

2024

COMMONWEALTH OF MASSACHUSETTS

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

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

Effective Date: 04/1/2024 for 2024

INCLUDES:

(1.) 30% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "EXTREMELY LOW INCOME"
Applicable to Massachusetts LIHTC Program per EOHLC 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: 04/1/2024 for 2024

**2024
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>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$122,700	\$26,600	\$30,400	\$34,200	\$38,000	\$41,050	\$44,100	\$47,340	\$52,720
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$148,900	\$34,300	\$39,200	\$44,100	\$48,950	\$52,900	\$56,800	\$60,700	\$64,650
BROCKTON, MA - HMFA	\$109,900	\$27,350	\$31,250	\$35,150	\$39,050	\$42,200	\$45,300	\$48,450	\$52,720
LAWRENCE, MA NH - HMFA	\$127,900	\$28,150	\$32,200	\$36,200	\$40,200	\$43,450	\$46,650	\$49,850	\$53,100
LOWELL, MA - HMFA	\$132,900	\$28,900	\$33,000	\$37,150	\$41,250	\$44,550	\$47,850	\$51,150	\$54,450
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$105,700	\$23,000	\$26,300	\$29,600	\$32,850	\$36,580	\$41,960	\$47,340	\$52,720
PITTSFIELD, MA - HMFA	\$100,900	\$23,650	\$27,000	\$30,400	\$33,750	\$36,580	\$41,960	\$47,340	\$52,720
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$154,300	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
NEW BEDFORD, MA - HMFA	\$91,300	\$23,000	\$26,300	\$29,600	\$32,850	\$36,580	\$41,960	\$47,340	\$52,720
Providence, RI-FALL RIVER, MA - HMFA	\$112,400	\$23,600	\$27,000	\$30,350	\$33,700	\$36,580	\$41,960	\$47,340	\$52,720
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$134,600	\$27,350	\$31,250	\$35,150	\$39,050	\$42,200	\$45,300	\$48,450	\$52,720
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$97,000	\$23,000	\$26,300	\$29,600	\$32,850	\$36,580	\$41,960	\$47,340	\$52,720
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,400	\$30,950	\$35,400	\$39,800	\$44,200	\$47,750	\$51,300	\$54,850	\$58,350
FITCHBURG-LEOMINSTER, MA - HMFA	\$97,400	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$41,960	\$47,340	\$52,720
Western WORCESTER COUNTY, MA - HMFA	\$96,600	\$23,900	\$27,300	\$30,700	\$34,100	\$36,850	\$41,960	\$47,340	\$52,720
WORCESTER, MA - HMFA	\$117,300	\$27,050	\$30,900	\$34,750	\$38,600	\$41,700	\$44,800	\$47,900	\$52,720
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
DUKES COUNTY	\$128,900	\$28,900	\$33,000	\$37,150	\$41,250	\$44,550	\$47,850	\$51,150	\$54,450
FRANKLIN COUNTY	\$93,100	\$23,000	\$26,300	\$29,600	\$32,850	\$36,580	\$41,960	\$47,340	\$52,720
NANTUCKET COUNTY	\$153,100	\$32,200	\$36,800	\$41,400	\$45,950	\$49,650	\$53,350	\$57,000	\$60,700

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 [1/17/2024](#).

	<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.):	\$15,060	\$20,440	\$25,820	\$31,200	\$36,580	\$41,960	\$47,340	\$52,720

Effective Date: 04/1/2024 for 2024

2024
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)

