

2022**COMMONWEALTH OF MASSACHUSETTS**

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

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

Effective Date: 04/18/2022 for 2022

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: 04/18/2022 for 2022

**2022
INCOME LIMITS**
(For Affordable Housing Programs)
30% of Area Median
(Published Limits)
EXTREMELY LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
<i>BARNSTABLE Town, MA MSA</i>									
BARNSTABLE Town, MA MSA	\$115,600	\$22,850	\$26,100	\$29,350	\$32,600	\$35,250	\$37,850	\$40,450	\$43,050
<i>BOSTON - Cambridge - Quincy, MA - NH MSA</i>									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$140,200	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
BROCKTON, MA - HMFA	\$111,400	\$23,450	\$26,800	\$30,150	\$33,500	\$36,200	\$38,900	\$41,550	\$44,250
LAWRENCE, MA NH - HMFA	\$114,000	\$24,200	\$27,650	\$31,100	\$34,550	\$37,350	\$40,100	\$42,850	\$45,650
LOWELL, MA - HMFA	\$126,500	\$26,550	\$30,350	\$34,150	\$37,900	\$40,950	\$44,000	\$47,000	\$50,050
<i>PITTSFIELD, MA MSA</i>									
BERKSHIRE COUNTY, MA (part) HMFA	\$92,100	\$19,800	\$22,600	\$25,450	\$28,250	\$30,550	\$32,800	\$35,050	\$37,300
PITTSFIELD, MA - HMFA	\$87,300	\$20,300	\$23,200	\$26,100	\$29,000	\$31,350	\$33,650	\$36,000	\$38,300
<i>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</i>									
EASTON - RAYNHAM, MA - HMFA	\$143,400	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$52,950	\$56,400
NEW BEDFORD, MA - HMFA	\$89,300	\$19,800	\$22,600	\$25,450	\$28,250	\$30,550	\$32,800	\$35,050	\$37,300
Providence, RI-FALL RIVER, MA - HMFA	\$97,600	\$20,300	\$23,200	\$26,100	\$29,000	\$31,350	\$33,650	\$36,000	\$38,300
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$117,700	\$23,450	\$26,800	\$30,150	\$33,500	\$36,200	\$38,900	\$41,550	\$44,250
<i>SPRINGFIELD, MA MSA</i>									
SPRINGFIELD, MA - MSA	\$91,200	\$19,800	\$22,600	\$25,450	\$28,250	\$30,550	\$32,800	\$35,050	\$37,300
<i>WORCESTER, MA MSA</i>									
Eastern WORCESTER COUNTY, MA - HMFA	\$135,000	\$27,550	\$31,450	\$35,400	\$39,300	\$42,450	\$45,600	\$48,750	\$51,900
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,800	\$21,050	\$24,050	\$27,050	\$30,050	\$32,500	\$34,900	\$37,300	\$39,700
Western WORCESTER COUNTY, MA - HMFA	\$94,600	\$20,550	\$23,450	\$26,400	\$29,300	\$31,650	\$34,000	\$36,350	\$38,700
WORCESTER, MA - HMFA	\$114,400	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850	\$38,500	\$41,150	\$43,800
<u>NON-Metropolitan Areas Massachusetts Counties</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$107,400	\$25,850	\$29,550	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750
FRANKLIN COUNTY	\$92,200	\$19,800	\$22,600	\$25,450	\$28,250	\$30,550	\$32,800	\$35,050	\$37,300
NANTUCKET COUNTY	\$136,100	\$28,800	\$32,900	\$37,000	\$41,100	\$44,400	\$47,700	\$51,000	\$54,300

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 [1/21/2022](#).

