\$53,250	\$59,150	\$63,900	\$68,650	\$73,350	\$78,100
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$93,700	\$34,900	\$39,850	\$44,850	\$49,800	\$53,800	\$57,800	\$61,800	\$65,750
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,600	\$48,550	\$55,500	\$62,450	\$69,350	\$74,900	\$80,450	\$86,000	\$91,550
FITCHBURG-LEOMINSTER, MA - HMFA	\$104,400	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300	\$61,550	\$65,800	\$70,050
Western WORCESTER COUNTY, MA - HMFA	\$98,800	\$36,200	\$41,400	\$46,550	\$51,700	\$55,850	\$60,000	\$64,150	\$68,250
WORCESTER, MA - HMFA	\$122,000	\$40,950	\$46,800	\$52,650	\$58,500	\$63,200	\$67,900	\$72,550	\$77,250
<u>NON-Metropolitan Areas</u> <u>Massachusetts Counties</u>	AREA MEDIAN (AMI) 100% 4 Person MFI								
DUKES COUNTY	\$124,900	\$45,600	\$52,100	\$58,600	\$65,100	\$70,350	\$75,550	\$80,750	\$85,950
FRANKLIN COUNTY	\$98,600	\$34,900	\$39,850	\$44,850	\$49,800	\$53,800	\$57,800	\$61,800	\$65,750
NANTUCKET COUNTY	\$136,300	\$50,800	\$58,050	\$65,300	\$72,550	\$78,400	\$84,200	\$90,000	\$95,800

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: <u>Very Low Income - State Non-Metro Median Family Income Adjustment:</u> 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 (\$130,000 in Massachusetts and \$76,800 in Rhode Island / Fall River for 2023). 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 2023, the 4-person 50% median in Massachusetts is \$65,00 and in Rhode Island/Fall River it is \$38,400.

NOTE 3: <u>5-Percent Rule or Ceilings & Floor Adjustment:</u> "Beginning with FY 2010 Income Limits [...], HUD eliminated its long standing 'hold harmless' policy but limited all annual decreases to 5 percent and [...] all annual increases not to exceed the greater of 5 percent or twice the change in the national median family income, whichever is greater." For FY 2023, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2020 and 2021, at \$84,394 and \$85,806. However, because HUD did not use the ACS 2020 data for FY 2022 or FY 2023 IncomeLimits as the Census Bureau deemed it "experimental", HUD is retaining the 2019 ACS national median of \$80,944. HUD compares this to the 2021 ACS national median family income of \$85,806. This is a cumulative two-year change of 6.01%, or 2.96% on anannual basis. Two times 2.96% is 5.92%. This exceeds five percent, so the limit on FY 2023 increases in income limits is set at approximately 5.92%. (Note that HUD uses unrounded percentages in its actual calculations). The limit on decreases in income limits remains five percent.

Effective Date: 05/15/2023 for 2023

2023 RENT LIMITS 30% of 50% of Median VERY LOW INCOME

or HUD Metro FMR Areas (HMFA)	<u>STUDIO</u>	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%	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%
(Based Off 1.5 Persons / BR)	/ 12 x 30 %	7 2 7 12 X 30 %	/ 12 X 30 %	/ Z / 12 x 30 %	/ 12 X 30 76	/ Z / 12 X 3076
ARNSTABLE Town, MA MSA						
BARNSTABLE Town, MA MSA	\$1,007	\$1,079	\$1,295	\$1,496	\$1,670	\$1,842
OSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,298	\$1,391	\$1,670	\$1,929	\$2,152	\$2,375
BROCKTON, MA - HMFA	\$1,036	\$1,110	\$1,331	\$1,538	\$1,716	\$1,893
LAWRENCE, MA NH - HMFA	\$1,067	\$1,143	\$1,372	\$1,585	\$1,768	\$1,951
LOWELL, MA - HMFA	\$1,158	\$1,241	\$1,490	\$1,721	\$1,920	\$2,118
ITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$872	\$934	\$1,121	\$1,295	\$1,445	\$1,594
PITTSFIELD, MA - HMFA	\$896	\$960	\$1,151	\$1,330	\$1,483	\$1,637
rovidence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FA	ALL RIVER)					
EASTON - RAYNHAM, MA - HMFA	\$1,320	\$1,414	\$1,697	\$1,960	\$2,187	\$2,413
NEW BEDFORD, MA - HMFA	\$872	\$934	\$1,121	\$1,295	\$1,445	\$1,594
Providence, RI-FALL RIVER, MA - HMFA	\$896	\$960	\$1,152	\$1,331	\$1,485	\$1,638
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,036	\$1,110	\$1,331	\$1,538	\$1,716	\$1,893
PRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$872	\$934	\$1,121	\$1,295	\$1,445	\$1,594
ORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,213	\$1,300	\$1,561	\$1,803	\$2,011	\$2,219
FITCHBURG-LEOMINSTER, MA - HMFA	\$928	\$995	\$1,193	\$1,379	\$1,538	\$1,698
Western WORCESTER COUNTY, MA - HMFA	\$905	\$970	\$1,163	\$1,344	\$1,500	\$1,655
WORCESTER, MA - HMFA	\$1,023	\$1,096	\$1,316	\$1,521	\$1,697	\$1,872
NON-Metropolitan Areas						
<u>Massachusetts Counties</u>	STUDIO 1	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%	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%
DUKES COUNTY	\$1,140	\$1,221	\$1,465	\$1,693	\$1,888	\$2,083
FRANKLIN COUNTY	\$872	\$934	\$1,121	\$1,295	\$1,445	\$1,594
NANTUCKET COUNTY	\$1,270	\$1,360	\$1,632	\$1,886	\$2,105	\$2,322