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

BARNSTABLE Town, MA MSA	\$665	\$712	\$855	\$988	\$1,102	\$1,250
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BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$857	\$918	\$1,102	\$1,273	\$1,420	\$1,566
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BROCKTON, MA - HMFA	\$683	\$732	\$878	\$1,015	\$1,132	\$1,264
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LAWRENCE, MA NH - HMFA	\$703	\$754	\$905	\$1,045	\$1,166	\$1,286
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LOWELL, MA - HMFA	\$722	\$773	\$928	\$1,072	\$1,196	\$1,320
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PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA	\$575	\$616	\$740	\$867	\$1,049	\$1,250
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PITTSFIELD, MA - HMFA	\$591	\$633	\$760	\$879	\$1,049	\$1,250
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Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA	\$811	\$868	\$1,042	\$1,204	\$1,343	\$1,482
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NEW BEDFORD, MA - HMFA	\$575	\$616	\$740	\$867	\$1,049	\$1,250
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Providence, RI-FALL RIVER, MA - HMFA	\$590	\$632	\$758	\$878	\$1,049	\$1,250
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TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$683	\$732	\$878	\$1,015	\$1,132	\$1,264
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SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA	\$575	\$616	\$740	\$867	\$1,049	\$1,250
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WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA	\$773	\$829	\$995	\$1,149	\$1,282	\$1,415
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FITCHBURG-LEOMINSTER, MA - HMFA	\$612	\$656	\$787	\$910	\$1,049	\$1,250
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Western WORCESTER COUNTY, MA - HMFA	\$597	\$640	\$767	\$886	\$1,049	\$1,250
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WORCESTER, MA - HMFA	\$676	\$724	\$868	\$1,003	\$1,120	\$1,257
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NON-Metropolitan Areas
Massachusetts Counties

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

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%

DUKES COUNTY	\$722	\$773	\$928	\$1,072	\$1,196	\$1,320
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FRANKLIN COUNTY	\$575	\$616	\$740	\$867	\$1,049	\$1,250
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NANTUCKET COUNTY	\$805	\$862	\$1,035	\$1,195	\$1,333	\$1,471
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Effective Date: 04/1/2024 for 2024

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	\$122,700	\$44,300	\$50,650	\$56,950	\$63,300	\$68,400	\$73,450	\$78,500	\$83,600
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$148,900	\$57,100	\$65,300	\$73,450	\$81,600	\$88,150	\$94,700	\$101,200	\$107,700
BROCKTON, MA - HMFA	\$109,900	\$45,550	\$52,050	\$58,550	\$65,050	\$70,250	\$75,500	\$80,650	\$85,900
LAWRENCE, MA NH - HMFA	\$127,900	\$46,900	\$53,600	\$60,300	\$67,000	\$72,400	\$77,750	\$83,100	\$88,450
LOWELL, MA - HMFA	\$132,900	\$48,150	\$55,000	\$61,900	\$68,750	\$74,250	\$79,750	\$85,250	\$90,750
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$105,700	\$38,350	\$43,800	\$49,300	\$54,750	\$59,150	\$63,550	\$67,900	\$72,300
PITTSFIELD, MA - HMFA	\$100,900	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$154,300	\$54,050	\$61,750	\$69,450	\$77,150	\$83,350	\$89,500	\$95,700	\$101,850
NEW BEDFORD, MA - HMFA	\$91,300	\$38,350	\$43,800	\$49,300	\$54,750	\$59,150	\$63,550	\$67,900	\$72,300
Providence, RI-FALL RIVER, MA - HMFA	\$112,400	\$39,350	\$45,000	\$50,600	\$56,200	\$60,700	\$65,200	\$69,700	\$74,200
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$134,600	\$45,550	\$52,050	\$58,550	\$65,050	\$70,250	\$75,500	\$80,650	\$85,900
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$97,000	\$38,350	\$43,800	\$49,300	\$54,750	\$59,150	\$63,550	\$67,900	\$72,300
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,400	\$51,600	\$59,000	\$66,350	\$73,700	\$79,600	\$85,500	\$91,400	\$97,300
FITCHBURG-LEOMINSTER, MA - HMFA	\$97,400	\$40,850	\$46,650	\$52,500	\$58,350	\$63,000	\$67,700	\$72,350	\$77,050
Western WORCESTER COUNTY, MA - HMFA	\$96,600	\$39,800	\$45,500	\$51,200	\$56,850	\$61,400	\$65,950	\$70,500	\$75,050
WORCESTER, MA - HMFA	\$117,300	\$45,000	\$51,450	\$57,900	\$64,350	\$69,500	\$74,650	\$79,800	\$84,950
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>								
DUKES COUNTY	\$128,900	\$48,150	\$55,000	\$61,900	\$68,750	\$74,250	\$79,750	\$85,250	\$90,750
FRANKLIN COUNTY	\$93,100	\$38,350	\$43,800	\$49,300	\$54,750	\$59,150	\$63,550	\$67,900	\$72,300
NANTUCKET COUNTY	\$153,100	\$53,600	\$61,250	\$68,900	\$76,550	\$82,700	\$88,800	\$94,950	\$101,050