	<u>1 Person</u>	<u>2 Person</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7 Persons</u>	<u>8 Persons</u>
Department of Health and Human Services (HHS) Poverty Guidelines (Contiguous U.S.):	\$13,590	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630

Effective Date: 04/18/2022 for 2022

**2022
AFFORDABLE RENTS
30% of 30% of Median
EXTREMELY LOW INCOME**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

	STUDIO 1 Person Limit / 12 x 30%	1 BEDROOM 1 Pers.+ 2 Pers. / 2 / 12 x 30%	2 BEDROOM 3 Person Limit / 12 x 30%	3 BEDROOM 4 Pers.+ 5 Pers. / 2 / 12 x 30%	4 BEDROOM 6 Person Limit / 12 x 30%	5 BEDROOM 7 Pers.+ 8 Pers. / 2 / 12 x 30%
BARNSTABLE Town, MA MSA	\$571	\$611	\$733	\$848	\$946	\$1,043
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$736	\$788	\$946	\$1,093	\$1,220	\$1,346
BROCKTON, MA - HMFA	\$586	\$628	\$753	\$871	\$972	\$1,072
LAWRENCE, MA NH - HMFA	\$605	\$648	\$777	\$898	\$1,002	\$1,106
LOWELL, MA - HMFA	\$663	\$711	\$853	\$985	\$1,100	\$1,213
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$495	\$530	\$636	\$735	\$820	\$904
PITTSFIELD, MA - HMFA	\$507	\$543	\$652	\$754	\$841	\$928
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$747	\$801	\$961	\$1,110	\$1,238	\$1,366
NEW BEDFORD, MA - HMFA	\$495	\$530	\$636	\$735	\$820	\$904
Providence, RI-FALL RIVER, MA - HMFA	\$507	\$543	\$652	\$754	\$841	\$928
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$586	\$628	\$753	\$871	\$972	\$1,072
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$495	\$530	\$636	\$735	\$820	\$904
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$688	\$737	\$885	\$1,021	\$1,140	\$1,258
FITCHBURG-LEOMINSTER, MA - HMFA	\$526	\$563	\$676	\$781	\$872	\$962
Western WORCESTER COUNTY, MA - HMFA	\$513	\$550	\$660	\$761	\$850	\$938
WORCESTER, MA - HMFA	\$581	\$622	\$746	\$862	\$962	\$1,061
DUKES COUNTY	\$646	\$692	\$831	\$960	\$1,071	\$1,181
FRANKLIN COUNTY	\$495	\$530	\$636	\$735	\$820	\$904
NANTUCKET COUNTY	\$720	\$771	\$925	\$1,068	\$1,192	\$1,316

Effective Date: 04/18/2022 for 2022

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) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$115,600	\$38,050	\$43,500	\$48,950	\$54,350	\$58,700	\$63,050	\$67,400	\$71,750
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$140,200	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750	\$81,350	\$86,950	\$92,550
BROCKTON, MA - HMFA	\$111,400	\$39,100	\$44,700	\$50,300	\$55,850	\$60,350	\$64,800	\$69,300	\$73,750
LAWRENCE, MA NH - HMFA	\$114,000	\$40,300	\$46,050	\$51,800	\$57,550	\$62,200	\$66,800	\$71,400	\$76,000
LOWELL, MA - HMFA	\$126,500	\$44,250	\$50,550	\$56,850	\$63,150	\$68,250	\$73,300	\$78,350	\$83,400
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$92,100	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
PITTSFIELD, MA - HMFA	\$87,300	\$33,850	\$38,650	\$43,500	\$48,300	\$52,200	\$56,050	\$59,900	\$63,800
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$143,400	\$49,850	\$57,000	\$64,100	\$71,200	\$76,900	\$82,600	\$88,300	\$94,000
NEW BEDFORD, MA - HMFA	\$89,300	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
Providence, RI-FALL RIVER, MA - HMFA	\$97,600	\$33,850	\$38,700	\$43,550	\$48,350	\$52,250	\$56,100	\$60,000	\$63,850
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$117,700	\$39,100	\$44,700	\$50,300	\$55,850	\$60,350	\$64,800	\$69,300	\$73,750
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$91,200	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$135,000	\$45,850	\$52,400	\$58,950	\$65,500	\$70,750	\$76,000	\$81,250	\$86,500
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,800	\$35,100	\$40,100	\$45,100	\$50,100	\$54,150	\$58,150	\$62,150	\$66,150
Western WORCESTER COUNTY, MA - HMFA	\$94,600	\$34,200	\$39,100	\$44,000	\$48,850	\$52,800	\$56,700	\$60,600	\$64,500
WORCESTER, MA - HMFA	\$114,400	\$38,700	\$44,200	\$49,750	\$55,250	\$59,700	\$64,100	\$68,550	\$72,950
NON-Metropolitan Areas Massachusetts Counties									
DUKES COUNTY	\$107,400	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
FRANKLIN COUNTY	\$92,200	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
NANTUCKET COUNTY	\$136,100	\$47,950	\$54,800	\$61,650	\$68,500	\$74,000	\$79,500	\$84,950	\$90,450

