

**MINUTES**  
**AFFORDABLE HOUSING TRUST**  
**MONDAY, DECEMBER 12, 2022 - 3:00PM**  
**GRIFFIN ROOM, TOWN HALL**

**MEMBERS PARTICIPATING:** Joseph Powers, Chairman, Larry Brophy, Brendan Lowney and Judith Underwood

**ALSO PRESENT:** Brianna Nickerson, Housing Advocate and Paul Halcyotas, Director of Planning and Community Development

**CALL TO ORDER:** Chairman Powers called the meeting of the Harwich Affordable Housing Trust to order at 3:00PM PM on Monday, December 12, 2022. Each member stated their names.

**NEW BUSINESS:**

- A. Introduce Housing Advocate Brianna Nickerson

Chairman Powers introduced and welcomed Brianna Nickerson as the Town of Harwich's first Housing Advocate. She is from Harwich and pleased to be able to help the Town. Chairman Powers also introduced and welcomed the new Director of Planning and Community Development, Paul Halcyotas.

- B. Discussion on Housing Advocate role in relation to committee chairs

Chairman Powers has asked Ms. Nickerson to reach out to any of the town committees that have anything to do with housing. He described her role within the town.

**OLD BUSINESS:**

- A. Discussion and possible vote on the development of Request for Proposals for the property adjacent to Pleasant Lake Avenue

Chairman Powers summarized what was discussed at the last meeting and noted that they are having a joint meeting with the Board of Selectmen immediately after this meeting. Mr. Brophy suggested doing a draft plan of subdivisions of that property to obtain information and then discuss options. Mr. Lowney clarified the Affordable Housing Trust Fund and feels they should be in agreement with each other and the BOS in what low to moderate AMI means. There was discussion about the 80% or lower, the information from DHCD and how it was distributed. Chairman Powers asked Mr. Halcyotas to explain what ANR means vs a potential draft plan of subdivision.

December 12, 2022

Mr. Halcyotas explained the differences and gave examples of scenarios for each. He also spoke to the issue of 80% and 60% as it pertains to affordable housing and noted that work force housing is another term for affordable housing.

Chairman Powers affirmed that the purpose of the Trust is to create low to moderate income housing as defined by DHCD which is 60% or less AMI. He stressed that work force housing is not a directive of the Trust.

B. Discussion on preservation of affordable housing

1. 333 Route 28 (11 units)
2. 61 John Nelson Way (38 units)

Chairman Powers discussed the SHI list and that 49 units may be coming off that list. He invited Jamie Veara to come forward . He represents Dewitt Davenport Realty who owns the 11 units.

Jamie Veara is Vice President and Chief of Staff of the Davenport Companies and is here in response to the letter that was sent regarding 333 Route 28. He explained their position and intention to let the contract expire. He also offered to be part of a conversation and to work with the town.

Gregory Winston, President of Mid Cape Church Homes was present regarding 61 John Newton Way. Joining him was Allen Eaton, a member of the Board. Mr. Winston commented that they intend to keep the property affordable housing and he is reviewing to see how much flexibility they have. They are open to discussion and to helping the town. Trust members expressed a desire to work with Mid Cape Church Homes regarding affordable housing.

C. Discussion on meeting schedule for the remainder of Fiscal Year 2023.

Chairman Powers will continue this discussion until the end of the joint meeting scheduled for 4:00PM

Chairman Powers stated that this Board stands on recess until 4:00PM when they are scheduled to have a joint meeting with the BIOS.