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: 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 (\$137,500 in Massachusetts and \$77,400 in Rhode Island / Fall River for 2024). 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 \$68,750 and in Rhode Island/Fall River it is \$38,700.

NOTE 3: 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 FY2024 is more than 10%, under this modified rule, the income limit increase in all areas is capped at 10%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2024 may be subject to special EOHLIC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLIC, 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: 04/1/2024 for 2024

**2024
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

	<u>STUDIO</u>	<u>1 BEDROOM</u>	<u>2 BEDROOM</u>	<u>3 BEDROOM</u>	<u>4 BEDROOM</u>	<u>5 BEDROOM</u>
	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	\$1,107	\$1,186	\$1,423	\$1,646	\$1,836	\$2,026
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,427	\$1,530	\$1,836	\$2,121	\$2,367	\$2,611
BROCKTON, MA - HMFA	\$1,138	\$1,220	\$1,463	\$1,691	\$1,887	\$2,081
LAWRENCE, MA NH - HMFA	\$1,172	\$1,256	\$1,507	\$1,742	\$1,943	\$2,144
LOWELL, MA - HMFA	\$1,203	\$1,289	\$1,547	\$1,787	\$1,993	\$2,200
BERKSHIRE COUNTY, MA (part) HMFA	\$958	\$1,026	\$1,232	\$1,423	\$1,588	\$1,752
PITTSFIELD, MA - HMFA	\$985	\$1,055	\$1,266	\$1,462	\$1,631	\$1,800
EASTON - RAYNHAM, MA - HMFA	\$1,351	\$1,447	\$1,736	\$2,006	\$2,237	\$2,469
NEW BEDFORD, MA - HMFA	\$958	\$1,026	\$1,232	\$1,423	\$1,588	\$1,752
Providence, RI-FALL RIVER, MA - HMFA	\$983	\$1,054	\$1,265	\$1,461	\$1,630	\$1,798
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,138	\$1,220	\$1,463	\$1,691	\$1,887	\$2,081
SPRINGFIELD, MA - MSA	\$958	\$1,026	\$1,232	\$1,423	\$1,588	\$1,752
Eastern WORCESTER COUNTY, MA - HMFA	\$1,290	\$1,382	\$1,658	\$1,916	\$2,137	\$2,358
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,021	\$1,093	\$1,312	\$1,516	\$1,692	\$1,867
Western WORCESTER COUNTY, MA - HMFA	\$995	\$1,066	\$1,280	\$1,478	\$1,648	\$1,819
WORCESTER, MA - HMFA	\$1,125	\$1,205	\$1,447	\$1,673	\$1,866	\$2,059
DUKES COUNTY	\$1,203	\$1,289	\$1,547	\$1,787	\$1,993	\$2,200
FRANKLIN COUNTY	\$958	\$1,026	\$1,232	\$1,423	\$1,588	\$1,752
NANTUCKET COUNTY	\$1,340	\$1,435	\$1,722	\$1,990	\$2,220	\$2,450