NOTE 1: Very Low Income - State Non-Metro Median Family Income Adjustment: 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 (\$119,400 in Massachusetts and \$71,300 in Rhode Island / Fall River for 2022). 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 2022, the 4-person 50% median in Massachusetts is \$59,400 and in Rhode Island/Fall River it is \$49,250.

NOTE 2: 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 FMR. [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 2022 twice the increase in the national median family income as measured by the ACS from 2018 to 2019 was 11.89%. Therefore, for FY 2022 the increase to income limits was limited to 11.89%.

Existing developments placed in service or receiving funding commitments prior to 4/18/2022 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008. □

Effective Date: 04/18/2022 for 2022

**2022
RENT LIMITS
30% of 50% of Median
VERY LOW INCOME**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
	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%
BARNSTABLE Town, MA MSA	\$951	\$1,019	\$1,223	\$1,413	\$1,576	\$1,739
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,227	\$1,315	\$1,577	\$1,823	\$2,033	\$2,243
BROCKTON, MA - HMFA	\$977	\$1,047	\$1,257	\$1,452	\$1,620	\$1,788
LAWRENCE, MA NH - HMFA	\$1,007	\$1,079	\$1,295	\$1,496	\$1,670	\$1,842
LOWELL, MA - HMFA	\$1,106	\$1,185	\$1,421	\$1,642	\$1,832	\$2,021
BERKSHIRE COUNTY, MA (part) HMFA	\$823	\$882	\$1,058	\$1,223	\$1,365	\$1,506
PITTSFIELD, MA - HMFA	\$846	\$906	\$1,087	\$1,256	\$1,401	\$1,546
EASTON - RAYNHAM, MA - HMFA	\$1,246	\$1,335	\$1,602	\$1,851	\$2,065	\$2,278
NEW BEDFORD, MA - HMFA	\$823	\$882	\$1,058	\$1,223	\$1,365	\$1,506
Providence, RI-FALL RIVER, MA - HMFA	\$846	\$906	\$1,088	\$1,257	\$1,402	\$1,548
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$977	\$1,047	\$1,257	\$1,452	\$1,620	\$1,788
SPRINGFIELD, MA - MSA	\$823	\$882	\$1,058	\$1,223	\$1,365	\$1,506
Eastern WORCESTER COUNTY, MA - HMFA	\$1,146	\$1,228	\$1,473	\$1,703	\$1,900	\$2,096
FITCHBURG-LEOMINSTER, MA - HMFA	\$877	\$940	\$1,127	\$1,303	\$1,453	\$1,603
Western WORCESTER COUNTY, MA - HMFA	\$855	\$916	\$1,100	\$1,270	\$1,417	\$1,563
WORCESTER, MA - HMFA	\$967	\$1,036	\$1,243	\$1,436	\$1,602	\$1,768
DUKES COUNTY	\$1,076	\$1,153	\$1,383	\$1,599	\$1,783	\$1,968
FRANKLIN COUNTY	\$823	\$882	\$1,058	\$1,223	\$1,365	\$1,506
NANTUCKET COUNTY	\$1,198	\$1,284	\$1,541	\$1,781	\$1,987	\$2,192

