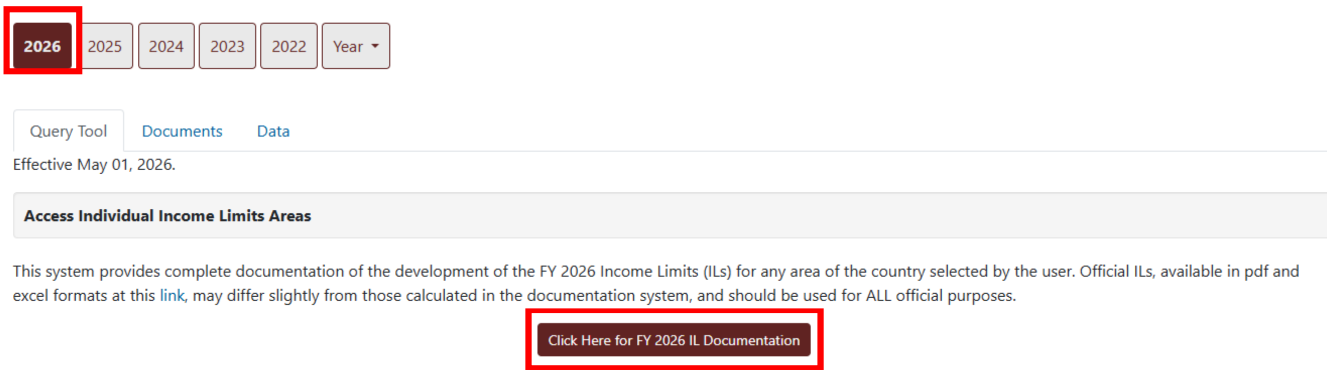
HUD INCOME LIMITS TOOL INSTRUCTIONS
FOR EMPLOYEES THAT LIVE OUTSIDE OF NH

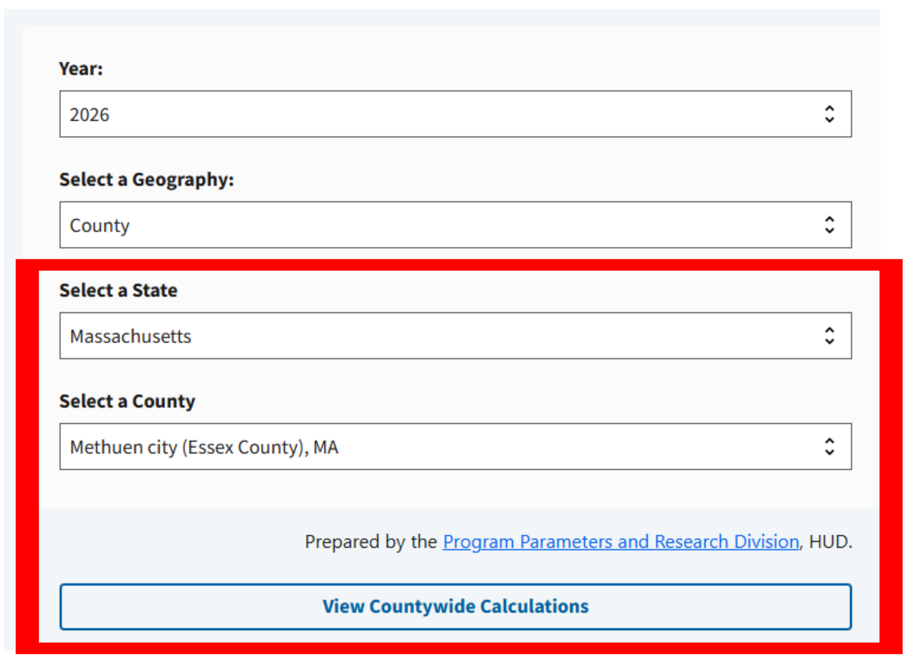
1. Visit this website: https://www.huduser.gov/portal/datasets/il.html

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 2026 IL Documentation"



3. Select a State, select a County, then select "View Countywide Calculations"



4. 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 2026 Income Limits Summary

FY 2026 Income Limit Area	Median Family Income	FY 2026 Income Limit Category	Persons in Family							Download .csv
			1	2	3	4	5	6	7	8
Lawrence, MA-NH HUD Metro FMR Area	$137,300	Very Low (50%) Income Limits ($)	48,100	54,950	61,800	**68,650**	74,150	79,650	85,150	90,650
		Extremely Low Income Limits ($)*	28,850	33,000	37,100	**41,200**	44,500	47,800	51,100	55,720
		Low (80%) Income Limits ($)	74,800	85,450	96,150	**106,800**	115,350	123,900	132,450	141,000

Examples:
- In this case, if your employee makes **$48,100 or less** in gross annual income, they would be considered a section 3 worker in the **50%** category.
- If your employee makes between **$48,100.01 - $74,800** in gross annual income, they would be considered a section 3 worker in the **80%** category.
- If your employee makes **$74,800.01 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.