Effective Date: 04/1/2024 for 2024

2024 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	\$122,700	\$53,160	\$60,780	\$68,340	\$75,960	\$82,080	\$88,140	\$94,200	\$100,320
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$148,900	\$68,520	\$78,360	\$88,140	\$97,920	\$105,780	\$113,640	\$121,440	\$129,240
BROCKTON, MA - HMFA	\$109,900	\$54,660	\$62,460	\$70,260	\$78,060	\$84,300	\$90,600	\$96,780	\$103,080
LAWRENCE, MA NH - HMFA	\$127,900	\$56,280	\$64,320	\$72,360	\$80,400	\$86,880	\$93,300	\$99,720	\$106,140
LOWELL, MA - HMFA	\$132,900	\$57,780	\$66,000	\$74,280	\$82,500	\$89,100	\$95,700	\$102,300	\$108,900
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$105,700	\$46,020	\$52,560	\$59,160	\$65,700	\$70,980	\$76,260	\$81,480	\$86,760
PITTSFIELD, MA - HMFA	\$100,900	\$47,280	\$54,000	\$60,780	\$67,500	\$72,900	\$78,300	\$83,700	\$89,100
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$154,300	\$64,860	\$74,100	\$83,340	\$92,580	\$100,020	\$107,400	\$114,840	\$122,220
NEW BEDFORD, MA - HMFA	\$91,300	\$46,020	\$52,560	\$59,160	\$65,700	\$70,980	\$76,260	\$81,480	\$86,760
Providence, RI-FALL RIVER, MA - HMFA	\$112,400	\$47,220	\$54,000	\$60,720	\$67,440	\$72,840	\$78,240	\$83,640	\$89,040
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$134,600	\$54,660	\$62,460	\$70,260	\$78,060	\$84,300	\$90,600	\$96,780	\$103,080
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$97,000	\$46,020	\$52,560	\$59,160	\$65,700	\$70,980	\$76,260	\$81,480	\$86,760
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,400	\$61,920	\$70,800	\$79,620	\$88,440	\$95,520	\$102,600	\$109,680	\$116,760
FITCHBURG-LEOMINSTER, MA - HMFA	\$97,400	\$49,020	\$55,980	\$63,000	\$70,020	\$75,600	\$81,240	\$86,820	\$92,460
Western WORCESTER COUNTY, MA - HMFA	\$96,600	\$47,760	\$54,600	\$61,440	\$68,220	\$73,680	\$79,140	\$84,600	\$90,060
WORCESTER, MA - HMFA	\$117,300	\$54,000	\$61,740	\$69,480	\$77,220	\$83,400	\$89,580	\$95,760	\$101,940
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
DUKES COUNTY	\$128,900	\$57,780	\$66,000	\$74,280	\$82,500	\$89,100	\$95,700	\$102,300	\$108,900
FRANKLIN COUNTY	\$93,100	\$46,020	\$52,560	\$59,160	\$65,700	\$70,980	\$76,260	\$81,480	\$86,760
NANTUCKET COUNTY	\$153,100	\$64,320	\$73,500	\$82,680	\$91,860	\$99,240	\$106,560	\$113,940	\$121,260

NOTE 1: Since the MTSP Income limits are calculated at 120% (60%/50%) or 1.2 times the Section 8 Very low-income (VLI) limits, they are subject to commensurate adjustments made to the 50% of median limits (e.g. State Non-Metro Median Family Income and Ceilings/Floor Adjustments). See 50% AMI Notes. □

Existing developments placed in service or receiving funding commitments prior to 4/1/2024 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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: 04/1/2024 for 2024