Respectfully submitted,

Judith R. Moldstad  
Board Secretary

December 12, 2022

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

|                                       | <b>STUDIO</b><br>1 Person Limit<br>/ 12 x 30% | <b>1 BEDROOM</b><br>1 Pers.+ 2 Pers.<br>/ 2 / 12 x 30% | <b>2 BEDROOM</b><br>3 Person Limit<br>/ 12 x 30% | <b>3 BEDROOM</b><br>4 Pers.+ 5 Pers.<br>/ 2 / 12 x 30% | <b>4 BEDROOM</b><br>6 Person Limit<br>/ 12 x 30% | <b>5 BEDROOM</b><br>7 Pers.+ 8 Pers.<br>/ 2 / 12 x 30% |
|---------------------------------------|---|--|--|--|--|--|
| BARNSTABLE Town, MA MSA               | \$571   | \$611  | \$733  | \$848  | \$946  | \$1,043  |
| 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  |
| BERKSHIRE COUNTY, MA (part) HMFA      | \$495   | \$530  | \$636  | \$735  | \$820  | \$904  |
| PITTSFIELD, MA - HMFA                 | \$507   | \$543  | \$652  | \$754  | \$841  | \$928  |
| 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                 | \$495   | \$530  | \$636  | \$735  | \$820  | \$904  |
| 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)<br/>or HUD Metro FMR Areas (HMFAs)</u> | <u>AREA MEDIAN (AMI)<br/>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> |
|---|--|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>BARNSTABLE Town, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| BARNSTABLE Town, MA MSA   | \$115,600                                      | \$38,050        | \$43,500         | \$48,950         | \$54,350         | \$58,700         | \$63,050         | \$67,400         | \$71,750         |
| <b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>                                 |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>PITTSFIELD, MA MSA</b>   |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>           |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>SPRINGFIELD, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| SPRINGFIELD, MA - MSA   | \$91,200                                       | \$32,950        | \$37,650         | \$42,350         | \$47,050         | \$50,850         | \$54,600         | \$58,350         | \$62,150         |
| <b>WORCESTER, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>NON-Metropolitan Areas<br/>Massachusetts Counties</b>                        |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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

|                                       | <b>STUDIO</b>                | <b>1 BEDROOM</b>                   | <b>2 BEDROOM</b>             | <b>3 BEDROOM</b>                   | <b>4 BEDROOM</b>             | <b>5 BEDROOM</b>                   |
|---------------------------------------|------------------------------|------------------------------------|------------------------------|------------------------------------|------------------------------|------------------------------------|
|                                       | 1 Person Limit<br>/ 12 x 30% | 1 Pers.+ 2 Pers.<br>/ 2 / 12 x 30% | 3 Person Limit<br>/ 12 x 30% | 4 Pers.+ 5 Pers.<br>/ 2 / 12 x 30% | 6 Person Limit<br>/ 12 x 30% | 7 Pers.+ 8 Pers.<br>/ 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)<br/>or HUD Metro FMR Areas (HMFAs)</u> | <u>AREA MEDIAN (AMI)<br/>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> |
|---|--|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>BARNSTABLE Town, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| BARNSTABLE Town, MA MSA   | \$115,600                                      | \$45,660        | \$52,200         | \$58,740         | \$65,220         | \$70,440         | \$75,660         | \$80,880         | \$86,100         |
| <b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>                                 |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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        |
| <b>PITTSFIELD, MA MSA</b>   |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>           |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>SPRINGFIELD, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| SPRINGFIELD, MA - MSA   | \$91,200                                       | \$39,540        | \$45,180         | \$50,820         | \$56,460         | \$61,020         | \$65,520         | \$70,020         | \$74,580         |
| <b>WORCESTER, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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         |
| <b>NON-Metropolitan Areas<br/>Massachusetts Counties</b>                        |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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

