

What is **Affordable Housing** in Littleton?

Defining Private Affordable Housing

Housing is considered “affordable” when the household spends no more than 30% of their gross income on housing costs, which include rent or mortgage, insurance, and utilities.



Some housing units are created specifically for households with low to moderate incomes and rent or sell for less than market-rate housing. These units are referred to as “affordable,” “subsidized,” or “income-restricted” housing.

Definitions of Income Limits

A low- to moderate-income (LMI) household is one with a gross annual income at or below 80% of the area median income (AMI).

Common definitions of income levels are:



- Extremely Low-Income: households with incomes at or below 30% AMI
- Very Low-Income: households with incomes between 30% and 50% AMI
- Low Income: households with incomes between 50% and 80% AMI
- Moderate/Middle Income: households with incomes between 80% and 120% AMI

Income Eligibility

Income eligibility for affordable housing is set at a percentage of the area median income (i.e. 30%, 50%, 60%, 80% AMI). Income limits are dependent on the number of persons in a household and may vary depending on the specific affordable housing program administering the project or subsidy.

As of April 1, 2024, the Area Median Income (100% AMI) in Littleton for a family of 4 is \$148,900.

The table below details different income limits for Littleton based on the Area Median Income (AMI), as determined by the U.S. Department of Housing and Urban Development (HUD).

HUD Income Limits for Littleton				
# in Household	30% AMI	50% AMI	60% AMI	80% AMI
	Income	Income	Income	Income
1 Person	\$34,300	\$57,100	\$68,520	\$91,200
2 Person	\$39,200	\$65,300	\$78,360	\$104,200
3 Person	\$44,100	\$73,450	\$88,140	\$117,250
4 Person	\$48,950	\$81,600	\$97,920	\$130,250
5 Person	\$52,900	\$88,150	\$105,780	\$140,700
6 Person	\$56,800	\$94,700	\$113,640	\$151,100

Example of how to read this table:



- A new affordable housing development has just been built. A number of the units will be set aside for those households whose incomes are at or below 60% of the Area Median Income. Therefore, the gross annual income for a family of three must not exceed \$88,140 for the family to be eligible to live in the 60% AMI units.

Maximum Rent

Rents are not based on individual resident's income. The advertised rent is the rent a tenant will be expected to pay.

The table below details the maximum rents for units set at different income levels for affordable, rental housing projects.

Maximum Affordable Rents for Littleton				
Unit Type	Max Monthly Rent (including utilities)			
# Bedrooms	30% AMI Unit	50% AMI Unit	60% AMI Unit	80% AMI Unit
1 BR	\$980	\$1,633	\$1,836	\$2,605
2 BR	\$1,103	\$1,836	\$2,203	\$2,931
3 BR	\$1,224	\$2,040	\$2,546	\$3,256

Example of how to read this table:



- The affordable housing development will include 50% AMI units. The monthly rent for a 3-bedroom 50% AMI unit (including the cost of utilities) must not exceed \$2,040.

Examples of Sales Prices

Affordable ownership units are subject to income restrictions at the time of purchase and have deed restrictions that limit the maximum sale price.

Prices for recent affordable homeownership units are:



- 1 bedroom: \$253,900
- 2 bedroom: \$272,600
- 3 bedroom: \$335,600

Defining Public Affordable Housing

Public housing differs from the affordable housing created by private entities in that rents are based on each individual resident's income.

Public housing is a type of affordable housing that is owned by the federal or state government. Public housing units are owned and managed by Local Housing Authorities (LHA's). The Littleton Housing Authority owns and manages 48 elderly/disabled housing units and 12 units of family housing.

In Massachusetts, waitlist times for state-funded public housing units average around two to four years, particularly for residents with incomes between 30% and 60% of the area median income.¹

Are you in need of affordable housing or have questions about affordable housing? Visit <https://metrowestcd.org/> or call 617-923-3505 ext. 102 for Rentals and ext. 109 for Homeownership.

1. "A nightmare of epic proportions": Thousands of Mass. Residents languish on subsidized housing wait lists," by Diti Kohli, The Boston Globe, July 7, 2023, <https://www.bostonglobe.com/2023/07/07/business/wait-lists-subsidized-housing-are-getting-longer-leaving-thousands-struggling/>