

HUD INCOME LIMITS TOOL INSTRUCTIONS FOR EMPLOYEES THAT LIVE OUTSIDE OF NH

1. Visit this website: <https://www.huduser.gov/portal/datasets/il.html>

The most recent income limit data year should be selected at the top right. (Please keep in mind that HUD adjusts income limits annually on a fiscal year basis. Updates will be made around spring and are effective immediately).

2. Select “Click here for FY 2025 IL Documentation”



A horizontal row of buttons for selecting a year. The buttons are labeled 2025, 2024, 2023, 2022, 2021, and Year. The 2025 button is highlighted with a red border.

Query Tool Documents Data FAQs

Effective April 01, 2025.

NOTE: For FY2025, HUD has implemented geographic area definition changes as determined by the Office of Management and Budget. Users should note that the constituent counties or towns of metropolitan areas may have changed. Please refer to the [Area Definition Report](#) for a listing of areas and their components.

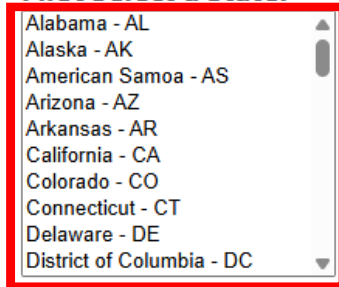
Access Individual Income Limits Areas

This system provides complete documentation of the development of the FY 2025 Income Limits (ILs) for any area of the country selected by the user. Official ILs, available in pdf and excel formats at this [link](#), may differ slightly from those calculated in the documentation system, and should be used for ALL official purposes.

Click Here for FY 2025 IL Documentation

3. Select the state

First select a state:

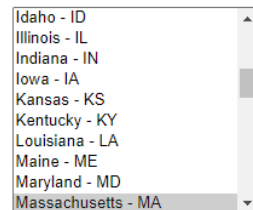


A vertical dropdown menu listing US states and the District of Columbia. The list includes Alabama - AL, Alaska - AK, American Samoa - AS, Arizona - AZ, Arkansas - AR, California - CA, Colorado - CO, Connecticut - CT, Delaware - DE, and District of Columbia - DC. The menu is highlighted with a red border.

Or select a FY 2025 HUD Metropolitan Fair Market Rent/Income Limits Area (HMFA):

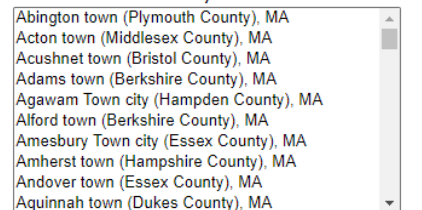
4. Once selected, the counties will pop up to the right.

First select a state:



A vertical dropdown menu listing US states. The list includes Idaho - ID, Illinois - IL, Indiana - IN, Iowa - IA, Kansas - KS, Kentucky - KY, Louisiana - LA, Maine - ME, Maryland - MD, and Massachusetts - MA.

Then select a county:



A vertical dropdown menu listing various towns and cities in Massachusetts, such as Abington town (Plymouth County), MA, Acton town (Middlesex County), MA, Acushnet town (Bristol County), MA, Adams town (Berkshire County), MA, Agawam Town city (Hampden County), MA, Alford town (Berkshire County), MA, Amesbury Town city (Essex County), MA, Amherst town (Hampshire County), MA, Andover town (Essex County), MA, and Aquinnah town (Dukes County), MA. The menu is highlighted with a red border.

Choose a County

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5. Once a county is chosen, select “**View County Calculations**”

First select a state:

- Idaho - ID
- Illinois - IL
- Indiana - IN
- Iowa - IA
- Kansas - KS
- Kentucky - KY
- Louisiana - LA
- Maine - ME
- Maryland - MD
- Massachusetts - MA

Then select a county:

- Abington town (Plymouth County), MA
- Acton town (Middlesex County), MA
- Acushnet town (Bristol County), MA
- Adams town (Berkshire County), MA
- Agawam Town city (Hampden County), MA
- Alford town (Berkshire County), MA
- Amesbury Town city (Essex County), MA
- Amherst town (Hampshire County), MA
- Andover town (Essex County), MA
- Aquinnah town (Dukes County), MA

View County Calculations

6. The FY 2025 income limits summary will then generate based on your selection. For Section 3 Purposes, you only need to focus on the **1 person 50% and 80% Income Limits**

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Berkshire County, MA (part) HUD Metro FMR Area	\$108,500	Very Low (50%) Income Limits (\$) Click for More Detail	41,850	47,800	53,850	59,800	64,600	69,400	74,150	78,950
		Extremely Low Income Limits (\$)*	25,150	28,750	32,350	35,900	38,800	43,150	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	67,000	76,550	86,100	95,650	103,350	111,000	118,650	126,300

Examples:

- In this case, if your employee makes **\$41,850 or less** in gross annual income, they would be considered a section 3 worker in the **50%** category.
- If your employee makes between **\$41,850.01 - \$67,000** in gross annual income, they would be considered a section 3 worker in the **80%** category.
- If your employee makes **\$67,000.01 or more** in gross annual income, they would be **not** considered a section 3 worker.

IMPORTANT: If more than 75% of your workers fall under the 80% AMI for their area, the business is considered a Section 3 Business Concern.