Effective Date: 04/18/2022 for 2022

**2022
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) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$115,600	\$45,660	\$52,200	\$58,740	\$65,220	\$70,440	\$75,660	\$80,880	\$86,100
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$140,200	\$58,920	\$67,320	\$75,720	\$84,120	\$90,900	\$97,620	\$104,340	\$111,060
BROCKTON, MA - HMFA	\$111,400	\$46,920	\$53,640	\$60,360	\$67,020	\$72,420	\$77,760	\$83,160	\$88,500
LAWRENCE, MA NH - HMFA	\$114,000	\$48,360	\$55,260	\$62,160	\$69,060	\$74,640	\$80,160	\$85,680	\$91,200
LOWELL, MA - HMFA	\$126,500	\$53,100	\$60,660	\$68,220	\$75,780	\$81,900	\$87,960	\$94,020	\$100,080
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$92,100	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
PITTSFIELD, MA - HMFA	\$87,300	\$40,620	\$46,380	\$52,200	\$57,960	\$62,640	\$67,260	\$71,880	\$76,560
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$143,400	\$59,820	\$68,400	\$76,920	\$85,440	\$92,280	\$99,120	\$105,960	\$112,800
NEW BEDFORD, MA - HMFA	\$89,300	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
Providence, RI-FALL RIVER, MA - HMFA	\$97,600	\$40,620	\$46,440	\$52,260	\$58,020	\$62,700	\$67,320	\$72,000	\$76,620
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$117,700	\$46,920	\$53,640	\$60,360	\$67,020	\$72,420	\$77,760	\$83,160	\$88,500
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$91,200	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$135,000	\$55,020	\$62,880	\$70,740	\$78,600	\$84,900	\$91,200	\$97,500	\$103,800
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,800	\$42,120	\$48,120	\$54,120	\$60,120	\$64,980	\$69,780	\$74,580	\$79,380
Western WORCESTER COUNTY, MA - HMFA	\$94,600	\$41,040	\$46,920	\$52,800	\$58,620	\$63,360	\$68,040	\$72,720	\$77,400
WORCESTER, MA - HMFA	\$114,400	\$46,440	\$53,040	\$59,700	\$66,300	\$71,640	\$76,920	\$82,260	\$87,540
NON-Metropolitan Areas Massachusetts Counties									
DUKES COUNTY	\$107,400	\$51,660	\$59,040	\$66,420	\$73,800	\$79,740	\$85,620	\$91,560	\$97,440
FRANKLIN COUNTY	\$92,200	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
NANTUCKET COUNTY	\$136,100	\$57,540	\$65,760	\$73,980	\$82,200	\$88,800	\$95,400	\$101,940	\$108,540

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. □

Existing developments placed in service or receiving funding commitments prior to 4/18/2022 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/18/2022 for 2022