Effective Date: 05/15/2023 for 2023

2023

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)</u> or HUD Metro FMR Areas (HMFAs)	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	<u>5 PERSONS</u>	6 PERSONS	7 PERSONS	8 PERSONS
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$124,300	\$48,360	\$55,260	\$62,160	\$69,060	\$74,640	\$80,160	\$85,680	\$91,200
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$149,300	\$62,340	\$71,280	\$80,160	\$89,040	\$96,180	\$103,320	\$110,460	\$117,540
BROCKTON, MA - HMFA	\$113,900	\$49,740	\$56,820	\$63,900	\$70,980	\$76,680	\$82,380	\$88,020	\$93,720
LAWRENCE, MA NH - HMFA	\$118,600	\$51,240	\$58,560	\$65,880	\$73,140	\$79,020	\$84,900	\$90,720	\$96,600
LOWELL, MA - HMFA	\$132,400	\$55,620	\$63,600	\$71,520	\$79,440	\$85,800	\$92,160	\$98,520	\$104,880
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$101,500	\$41,880	\$47,820	\$53,820	\$59,760	\$64,560	\$69,360	\$74,160	\$78,900
PITTSFIELD, MA - HMFA	\$88,800	\$43,020	\$49,140	\$55,260	\$61,380	\$66,300	\$71,220	\$76,140	\$81,060
Providence-Warwick, RI-MA MSA (Incl. NEW BEDI	FORD - FALL RIVER)								
EASTON - RAYNHAM, MA - HMFA	\$152,600	\$63,360	\$72,420	\$81,480	\$90,480	\$97,740	\$105,000	\$112,200	\$119,460
NEW BEDFORD, MA - HMFA	\$87,700	\$41,880	\$47,820	\$53,820	\$59,760	\$64,560	\$69,360	\$74,160	\$78,900
Providence, RI-FALL RIVER, MA - HMFA	\$106,000	\$43,020	\$49,200	\$55,320	\$61,440	\$66,360	\$71,280	\$76,200	\$81,120
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$124,900	\$49,740	\$56,820	\$63,900	\$70,980	\$76,680	\$82,380	\$88,020	\$93,720
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$93,700	\$41,880	\$47,820	\$53,820	\$59,760	\$64,560	\$69,360	\$74,160	\$78,900
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,600	\$58,260	\$66,600	\$74,940	\$83,220	\$89,880	\$96,540	\$103,200	\$109,860
FITCHBURG-LEOMINSTER, MA - HMFA	\$104,400	\$44,580	\$50,940	\$57,300	\$63,660	\$68,760	\$73,860	\$78,960	\$84,060
Western WORCESTER COUNTY, MA - HMFA	\$98,800	\$43,440	\$49,680	\$55,860	\$62,040	\$67,020	\$72,000	\$76,980	\$81,900
WORCESTER, MA - HMFA	\$122,000	\$49,140	\$56,160	\$63,180	\$70,200	\$75,840	\$81,480	\$87,060	\$92,700
<u>NON-Metropolitan Areas</u> <u>Massachusetts Counties</u>	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
		¢54 720	¢62.520	¢70.220	¢70 100	¢94.420	\$00.660	¢06.000	¢102 140
DUKES COUNTY	\$124,900 \$98,600	\$54,720 \$44,880	\$62,520 \$47,820	\$70,320 \$53,820	\$78,120 \$50,760	\$84,420 \$64,560	\$90,660 \$60,360	\$96,900 \$74,160	\$103,140
FRANKLIN COUNTY	\$98,600 \$436,300	\$41,880	\$47,820 \$60,660	\$53,820 \$78,360	\$59,760 \$87,060	\$64,560 \$04,080	\$69,360 \$101,040	\$74,160 \$108,000	\$78,900 \$114,060
NANTUCKET COUNTY	\$136,300	\$60,960	\$69,660	\$78,360	\$87,060	\$94,080	\$101,040	\$108,000	\$114,960