**2024
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 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	\$1,329	\$1,424	\$1,708	\$1,975	\$2,203	\$2,431
BOSTON - Cambridge - Quincy, MA - NH MSA						
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,713	\$1,836	\$2,203	\$2,546	\$2,841	\$3,133
BROCKTON, MA - HMFA	\$1,366	\$1,464	\$1,756	\$2,029	\$2,265	\$2,498
LAWRENCE, MA NH - HMFA	\$1,407	\$1,507	\$1,809	\$2,091	\$2,332	\$2,573
LOWELL, MA - HMFA	\$1,444	\$1,547	\$1,857	\$2,145	\$2,392	\$2,640
PITTSFIELD, MA MSA						
BERKSHIRE COUNTY, MA (part) HMFA	\$1,150	\$1,232	\$1,479	\$1,708	\$1,906	\$2,103
PITTSFIELD, MA - HMFA	\$1,182	\$1,266	\$1,519	\$1,755	\$1,957	\$2,160
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)						
EASTON - RAYNHAM, MA - HMFA	\$1,621	\$1,737	\$2,083	\$2,407	\$2,685	\$2,963
NEW BEDFORD, MA - HMFA	\$1,150	\$1,232	\$1,479	\$1,708	\$1,906	\$2,103
Providence, RI-FALL RIVER, MA - HMFA	\$1,180	\$1,265	\$1,518	\$1,753	\$1,956	\$2,158
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,366	\$1,464	\$1,756	\$2,029	\$2,265	\$2,498
SPRINGFIELD, MA MSA						
SPRINGFIELD, MA - MSA	\$1,150	\$1,232	\$1,479	\$1,708	\$1,906	\$2,103
WORCESTER, MA MSA						
Eastern WORCESTER COUNTY, MA - HMFA	\$1,548	\$1,659	\$1,990	\$2,299	\$2,565	\$2,830
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,225	\$1,312	\$1,575	\$1,820	\$2,031	\$2,241
Western WORCESTER COUNTY, MA - HMFA	\$1,194	\$1,279	\$1,536	\$1,773	\$1,978	\$2,183
WORCESTER, MA - HMFA	\$1,350	\$1,446	\$1,737	\$2,007	\$2,239	\$2,471
NON-Metropolitan Areas Massachusetts Counties						
DUKES COUNTY	\$1,444	\$1,547	\$1,857	\$2,145	\$2,392	\$2,640
FRANKLIN COUNTY	\$1,150	\$1,232	\$1,479	\$1,708	\$1,906	\$2,103
NANTUCKET COUNTY	\$1,608	\$1,722	\$2,067	\$2,388	\$2,664	\$2,940

Effective Date: 04/1/2024 for 2024

**2024
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	\$122,700	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$148,900	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100	\$161,550	\$171,950
BROCKTON, MA - HMFA	\$109,900	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
LAWRENCE, MA NH - HMFA	\$127,900	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
LOWELL, MA - HMFA	\$132,900	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$105,700	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650
PITTSFIELD, MA - HMFA	\$100,900	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$154,300	\$72,900	\$83,300	\$93,700	\$104,100	\$112,450	\$120,750	\$129,100	\$137,400
NEW BEDFORD, MA - HMFA	\$91,300	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650
Providence, RI-FALL RIVER, MA - HMFA	\$112,400	\$62,950	\$71,950	\$80,950	\$89,900	\$97,100	\$104,300	\$111,500	\$118,700
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$134,600	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$97,000	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$147,400	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
FITCHBURG-LEOMINSTER, MA - HMFA	\$97,400	\$65,300	\$74,650	\$84,000	\$93,300	\$100,800	\$108,250	\$115,700	\$123,200
Western WORCESTER COUNTY, MA - HMFA	\$96,600	\$63,650	\$72,800	\$81,850	\$90,950	\$98,250	\$105,500	\$112,800	\$120,100
WORCESTER, MA - HMFA	\$117,300	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
DUKES COUNTY	\$128,900	\$70,400	\$80,450	\$90,500	\$100,550	\$108,600	\$116,650	\$124,700	\$132,750
FRANKLIN COUNTY	\$93,100	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650
NANTUCKET COUNTY	\$153,100	\$76,750	\$87,750	\$98,700	\$109,650	\$118,450	\$127,200	\$136,000	\$144,750

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median family income level (\$97,800 for FY 2024), 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 U.S. 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, 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 FY2024 is more than 10%, under this modified rule, the income limit increase in all areas is capped at 10%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2024 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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: 04/1/2024 for 2024