**2022
RENT LIMITS
30% of 60% of Median
TAX CREDIT ELIGIBLE**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

	STUDIO 1 Person Limit / 12 x 30%	1 BEDROOM 1 Pers.+ 2 Pers. / 2 / 12 x 30%	2 BEDROOM 3 Person Limit / 12 x 30%	3 BEDROOM 4 Pers.+ 5 Pers. / 2 / 12 x 30%	4 BEDROOM 6 Person Limit / 12 x 30%	5 BEDROOM 7 Pers.+ 8 Pers. / 2 / 12 x 30%
BARNSTABLE Town, MA MSA	\$1,141	\$1,223	\$1,468	\$1,695	\$1,891	\$2,087
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,473	\$1,578	\$1,893	\$2,187	\$2,440	\$2,692
BROCKTON, MA - HMFA	\$1,173	\$1,257	\$1,509	\$1,743	\$1,944	\$2,145
LAWRENCE, MA NH - HMFA	\$1,209	\$1,295	\$1,554	\$1,796	\$2,004	\$2,211
LOWELL, MA - HMFA	\$1,327	\$1,422	\$1,705	\$1,971	\$2,199	\$2,426
BERKSHIRE COUNTY, MA (part) HMFA	\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
PITTSFIELD, MA - HMFA	\$1,015	\$1,087	\$1,305	\$1,507	\$1,681	\$1,855
EASTON - RAYNHAM, MA - HMFA	\$1,495	\$1,602	\$1,923	\$2,221	\$2,478	\$2,734
NEW BEDFORD, MA - HMFA	\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
Providence, RI-FALL RIVER, MA - HMFA	\$1,015	\$1,088	\$1,306	\$1,509	\$1,683	\$1,857
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,173	\$1,257	\$1,509	\$1,743	\$1,944	\$2,145
SPRINGFIELD, MA - MSA	\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
Eastern WORCESTER COUNTY, MA - HMFA	\$1,375	\$1,473	\$1,768	\$2,043	\$2,280	\$2,516
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,053	\$1,128	\$1,353	\$1,563	\$1,744	\$1,924
Western WORCESTER COUNTY, MA - HMFA	\$1,026	\$1,099	\$1,320	\$1,524	\$1,701	\$1,876
WORCESTER, MA - HMFA	\$1,161	\$1,243	\$1,492	\$1,724	\$1,923	\$2,122
DUKES COUNTY	\$1,291	\$1,383	\$1,660	\$1,919	\$2,140	\$2,362
FRANKLIN COUNTY	\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
NANTUCKET COUNTY	\$1,438	\$1,541	\$1,849	\$2,137	\$2,385	\$2,631

Effective Date: 04/18/2022 for 2022

2022 INCOME LIMITS

For HUD's Assisted Housing Programs (Section 8) - MassHousing Statutory Minimum 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) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$115,600	\$60,900	\$69,600	\$78,300	\$86,950	\$93,950	\$100,900	\$107,850	\$114,800
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$140,200	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
BROCKTON, MA - HMFA	\$111,400	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
LAWRENCE, MA NH - HMFA	\$114,000	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
LOWELL, MA - HMFA	\$126,500	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$92,100	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
PITTSFIELD, MA - HMFA	\$87,300	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,050
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$143,400	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
NEW BEDFORD, MA - HMFA	\$89,300	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
Providence, RI-FALL RIVER, MA - HMFA	\$97,600	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$117,700	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$91,200	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$135,000	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,800	\$56,150	\$64,150	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,800
Western WORCESTER COUNTY, MA - HMFA	\$94,600	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700	\$96,950	\$103,200
WORCESTER, MA - HMFA	\$114,400	\$61,900	\$70,750	\$79,600	\$88,400	\$95,500	\$102,550	\$109,650	\$116,700
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
DUKES COUNTY	\$107,400	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
FRANKLIN COUNTY	\$92,200	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
NANTUCKET COUNTY	\$136,100	\$65,950	\$75,350	\$84,750	\$94,150	\$101,700	\$109,250	\$116,750	\$124,300

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median family income level (\$90,000 for FY 2022), 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: 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 (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: Since FY 2010 HUD has limited all annual income limit decreases to five percent and all annual increases to the greater of five percent or twice the change in the national median family income. For FY 2022 twice the increase in the national median family income as measured by the ACS from 2018 to 2019 was 11.89%. Therefore, for FY 2022 the increase to income limits was limited to 11.89%.

Existing developments placed in service or receiving funding commitments prior to 4/18/20212 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/18/2022 for 2022