|  | <b>STUDIO</b><br>1 Person Limit<br>/ 12 x 30% | <b>1 BEDROOM</b><br>1 Pers.+ 2 Pers.<br>/ 2 / 12 x 30% | <b>2 BEDROOM</b><br>3 Person Limit<br>/ 12 x 30% | <b>3 BEDROOM</b><br>4 Pers.+ 5 Pers.<br>/ 2 / 12 x 30% | <b>4 BEDROOM</b><br>6 Person Limit<br>/ 12 x 30% | <b>5 BEDROOM</b><br>7 Pers.+ 8 Pers.<br>/ 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 MSA                       |   |  |  |  |  |  |
| 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  |
| PITTSFIELD, MA MSA   |   |  |  |  |  |  |
| 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  |
| Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER) |   |  |  |  |  |  |
| 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  |   |  |  |  |  |  |
| SPRINGFIELD, MA - MSA  | \$988   | \$1,059  | \$1,270  | \$1,468  | \$1,638  | \$1,807  |
| WORCESTER, MA MSA  |   |  |  |  |  |  |
| 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  |
| NON-Metropolitan Areas<br>Massachusetts Counties               |   |  |  |  |  |  |
| 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)<br/>or HUD Metro FMR Areas (HMFAs)</u> | <u>AREA MEDIAN (AMI)<br/>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> |
|---|--|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>BARNSTABLE Town, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| BARNSTABLE Town, MA MSA   | \$115,600                                      | \$60,900        | \$69,600         | \$78,300         | \$86,950         | \$93,950         | \$100,900        | \$107,850        | \$114,800        |
| <b>BOSTON - Cambridge - Quincy, MA - NH MSA</b>                                 |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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        |
| <b>PITTSFIELD, MA MSA</b>   |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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        |
| <b>Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)</b>           |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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        |
| <b>SPRINGFIELD, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| SPRINGFIELD, MA - MSA   | \$91,200                                       | \$52,750        | \$60,250         | \$67,800         | \$75,300         | \$81,350         | \$87,350         | \$93,400         | \$99,400         |
| <b>WORCESTER, MA MSA</b>  |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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        |
| <b><u>NON-Metropolitan Areas<br/>Massachusetts Counties</u></b>                 |  |                 |                  |                  |                  |                  |                  |                  |                  |
| 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

|                                       | <b>STUDIO</b><br>1 Person Limit<br>/ 12 x 30% | <b>1 BEDROOM</b><br>1 Pers.+ 2 Pers.<br>/ 2 / 12 x 30% | <b>2 BEDROOM</b><br>3 Person Limit<br>/ 12 x 30% | <b>3 BEDROOM</b><br>4 Pers.+ 5 Pers.<br>/ 2 / 12 x 30% | <b>4 BEDROOM</b><br>6 Person Limit<br>/ 12 x 30% | <b>5 BEDROOM</b><br>7 Pers.+ 8 Pers.<br>/ 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

|  | <b>STUDIO</b>                | <b>1 BEDROOM</b>                   | <b>2 BEDROOM</b>             | <b>3 BEDROOM</b>                   | <b>4 BEDROOM</b>             | <b>5 BEDROOM</b>                   |
|--|------------------------------|------------------------------------|------------------------------|------------------------------------|------------------------------|------------------------------------|
|  | 1 Person Limit<br>/ 12 x 30% | 1 Pers.+ 2 Pers.<br>/ 2 / 12 x 30% | 3 Person Limit<br>/ 12 x 30% | 4 Pers.+ 5 Pers.<br>/ 2 / 12 x 30% | 6 Person Limit<br>/ 12 x 30% | 7 Pers.+ 8 Pers.<br>/ 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. □



successor shall be appointed by the Board of Selectmen to fill such vacancy for the remainder of the unexpired term, provided that in each case the said appointment and acceptance in writing by the Trustee so appointed is filed with the Town Clerk and recorded with the Barnstable County Registry of Deeds and, if applicable, the Barnstable County Registry District of Land Court. Upon the appointment of any succeeding Trustee and the filing and recording of such appointment or a certificate of such appointment, the title to the Trust Estate shall thereupon and without the necessity of any conveyance be vested in such succeeding Trustee jointly with the remaining Trustees.