**2024
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	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
BOSTON - Cambridge - Quincy, MA - NH MSA	\$2,280	\$2,442	\$2,931	\$3,386	\$3,777	\$4,168
BROCKTON, MA - HMFA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
LAWRENCE, MA NH - HMFA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
LOWELL, MA - HMFA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
PITTSFIELD, MA MSA	\$1,533	\$1,643	\$1,971	\$2,278	\$2,541	\$2,803
BERKSHIRE COUNTY, MA (part) HMFA	\$1,575	\$1,687	\$2,025	\$2,340	\$2,610	\$2,880
PITTSFIELD, MA - HMFA						
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)	\$1,822	\$1,952	\$2,342	\$2,706	\$3,018	\$3,331
EASTON - RAYNHAM, MA - HMFA	\$1,533	\$1,643	\$1,971	\$2,278	\$2,541	\$2,803
NEW BEDFORD, MA - HMFA	\$1,573	\$1,686	\$2,023	\$2,337	\$2,607	\$2,877
Providence, RI-FALL RIVER, MA - HMFA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
TAUNTON-MANSFIELD-NORTON, MA - HMFA						
SPRINGFIELD, MA MSA	\$1,533	\$1,643	\$1,971	\$2,278	\$2,541	\$2,803
SPRINGFIELD, MA - MSA						
WORCESTER, MA MSA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
Eastern WORCESTER COUNTY, MA - HMFA	\$1,632	\$1,749	\$2,100	\$2,426	\$2,706	\$2,986
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,591	\$1,705	\$2,046	\$2,365	\$2,637	\$2,911
Western WORCESTER COUNTY, MA - HMFA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
WORCESTER, MA - HMFA						
NON-Metropolitan Areas						
Massachusetts Counties						
DUKES COUNTY	\$1,760	\$1,885	\$2,262	\$2,614	\$2,916	\$3,218
FRANKLIN COUNTY	\$1,533	\$1,643	\$1,971	\$2,278	\$2,541	\$2,803
NANTUCKET COUNTY	\$1,918	\$2,056	\$2,467	\$2,851	\$3,180	\$3,509

Effective Date: 04/1/2024 for 2024

2024
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	\$1,550	\$1,661	\$1,993	\$2,304	\$2,570	\$2,836
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$1,998	\$2,142	\$2,570	\$2,970	\$3,314	\$3,655
BROCKTON, MA - HMFA	\$1,594	\$1,708	\$2,049	\$2,367	\$2,642	\$2,914
LAWRENCE, MA NH - HMFA	\$1,641	\$1,758	\$2,110	\$2,439	\$2,721	\$3,002
LOWELL, MA - HMFA	\$1,685	\$1,805	\$2,166	\$2,502	\$2,791	\$3,080
BERKSHIRE COUNTY, MA (part) HMFA	\$1,342	\$1,437	\$1,725	\$1,993	\$2,224	\$2,453
PITTSFIELD, MA - HMFA	\$1,379	\$1,477	\$1,772	\$2,047	\$2,283	\$2,520
EASTON - RAYNHAM, MA - HMFA	\$1,822	\$1,952	\$2,342	\$2,706	\$3,018	\$3,331
NEW BEDFORD, MA - HMFA	\$1,342	\$1,437	\$1,725	\$1,993	\$2,224	\$2,453
Providence, RI-FALL RIVER, MA - HMFA	\$1,377	\$1,476	\$1,771	\$2,045	\$2,282	\$2,518
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$1,594	\$1,708	\$2,049	\$2,367	\$2,642	\$2,914
SPRINGFIELD, MA - MSA	\$1,342	\$1,437	\$1,725	\$1,993	\$2,224	\$2,453
Eastern WORCESTER COUNTY, MA - HMFA	\$1,712	\$1,834	\$2,201	\$2,543	\$2,836	\$3,130
FITCHBURG-LEOMINSTER, MA - HMFA	\$1,429	\$1,531	\$1,837	\$2,123	\$2,369	\$2,614
Western WORCESTER COUNTY, MA - HMFA	\$1,393	\$1,492	\$1,792	\$2,069	\$2,308	\$2,547
WORCESTER, MA - HMFA	\$1,575	\$1,687	\$2,026	\$2,342	\$2,612	\$2,883
DUKES COUNTY	\$1,685	\$1,805	\$2,166	\$2,502	\$2,791	\$3,080
FRANKLIN COUNTY	\$1,342	\$1,437	\$1,725	\$1,993	\$2,224	\$2,453
NANTUCKET COUNTY	\$1,876	\$2,009	\$2,411	\$2,786	\$3,108	\$3,430

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 4/1/2024 may be subject to special EOHLC or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, EOHLC, 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. □