MHP
2020 INCOME LIMITS FOR AFFORDABLE UNITS

COVID-19 Note: Property owners and rental agents of affordable housing should refer to the Massachusetts Department of Housing and Community Development's guidance here to operators and owners, with regard to rent increases at their properties:

Note: These income limits are based on U.S. Department of Housing and Urban Development (HUD) income limits for 2020, which are effective until new income limits for 2021 are published by HUD (typically in mid-to late-March of 2021).

At least 20% of the units in an MHP-financed project must be affordable to households earning no more than 50% of the area median income, or at least 40% of the units must be affordable to households earning no more than 60% of the area median income, or at least 50% of the units must be affordable to households earning no more than 80% of the area median income. Alternatively, at least 25% of the units in each project must be rented to households earning less than 80% of the median area income, provided that the maximum allowable restricted rents are at least 10% below comparable market rents. The MHP requires that tenants in affordable units meet income-eligibility guidelines, and also requires that the rents for the affordable units not exceed the Maximum Allowable Rents published annually by the MHP. "TC" refers to Multifamily Tax Subsidy Income Limits and are to be used for projects funded with tax credits. Please contact the MHP for more information about determining the income-eligibility of tenants. Here are the current income requirements for new tenants in affordable units:

	Area Median Income (AMI)	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Barnstable Town, MA	30% AMI	20,300	23,200	26,100	29,000	31,350	35,160	39,640	44,120
	50% AMI	33,850	38,650	43,500	48,300	52,200	56,050	59,900	63,800
	TC 50% AMI	33,850	38,650	43,500	48,300	52,200	56,050	59,900	63,800
	60% AMI	40,620	46,380	52,200	57,960	62,640	67,260	71,880	76,560
	TC 60% AMI	40,620	46,380	52,200	57,960	62,640	67,260	71,880	76,560
	80% AMI	54,150	61,850	69,600	77,300	83,500	89,700	95,900	102,050
	110% AMI	74,470	85,030	95,700	106,260	114,840	123,310	131,780	140,360
Boston-Cambridge-Quincy, MA	30% AMI	26,850	30,700	34,550	38,350	41,450	44,500	47,600	50,650
	50% AMI	44,800	51,200	57,600	63,950	69,100	74,200	79,300	84,450
	TC 50% AMI	44,800	51,200	57,600	63,950	69,100	74,200	79,300	84,450
	60% AMI	53,760	61,440	69,120	76,740	82,920	89,040	95,160	101,340
	TC 60% AMI	53,760	61,440	69,120	76,740	82,920	89,040	95,160	101,340
	80% AMI	67,400	77,000	86,650	96,250	103,950	111,650	119,350	127,050
	110% AMI	98,560	112,640	126,720	140,690	152,020	163,240	174,460	185,790
Brockton, MA	30% AMI	20,000	22,850	25,700	28,550	30,850	35,160	39,640	44,120
	50% AMI	33,350	38,100	42,850	47,600	51,450	55,250	59,050	62,850
	TC 50% AMI	33,350	38,100	42,850	47,600	51,450	55,250	59,050	62,850
	60% AMI	40,020	45,720	51,420	57,120	61,740	66,300	70,860	75,420
	TC 60% AMI	40,020	45,720	51,420	57,120	61,740	66,300	70,860	75,420
	80% AMI	53,350	60,950	68,550	76,150	82,250	88,350	94,450	100,550
	110% AMI	73,370	83,820	94,270	104,720	113,190	121,550	129,910	138,270