O F F I C I A L O F F I C I A L  
A R T I C L E I V – P O W E R S O F T R U S T E E S

The Trustees shall have the following powers which shall be carried out in accordance with and in furtherance of the provisions of the Act as outlined below:

- (1) to accept and receive property, whether real or personal, by gift, grant, devise, or transfer from any person, firm, corporation or other public or private entity, including without limitation grants of funds or other property tendered to the Trust in connection with provisions of any zoning ordinance or by-law or any other ordinance or by-law or any general or special law or any other source, including money from the Community Preservation Act, Chapter 44B of the General Laws (the “CPA”); provided, however, that any such money received under the CPA shall be used exclusively for community housing and shall remain subject to all the rules, regulations and limitations of the Act when expended by the Trust, and such funds shall be accounted for separately by the Trust; and provided further, that at the end of each fiscal year, the Trust shall ensure that all expenditures of funds received from the CPA are reported to the Harwich Community Preservation Committee (the “CPC”) for inclusion in the community preservation initiatives report, form CP-3, to the department of revenue;
- (2) to purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;
- (3) to sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to Trust property as the Board of Trustees deems advisable notwithstanding the length of any such lease or contract;
- (4) to execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases, grant agreements and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the Board engages for the accomplishment of the purposes of the Trust;
- (5) to employ advisors and agents, such as accountants, appraisers and lawyers as the Board deems necessary;
- (6) to pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the Board deems advisable;

(7) to apportion receipts and charges between income and principal as the Board deems advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;

(8) to participate in any reorganization, recapitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person;

(9) to deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the Board may deem proper and to pay, out of Trust property, such portion of expenses and compensation of such committee as the Board may deem necessary and appropriate;

(10) to carry property for accounting purposes other than acquisition date values;

(11) to borrow money on such terms and conditions and from such sources as the Board deems advisable, to mortgage and pledge Trust assets as collateral;

(12) to make distributions or divisions of principal in kind;

(13) to comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the Trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of this act, to continue to hold the same for such period of time as the Board may deem appropriate;

(14) to manage or improve real property; and to abandon any property which the Board determined not to be worth retaining;

(15) to hold all or part of the Trust property uninvested for such purposes and for such time as the Board may deem appropriate;

(16) to extend the time for payment of any obligation to the Trust;

(17) to designate the Selectmen member of the Board to report to the full Board of Selectmen on acquisition and dispositions of real property by the Trustees;

(18) the Trust shall have the following additional duties:

- (a) The Trust shall oversee all funds under its control and use the funds to create and preserve affordable housing opportunities in the Town of Harwich; and
- (b) The Trust shall work with the Harwich Housing Committee to develop an affordable housing plan, which shall be updated each year and a copy presented to the Board of Selectmen.

(19) The Trustees shall have full power and authority, at any time and from time to time to expend Trust funds, both principal and interest, as the Board deems appropriate. All expenditures shall be made in conformance with the terms of this Trust and the Act.

N O T  
A N  
O F F I C I A L  
C O P Y

ARTICLE V – REMOVAL OF TRUSTEES

N O T

A member of the Board may be removed from the Trust by the Board of Selectmen by a majority vote after a public meeting or by failure to reappoint.

O F F I C I A L  
C O P Y

ARTICLE VI – MEETINGS OF THE TRUSTEES

The Board of Trustees shall meet at least quarterly at such time and such place as the Trustees shall determine. Special meetings may be called by the Chairperson or by any three (3) Trustees. Notice of any meeting of the Trust shall be filed with the Town Clerk and posted in accordance with the Open Meeting Law, Chapter 30A, Sections 18-25 of the General Laws.

A quorum of the Board of Trustees shall be the majority of the full Board of Trustees but less than a quorum may, subject to the requirements of the Open Meeting Law, continue a meeting to a time, date and place certain.

The Chairperson may establish sub-committees and/or ad hoc task related committees to carry out the purposes of the Trust. Chairpersons of the sub-committees may be selected by the members of the sub-committees.

