



Housing Program Income Limits*

Housing Department | Effective April 1, 2025

Below are the current income limits that are used by the Housing Department and other agencies to determine eligibility for housing assistance programs.

Maximum for:
 • CHA Housing Choice Voucher (Section 8 program)

Maximum for:
 • CHA Elderly & Family Housing Programs
 • Home Improvement Program

Maximum for:
 • FTHB Downpayment Assistance
 • Most private & non-profit affordable housing

Maximum for:
 • Home Improvement Program (for NRSAs) ****

| Household Size | City 50% of Median | HUD 50% AMI | HUD 60% of Median** | HUD 80% AMI** | HUD 80% AMI | HUD 100% of Median | 120% Median (NRS)** | 120% of Median |
|--|--------------------|-------------|---------------------|---------------|-------------|--------------------|---------------------|----------------|
| 1 person | \$56,300 | \$57,900 | \$68,520 | \$91,200 | \$92,650 | \$112,600 | \$125,080 | \$135,160 |
| 2 persons | \$64,350 | \$66,200 | \$78,360 | \$104,200 | \$105,850 | \$128,700 | \$142,940 | \$154,460 |
| 3 persons | \$72,400 | \$74,450 | \$88,140 | \$117,250 | \$119,100 | \$144,800 | \$160,810 | \$173,770 |
| 4 persons | \$80,450 | \$82,700 | \$97,920 | \$130,250 | \$132,300 | \$160,900 | \$178,680 | \$193,080 |
| 5 persons | \$86,900 | \$89,350 | \$105,780 | \$140,700 | \$142,900 | \$173,800 | \$192,970 | \$208,530 |
| 6 persons | \$93,300 | \$95,950 | \$113,640 | \$151,100 | \$153,500 | \$186,600 | \$207,270 | \$223,970 |
| 7 persons | \$99,750 | \$102,550 | \$121,440 | \$161,550 | \$164,100 | \$199,500 | \$221,560 | \$239,420 |
| 8 persons | \$106,200 | \$109,200 | \$129,240 | \$171,950 | \$174,650 | \$212,400 | \$235,860 | \$254,870 |
| <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 60%; border: 1px solid green; padding: 5px; background-color: #e0f2f1;"> <p>Inclusionary Housing Rental Program***</p> </div> <div style="width: 35%; border: 1px solid blue; padding: 5px; background-color: #e0f2f1;"> <p>Homeownership Resale Pool</p> </div> </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 10px;"> <div style="width: 60%; border: 1px solid purple; padding: 5px; background-color: #e0f2f1;"> <p>HomeBridge</p> </div> <div style="width: 35%; border: 1px solid red; padding: 5px; background-color: #ffe0b2;"> <p>Middle-Income Rental Program</p> </div> </div> | | | | | | | | |

* Income limits are based on the FY25HUD figures issued for the Boston-Cambridge-Quincy, MA-NH Metro FMR Area. The 30%, 50%, and HUD 80% are supplied by HUD. City percents are extrapolated from the 100% figure. All income limits are subject to change.

** FY2024 HUD Guidelines in place for CDBG-funded programs.

*** Inclusionary Housing Rental Program income guidelines are waived for households with Section 8 mobile rental vouchers.

**** NRSA is a **Neighborhood Revitalization Strategy Area**. These are designated areas where regular HUD income limits can be increased. [Click here](#) to view a map of Cambridge NRSAs.