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	Area Median Income (AMI)	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Lawrence, MA	30% AMI	20,600	23,550	26,500	29,400	31,800	35,160	39,640	44,120
	50% AMI	34,300	39,200	44,100	49,000	52,950	56,850	60,800	64,700
	TC 50% AMI	34,300	39,200	44,100	49,000	52,950	56,850	60,800	64,700
	60% AMI	41,160	47,040	52,920	58,800	63,540	68,220	72,960	77,640
	TC 60% AMI	41,160	47,040	52,920	58,800	63,540	68,220	72,960	77,640
	80% AMI	54,900	62,750	70,600	78,400	84,700	90,950	97,250	103,500
	110% AMI	75,460	86,240	97,020	107,800	116,490	125,070	133,760	142,340
Lowell, MA	30% AMI	22,700	25,950	29,200	32,400	35,000	37,600	40,200	44,120
	50% AMI	37,800	43,200	48,600	54,000	58,350	62,650	67,000	71,300
	TC 50% AMI	37,800	43,200	48,600	54,000	58,350	62,650	67,000	71,300
	60% AMI	45,360	51,840	58,320	64,800	70,020	75,180	80,400	85,560
	TC 60% AMI	45,360	51,840	58,320	64,800	70,020	75,180	80,400	85,560
	80% AMI	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
	110% AMI	83,160	95,040	106,920	118,800	128,370	137,830	147,400	156,860
Berkshire County, MA	30% AMI	17,950	20,500	23,050	26,200	30,680	35,160	39,640	44,120
	50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	TC 50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	TC 60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	80% AMI	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200
	110% AMI	65,780	75,240	84,590	93,940	101,530	109,010	116,490	124,080
Pittsfield, MA	30% AMI	19,100	21,800	24,550	27,250	30,680	35,160	39,640	44,120
	50% AMI	31,850	36,400	40,950	45,450	49,100	52,750	56,400	60,000
	TC 50% AMI	31,850	36,400	40,950	45,450	49,100	52,750	56,400	60,000
	60% AMI	38,220	43,680	49,140	54,540	58,920	63,300	67,680	72,000
	TC 60% AMI	38,220	43,680	49,140	54,540	58,920	63,300	67,680	72,000
	80% AMI	50,900	58,200	65,450	72,700	78,550	84,350	90,150	96,000
	110% AMI	70,070	80,080	90,090	99,990	108,020	116,050	124,080	132,000

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	Area Median Income (AMI)	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Easton-Raynham, MA	30% AMI	25,500	29,150	32,800	36,400	39,350	42,250	45,150	48,050
	TC 50% AMI	42,500	48,550	54,600	60,650	65,550	70,400	75,250	80,100
	60% AMI	51,000	58,260	65,520	72,780	78,660	84,480	90,300	96,120
	TC 60% AMI	51,000	58,260	65,520	72,780	78,660	84,480	90,300	96,120
	80% AMI	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
	110% AMI	93,500	106,810	120,120	133,430	144,210	154,880	165,550	176,220
New Bedford, MA	30% AMI	17,500	20,000	22,500	26,200	30,680	35,160	39,640	44,120
	50% AMI	29,200	33,350	37,500	41,650	45,000	48,350	51,650	55,000
	TC 50% AMI	29,200	33,350	37,500	41,650	45,000	48,350	51,650	55,000
	60% AMI	35,040	40,020	45,000	49,980	54,000	58,020	61,980	66,000
	TC 60% AMI	35,040	40,020	45,000	49,980	54,000	58,020	61,980	66,000
	80% AMI	46,650	53,300	59,950	66,600	71,950	77,300	82,600	87,950
	110% AMI	64,240	73,370	82,500	91,630	99,000	106,370	113,630	121,000
Providence-Fall River, RI-MA	30% AMI	18,300	20,900	23,500	26,200	30,680	35,160	39,640	44,120
	50% AMI	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450
	TC 50% AMI	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450
	60% AMI	36,540	41,760	46,980	52,200	56,400	60,600	64,740	68,940
	TC 60% AMI	36,540	41,760	46,980	52,200	56,400	60,600	64,740	68,940
	80% AMI	48,750	55,700	62,650	69,600	75,200	80,750	86,350	91,900
	110% AMI	66,990	76,560	86,130	95,700	103,400	111,100	118,690	126,390
Taunton-Mansfield-Norton, MA	30% AMI	22,100	25,250	28,400	31,550	34,100	36,600	39,640	44,120
	50% AMI	36,800	42,050	47,300	52,550	56,800	61,000	65,200	69,400
	TC 50% AMI	36,800	42,050	47,300	52,550	56,800	61,000	65,200	69,400
	60% AMI	44,160	50,460	56,760	63,060	68,160	73,200	78,240	83,280
	TC 60% AMI	44,160	50,460	56,760	63,060	68,160	73,200	78,240	83,280
	80% AMI	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
	110% AMI	80,960	92,510	104,060	115,610	124,960	134,200	143,440	152,680