NOTE 1: Because the 60% of Median Income limits are calculated at 120% (60%/50%) or 1.2 times the Very Low Income, 50% of median limit, in areas where adjustments are made to the 50% of median limits, e.g. a State Non-Metro Median Family Income Adjustment (See 50% AMI Note 1), a commensurate adjustment to the 60% of median limits results.

May 2023 MassHousing

Effective Date: 05/15/2023 for 2023

2023 **RENT LIMITS 30% of 60% of Median** TAX CREDIT ELIGIBLE

TAX CREDIT ELIGIBLE									
<u>Metropolitan Statistical Areas (MSAs)</u> or HUD Metro FMR Areas (HMFA)	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM			
Calculation of Rent:	1 Person Limit	1 Pers.+ 2 Pers.	3 Person Limit	4 Pers.+ 5 Pers.	6 Person Limit	7 Pers.+ 8 Pers.			
(Based on 1.5 Persons / BR)	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%			
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$1,209	\$1,295	\$1,554	\$1,796	\$2,004	\$2,211			
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,558	\$1,670	\$2,004	\$2,315	\$2,583	\$2,850			
BROCKTON, MA - HMFA	\$1,243	\$1,332	\$1,597	\$1,845	\$2,059	\$2,271			
LAWRENCE, MA NH - HMFA	\$1,281	\$1,372	\$1,647	\$1,902	\$2,122	\$2,341			
LOWELL, MA - HMFA	\$1,390	\$1,490	\$1,788	\$2,065	\$2,304	\$2,542			
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$1,047	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913			
PITTSFIELD, MA - HMFA	\$1,075	\$1,152	\$1,381	\$1,596	\$1,780	\$1,965			
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FA	LL RIVER)								
EASTON - RAYNHAM, MA - HMFA	\$1,584	\$1,697	\$2,037	\$2,352	\$2,625	\$2,895			
NEW BEDFORD, MA - HMFA	\$1,047	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913			
Providence, RI-FALL RIVER, MA - HMFA	\$1,075	\$1,152	\$1,383	\$1,597	\$1,782	\$1,966			
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,243	\$1,332	\$1,597	\$1,845	\$2,059	\$2,271			
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$1,047	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913			
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$1,456	\$1,560	\$1,873	\$2,163	\$2,413	\$2,663			
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,114	\$1,194	\$1,432	\$1,655	\$1,846	\$2,037			
Western WORCESTER COUNTY, MA - HMFA	\$1,086	\$1,164	\$1,396	\$1,613	\$1,800	\$1,986			
WORCESTER, MA - HMFA	\$1,228	\$1,316	\$1,579	\$1,825	\$2,037	\$2,247			
NON-Metropolitan Areas									
<u>Massachusetts Counties</u>	<u>STUDIO</u>	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	<u>5 BEDROOM</u>			
Calculation of Rent: (Based on 1.5 Persons / BR)	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%			
DUKES COUNTY	\$1,368	\$1,465	\$1,758	\$2,031	\$2,266	\$2,500			
FRANKLIN COUNTY	\$1,047	\$1,121	\$1,345	\$1,554	\$1,734	\$1,913			
NANTUCKET COUNTY	\$1,524	\$1,632	\$1,959	\$2,264	\$2,526	\$2,787			

