

Effective Date: 04/1/2021 for 2021

2021

INCOME LIMITS

80% of Area Median

LOW INCOME

For HUD's Assisted Housing Programs (Section 8) - MassHousing Statutory Minimum set-aside 20% at 80% (unless other income limits apply)

(Published Limits - 160% of 50% Rounded to Nearest \$50)

Metropolitan Statistical Areas (MSAs)  
or HUD Metro FMR Areas (HMFA's)

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

\$89,300

\$54,450

\$62,200

\$70,000

\$77,750

\$84,000

\$90,200

\$96,450

\$102,650

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

\$120,800

\$70,750

\$80,850

\$90,950

\$101,050

\$109,150

\$117,250

\$125,350

\$133,400

BROCKTON, MA - HMFA

\$106,000

\$55,950

\$63,950

\$71,950

\$79,900

\$86,300

\$92,700

\$99,100

\$105,500

LAWRENCE, MA NH - HMFA

\$105,400

\$55,950

\$63,950

\$71,950

\$79,900

\$86,300

\$92,700

\$99,100

\$105,500

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

\$83,900

\$47,150

\$53,850

\$60,600

\$67,300

\$72,700

\$78,100

\$83,500

\$88,850

PITTSFIELD, MA - HMFA

\$85,000

\$48,400

\$55,300

\$62,200

\$69,100

\$74,650

\$80,200

\$85,700

\$91,250

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

EASTON - RAYNHAM, MA - HMFA

\$128,300

\$55,950

\$63,950

\$71,950

\$79,900

\$86,300

\$92,700

\$99,100

\$105,500

NEW BEDFORD, MA - HMFA

\$74,500

\$47,150

\$53,850

\$60,600

\$67,300

\$72,700

\$78,100

\$83,500

\$88,850

Providence, RI-FALL RIVER, MA - HMFA

\$86,500

\$48,450

\$55,400

\$62,300

\$69,200

\$74,750

\$80,300

\$85,850

\$91,350

SPRINGFIELD, MA MSA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

\$94,000

\$55,950

\$63,950

\$71,950

\$79,900

\$86,300

\$92,700

\$99,100

\$105,500

SPRINGFIELD, MA - MSA

\$81,700

\$47,150

\$53,850

\$60,600

\$67,300

\$72,700

\$78,100

\$83,500

\$88,850

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

\$126,500

\$55,950

\$63,950

\$71,950

\$79,900

\$86,300

\$92,700

\$99,100

\$105,500

FITCHBURG-LEOMINSTER, MA - HMFA

\$90,700

\$50,200

\$57,400

\$64,550

\$71,700

\$77,450

\$83,200

\$88,950

\$94,650

Western WORCESTER COUNTY, MA - HMFA

\$87,400

\$48,950

\$55,950

\$62,950

\$69,900

\$75,500

\$81,100

\$86,700

\$92,300

WORCESTER, MA - HMFA

\$98,800

\$55,350

\$63,250

\$71,150

\$79,050

\$85,400

\$91,700

\$98,050

\$104,350

Non-Metropolitan Areas  
Massachusetts Counties

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

\$104,700

\$59,200

\$67,650

\$76,100

\$84,550

\$91,350

\$98,100

\$104,850

\$111,650

FRANKLIN COUNTY

\$82,900

\$47,150

\$53,850

\$60,600

\$67,300

\$72,700

\$78,100

\$83,500

\$88,850

NANTUCKET COUNTY

\$122,800

\$58,950

\$67,350

\$75,750

\$84,150

\$90,900

\$97,650

\$104,350

\$111,100

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median income level (\$79,900 for FY 2021), 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 U.S. 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 (VLI) 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 Ceiling & 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 to 5 percent or twice the change in the national median family income, whichever is greater. From FY 2020 to 2021, twice the change in the national median family income was 3.6%. Therefore, for FY 2021 the increase to income limits was limited to 5.0%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTRSP 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: 04/1/2021 for 2021

**2021  
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)

**STUDIO** 1 Person Limit / 12 x 30%  
**1 BEDROOM** 1 Pers. + 2 Pers. / 12 x 30%  
**2 BEDROOM** 3 Person Limit / 12 x 30%

**3 BEDROOM** 4 Pers. + 5 Pers. / 12 x 30%  
**4 BEDROOM** 6 Person Limit / 12 x 30%

**5 BEDROOM** 7 Pers. + 8 Pers. / 12 x 30%

**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)

**STUDIO** 1 Person Limit / 12 x 30%  
**1 BEDROOM** 1 Pers. + 2 Pers. / 12 x 30%  
**2 BEDROOM** 3 Person Limit / 12 x 30%

**3 BEDROOM** 4 Pers. + 5 Pers. / 12 x 30%  
**4 BEDROOM** 6 Person Limit / 12 x 30%

**5 BEDROOM** 7 Pers. + 8 Pers. / 12 x 30%

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

\$1,347	\$1,443	\$1,732	\$2,002	\$2,233	\$2,464
\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
\$1,473	\$1,578	\$1,893	\$2,188	\$2,441	\$2,693

**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 4/1/2021 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSF 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: 04/1/2021 for 2021

2021

# **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	\$1,361	\$1,458	\$1,750	\$2,021	\$2,255	\$2,488
BOSTON - Cambridge - Quincy, MA - NH MSA	\$1,768	\$1,895	\$2,273	\$2,627	\$2,931	\$3,234
BROCKTON, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
LAWRENCE, MA NH - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
LOWELL, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
PITTSFIELD, MA MSA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
BERKSHIRE COUNTY, MA (part) HMFA	\$1,210	\$1,296	\$1,555	\$1,796	\$2,005	\$2,211
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
EASTON - RAYNHAM, MA - HMFA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
NEW BEDFORD, MA - HMFA	\$1,211	\$1,298	\$1,557	\$1,799	\$2,007	\$2,215
Providence, RI-FALL RIVER, MA - HMFA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
SPRINGFIELD, MA MSA	\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
SPRINGFIELD, MA - MSA	\$1,255	\$1,345	\$1,613	\$1,864	\$2,080	\$2,295
WORCESTER, MA MSA	\$1,223	\$1,311	\$1,573	\$1,817	\$2,027	\$2,237
Eastern WORCESTER COUNTY, MA - HMFA	\$1,383	\$1,482	\$1,778	\$2,055	\$2,292	\$2,530
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,480	\$1,585	\$1,902	\$2,198	\$2,452	\$2,706
Western WORCESTER COUNTY, MA - HMFA	\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
WORCESTER, MA - HMFA	\$1,473	\$1,578	\$1,893	\$2,188	\$2,441	\$2,693