**2022
RENT LIMITS
30% of 80% of Median
LOW INCOME**

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

	STUDIO 1 Person Limit / 12 x 30%	1 BEDROOM 1 Pers.+ 2 Pers. / 2 / 12 x 30%	2 BEDROOM 3 Person Limit / 12 x 30%	3 BEDROOM 4 Pers.+ 5 Pers. / 2 / 12 x 30%	4 BEDROOM 6 Person Limit / 12 x 30%	5 BEDROOM 7 Pers.+ 8 Pers. / 2 / 12 x 30%
BARNSTABLE Town, MA MSA	\$1,522	\$1,631	\$1,957	\$2,261	\$2,522	\$2,783
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,957	\$2,097	\$2,517	\$2,908	\$3,243	\$3,579
BROCKTON, MA - HMFA	\$1,563	\$1,675	\$2,011	\$2,323	\$2,591	\$2,859
LAWRENCE, MA NH - HMFA	\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
LOWELL, MA - HMFA	\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
BERKSHIRE COUNTY, MA (part) HMFA	\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
PITTSFIELD, MA - HMFA	\$1,353	\$1,450	\$1,740	\$2,010	\$2,242	\$2,474
EASTON - RAYNHAM, MA - HMFA	\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
NEW BEDFORD, MA - HMFA	\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
Providence, RI-FALL RIVER, MA - HMFA	\$1,353	\$1,450	\$1,741	\$2,011	\$2,243	\$2,476
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,563	\$1,675	\$2,011	\$2,323	\$2,591	\$2,859
SPRINGFIELD, MA - MSA	\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
Eastern WORCESTER COUNTY, MA - HMFA	\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,403	\$1,503	\$1,803	\$2,084	\$2,325	\$2,565
Western WORCESTER COUNTY, MA - HMFA	\$1,368	\$1,466	\$1,758	\$2,032	\$2,267	\$2,501
WORCESTER, MA - HMFA	\$1,547	\$1,658	\$1,990	\$2,298	\$2,563	\$2,829
DUKES COUNTY	\$1,656	\$1,774	\$2,128	\$2,460	\$2,743	\$3,028
FRANKLIN COUNTY	\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
NANTUCKET COUNTY	\$1,648	\$1,766	\$2,118	\$2,448	\$2,731	\$3,013

Effective Date: 04/18/2022 for 2022

**2022
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)

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

**NON-Metropolitan Areas
Massachusetts Counties**

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
	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%
BARNSTABLE Town, MA MSA	\$1,331	\$1,427	\$1,713	\$1,978	\$2,206	\$2,435
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,718	\$1,841	\$2,208	\$2,552	\$2,847	\$3,141
BROCKTON, MA - HMFA	\$1,368	\$1,466	\$1,760	\$2,033	\$2,268	\$2,503
LAWRENCE, MA NH - HMFA	\$1,410	\$1,511	\$1,813	\$2,095	\$2,338	\$2,579
LOWELL, MA - HMFA	\$1,548	\$1,659	\$1,989	\$2,299	\$2,565	\$2,830
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$1,153	\$1,235	\$1,482	\$1,713	\$1,911	\$2,108
PITTSFIELD, MA - HMFA	\$1,184	\$1,268	\$1,522	\$1,758	\$1,961	\$2,164
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
NEW BEDFORD, MA - HMFA	\$1,153	\$1,235	\$1,482	\$1,713	\$1,911	\$2,108
Providence, RI-FALL RIVER, MA - HMFA	\$1,184	\$1,269	\$1,524	\$1,760	\$1,963	\$2,167
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,368	\$1,466	\$1,760	\$2,033	\$2,268	\$2,503
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$1,153	\$1,235	\$1,482	\$1,713	\$1,911	\$2,108
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,228	\$1,316	\$1,578	\$1,824	\$2,035	\$2,245
Western WORCESTER COUNTY, MA - HMFA	\$1,197	\$1,282	\$1,540	\$1,778	\$1,984	\$2,189
WORCESTER, MA - HMFA	\$1,354	\$1,450	\$1,741	\$2,011	\$2,243	\$2,476
DUKES COUNTY	\$1,506	\$1,614	\$1,937	\$2,239	\$2,497	\$2,756
FRANKLIN COUNTY	\$1,153	\$1,235	\$1,482	\$1,713	\$1,911	\$2,108
NANTUCKET COUNTY	\$1,648	\$1,766	\$2,118	\$2,448	\$2,731	\$3,013

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.

Existing developments placed in service or receiving funding commitments prior to 4/18/2022 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008. □