Effective Date: 05/15/2023 for 2023

2023

INCOME LIMITS

For HUD's Assisted Housing Programs (Section 8) - MassHousing Statutory Mimimum 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)</u> or HUD Metro FMR Areas (HMFAs)	AREA MEDIAN (AMI) 100% 4 Person MFI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$124,300	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800	\$114,150	\$121,550
BOSTON - Cambridge - Quincy, MA - NH MSA	. ,	, ,	,	,	,	,	,	,	, ,
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$149,300	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
BROCKTON, MA - HMFA	\$113,900	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
LAWRENCE, MA NH - HMFA	\$118,600	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
LOWELL, MA - HMFA	\$132,400	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$101,500	\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
PITTSFIELD, MA - HMFA	\$88,800	\$57,300	\$65,500	\$73,700	\$81,850	\$88,400	\$94,950	\$101,500	\$108,050
Providence-Warwick, RI-MA MSA (Incl. NEW BEDI	FORD - FALL RIVER)								
EASTON - RAYNHAM, MA - HMFA	\$152,600	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
NEW BEDFORD, MA - HMFA	\$87,700	\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
Providence, RI-FALL RIVER, MA - HMFA	\$106,000	\$57,350	\$65,550	\$73,750	\$81,900	\$88,500	\$95,050	\$101,600	\$108,150
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$124,900	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$93,700	\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,600	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
FITCHBURG-LEOMINSTER, MA - HMFA	\$104,400	\$59,400	\$67,900	\$76,400	\$84,850	\$91,650	\$98,450	\$105,250	\$112,050
Western WORCESTER COUNTY, MA - HMFA	\$98,800	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200
WORCESTER, MA - HMFA	\$122,000	\$65,550	\$74,900	\$84,250	\$93,600	\$101,100	\$108,600	\$116,100	\$123,600
NON-Metropolitan Areas	AREA MEDIAN (AMI)	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
Massachusetts Counties	100% 4 Person MFI								
DUKES COUNTY	\$124,900	\$70,150	\$80,150	\$90,150	\$100,150	\$108,200	\$116,200	\$124,200	\$132,200
FRANKLIN COUNTY	\$98,600	\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
NANTUCKET COUNTY	\$136,300	\$69,800	\$79,800	\$89,750	\$99,700	\$107,700	\$115,700	\$123,650	\$131,650

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median family income level (\$96,200 for FY 2023), 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: <u>High Housing Cost Adjustment:</u> In areas where rental housing costs are unusually high in relation to the 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 or Ceilings & Floor Adjustment: "Beginning with FY 2010 Income Limits [...], HUD eliminated its long standing 'hold harmless' policy but limited all annual decreases to 5 percent and [...] all annual increases not to exceed the greater of 5 percent or twice the change in the national median family income, whichever is greater." For FY 2023, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2020 and 2021, at \$84,394 and \$85,806. However, because HUD did not use the ACS 2020 data for FY 2022 or FY 2023 IncomeLimits as the Census Bureau deemed it "experimental", HUD is retaining the 2019 ACS national median of \$80,944. HUD compares this to the 2021 ACS national median family income of \$85,806. This is a cumulative two-year change of 6.01%, or 2.96% on anannual basis. Two times 2.96% is 5.92%. This exceeds five percent, so the limit on FY 2023 increases in income limits is set at approximately 5.92%. (Note that HUD uses unrounded percentages in its actual calculations). The limit on decreases in income limits remains five percent..

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2023 RENT LIMITS 30% of 80% of Median LOW INCOME

or HUD Metro FMR Areas (HMFA)	<u>STUDIO</u>	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	<u>5 BEDROOM</u>
Calculation of Rent:	1 Person Limit	1 Pers.+ 2 Pers.	3 Person Limit	4 Pers.+ 5 Pers.	6 Person Limit	7 Pers.+ 8 Pers.
(Based on 1.5 Persons / BR)	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%
ARNSTABLE Town, MA MSA						
BARNSTABLE Town, MA MSA	\$1,611	\$1,726	\$2,071	\$2,393	\$2,670	\$2,946
OSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$2,073	\$2,221	\$2,666	\$3,080	\$3,436	\$3,79
BROCKTON, MA - HMFA	\$1,656	\$1,774	\$2,128	\$2,460	\$2,743	\$3,028
LAWRENCE, MA NH - HMFA	\$1,657	\$1,775	\$2,130	\$2,461	\$2,745	\$3,029
LOWELL, MA - HMFA	\$1,657	\$1,775	\$2,130	\$2,461	\$2,745	\$3,029
ITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$1,395	\$1,495	\$1,793	\$2,072	\$2,312	\$2,551
PITTSFIELD, MA - HMFA	\$1,432	\$1,535	\$1,842	\$2,128	\$2,373	\$2,619
rovidence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FA	ALL RIVER)					
EASTON - RAYNHAM, MA - HMFA	\$1,657	\$1,775	\$2,130	\$2,461	\$2,745	\$3,029
NEW BEDFORD, MA - HMFA	\$1,395	\$1,495	\$1,793	\$2,072	\$2,312	\$2,551
Providence, RI-FALL RIVER, MA - HMFA	\$1,433	\$1,536	\$1,843	\$2,130	\$2,376	\$2,621
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,656	\$1,774	\$2,128	\$2,460	\$2,743	\$3,028
PRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$1,395	\$1,495	\$1,793	\$2,072	\$2,312	\$2,551
ORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,657	\$1,775	\$2,130	\$2,461	\$2,745	\$3,029
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,485	\$1,591	\$1,910	\$2,206	\$2,461	\$2,716
Western WORCESTER COUNTY, MA - HMFA	\$1,447	\$1,551	\$1,861	\$2,150	\$2,398	\$2,646
WORCESTER, MA - HMFA	\$1,638	\$1,755	\$2,106	\$2,433	\$2,715	\$2,996
NON-Metropolitan Areas						
<u>Massachusetts Counties</u>	<u>STUDIO</u>	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%	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%
DUKES COUNTY	\$1,753	\$1,878	\$2,253	\$2,604	\$2,905	\$3,20
FRANKLIN COUNTY	\$1,395	\$1,495	\$1,793	\$2,072	\$2,312	\$2,55°
NANTUCKET COUNTY	\$1,745	\$1,870	\$2,243	\$2,592	\$2,892	\$3,19

