

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”

The screenshot shows the top of the HUD Income Limits Tool interface. At the top, there is a row of buttons for selecting a year: 2026, 2025, 2024, 2023, 2022, and a 'Year' dropdown menu. The '2026' button is highlighted with a red box. Below this is a navigation bar with 'Query Tool', 'Documents', and 'Data' tabs. Under 'Documents', there is a link 'Effective May 01, 2026.' Below that is a section titled 'Access Individual Income Limits Areas'. A paragraph of text explains that the system provides complete documentation of the development of the FY 2026 Income Limits (ILs) for any area of the country selected by the user. At the end of this paragraph, there is a button labeled 'Click Here for FY 2026 IL Documentation', which is also highlighted with a red box.

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

The screenshot shows the main selection area of the HUD Income Limits Tool. It contains three dropdown menus: 'Year' (set to 2026), 'Select a Geography' (set to County), and 'Select a State' (set to Massachusetts). Below the 'Select a State' dropdown is another dropdown menu labeled 'Select a County' (set to Methuen city (Essex County), MA). A red box highlights the 'Select a State' and 'Select a County' dropdowns. Below these dropdowns, there is a text line: 'Prepared by the [Program Parameters and Research Division](#), HUD.' At the bottom, there is a button labeled 'View Countywide Calculations'.

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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.