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Franklin County, MA	30% AMI	17,950	20,500	23,050	26,200	30,680	35,160	39,640	44,120
	50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	TC 50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	TC 60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	80% AMI	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200
	110% AMI	65,780	75,240	84,590	93,940	101,530	109,010	116,490	124,080
Springfield, MA	30% AMI	17,950	20,500	23,050	26,200	30,680	35,160	39,640	44,120
	50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	TC 50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	TC 60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	80% AMI	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200
	110% AMI	65,780	75,240	84,590	93,940	101,530	109,010	116,490	124,080
Eastern Worcester County, MA	30% AMI	23,450	26,800	30,150	33,500	36,200	38,900	41,550	44,250
	50% AMI	39,100	44,650	50,250	55,800	60,300	64,750	69,200	73,700
	TC 50% AMI	39,100	44,650	50,250	55,800	60,300	64,750	69,200	73,700
	60% AMI	46,920	53,580	60,300	66,960	72,360	77,700	83,040	88,440
	TC 60% AMI	46,920	53,580	60,300	66,960	72,360	77,700	83,040	88,440
	80% AMI	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
	110% AMI	86,020	98,230	110,550	122,760	132,660	142,450	152,240	162,140
Fitchburg-Leominster, MA	30% AMI	17,950	20,500	23,050	26,200	30,680	35,160	39,640	44,120
	50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	TC 50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
	60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	TC 60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680
	80% AMI	47,850	54,650	61,500	68,300	73,800	79,250	84,700	90,200
	110% AMI	65,780	75,240	84,590	93,940	101,530	109,010	116,490	124,080

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	Area Median Income (AMI)	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Western Worcester County, MA	30% AMI	18,550	21,200	23,850	26,500	30,680	35,160	39,640	44,120
	50% AMI	30,950	35,400	39,800	44,200	47,750	51,300	54,850	58,350
	TC 50% AMI	30,950	35,400	39,800	44,200	47,750	51,300	54,850	58,350
	60% AMI	37,140	42,480	47,760	53,040	57,300	61,560	65,820	70,020
	TC 60% AMI	37,140	42,480	47,760	53,040	57,300	61,560	65,820	70,020
	80% AMI	49,500	56,600	63,650	70,700	76,400	82,050	87,700	93,350
	110% AMI	68,090	77,880	87,560	97,240	105,050	112,860	120,670	128,370
Worcester, MA	30% AMI	20,650	23,600	26,550	29,450	31,850	35,160	39,640	44,120
	50% AMI	34,400	39,300	44,200	49,100	53,050	57,000	60,900	64,850
	TC 50% AMI	34,400	39,300	44,200	49,100	53,050	57,000	60,900	64,850
	60% AMI	41,280	47,160	53,040	58,920	63,660	68,400	73,080	77,820
	TC 60% AMI	41,280	47,160	53,040	58,920	63,660	68,400	73,080	77,820
	80% AMI	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650
	110% AMI	75,680	86,460	97,240	108,020	116,710	125,400	133,980	142,670
Dukes County, MA	30% AMI	22,050	25,200	28,350	31,450	34,000	36,500	39,640	44,120
	50% AMI	36,700	41,950	47,200	52,400	56,600	60,800	65,000	69,200
	TC 50% AMI	36,700	41,950	47,200	52,400	56,600	60,800	65,000	69,200
	60% AMI	44,040	50,340	56,640	62,880	67,920	72,960	78,000	83,040
	TC 60% AMI	44,040	50,340	56,640	62,880	67,920	72,960	78,000	83,040
	80% AMI	56,400	64,450	72,500	80,550	87,000	93,450	99,900	106,350
	110% AMI	80,740	92,290	103,840	115,280	124,520	133,760	143,000	152,240
Nantucket County, MA	30% AMI	24,500	28,000	31,500	35,000	37,800	40,600	43,400	46,200
	50% AMI	40,850	46,700	52,550	58,350	63,050	67,700	72,400	77,050
	TC 50% AMI	40,850	46,700	52,550	58,350	63,050	67,700	72,400	77,050
	60% AMI	49,020	56,040	63,060	70,020	75,660	81,240	86,880	92,460
	TC 60% AMI	49,020	56,040	63,060	70,020	75,660	81,240	86,880	92,460
	80% AMI	56,150	64,150	72,150	80,150	86,600	93,000	99,400	105,800
	110% AMI	89,870	102,740	115,610	128,370	138,710	148,940	159,280	169,510