ARTICLE VII – ACTS OF TRUSTEES

Any action of the Board of Trustees shall be approved by a majority of those present and voting at a duly called meeting, provided that a quorum is present, and any and all instruments executed by such majority shall be binding upon the Trust, and shall be conclusive evidence that such action has been duly authorized. No Trustee shall be required to give bond. No license of court shall be required to confirm the validity of any transaction entered into by the Trustees with respect to the Trust property. No one dealing with the Trustees need inquire concerning the validity of any act of the Trustees or see to the application of anything paid to or upon the order of the Trustees. No Trustee shall be liable for the act, negligence or default of any other Trustee or any employee, agent, or representative of the Trust selected with reasonable care, nor for errors in judgment, nor mistakes of law or fact made in good faith nor in reliance in good faith on advice of counsel nor for other acts or omissions in good faith

ARTICLE VIII – LIABILITY; CONFLICT OF INTEREST

Neither the Trustees nor any agent or officer of the Trust shall have the authority to bind the Town of Harwich, except in the manner specifically authorized herein. The Trust is a public employer and the Trustees are public employees for the purposes of Chapter 258 of the General Laws. The Trust shall be deemed a municipal agency and the Trustees special municipal employees for the purposes of Chapter 268A of the General Laws.





meeting called for that purpose and approved in writing by the Board of Selectmen, provided that in each case, a certificate of amendment has been recorded with the Barnstable County Registry of Deeds and the Barnstable County Registry District of Land Court.

ARTICLE XIV – RECORD TO BE CONCLUSIVE, CERTIFICATE AS TO FACTS

Every contract, deed, mortgage, lease and other instrument executed by a majority of the Trustees as appears from instruments or certificates recorded with the Registry of Deeds and Registry District Land Registration Office to be Trustees hereunder shall be conclusive evidence in favor of any person relying thereon or claiming thereunder, that at the time of the delivery thereof this Trust was in full force and effect and that the execution and delivery of such instrument was duly authorized by the Trustees except that instruments of amendment pursuant to Article XIII and an instrument of termination pursuant to Article X hereof shall be conclusive only if it appears that the delegations, amendments or termination have been executed by all of the Trustees and the Board of Selectmen. Any person dealing with the Trust property or the Trustees may always rely on a certificate signed by any person appearing from instruments or certificates so recorded to be Trustee hereunder as to the identity of the then current Trustees or as to the existence or nonexistence of any fact or facts which constitute conditions precedent to acts by the Trustees or in any other manner germane to the affairs of the Trust.

ARTICLE XV – TITLES

The titles to the various Articles herein are for convenience only and are not to be considered part of said Articles nor shall they affect the meaning or the language of any such article.

638933/HARW/0001

[signature page follows]

Signed by the Town of Harwich Board of Selectmen under Seal as of this 9<sup>th</sup> day of July, 2018.   
 NOT AN OFFICIAL COPY

NOT AN OFFICIAL COPY

NOT AN OFFICIAL TOWN OF HARWICH, By its Board of Selectmen

NOT AN OFFICIAL Julie Kavanagh  
L. Ballantine

Larry Ballantine  
[Signature]  
Edward McManus

[Signature]  
Donald Howell

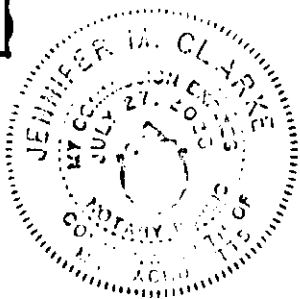
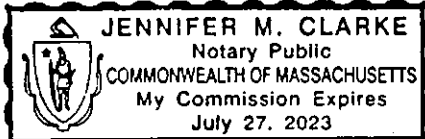
THE COMMONWEALTH OF MASSACHUSETTS

Barnstable, ss.

On this 9 day of July, 2018, before me, the undersigned notary public, personally appeared Harwich Board of Selectmen, member(s) of the Harwich Board of Selectmen, as aforesaid, who proved to me through satisfactory evidence of identification, which was in person, to be the person whose name is signed on the preceding document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose on behalf of the Town of Harwich.

[Signature]  
Notary Public  
My Commission Expires: July 27, 2023

638933/HARW/0001



BARNSTABLE REGISTRY OF DEEDS  
John F. Meade, Register