Effective Date: 05/15/2023 for 2023

2023 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)

<u>Metro</u>	<u>politan</u>	<u>Statistical</u>	<u>Areas</u>	<u>(MSAs)</u>
	_			

or HUD Metro FMR Areas (HMFA)	<u>STUDIO</u>	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	<u>5 BEDROOM</u>
Calculation of Rent:	1 Person Limit	1 Pers.+ 2 Pers.	3 Person Limit	4 Pers.+ 5 Pers.	6 Person Limit	7 Pers.+ 8 Pers.
(Based on 1.5 Persons / BR)	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%	/ 12 x 30%	/ 2 / 12 x 30%
BARNSTABLE Town, MA MSA	4.440	04 544	04.040	Φ0.005	40.000	40.570
BARNSTABLE Town, MA MSA	\$1,410	\$1,511	\$1,813	\$2,095	\$2,338	\$2,579
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,818	\$1,948	\$2,338	\$2,701	\$3,013	\$3,325
BROCKTON, MA - HMFA	\$1,450	\$1,554	\$1,863	\$2,153	\$2,402	\$2,650
LAWRENCE, MA NH - HMFA	\$1,494	\$1,601	\$1,921	\$2,219	\$2,476	\$2,731
LOWELL, MA - HMFA	\$1,622	\$1,738	\$2,086	\$2,409	\$2,688	\$2,966
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$1,221	\$1,308	\$1,569	\$1,813	\$2,023	\$2,232
PITTSFIELD, MA - HMFA	\$1,254	\$1,344	\$1,611	\$1,862	\$2,077	\$2,292
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALI	L RIVER)					
EASTON - RAYNHAM, MA - HMFA	\$1,657	\$1,775	\$2,130	\$2,461	\$2,745	\$3,029
NEW BEDFORD, MA - HMFA	\$1,221	\$1,308	\$1,569	\$1,813	\$2,023	\$2,232
Providence, RI-FALL RIVER, MA - HMFA	\$1,254	\$1,344	\$1,613	\$1,863	\$2,079	\$2,294
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,450	\$1,554	\$1,863	\$2,153	\$2,402	\$2,650
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$1,221	\$1,308	\$1,569	\$1,813	\$2,023	\$2,232
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,657	\$1,775	\$2,130	\$2,461	\$2,745	\$3,029
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,300	\$1,393	\$1,671	\$1,931	\$2,154	\$2,377
Western WORCESTER COUNTY, MA - HMFA	\$1,267	\$1,358	\$1,629	\$1,882	\$2,100	\$2,317
WORCESTER, MA - HMFA	\$1,433	\$1,535	\$1,842	\$2,129	\$2,376	\$2,621
NON-Metropolitan Areas						
<u>Massachusetts Counties</u>	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%	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%
DUKES COUNTY	\$1,596	\$1,709	\$2,051	\$2,370	\$2,644	\$2,917
FRANKLIN COUNTY	\$1,221	\$1,308	\$1,569	\$1,813	\$2,023	\$2,232
NANTUCKET COUNTY	\$1,745	\$1,870	\$2,243	\$2,592	\$2,892	\$3,191

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.